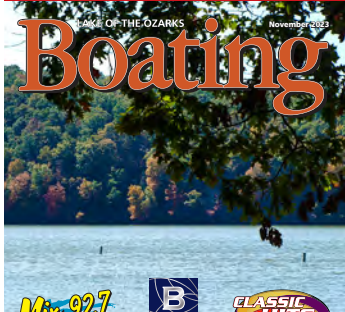


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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES VOL. 19 -- ISSUE 11 NOVEMBER, 2023

Lake's \$43 million boon gets early pay off

By Nancy Zoellner

The Lake of the Ozarks Community Bridge – one of – if not the most important contribution to economic and residential growth at Lake of the Ozarks since the creation of Bagnell Dam will hit a milestone next year.

According to Joe Roeger, vice president of the Lake of the Ozarks Community Bridge Transportation Development District, the toll bridge, which opened to the public on May 1, 1998, will be paid off sometime between spring and fall of 2024.

“We didn’t expect to have it paid off until 2026 but this year we were about 4 percent over last year, which was about 4 percent over the year before – and in 2020, the first year of Covid, we were 12 percent over 2019. That’s when everybody decided to come down to the Lake to quarantine – and they liked it and stayed. That’s one of the reasons we’re going to hit 2024 instead of 2026,” Roeger said.

Before going public, they first told employees so they would know approximately how long they’d have a job. They won’t have a firm date until they get closer to the end of the year. However, while summer typically accounts for 70 percent of the annual budget, they are far enough ahead to know that even with a recession, 2024 is definite.

“We can’t terminate tolls until all our obligations are funded, which includes paying back the pre-paid cards. We have around half a million dollars in pre-paid cards out there, but we’re work-

ing out those kinds of details now,” Roeger said.

Because a toll bridge like this has never been built before, he said there is no pattern to follow so the bridge board has been having conversations with the Missouri Department of Transportation (MoDOT) to work out all the other details – like who’s going to pay for removal of the toll plaza and how they will transfer ownership of the building.

However, one thing is for sure. Once the bridge is transferred to MoDOT, a toll will never again be charged.

“The statute (that allowed the public-private partnership) goes back to 1991. MoDOT can’t charge tolls – they can’t spend gasoline tax money on anything other than a free facility – so once MoDOT takes it over, it will always be free,” Roeger said.

The structure was designed so two lanes could be added to accommodate future growth, but those costs would be MoDOT’s responsibility.

Roeger said the original “big picture design” was to bring Missouri Route 42 over to tie into the bridge, then continue the road project over to Highway 5 and eventually over to Highway 65, adding, “That’s why they wanted us to put the two extra piers in. It’s a whole lot cheaper to punch 14 more holes than to come back and do it later.”

History

After years of planning, the Lake of the Ozarks Community

Bridge Corporation was formed in 1992. Construction began in 1996. The bridge was dedicated and opened to traffic May 1, 1998.

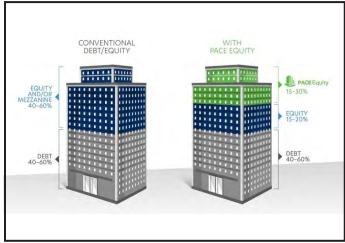
During 2012, the Lake of the Ozarks Community Bridge Corporation was restructured and



Covid – the biggest marketing campaign the Lake never ran – is one of the reasons why motorists soon will be able to drive over the Lake of the Ozarks Community Bridge without paying a toll.



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Armchair Pilot

By Nancy Zoellner

"LIKE OLD TIMES." That's how airport guest passes are being touted. After 9-11, no one was allowed to access areas past TSA security checkpoints. Some airports were loosening that rule post-COVID. However, this year, even more airports are joining the trend and allowing people to spend more time with departing family or friends - or surprise them by meeting them at the gate after they get off the plane. The visitor passes are available at several airports including Tulsa, Orlando, Detroit, Philadelphia, Seattle and New Orleans. There are some rules. Airport visitors must show ID and go through the same TSA screening procedures as ticketed passengers and some require advance notice. Rules vary by airport so check before you go.

TSA PRE-CHECK allows airline passengers to pass through the screening checkpoint without removing their shoes, belts and jackets - or removing laptops or allowed liquids from their carry-ons. This summer, the TSA made it eas-



ier to enroll or renew membership in the program or to use it while traveling as a family. A new partnership between the Department of Homeland Security and security firm Telos Corporation added enrollment centers and promises to continue increasing the numbers in coming months. The TSA also started allowing teenagers 13 to 17 years old who are traveling on the same reservation to accompany their parents or guardians (who are enrolled) into the expedited security line. An app allows travelers to renew their TSA Pre-Check up to six months before it expires. The initial registration fee, good for five years, is \$85. Renewal for another five years is \$70. Is it worth it? With 15 million active members, and an average wait time of less than 10 minutes to get through security, that would be a "Yes!"

NOT EXACTLY something to brag about - while the Booking.com 2024 travel predictions survey found that 68 percent of travel-

ers from six different countries believe they "transform into the best version of themselves while roaming," 62 percent stated they enjoy relishing the anonymity that travel offers - and an average of 37 percent enjoy telling fictional stories (aka lies) about their lives. That number jumps to 70 percent when looking at the response from Americans only. The survey found that Italians were least likely to "re-invent themselves," with 47 percent saying they are honest when talking about their real life. The global study involved 27,000 travelers across 33 countries.

AFTER SPENDING TIME in a great-looking Airbnb that turned out to be not so great, travel writer Rachel Chang put together a list of 12 mistakes to avoid when renting a vacation home. Published in Travel



and Leisure online magazine, the first tip is to always check the description of the location and the distance from the attractions you want to visit. If the address isn't included in the listing, ask for landmarks. No. 2 - don't judge a place by photos alone. Read the entire listing. Three - to avoid vacation-rental fraud or scams, use a major platform to book. Four - read the reviews. Five - don't expect hotel-like services, and if you're traveling with a group, make sure everyone has the same expectations. Six - which kind of goes back to No. 2 - check out the list of amenities so you don't have to make unexpected purchase. Seven - report problems instead of just dealing with them. Eight - Follow. The Rules. Enough said. Nine - share the rules with travel companions. Ten - read and understand cancellation policies. Eleven - check out properly by leaving the rental the way you found it. Twelve - treat the relationship with the vacation rental owner like a partnership. They opened their doors to you - so treat it like your own.

AIRBNB ADDED 53 new features to verify listings. They're doing that by asking hosts to upload photos of the listing, then visit the property and use the Airbnb app to take

real-time photos. Using artificial intelligence, the app then uses the live photos and GPS coordinates to come up with a confidence score. In a story for Travel and Leisure, Airbnb's CEO and co-founder Brian Chesky said they'll approve a listing if the score is very high. If it's not high, they'll decline it. If they're not sure, they'll either do a manual human review or ask for more photos. The platform has also enhanced search functions to help guests find what they are looking for - like rentals that allow pets, which was requested by six million guests in the last year. Fee transparency - which lists the entire fee and not just the nightly rate - was also added.

