LAKE OF THE OZARKS 133.JJJK

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that Columbia Capital was one of

they told the city that the Dodd

However, Chris Foster said

the only viable options.

BOATING ON BACK

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Changes could affect how business is done

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 9

SEPTEMBER, 2022

Future of Outlet Mall still undecided

Mall redevelopment project is for the Fosters to resubmit the application. That's according to Osage Beach City Administrator Jeana Woods.

"The funding agreement is tion with the city."

However, according to the de-

"That's something that has not been specifically addressed by the city," said Chris Foster. The city should be asking how they can help facilitate this project, as it has been such a large part of the local economy.

In November, the Dan Foster family announced they were in the process of acquiring the mall and had contracted with Kansas City-based Legacy Development to help them carry out their redevelopment plan. The developers told the city they would need a variety of funding initiatives, including Tax Increment Financing (TIF), and the TIF plan had to be approved by the city before they

that when the development team asked for reconsideration of the financial advisor decision, Mayor June 16 board meeting, three dif-Michael Harmison said their referent firms were presented as quest was denied. options. Woods informed the city

The city then presented the developers with a draft of the redevelopment agreement that, according to Foster, included multiple provisions that would make to mean they were terminating the whole TIF.

According to the developers, the city told them there was an option to remove Columbia Capital if an alderman brought it up in a meeting. "However, after it was brought up by Phyllis Marose at a subsequent meeting, it was never placed on the agenda,



At one time, the Osage Beach Outlet Mall was the heartbeat of the city and was included on nearly every Lake visitor's 'must-visit' list. The Foster family is hoping to bring it back to its former glory - and then some - if they can work out a funding agreement with the city.

Frank Act was misstated to the board of aldermen. Foster said he believes there may have been a different outcome if the correct information had been shared.

"This was important to the developers because Legacy Development had tried to work with Columbia Capital in the past and it did not go well - but they said they would work with any other financial firm," he said, adding it difficult for any developer to achieve success.

The development team sent the city a letter stating that if the city didn't switch from using Columbia Capital Group, they would terminate the funding agreement. In response, the next day the city sent out a press release saying that since the development team terminated the funding agreement, they took it and here we stand today," Foster said. "When we sent that letter to the city, we were just stating that we could not work with Columbia Capital. We wanted to sit down and negotiate but that didn't seem to be the city's intent. And quite honestly, we were shocked by their response."

Woods said she feels bad that there was a misunderstanding continues on page 21

By Nancy Zoellner vote, the city stated they needed All that's needed to restart the to hire an additional financial \$186-million Osage Beach Outlet firm to dig into the plan. At the

very explicit. It says upon termination of the funding agreement, you're terminating your applica-

velopers, they inserted language that allows for a withdrawal of the termination if the city agrees to good faith negotiations.

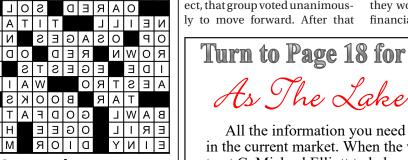
closed on the sale of the mall.

In early June the board of aldermen voted to seat a TIF commission and on June 13, before a full house of current mall employees and area residents who all expressed support of the project, that group voted unanimous-

Turn to Page 18 for this month's

As The Lake Churns.com

All the information you need to make the right decisions in the current market. When the waters get choppy, you can trust C. Michael Elliott to help you navigate the Lake area real estate channels.





Crossword Fill in the blanks on: 19 Solution: 21

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Armchair

By Nancy Zoellner

IF AIRLINES WEREN'T HAPPY with the number of complaints they got during the pandemic, they're surely not happy with the latest reports from the U.S. Department of Transportation. That data shows the number of complaints has risen 296% compared to before the pandemic. And according to the July 2022 Air Travel Consumer Report, the 2,400 complaints filed in May of this year were three times higher than the same month in 2019 when 814 complaints were filed, and nearly double the 1,220 complaints filed in May 2021. Most were about flight disruptions and lost luggage. Their frustration is understandable - 237,828 checked bags were mishandled and more than 1,100 wheelchairs and other mobility devices were lost that



AND THE COMPLAINTS just keep on coming. According to the Department of Transportation, more than 5,800 complaints were filed in June of this year - an increase of nearly 270 percent compared to June 2019 and 40 percent compared with 2021. The DOT got more complaints in the first six months of this year - 28,550 than in all of 2019. The majority of complaints were over cancellations and delays. The DOT reported 53,000 domestic flights were cancelled in the first six months of 2022. But those weren't the only problems - airlines lost 1,145 wheelchairs or other mobility devices in June.

COVID DIDN'T KILL the cruise industry. According to the Cruise Lines International Association 2022 State of the Cruise Industry Outlook, the pandemic did have a significant economic impact on cruise lines. However, in the baseline forecast passenger volume is expected to recover and surpass 2019 levels by the end of 2023. In the upside forecast, passenger volume is expected to recover to 101% of 2019 levels by the end of



2022. The report states 272 ships projected in operation in 2022; nearly 31 percent have a capacity of 1,000 passengers and nearly 32 percent can carry between 2,001 and 3,000 passengers. The Caribbean remains the top cruise destination. As things return to normal, 60 percent of cruise-related businesses and organizations are hiring. Visit cruising.org to find all sorts of information about cruis-

INCREASING VIOLENCE in Cancun, Cozumel and Tulum has caused the U.S. State Department to issue a travel warning to tourists planning to visit those areas. The warning, issues this summer, advises Americans to "exercise increased caution due to crime and kidnapping" and to remain in well-lit pedestrian streets and tourist zones. However, several travel sites report that while violent crime is increasing, some can be blamed on tourists who are buying drugs from Mexican drug dealers.

THE FEDERAL AVIATION Administration is soliciting comments from the public on how seat dimensions - including pitch, width and length, could affect flyers who have to evacuate the plane in an emergency. However, the FAA is not seeking the public's opinions on comfort. Comments should address only passenger safety and the ability to escape. Comments can be made through November 3, 2022. However, the FAA asks the public to review the reports before submitting. Comments can be made by visiting Regulations.gov and searching for docket FAA-2022-1001.

GETTING WHERE YOU'RE GOING is even more expensive this year.

According to Nerdwallet.com's Travel Price Tracker, airfares are up nearly 28 percent compared to the same time in 2021, and up 16 percent compared to the same time in 2019 - but car rental prices have really soared. The cost of renting a vehicle in July 2022 is approximately 48 percent higher than it was July 2019 - pre-pandemic. The Price Tracker also reports that lodging is up roughly 7 percent when compared to 2019 and travelers can expect to spend 16 percent more for meals away from home. Nerdwallet.com provides the basics of accumulating and then using airline miles, hotel points and credit card points to help lower travel costs.

CARRY-ON LUGGAGE restrictions vary so shop wisely. Have you ever purchased a great carry-on bag only to find out it won't fit in the airline's measurement box? In August, Afar online travel magazine published a guide to carry-on luggage restrictions: "On domestic flights within the United States, a carry-on bag that's smaller than 22 by 14 by 9 inches, including handles and wheels, will meet the size restrictions of all major airlines." The article states that although some airlines will allow a slightly larger bag, it's a good idea to look for a bag that's around 45 linear inches or smaller that can be used on all airlines. Afar also shared that while most U.S. airlines don't have weight limits for carry-ons, travelers, except handicapped and the elderly, must be able to lift their bags into the overhead compartment themselves.

WORK FROM HOME? Afar also shares info on countries that make it easier to work remotely. Leading the list is Barbados, an island in the southern Caribbean. A visa, which is \$2,000 for individuals and \$3,000 for families, is required and applicants must be over 18 years of age. They must also accept an income declaration stating that they can make more than \$50,000 annually. The islands of Curação and Dominica also offer opportunities for remote workers. For \$3,000, workers can apply for the six-month @ Home in Curacao program but they must be able to prove they have a location-independent job, health insurance and a return ticket home. Dominica's Work in Nature (WIN) Extended Stay Visa is good for up to 18 months and applicants must be 18 or older and earn \$50,000 annually. The Dominica application fee is \$100. The WIN Visa Fee is \$800 for an individual and \$1,200 for a family. For info on other countries, visit afar. com, then click on Ex-pat Life under Tips and News.

