

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## BOATING ON BACK

### Boating



## NEWS IN BRIEF



### Lucky Dogs

Swim event drew a crowd 9



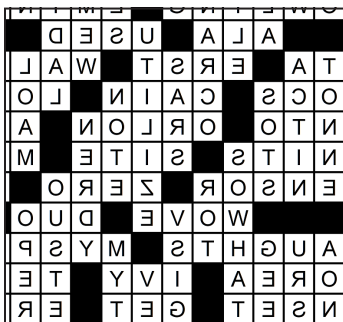
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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 10

OCTOBER, 2023

## The road to nowhere gets riprapped

By Nancy Zoellner

Before Bagnell Dam was built, Highway 5, now County Road F, crossed the Osage River via a suspension toll bridge that ended near Linn Creek. The bridge was taken down, left to fall into the river, just before Lake of the Ozarks began to fill in February of 1931.

On July 14, 1931, the Governor McClurg ferry went into operation, shuttling 20 cars at a time from the end of the submerged Highway 5 across the Lake. The ferry, which saved motorists around 100 miles of travel, operated until the Nian-gua and Hurricane Deck bridges opened for traffic in 1936. Then it was refurbished as an excursion boat, offering day and night cruises from its dock at the west end of the Grand Glaize Bridge.

Life had moved on. Travelers were taking new paths to get where they needed to go, and the ferry had been successfully repurposed – but nothing was done with the ferry launch site at F Road which dead ended at the water's edge.

According to Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance, over the years, boat activity caused the ground to wash away, causing a serious safety issue and a serious Lake quality issue. "When you're dealing with grant money you like to try to do demonstration sites areas that will be seen by the public. I called Bryan Vance at Ameren and asked if he knew of a demonstration site that would help the Lake's water quality and he told me about F Road. The area where F road ends is called the 'Four

Corners.' It's where the Osage makes a sharp turn and meets the Nian-gua and Linn Creek Cove so it's very active with lots of waves,"

"It's all about keeping sediment out of the lake because once sediment gets into the lake it becomes a suspended solid, and

ing with the DNR to get the additional funding of \$50,000 to do the F Road project.

"They were able to come up



The Governor McClurg ferry carrying Missouri State Highway 5 traffic across the lake at the 31 mile marker. Picture from the collection of Jeff Cooney, administrator of the Vintage Lake of the Ozarks Facebook page

she said.

Swall asked Brett Bachelier, owner of Horseshoe Bend Dock and Rip Rap Service, for a bid so she could work with the Department of Natural Resources (DNR) to get additional grant money. The money they received earlier in the year was earmarked for reimbursing property owners a portion of the costs to add riprap on their shoreline or install low impact landscaping (LOWA LILs).

that becomes a table for bacteria to grow," Swall explained. "We've learned that in a hard rain we can stress the Lake, or if we have a permitted facility or septic tanks not functioning properly, that could cause a bit of a problem, but the hundreds and hundreds of tests we've done on samples of the lake, prove that overall our Lake is very healthy. We are working to keep it that way."

She said it took two years work-

with what they call deobligated money, which is money that comes from grants that don't get completed. The DNR really liked this project – except it had to come together immediately. Timing was everything," Swall said. "I think the miracle of the project is that all the players – all the partners – came together in literally 48 hours. I got a call on Monday from the DNR and they said they'd give

*continues on page 10*

Turn to Page 18 for this month's

*As The Lake Churns.com*

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## Armchair Pilot

By Nancy Zoellner

**AIR CANADA** will start nonstop flights from Montreal to St. Louis in 2024. Airline officials said the service will initially consist of one daily flight and may become seasonal depending on its success. Beginning May 2, flights will depart from St. Louis Lambert International Airport at 12 p.m. and will arrive at Montreal-Trudeau International Airport at 3:23 p.m. The St. Louis-bound flight will depart from Montreal at 6:30 p.m. and arrive at St. Louis at 8:05 p.m. The CRJ-900 aircraft, which accommodates 76 passengers, includes personal touch screens and on-demand entertainment.

**FOUR CARRIERS** have found unapproved replacement parts on their aircraft. In an unfolding scandal, the FAA reported that AOG Technics, a London firm with fake employees and a post office box for an address, sold parts with falsified airworthiness records to four major airlines, including American and Southwest. Yahoo! reports that the bogus parts were used to repair jet engines made by CFM International. CFM is suing AOG Technics to get access to documents that would show the extent of its fraud and allow them to track down all the bogus parts, which CFM believes number in the thousands.

**THE COUNTRY** is inching closer to a government shutdown, according to a recent article in USA Today. If and when it happens, funding to agencies like the Federal Aviation Administration, Transportation Security Administration and Customs and Border Protection could be on hold, which means "essential workers" – air traffic controllers, safety inspectors, security agents and customs officials – will work without pay. Consular operations – passports, visas and assisting U.S. citizens abroad – will continue normally "as long as there are sufficient fees" collected to support them, per the State Department. But don't fret. During the government shutdown in 2019, after two weeks of no pay, FAA controllers and TSA agents stopped showing up for work, resulting in flight delays and long lines at security checkpoints. Soon after, the government finally agreed to funding legislation.

**EVEN WITHOUT** a shutdown, travel disruptions are expected for at least the next five years due to the air traffic controller shortage. According to Transportation Secretary Pete Buttigieg, there are

currently around 11,000 controllers with several thousand at various stages in the training process. The workforce should number more than 14,000. The good news is some 1,500 air traffic controllers were hired this year after starting salary was increased to \$127,000 a year. The bad news is the training takes three years. With positions left unfilled, some airlines are being asked to cut back on flights, which is even worse news for travelers planning to travel during the upcoming holidays.

**IF INTERNATIONAL TRAVEL** is planned for the holidays and you haven't applied for a passport yet, do it soon or cancel your plans.



Processing time for a standard application typically takes six to eight weeks. However, due to a backlog of applications, the State Department processing time is currently 10 to 13 weeks; expedited processing is seven to nine weeks. You can upgrade your application from routine processing to expedited processing for an additional \$60. Adding a one-to-two-day delivery service of your completed passport book costs an additional \$19.53. An expeditor service can help speed up the process by sending someone to the passport agency to present documentation on your behalf but that service costs \$300 or more.

**TO GET CLEAR**, timely, and reliable safety and security information about every country in the world visit the State Department's mobile-friendly website, travel.state.gov. Travel advisories apply up to



four standard levels of advice, describe the risks, and provide clear actions U.S. citizens should take to help ensure their safety. Country-specific details that could affect travel, such as entry/exit requirements, local laws and customs, health conditions, transportation,

and other relevant topics are also provided.

**ALTHOUGH RARE**, Airbnb scams – everything from finding out that the vacation rental booked for a week doesn't exist to discovering your \$300-a-night home is actually a hellhole, have been reported. Several travel sites offer tips to make sure the vacation rental you're booking is legitimate. A far travel magazine suggests booking a pre-vetted home. Three years ago Airbnb said it would verify all 7 million of the homes listed on its website for "accuracy of the listing (photos, addresses, and listing details) and quality standards (cleanliness, safety, and basic home amenities)." However, instead of visiting each listing, the rental platform relied on technology and guests' feedback, so do a reverse Google image search to make sure the photos aren't from a stock site and check the host's profile to see if they've uploaded government IDs, email addresses, and phone numbers. Wander with Alex suggests calling the owner to ask specific questions about the home, location, and amenities. Those who can't or won't provide answers probably posted a fake listing. And be sure to use a reputable booking site and secure websites. Confirm the site's security by looking for "https://" rather than "http://". If there is no "s", it's not a secure site.

**CNN IS REPORTING** that overall customer satisfaction with North American airports improved by 3 points this year, bumping the score



to 780 on a 1,000-point scale. A J.D. Power 2023 North America Airport Satisfaction Study evaluated three airport categories – mega-airports, large airports, and medium-sized airports – based on more than 27,000 traveler surveys collected from August 2022 through July 2023. The article stated the airports were evaluated on six factors: terminal facilities; airport arrival/departure; baggage claim; security check; check-in/baggage check; and food, beverage, and retail. The increased satisfaction was driven by three factors – terminal facilities (cleanliness, comfort and ease of navigating areas, restrooms and gates and quality of Wi-Fi service); food and beverage and retail service; and baggage claim. Neither the St. Louis nor the Kansas City airports made the "Most satisfying" or "Least satisfying" list.

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# Seniors Corner

## Fast-track Your Mortgage Payoff, Lower Your Retirement Debt

When retirement looms, financial stability is a gnawing concern for most people. Have I saved enough? What will inflation do to my nest egg? Will Social Security remain solvent? What are the health wildcards I haven't planned for?

As such, it's wise to slash expenses and debt as much as possible, with the idea of entering retirement debt-free.

For some, that means paying off the mortgage by accelerating their mortgage payoff. Experian found that the average mortgage balance debt by generation in 2022 was:

Generation X (age 42-57): \$274,406

Baby Boomers (58-76): \$189,155

Silent Generation (77+): \$139,999

If you're able to afford to put extra cash toward your mortgage, doing an early payoff can be a powerful strategy that not only cuts interest payments but lightens the financial and emotional load during retirement, bringing peace of mind, more money for hobbies, vacations, and funds for healthcare and long-term care expenses.