TRAVELING OVER the river and through the woods this Thanksgiving? If so, there's good news and bad. The good news is airfares have fallen 14 percent and car rentals have fallen 17 percent from this time last year. The bad news is, if you're planning to fly but haven't yet bought your tickets, it might be too late. The bounce-back after COVID is continuing to bounce with many long-distance flights booked solid. If you're not staying with Grandma, expect to pay a little more for your hotel room. Room rates are up around 9 percent. If you're driving to share a turkey dinner, the Department of Energy says that even with the turmoil in the Middle East, gas prices should stay the same.

IF A CHRISTMAS vacation is more enticing, check out KAYAK's new "Best Time To Travel Christmas



and New Year" tool. The travel search engine uses last year's data to tell you the best time to book. While it's too late for some destinations, every route is unique. If it's too late to secure the best deal, KAYAK also includes Price Alerts, which tracks fluctuating fares and can notify you when the cost fits into your budget and travel plans. And if you believe there's no place like home for the holidays, KAYAK's Best Time to Travel tool will use your origin, destination, and length of trip to help you plan.

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Four Seasons POA to defund law enforcement on Horseshoe Bend, Porto Cima

By Nancy Zoellner

Unless minds are changed, as of December 31, the Four Seasons Lakesites Property Owners Association (POA) will no longer be paying its share of the money needed to provide enhanced law enforcement protection to areas within POA boundaries on Horseshoe Bend and in Porto Cima. The agreement between the two entities was forged 12 years ago.

The Village of Four Seasons, which is not withdrawing from its contract with the sheriff's office, called a special meeting on Monday, October 23 to discuss their options with Camden County Sheriff Tony Helms. At the meeting, the sheriff said he was completely surprised when he received the letter signed by Mary Bustin, president of the Four Seasons Lakesites, informing him of the change.

The letter states, in part, that "When the POA originally transitioned to a contractual agreement with the sheriff's office to provide enhanced law enforcement services within our community the POA reduced on-site staffing sub-

stantially which, in today's environment, is not sufficient for the population and how the community has evolved, especially with the number of short-term rentals and the increased usage of amenities.

"Over the past year, owners in Four Seasons have expressed their desire to increase our on-site Owners Services staff to address our specific needs. Most times the needs expressed are specific to our association's rules and regulations, which are not the duties of the Camden County Sheriff's Office."

According to the Fourseasonspoa.com website, Owners' Service representatives patrol 143 miles of roadway per day (Horseshoe Bend and Porto Cima), open and close pool facilities in season, check the POA Community Center twice a day, check all amenities, monitor and report wastewater warning lights and street light outages in Porto Cima, respond to calls and enforce restrictive covenants, which, among other things, require homes to have trash enclosures that meet

architectural guidelines, yards to be maintained, and utility trailers and certain vehicles to be parked out of sight or off property.

However, other than opening and closing pools and enforcing restrictive covenants, per the contract with the POA, deputies perform the very same jobs as the Owners' Services representatives. And Sheriff Helms said if the Village, which is a municipality with law-making powers, adopted ordinances that, for instance, required homes to have trash enclosures, they could write tickets for those violations.

"I'm really shocked that no one even called to see if we could have a conversation about this before they just pulled the rug out from under us - and all of you. The residents have praised the great job the deputies do," Sheriff Helms said, adding if nightly rentals in Porto Cima were causing problems, that's even more reason to keep deputies in place. "We have arrest powers when parties get out of hand and we can enforce nuisance and noise ordinances. If the POA person has a problem, he still

has to call us."

The Village began contracting with the sheriff's office in 1996, when former Sheriff John Page worked with legislators to establish a special law enforcement district and the Village was awarded a grant to cover salaries and other expenses. The two entities partnered after Camden County Reserve Deputy Fred Feuser and POA Security Officer Bill Jansen were shot and killed by two teenagers caught stealing a boat. When the grant money ran out, Village trustees voted to continue paying salaries to keep deputies on Horseshoe Bend fulltime rather than sharing them with the rest of the county.

At the October 23 meeting, Jim Holcomb, a former judge and also a former Village trustee and POA board member, explained how the POA got involved.

"I was on the POA board when they still employed security officers. They had light bars on their vehicles, they wore uniforms, and they carried guns. It was a huge budget expense for the POA. After I joined the board I asked who

commissioned them. I was told they weren't commissioned. So I asked, 'They're carrying guns but can't use them? The answer was 'No. If they have a problem they have to call the Camden County Sheriff's Department.' Then I found out they were paying insurance of \$22,000 a year for people to carry guns they couldn't use, so I made a motion to eliminate security services," he said. "It got a second and it passed. I talked to Arnold (Sandbothe, chairman of the Village trustees at the time) and he said they were having trouble paying the sheriff's fees so (the POA) decided to take a portion of what we had been paying security and put it into the sheriff's office."

Colonel Jim Brashear, Sheriff Helm's chief deputy, said that while the numbers fluctuated over the years, under the current contracts, the POA pays \$144,341 annually and the Village pays \$82,000 annually. The Village also provides a zone office, complete with utilities, in the lower level of Village Hall where deputies can write reports.

For that combined \$226,341, seven deputies are assigned to Horseshoe Bend, which consists of around 4.5 square miles, and Porto Cima, a development on

continues on page 12

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Road district wraps paving, prepares for future

By Nancy Zoellner

Although the “off season” may mean traffic slows down, the work of the Horseshoe Bend Special Road District has been picking up. They recently installed a new light pole at the intersection of Duckhead Road and Horseshoe Bend Parkway. According to Superintendent Kevin Luttrell, it took nine months to get delivery.

It came in about two months ago but it was the wrong length so it had to be sent back. “They put a rush on the second order so that helped,” he said. The last several days of October were spent paving Nelson Court, Snead Circle, Trevino Court, Palmer Drive, Duckhead Road, Old Duckhead Road and Deepwater Drive - streets that were on

the 2022 paving schedule but got bumped to 2023 after the cost of asphalt put the price over the budget. Asphalt, a semi-solid form of petroleum, is the material that binds the aggregate - the crushed stone and gravel - together to create a strong, hard driving surface. In addition to the price of oil rising by more than 70 percent in 2022,

the cost of aggregate also rose 10 to 15 percent during the same time period, causing the cost of the final product to increase dramatically. The HBSRD pays for asphalt by the ton, laid in place. Because approximately 3,411 tons of asphalt were needed, even a small increase makes a big difference. The price per ton this year was

roads are in good shape because we stay on top of them,” he said. The list for 2024 includes Country Club, Witches Cove, Sunset Drive and Road, as well as several shorter roads that are 200 feet or less. Luttrell said that the next project will be to bring all the snow removal equipment in for inspection so they everything is ready

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\$99.55 bringing the total cost to \$348,229.91. The work was done by Magruder. As a comparison, in 2021, they paid Capital \$74.40 per ton. In 2022, Capital Paving’s price on the day they put it out to bid was \$88.45 per ton but there was a caveat. They wanted to add an index so when it came time to pave, the road district would have to pay whatever the cost of asphalt would be at that time. Magruder’s bid for 2022 came in at \$103.10 a ton. Luttrell said they couldn’t accept a contract not knowing what the final cost would be, so last year they took care of a few smaller projects. “I’m glad we were finally able to get these roads done this year. We have a schedule and we like to stay on it as much as possible. Our

to go when needed. They already have 400 tons of salt and another 400 tons of sand on hand. “That should be enough to get us through a normal winter. I know everybody is finding spoons in their persimmon seeds but I have a persimmon tree in my yard and it’s had spoons for the last 35 years,” he said laughing. Formed in 1962, the Horseshoe Bend Special Road District #1 maintains and improves all public roadways on Horseshoe Bend in Camden County as well as Flynn Road and Hidden Acres in Lake Ozark. Currently, there are approximately 170 miles of public roadways within the road district. The public roads are owned by Camden County and road district funding is primarily from a tax levy of .35 per hundred.

