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BOATING ON BACK



NEWS IN BRIEF

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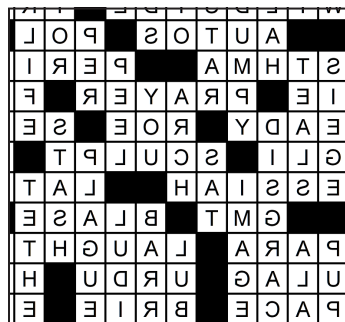
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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 10

OCTOBER, 2022

Bikefest, Rally on the Strip a huge success

By Nancy Zoellner

Overall, Bike Week 2022 festivities on the Bagnell Dam Strip went off with very few issues.

Lake Ozark Police Chief Gary Launderville credited Jason Burtle, the owner of Snafu, a bar on the Strip; law enforcement support from neighboring communities; and the good weather for the success.

"Jason stepped up as event coordinator this year and he did an excellent job. He put in a lot of work to make this successful and run smoothly. Closing the Strip Friday and Saturday reduced the amount of vehicular traffic and really helped out because motorcycles were parked all the way from the dam to the top of the Strip and Jason had enough people that the detour was always manned - even he and his wife were out directing traffic - and they all did an excellent job," Chief Launderville said. "The whole event was put together well and I have to give Jason kudos for that. He said he wants to do it again next year and make it bigger and better. If he continues to put in the effort that he put in this year, I think that will happen. The organization of it this year was very smooth."

Chief Launderville asked for assistance from other law enforcement agencies just in case things turned rough - and he got it.

"In addition to my guys, we had officers from Eldon, which also sent their K9 officer, Versailles, and Iberia police departments and Miller County as-

signed two deputies to the Strip. Altogether, we had about 20 officers down there on Friday and Saturday," he said. "Two were mobile in patrol cars and everyone else was assigned to foot patrol - mainly down in the entertainment district of the Strip."

gest crowd I've ever seen," Chief Launderville said. "Saturday is a given - it's always going to be busy - and anytime you get that number of people together you're going to have a few issues but most of them were minor. We had a few outlaw motorcycle gangs

turned out to be a fentanyl overdose, "so the medics used Narcan and brought him back."

While closing the Strip to all but bikers made it safer, it did create a problem for everybody else that wanted to be a part of the festivities.

Photo courtesy of: Lake Shots Photography



In the past, Thursday night typically brought quite a few people to the Strip but in the last couple years, the numbers had steadily increased. This year, Thursday night's crowd was large - but he said Friday night's crowd could best be described as "huge."

"It was probably the big-

during the daylight hours, then at night we had a group of about 20 Hell's Angels and five other support groups of the Hell's Angels, which put us on high alert but we had no issues."

He said they handled a couple minor motorcycle accidents and one medical call that they thought was a heart attack but

"Cars were parked on both sides of Valley Road, our detour route, which reduced it to one lane so we ended up towing some cars. There were no arrangements made to use the parking lot at the bottom of the Strip so it sat empty - but cars were parked everywhere else. Both church

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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.



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Armchair Pilot

By Nancy Zoellner

MYSTERIOUS NOISES and incidents have been reported in the last few weeks by passengers on American Airlines flights. The noises, which have been coming from the planes' PA systems, include groaning and heavy breathing. According to several Twitter posts shared online, a pilot allegedly said that someone kept calling and breathing into the interphone and other pilots said that the planes' phones would ring repeatedly but no one would be there. Passengers also reported incidents of seat power outlets turning off and on. An American Airlines spokesperson claimed the noises heard on one flight were due to a faulty intercom system – but the sounds have been heard on multiple flights, leading some to say they believe the system has been hacked. American Airlines says the sounds were caused by an issue with the PA amplifier and that “there was no external access to the system.”



GLOBAL ENTRY program members can use Global Entry Customs Kiosks at more than 75 airports when returning to the U.S. from travel abroad. Global Entry allows expedited clearance for pre-approved, low-risk travelers when they arrive in the U.S. However, Global Entry, as well as other pre-check programs are experiencing application processing delays and have limited interview availability. While many applications are quickly reviewed, some are taking as long as six to 18 months to complete. For more information, visit Homeland Security's Trusted Traveler Program site at ttd.dhs.gov.

HERE'S AN IMPORTANT travel tip from the Transportation Security Administration (TSA): Do not bring your firearm in your carry-

on bag. Firearms and any ammo are allowed, but only if properly packed in a secure case and with your checked baggage. And if you have a keychain that doubles as a self-defense weapon, make sure it's not in your carry-on bag before you come through the security checkpoint. For info on traveling with firearms and more on what is and isn't allowed in your carry-on bag, visit tsa.gov/.../transporting-firearms-and-ammunition. Traveling with kids? The TSA has a multitude of videos to help you pack everything from electronics to craft supplies in a carry-on so you can keep them occupied during the flight. To view the videos, go to YouTube.com and type TSA Kids in the search bar.



RENEWING A PASSPORT has always been a lengthy process. Passport holders would package up their old passport, fill out form DS-82, provide a new passport photo, then after calculating their renewal fees, write out a check or get a money order, stick it in the envelop and mail it all off. The wait time averaged two months – until the pandemic, which extended the wait time substantially. To make the renewal process earlier and shorten the wait time, the U.S. State Department launched a trial online passport renewal on August 2, with 25,000 open slots. They were filled by August 12. Another 25,000 slots were opened in September and they were filled just as quickly. A note on the State Department's passport site states they plan to reopen it again in October. “We will post updates on this page by mid-October.” To view the site visit travel.state.gov then click on the “Already Have a Passport” tab.

REAL REVIEWS by real people can sometimes provide the best travel tips of all. If you prefer getting your information from a person who has “been there and done that,” and you're on Facebook or you know someone who is, visit the Travel Tips page. The page, which is public, allows you to share your experiences, photos,

recommendations – good or bad – of places you visited, airlines, hotels, restaurants, attractions, or cruises lines. You can also ask about places you wish to go. And then you can share the page with your travel buddies.

LIFTING MASK MANDATES helped calm passengers down – but some continue to act unruly. The latest incident took place in late September on a flight from San Jose del Cabo to Los Angeles. The passenger was said to have gotten up from his seat while flight attendants were conducting the inflight service, grabbed a crew member by the shoulder and demanded he give him a cup of coffee. The man then walked into the First Class section and sat down. When a flight attendant approached him, he stood up with his fists clenched and swung at the crew member. As the attendant turned to walk to the front of the plane to inform the captain, the passenger was videoed striking the attendant in the back of the head. He was restrained by passengers and then arrested when the plane landed in Los Angeles. According to data from the Federal Aviation Administration more than 1,900 reports of unruly passengers had been received as of September 11, 2022.

TRAVELERS WITH MOBILITY devices still have reason for concern. U.S. Rep. Jim Langevin was denied boarding on a Lufthansa flight to Italy while traveling with the U.S. Navy to visit military bases despite assurances he would be allowed to travel without issue. According to the representative who shared his experience on Twitter, Navy officials spoke with Lufthansa before the flight to make sure Langevin's battery-powered mobility device would be allowed. Some lithium-ion batteries have caught fire, causing airlines to ban them. He was allowed to board a later flight but called the incident “discriminatory” and called for passage of his proposed bill, the Air Carrier Access Amendments Act, which is designed to strengthen protections for disabled travelers.

THOSE FLYING IN or out of St. Louis Lambert International Airport Notice should check the airport's website flystl.com and click on the Parking and Transport Link. Structural repairs at Terminal 1 garage, which are expected to continue through December, mean drivers will have to use different ramps than normal. A map, albeit somewhat confusing, is on the website.

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One mode of transportation could help pay for another

By Nancy Zoellner

The city of Lake Ozark needs to find a source of income to repair and rebuild its streets.

A new and different fundraising idea came from the Lake Ozark mayor at the city's September 13 board of aldermen meeting.

Mayor Dennis Newberry proposed charging a \$500 luxury tax on all boat purchases made inside city limits to help pay for the work that needed to be done.