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Preventing mass shootings in the United States, particularly those occurring in school settings, is an important priority for families, government leaders and officials, public safety agencies, mental health professionals, educators, and local communities. What does the evidence say about how to detect, prevent, and respond

1. Most people who commit a mass shooting are in crisis leading up to it and are likely to leak their plans to others, presenting opportunities for intervention.

to these tragic events? Here's

what we've learned through

NIJ-sponsored research:

Before their acts of violence, most individuals who carry out a K-12 mass shooting show outward signs of crisis. Through social media and other means, they often publicly broadcast a high degree of personal instability and an inability to cope

about mass shootings in K-12 schools from the National Institute of Justice

in their current mental state. Almost all are actively suicidal.

Case studies show that most of these individuals engage in warning behaviors, usually leaking their plans directly to peers or through social media. Yet most leaks of K-12 mass shooting plans are not reported to authorities before the shoot-

Research shows that leaking mass shooting plans is associated with a cry for help. Analyses of case reports from successfully averted K-12 mass shootings point to crisis intervention as a promising strategy for K-12 mass shooting prevention. Programs and strategies found to prevent school shootings and school violence generally could hold promise for preventing school mass shootings as well.

2. Everyone can help prevent school mass shootings.

Most individuals who carry out a K-12 mass shooting are insiders, with some connection to the school they target. Often, they are current or former students.

Research suggests that communities can help prevent school mass shootings by working together to address student crises and trauma, recognizing and reporting threats of violence, and following up consistently.

Two-thirds of foiled plots in all mass shootings (including school mass shootings) are detected through public reporting. Having a mechanism in place to collect information on threats of possible school violence and thwarted attempts is a good first step.

The School Safety Tip Line Toolkit is one resource to consider for developing and implementing a school tip line. The Mass Attacks Defense Toolkit details evidence-based suggestions for recognizing warning signs and creating collaborative systems to follow up consistently in each case. The Averted School Violence Database enables schools to share details about averted school violence incidents and lessons

learned that can prevent future report threats. acts of violence.

3. Threat assessment is a promising prevention strategy to assess and respond to mass shooting threats, as well as other threats of violence by students.

For schools that adopt threat assessment protocols, school communities are educated to assess threats of violence reported to them. Threat assessment teams, including school officials, mental health personnel, and law enforcement, respond to each threat as warranted by the circumstances. An appropriate response might include referral of a student to mental health professionals, involvement of law enforcement, or both.

Emphasizing the mental health needs of students who pose threats can encourage their student peers to report on those threats without fear of being stigmatized as a "snitch." In an evaluation study, educating students on this distinction increased their willingness to

Many educational and public safety experts agree that threat assessment can be a valuable tool. But an ongoing challenge for schools is to implement threat assessment in a manner that minimizes unintended negative consequences.

4. Individuals who commit a school shooting are most likely to obtain a weapon by theft from a family member, indicating a need for more secure firearm storage practices.

In an open-source database study, 80% of individuals who carried out a K-12 mass shooting stole the firearm used in the shooting from a family member. In contrast, those who committed mass shootings outside of schools often purchased guns lawfully (77%).

K-12 mass shootings were more likely to involve the use of a semi-automatic assault weapon than mass shootings in other settings, but handguns were still the most common weapon used in continues on page 10

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Indian Motorcycles to underwrite Rally on the Bagnell Dam Strip

Indian Motorcycles struck an agreement with the city of Lake Ozark that will allow Bike Week festivities on the Bagnell Dam Strip, set for September 14 through 18 this year, to continue as they have in the past.

An ordinance adopted by aldermen at their August 23 board meeting allows Indian Motorcycle to sponsor "Rally on the Bagnell Dam Strip" for a term of five years at \$25,000 per year. The money will be used to offset the additional overtime costs for the police and public works departments to provide traffic control and set up and enforce road closures and center turn lane parking for motorcycles during Bike Week Festivities.

Last year there was a lot of uncertainty on whether the road closure and center turn lane parking would be allowed. Although the Strip has long been the main gathering spot, Bike Fest was never a city sponsored event. Instead, over the years,

different organizations stepped up to accept responsibility for taking care of details like arranging for porta-potties and trash cans to be placed up and down

the center lane to all but motorcycle traffic. Ordinance requires those applications to be filed 60 days prior to the event.

That didn't happen last year

Indian Motorcycle contacted the mayor and said they would contribute to the event.

"Jason Burle, owner of Snafu (a bar on the Bagnell Dam Strip),

Lake of the Ozarks Business Journal promotional materials.

3. In years 2023 through 2026, the City will provide to Indian Motorcycle an area of right-ofway of approximately 800 sq. feet +/- in or adjacent to the area designated by City Ordinance for "Rally on the Bagnell Dam Strip" for parking of corporate and dealership trucks, trailers, and tents to display and market its merchandise.



the strip, obtaining insurance, lining up security - and applying for a permit from the city to close

until the last minute. Assistant City Administrator Harrison Fry said because of that uncertainty, had already stepped up to handle a lot of the logistics this year, and he is arranging for outside people to be present to assist the police department with crowd management," Fry said. "However, closing the center lane from next year forward is something the city will be doing by code because of the contribution from Indian Motorcycle."

Although an event coordinator will still be needed to handle things like submitting open container applications from bars, in addition to closing the center lane, the ordinance states Bagnell Dam Boulevard from Ballenger Road to Bagnell Dam will be closed to vehicular traffic except motorcycles, emergency and delivery vehicles and other vehicles the police department deems necessary, beginning 11 a.m. on Wednesday of Bike Week and ending at 2 a.m. the following Sunday.

All other traffic will be routed to Valley Road.

According to the memorandum of understanding, the city

- 1. Recognize Indian Motorcycle's sponsorship by promotion of the Indian Motorcycle Rally on the Bagnell Dam Strip.
- 2. Use its good-faith and best efforts to recognize Indian Motorcycle's sponsorship during media events and on the City's website and in the City's general

In addition, both parties agree that they will each provide and maintain sufficient insurance coverage for their individual operations to "indemnify and hold harmless the other from any liability that may arise due to the alleged negligence of the other."

Because the city doesn't usually market events, Fry said they will promote the Indian Motorcycle Rally on the city's Facebook page and website.

Because Harley Davidson is one of the largest sponsors and sources of income for Bike Fest, and because Indian Motorcycles is Harley Davidson's largest competitor, Fry said they had conversations with the Bike Fest Committee about the agreement. He said while the committee supported what the city was doing, they were asked not to use the name "Bike Fest" in reference to the sponsorship agreement.

At the August board of aldermen meeting, Mayor Dennis Newberry said he plans to seek similar sponsorship agreements for other annual events held on the Bagnell Dam Strip, referencing the Magic Dragon Car Show an example.

According to organizers, the five-day event attracts between 60,000 and 100,000 attendees and has an economic impact of more than \$19 million.





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Lake of the Ozarks Business Journal September, 2022 Page 7

Osage Beach allows park input from community

By Nancy Zoellner

Should more parking be added to City Park on Hatchery Road? And should soccer fields be removed to accomplish that? What about more playground equipment or pickleball courts? Are those needed? And how many people would like to see the addition of an enclosed dog park where dogs could run free off-leash?

City officials hope the answers to those questions, as well as several others asked in an online survey will help them develop a new park master plan.

According to Assistant City Administrator Mike Welty, because it had been more than 20 years since Osage Beach looked at how it could improve and expand its park system, last April aldermen approved spending up to \$48,500 to contract with Cochran Engineering to help them create a new master plan. Ballard King, a recreation consulting firm specializing in parks and recreation master plans, was hired to provide sub-consulting services and assist with the market analysis.

Ballard King has a long list



To get a better understanding of what the community would like to have in the parks, the city of Osage Beach is holding an online survey. Visit their website at www.osagebeach-mo.gov by September 9 to participate.

of projects but locally they provided the feasibility study for the Camdenton Aquatic Center. The city of Camdenton also engaged the firm to complete a market analysis for a future Camdenton Community Center.