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Developer brings unordinary project to Lake Ozark

By Nancy Zoellner

A well-known quote says, "The difference between men and boys is the price of their toys." The same could be said about the storage of those toys – especially when referring to the Toy Box development at the top of Horseshoe Bend in Lake Ozark.

In addition to offering a 60-foot-deep bay with overhead door, each one-bedroom, one-bath unit will be outfitted with a kitchenette and loft, they'll be completely insulated and will include electric, plumbing and HVAC. Lake Ozark Mayor Dennis Newberry, who, as a realtor handled the property for the owner, said it will be a "high-end" development offering amenities like a pool, dog park and both indoor and outdoor pickleball courts.

The site plan, approved with conditions in October by the Lake Ozark Planning and Zoning Commission, calls for eight buildings that could house 207 units – fewer if buyers want more than one space. The development will sit on the lower portion of the property adjacent to the Blue Heron.

Newberry promised this will

not be "your typical storage complex."

"They developer is still tweaking the design features – colors, materials – but they will be very nice and provide a refreshing new look. They will be anything but an eyesore," he said. "The facades will, at minimum, meet the city's commercial architectural guidelines."

City Administrator Harrison

plat to be amended to reference the lot lines and easements. The other requires the developer to obtain needed right-of-way from both the city and the Horseshoe Bend Special Road District, where the entrance of the development will be located. The road district boundary ends and the city's begins at the property line with the former Blue Heron.

Fry said the surveyor is work-



Fry said they've been working with the developer to satisfy the two conditions placed on the project. The first requires the

ing on the plat amendment and he has been working with the developer's agent on the easement. And although everyone is anxious

to know what the development will look like, Fry said the developer is not required to submit architectural renderings until they pull a building permit – which they have not done.

Around 50 people showed up at the P&Z meeting where the Toy Box site plan was presented. A handful urged commissioners to put the project on hold or stop it completely, citing potential problems with traffic backup and water and sewer. Others stated the project was not the best fit for the property.

Doug Apperson, one of the developers on the project, addressed their concerns.

"Miller Companies has been our engineer from the start and we have worked with the city on the water and sewer part of the project. The water line is already close to the property. The sewer has plenty of capacity to handle (the project) and the line is just across the road. The site itself was just a ravine for the last 25 years. We couldn't sell it because it would cost too much to fill in so it could be used, so we decided to do something with the property ourselves," he said.

Lee Schuman, the project engineer who designed the layout, said the gate was far enough into the property to avoid traffic backups on the Parkway. He also addressed concerns about the entrance.

"Horseshoe Bend Parkway is 40 feet wide and three lanes across. The proposed entrance upgrade would make this driveway approach 67 feet wide. This would actually be wider than Horseshoe Bend Parkway to allow for turning movements. The entrance to the development would have 16-foot lanes. Your standard lane width is 10 feet," he told commissioners.

In a later interview, Newberry discussed claims made at the meeting that his involvement was a conflict of interest.

"The owner of the property contacted me about a year and a half ago asking me to represent the property because of my experience with commercial properties. After traveling to Des Moines and learning of the scope and scale of the projects he has done in his 50-plus-year career, I agreed to do that. Since becoming mayor I've shied away from doing anything in Lake Ozark because of the criticism – that it's a conflict of interest or that I'm lining

my own pockets – but this guy is such a humble man and he has such a history in commercial real estate that I couldn't find a reason why I shouldn't represent the property. He's the type of client you can be proud to represent," he said, adding that he was given one year to come up with "something fantastic."

Newberry said although he talked with many entities on a wide variety of projects, nothing worked out. The property owner decided to develop the property himself. Newberry said he originally wasn't all that enthused about the owner's plan.

"But then he reminded me of the hundreds of buildings he had built in Des Moines – shopping centers, industrial buildings, factories, institutional buildings – and he also has a home building division that his son runs. I'd never met a man in our market that had any more experience in development of commercial property. And when I started seeing the architect's renderings and the color go on the pages – the look and the layout – I was all in because I knew it would work," he said, "And I don't know of a single complex that has all these amenities in one location."

Newberry also remarks made about the request for rezoning that were in his name. He said that was done when he was trying to get the "big wow" project done.

"I knew every serious inquiry would likely be a mixed use where you'd have residential, possibly medical, and retail all on one site. I shared that with the owner, he agreed and asked me to send the paperwork so they could start the process. I told him the zoning application was a one-page document and I would be happy to complete it for him and give it to Harrison to put on the board agenda, so that's how it came about – but it wasn't even needed for this project," he said. "That's just what real estate brokers who know how to develop and market property do – they remove hurdles so the client has the best possibility of getting the highest and best use and the highest dollar amount out of their property. I've seen a lot of remarks on social media that 'The mayor made this happen,' or 'The mayor pushes this through.' But I didn't do anything other than the normal due diligence that any broker would do representing a property."



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Seniors Corner

10 Smart Financial Moves to Wrap up 2023, Set Yourself Up to Thrive in 2024

As tempting as it is to leave your year-end financial to-dos until December, you're better off getting started months earlier. Now.

After all, the time between November and the new year can be a mad dash with holiday prep, travel, and parties piled on top of your typical day-to-day responsibilities.

Moreover, you may need to talk with a tax pro or a financial planner about decisions, and they could be too swamped to accommodate last-minute appointments.

Here are ten things to do to improve your financial life as the year winds down and you gear up for 2024.

1. Build your emergency fund. Be sure you have enough savings to cover an emergency without dipping into long-term investments for unexpected expenses like a job loss, a car repair, or a medical bill. How much you need is personal, but setting aside three to six months' worth of expenses is one rule of thumb. Learn more and calculate what you might need.

2. Max out retirement accounts. By contributing the maximum possible to your 401(k)s, and IRAs, you may be able to lower your taxable income for 2023 and set yourself up for a brighter financial future. Also, max out your Roth IRA if you're able to. Those under 50 can contribute \$6,500, and those over 50 can contribute \$7,500 for 2023.

3. Manage Flexible Spending Accounts and Health Savings Accounts. Keep an eye on your FSA, and don't leave FSA money on the table. If you're eligible for an HSA, contribute to it. Read more about eligibility and contribution limits.

4. Take your required minimum distributions (RMDs). The SECURE 2.0 Act raised the age for starting RMDs to 73. If you're required to take an RMD and don't, you could incur a penalty of 25% of the RMD amount not withdrawn. Learn more about RMDs and visit the U.S. Securities and Exchange Commission to calculate your RMD.