"Several months ago, prior to the April elections I believe, our former board and I discussed implementing a luxury tax or a luxury license - I'm not sure what you would want to call it - on boat sales in Lake Ozark that would be earmarked for our roads. I would like to know what our current board feels about this and if we want to have some direction to consider a tax," he said, adding that he had spoken at length on the topic with alderman Sherry Jackson, who formerly owned and operated Glencove Marine. "I think there's much dialogue that could be had on the subject."

Jackson agreed.

Newberry said he had already talked to one "substantial" marina dealer in the city who said as long

as he could be assured that the \$500 would go only to the roads, he "wouldn't have a problem with it at all. But I'm not sure that would be the feeling of each and every one of them."

Aldermen Pat Thompson asked City Attorney Chris Rohrer if the fee would have to be approved by voters before it could be implemented. Rohrer responded that since it was the first he had heard of the idea, he would have to do some research before answering.

Newberry said he wasn't sure if the city would call it a "tax" or a "fee," adding, "I guess we'd have to float the idea and see if the marine dealers would entertain it, then we would take the next steps on how we would implement it."

Jackson suggested speaking to the Lake of the Ozarks Marine Dealers Association about making it a Lake-wide tax, "so it wouldn't just benefit Lake Ozark. It would benefit the other cities too." She said that would keep customers from buying a boat in a city that doesn't collect the tax, "because marine dealers will worry about that." Jackson also suggested they consider a sliding scale that would base the fee on the size or cost of the boat.

"I don't even have stats on how many boats are sold in Lake Ozark but we've got Big Thunder, Marine Max, down on Frudeger we have yacht sales and PDQ ... four sizable marine dealers and if they all sell 150 boats a year, and we collected a \$500 luxury whatever you want to call it," he said before Assistant City Administrator Harrison Fry suggested giving Rohrer time to look into the matter before spending any more time on discussion. Aldermen agreed that Rohrer should move ahead.

In the meantime, at that same meeting aldermen approved the second reading of an ordinance that will allow Vance Brothers, Inc. to begin applying slurry seal to about one third of the streets in the city next spring.

The work will cost the city \$499,165.58, which is \$200,000 less than what aldermen initially expected to spend on the project.

The process began in May, when aldermen approved a contract with R. Miller Companies, LLC to identify streets that should be sealed or micro paved, and to also provide engineering oversight of the bidding and implementation of the paving project.

On June 14, the board was provided with a list of streets identified by the engineer as candidates for sealing and micro-paving. The engineer estimated it would cost \$602,000 to do the job.

On June 24, aldermen approved an ordinance that would allow staff to develop and issue a Request for Proposal (RFP) to get bids for the work up to \$700,000. At that time, City Administrator David Mitchem and Public Works Director Matt Michalik reiterated that the process was not going to repair streets. Instead, it was "preventative maintenance" that could allow the streets to last from 3 to as many as 7 years longer, based on traffic.

Mitchem also assured the board that the contractor would not be using chip and seal, which caused broken windshields when it was used to resurface State Route W.

Mitchem told the board the project would be paid for by the \$372,457 in American Rescue Plan Act (ARPA) funds that had been allocated to the city. The rest would be "borrowed" from the Internet Use Sales Tax, which at that time had a balance of \$351,969.

"This expenditure will show our citizens progress toward street

improvements this year, while the Transportation Committee moves forward with bonding initiatives for larger street projects," he said. "We're going to have a whole different discussion about bonding for the future and totally reworking some streets."

Michalik said to prepare the streets, this fall crews would be doing some milling and patching, sealing all the larger cracks; the slurry seal would fill all the small cracks. However, because the material can only be applied when the surface temperature is above 50 degrees, the project would not begin until the spring.

The streets to be included in the seal/micro-pave project include:

Arrowhead Drive, Bay Hill Avenue

Bay Hill Court
Beacon Hill Drive
Beacon Pointe Circle
Beacon Ridge Drive
Bluebird Drive
Bogey Hill Drive
Cherry Hill Avenue
Cherry Hill Drive
Cherry Hill Lane
Cherry Hill Park
City Hall

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Osage Beach looks to deal with two sewage spills

By Nancy Zoellner

A press release sent out by the city in late September stated that an investigation of a wastewater overflow by the Public Works Department found that a break to a gravity sewer main line leading to the Sands Lift Station had occurred.

"It was further determined that a sinkhole existed and is likely the cause of the damage. Sands Lift Station is one of the City's largest lift stations, located on Basin Lane, which collects and hold wastewater mainly from the west side of town," the release stated.

Public works crews and city engineers worked to manage and mitigate the situation and construct repairs to fix the damage. "Unfortunately, it was determined that some wastewater did reach the Lake, however, testing has been done in the area affected.

Preliminary results of said testing revealed NO immediate issues," according to the report. "We contribute the favorable testing results to the hard

work, and the immediate and coordinated efforts of our Public Works department and MoDNR, in addition to the availability of equipment resources made possible by the City's Emergency Manager, Chief Todd Davis, and the Camden County Emergency Management."

The release also stated that the break would not affect wastewater services for our customers, adding, "Expert and immediate attention to our wastewater system is always a top priority as the City is dedicated to the health and safety of our community, the preservation of our region's natural assets, and providing superior utility services to our customers."

The residents of Grand Harbor Condos, a small complex with nine units, might take exception to that statement.

During the public comment portion held at the beginning of the September 15 meeting, three of those residents said a sewer line under their pool burst during a hard freeze that occurred in the winter of 2020-2021 and

allowed raw sewage to run up on the pool decking, flow into the pool and run along the ground around the pool.

Gary Johnson, president of the Grand Harbor HOA, said during the process of repairing the break, the city dug up their lawn, tore out all the shrubs and cut a "huge swath through our pool" which left it in two pieces. He said the city later returned and repaired the cut with concrete. However, the surface is so rough, people can't walk on it with bare feet and the bonding wire, which surrounded the pool, was ripped out. It has to be grounded a certain way or someone could be electrocuted. Under the pool decking they have a "dried mess of human feces."

"We've lost two full seasons with our pool. We don't want to lose another season and we're running out of time," he said.

They said the city initially sent engineers to look at the pool, then offered to settle the matter for approximately \$19,000. When the residents refused the offer, the city asked them to get a

bid to make the repairs.

Johnson and the other residents who spoke described the pool, which sits on a bed of rock and is surrounded by lake water, as "very unique." Because of that, they said it was difficult for them to find a company that would take it on. When America's Swimming Pool Co., agreed to bid on the project and provided them with an estimate of approximately \$170,000, the city rejected the bid in a letter that Johnson said invoked sovereign immunity and called it an "act of God."

"God is not in charge of sewage. I don't care what anybody says," Johnson told the board.

Mayor Michael Harmison, who had been involved in discussions with residents all along, said that after talking to the pool repair company and explaining that clean-up wouldn't be part of the project, ASP dropped the price to \$117,000. An ordinance was presented at the meeting to contract with ASP to make the repairs but aldermen said that they needed more than one bid

before they could approve the project.

Aldermen Tyler Becker said he wasn't opposed to fixing the problem - he was opposed to a single-source bid. Alderman Phyllis Marose called the issue "tragic," but said the city had never paid for anything with getting more than one bid, adding that by doing that, they'd be "going against what our standards are." Alderman Kevin Rucker said when they pay for projects, they put together a scope of work - something that says what they want done so they protect the citizens' dollars. "What the cost is what the cost is, but what we have to protect and do in our job is give us some other bids or give us some engineers that can justify what it is. Give us some other way we can quantify the work that is to be done."

When the mayor called for a vote, no one supported the ordinance.

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Press Releases



The Lake Area Chamber recently held a ribbon cutting for Lake & Land trading Company, located at 4153 Osage Beach Pkwy S, Osage Beach, MO 65065. The ribbon cutting took place on September 1 at 4:30pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members and many local community peers. The ribbon cutting celebrated their one-year anniversary in business as well as their membership with the Lake Area Chamber. For more information visit her Facebook page at [Facebook.com/LakeandLandTradingCompany](https://www.facebook.com/LakeandLandTradingCompany), website [Lakeandlandtradingcompany.com](https://www.lakeandlandtradingcompany.com) or email Todd@lakeandlandtradingcompany.com

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

World class trail system will bring new business, new economic life to the Lake

By Nancy Zoellner

Lake of the Ozarks has much more to offer than just boating. With its high bluffs, open meadows, meandering streams, unique rock formations and dozens of tree species that each autumn provide a show that no artist can match, the area surrounding the lake is extraordinarily beautiful.