Over the summer, representatives from Ballard King worked with Welty, Parks and Recreation Manager Eric Gregory, and Mitchell Moon, the city's economic development specialist, to develop the survey, which

also asks questions about residency, how often survey participants use City Park and Peanick Park on Route 42, why they use the parks, and if they feel safe while they're at those parks.

For those who aren't online

or who would rather speak to someone in person, a representative from Ballard King will be at city hall from 12:30 to 5 p.m. Thursday, September 1. That evening he'll be participating in a public hearing, held as part of the city's regular board of aldermen meeting, which begins at 6 p.m. The community is also invited to speak during that portion of the meeting.

"We feel that's extremely important to get input from the public because these are their parks," Gregory said, adding that the representative would also be meeting with representatives from the chambers of commerce, the Lake of the Ozarks Convention and Visitor Bureau and other civic organizations in the morning of September 1 to get their input. "They represent businesses so we'd like to get their input as well."

Those who take the survey are also asked if they'd like certain additions to the parks – including more city-sponsored events, something Gregory said he plans to add.

"This year's Fall Festival continues on page 10



New state laws mean changes for Missouri businesses

By Nancy Zoellner

Several laws that were approved by legislators, signed by Gov. Mike Parson and went into effect Sunday, August 28 could affect how businesses operate.

SB 672 modifies provisions relating to workforce development by establishing the Joint Committee on Rural Economic Development, which will be tasked with examining issues relating to the economic development of rural areas of the state. The law also modifies provisions relating to the Fast Track Workforce Incentive Grant program, addressing education costs and failure to repay loans; and it establishes the "Targeted Industrial Manufacturing Enhancement Zones Act, establishing guidelines to create the zones.

SB 683 modifies current law relating to child care subsidies and child care facility licensing by transferring supervision and implementation authority from the Department of Social Services and the Department of Health and Senior Services to the Department of Elementary and Secondary Education; it modifies child care facility licensure statutes by adding "day camps;" and changes capacity limitations.

SB 987 - Current law defines a "non-floating facility" for the purposes of licensing excursion gambling boats as a structure within 1,000 feet of the Missouri or Mississippi River. This law requires such structure to be within 1,000 feet from the closest edge of the main channel of the Missouri or Mississippi River. It also allows the water beneath or inside of such facility to be in tanks in addition to rigid or semirigid storage containers or structures.

HB 1472 modifies the offense of money laundering to include when a person conducts a financial transaction with the purpose to promote or aid criminal activity, to disguise criminal activity, to avoid reporting requirements under federal law, or to aid any terrorist threat. A "financial transaction" shall include a transaction involving the movement of funds by wire; a transaction involving monetary instruments such as cryptocurrency, personal checks, bank orders, or money orders; the transfer of title to any real property; or a transfer involving the use of a financial institution as defined in federal law.

HB 1697 allows the sale of cottage foods through the Internet if both the cottage food production operation and the purchaser are located in Missouri. The law also modifies the definition of "cottage food production operation" by removing the annual gross income limit of \$50,000 or less from the sale of certain foods for sale at the individual's home.

HB 1725 - Under current law, lodging establishments within the state are not liable for the loss of certain items if the establishment has a safe and displays copies of certain statutes at the guest registration desk and in guest rooms, unless the guest offered to put the items in the safe and the establishment refuses or omits to deposit the items and give the guest a receipt for the deposited items. This change adds safe deposit boxes to the statute, except that establishments are not required to provide a receipt for the deposited items unless they are deposited in a safe. It also requires the safe or safe deposit boxes to be located behind the guest registration desk, and it exempts lodging establishments that publish current rates on the internet from the requirement to post rates in each guest room.

HB 2168 is very lengthy and modifies several provisions relating to insurance.

It provides that any employer required to make contributions under the unemployment compensation laws must pay an annual unemployment automation adjustment equal to .02% of its total taxable wages for the 12 month period ending the preceding June 30th. The Division of Employment Security may reduce the percentage to ensure that the total amount collected annually does not exceed \$5 million. Each employer liable to pay an automation adjustment shall be notified of the amount due by March 31st of each year. These provisions have a delayed effective date of January 1, 2023.

The law repeals an exception specifying that insurers licensed and doing business in Missouri which have less than \$300 mil-

lion of ordinary life insurance premium may instead utilize a different method specified by law to determine the reserve amounts, provided the insurer meets certain conditions; it allows dentists and chiropractors to sell, offer, and market medical retainer agreements; and it also establishes rules that cover, among other things, motor vehicle financial responsibility, electronic delivery of insurance documents and notices, and travel insurance.

HB 2400 modifies provisions relating to business entities. The law establishes the "Personal Privacy Protection Act" prohibiting public agencies from disclosing or requiring the disclosure of certain personal information; it allows some limited liability companies to make campaign provided they meet certain requirements; it authorizes an extension of the New Business Facilities Tax Credit and makes changes to the Tax Credit Accountability Act. The law also authorizes several other changes to tax laws and to the Meet In Missouri Program and Missouri Works Program.

HB 2416 specifies that motor vehicle dealers may deliver vehicles for test drives away from the registered place of business, deliver documents for a customer to sign away from the registered place of business, deliver or obtain documents away from the registered place of business, or deliver vehicles to customers away from the registered place of business, all of which had been prohibited except under certain circumstances.

Numerous other laws were also adopted, including **HB 1878**, which, among other things, requires voters to present a photo ID to vote. Those without a government issued photo ID can cast provisional ballots if they return later that day with a government issued photo ID or if election officials verify their signatures

A list of bills presented in the latest session can be found by visiting senate.mo.gov/legislation/ and clicking on the link "Governor's Action on Truly Agreed To and Finally Passed Bills."

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1) Calls to Action

You CANNOT overdo the Calls To Action! Your website should start with a very prominent call to action in the upper right hand corner of the home page. This is because a person's eye makes a "Z" from left to right when it scans a site initially. Another call to action should be put in the space above the fold. (This refers to the content the viewer sees before they scroll down.) That is where your primary message goes. Throughout the website, continue the calls to action! If you're wanting clients to contact you to ask more questions, get a free quote, or any other action, put the opportunity in easy reach at every turn on your website!

2) A Crystal-Clear Message

Get to the point, right away! Most websites begin with a "Welcome!" message, but it's a big waste of space to do that! Instead, begin by letting potential clients know exactly what you can do for them.

Let clients know the problem you solve, how you solve it, and what life will look like for them when you are done.

3) A "Road Map"

Clear, simple steps to follow! This is important because people want a "road map" to guide them into the experience of working with you. Just a few clear, easy-to-follow steps to help them achieve their goal.

It could look something like this: Step #1: I want you to...(fill out a quote, request a form, call to learn more, etc...)

Step #2: One of our experts is going to contact you and talk with you about your project, outline the details, and we'll get started.

Step #3: You are going to have the



Sandy Waggett

(fill in the blank) of your dreams that outperforms anything you ever had before for your business!

You need to tell people how to work with you so they don't feel like they must work to "figure it out" on their own.

4) Lead Magnets

Use a first website visit to begin building a relationship. Most people will not act on their first visit to a website. A lead magnet is a highly-visual, branded download that offers value to your target market in exchange for their email address. You can start building a relationship through useful, informational emails, sent out to customers over time. Once you have earned a potential client's trust, you will be top-of-mind when they are ready for your services.

5) Install Analytics

Make sure that you have Google Analytics installed on every page of your website. This will provide valuable information over time about how people got there, what they were searching for, what they did when they arrived, where they left, and how they interacted with elements of the website. It is very important data to know when you're looking to make improvements.