5. Review your will and estate plans. If you don't have a will — only 46% of Americans aged 55 and over have a will, says Caring.com's 2023 Wills and Estate Planning Study — create one. Furthermore, review who you've named as your medical and financial power of attorney to decide if they are still the right people for the job.

6. Review your tax withholdings. If you're withholding too little tax, you may have to pay a chunk of money at tax time. If you withhold too much, you're missing the opportunity to use or invest that money during the year until you receive your tax refund. Find the sweet spot that covers your tax dues and maximizes your return.

7. Update your insurance policies. If you've had life changes — a home addition, a new baby, a marriage, or a divorce — it's important to review your insurance policies and be sure you're appropriately covered.

8. Tweak your investments. Meet with your tax and financial planners to review your financial picture, especially if you're considering retirement soon. See how your portfolio is performing, set your savings targets, and adjust your portfolio based on your tax needs and short- and long-term goals. You may find that you're in terrific financial shape, that you need to be a more aggressive saver, or that you need to adjust your investments to be sure they're in line with your risk tolerance.

9. Consider your aging plans. Think about how and where you want to live and how well-suited your home is for aging in place. If you plan to stay where you are, consider the upgrades you'll need and start saving and planning for them. Here's a checklist to help you determine what home features you need to add.

10. Prep for the 2023 tax deadline. Since you're already going through all your financial documents, it's a good time to organize your receipts and paperwork — retirement contributions, business expenses, charitable donations, etc. — to get a step ahead on your 2023 tax prep.

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Unlocking Growth - How to Scale Your Solo Business – Noon on November 16

Are you a solo entrepreneur looking to strategically grow your business? In this session, small business columnist and popular

models to determine which one aligns with your lifestyle and goals. Whether you're considering starting your own venture, purchasing an existing business, or exploring the world of franchising, we'll help you understand all your options.



Workshops & Events, then click on the link to Upcoming Events. There is no charge to attend any of the webinars and live attendees will receive free business resources and a link to the webinar recording.

How to Start a Business Without Access to Capital – Noon on November 9

Don't let the lack of capital stop your entrepreneurial dreams. Join us and discover cost-effective strategies and innovative approaches that allow you to turn your vision into reality.

In this webinar, SCORE Mentor and Executive Consultant Cynthia Rhodes will guide you through the essential steps of starting a business without relying on external funding. You'll also learn how to craft a business strategy that positions your venture for long-term profitability. Finally, we'll teach you how to access capital once your business has gained traction.

Learning Objectives:

- Understanding the system of business
 - How to Develop a Winning Profit Strategy
 - How to Build Profit without Access to Capital
- The presenter is Cynthia Rhodes.

SCORE presenter Steve Strauss will delve into proven strategies and practical tips tailored for business owners looking to scale their solo businesses.

From leveraging technology to mastering digital marketing, our expert speakers will share valuable insight and guide you on how to take a one-person business to the next level!

In this webinar you'll learn:

- How to get clients to seek you
- How to leverage technology to make your job easier
- How to level up your digital marketing
- How to save valuable time by getting the help you need

Presenter Steve Strauss is a best-selling author and USA TODAY's senior small business columnist. An attorney, entrepreneur, speaker, and brand ambassador, Steve's latest book is Your Small Business Boom!

How to Transition from W2 Employee to Employer – Noon on November 21

Are you ready to take control of your career and transition from being an employee to becoming a successful business owner?

Join us for an insightful webinar where we'll explore the different types of business ownership

You'll learn:

- Start-up benefits and challenges
- The pros and cons of buying an existing business
- Exploring the world of franchising
- Aligning business ownership with your personal goals

How To Create A Marketing Plan For Your Small Business – Noon on November 30

Are you overwhelmed by all the marketing choices for your business? Not sure how or where to spend your time and money? It sounds like you need a marketing plan! Without a plan in place, you could potentially waste thousands of dollars and hundreds of hours trying to grow your business.

In this webinar, professional marketing coach and expert Patty Ross will help you create a marketing plan, define your brand, determine your audience and find where to advertise to get a positive return on investment.

A well-executed marketing plan will help you:

- Define your businesses strengths, weaknesses, opportunities and threats
- Set goals for marketing your business

Building an effective web presence

with Mike Waggett,

MSW Interactive Designs LLC

Social Media: A Digital Haven for Small Businesses

In a rapidly evolving digital landscape, social media isn't just an option for small businesses—it's a necessity. It's like the bustling town square of yesteryears, where conversations flow freely, and ideas spark spontaneously. Yet, navigating this digital square requires a blend of art and science to ensure your business not only partakes in the conversation but leads it.

Social Media...More Than Just a Billboard

It's a two-way street where engagement reigns supreme. Your audience isn't just a passive receptor of messages; they are active participants eager to share, comment, and connect. Embrace this dialogue, and you'll foster a community that not only values your services but contributes to your brand's narrative.

Content is King

As a small business, your goal should be to educate, entertain, and inspire. This trifecta creates a content cocktail that's both compelling and shareable. And remember, consistency is key. Regular posts reflect an active and engaging brand, which in turn attracts a loyal following.

Authenticity is Key

In a world full of polished corporate personas, a human touch is refreshing. Share stories of your journey, celebrate milestones with your audience, and don't shy away from showcasing your challenges. Authenticity builds trust, and trust lays the foundation for a thriving community around your brand.

Analytics are Your Friends

The magic of social media also lies in its ability to provide insightful analytics. These metrics are the compass that guides your strategy, helping you understand what resonates with your audience. Pay attention to them, iterate, and evolve your strategy accordingly.



Mike Waggett

But what about the algorithm?

Ah, the elusive code that often seems to have a mind of its own. While it's essential to have a basic understanding of social media algorithms, don't let it dictate your every move. Your focus should remain on delivering value and fostering genuine connections.

Let Your Creativity Shine!

Don't hesitate to experiment with different formats - be it video, infographics, or podcasts. Each platform has a unique culture and an array of tools to help your content shine. Embrace them and let your brand's personality resonate through the digital noise.

Embarking on a social media journey may seem daunting, yet with a blend of authenticity, engaging content, and a dash of creativity, your small business can not only navigate the digital waters but sail forth into a horizon filled with endless possibilities. So set sail, the digital realm awaits, and it's ripe with potential for those willing to explore.

MSW Interactive Designs has been in the Business Social Media arena since 2012. If we can answer any questions about how to leverage social media for your business, give us a call!

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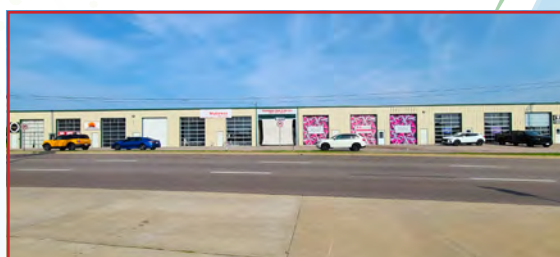
Presenter Patty Ross, a native Californian, has more than 20

years' experience in marketing and has been in the online space since 1998 where she developed an e-commerce program for a gourmet gift company into a million-dollar business. She has spent 15 years helping the wine industry gain traction online and has since branched out to help other industries grow their brands including restaurant, financial, legal, health and beauty, motorsports, landscape design, political activism, and non-profits.