A group of people who want to share that beauty with others and bring a whole new set of visitors – and economic life – to the area have developed the Magic Dragon Bicycle Skills Park to kick off their efforts.

The grand opening of the park and Fall Fest is set for 2 to 5 p.m., Sunday, October 9 at the Tri-County YMCA in Osage Beach. The new bicycle skills park, a joint initiative of the Community Foundation of the Lake (CFL), Magic Dragon Trails Committee, Branches for the Lake, and the Tri-County YMCA, is located just southeast of the YMCA parking lot and will be open to the public.

The event will include demonstration rides of the skills park, a raffle for free bikes, face painting by Merry Mary, pumpkin painting, a balloon artist, bike helmet fittings, a food truck and more. Everyone is invited to bring bikes and ride. Those who don't have a bike can use one free of charge to try the skills park – but all kids must wear helmets.

Stacy Pyrtle, chair of the Magic Dragon Trails Committee, said when parents see the features, which include banked turns, bridges, ramps, wooden rollers, they're going to want helmets on their kids' heads.

"The park has three different lines where riders can go in a circle but we also built a half-mile of single track through the woods that surround the area. It's a novice trail where people who aren't familiar with mountain biking can practice riding. The skills park gets people prepared for mountain biking and gives kids a way to learn those skills – to be able to balance on their bikes and take the right line to take on a trail. It's just a lot of fun for kids and adults alike," she said, adding that those who don't bike are invited to take a stroll on the half-mile single-track trail cut through the woods.

The new bicycle skills park was professionally designed but

built by community volunteers.

"Last November for Giving Tuesday we held an amazingly successful fundraiser at 1932 Reserve where donors could pay for different sizes of features on the bicycle skills park or just donate to the cause," said Jane Wright, president of CFL. "Evergreen also donated a gorgeous completely decorated Christmas tree that we also auctioned off to help raise funds for the skills park. We were overwhelmed by the community support we received at this event."

Pyrtle said they formed this committee under the CFL about two years ago to develop trails as another way to enjoy the natural beauty of the Lake.

"My husband and I are both board members of the Community Foundation of the Lake. One of their mission statements is to encourage economic development. We're both big hikers and bikers and we knew the terrain is perfect for mountain biking, the soil is perfect for trails and because of the climate, it's something you can do year-round," she said. "Fall, winter and spring are the perfect times to bike and hike in this area so it would definitely extend the season for all the businesses in the Lake area."

A study funded by the Walton Family Foundation found in 2018 that their system of trails, which connect several communities in Northwest Arkansas, generate \$51 million annually to their economy with \$27 million of that coming from out-of-state visitors. Trails also increase property values and provide health benefits for the community as a low-cost exercise option.

Following a successful Legacy Master campaign where individuals donated to fund development of a master plan, Progressive Trails Design (PTD) from Bentonville, Ark., was hired to develop a plan. Following site visits, stakeholder meetings and surveys of the area, PTD developed a master plan with approximately 70 miles of world class trails.

"Because we have great variations in our altitudes here we'll be able to get some fun downhill courses here. There may be some slopes and inclines but most of the time it's going to be friendly for families," Pyrtle said, adding that they're trying to get 20 miles

of hard surface trails built west of the Grand Glaize bridge so that people can go out with their families and friends to hike, bike and skate and push strollers. Connecting businesses both off and on the water with a pedestrian and biking pathway could help revitalize the west side of Osage Beach.

Pyrtle said they've been working with the city of Osage Beach because that's where they're starting but eventually they'd like to fan out across the entire Lake area, connect all the existing trails and even connect into the Rock Island Trail via the Bagnell spur that comes down from Eldon.

In addition to drawing those who just like to hike and bike, the trails will also play host to competitive events.

"We have a group of trail and endurance runners here at the Lake and they have several trail runs each year. This year they added paddling so they ran something like 10 miles on one side of the Lake, then got into kayaks or on paddleboards and paddled across the Lake, then ran another 10 or 12 miles. That event sold out," Pyrtle said. "They had 50 slots open and they sold out – and they're looking forward to holding more of those types of races. Mountain bikers also hold events."

Now that the master plan is complete, they will start a capital campaign to help fund the trails. Pyrtle said individual and business donors will be recognized – possibly having a trail named after them or having their name on a sign at a trailhead.

They have already begun writing grants for federal and state funds to assist with funding as well.

At their September 15 meeting, Osage Beach aldermen approved an ordinance that allows the city to serve as applicant on grants. Magic Dragon Trails doing business as Branches for the Lake will be the sub-applicant. The ordinance also allows the city to provide the matching portion of funds, shared with the sub-applicant, as applied for when the funding is awarded.

To make sure the trails are maintained, 10 percent of everything raised, whether through individual or business donations or grants, if allowed, will be set

aside to maintain the trails, Pyrtle said. "On top of that, we have a website magicdragontrails.com where there's all kinds of hiking, biking, camping gear that branded with our logo and

the proceeds from those sales will go into that fund as well."

For more information about the Magic Dragon Trails System or to volunteer or donate, visit MagicDragonTrails.com.

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One Page Websites - Don't Make This Mistake!

Whether you are considering a redesign of your current website or getting ready to build a new website, do NOT choose the one-page route. No, this is not a tactic to sell bigger websites...it's just good advice that will give your site a better chance at ranking higher in Google searches.

#1: Too Much Info (excessive scrolling)

The site may be set to with a "jump down" menu to a specific area on that page, but a user will still have to scroll up and down to find exactly what they were looking for...and if the site does not use the jump mechanism, even more scrolling and searching will be needed. (Especially if they are on their phones/tablets)

#2: Watered Down Keyword Targeting

A target keyword is a particular word or phrase that potential customers may use when searching online. If all your content is on the same page, then you can't "keyword target" individual pages based on very specific services. A one-page website that lists all your offerings on that single page will dilute the importance of each one. Now, if each service has its own page, chances of a particular page ranking higher in a local search in Google are a lot better.

#3: A Slow-Loading Website

Online users have limited patience. If you are trying to fit everything that your business has to offer on just one page, it's going to take that jam-packed page longer to load, especially if it includes a lot of images. Google factors page speed into rankings. In their mobile-first index, if you have a slow loading website, the chances of you ranking higher on



Sandy Waggett

Google are slim! For every second a website page takes to load, you lose a percentage of your website audience!

#4: Bounce Rate

Keep website visitors from "bouncing" away from your pages! Bounce rate is the percentage of visitors that leave a webpage without taking an action, such as clicking on a link, filling out a form, or making a purchase. When a person goes to a one-page website, they have no place to go other than that one page and your bounce rate is 100%. Google uses bounce rate in its ranking algorithm, so the lower the bounce rate the better your chances are of ranking well.

If you're a business owner, your website is critical. Multiple, well thought out pages for your business's website is a wise investment. Clients will not only be able to find you a lot easier, but your website will also load faster, and you have expanded content opportunities to showcase your services in depth!