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Apple Watch Series 8

Gossip and conjecture surrounding the Apple Event to be held on September 7 have been coalescing around the rumored new Apple Watch Series 8 -- along with the iPhone 14 and AirPods Pro 2 (Series 7 shown above). It may be this year's "One More Thing" (along the lines of Steve Jobs' famous iPod reveal). Rumors like a bigger screen with flatter glass, a more rugged (perhaps even Titanium) case and a new 'Pro' model are all being put forth. The Apple Watch Series 8 Pro will reportedly cater toward more athletic users, with a new thermometer and an updated OS to accompany a 47mm case-- but it's also expected to command a higher price, some say as much as \$999. Apple.com



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Streaming entertainers swear by the look they get from a ring light. This stand-mounted desktop 8" ring light can give you the glamour look you want -- and mount your video cam or your smartphone-- or simply sit behind your monitor. Height can be extended from 18" to 25.5". Three color lighting modes and 10 brightness levels. Light and phone mount pivot and rotate. Great for product shots like taking pictures of items to sell, doing make up, vlogging, taking selfies or any time you need more light. Powered by USB. **\$30 Amazon.com**



Osage Beach allows the community to have input into park expansion

continued from page 7 coming up October 8 is going to be bigger and better than it has ever been. I'm reaching out to vendors now," he said. "That's just one. We could do all kinds of things here."

He said the online survey would be open until September 9. They'll have a rough draft of the master plan in late September; the final draft should be completed by early to mid-October, "Then we'll look at the results, decide what is feasible and present those recommendations to the board of aldermen."

In an earlier interview, Welty said they host a lot of travel baseball tournaments that bring families from St. Louis, Kansas City and beyond almost every weekend from mid-April to mid-July.

"One weekend we brought in 58 different teams. That's a lot of people coming to the area that not only watch their kids play ball but that also stay in hotels, eat at restaurants, shop, and visit the Strip. So we're looking at A - how could we improve on what we're doing now and B - if we were to expand into soccer, if we were to add more baseball fields, or if we could do a combination of both, could we grow that even more," Welty said. "We have three soccer fields at the back of City Park that don't get a lot of play. Would it be better to convert one or two of those into baseball? Or should we look for land on the west side of the city? We want to attract more people to the area but first and foremost, we want to take care of the needs of the people who live here."

Gregory said because City Park – even the road into the park - was surrounded by Lake of the Ozarks State Park, the city would not be able to purchase more land there to expand.

"But I do want to make the most of the land we do have," he said. "I'd really like to utilize the lakefront property (at the far end of the park) and maybe offer kayak or canoe rental but first we'd have to work out the logistics."

Currently there's a big ditch in the middle of the road. Gregory said the culvert pipes couldn't accommodate the flood waters and would just wash out. The city made the decision to replace the pipes with a large concrete culvert but it's on backorder and won't arrive until February.

"I guess my best advice is to stay tuned because we hope to do a lot of things. This year's Fall Festival coming up October 8 is going to be bigger and better than it has ever been. I'm reaching out to vendors now," he said. "We had 80 people, including 52 kids, come out to our fishing derby. It was a very good event and everyone had a great time. We could possibly hold more 5ks. There are all kinds of things we could do."

Before coming to Osage Beach, Gregory worked more than 23 years for the Missouri Department of Natural Resources. During that time, he was superintendent of several large state parks, including St. Joe State Park in Park Hills, which, at 8,243 acres, is the 3rd largest of Missouri's 91 state parks. He was also superintendent of Cuivre River State Park, a 6,400-acre park in Troy that includes a 55-acre lake. During his time there, he started a watercraft rental operation – a first for Missouri. By the time he left to manage another park, they had more than 20 rental watercraft.

Gregory, who started with the city earlier this year, said he and his wife purchased land on the



Eric Gregory Parks and Recreation Manager

other side of Camdenton about six years ago and would come down once a month, staying in a camper. He said they made the decision to build in the spring of this year.

"I saw this position come open, had a discussion with my wife, and decided to apply. I'm very happy to be here," he said.

Five facts about mass shootings in K-12 schools from the National Institute of Justice

continued from page 4 K-12 mass shootings.

Explore more information about the backgrounds, guns, and motivations of individuals who commit mass shootings using The Violence Project interactive database.

5. The overwhelming majority of individuals who commit K-12 mass shootings struggle with various aspects of mental well-being.

Nearly all individuals who carried out a K-12 mass shooting (92%-100%) were found to

be suicidal before or during the shooting. Most experienced significant childhood hardship or trauma. Those who commit K-12 mass shootings commonly have histories of antisocial behavior and, in a minority of cases, various forms of psychoses.

Despite the prevalence of mental well-being struggles in these individuals' life histories, studies suggest that profiling based on mental health does not aid prevention. However, research on common psychological factors associated with K-12 mass shootings, along with other factors that precipitate school violence, can help inform targeted intervention in coordination with crisis intervention, threat assessment, and improved firearm safety practices.

For the list of sources used to create this report, visit nij. ojp.gov/topics/articles/five-facts-about-mass-shootings-k-12-schools

A Matter of Trust

Can you ever truly know if you are on track to achieve your financial goals?

The answer to this important question, is a resounding YES! Now, that normally requires you to work closely with a financial professional. It means you have placed your trust in them to guide you, help make the right decisions, know about changes in your financial and family situation and protect you against unforeseen financial shocks. But more than that, it often requires a comprehensive financial plan with well-established and monetized financial goals. Regular meetings and communication ensure that those goals are met. It also ensures that the goals are achieved with the appropriate amount of risk and at the best possible cost.

Mostly, it requires a significant amount of trust being placed on a financial advisor. And does your advisor really have all the answers? Are they truly doing what is in you and your family's best interest? And if they are, how do you know?

If you are working with a financial advisor, bank, or investment firm and you don't absolutely know if you are on track to achieve your goals, it is strongly encouraged that you get a **second opinion**.

Your goals are unique to you and the path you take to achieve these goals should also be unique to you. This means your path should be customized to meet your specific financial goals.

A second opinion can provide an objective evaluation of your current financial picture including:

- Investment analysis
- Estate planning
- Retirement planning
- Financial planning
- Tax planning
- Risk analysis



Bart Schulte, MBA, CWS® Vice Pres. & Sr. Portfolio Manager

So how do you know if it is time to get a second look?

Often, what drives someone to see if they are on track to meet their goals is a change in family dynamics like the death of a spouse or parent, a marriage, a divorce, or the birth of a child or grandchild. But there are many reasons that make it prudent to re-evaluate financial goals:

- Retirement;
- the sale of a business;
- an inheritance or settlement:
- getting a raise or promotion;
- having many accounts at
- multiple institutions;earning outside income from rental properties;
 - changes in health; or
- Even changes in tax laws and policies

Anything that could affect a family or individual financial situation today, or in the future, brings with it the need to reevaluate where you are today, where you would like to be and if you are on track to get there. So, in the event you are not on track, you can make the appropriate changes to ensure financial success. Contact Bart Schulte today at (573) 302-2474 or by email at bart.schulte@centraltrust.net.

The information in this article is not presented as personal, financial, tax or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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Mortgage \$ense

First Time Home Buying Guide

Buying a home is a big step! Our team of experienced mortgage lenders at Lake of the Ozarks knows it can seem intimidating to take on such a big financial task, especially when buying a home for the first time. We have helped many first time home buyers at Lake of the Ozarks find their perfect first home. If you are thinking about buying a home for the first time, be sure to check out the tips below to help you be even more prepared for your future purchase!

Determine Your Budget & Get Pre-Approved

While the house hunting process can be super exciting, do not jump in too soon. You'll first want to make sure you know how much you can afford in a home. The best way to do this is to get a mortgage pre-approval. Keep in mind that just because you are approved for a certain amount, that doesn't mean you should spend that much on your house. Make sure that you are comfortable with what the monthly mortgage payment will be after taxes, insurance, etc. are added in.

Consider Your Credit when Making Financial Decisions

Your credit score has a big impact on your mortgage approval and the rates that you qualify for. Not only do you want to check your credit before applying for a mortgage to make sure there are not any mistakes on your report, you want to ensure your credit situation doesn't change during the process. That means pausing any credit activity until after the closing on your new property. New credit inquiries can ding your credit and increased credit limits can affect your debt-to-income ratio. Make sure you don't rack up a bunch of purchases, like buying new furniture or incurring additional charges on your existing credit cards until after you've closed on your home. Changes like this could cause delays or complications with your mortgage approval.

Know Your Buying Options

There are many home financing options out there. Our team can help you determine what the right program is for you. Together we will discuss your options and choose the best mortgage for your situation.