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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., CTFA
*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 or bart.schulte@centraltrust.net or (573) 302-2474.

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One more tool has been added to developers' toolbox

By Nancy Zoellner

The Camden County Commission approved an ordinance that will encourage and assist developers constructing commercial buildings and multi-family dwellings in the county.

The ordinance established Camden County as a C-PACE district. "C-PACE" stands for Commercial - Property Assessed Clean Energy.

Unlike other financing options, PACE offers secured, fixed-rate, up-front financing for eligible improvements with favorable repayment terms. However, to be eligible for financing, a project must be located in a city or county that has approved an ordinance authorizing it to join a PACE district.

Chris Foster, chairman of the Missouri University Extension Council for Camden County, described PACE as "another layer of financing to help push projects forward."

"This is really big for our county. Right now, it's tough to get projects off the ground because banks aren't doing 80 percent loan to value any more. They're doing 60 or 70 - or even 50. So when you put in a PACE loan of

20 percent, the project is feasible again," he said, adding that the loans are for commercial projects - like apartments, condos, hotels, storefronts, industrial buildings. They can't be used for single-family homes.

Foster said typically 20 percent is the maximum that can be borrowed on a PACE loan.

"If the bank gives you 60 percent loan to value, which on \$1 million would be \$600,000, then PACE allows another 20 percent - \$200,000. That gets you back to the place we were two years ago as far as your cash outlay is concerned. Developers now have the option to come up with \$200,000 instead of \$400,000, which, in the developer world, makes it much easier to get a project done," Foster said.

He said PACE loans have been around a long time, but while the interest rates on traditional bank loans have risen 3 or 4 points, the interest rates on PACE loans are in the 7 percent to 8 percent range, which is lower than interest rates banks currently offer.

The government designed the loan to encourage people to use clean energy products - more efficient windows, more efficient

appliances and HVAC units - even more efficient insulation.

"The biggest benefit to this area is that it will help immensely on new construction multi-family housing, which is badly needed - and builders won't have trouble meeting the requirements because they'll be using materials that are already commonly used," Foster said. "For instance, I've been using spray foam insulation instead of the old R-factor insulation for years. It costs a little bit more but it's worth the money. LED lights instead of the old incandescent bulbs qualify. Toilets that use less water also qualify. Quite honestly, it would probably be harder to find non-energy efficient products now because who wants a refrigerator that's going to cost more money to run?"

All commercial projects qualify. Foster said the Broadway Hotel in Columbia just closed on a \$3.5 million PACE loan for expansion of the hotel.

"Communities all around us - Jefferson City, Springfield, Columbia - even some of the smaller communities have all passed a PACE ordinance. The PACE loans are just another tool to help the growth of the com-

munity and help with this housing crisis we're dealing with. The PACE loan is not a tax incentive so nobody is giving up anything." Foster said he has been working

programs that bigger cities adapt to more quickly. The MU Extension also provides farmers' aid and family assistance that would not be easily accessed in rural



for several years with the University of Missouri on economic development.

"The MU Extension office has provided numerous data points that help our community access

communities. I am excited for the opportunity to help economic development in Camden County and look forward to future projects," he said.

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Defunding

continued from page 3
Shawnee Bend with homes and lots lining around 3 miles of roadway. Typically, one deputy and one supervisor work each shift. Col. Brashear said that on holiday weekends, additional deputies are assigned to the Bend to handle the influx of people. According to the Gridsmart Data Module mounted on the light pole at Duckhead Road, 15,570 vehicles entered Horseshoe Bend just on Friday, June 20 – the kickoff to the July 4 holiday weekend/week.

Col. Brashear said 16 to 20 deputies – typically four per shift – patrol the other 650-some square miles of Camden County, which reaches from Laurie in the north to Stoutland in the south, Climax Springs to the west and Kaiser in the northeast and Richland in the southeast.

“People often ask why so many deputies are stationed on Horseshoe Bend and we tell them it’s because the people pay for the enhanced coverage,” Col. Brashear said.

At the meeting, Sheriff Helms told Village trustees that without the POA funding, he will likely have to pull the two to three deputies whose salaries have been paid by the POA and put them in the other areas of the county.

“The Village will still have dedicated coverage – you pay for that with your taxes and the Village pays extra for enhanced service – you just won’t have all the cover-

age you have now. Porto Cima will go back to sharing deputies with the rest of the county,” he said.

Several residents spoke at the meeting, expressing anger that the POA did not poll the residents to learn if they preferred law enforcement or untrained civilians patrolling their streets. Others said they feared a jump in crime and more people driving under the influence with just one deputy patrolling.

Resident Don Henderson said he was “deeply concerned. We have more and more money coming into this area and less and less support. A lot of people go away for the winter... Just having deputies driving around is a deterrent.”

Resident and developer Mike Ruck said the enhanced law enforcement coverage is one of the selling points for homes in the Village, adding, “I imagine the realtors are not going to be happy when they hear this.”

Ron Tussey, chairman of the POA Architectural Control Committee, said he had no idea the POA canceled the law enforcement contract, “and I doubt that any of the other people who volunteer on committees know either. We all need to go to the next POA meeting and get some answers.”

The next POA meeting is at 9 a.m. Monday, November 20 at the community center.

Crosswords Solution

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Keeping the Lake's wildlife in the wild

By Nancy Zoellner

Adair's Animal Nuisance Trapping can help you keep your home from becoming an animal sanctuary this winter. That's especially important if you're a second-home owner.

"If you live here full time and you hear scratching in the night, you're probably going to find out what the problem is. But with cooler weather setting in, if you only come down occasionally you might not even realize you have a problem," said owner Trapper Adair Bennett. "Wildlife inspections are one of our specialties because a lot of people don't know what kind of animal they're dealing with or how it got in. For do-it-yourselfers, we point out the problem and they fix it themselves or we can fix it for them and provide a 5-year warranty."

He said raccoons are responsible for the majority of their calls. He shared a story about one of his more comical removals.

"This couple, who were second-home owners, had spent several months working on their house. They finally got to the point where they were installing soffit and they sealed it all up. When they came down the following weekend, they found that all the individually wrapped candies that had been in a large candy dish on the coffee table had been opened and eaten. They couldn't find the critter anywhere so they looked in a kitchen cabinet where they stored their liquor," Trapper Adair said, adding, "Now this is where the tale gets tall! They said they had a just-opened whiskey bottle in there and the lid had been taken off, the bottle was sitting upright and about half of it was gone."

He said he searched the entire house but didn't find anything.

"Then I remembered that I had seen a little piece of cloth hanging down from a box spring in one of the bedrooms. I looked in there and found that a mother raccoon had crawled in there and had her young. She had gotten trapped in the house and didn't have a way out. Other than eat and drink she didn't do a lot of damage so the story is she got drunk, went to bed, and had her pups."

Bats also keep them busy.

"You'd think that bats would all head to the caves in the winter but even in the summer they like to find a way into an attic, and if they can access the attic, they can get down in the walls where, in the winter, it's warm enough for them to survive. If you're a do-it-your-



selfer, you can get up in the attic but a lot of people can't or don't want to do that so we can do it for them. Finding the cracks where they get in is the hard part," Trapper Adair said.

Mice can also cause problems, as one homeowner learned the hard way.