Still, before deciding, you must take a complete look at your financial picture to be sure that a faster payoff is the best way to achieve your goals and to understand the potential sacrifices and downsides of such a move.

Here are nine considerations.

1. Understand the risks. If you have a relatively low mortgage rate, could you miss out on higher returns on your money by putting the extra toward your mortgage? Will you miss out on mortgage interest deductions? By devoting money to your mortgage, you're lowering your liquidity. Will that lack of liquidity adversely affect your other long-term goals or short-term needs? For example, are you hoping to give a chunk of money to help a child with a down payment or planning to pay some of your grandchild's college costs?

2. Examine your debts. If you have credit cards, personal loans, and other obligations, paying those off is better before accelerating your mortgage payments. First, pay off debts with higher interest rates than your current mortgage because consumer debt typically carries higher interest rates than mortgages.

3. Understand your mortgage agreement. Read your agreement's fine print and talk to your lender to be sure there aren't prepayment penalties and that you're allowed to make extra payments.

4. Calculate your savings. How quickly do you want to pay off your mortgage? Can you afford to shave five years or ten years off your mortgage? Use an online mortgage calculator to see how much principal you must pay every month or year to pay off a loan in a certain number of years and how much you'll save with an early payoff. The savings can be significant. According to a NerdWallet calculator (<https://bit.ly/45MhzZR>), for example, if you took out a \$300,000 30-year fixed loan at 5.5%, have ten years left, and decide to pay it off in five years, you'd have to pay an extra \$206.75 monthly. The move would save \$89,796.84 over the life of the loan.

5. Develop your repayment plan. Will you make an annual lump-sum payment or extra payments monthly or bi-weekly? One advantage of spreading the additional payments across the year and making bi-weekly payments is that you lower your principal balance each month, creating a smaller balance on which interest is calculated.

6. Look at your budget. How much extra money can you afford to put toward your mortgage? Where can you cut back? Also, consider the sacrifices you'll need to make and decide if missing out on a vacation or cutting back on hobbies is worth it.

7. Don't sacrifice retirement savings. Have an adequate emergency fund before shifting money to speed up your mortgage payoff. Also, be sure you'll still be able to max out all your retirement vehicles like 401ks, Roth IRAs, and Health Savings Accounts and make catch-up contributions.

8. Pay the right way. Be sure to tell your mortgage holder that your extra payments will be applied to the loan principal, not the next month's mortgage payment.

9. Talk to experts. Remember that there's no one-size-fits-all approach with finances, so get advice from financial pros—your accountant and financial planner, for example—to understand the risks and the impact an early mortgage payoff would have on your other goals.

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# Fire in the Hole: Blasting needed to build on rock

By Nancy Zoellner

Nearly every adult has seen Looney Toons character Wile E. Coyote use high grade explosives in his relentless pursuit of the roadrunner. As he pushes the plunger down, the ground shakes and dirt and rocks are propelled high up into the sky. Years of Saturday morning cartoons have imprinted those cartoon clips in

our brains. However, that's not the blasting that's done today.

Lloyd Dunham, building inspector for the city of Osage Beach, said he's answered a lot of calls from people concerned about blasting at the Oasis project just south of the Grand Glaize Bridge.

"We haven't had any formal complaints. We've just had calls

from people who don't know what occurs when blasting is done. Basically, I tell them that to blast, they drill holes in the rock, then fill the holes with explosives. When its detonated all you'll see is a ripple effect - like a wave - in the rock. If rocks or dirt do fly up in the air, it only goes up about 10 or 15 feet at the most. It doesn't blow up like you see in the old western

movies or cartoons," he quipped. "I've been present at a lot of different blasts and when they hit a clay pocket, it might shoot up a little higher but it's nothing like the movies."

Dunham said the entire area where the Top Sider Condominiums are located had to be blasted, a lot of blasting was done to build Highway 54, the developer had to blast to get the Hobby Lobby site ready and blasting was done at the Preserve at Sycamore Creek - with no issues and no damage to

an electric discharge that it could disrupt phone service.

"If the area to be blasted is close to the highway, they also will halt traffic. They'll even halt boat traffic if it's close to the Lake. They'll do a series of warnings - horns will be sounded - to let everyone know they're going to blast, then the guy in charge yells 'Fire in the hole,' they blast, then they go down to check everything to make sure it went off before they allow traffic to flow again. They're very, very careful," Dunham said.



surrounding properties or homes from the vibrations.

"There are a lot of requirements that have to be met before any blasting takes place - not just from the city but also from the state," he said. "Their licenses and insurance have to be up to date and they have to provide a map of the areas where the blasts will take place. A permit is required from the city and it's good for only 10 days. They have to notify both the city and the police department 24 hours in advance of blasting so that inspectors can be on site when the blasts occur.

Dunham said signs were put up a couple weeks ago along the highway near the project telling motorists to turn off two-way radios and cell phones but the developer had delays. However, he said he expects them to move forward soon and until blasting is completed, motorists will continue to see the signs posted near the site. While unlikely that a cellphone would emit enough electricity to trigger a blast, it's requested out of an abundance of caution. In addition, because there's enough of

Harrison Fry, city administrator for the city of Lake Ozark said he has received a few calls about the blasting being done at the project adjacent to the Blue Heron property but in that case, it's all handled by the Missouri Division of Fire Safety, Office of the State Fire Marshal.

"The only regulation the city has on blasting is the hours it can occur, which is 7 a.m. to 10 p.m. and there have been no reported incidents outside of those hours," he said, adding that most of those calling are asking what is being built at that location. "But there have been a few concerned about the blasting - there have been some questions about rock going into the Lake. I understand that the displacement of rock is in the DNR (Department of Natural Resources) purview. Questions about the actual blasting - whether safety measures are in place, the operator is licensed and operating in a manner consistent with their licensing requirements - that would be handled by the Division of Fire Safety."



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# Things to know before choosing or switching health insurance

By Nancy Zoellner

The Open Enrollment Period, the time in which individuals can sign up for or modify their major medical health insurance plans for the coming year, begins November 1 and ends January 15, 2024.

Carrie Couch, the director of the Insurance Consumer Affairs Division at the Missouri Department of Commerce and Insurance (DCI) offered a few tips to help consumers.

"When shopping for health insurance it's important to consider more than cost," she said. "Looking at what you pay each month for health insurance (the premium) should be considered, but it's also important to understand what the policy will cover, as well as your current health care needs – including prescriptions. It's also important to compare the costs associated with each plan, including any out-of-pocket costs you may be responsible for, like the deductible, co-pays, and co-insurance."

To make it easier for consumers to compare "apples to apples," the DCI created a three-part Health Insurance Shopping Tool, which

consists of forms that can be filled out and then used when talking to insurance providers.

Part 1 of the Health Insurance Shopping Tool helps the user create a list of his or her needs so nothing is forgotten or skipped

tions that should be asked of insurance agents – questions like "Is there a waiting period for any health condition?" "Does the policy require that I use a specific network of doctors or hospitals?" and "What does this policy cover?"

premiums, if there are limits on coverage and information on the premiums.

To download the form, visit [insurance.mo.gov](https://insurance.mo.gov), scroll to the bottom of the page and click on "shopping tool." Those who have

federal marketplace as we mentioned above, and they may be eligible for tax credits. However, they should be very wary of any advertisements or solicitations that tout low cost or no cost," Couch warned. "Ask questions about the type of policy before you buy. Some plans are cheaper because they may not provide the protections or coverage of major medical health insurance plans. I recommend looking at the Low Cost Health Insurance Guide, which may be helpful when shopping for insurance. If something seems too good to be true, it likely is."

The guide can be accessed by visiting the following link:

[insurance.mo.gov/consumers/health/documents/Low-CostHealthInsuranceGuide.pdf](https://insurance.mo.gov/consumers/health/documents/Low-CostHealthInsuranceGuide.pdf)

Couch said the DCI also provides a small business page, which has resources for small business looking for health insurance for their employees and includes a link to the Small Business Health Options Program (SHOP) through the federal Marketplace.

[insurance.mo.gov/consumers/smallbusiness/health.php](https://insurance.mo.gov/consumers/smallbusiness/health.php)

Consumers who have questions or who want to check on an agent's licensure status can call the Insurance Consumer Hotline at 800-726-7390.

Those who miss Marketplace coverage for 2024 may still have options if they qualify for the Special Enrollment Period. Qualifications include limited income or certain life events, like losing qualifying health coverage, getting married, having a baby or adopting a child, or moving.

Those who miss the deadline can also apply for health coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Those who don't have access to a computer can get online at one of the Camden County Library branches. A librarian in the Camdenton headquarters said those with a library card, which is free, can use the computers free of charge. Those who don't have a library card and who aren't residents of Camden County can get a guest pass, which costs \$1. Forms like the Health Insurance Shopping Tool can be printed in black and white for 25 cents per page; color is 50 cents per page.