Find The Right Real Estate Agent

Finding a good real estate agent is just as important as finding the right lender. You will be working closely with both your lender and agent during the home buying process and you want to make sure you're working with people you can trust. You want a buyer's agent that has the experience, is highly skilled, motivated to work for you, and is knowledgeable about the area. A good buyer's agent will help you find a home that meets your needs and fits your budget. You will also



want someone that is willing to negotiate for you and is good at it.

Have Grace Throughout the Process

When it comes to buying a home at the Lake of the Ozarks, it's easy to get swept up in all the excitement. Make sure that you are making your decisions based on more than just your emotions. Be willing to compromise when needed. While you do not want to be too picky, you also need to be realistic. When your funds are limited, you might have to take some items off your wish list. Be sure that you're not lacking vision. If you find a home that meets your needs, you can always change the paint color or replace the flooring down the road. Don't let minor physical imperfections turn you away from a great deal on a new home.

Invest in a Home Inspection

The home inspection is something that, as a buyer, you do not want to skip. You want to make sure you know exactly what shape the house is in before you close on it. One of the worst things that can happen to a first-time home buyer is to close on a home and then find some major problems after the fact that could be costly. If something major comes up on the inspection, you will have saved yourself the headache of investing in a home that has some costly repairs in the near future

Buying your first home can seem intimidating but we are here to make the process easier. Our team is happy to answer any questions you have along the way and to make sure you are fully prepared for your big purchase! If you are ready to get started buying your first home at Lake of the Ozarks, give Team Lasson a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

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Michael Lasson, Senior Loan Officer NMLS #: 493712 4655 B Osage Beach Parkway Osage Beach, MO 65065 Direct: (573) 746-7211 Cell: (573) 216-7258 e-Fax: (866) 397-0318 Email: mlasson@fsbfinancial.com Website: www.YourLakeLoan.com

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"Insurance Talk"

Life Insurance

Life insurance is one of those things that just about everyone needs but far too few people have. It's easy to put off purchasing a policy when you're young and relatively healthy. But the longer you wait, the greater the chances of something happening before you get yourself coverage. Maybe buying life insurance been on your to-do list for a while but you haven't gotten around to it yet. When you buy life insurance, you essentially provide your loved ones with a safety net. If something happens to you, your family members can use your insurance benefits to cover bills and meet other financial needs. Life insurance policies generally fall into two categories: whole life and term life policies. Most people think of life insurance in terms of the payout it provides beneficiaries after the policyholder dies.

But certain types of life insurance can provide financial benefits, including a stream of income, for the policyholder during his or her lifetime. Life insurance with long-term care can help you pay long-term care expenses while preserving assets for your beneficiaries. Combination life insurance policies have become popular products in the insurance industry since they provide life insurance benefits along with a rider to cover long-term care.

Child life insurance is another great option to prepare your children for the future. Child life insurance covers the life of a



Yacqui Stacy

minor and is typically purchased by a parent, guardian, or grandparent. In general, these policies are whole life products, a type of permanent life insurance. This means coverage lasts for the child's entire life if the premiums are paid and premiums are locked in, meaning they won't go up. One of the benefits of whole life insurance is that it builds cash value — the policy's investment component. A portion of the premium is paid into the account, which grows over time. At certain ages, such as 21, the child can take ownership of the policy and continue coverage, buy more, or cancel the policy altogether. You can withdraw money from the cash value account or borrow against it. When the child reaches adulthood, they can surrender the policy and receive the funds in full.

Yacqui Stacy is a Life and Health Benefits Manager at Golden Rule Insurance. To learn more about insurance contact him at 573-348-1731.



Lake of the Ozarks Business Journal September, 2022 Page 15

SCORE big this fall with tips from experts

SCORE hosts live webinars every week that offer small business tips and strategies presented by business experts and mentors. All webinars begin at noon CT, all are one hour long and they are free. Register by visiting score.org, then click on the link to live webinars.

September 6: Your Marketing Roadmap - Ask the Questions You Need Answered

Join SCORE and small business expert and entrepreneur Ramon Ray for part 4 of the 4-part marketing series as he takes you through the ultimate marketing essentials you will need for your business to be a success.

In the final part of the "Your Marketing Roadmap" webinar series, the floor is open to you! Ray will be taking your questions live to help you apply these marketing strategies to your specific business. No question is too basic, and no question is too hard. Come ready to ask your toughest questions as we learn together in this final webinar of the SCORE Marketing Road Map series.

About the Presenter

Ramon Ray is a serial entrepreneur, keynote speaker and author of several books, including Celebrity CEO. He's the founder of SmartHustle.com. Get to know more about him at www.RamonRay.com

September 8: HUBZone Certification Process and Program Updates

Becoming a certified diverse supplier can open your business to receive government and corporate contracts as a part of government efforts to ensure businesses like yours can play a more significant role in our economy.

In this webinar, we will be covering The Historically Underutilized Business Zones Certification. The HUBZone certificate is designed to help small businesses in urban and rural communities connect with federal contract dollars. In this webinar, you will learn:

- · How the HUBZone certification program has changed
- · What the program requirements are, and if your business meets them
- \cdot How to apply and what the application process looks like

About the Presenter

Takeisha Hodge is the program manager of Certification and Outreach with the HUBZone Program and manages the HUBZone Early Applicant Engagement Initiative.

September 15: Live Q&A - Expert Solutions and Advice for His-

panic-Owned Businesses

Join us for an hour-long Q&A session in celebration of Hispanic Heritage Month as we support and recognize Hispanic entrepreneurs and business owners across the United States.

According to The International Society of Logistics, Latino business owners grew by 34 percent in the U.S. over the past 10 years. To help continue that growth and recognize the Hispanic communities, we have invited a panel of small business experts, SCORE Mentors, dedicated to answering your questions about starting, managing, and maintaining a business.

Why should you attend this event? Many Hispanic entrepreneurs are turning to SCORE for help, and like them, you can too.

"I was attempting to gain a better understanding of my financial records and improve my managerial skills. Not only did Les Babcock help me with my financial statements, he also helped me with my taxes, legal obligations, marketing strategy, insurance, and business planning. We also worked on my personnel needs and developed an employee handbook." Arturo Guillen, Arturos Mexican Restaurant

Jackie Mendive, owner of Empanadas on the Go, came to SCORE to understand how to put a business together. SCORE mentor Brian Jarvis helped Mendive with everything from the legal framework to creating the LLC to bookkeeping. Most importantly, says Mendive, he helped her with branding and marketing. "Brian Jarvis was instrumental in helping me set up shop," she says.

Come and get the answers and solutions you need to address your business issues!

About the Presenters

William A. Nicolai can help you improve or develop your business in the areas of finance, accounting, forecasting/budgeting, manufacting operations, compliance and logistics management. He is a retired global financial controller that managed all aspects of financial reporting, financial planning, analytics, budgeting, cash flow planning, and back room operations.

Sebastian Latashen believes that a professional should share his knowledge and tools to his community to add value to organizations, no matter what size they are. For all these reasons, he said he combined his professional career with an academic part and another one in the Argentine media. Now, recently arrived in the United States, he intends to continue along this path and believes that SCORE can help him to follow it

Ricardo Casas can help you start and get your business to be profitable. He is experienced in marketing, business plans, market analysis, retail site selection, business operations, financial management, customer acquisition and retention. He has been CEO of small and medium companies, worked for large multinational companies and has extensive international experience.

September 20: Business Types and Models that are Recession Resistant

Is this the right time to consider starting a business? With a possible economic downturn on the horizon, it might depend on the type of business you want to start.

In this webinar, CEO of Frannet Jania Bailey, will look at past recessions and break down the different business types and models that survived and are considered recession resistant. You will learn:

· What business trends were seen in past recessions

· What business concepts, types, and models that thrive during economic downturns

· Three key takeaways for your business

This webinar is presented in partnership with FranNet, which assists individuals with the entire franchise process – from franchising an existing business to purchasing or selling a franchise. FranNet is committed to providing continuous marketing, business and operational support so that they may be looked upon as the most knowledgeable, professional and successful franchise consultants in the industry.

About the Presenter

Jania Bailey, CFE, is the CEO of FranNet, the most respected voice in the franchise consultant industry in North America. Bailey has more than 30 years of experience in the banking and franchise industries. She served for six years on the executive board of directors for the International Franchise Association (IFA) and currently serves as chair of the IFA Membership Committee.