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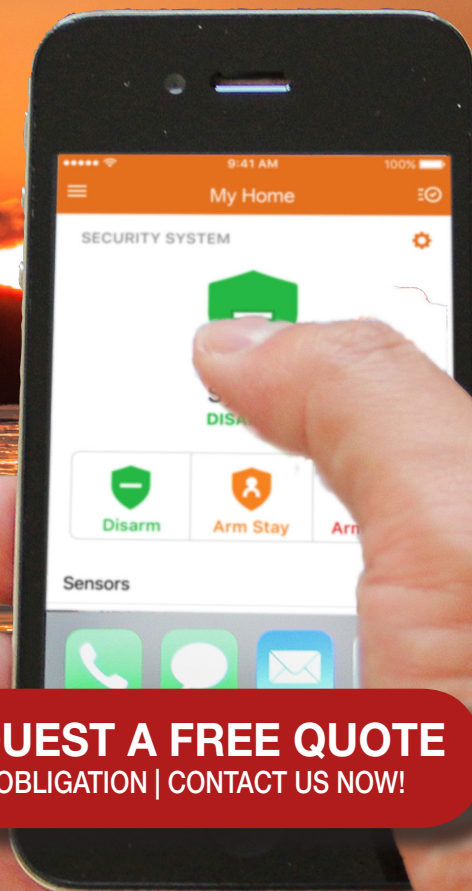
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Chief asks board to make Lake Ozark's finest even better

By Nancy Zoellner

Law enforcement is not just a job. It's a calling. The men and women who pin on the badge, strap on the gun, and run toward danger when everyone else is running away do so because they want to make a difference in their communities. However, they also want to get paid a decent salary while keeping the peace – and they want to be properly trained.

Since 2020, law enforcement agencies across the nation are having a harder time hiring. Filling those openings is even more challenging when officers can make more money working as a checker at the neighborhood gro-

would you want to come to work here for less money and more work because of the Strip?"

He said the Bagnell Dam Strip is like a warzone during the summer – and the number of calls continues to rise. As of September 14, year-to-date statistics show officers responded to 10,359 calls this year. In 2021, they responded to 7,721 calls.

That's why Chief Launderville asked the board of aldermen to approve an ordinance that will fund training for his officers. It was to be presented at the September 27 meeting, after the deadline of this issue of the "Lake of the Ozarks Business Journal."



cery store where a bullet-proof vest isn't part of the uniform.

That's what Lake Ozark Police Chief Gary Launderville is up against.

Starting at \$16.32 per hour, officers who work for the Lake Ozark PD are the second lowest paid law enforcement officers in the Lake area. Only the city of Camdenton, which starts their officers at \$14.85 per hour, pays less.

Chief Launderville said because of that low pay, it's no longer just a matter of attracting new people – it's keeping the ones he has.

"I have advertised everywhere but when they find out what our starting salary is and that employees have to pay part of their health care benefits, I don't get any applications," he said. "Why

He said he hopes the board will also consider pay increases for the officers in the future.

To be eligible to work in law enforcement in the state of Missouri, individuals must get licensed through an approved Peace Officer Standards and Training (POST) Program, which is regulated at the state level. But schooling doesn't end with graduation. Missouri also requires law enforcement officers to complete 24 hours of POST-approved continuing education each year on such things as firearms skill development, recognizing implicit bias and de-escalation techniques.

"Lake Ozark's Police Department is renowned for having top tier equipment and no shortage of activity for young or seasoned officers to gain experience with.

However, the type of work that is demanded from our officers differs greatly than the standard town of our size," the chief's request read. "This is inclusive of drug and sex trafficking, high concentrations of domestic and sexual assaults, the occasional presence of outlaw motorcycle clubs, frequent DWI cases, and regular interaction with large crowds that can often outnumber our on-staff officers 1,000 to 1."

The request for funding continues, "Recognizing that our community presents an unusual workload for its officers, and that we want to continue to attract and retain the highest caliber of employee possible in this essential role, the city needs to commit – financially and in practice – to training our officers above the call of duty. This is an investment in our people and our city. OTAC represents a promise to each officer and the community they serve that they will be given access to ongoing, skills-based training beyond what is legally required of them to enforce the law. We demand more of our officers than what is expected elsewhere."

According to the proposal, upon completion of their first year of employment, each officer will have the bi-annual opportunity to attend a specialized training or conference at a cost of \$750 or less. They may be asked to share what they learned in a staff training. Preference will be given to items that are a department and community priority and to courses that offer a recognized certification, including trainer certifications.

Officers, who will be paid their full salary while attending training, will be put on a two-year rotation training schedule, with a mix of senior and junior officers in each group.

Funding for OTAC will be sourced from general fund dollars and programs that pay for advanced officer training – grants, specialized funds – not to exceed \$6,000 annually above the historical training budget. Historically, \$3,000 has been requested, expenditures typically fall short as the budget is amended.

Trainings and conferences that cost more than \$750 may require employees to sign an extended employment agreement with the city.

A Matter of Trust

Why is there a push to avoid probate, especially in Missouri?



Trenny Garrett, J.D., CTFA
Senior Vice President

Probate of your will is the distribution of your probate estate under the supervision of the Probate Court in your county of residence at your death. Unfortunately, probate can be public, time consuming, and expensive. All documents relating to probate of your estate, including the terms of your will, are public and subject to inspection by anyone who wishes to look at it. Probate can also be time-consuming, with a minimum time of 6 months and, in some cases, up to a year or more. In Missouri, probate is costly, with executor, attorney's fees, and court costs running up to 9% of your probate estate. Both the executor/representative and the attorney for your estate get the same fee, set by statute, regardless of the amount of actual work involved. By the way, all estates must have an attorney. However, probate is easily avoided.

The rule to remember is that if you die owning property in your name, that property is required to go through probate. Jointly owned property passes automatically to the surviving joint tenant. All states have passed non-probate transfers laws. For bank accounts, a Pay on Death (POD) designation on the bank's records will transfer the property to the POD beneficiaries upon presentation of a death certificate. Similarly, for investment accounts and automobiles, trailers, etc., a Transfer on Death (TOD) designation will transfer the property to the TOD beneficiaries. For real estate, a Beneficiary's Deed will serve to transfer the property by recording a copy of the death certificate in the county in which the real estate is located. In order to avoid probate, you have to insure that all of your assets are either jointly held or non-probate transferred.

This is a rather piecemeal approach to avoiding probate. A better way is to use a Revocable Living Trust. This is a trust that you create during your lifetime (hence the term "living"); you are the grantor (the person that creates the trust), the trustee (the person that manages the trust), and the beneficiary (the person that the trust benefits). It really doesn't change the way you do business: you still spend your money as you wish and file the same tax returns. The only difference is that you title everything in the trust name instead of your

own name. Trusts can survive your death and continue as long as you wish them too. Because your assets are in the trust name, you have the ability to avoid probate.

A good estate plan not only directs what happens to your assets after your death, but also ensures the care of your assets during your lifetime should you, due to physical or mental illness, become incapable of handling them. A Revocable Living Trust provides for this by allowing a successor trustee that you name to step in once you are no longer capable of handling your affairs. This may be permanent or, should your capacity be restored, temporary. It also may avoid the Probate Court's having to appoint a conservator for your estate, which can be a costly and time-consuming process. Your estate planning attorney, in addition to your Trust and Will, will also prepare a durable power of attorney for health care; this document specifies your wishes regarding medical treatment and care in the event you are unable to make or communicate these wishes to your family and physician.

Your choice of an estate plan to accommodate your needs and desires is an important life decision that requires legal advice by an estate planning attorney. If you don't already have a plan in place, contact a member of our team at CTC to help you decide what plan may be best for you. CTC doesn't offer any legal drafting so your attorney, or one skilled in Estate planning, will need to draft any necessary documents. Contact Trenny Garrett today at (573)-302-2474 or trenny.garrett@centraltrust.net.

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

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Lake Ozark Roads

continued from page 4

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Eagle Rock Avenue
Glen Road
Knox Point Circle
Lakeland Road
Mockingbird Road
Myers Court
North Fish Haven Road
Oakmont Avenue

Oakmont Court
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Osage River Bend Road
Overlook Road
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Rudder Road
South Fish Haven Road
Tom Watson Court
Welsh Road
Wilmore Lane
Winged Foot Avenue

Mortgage \$ense

When Should You Refinance Your Home?

Refinancing your home at Lake of the Ozarks has many advantages but some homeowners are unsure of the right timing to refi. From getting cash out to bettering your loan terms, it is good to know your financial options. Our team of mortgage lenders in Lake Ozark, MO is here to point out reasons why now may be the right time for you and your financial future!

When you want to reduce your long term costs.

There are expenses that are likely wrapped into your mortgage. Depending on what you have left in terms of your current mortgage, there may be some ways to cut out unnecessary expenses from your loan to reduce long term costs.