Library branches are in Camdenton, Climax Springs, Macks Creek, Osage Beach, Stoutland and Sunrise Beach.



Missouri's Department of Insurance webpage has a wealth of information accessible with a single click.

over during comparison shopping.

Part 2 provides a list of ques-

Part 3 allows shoppers to keep track of what they will have to pay out-of-pocket, in addition to

questions or who need help can call DCI's Insurance Consumer Hotline at 800-726-7390.

Couch said consumers who are buying individual coverage on the federal Marketplace can shop and compare plans at [Healthcare.gov](https://Healthcare.gov) or they can use the same Insurance Shopping Tool to review policies and coverages.

Seniors who are on Medicare should visit [insurance.mo.gov/seniors/srmedigap.php](https://insurance.mo.gov/seniors/srmedigap.php) where they will find information about Medigap (Medicare Supplement) Insurance.

This tool will allow senior consumers to customize their search and compare rates from insurance companies offering Medigap plans where they live. Shoppers can search by age, gender, smoker/nonsmoker status and zip code and quickly find plan options and annual rates that are available to them.

Because the page is updated on the second and last Friday of each month, DCI recommends not using the shopping tool during those days because data will not be complete. The DCI said this data does not include group insurance products, such as UnitedHealthcare's AARP product. For information on those plans, consumers need to contact the insurer directly. However, the DCI is currently contemplating collecting group data in the future.

"Missourians can shop on the

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## Wakeman Stationary Bike

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## Kodak Step Instant Camera

With the winter months come the holidays—and what better way to remember the friends and family present than a camera. The Kodak Zink lets you shoot and print instant 2"x3" color photos in less than 60 seconds. No ink or toner to buy, the color is in the paper (refills sold separately). Photos (10 MP) can also be transferred to a personal computer. **\$40 Amazon.com**



## CamKix Remote Shutter

If the perfect selfie eludes you, this just may up your photo game. The CamKix remote shutter control for iOS and Android phones lets you set your camera down (or on a tripod) and compose your shot from the correct distance. Trip the shutter with the button and you're set. **\$10 Amazon.com**

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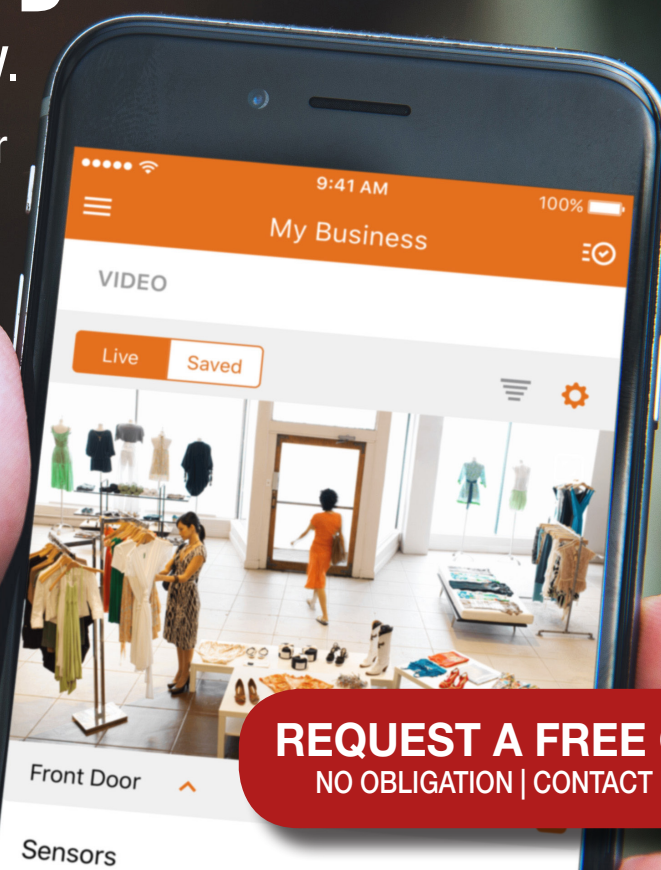
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# Post Labor Day swim goes to the dogs

By Nancy Zoellner

It was the social event of the year. About half of the partygoers showed up in fur coats - black, brown, white, and red and variations of each. Some had added decorative accessories - fancy collars, hats, vests. Their partners were also dressed for the occasion.

Camdenton Parks Director Travis Brock said it was the sixth year for the shindig, which came off without a hitch - and without any fights between attendees.

"It started very small that first year with maybe 20 coming, but it's steadily grown over the years to this," he said, waving his hand toward the pool full of - dogs. "I did my best at counting them and I think we broke 100 this year. I've never seen so many dogs in one place at the same time!"

The Aquatic Center closed for the year at the end of Labor Day. The following Saturday they opened back up from 10 a.m. to 2 p.m. for "Dog Dippin' Day," a free swim that's open to all dogs accompanied by an adult. This year it fell on September 9. Next year's dog pool party will be held September 7.

Donations are accepted and turned over to the Dogwood Animal Shelter.

Brock said former Park Director Larry Bennett came up with the idea, sharing it with Brock on the day he interviewed for the Aquatic Center director position.

"It was something he'd seen or heard about at another pool. While he was talking, I was thinking 'Cool! My dog loves the water!' So we decided to try it and have been doing it ever since," he said.

This year's swim drew breeds of all shapes and sizes - golden retrievers, Labrador retrievers, cocker spaniels, poodles, beagles, basset hounds - and lots of "Heinz 57" varieties. Some spent their time retrieving balls thrown in the deeper end of the pool while others were content splashing and chasing balls and frisbees in the zero-entry pool - and then some just ran laps.

The shelter dogs, which arrived in shifts, wore vests printed with the words "Adopt Me." The advertising worked. On the day of the event, two different people went to the animal shelter to fill out paperwork and start the adoption process. Brock said he might con-



tact businesses that cater to dogs - groomers, pet supply stores - to see if they'd like to have a presence at next year's event.

"It would help get their name out and meet people who might use their services and if you're a dog lover, it's a great way to spend the day. The dogs all get along. We

had a few 'accidents' but we didn't have any incidents. In fact, I don't think we've ever had an incident. The dogs are all very social so everyone always has a lot of fun," Brock said, adding that while he enjoys the dog swim, it is a messy endeavor.

"Dogs shed so we end up with

a lot of hair and the whole place smells like wet dog for a couple weeks afterward," he laughed. "But we have to clean everything anyway. We're an outdoor seasonal pool so we have the entire off season to get it ready for next year."

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# The road to nowhere

*continued from page 1*  
us the funds but they had to have all the partners meet at the site Wednesday morning at 9 o'clock."

The partners were the homeowners whose property abuts the roadway; representatives from Ameren and the Missouri Department of Transportation, which owns F Road; Swall; her project manager for the grant; and two DNR officials. She said everyone was able to attend and everyone was on board.

"They gave us the go-ahead so I called Brett and told him we wanted to move forward. He held

ceived an email from the director of the DNR 319 program saying that she was very impressed and that the riprap looks better than she expected.

"So everybody was happy and we got her done! Dan Roeger is the new engineer with MoDOT but I knew him from years past. LOWA has a good relationship with Greg Stoner, who was the fisheries biologist with the Missouri Department of Conservation before he retired and went to work for Ameren and I worked with him a lot over the years. And I had talked several times with

put a little extra down to bring the riprap right up to where their steps come down from the road."

Swall said she feels that they are so successful with LOWA projects because everything is done on a voluntary basis without any law ordering their projects and they have the respect of the DNR and the EPA, "so if I find something that really needs to be fixed, and they have money turned back into them, they're very willing to give it to us because they know we'll do the job and we'll do it right."

Their support allowed her



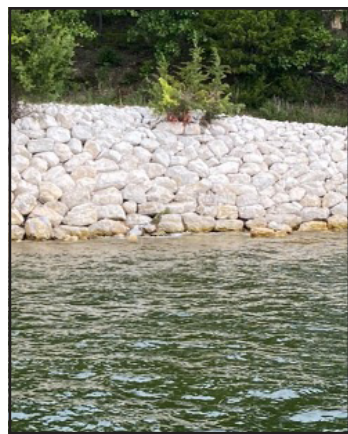
Everything and everyone came together to make the grant happen (from left to right) property owners Mark and Kelly Hicks, Horseshoe Bend Dock and Rip Rap Service owner Brett Bachelier, DNR Project Manager Karen Westin, MoDOT District Engineer Dan Roeger, LOWA Executive Director Donna Swall, the 319 Program Director for DNR Dana Trish Rielly and Greg Stoner with Ameren. Photos provided.



Before and after photos (provided).

to the price he quoted me two years earlier and he did a beautiful job," she said. "I watched by boat and took videos. It's amazing how their machines work in tandem to put the rock down and make it look so perfectly placed."