September 29: 2022 Year-End Tax Planning for Your Business

With the final quarter of the

year still ahead, learn what actions you can take that can favorably impact your bottom line and your tax bill for 2022.

Learn about big changes made by the Consolidated Appropriations Act, 2022, and other legislation, as well IRS pronouncements, that relate to your employees, your customers, your equipment, and your operations.

Whether you work with a CPA or go it alone, learn which tax breaks apply to you and how to nail them down now before times runs out.

In this webinar, you will learn:

- · Year-end actions to reduce your 2022 tax bill
- · Best business practices to avoid problems with the IRS
- · Strategies for potential tax changes still to come
- · Necessary actions to get ready for 2023

About the Presenter

Barbara Weltman is a small business expert, prolific author and trusted advocate for small businesses and entrepreneurs. She also serves on the advisory board of the Small Business & Entrepreneurship Council.





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Managing Rental Property

Poor Performance

I get a lot of questions about how people can get more rental nights out of their property, however the better question might be, "How can I keep from shooting myself in the foot!" I am definitely a "cup half full" person but sometimes we need to look at the negative in order to keep things positive.

While there are a number of things that you can do to improve your rentals there are also a number of things that you can do so that you don't hurt your rentals. So let's look at a few things "not to do" that will greatly improve your rentals.

- 1. Not available! Owner usage is the one thing that you can never recover from. If your unit is not available to rent, then you can never rent that time. If you truly want to maximize your rentals then you need to use your property as little as possible between Memorial Day and Labor Day.
- 2. No view of the water! People visit the Lake of the Ozarks for, you guessed it, the Lake! Our properties with no view or just a partial view of the water tend to receive about half the rentals of our properties with a good view of the water.
- **3. No boat slip!** People visit the Lake of the Ozarks for, you guessed it, the Lake! Do you see a pattern here? 40% of our summer guests last year either brought a boat or rented one while they were here. I don't know about you but I would rather market to 100% of the people vacationing at the Lake and not just 60%.
- **4. U-G-L-Y!** Nobody wants to rent an ugly, outdated unit. Our worst looking unit, which is rarely used by the owner, rented for an average of 26 nights per year

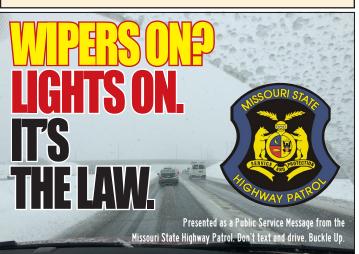


Russell Burdette

over the last four years. Our best looking unit at the same complex has averaged 60 nights per year over the same four years. Ugly means 131% less rentals or for a two bedroom unit, a loss of approximately \$6500.00 for the year. Over those same four years that is \$26,000.00! That is a no brainer to me!

- **5. Wrong bed situation!** We have 19 years of rental history that tell us that our guests prefer a king bed in the master bedroom and that they don't prefer bunk beds or sleeper sofas. We tell owners this, yet they decide to go with a queen bed, bunk beds and a sleeper sofa!
- **6. Poor pictures!** Your pictures are worth a thousand words and then some. Make sure they look the best that they can. This is how people decide on which property to rent, so put your best foot forward!

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like a vacation rental market analysis or more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.



Lake of the Ozarks Business Journal September, 2022 Page 17

Press Releases



The Lake Area Chamber recently held a ribbon cutting for The Rooftop at the Lodge. The ribbon cutting took place on June 16 at 4:30pm followed by a VIP Party and Fireworks Show. Attendees included several of the Rooftop Bar associates, Friends and Family as well as the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated the Grand Opening of the Rooftop Bar. For more information, call 573-365-8515 or visit their website at www.4SeasonsResort.com



The Camdenton Area Chamber celebrated one of their newest members, Lincoln Marine, with a ribbon cutting. Staff and Board Members of the Camdenton Chamber along with Dogwood Royalty joined Lincoln Marine at their EXPO booth to celebrate their new membership. Lincoln Marine is a subsidiary of Thunderstone Manufacturing, LLC, a leader in the production of power tarp systems across multiple industries. Thunderstone's state of the art facility provides a multitude of functions from engineering, manufacturing, product testing and warehousing.



The Lake Area Chamber recently held a ribbon cutting for Total Lending Concepts, located in the Historic Welek Building at 2610 Bagnell Dam in Osage Beach, MO. The ribbon cutting took place on July 12 at 4:00 pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated their move to the Welek Building and the building remodel. For more information visit their website at www.tlclender.com/tatum-glidewell or email tatum.glidewell@tlclender.com

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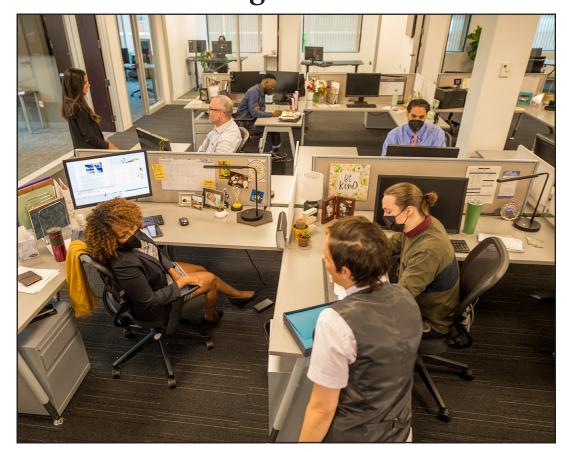


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An Unhappy Workforce Can Cost Money How to Turn Things Around



Amid the Great Resignation, the pandemic-era phenomenon of employees leaving their jobs, new research studying employees in the United States, the United Kingdom and Ireland are shedding light on how employers can retain their staff and keep them happy.

"Unleashing the Human Element at Work: Transforming Workplaces Through Recognition," a new research report by Gallup and Workhuman, reveals that currently, only about one-third of employees say their employer has a formal recognition program, and 81% of senior leaders say recognition is not a major strategic priority for their organization.

Industry experts define a culture of recognition at its most basic level as one in which gratitude, praise and appreciation are freely given and regularly received in an authentic and equitable way throughout the organization. The data suggests that not embracing this ethos is a missed opportunity. Indeed, Gallup's analysis of the study data shows that an organization of 10,000 people with an already engaged workforce can save up to \$16.1 million in turnover annually when they make recognition an important part of their culture. What's more, employees who feel recognized are more likely to be engaged and feel loyal to their organization.

"The data clearly shows that when recognition is genuinely embedded in workplace culture, people feel its full impact -- they feel seen, valued and motivated to put in a little extra effort," says Dr. Meisha-Ann Martin, senior director of People Analytics and Research at Workhuman.

Employee recognition doesn't just have an impact on work performance though, it also has an insulating effect that can help shield employees from burnout and support their overall wellbeing. More than 70% of employees who have good recognition experiences at work rate their lives more positively overall and are more likely to be "thriving" in their everyday lives compared to those who are not being fully recognized.

But Dr. Martin advises companies to consider how they go about recognizing their employees. The study found that more than half of employees who say the recognition they receive at work is not authentic or equitable are actively looking or watching for new employment opportunities. Further, two in five employees say they are not receiving enough recognition from leaders at their organization -- only a few times a year at most -- when the bare minimum for positive impact is at least a few times a

month

Recognition of employees is not only useful for retention, it can assist with recruitment too, say analysts.

"In today's competitive talent marketplace, the power of employee referrals cannot be understated. Yet, only 28% of employees in this study strongly agree they would recommend their organization as a great place to work. Organizations that acknowledge employees through strong cultures of recognition can boost this figure to 68%," says Ed O'Boyle, Gallup's global practice leader. "When organizations celebrate employees' successes and contributions, those employees pay it forward and become brand ambassadors."

To read the full report and learn more about Workhuman, a leading global provider of technology solutions, analytics, expertise and services to build human-centered workplaces, visit workhuman.com.