"A lot of plumbers use Pex piping to run water lines because it's less expensive and easier to use. We got a call from someone whose finished lower level flooded because mice got inside, got between the floors, and chewed many holes in the lines. The water was turned off so they didn't know they had a problem until they turned the water on and then quite a bit later went downstairs. By then, the damage had been done. So if you see mouse droppings, put out mousetraps or call us. We also mouse-proof homes," he said.

The trapper said it's also important to get rid of groundhogs as soon as they're spotted. He said he's gone on calls where groundhogs have dug so many tunnels and rooms – some the size of a 55-gallon drum – that he couldn't understand why the foundation hadn't collapsed.

When people call Adair's with a problem, they can usually respond within a week to conduct an inspection. Bennett said they look from top to bottom inside the home and out, then they prepare a complete report for the homeowner, detailing the work

that needs to be done. "That way do-it-yourselfers will know exactly what to do – or we can do the work for them. If we handle the job, after the entry points are sealed off, the next step is to start the eviction

process."

To avoid attracting wildlife, he suggests keeping bird seed and dog and cat food inside or in metal cans with tight-fitting lids if it's stored in a shed or garage.

His dad, Mickey Bennett Sr., a former contractor in Kansas City, helped his son get started the business.

"He was at the contractor's counter of a lumber yard, when a guy named Trapper John approached him. Trapper John had a wildlife biology degree and 35 years ago was about the only nuisance trapper in Kansas City. He told my dad he had removed a raccoon that tore up a family's house and had been asked to repair the damage but he didn't know carpentry. My dad did the repairs, then continued working with him for around 15 years," he said. "I was an electrician and had recently started my own business and worked with my dad in the evenings and on weekends."

After he and his wife moved to Lake of the Ozarks he realized no one was offering nuisance wildlife control.

"I put an ad in the Yellow Pages and the rest is history," Trapper Adair said. "As the business has grown, I've worked to get all my employees certified with the National Wildlife Control Operators Association. We go through a lot of training, taking classes on animal biology, handling, safety, seasonal restrictions. We are the wildlife control professionals at the Lake."

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Managing Rental Property Post-Covid

We are now almost two years removed from one of the biggest events in the history of the world; one that disrupted the way that people shop, work, vacation, eat, buy groceries, even the very way we live! As a vacation rental company with a 20-year history at the Lake of the Ozarks, we can now look back and see how this world-wide event affected vacation rentals here at the Lake.

Background: It is March 2020 and after coming off our best rental year ever in 2019, we are experiencing cancellation after cancellation. We are hoping to do at least 75% of the rentals that we did the year before. We are also hoping that we will not go out of business or have to lay people off. In March and April 2020, we had our two worst booking months in the history of our company. We booked roughly 33% of our total for those two months from the previous year.

But then a magical thing happened that probably will never, ever happen again. Schools were closed, most people were working from home and the government was handing out "free" money! The perfect storm for areas that were "open." Prior to May and June 2020, our best booking month ever was June of 2019 when we booked \$196,000.00 that month, on our way to our second consecutive \$1,000,000.00 rental season. We ended up booking over \$400,000.00 in May and again in June, so over \$800,000.00 in just two months! Compare that to our sales for 2009, at the height of the "Great Recession", when we booked just \$408,000.00 for the entire year!

2020 turned out to be a great year for our company and for many others around the Lake, and 2021 was even better. Then



Russell Burdette

in 2022 we were down 1% and this year we were down 11% from the previous year, but we were still up 42% compared to 2019!

While we may not see the numbers that we saw during or immediately after the Pandemic, our area should continue to see plenty of visitors based on all the exposure that we received during the two covid years, when our destination was "open" compared to many vacation spots that were closed to the public.

Now, many people who purchased investment properties during the pandemic, thinking or hoping that those numbers would continue, will have to decide if they will keep those properties. For some it may not be worth keeping properties that do not cashflow. As previously noted in other articles, our rental season is very short and it is tough to have a true "investment" property here at the Lake of the Ozarks; not impossible, just not ordinary.

Russell Burdette is the Owner of 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 russell@yourlakevacation.com. Happy renting!



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Boating Trends

with Kyle Kelly of Kelly's Port

Buying the Wrong Pair of Shoes Because They're a Deal

It's no surprise the boating market has changed – not long ago, we had empty lots, long production times, and buyers lined up to buy anything and everything that would float – or recreate. Now, we drive by marine, RV, and powersports dealers across the nation to see most all dealers' lots are full.

So, what, as a buyer, should we be watching to maximize our overall happiness in the "fun equation" of boating or any other sport? My advice – don't buy the wrong type of shoes just because they're on "sale."

Hear me out – a boat (or ATV or RV or anything else) is a long-term investment with more family involvement, involves more care/feeding, and such that aren't fungible. But sometimes, we invest as much time into buying a boat/car/RV as we do a pair of shoes.

We're all guilty of this. If we don't like a certain pair of shoes, we can just throw them out and buy another pair – ask my wife's closet. And if we go out intending to buy running shoes to start a work out program, but get the flip flops instead because they're on sale, we don't achieve our goal of working out – ask my ever-growing belly.

So, when it comes to a boat, make sure you're doing the fundamentals of "why" you're purchasing the boat, and not just get caught up in buying "the wrong pair of shoes, two sizes too small" because they were a "deal."

How are you going to use this boat? What's the reputation of the brand? What's the service reputation of the dealer? How desirable is this boat on the secondary market?



Kyle Kelly and kids

Listen, I'm not saying don't shop for the "best deal" – the market has realigned, (which is a good thing) but please make sure you're factoring all the variables into your "fun equation" for your new toy. Too often, I've seen buyers get roped in because of overly pushy sales tactics or gimmick offers, and they just bought the wrong boat because it "seemed like a great deal" – and, the dealer needed to move it.

Later the client isn't happy with the product or dealer or both because they were caught in the emotion of "the deal." A "great deal" is where you've bought the right product, for the right value, and for the right reasons that fit your family needs - it may not always be on price. Now, I'm off to actually buy some running shoes, unless I find a really good deal on some loafers...

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"Insurance Talk"

Possible Ways to Reduce Your Home & Automobile Insurance



Katie Peacock, CISR

I am sure you are seeing increases in premium on your homeowners insurance and automobile insurance. The United States has had 23 major weather disasters already in 2023. According to The Weather Channel this is an all-time record number for any year dating to 1980. Eighteen of those 23 major weather disasters have been tornadoes. According to the National Oceanic Atmospheric Administration each one of these weather disasters has cost at least \$1 billion in losses; they are estimated damages are more than \$57.6 billion. Even though you may not have had a loss from one of these disasters it affects your insurance.

You might be missing out on some discounts on your homeowners insurance & automobile insurance.

On your home if you have replaced the plumbing, heating and air, or wiring in your home let your insurance company know as some companies give discounts for these types of renovations. If you have replaced your roof on your home let your insurance company know as most companies do give a discount for this. If you have your homeowners insurance and automobile insurance policies with the same company make sure that you have the multi-policy discount applied. Do you have an alarm system in your home? Some companies offer discounts just for the doorbell cameras; there are also carriers that will give discounts for a smoke detector, deadbolt lock, or fire extinguisher. If you have a water shut off system that

automatically shuts off the water supply throughout the entire home when a leak is detected let your insurance company know to see if that is a discount they offer. Some companies offer discounts for an automatic whole house backup generator. There are companies that give a discount if access to your home is gated.