She wasn't the only person to be happy with the results. She re-



the Hicks, who were thrilled that this would be taken care of. I had to get a letter from them that it was okay to do this on their property because part of that road backs in and curves around to their property. I am very thankful for Horseshoe Bend Dock and Rip Rap Service. I think Brett even

to increase the LOWA LILs assistance to 40 percent of the first \$5,000, up to \$2,000. LOWA also increased their septic tank pump-out assistance from \$50 to \$100 and any septic cleanout company can do the job. After the job is completed, septic owners just need to send a copy of the invoice to LOWA to be reimbursed \$100.

"It's been a crazy ride. When we started LOWA I was asked to serve as the director for three months - and here I am 17 years later," she said with a laugh. "But I'm having a blast and it is very gratifying to know that we are successful at working together to keep our Lake clean. That's what we're all about."

For more information about LOWA programs visit their website at [lowatershed.org](http://lowatershed.org) or call Swall at 573-434-4400.

## A Matter of Trust

### Emotional Biases During Market Volatility

"History provides a crucial insight regarding market crises: they are inevitable, painful, and ultimately surmountable." *Shelby M.C. Davis*

The past 15 months have shown us volatility that we have not experienced since the Great Financial Crisis in 2008 – 2009. With a combination of post pandemic inflation, war in Europe, talk of recession, and rising interest rates that haven't been seen since the 1980's, there is a lot of emotion to go around in the world of investing. While it is perfectly natural to have a range of feelings in markets like these, it is important that you don't let fear of the market lead you to the biggest risk of all – not reaching your long-term financial goals. As the quote above teaches us, given enough time and the right investment strategy, any market crises can be overcome.

Generally speaking, investors are driven by two underlying emotions, fear, and greed. Both can be equally powerful as well as equally problematic. Fear can cause investors to act too rashly or impulsively, causing greater negative impact to a portfolio. Likewise, greed can cause an investor to fail to act when it is in their best interest.

One of the most impactful mistakes that investors can make when there is a rise in the turbulence of the markets is to regard the declines in their investments as "losses" rather than the natural ebb and flow of the market. These declines are only "losses" on paper and are not realized unless the investment is sold, or the allocation is shifted to a more conservative one. If the investments are held, then there is the likely potential that the investment will recover their lost value. As we learned in 2008, those that sold out of their investments close to the bottom took significantly longer to regain their principal than those who stayed the course.

There are a couple common



**Trenny Garrett, J.D., CFA**

*Executive Vice President and Lake Ozark Market Executive*

pitfalls that investors should avoid during periods of market fluctuation in order to stay on track with their goals.

#### Loss Aversion

Loss aversion is when investors feel the pain of loss more than the joy of gain. This can result in an investor selling too soon or changing the allocation of their portfolio at an inopportune time.

#### Selective Memory

Another common pitfall that plagues investors during volatile market conditions is selective memory. This is the tendency to remember the years when the market was positive more so than the years when it was negative. This is especially important when we look at the stock market over the past few years. Last year the S&P 500 dropped 19%. However, this was preceded with three consecutive years where the market was up double digits: 29%, 16%, and 27% respectively.

It can be an extremely difficult task keeping our emotions in check during times of increased market volatility. It is imperative that we are aware of our emotional biases when it comes to investing and always keep our long-term financial goals top of mind. Allow us to help you navigate these unsure waters by contacting Trenny Garrett or Bart Schulte at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net) or [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net) or (573) 302-2474.

*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.*



# Village is spreading the message: No nightly rentals

By Nancy Zoellner

When shopping for a vacation rental property in the 65049 zip code area, it's important to check the physical location of the home.

The Village of Four Seasons, the city of Lake Ozark and properties in the unincorporated areas of Horseshoe Bend share a zip code, but while Lake Ozark and Camden County allow nightly rentals in areas zoned R-1 (single family homes), the Village does not.

In 2004 Village trustees adopted a law prohibiting homeowners from renting out those homes for less than 30 days at a time. They took action after learning that a homeowner in the Village had started renting to entire fraternities and sororities.

"Literally – there were 100 cars. They were parked on every single yard on the street and they filled a tennis court that was owned by an individual that lived at the end of the street," former Village Administrator Tom Laird said in an earlier interview. Laird said he got a call from a nearby resident asking him to come to his home so he could see the problem himself. "Fifty people were on that home's dock – it was barely above water – and they had taken over neighboring docks as well. The fraternity president was very polite when I knocked on the door. In fact, he told me that if I thought it was crowded then, I should have seen it the night before when the sorority was there partying with them!"

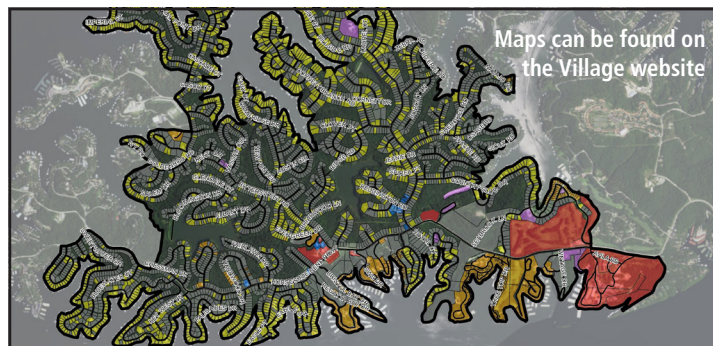
Although the Village ordinance has been in place for nearly two decades, Tony Baldridge, chairman of the Village Board of Trustees, said people occasionally ignore the law and list their homes on sites like VRBO. They are currently dealing with a nightly rental on Kays Point.

"We got complaints from the next door neighbor about loud noise and some risqué stuff going on outside and on the dock. We've actually gotten several complaints about this house," he said, adding that the Village has a process to handle violations of the law. It starts with asking the complainant to come in to Village Hall and fill out a form, listing the specific issues and the dates they occurred.

"We also ask them if they are willing to testify and we ask them

to call the sheriff's office and report the problems they're having. If they are willing to do that – and these homeowners were – we write a letter to the rental property owner telling them they have 10 days to take the listing down off the website and to cease and desist," Baldridge said.

If the owner of the house being used as a short-term rental doesn't respond and/or stop renting the property then the Village attorney will file a formal com-



plaint with the courts, "And we will file a suit, if it comes to that. The last incident we had did go as far as a lawsuit," Baldridge said. "In that case, the gentleman had bought two houses to use strictly as short-term rentals. He said he wasn't aware that it was an issue but he fought us and filed a lawsuit against us. He eventually saw that it wasn't going to go his way and he dropped the suit and sold the two houses. Our position is that we're taking this as far as we need to. We're willing to spend the money to stand our ground and fight it until the courts tell us we're wrong."

Village Trustee Ranita Jones said because she thinks some realtors may be unaware of the restriction, she's putting together packets of information that she will be delivering to area real estate offices.

"The packet will include a cover letter and a copy of the ordinance, with the section that says 'no bed and breakfasts' and 'no rentals for less than 31 days' highlighted. I'll also include a map of Horseshoe Bend with the Village's boundaries outlined and filled in with green, and a list of streets in the Village. Some of the streets – like Cherokee – start in the Village but then go past Village limits so if people are looking at a house and they're not sure if it's in or out of the Village, they can call Danielle, our clerk, and

she can help them," Jones said. "If people buy a house in the Village with the intention of renting it out as a VRBO, then they learn that it's not allowed, they're going to be very upset with their realtor. I'm hoping the information will be shared with agents to save us all a lot of problems."

The maps and list of streets in the Village are also available on the website at [villageoffourseasons.com](http://villageoffourseasons.com). Click on the "Pages" tab at the top right side of the

page, then click on "Maps" in the pulldown menu.

The city of Lake Ozark banned nightly rentals in areas zoned R-1 and R-2 more than a decade ago. The ordinance was stiffened in 2013 after residents experienced numerous problems with badly behaving short-term renters.

Residents reported instances of houses full of sororities and/or fraternities that played loud music all night long and blocked the street with dozens of parked cars, and parties who grilled in the nude, mistakenly – and drunkenly – walked into neighboring homes, stole booze from refrigerators on neighboring docks and filled every trash receptacle on the street with beer cans and bottles on their way out of town.

However, ignoring pleas from the 50 to 75 people who showed up at Lake Ozark Planning and Zoning Commission and board of aldermen meetings this past January, aldermen in the city of Lake Ozark – which does not extend past the former Blue Heron on Horseshoe Bend – voted 4 to 2 to amend sections of the city's code in order to permit nightly rentals in residential areas.

Aldermen Sherry Jackson, Krista Watts, David Ridgley and Matt Wright voted for the change. Aldermen Pat Thompson and Judy Neels both voted against changing the ordinance.

## Building an effective web presence

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In today's fast-paced business world, tapping into the power of artificial intelligence (AI) is more than just a trend – it's a smart move. AI apps can streamline operations, improve customer experiences, and guide data-driven decisions. But with so many options out there, how do you find the perfect AI app for your business? Check out these top resources that can help you discover the best AI apps to take your business to the next level.

**AI App Stores and Listings:** Think of these as the one-stop shops for AI solutions. Platforms like AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace feature a wide range of AI apps for various needs. You can easily browse through categories and find apps that suit your business like a glove.