"Recognizing employees is a simple way organizations can demonstrate their commitment to their employees and inspire them to feel connected, confident and cared about, and in today's climate, it's no longer a nice-to-have program but rather a business imperative," says Dr. Martin. (StatePoint)

As the Lake Churns

2019-2022 Real Estate at the Lake Comparison

All data obtained from the Lake of the Ozarks/Bagnell Dam Multiple Listing System from January 1, 2019 to June 30, 2022.



Real Estate and Lake News with C. Michael Elliott

2019-2022 Comparison Lake of the Ozarks												
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%						
Residential, Villas & Townhomes Waterfront												
2019	375	\$142,289,015	131	\$379,437								
2020	442	\$170,368,449	113	\$385,449	18%	20%						
2021	498	\$297,765,051	65	\$597,922	13%	75%						
2022	391	\$273,167,372	67	\$698,638	-21%	-8%						
Residential, Villas & Townhomes Offshore												
2019	493	\$82,671,489	110	\$167,691								
2020	521	\$95,383,071	106	\$183,077	6%	15%						
2021	707	\$169,600,510	78	\$239,888	36%	78%						
2022	599	\$162,258,018	63	\$270,881	-15%	-4%						
Waterfront Lots												
2019	31	\$3,496,550	181	\$112,792								
2020	46	\$5,969,400	183	\$129,770	48%	71%						
2021	127	\$24,556,575	186	\$193,359	176%	311%						
2022	91	\$22,824,900	130	\$250,823	-28%	-7%						
Other Lots & Lands												
2019	151	\$5,167,519	134	\$34,222								
2020	165	\$5,959,627	137	\$36,119	9%	15%						
2021	254	\$13,641,020	209	\$53,705	54%	129%						
2022	336	\$26,691,859	111	\$79,440	32%	96%						
Condos & Timeshares												
2019	408	\$71,549,803	105	\$175,367								
2020	422	\$80,675,545	103	\$191,174	3%	13%						
2021	515	\$132,365,268	37	\$257,020	22%	64%						
2022	383	\$124,266,097	47	\$324,455	-26%	-6%						

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area and operates a boutique office focused on personal service. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake. com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.



Crossword Puzzle

THEME: DRAMAS ACROSS

- 1. Radiant light
- 5. Ceiling prop
- 8. Sweatshirt attachment
- 12. Auricular
- 13. Lightly colored
- 14. Like a certain lass
- 15. Rotterdam or Singapore, e.g.
- 16. Greek god of love
- 17. Event host
- 18. *1960 Golden-Globe winner with Kirk Douglas
- 20. The Bee
- 21. Rowed
- 22. Costa del
- 23. *1922 Pulitzer-winning "Long Day's Journey into Night" author
- 26. *James Cameron's 1997 Oscar-winner
- 30. Steal
- 31. "Killers of the Flower Moon" tribal members
- 34. All's opposite
- 35. *2021 "royal" Emmy winner
- 37. "One Fish Two Fish _____ Fish..."
- 38. More eccentric
- 39. Assistant
- 40. Expels
- 42. Before, old-fashioned
- 43. Consummate professional, in music
- 45. Mid-body narrowing, pl.
- 47. Feather glue
- 48. Library offerings
- 50. Cry like a baby
- 52. *"The _____", 1972 mafia Oscar winner
- 56. Jeopardy, not the game
- 57. Type of molding
- 58. This location
- 59. Full of blood vessels
- 60. Christian of haute-couture
- 61. Suite cleaner
- 62. Mountain goat terrain
- 63. D.C. bigwig
- 64. Middle of March

Solution on page 21 DOWN

- 1. Brewer's perennials
- 2. Perching place
- 3. Italian money
- 4. Type of local tax
- 5. Travesty
- 6. Not silently
- 7. Loch
- 8. *2012 Emmy-winning espionage thriller
- 9. Fairy tale opener
- 10. Half of binary code, pl.
- 11. Yellow #5, e.g.
- 13. Bits of wisdom
- 14. Fathered
- 19. Bird of prey's weapon
- 22. Female sib
- 23. ____'s razor
- 24. Waterwheel
- 25. Horace's poem
- 26. Danson and Kennedy
- 27. Lymph "containers"
- 28. Lacking vigor
- 29. Roman counterpart of Greek
 Demeter
- 32. *Ben Affleck's 2012 Golden Globe best drama winner
- 33. Wow
- 36. *2000-2003 White House Emmy winner, with The
- 38. Port city in Japan
- 40. Get it wrong
- 41. BOGO offer
- 44. Total amount
- 46. Isthmus, pl.
- 48. Railroad car undercarriage
- 49. Theater, to Socrates
- 50. Samuel Adams, e.g.
- 51. Operatic solo
- 52. Hermes and Apollo
- 53. Cabbage amount
- 54. Great Lake
- 55. *Best Director Oscar-winner Warren Beatty's 1981 film
- 56. Rubber substitute, acr.

CROSSWORD														
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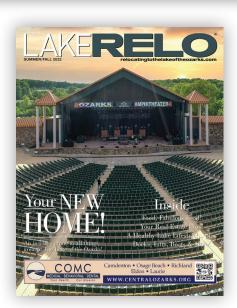




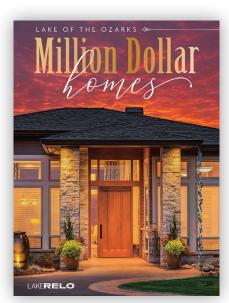
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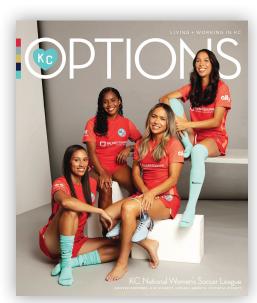
Official Shootout Program Guide Published annually



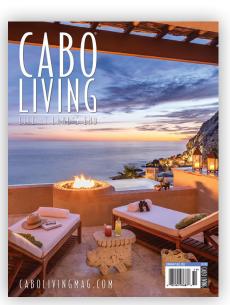
Lake Relo Published twice a year



Lake of the Ozarks Million Dollar Homes Published twice a year



KC Options Published once a year



Cabo Living Published three times a year

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Future of Outlet Mall still undecided

continued from page 1 but said at this point, if the Fosters want to go back to the table, they will have to reapply or submit their previous application, and that application will have to go back to the TIF Commission.

"At the June meeting, (Alderman) Phyllis Marose wanted an item on the next agenda that would allow the board to reconsider using Columbia Capital but I explained to the board they had no current contract to review. Once the funding agreement was terminated, there was nothing to reconsider," Woods said.

In the meantime, the city presented a resolution at their August 18 meeting that proposed changes to the city's existing TIF policy. Alderman Kevin Rucker, who came up with the changes, said they would improve the TIF process. However, during the public comment portion of the

meeting, developers Dan Foster and Chris Foster, realtor Mark Beeler, and Osage Beach Planning and Zoning Chairman Susan Ebling all said they felt the changes would make it even more difficult for developers to invest in the city.

Ebeling, also a real estate agent, said the city's policies had kept developers from buying land in Osage Beach.

In a later interview, Woods said because of the comments made, aldermen decided to revisit the topic in a workshop.

"There wasn't one single concern. The developers that were at the meeting said the city's proposed requirements were too stringent so we said we'd do some research to see if they are, and staff has been doing some research to see what other cities are doing," Woods said. "I haven't said this to the board but my feel-

ing is that while it's a good idea to know what other Missouri cities are doing, that's making an assumption that every city has the same economic development areas and if you want to build in a certain area you're possibly going to get more incentives than you would get in another area that's developing fine on its own."



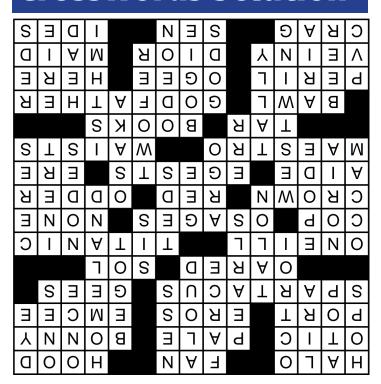
strategy. Some cities may need to recruit more because they don't have developers looking at them. Lee's Summit highlights certain An employee of the Outlet Mall, who asked not to be identified, said they are all worried about their jobs.