When you want to pay off a high interest debt.

If you have major high interest debt with interest rates that outweigh the current mortgage rates, it may be a good decision to refinance to consolidate your debt into one mortgage payment to minimize money spent on higher interest.

When you have a major purchase on the horizon.

Whether it is college tuition for your kiddo or you have your eye on a new vehicle, use the equity you have built to finance your upcoming expense. You have worked hard to build your equity and a refinance grants you financial flexibility.

When you want to update your home.

Home upgrades can make your space function better for you and your family. Home remodels and updates come at a high price tag. You



can use money from a refinance to reinvest in your home to increase function and potentially increase overall value.

When you want to plan for retirement.

Refinancing your home gives you options to shorten the length of your mortgage term. You have the ability to shorten your term, potentially setting you up for a mortgage-free retirement, depending on how near you are to retirement.

There are many scenarios in which refinancing your home at Lake of the Ozarks is the right financial move. Team Lasson is here for all of your refinancing needs! If you are ready to explore your refi options, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com to get started!

Follow me on Twitter or Connect on LinkedIn

Michael Lasson, Senior Loan Officer
NMLS #: 493712

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Lake Ozark, MO 65049

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"Insurance Talk"

*with Belinda Brenizer of
Golden Rule Insurance*

When a Business owners Retires, Does the need for liability insurance retire too?

After years of building a successful construction business, you retire to enjoy the "good life" assuming the products & services you performed would be covered under your liability insurance coverage prior to retiring and selling out. What happens if the house you built in 2019 collapses causing damages in 2022 after your retirement and after you cancelled your liability insurance? Are you protected?

The occurrence form general liability will provide coverage for accidents that happen well after the policy has been in force. However the policy states that the insurance to apply the "bodily injury or property damage" must occur within the policy period... In this case, the business owner had liability when the house was built but since his product was still being used and the house collapsed 5 years later and he had cancelled his insurance the policy was not in effect when the damage occurred. The business owner could be held for all the damaged including defense cost personally.

This situation came to one of my retired clients that had owned and operated a lawn mower shop. The mower he sold back 6 years ago which had been resold by an individual, who had modified it, was involved in a serious injury from a claimant. My insured had retired and sold his business to another business. The lawyers for the injured party named not only



Belinda Brenizer CIC,RWCS

the business he sold it too but also my retired insured for damages from the mower. Unfortunately, my client had to defend himself as he had no liability insurance at the time of the loss.

You can leave a business behind but the liability can follow you forever, First I suggestion you purchase "discontinued" liability insurance coverage where you set the number of years you want to be protected and pay it upfront when you retire. This gives you liability protection for products or service for the future damages. Secondly, if you sell your business to another entity you could require that they provide liability for products/completed operations for a set number of years to protect you as additional insured by the contract under their policy.

We strongly recommend talking with your agent and your attorney to get the proper coverage when you retire or sell your business! Don't assume because you don't own it any longer you will not be responsible.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.



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October 11: Cybersecurity 101 - How to Protect Your Business from Cyber Threats

Today, more entrepreneurs are starting, managing, and growing their small businesses online. Even in-store businesses have turned to the internet to help them with e-commerce, customer payment, and marketing. However, with convenience comes risk.

Cyber threats and scams are rising, and you must know how to protect your business.

In this webinar, a certified SCORE mentor will teach you the basics of Cybersecurity and what you can do to keep your business and your customers safe from cyber threats. In this webinar, you will learn:

- The common cyber threats to

small business owners

- How to protect yourself
- 30 Minutes of QA

About the Presenters

Claude Council, PhD leads the Information Security Program for a medium sized international healthcare system. He has worked in several roles related to

information technology.

Dr. Chip Council is information security program lead with an international healthcare system

October 19: Do You Have What it Takes to Run a Business? A Step-by-Step Self-Assessment Workshop



Do you have the skills, perseverance, and resilience required to be a business owner? Running a small business is challenging, and knowing exactly what you're getting into is essential.

In this 30-minute webinar, our expert presenter will take you step-by-step through our self-assessment workshop. You will learn:

- The common skills and qualities successful business owners share
- What experience is necessary to run a business
- What skills, qualities, and experience do you have
- What qualities do you need to develop

About the Presenter:

Julie Brander is an experienced entrepreneur, who has built businesses from the ground up, including manufacturing, wholesale, retail, and non-profit businesses

October 20: Starting a Business - Real Stories and Knowledge Exchange from Women Entrepreneurs

Join us for an hour-long panel discussion and Q&A in celebration of National Women's Small

Business Month as we recognize women entrepreneurs across the United States.

In this webinar, our panel includes insights from two business owners and SCORE mentor who will share their business journey, and they'll be answering your business questions.

October 27: What You Need to Know Before Moving Forward With Your Business Idea

Does the thought of building a business and being your own boss make your heart beat faster? It sounds like you're an entrepreneur, but before starting your business journey, you need to lay the groundwork.

In this webinar, our expert presenter will explain what it means to run a business, what you should expect, and how to set yourself up for success.

By the end of this webinar, you will know if you're ready to move forward with your business idea or if you need more time to prepare.

You will learn:

- How to determine "the why" behind your business
- What skills and experience should you have
- How to set personal goals
- Why it's essential to have a support system

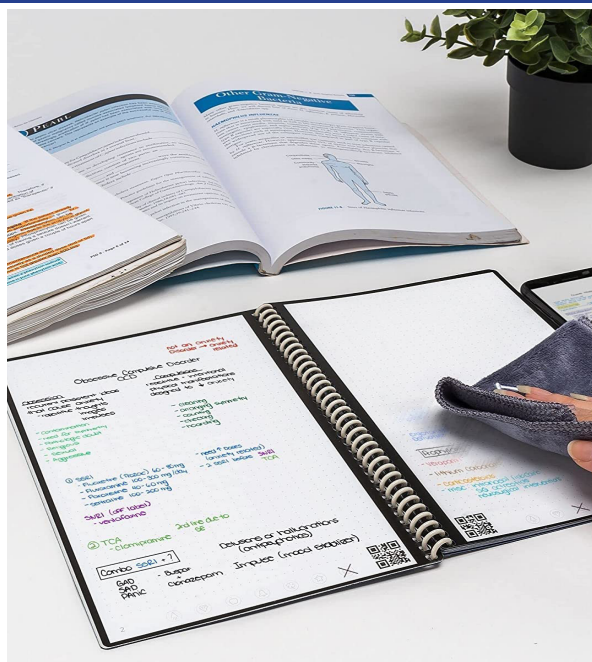
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Notes are a part of every kid's college life, tedious and boring. The Rocketbook smart notebook looks to streamline that process with pages that are digitally scanned into the cloud after you've written them. An included OCR (optical character recognition) app then converts the images into editable text. Not as foolproof as typing into a laptop or writing them on an iPad but certainly less expensive. **\$17** with the included pen and cleaning cloth. **Amazon.com**



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Back in the days of PDAs (personal digital assistant) you could get a foldable keyboard to go with your Palm Pilot, enhancing its usability manyfold. Here is one for your iPhone, Android-- any Bluetooth capable device (like a smart TV). It flips out, lets you take notes on the fly directly into your phone and then folds up and packs away in a small package. With a trackpad! **About \$50. Amazon.com**

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Managing Rental Property

Who's Inspecting Your Property?

Your guest arrives to your vacation rental home. The grass is overgrown, they notice dead bugs inside the home, one of the bathroom sinks is dirty, the internet is not working, there are three light bulbs out, one of the toilets runs continuously and the garbage disposal just makes a humming noise. Not a great start to your guest's vacation.

If you employ a property manager your guest should never walk into a situation like this. If you manage your own property, you need to ensure that you or someone else (not your housekeeper) is checking these items prior to your guest's arrival.