**Hang Out in Tech Hangouts:** Online tech communities and forums are your virtual playgrounds for tech advice. Places like Stack Overflow, Reddit's [r/artificialintelligence](https://www.reddit.com/r/artificialintelligence/), and specialized LinkedIn groups are treasure troves of discussions, insider info, and real-world experiences. It's like asking your tech-savvy friends for app suggestions.

**Tech News and Blogs:** People in the tech world regularly share lists of top AI apps. Websites like TechCrunch, VentureBeat, and Forbes Technology Council keep you in the loop with articles showcasing cutting-edge AI solutions across different industries.

**Tech Wizards and Advisors:** Tech consultancies know their stuff. These wizards specialize in tech and AI and can offer personalized advice. They'll analyze your business needs and recommend AI apps that align perfectly with your goals.

**AI Research Hubs:** Research organizations that dabble in AI often create tools and apps that are free for



Sandy Waggett

businesses to use. The Allen Institute for AI and OpenAI are just two examples of places where you can find AI resources that can supercharge your business processes.

**What People Say Matters:** Websites like G2, Capterra, and TrustRadius are your go-to for honest user reviews. Find out what real users have to say about different AI apps – the good, the bad, and the impressive.

**Connect and Collaborate:** Networking is more than just swapping business cards. Partnering with other businesses in your industry can lead to hidden AI gems. By collaborating, you'll get insider insights into apps that have already proven their worth.

**Try Before You Buy:** Who doesn't love a test drive? Many AI app vendors offer trials or demos, so you can play around and see if the app vibes with your business. It's like trying on shoes before buying them.

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# New workforce housing is on the horizon

By Nancy Zoellner

Housing availability, due to demand-driven scarcity and current market pricing, is a tremendous barrier to continuing workforce retention and expansion, as well as business recruitment for the area.

Those were the findings of a Regional Housing Study Update completed in the fall of 2021 by RDG Planning and Design. The study showed a need for 5,000 units over the next five-plus years.

Developer Ward Van is hoping to make a dent in those numbers with Cody Ridge Apartments, a 128-unit complex to be built at State Route W and Mockingbird Road in Lake Ozark. Plans for the complex, named after his son Cody, who passed away two years ago, call for 16 buildings with eight units per building - 100 two-bedroom and 28 one-bedroom units. The smallest will provide 885 square feet of living space. Van said the ratio of one to two bedrooms might be adjusted depending on the demand.

"We hope to break ground in the next six weeks and we'd like to have the first building done by the middle of next summer. If we find that we need more one bedroom units, as we build out we'll look at changing the plans to accommodate that," he said.

They intend to start on the south end of the 16.7-acre property, which has a Lake view, then work their way back. "That way if the demand is only for 12 build-

ings, which I don't think will be the case, we'll have the north end of the property for more commercial," Van said. "We'll build two at a time. When the first building is done, we'll start renting it and then begin construction on the third."

He saved the corner piece at W and Mockingbird, which is zoned commercial, for a restaurant.

"It's about the only lot on W that's flat, has sewer and water and is ready to go so we are looking for someone who either wants to buy that lot or partner with us. I'll build the building and lease it to them. I want to bring food - a place that will serve pizza or hamburgers and ice cream - to W. Something like a Dairy Queen would be a perfect fit," he said.

At the city' September 6 Planning and Zoning Commission meeting, where Van's plans were approved, Building Inspector Brian Duncan said the developer had turned in his paperwork and all 15 of the city's requirements had been met.

"I made a site visit and it seems to be a good fit for the area so that's a good thing about this project. While looking at the site plan with Harrison (Fry, city administrator) and Matt (Michalik, public works director), all the utilities are on site so that's another plus because it won't encroach on anyone else's property," Duncan said, adding that the Missouri Department of Transportation had already signed off on the developer's plan

to include two entrances off of State Route W. "Everything seems to fit good and it's a good fit for the community."

Van shared his vision with commissioners and city officials at the meeting.

"I'm excited to do this because I wanted to do a project that needs to be done. We need housing down here and with the new interchanges and the roundabout to get on the highway, it's a great spot," he said, adding that he will kick off the project by building an entrance to the property, "Then I want to start pushing dirt. I have to put in a retaining wall and I'll have to do some leveling. There's about five to six months of dirt work and grading that needs to be done first, we have utilities to put in and we have a lift station to put in. By that time I hope interest rates will have gone down a little."

He anticipates the cost of the buildings will be between \$100,000 and \$120,000 per unit; the monthly rent for the two-bedroom units will be in the low \$1,200s.

"Our family background is apartments. I grew up in apartments. I cut the grass and col-

lected the coins and cleaned the gutters and that's what I'm envisioning my five grandsons, Cody's boys, will be doing when they get older," Van said.

In a later interview Van said his family is in the concrete business, typically pouring around 1,500 basements a year in the Kansas City metro area. The headquarters for that company as well as his development company Big Pines Real Estate LLC are now on Highway 42 in Osage Beach.

"When I was out on the street I saw a stucco guy with one worker. I asked why he didn't have more help and he said he had more guys he could bring from St. Louis or Jeff City but there's just nowhere for them to live. The housing study done a few years ago said we're 5,000 units short, and that was before it was announced that an amusement park and 400-room Marriott Hotel was coming to Osage Beach. Harbor Freight is coming in. They need 30 employees. Where are they going to find 30 employees unless they steal them from other businesses? Not only do we need these apartments, but they will likely bring the cost of construction down be-

cause it will make it possible for more workers to live at the Lake."

Van also had high praise for Lake Ozark officials.

"I like building projects that the city wants. I don't want to do a project when I have to fight the city or the county the whole time. Lake Ozark has building codes and I had to make sure everything - our engineering, our structural design, our architecture - was up to their standards, but it only took me about five months from the first time I talked to them to the Planning and Zoning meeting where I got my approval," he said.

According to Van, the same process in Kansas City or St. Louis takes 14 to 15 months from the day the ground is purchased to the day the project plans are approved - and while the developer is waiting to get approval, he's paying interest on the land.

"It's tough enough trying to stay on budget without fighting city hall. Working with Brian Duncan and the rest of the staff was good. They were very thorough but they made the entire process easy. I'd like to do another project in the city if I could find the land because they're good to work with."

Crosswords Solution

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## Managing Rental Property

### What's the Difference

When talking with prospective vacation rental owners, one question I get a lot is, "What is the difference between you (a local, professional vacation rental management company) and Airbnb?" The answer, A LOT! It's like comparing apples to oranges; while they're both fruit, they're still completely different.

There seems to be a common misconception about Airbnb and VRBO. These companies are just marketing platforms (advertising websites) for vacation rentals, not full-service property management solutions. Airbnb was originally designed as a platform for individuals to offer rooms for rent. VRBO was originally designed for individual owners to offer their properties for rent. Both have evolved over the years, but they are still just marketing platforms, of which many vacation rental companies and property managers now use as another marketing avenue.

Airbnb and VRBO are well known around the world, and therefore, many people start there when looking for a home or condo to stay at during their upcoming vacation. By utilizing these platforms, individual owners and property managers alike are able to get their properties in front of a larger group of prospective renters.

While individual owners can use Airbnb or VRBO to market their properties for short-term rental, they would still be "managing" them on their own. Owners would need to find housekeepers and provide them with a schedule of check-ins and check-outs, find maintenance people to take care of issues and repairs, and communicate with guests about check-in, check-out and everything in between. While Airbnb and VRBO offer a platform to connect and communicate with guests, you're on your own for everything else. And if there's a problem at 2 AM, you're the one getting that call!



Erin Burdette

This is where a professional vacation rental management company can be beneficial to you, especially if you live out of town. Not only do they handle all of the marketing for you, but they would be the ones handling the housekeeping, maintenance and guest services. And they would be the ones getting that call at 2 AM, not you. They also have the resources to act quickly when issues do arise.

Many owners think they can make a lot more money by managing their vacation rental themselves, and while this may be true, many of them don't understand just how much work goes into managing and marketing a short-term rental property. Several of our current owners tried managing their properties on their own first and then realized just how much time they were putting into it. How much is your time worth? That's something to consider when you're debating between using Airbnb or VRBO instead of a local, full-service vacation rental management company.

Erin Burdette is the Director of Business Development for Your Lake Vacation, the largest vacation rental management company at the Lake of the Ozarks. If you are looking for a vacation rental manager or just looking for some friendly advice, call our office at 573-365-3367 or e-mail me at [erin@yourlakevacation.com](mailto:erin@yourlakevacation.com). Happy renting!

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# Think Life Insurance Is Not for You? Consider These Insights

Life insurance can provide protection to loved ones. But experts say that common misconceptions lead many to assume this important aspect of financial planning is not right for them.

enrolling in group life insurance through your employer, as pre-existing conditions may not be considered when signing up. Another option could be guaranteed issue life insurance, which can offer



"If you think you can't afford life insurance or are not eligible, keep in mind that there are many different types of life insurance. Everyone has unique needs, so finding a policy that addresses your circumstances is key," says Kate Long, consumer financial wellness advocate at Assurance IQ.