"The city seems more concerned about their bottom line, not what is best for the community. It's good that the city is having a workshop, but how does this bring us closer to solving our current problems? The mall continues to decline and, with the end of the season near, I'm worried. I think this time could be better used to help revitalize the mall and focus on ensuring reliable, year-round jobs for all members of the community," the mall employee said.

The workshop was set for August 31, after this issue of the Lake of the Ozarks Business Journal went to press. Aldermen asked to include a public hearing at the beginning of the meeting to give the public an opportunity to discuss the proposed changes.



Crosswords Solution







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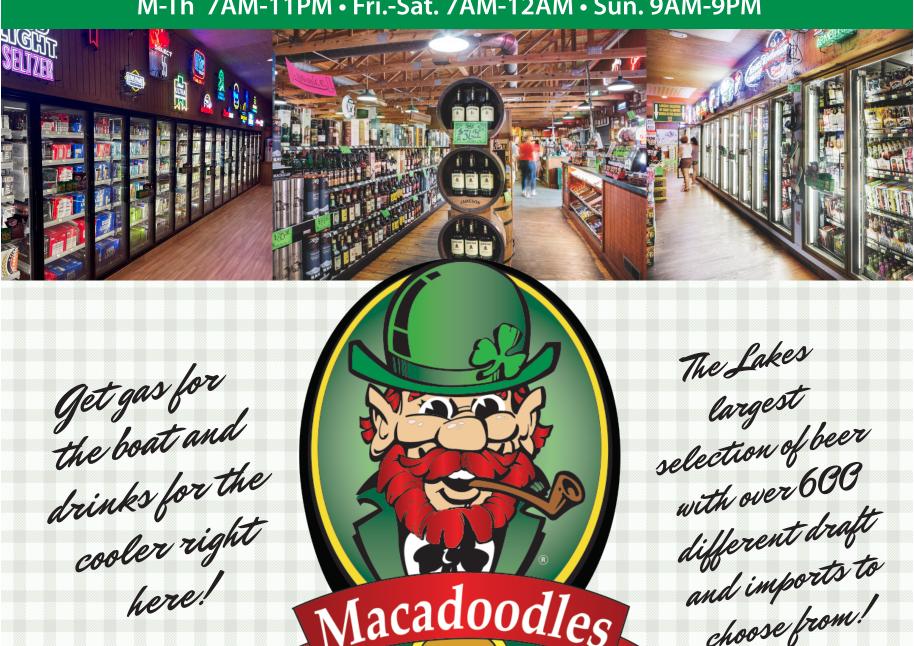
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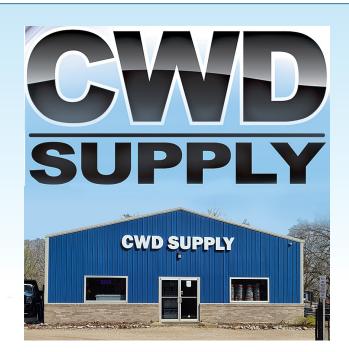


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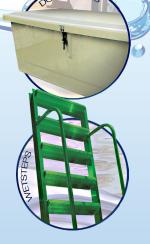
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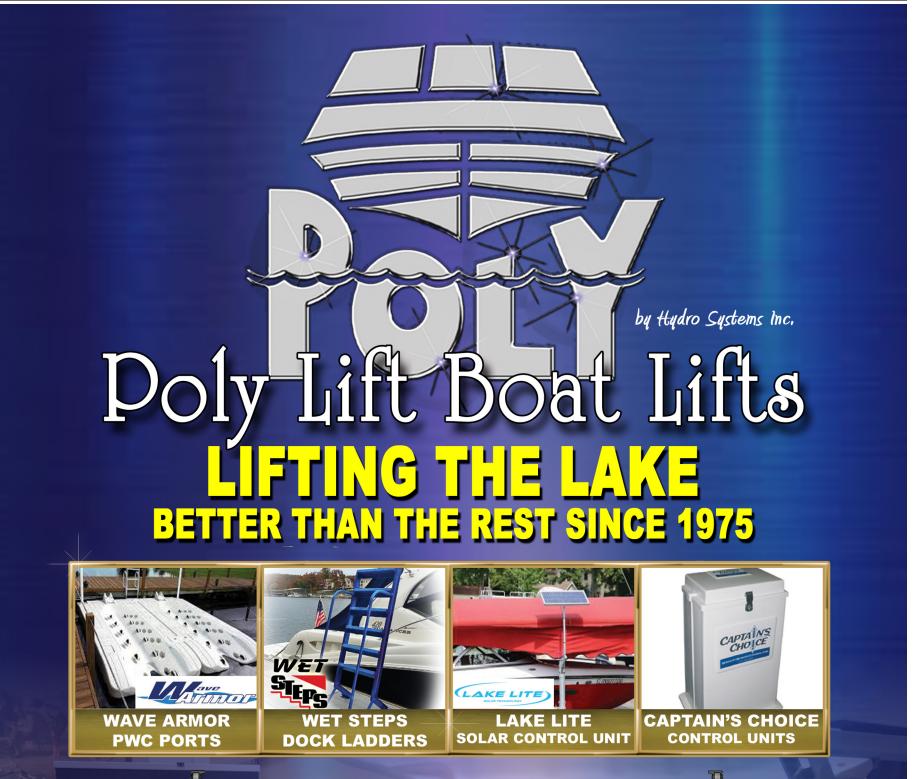
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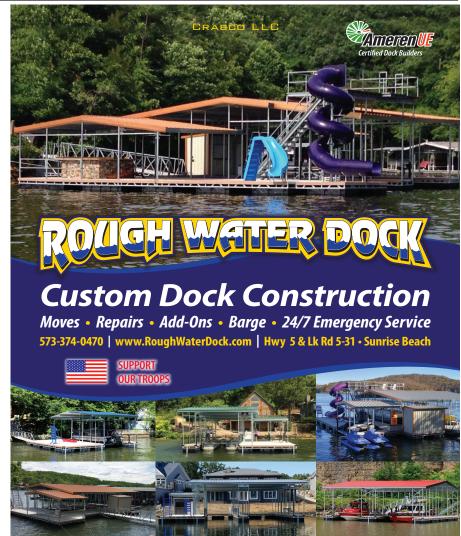
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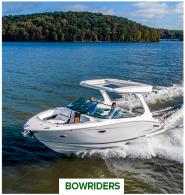


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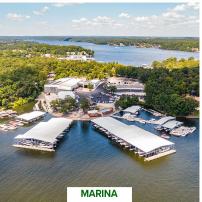
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When Regal launched their new flagship, the LS36, they brought the first model to Kelly's Port. The LS36 stands apart from the rest when it comes to the growing bowrider-crossover market. With a bow passthrough, sunroof, air conditioning, and Sureshade, this is the ultimate day boat. When you pair it with a Seakeeper and every navigational and electronic option imaginable, you get the best features of a bowrider, with all of the amenities of a cruiser. You'll be impressed by the price and delivery timeline on your own custom Regal LS36. We currently have an LS36 in stock, available for on-the-water demos. Give us a call at 573-348-3888 for an experience you wont forget.

SHOWROOM

3545 Osage Beach Pkwy, Osage Beach **573.348.3888**



MARINA

5250 Dude Ranch Rd. Osage Beach **573.348.4700**

www.KellysPort.com













Experience The 38LS & 43LS

Along with the rest of our Customer's Tiara orders, Kelly's Port will be receiving both the 38LS and 43LS to have on display for 2023. Perfectly balanced for Lake of The Ozarks, both Luxury Center Consoles feature dual births, a full head, and every amenity you'd want for the Lake. With its deep bow seating and fully adjustable aft layout, you'll find Tiara's build quality and finish detail is carried thoughout the From factory tours, launch boat. events, and private on-the-water demos, this is something you and your family will want to be apart of.



KellysPort.com Ordering for Spring 2023 Delivery 573-348-4700





Trusted by Lake of the Ozarks
Boat Owners for
more than 37 Years!









Lifetime Tank Warranty
5-Yr warranty on our USA
Made Galvanized Steel
Safety Valves
Ground Fault
Deck-Mounted Boxes







From Highway 5, Take Pier 31 Exit Then Right on Old Route 5

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