When I was in college my summer job was working for a company that handled maintenance for a timeshare community here at the Lake of the Ozarks. Friday was the turn-over day when that week's guests would depart at 10 am and the new guests would arrive at 3 pm. Within that five-hour window our staff would walk through each of the time share units and check everything. We checked all the light bulbs, the televisions (the internet was just starting, so there was no wifi to check), the garbage disposal and we looked for any damages from the previous guest. The goal was for the guest to be able to relax and enjoy their stay without running into a number of preventable problems.

Fast forward 15 years and I now managed a medium sized vacation rental company (about 70 properties) and we were getting calls from guests when they arrived (or the next morning) about light bulbs being burned out, the television not working, etc. I decided then, that as good as our housekeepers were, that we could not rely on them to clean AND check all those items (plus I thought, who was checking their cleaning?).



Russell Burdette

I put together a check-list and hired someone (in addition to myself) whose main task was to inspect the properties after they were cleaned and prior to our guest's arrival. Adding this service was an additional cost, however our guest calls and complaints were significantly reduced.

Fast forward again to 2022 and we now manage more than 150 properties, with more than 2500 reservations and we now employ seven to ten inspectors during the summer months to inspect our properties. This year we caught approximately nine air conditioners that were not working and had them repaired prior to the guest's arrival, fixed a number of garbage disposals, replaced a few hundred light bulbs, replaced hundreds of furnace filters, exchanged around 125 propane canisters and ensured that the cleaning was properly completed. We now use an app on our smart phones instead of a clipboard with a paper check-list, but the goal is still the same, providing a great guest experience.

Russell Burdette is the owner of Your Lake Vacation, with more than 19 years of vacation rental management experience. If you are looking for a vacation rental manager or just looking for some friendly advice you can call him at 573-365-3367 or e-mail at rus-sell@yourlakevacation.com. Happy renting!

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Press Releases



The Lake Area Chamber recently held a ribbon cutting for Colleen Pierce – Licensed Real Estate Broker – Jacob’s Real Estate Powered by eXp Realty, located at 2751 Bagnell Dam Ste A, Lake Ozark, MO 65049. The ribbon cutting took place on August 22 at 11am. 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 their NEW office and new membership with the Lake Area Chamber. For more information visit her Facebook page at <https://www.facebook.com/ColleenB.Pierce>, website at <https://colleenpierce.exprealty.com> or email colleen.pierce@exprealty.com

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Bikefest, Rally a huge success

continued from page 1

parking lots were full, the school parking lot was full - everyone was parking anywhere they could. It was pretty amazing to see the number of people who just wanted to be there and experience it. Everyone - not just the bars - seemed to be busy all weekend. It didn't matter where you were, every business was booming and the weather couldn't have been better. It was the icing on the cake."

Although Chief Launderville hadn't yet tallied up the amount of hours his officers worked as of the interview for this story, he knew around \$4,200 would go to the other law enforcement agencies to pay the officers who worked the event.

"I know my guys all worked 12 to 16-hour shifts both days and it was all overtime but with Indian Motorcycle sponsorship, I think we will have enough to cover all the hours worked," he said.

Indian Motorcycles struck an agreement with the city of Lake Ozark that allowed them to sponsor what they dubbed "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.

Last year there was a lot of uncertainty on whether the road closure and center turn lane parking would be allowed. Al-

though 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 strip, obtaining insurance, lining up security and applying for a permit from the city to close the center lane to all but motorcycle traffic. Ordinance requires those applications to be filed 60 days prior to the event.

Because no one took on that responsibility, city officials announced that traffic would be handled the same as any other day: all vehicles - including motorcycles - illegally parked would be ticketed and towed. However, at the last minute, the Lake of the Ozarks Convention and Visitor Bureau agreed to oversee Bikefest, apply for the permit, and arrange for all city requirements to be met if the city passed the emergency ordinance allowing the road to be shut down. City officials agreed and the event went on.

Assistant City Administrator Harrison Fry said because of that uncertainty, Indian Motorcycle contacted the mayor and said they would contribute to the event.

Few problems were reported Lake-wide during the five days of the event, which is sponsored

each year by Harley Davidson. The 16th Annual Bikefest, headquartered at Lake of the Ozarks Harley-Davidson, included a vendor village, mapped rides, and a bike giveaway. This year's winner was Carl Shrimpf, who rode away with a 2021 Sportster S.

Lake of the Ozarks Harley Davidson's Vendor Village was also a huge success.

The Missouri State Highway Patrol's Online Traffic Crash Report shows Troop F officers worked just one accident involving a motorcycle over the weekend. A female driving a 2013 Harley Davidson on Highway 7 in Camden County traveled off the right side of the roadway in a curve and overturned. She was transported by ambulance to Lake Regional Hospital with moderate injuries.

Sgt. Scott Hines, public information officer for the Camden County Sheriff's Office, said deputies worked a few accidents involving motorcycles over the days of the event but none were serious.

Lt. Michael O'Day with the Osage Beach Police Department said they handled an accident involving a motorcycle where the driver was seriously injured and later flown to Columbia but didn't have any other major incidents over Bikefest. "Other than a lot of bike traffic it was a mild week," he said.

As the Lake Churns

Welcome to Fall at the Lake!

If it's your first October here, you are in for a treat. The beauty of the changing season, combined with the slower pace now that peak vacation season has passed, give the Lake a different feel.

The real estate market continues to ease from the fast track we've been on the past couple of years. I liken it to going 200 mph then backing off to about 125 mph compared to what I have experienced over the years of my real estate career. As a point of reference, during the early 2000s, I would have told you we were going 100 mph.

Property is selling in a few days when priced correctly and I am still getting multiple offers for my sellers. I am not seeing the frenzy and willingness to enter bidding wars that were more common a year ago. I see no major concerns at this point; although I always like to be vigilant. With an economy and job market in a state of concern; it is hard to accurately predict what could happen.

I'm seeing the average list price to sales price ratios fall slightly across residential properties when comparing 2022 sales to 2021. Condo sales ratios dropped the most at 1.77 percent ranging down to offwater homes which were less than a half percent. This indicates less full price and above price offers are being made. As of September, the average sales price was 96 to 98 percent of the list price for residential property. The average sales price increased in 2022 over 2021 about 20 percent on Lakefront homes and Condominiums, 10 percent on Offwater homes and Lakeview and Lake Access homes.

The number of new Lakefront home listings hitting the market dropped 16.8 percent in 2022 vs. 2021 and the number of units closed fell 24 percent. Lakeview and Lake Access homes saw 15 per-



Real Estate and Lake News with C. Michael Elliott

cent less new listings and 12 percent fewer sales. Offwater home listings were down 3.9 percent with sales decreasing 13.7 percent. Condominium units had the largest decrease with 25 percent fewer new listing and 36 percent less sales.

The rapid market changes driven by the increase in interest in our area caused an acceleration in sales in 2020 and 2021. In addition to this, many properties have been utilized as investment property and are bringing an excellent return via rental income. This has in turn created an inventory shortage. I think this Fall and even more so, next Spring we will see more inventory become available.

If you are considering selling, right now is the time to talk about your property's value and how it would be positioned in today's market compared to what it might look like to wait until Spring 2023. Please call me, I'm here to help.

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. Data from Lake of the Ozarks MLS January 1, 2022 through September 27, 2022.