Some auto insurance companies are offering telematics which could earn you up to a 30% or more discount. The telematics could be an app on your phone or a device that plugs into your vehicle. Most telematics programs are looking at hard braking, amount of time driven, time of day you drive, fast acceleration, and distracted driving. If you have youthful drivers in the home there are some companies that give discounts if they are a good student or if they have taken a drivers education program. If you have a driver that is away at school without a vehicle some companies offer a distant student discount. You can get a discount if you set your automobile insurance up on automatic payments out of your bank account or off of your credit card.

As insurance companies are raising rates I would reach out to your insurance company or agent to find out what discounts might be available to you.

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Crossword Puzzle

THEME: SWEET TOOTH

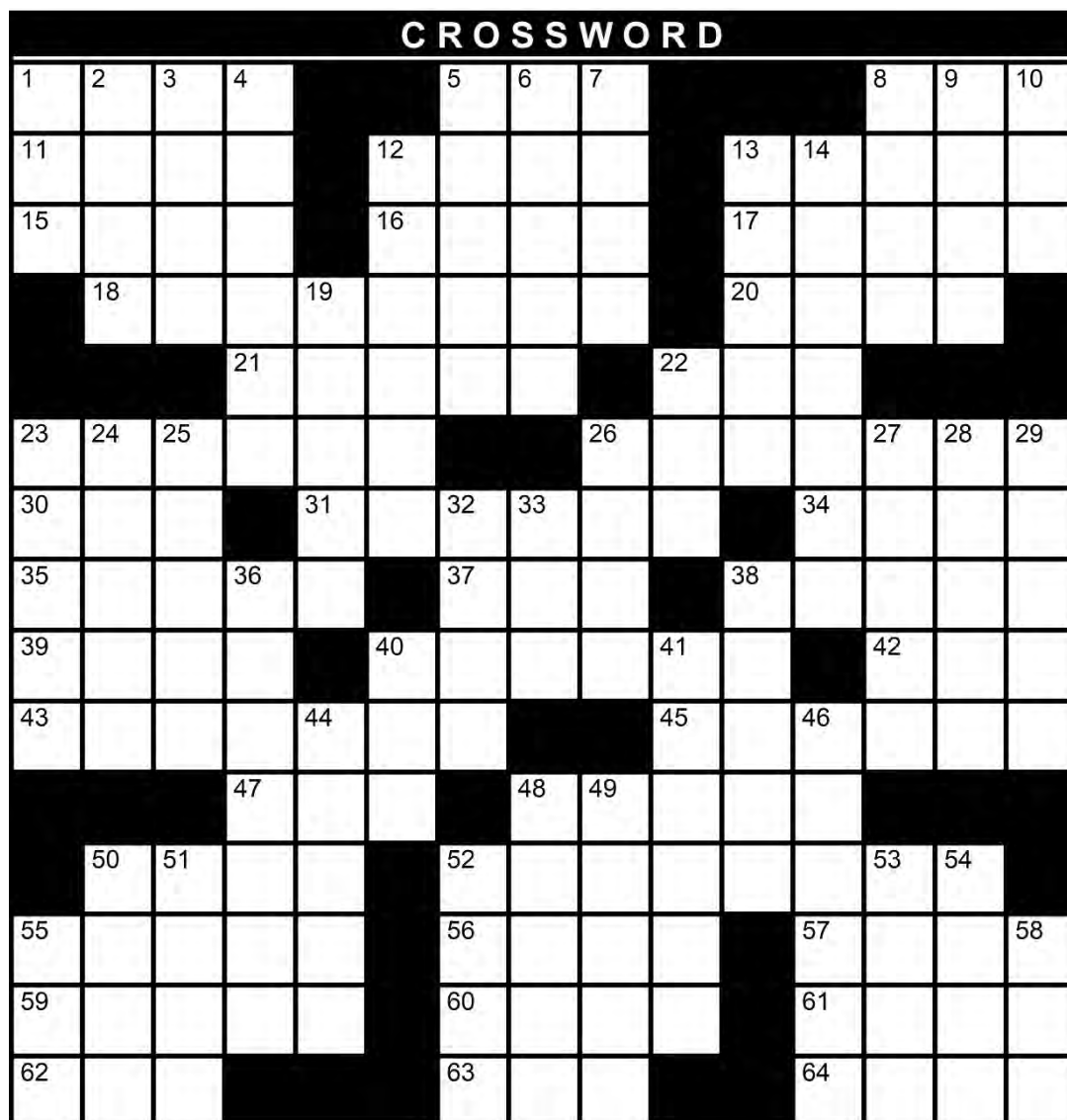
ACROSS

1. *Bow Wow Wow's "I _____ Candy"
5. Money source
8. *_____'s Root Beer
11. Pelvic parts
12. Start of something big?
13. Round openings
15. RPM gauge
16. Cantina cooker
17. Car sound, to a toddler
18. *Ninepins namesake
20. Kiln for drying hops
21. They had
22. Division, abbr.
23. Informal wear
26. "Tail" on letter C
30. Kamakawiwo'ole's strings
31. Real estate sale agreement
34. Denials
35. 9 a.m. prayer
37. Even, to a poet
38. *Desert plant harvested for sweet syrup
39. Forbidden
40. Quickly or slowly, e.g.
42. *Sweet _____ brew
43. Breathe in
45. Westernmost city in Germany
47. Soldier's bed
48. Mensch, alt. sp.
50. Italian car brand
52. *Jolly livestock raisers?
55. Russia's hard liquor
56. Ctrl + Z
57. Consumes food
59. Checks out
60. Famous French couturier (1905-1957)
61. Heavy Metal's Quiet _____
62. Caustic soda
63. Newsman Rather
64. Kill, as in dragon

DOWN

1. Clever humor
2. Unfortunately, exclamation
3. Actor Nolte
4. Island in French Polynesia
5. *Donut filler
6. Checked out
7. Bleats
8. Rocky & Bullwinkle and Mary Kate & Ashley, pl.
9. To a very great degree (2 words)
10. Not bright
12. Sacred choral compositions
13. Roundish
14. *Sweet tooth, technically
19. *____ Musketeers, spelled out
22. Drops at dawn
23. *____-Frutti
24. Highlander's dagger
25. Sage and rosemary
26. *Scoop holder
27. Averse
28. "Drove my chevy to the _____"
29. Southeast Asian org.
32. Relinquish, as in property
33. Clergyman's title, abbr.
36. *Single serving treat
38. Embarrass
40. Arthur, to friends
41. Hard feelings
44. I to Greeks, pl.
46. TV's "Where everybody knows your name"
48. Opposite of depression
49. "_____ a high note"
50. Same as fogey
51. Inactive
52. "Ant-Man" leading actor
53. Not top-shelf in a bar
54. Greek portico
55. Radio knob, abbr.
58. Farm pen

Solution on page 13



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Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce held a Ribbon Cutting ceremony for one of their newest members, Free2Grow on Friday, October 20th at the Camdenton Area Chamber of Commerce office. Attendees included friends and family, Chamber Staff and Board Members, and several fellow chamber peers. Visit them online at Free2-grow.com or find them on Facebook or call 314-504-3281.