To help you navigate the complexities of finding and choosing life insurance, the team at Assurance IQ is debunking some of the most common misconceptions:

**Myth:** It's impossible to secure life insurance with pre-existing conditions.

**Reality:** While it's more difficult to acquire certain kinds of life insurance with pre-existing health conditions, you have options. If you are denied a policy, consider

lifetime coverage without a medical exam or any health questions.

**Myth:** Retired people don't need life insurance.

**Reality:** Life insurance is often viewed as a source of income replacement, but depending on your situation, you may still benefit from coverage even after you retire. For example, if you have debt, like a mortgage or medical bills, life insurance could help your family settle it in the event of your passing. It can also help fund final arrangements, relieving financial stress during a difficult time. The average cost of a funeral with a viewing and burial was \$7,848 in 2021, making final expense insurance worth considering.

**Myth:** Buying life insurance is too complicated.

**Reality:** Approximately 106 million adults in the United States are underinsured or have no life insurance coverage. In a recent survey by Assurance IQ, 15% of those who are uninsured cited lack of knowledge about what kind of policy to get and 12% cited lack of knowledge around how much coverage to get as the reason they've elected to forgo coverage.

"Unfortunately, a large portion of today's population remains uninsured because life insurance sales models weren't designed to serve everyone," says Long.

Speaking to a licensed insurance agent who sells life insurance from multiple carriers can help simplify the process. An agent can ask questions to understand your needs and deliver personalized recommendations for relevant insurance products.

**Myth:** Life insurance is too expensive.

**Reality:** Life insurance may be more affordable than you think. Term life insurance could be a great option for budget-conscious consumers who need to protect their income or pay off a debt.

For example, if you have a mortgage, you might purchase a term life insurance policy for the life of the mortgage so that your spouse could stay in your home in the event of your untimely death. You can get an estimate of what your term life insurance rates might be with Assurance IQ's calculator at [assurance.com/life-insurance/term-life-insurance-calculator](https://assurance.com/life-insurance/term-life-insurance-calculator).

Life insurance can be an important part of financial planning. Before you buy a policy, do your research and understand which type of life insurance is right for you.

*Statepoint. Photo: Lee Edwards / iStock via Getty Images Plus*

## "Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

### HELP! My insurance DOUBLED

The insurance industry is hearing these types of questions almost daily. It's hard to tell consumers that their insurance is going up 25-50% or being cancelled entirely by their insurance carriers.

I get asked "why" all the time. I wish it were a simple answer. Most people think it's due to insurance carrier just wanting more money. It's not that easy. Insurance companies are in business to make a profit and when they don't make a profit each year they react. I think they often overreact but when their losses are heavy, they will increase rates. Insurance carriers have to file rates with the States Insurance Departments. Most insurance departments have to approve or disapprove the rate changes. That takes time! In Missouri, we are a file and use state, so it technically doesn't have to be approved. However, most carriers wait for approval.

Rates are going up due to the heavy natural losses we have had like wildfires, hurricanes, and major wind/hailstorms. All these add up to raise rates nationwide. Some states are worse than ever. Florida, for example, property/home rates are more than double if you can buy it.

Other things like large lawsuits awards in our court system make insurance carriers do not want to write insurance in some states. Missouri is one of the worst states for liability insurance due to our liberal judges.

Another big reason is inflation. The cost of building a home has increased 34% from 20-22. Home rates have not kept up with that cost so every loss is a lot higher than estimated. The cost of autos have risen even higher with the technology and delays in getting



Belinda Brenizer CIC,RWCS

parts making repairing cars much more expensive.

We all love the new technology and features BUT it is expensive to repair once damaged. Simple things like bumpers now have multiple cameras and sensors.

There are things you can do to help save on your insurance. Just to name a few: Bundling of policies with one company helps, Paperless billing, EFT payments, paying full, fire extinguishers, carbon monoxide detectors, smoke alarms, new roof credits, new home credits, senior discounts, claims fee discounts, loyalty discounts, early quoting discounts, Sign apps online, good student, stay claim free, high deductible credit (it's tax deductible) & try very hard not to have tickets or violations on your Motor vehicle records. It is amazing how 1 ticket can affect your insurance.

Talk to your agent about ways to save money on your policies. DO NOT lower coverage or liability limits but think of other ways like deductibles to help. I would much rather see someone have a large deductible than lower their liability limits.

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](mailto:Belinda@goldenruleinsurance.com) for additional comments or questions.



The Lake Area Chamber recently held a ribbon cutting for Amazon Hub at Willmore Lodge in Lake Ozark. The ribbon cutting took place on September 14th at 11:30am. Attendees included their associates, friends, the Lake Area Chamber staff, Board Members, and local community peers. The ribbon cutting celebrated their membership with the Lake Area Chamber of Commerce and their recent expansion to the Lake Area. For more information visit [www.logistics.amazon.com/hubdelivery/marketing](https://www.logistics.amazon.com/hubdelivery/marketing)

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Crossword Puzzle

THEME: THE 2000s

ACROSS

1. Interest in a venture
6. Hundredweight, acr.
9. Med. sch. requirement
13. \_\_\_\_\_ the tail \_\_\_\_\_ the donkey
14. Duran Duran's 1982 hit
15. All plants and animals
16. Part of an eye, pl.
17. Go for the bull's eye
18. Reduction/oxidation portmanteau
19. \*Best selling author of the 2000s
21. \*Billboard's music artist of the 2000s
23. Chicken \_\_\_\_\_ king
24. From a thrift store
25. Class-conscious grp.
28. Formerly, once
30. Marine mammal in famous Beatles' song
35. Fabled fliers
37. Jealous biblical brother
39. Averse
40. \*"He's Just Not That \_\_\_\_\_ You" (2009)
41. Acrylic fiber
43. Arabian chieftain
44. Apartments, e.g.
46. \*Friendster or Facebook, e.g.
47. 5,280 feet
48. Metal detector, e.g.
50. Goose egg
52. Cry of horror in comics
53. Made a basket
55. \*Frodo Baggins and Samwise Gamgee or Nemo and Dory, e.g.
57. \*Name for 2000s
60. \*Popular social network of the 2000s
64. K-pop country
65. Woody creeper
67. Teletype machine, for short
68. Picture within a picture, e.g.
69. \*"\_\_\_\_\_ Smart" (2008)
70. Make a canyon, e.g.
71. Furniture wood
72. Utmost degree
73. Financing values

Solution on page 13

DOWN

1. Horse prod
2. \*Popular DVR device
3. All over again
4. Eucalyptus-eating marsupial
5. Store in a silo
6. Mountain goat terrain
7. \*Xbox competitor
8. Libraryful
9. Dignified manner
10. \*"The Da Vinci \_\_\_\_\_," best selling book of the 2000s
11. A-bomb particle
12. Levy
15. Like "something new" boutique
20. Beginning of sleeping disorder
22. Feline sound
24. Put to work
25. \*Toyota Hybrid introduced worldwide in 2000
26. 1,000 kilograms
27. Play a part (2 words)
29. \*2002-2004 zoonotic epidemic cause, acr.
31. Rich soil
32. China grass
33. Handy
34. \*First ever recipient of Oscar for Best Animated Feature
36. Chronic drinkers
38. Post-it slip
42. Like #59 Down
45. \*Pink's 2008 hit (2 words)
49. Break down
51. Dismissal or ejection
54. "Peace" with fingers
56. "Madame Butterfly", e.g.
57. First rate (2 words)
58. Sky's Major one
59. \*Like Best Buy's Squad
60. Urban legend
61. Tons (2 words)
62. Relinquish, as in property
63. \*Jennifer Aniston and Brad Pitt, after 2005
64. \*American Girl \_\_\_\_\_ Kittredge
66. Doctor Dolittle, e.g.

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
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16						17				18				
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# As the Lake Churns The Blue Heron



Real Estate and Lake News  
with C. Michael Elliott

My firm and I are proud to present the availability of an iconic piece of property from the Legacy of Mr. Joseph Boer. The Blue Heron Restaurant Estate is perched high atop Blue Heron Hill at the 15 mile mark, overlooking beautiful Lake of the Ozarks where Owner Joseph Boer played host for three and a half decades to families, lovers and friends and created a joyful and unique Fine Dining experience truly unlike any other.

It is rare in business to find a person such as Joseph Boer. His attention to detail and interesting fare, accompanied by his wit and stories of his life's experiences growing up in Holland made a trip to the Blue Heron one that would not soon be forgotten. It is equally rare to find a true restaurateur in business for nearly 60 years. He WAS Lefty's Steak House, he WAS The Potted Steer, and he WAS The Blue Heron. His most noted creation was his Original Batter Fried Lobster Tail though one could find many other unique menu items that were his and his alone.