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Crossword Puzzle

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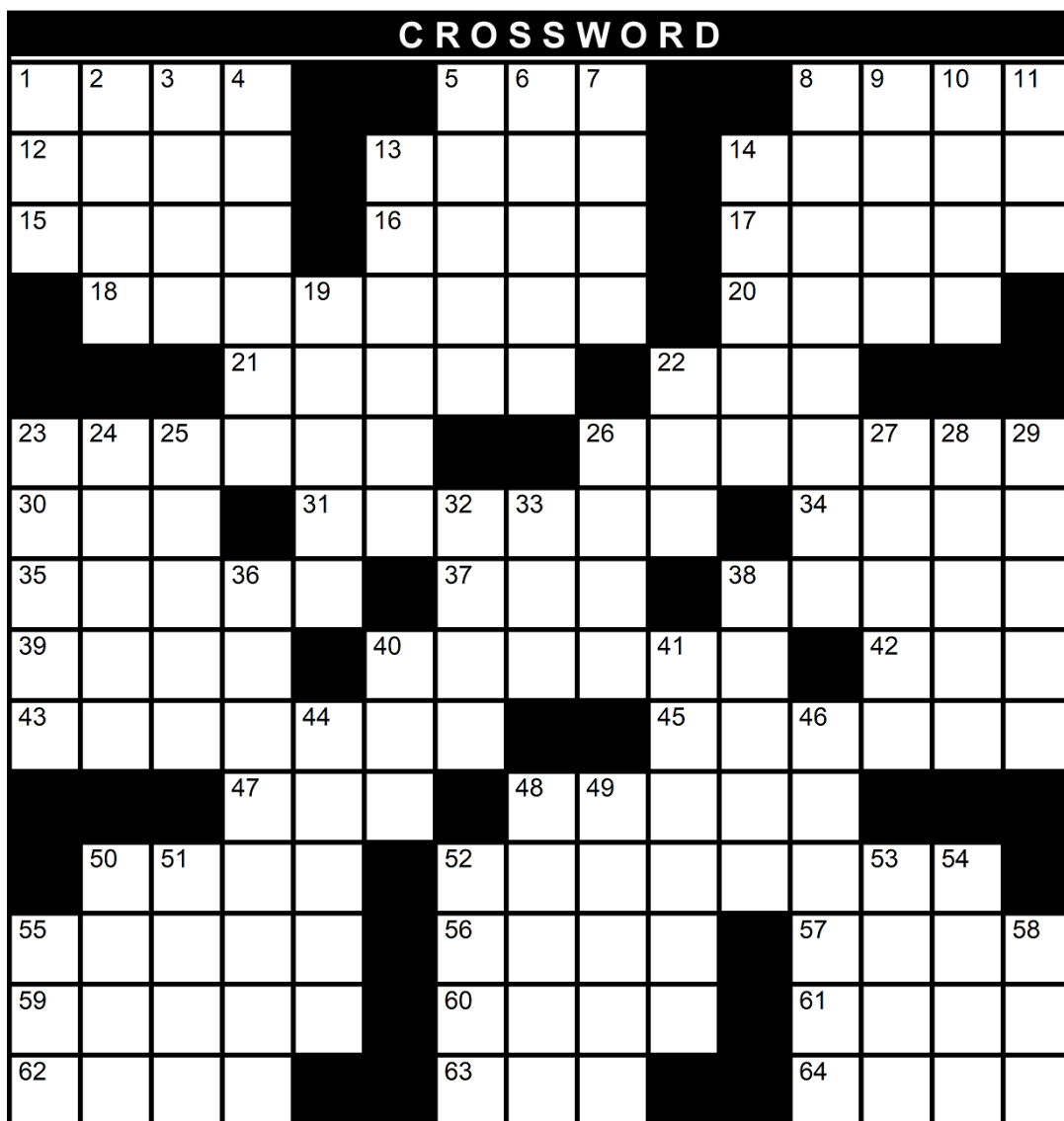
ACROSS

1. Fake deal
5. Dashboard acronym
8. Oxen connector
12. Guesstimate phrase (2 words)
13. Give a darn
14. Exhibitionist
15. It's OTAN in French
16. Carbon monoxide lacks this
17. Geometry class prop
18. *Lou Reed: "She says, "Hey babe, take a walk on the _____"
20. European "curtain"
21. Mustangs, e.g.
22. Campaign pro
23. Cause of wheezing
26. Men's Colonial headgear
30. Fib
31. *Bon Jovi: "Take my hand, we'll make it I swear. Woah, livin' on a _____"
34. The only thing to fear?
35. Small and round, eyes description
37. Future fish
38. Alabama civil rights site
39. Tangelo
40. Shape clay, e.g.
42. James Corden's network
43. Awaited deliverer
45. Same as lathees
47. 0 meridian acronym
48. World-weary
50. Prefix with legal
52. *Aerosmith: "Sing with me, sing for the year. Sing for the _____"
55. Siberian prison
56. Pakistani language
57. *Dionne Warwick: "I think I'm going out of my _____"
59. Rapidly
60. Cheese app
61. "Cogito, _____ sum"
62. Diamond's corner
63. European Economic Community
64. Whiskey grain, pl.

Solution on page 17

DOWN

1. *Kansas: "Carry on, my wayward _____"
2. "Stick in one's _____"
3. Italian wine region
4. Dough
5. *The Buggles: "Video killed the _____"
6. Cattle controls
7. Bébé's mother
8. *Elton John: "And it seems to me you lived _____"
9. Capital of Norway
10. Hiking sandals brand
11. Mess up
13. Show's other star
14. Rap sheet listing
19. Negative house description
22. p in #5 Across
23. Michael Jackson's "Thriller", e.g.
24. Military blockade
25. Bluish greens
26. Banana leftover
27. _____'s, grape jelly brand
28. Many iambs
29. *Guns N' Roses: "Take me down to the paradise city where the _____"
32. Missouri capital tourist attraction
33. *ABBA: "Waterloo - knowing my fate is to be with _____"
36. *Queen: "You got mud on your face, you big _____"
38. Hiding place
40. Aptitude test acronym
41. Black Death
44. Picture
46. Restraint
48. Ballet rail
49. Playful
50. Immature butterfly
51. Unfortunately, exclamation
52. Jiffy's grease
53. Spooky
54. Uncontrollable anger
55. Loquacious person's gift
58. Not don'ts





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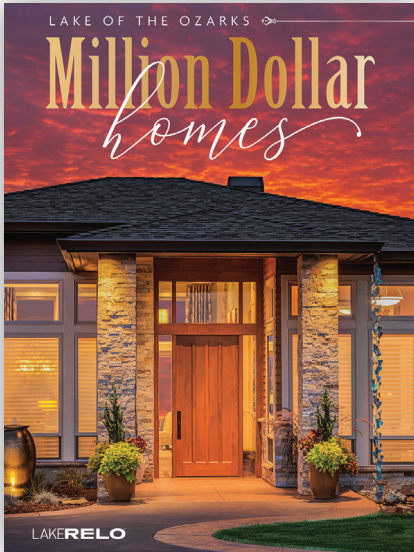
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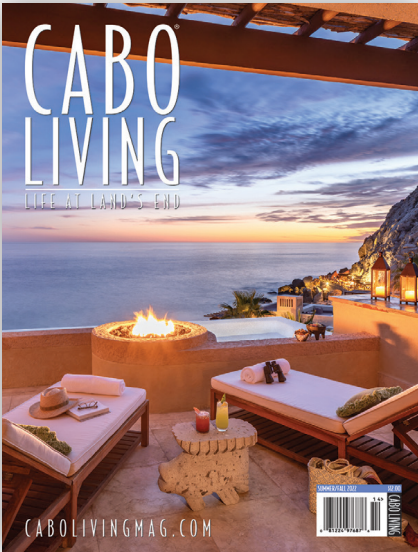
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More housing could mean more available employees

By Nancy Zoellner

An update to a regional housing study of Lake of the Ozarks showed that due to demand-driven scarcity and current market pricing, housing availability continued to be a tremendous barrier to workforce retention and expansion, as well as business recruitment for the area.

Developer Jeff Tegethoff is hoping to help change that.

If all goes as planned – and the city of Osage Beach approves their funding request – the Preserve at Sycamore Creek development will be built on approximately 22 acres located along Nichols Road on land formerly occupied by the Sycamore Creek Golf Club. According to the development plan, the project will include approximately 268, one, two and three-bedroom units that would start at around 1,100 square feet. The development will also include a 7,500-square-foot clubhouse and fitness center, pool, dog park and “first class amenities like you would see in St. Louis and Kansas City – definitely a product that’s never been offered down here,” according to the developer.

A public hearing on the project is scheduled for 6 p.m. on Thursday, October 6.

Tegethoff, whose family has owned a home at Lake of the Ozarks his entire life, told the board that he met his wife at the Lake. A former employee of Lake Regional, she told him how difficult it is to find housing in the Lake area. “And as I met more of her friends who worked at the hospital, as an apartment developer I obviously saw a need for

quality housing.”