The Blue Heron Restaurant overlooking the Toll Bridge is a fitting combination of the old and new, sitting like a jewel in the crown of Lake of the Ozarks where the Lake begins at the Dam and mouth of the Osage. The site is positioned at the entrance of Horseshoe Bend Parkway near the intersection with Bagnell Dam Boulevard and Route 242. The Toll Bridge and access to Shawnee Bend and the West side of the lake easily make this a peak location for visibility and accessibility at the hub of the most exclusive neighborhoods of luxury homes at Lake of the Ozarks.

The Blue Heron Estate consists of twelve and a half acres running

648' of lakefrontage along the bluffs. This high elevation gives a view for miles in all directions. The property has 847' of Horseshoe Bend Parkway frontage. Established utilities and roads provide great support for planned development.

For a video full of breathtaking aerial shots, and memorable trips through Mr. Boer's past visit YourLake.com/BH where you can also find supporting plats and other documents.

Joseph Boer often quipped, "Don't Avoid Joy!" The time has come to usher this magnificent, one of a kind property into its next Joyful purpose.

This amazing property is now available to fulfill your vision for Lake of the Ozarks. Contact Michael Elliott for further details.

C. Michael Elliott is one of the most respected brokers in the area. He has been in real estate at Lake of the Ozarks since 1981. He and his wife, Karen Matthews Elliott own and operate a boutique agency focused on personal service second to none. 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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.



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## Boating Trends

with Kyle Kelly of Kelly's Port

### Census Data, Post-Covid Cash, and Buyer's Craze

#### Census Data for 2021-2022

The nation went through a major transition in 2021 and 2022, and one of the most drastic has been population migration with Lake of the Ozarks being one of the biggest benefactors. As you can see below, the blue dots represent where people moved to and red dots for where they moved from – and as you can see the Lake is covered in blue. Adding to that, major cities – and states – all around us are dotted with red. This comes as no surprise to anyone who's lived here longer than a decade – you can see the building projects all around town, and with little real estate market availability this leads for a strong market for the Lake.

#### COVID Cash

One other very telling data point from our major banks, 33% of the population has 300%+ more cash in the bank than they did pre-COVID (2019). What's the correlation between these two? Well, if you have more cash in the bank – you're more readily able to move. If you're living paycheck to paycheck, it's much harder to pick up camp and move.

#### Real Estate vs. Marine

So, how's that compare with real estate compared to marine? With higher interest rates, your everyday homebuyer has been reluctant to sell as they've sitting on an artificially low interest rate. Plus, our local homebuilders can only build so much – so that leaves home buyers with little choice. However, in the marine industry, different than what we've had in the last three years – it's the opposite – boat buyers actually have a choice as lots are starting to fill back up

#### Buying Dynamic in Marine

So, not every dealer – ourselves included – have all the inventory we'd like to see. Best we can call it, is "hit and miss" depending upon what our clients are looking for. With all the COVID cash still around, buyers on the higher end are still here and buying



Kyle Kelly and kids

with both hands – some higher end builds as long as two years out. And other builders, like Bennington, who can deliver just about any unit you're looking for from in 6-8 weeks. At the end of the day, compared to the last year, the buyer has stronger buying power as they actually have options to sit down, find the right boat, and find the right dealership that fits their family's needs – as opposed to buying the first thing that floats, regardless of price or fit.

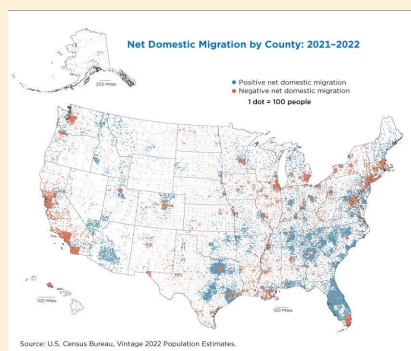
#### Boats Aren't Crazy Anymore

What does all of this mean to the everyday buyer? Things aren't crazy anymore – which is a good thing. Dealers aren't charging exorbitant figures for boats due to supply/demand – Kelly's Port never changed our new boat dealer margin as we felt it was the best for our clients as well as our long term relationships. But, there were a lot of decisions made in COVID times that just were – well, not founded in reason. The bad? Well, the used boat isn't going for crazy money anymore, but bringing sanity into all aspects of boating is better for our industry, better for Lake, and a better dynamic for all parties as they just aren't as – crazy...

#### Kelly's Port

We'd love to talk all things boating with you and the family. Visit our Marina or Showroom location, & meet with our team of educators. We're here to help your family make memories on the water.

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573-348-3888.



# As the weather cools, it's time to start thinking 'fireplace'

Darin (DJ) Bricker, owner of Pick's Gallery, said it shouldn't be a surprise to anyone that surveys show 50 percent of people feel life is more stressful now than before 2020, and that physicians have linked prolonged stress to serious health issues. Surveys also show that 70 percent of people want to minimize their daily stress.

He said that in light of those statistics, Napoleon Fireplaces reached out to the Universities of Alabama and Illinois, two institutions leading the way in the study of health and wellbeing, and established endowments to help propel their ongoing research and how it relates to fire.

"Already, the University of Alabama has revealed that as little as 15 minutes in front of a fireplace not only provides both physical relaxation and stress relief, but it can actually lower blood pressure and decrease heart rate. University of Illinois studies revealed that in front of a fire, overall cognitive performance improved by 12 percent, and adaptivity to enrichment-seeking activities – playing a game, for example, increased. Both studies are currently in peer review and are expected to be published this fall," Bricker said. "So now that we know why we need fire in the home, we can discuss the how."

He said there are three types of people – those with the fireplace they want; those that have a fireplace they don't use, don't trust, or don't like; and those without a fireplace.

Those who have the fireplace they want should have it cleaned and inspected every year by a certified chimney sweep. Those with a gas fireplace should have it serviced every year or two with checks of the chimney, gas controls, burners, electronics, logs, and embers.

"Not using a fireplace for a few years will require service before putting it back into use. Humidity and insects can create a lot of nuisance issues if not taken care of before the first use in a while," he advised.

Those who have an electric fireplace only need to vacuum out the heater/blower area to avoid the burning dust smell when it's turned on.

According to Bricker, there

are several options for those who have a fireplace but don't use it.

"If they have a wood fireplace but want gas, they can add a gas log set for aesthetics and a little radiant warmth or they can add a direct vent gas insert that will heat from 1,500 square feet up. If they have a wood fireplace but it doesn't put out the heat they want, they can add a wood insert that heats most or all of their home," he said. "Picks Gallery can fix, change, add to, or replace an entire fireplace all in one call. Normally, even a full replacement is done in a week or less."

For those who have no fireplace, Bricker said that installing one has never been easier.

"Wood fireplaces can be added nearly as easily as a gas fireplace, but you need to remember the chimney must extend above the roof. Adding a direct vent gas fireplace to an exterior wall allows you to skip the chimney through the roof, and simply vent it straight through the wall," he said.

High efficiency wood and gas fireplaces can pay for themselves in as little as three years when using them for zone heat, though average is about five years for a full return on the investment.

"If you want year-round usability, very little maintenance, and very low upfront cost, you can't beat electric. As a true wood fire lover, and a man who has recently succumbed to the lazy ease of a remote controlled gas fireplace, electric fireplaces will never be 'real.' However, the latest models look incredible."

Bricker said there have been several new advancements in fireplace technology.

"In 2019, high efficiency wood fireplaces were already clean burning but in 2020, new EPA regulations meant that these stoves needed to reduce the smoke produced from 4 grams per hour to 2 grams per hour. In the past three years, the manufacturers of wood fireplaces and stoves have used incredible engineering and heat management to achieve unseen efficiencies while not requiring the shortcut of a catalytic combustor," he said, "and that creates a livelier, more appealing flame and is much easier and forgiving to use."

Technology has also made

it possible for gas fireplaces to be controlled by a smart phone, tablet, or devices like Alexa. Napoleon Fireplaces is on the brink of introducing smart appliances connected by "IoT" of Internet of Things, which will allow owners to know when gas has become too rich or lean, or to know when the flame sensor needs to be cleaned or service is needed. The direct vent cap – the termination – that mounts on an exterior wall has also gone through a makeover. Bricker said that in the right situations, a new, completely flat termination that extends from the wall just 1 inch makes it easy to conceal.

"It seems technology is changing every six months with electric fireplaces. We now have the best, most efficient electric heaters made – but it doesn't make electric heat cheap. It's still the most expensive way to create heat," Bricker said, "but newer models offer thermostatic control so you can dial in your room temperature precisely – or you can have the fire presentation without any heat at all."

Technology has also provided realistic 3-D LCD generated flames.

"The best version I've seen so far is the E-One by Mendota Hearth, but many more will be coming out in the next 6 months. Of course, manufacturers are beginning to add IoT connectivity, smart phone, and smart device controls to these products as well," he said.

Bricker said that although the world of fireplaces is always changing to meet the needs of their users, one thing will never change. "Whether we're sitting around a fire pit or cozied up to a fireplace, we all love fire. Some of our most cherished memories will center around a fire. I remember playing checkers in front of the fireplace on a giant, carpet checkerboard as a kid," he said. "I remember the way the apple pie smelled coming out of my neighbor's wood-fired oven in the fall. And I remember the big ice storm we had that knocked out power for days. We lit the gas fireplaces and cooked our meals on the gas grill. We are drawn to fire for both its utility and aesthetic qualities."