According to information provided to the board, Tegethoff Development, LLC has built approximately 2,600 apartment units valued at \$700 million throughout the Midwest, including several similarly sized multi-family and mixed-use projects in Lee’s Summit, Chesterfield, and St. Louis. The project will not be built in phases. They plan to start the project in November and hope to have it completed in two years.

“I think it’s important to know we’re not a ‘build ‘em, fill ‘em, flip ‘em’ type of developer. Our mantra is to develop to own forever so this is a project we intend to own for a generation,” Tegethoff said. “We think that’s important because we make decisions not just on the site-specific location, but on the quality of building materials, the quality of plumbing fixtures. With our intention to own projects a long period of time, we definitely have a higher quality finish on things like exterior facades and windows because we don’t want to be replacing them every year.”

His project team includes architect T.L. Lewis, who is based in St. Louis and who has been involved in building more than 1,000 units, and local contractor Thomas Construction, which will be building the apartments. “We are working with them to make sure local contractors are used whenever possible as well as local civil engineers and other subcontractors.”

The overall project cost of the Preserve at Sycamore Creek is just over \$60 million.

At their September 15 meeting, aldermen approved the first reading of Bill 22-74 – “An ordinance of the City of Osage Beach, Missouri, designating certain tracts of land in the City of Osage Beach, Missouri, as a blighted area; approving the development plan for The Preserve at Sycamore Creek; approving a development agreement in connection with the development plan; and authorizing the City to enter into a development agreement and take certain other actions in connection therewith.”

They also approved the first reading of Bill 22-71 – “An ordinance of the City of Osage Beach, Missouri, an ordinance authorizing the City of Osage Beach, Missouri, to issue its taxable industrial revenue bonds (The Preserve at Sycamore Creek Project), Series 2022, in a principal amount not to exceed \$63,000,000, for the purpose of providing funds to pay the costs of acquiring, constructing and improving a facility for an industrial development project in the city; approving a plan for the project; and authorizing the city to enter into certain agreements and take certain other actions in connection therewith.”

The Development Plan “contemplates the use of real property tax abatement.”

As presented, the proposed tax abatement would begin in 2023. The plan states the area will receive 20 years of real property tax abatement, with 100 percent real property tax abatement for 5 years, 75 percent real property tax abatement for the following 5 years, 50 percent real property tax abatement for the next 5

years, and 25 percent for the final 5 years.

Osage Beach City Administrator Jeana Woods said in a later interview that Gail Griswold, a member of the Camdenton R-III School District board, had called her office with a few questions about what the abatement would mean for the school district.

“I’m not legal counsel and I haven’t been able to talk to her yet, but I’m going to tell her that she should definitely attend the public hearing. Legal counsel for both sides will be present and the developer will be present to explain all that,” she said, “But it’s my understanding that outside of the fire district, which has its own law on the books that says they don’t have to participate at all, the land already has a property tax tied to it and they’ll keep paying that, so the taxing districts will keep getting those tax dollars. It’s only the new assessed value – the increase that would be tied to the improvements – that’s abated at a diminishing rate of the next 20 years. They could go 25 years, but they’re only asking for 20. It won’t take away anything that the taxing districts are already getting.”

Woods said 43 percent of the units – or around 115 – will be one bedroom; 52 percent – or around 139 units – will be two bedrooms; and only 4 percent – or 14 units – will be three bedrooms, “so while it could bring more children to the district, I don’t think it will overwhelm the schools. But I think representatives from the taxing districts should attend the public hearing to get their questions answered. That’s why public hearings are held. It allows them

to express their concerns and get clarification on the things they don’t understand.”

Tegethoff has agreed to build a sidewalk along the entire property abutting Nichols that extends to the elementary school.

The developer is also asking for a sales and use tax exemption. If approved by aldermen, qualified building materials will be exempt from sales and use tax.

Tegethoff said that it was important to note that none of the tax incentives requested would be received until the complex was completed.

“The tax abatement doesn’t take effect until I deliver this project, and I don’t get a sales tax exemption on construction materials until I purchase the materials and they are delivered to the site. We don’t get reimbursed for some of the tap fees or permit fees until I pay them – so this is not money that comes to us unless we deliver what we say we’re going to deliver.”

According to an industrial development project plan and cost-benefit analysis prepared for the city by Gilmore and Bell, a public financing law firm representing the city, “revenue bonds issued pursuant to Chapter 100 do not require voter approval and are paid off solely from revenues received from a lease or other disposition of the project. The municipality issues its bonds and in exchange, the benefitted company promises to make payments that are sufficient to pay the principal of and interest on the bonds as they become due. Thus, the municipality merely acts as a conduit for the financing.

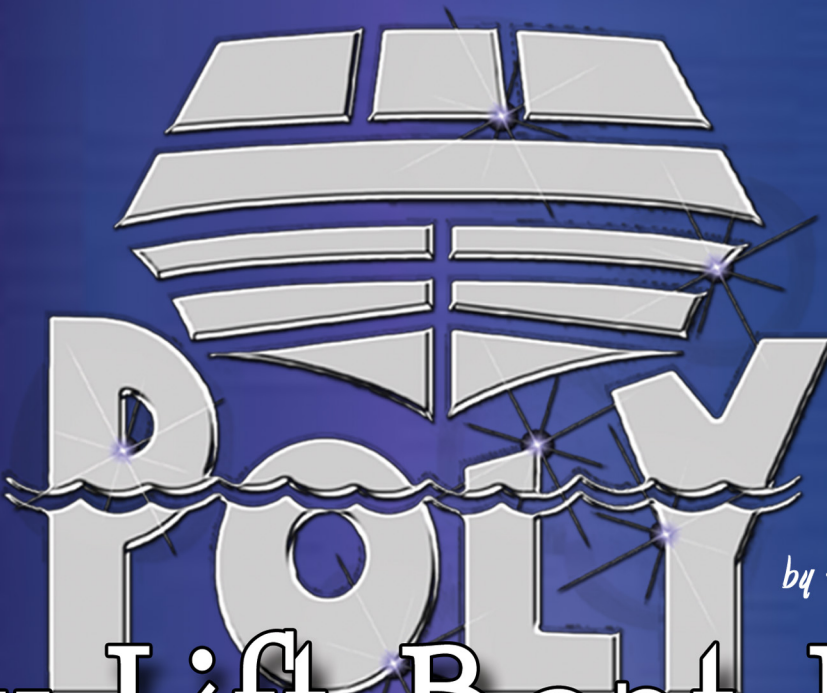
“Concurrently with the closing of the bonds, the benefitted company will lease the site on which the project will be located to the municipality. The municipality will immediately lease the project site and the improvements thereon back to the benefitted company pursuant to a lease agreement. The lease agreement will require the benefitted company, acting on behalf of the municipality, to use the bond proceeds to purchase and construct the project.”

The city first started working with Tegethoff on the multi-family project in late 2019. Meetings were scheduled to begin moving the plan forward the week before City Hall was shut down by COVID. Consequently the project got put on hold.

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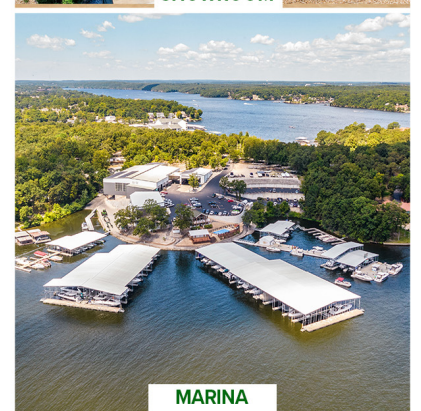
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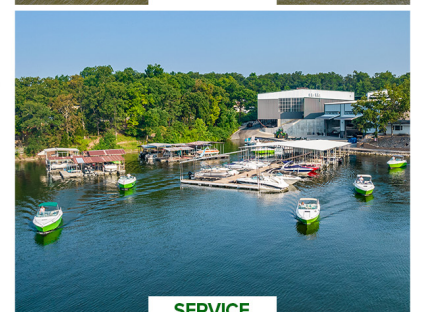
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