# This Fall, Older Adults Should Protect Their Health

With cold and flu season upon us, it's time to protect yourself, not only from those seasonal threats, but also from other health risks.

"During the holidays, our lives get very busy with family and friends," said Dr. J.B. Sobel, chief medical officer for Cigna Healthcare's Medicare business. "Before then, please take time to ensure you get the preventive care you need to stay healthy."

Preventive care is critical for everybody, but particularly for older adults, and especially in fall when risks can increase, Sobel said. Recommendations vary based on age, gender and health status, but the following are some of the most common for seniors, according to Sobel.

## Vaccinations

There are a number of vaccines older adults need to consider to protect themselves. Flu and pneumonia, for example, are among some of the most common causes of senior deaths. There is no "one-size-fits-all" approach to vaccination. Timing and frequency vary, depending on your health history. Ask your health care provider which vaccines are appropriate for you.

- **Flu.** This vaccine is administered annually, generally before the end of October, and is designed to match the latest circulating flu strains.

- **Pneumonia.** Administration varies based on health history. If you're 65 or older and you've never had the vaccine before, then you'll likely need two shots, which are administered a year

apart.

- **Shingles.** The Centers for Disease Control and Prevention (CDC) recommends two doses of the shingles vaccine for healthy adults aged 50 and older, spaced two to six months apart, to prevent shingles and related complications.

- **COVID-19.** Ask your doctors about current recommendations for prevention of COVID-19 infections.

- **RSV.** Earlier this year, the Federal Drug Administration approved two separate vaccines to address respiratory syncytial virus (RSV) in older adults. RSV, a common respiratory infection, usually causes mild, cold-like symptoms, but can be more severe in older adults and children. Talk to your doctor about whether you should get an RSV vaccine.

## Health Screenings

The following health screenings are commonly recommended for older adults.

- **Mammogram.** Breast cancer is the second leading cause of cancer death in women in the United States, according to the CDC. Every woman is at risk, and risk increases with age. Fortunately, breast cancer can often be treated successfully when found early. The U.S. Preventive Services Task Force (USPSTF) recommends women 50 to 74-years-old at average risk get a mammogram every two years.

- **Colorectal screening.** Colorectal cancer risk increases with age. Screenings can find precancerous polyps early, so they can be removed before they



turn into cancer. The USPSTF recommends colorectal cancer screening for adults age 45 to 75. Though colonoscopy is the most comprehensive test, there are other options you may consider with the help of your provider.

- **Bone density scan.** USPSTF recommends women aged 65 and older, and women 60 and older at increased risk, be routinely screened for osteoporosis, a disease in which bones become weak and brittle. Screening may facilitate treatment that helps prevent fractures.

- **Eye exam.** Routine eye exams can identify early signs of eye disease that are more likely

as people age. People with diabetes in particular are prone to retinopathy, which leads to vision loss. It's recommended that people with diabetes have annual retinal screenings.

- **Mental health checkup.** Many people experience seasonal depression during fall. Mental health is strongly linked to physical health. Talk to your health care provider about both, including your personal and family history. They can connect you with additional mental health resources.

To prevent unpleasant surprises, Sobel suggests talking with your health care provider,

pharmacist or insurer about preventive care costs. Fortunately, costs are often covered fully by Medicare or Medicare Advantage, he said.

The information contained in this article is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health care provider with any questions you may have regarding a medical condition or treatment and before undertaking a new health care regimen.

*Statepoint.* Photo: Jelena Stanojkovic / iStock via Getty Images Plus



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# Classic Country Jamboree Benefit

Eleventh Anniversary Of Classic Country Jamboree To Benefit State Fair Community College-Lake Of The Ozarks, Lake Of The Ozarks Soccer Association ("Losa") And Wonderland Camp.

The Genuine Country Music Association (GCMA) will host its Eleventh Annual Classic Country Jamboree benefit at 2:00p.m. on October 8, 2023, in the Exhibition Center (Campana Hall) at Lodge of Four Seasons, Lake Ozark, MO. A blockbuster event with multi-talented entertainers and the Board of Directors Band performing a variety of traditional country music. Doors will open at 1:00p.m.

The event will raise scholarship funds for students attending State Fair Community College-Lake of the Ozarks, and funds for Lake of the Ozarks Soccer Association and Wonderland Camp.

This year's dynamic entertainers:

Leona Williams, International country music star. Leona began singing with her family band as a child and had her own

radio show in Jefferson City as a teen. She has written songs for and performed with such artists as Merle Haggard, Gene Watson, George Jones, Loretta Lynn and many more.

Ron Williams, acclaimed Nashville recording artist, also a crowd favorite.

J. R. Love, a talented country and gospel singer from the St. Louis area.

The Board of Directors Band, with John Farrell on bass, Jim Phinney on guitar, Alicia Farrell Lange vocalist back from Nashville and backup vocalist for the event, Mike McGee on steel guitar, Darrel Cummings on guitar and Mark Fitch on drums.

Bill ("Goofer") Atterberry, singer, comedian and entertainer who was on Lee Mace's Ozark Opry for over 38 years. Dennis Stroughmatt, a big fan favorite on the fiddle.

Larry Hurst from Kansas City wowing the crowd with his country favorites. Helen Russell, Ozark Opry veteran, well-known singer, musician and entertainer. Marty Schoenthaler, multi-talented vocalist and instrumentalist.

Guest performer Rick Newman, fiddler extraordinaire.

There will be two dance floors, concessions and a cash bar. There will be a huge Silent Auction with many great items to bid on. There will also be a live auction for a week's stay at a beautiful condo in Gulf Shores, Alabama.

Tickets are \$35 for GCMA members, \$45 for non-members and free for children under age 12. Veterans will also get in free. Tickets are available at John Farrell Real Estate Co, 5750 Osage Beach Parkway in Osage Beach or online at [www.gcmatherealththing.com](http://www.gcmatherealththing.com). For more information or tickets contact Lynn Farrell at (573) 348-2181, (573) 216-2182 or at [Lynn@JohnFarrell.com](mailto:Lynn@JohnFarrell.com).

John Farrell, Brad Rigby and Tony Smith founded the GCMA in 2009 to promote, perform and maintain traditional country music. The association is a 501c3 organization.

Learn more about the GCMA at [www.gcmatherealththing.com](http://www.gcmatherealththing.com) or on Facebook.



The Lake Area Chamber recently held a ribbon cutting for Your Lake Vacation located at 4571 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on September 12th 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 membership with the Lake Area Chamber of Commerce and their 37-year anniversary. Call Your Lake Vacation at 573-365-3367.

## COMC Camdenton is expanding

Expansion planned starting Fall 2023. COMC (Central Ozark Medical Center) announced that they are growing our Camdenton Clinic location with a \$3 million addition to house 8 new medical patient rooms, and 8 more dental operatories, plus offering an increase in behavioral health services with 5 new behavioral health rooms. In addition to more space, COMC Camdenton will be adding several new services including pediatric dental sedation, a dental walk-in clinic and other exciting services which will be announced soon! They will be adding 7,100 square feet, plus renovating approximately 2,100 of interior square feet to the existing 10,000 square feet located at 1652 N. Business Route 5, Camdenton.

"Camdenton currently sees almost 9,100 patients per year

during 39,000 visits, and with this expansion our goal is to service an additional 2,000 patients," says CEO Kelly Miller. As a Federal Qualified Health Center, which means our doors are open to everyone, we accept private insurance, Medicaid, Medicare, and offer a sliding fee scale based on household size and income. Funding for this project was provided as part of the 2022 State of Missouri Budget with a match from COMC.

Founded in 1979, COMC is a leader in medical, dental, and behavioral health services whose mission is that they are committed to leading the way to healthier communities by reducing barriers to care, ensuring access for all, and creating a positive working environment of engaged team members with a shared goal.

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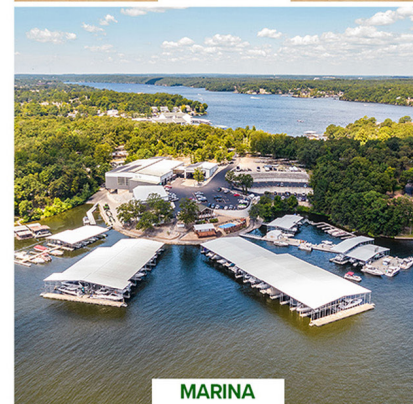
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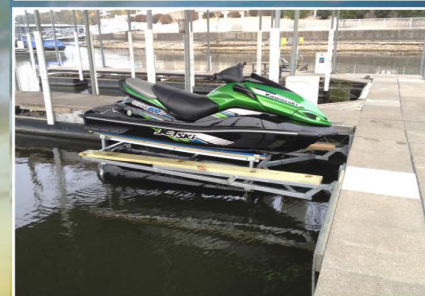
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