The Camdenton Area Chamber of Commerce hosted a ribbon cutting celebration for one of their newest members, JRE Outdoor Innovations on Thursday, October 19th. Owner Jacob Riemann and staff Caleb Stamper were joined by family, friends, Chamber Staff and Board, and several business associates for the ceremony. You can find them on Facebook or call 573-368-1611.



The Camdenton Area Chamber of Commerce recently helped Lake Area Industries celebrate 40 years in business with a ribbon cutting ceremony in conjunction with their Open House event on October 5th. Ribbon Cutting attendees included LAI Board Members, Staff, and Employees, Chamber Staff and Board Members, and many additional local community and business peers. For more information about Lake Area Industries you can visit their website www.LakeAreaIndustries.org or call 573-346-7934.

The Camdenton Area Chamber of Commerce recently held a Ribbon-Cutting Ceremony on Friday, September 22nd at the Elim Foursquare Church located at 808 Old South 5 in Camdenton. The event was hosted to help celebrate the church dedication and the 100th Anniversary of the Foursquare Church. Many were in attendance to celebrate this occasion including Chamber staff and Board members as well as several other church and community members. Visit their website ElimFour-square.org or call 573-346-3233



Submit your Press Releases to: Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

As the Lake Churns The Lake Market



Real Estate and Lake News with C. Michael Elliott

The United States got its third quarter report card the Commerce Department. The U.S. economy grew at an annual pace of 4.9% in the third quarter. This is the fastest pace in almost two year and despite interest rates at 23-year high and consumer prices 3.4% higher in September than a year ago.

This growth is especially significant given that high interest rates would typically result in impeding growth. The American People have been given a "A" in holding up the US economy. Personal spending on goods increased 0.7 percent but the bigger spend was on services. I think we are still seeing the effects of the pandemic driving spending on services or "experiences" vs goods to some extent. Unless it really is the 'Taylor Swift effect'. The job market is holding up nicely with an unemployment rate below 4% for almost two years straight. The recent UAW negotiation resolution will be another win for workers and benefit for the economy.

Here is what I am seeing in the Lake of the Ozarks real estate market and my business. There is a huge amount of interest difference between condos and homes with individual homes being the preference. When presenting new properties to the market, homes are averaging about four times more views. Interestingly, in the condo market, larger and higher priced condos are gaining more attention than their smaller counterparts.

With regards to lakefront homes, again, I am seeing more interest and activity in the higher price ranges. At \$500k and above activity rises significantly. The off-shore market is also extremely active, especially under \$350k.

I am seeing a lot of cash transactions and 1031 exchanges right

now. There are quite a few buyers who have pulled their funds from riskier investments and are putting it in real estate.

All prices and property types are still selling well. The difference hinges on good pricing and presentation. The lake's real estate inventory is still extremely low and there is pent up demand. Buyers are not willing to overpay AND have a high interest rate. When rates were low, they were more willing to cough up a few extra dollars, especially when they were getting more home for the money. Now they are feeling the squeeze of what they can buy based on a higher interest rate.

The real estate market has gone through an enormous shift and continues to change weekly. If you are struggling with how this has or might affect you or would like advice on the best direction to take, please give me a call.

Michael Elliott is one of the most respected brokers in the area and operates a boutique office focused on personal service. He has been a broker at Lake of the Ozarks since 1981. 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.





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Shop the Lake

THIS WINTER

with Nancy Hogland

Get ready for a winter wonderland! That's the forecast from the 2024 Old Farmer's Almanac.

The 232nd edition of the almanac, which claims it correctly predicts the upcoming winter weather about 80 percent of the time, is forecasting a cold and snowy winter for the majority of the nation.

"Keep a shovel at the ready early, especially in the Northeast and Midwest, where snow will arrive beginning in November with storms, showers, and flurries continuing through the start of spring,"

Persimmon tree seeds are giving the same warning. When split into two pieces, a seed is revealed. A spoon-shaped (shovel-shaped) seed is said to mean it will be a snowy winter. A knife-shaped seed means a cold icy winter with winds that cut through like a knife. A fork-shaped seed foretells of a mild, bountiful winter. Seeds split this fall across the state – and right here at Lake of the Ozarks – have nearly without exception revealed spoons.

And finally, there's the wooly bear caterpillar. Legend has it that the wider the black band, the harsher the winter. Conversely, the wider the rusty-brown stripe, the milder the winter. Although the fuzzy insects are common to

Missouri, there doesn't seem to be a general consensus.

One thing is certain – November brings colder temperatures and December and Christmas are following right behind. If you're not a fan of winter and can't squeeze in a trip to the warm and sunny south, you can always bring the south to your home with a palm tree from Florida Direct Palm Trees.

With the best palm prices in the Midwest and the largest selection of oversized pots for those palms, Florida Direct Palm Trees, located at 5923 Osage Beach Parkway, is the place to shop for a friend or family member who thinks life is best spent on the beach, dock or boat. Pick from 9-foot-tall Christmas Palms; cold-hardy Coconut Palms, ranging from 4 to 10 feet; the 5 to 8-foot tall Spindle Palm, and several others. They even carry beautiful Birds of Paradise tropical plants. For a fee, Florida Direct will deliver your palm purchases.

You can also deck the palms with the cutest beach ornaments to be found in this area. If you're looking for gifts to help wile away the hours until warm weather returns, Florida Direct Palm Trees also carries the Lake of the Ozarks Opolo board game, as well as a puzzle selection that can't be beat

and unique toys and games for the kids. While there, check out their wide variety of resort wear – including the one-piece Jungle Fever swimsuits and Baja crocheted coverups – just in case Santa's sack is carrying a week at the beach for you.

If you're tired of fighting the crowds for the same old, same old Christmas gifts that likely will just be regifted next year, mark your calendar so you don't miss the annual Christmas at the Landing Shopping Event, planned for Saturday, November 18. The Landing is located on the Osage Beach Parkway near the entrance to Lake Regional Hospital.

From 10 a.m. to 5 p.m. the shops in the mall will be hosting an open house and offering samples, snacks, giveaways, and refreshments. You can also enter to win a gift basket worth \$500 in merchandise from The Landing on Main Street's boutiques.

After making your list and check it twice, head to stores like Blair's Landing, where you'll find quality, classic designer clothing for both women and men; Blair & Co. Confectionery, the home of Ozark Maid Candies, which carries the best ever selection of stocking stuffers for both children and adults T-shirts, maps and dozens of other fun Christmas

gifts; and the Shabby Chic Boutique, a quaint boutique selling unique clothing, jewelry, candles, hair accessories and more – gifts that will wow even the pickiest person on your list.

When only the best will do, stop by Chestnut Ridge where you'll find a line of fine home furnishings, beautiful decorative items for the home and a full line of Brighton purses, shoes, belts, and accessories; Country Crossroads, where you'll find beautiful Christmas bedding, fun Christmas apparel, lovely décor and unique and exquisite snow globes; and Peacock Lane, your "go-to" for the latest fashions and jewelry – including the gold locket initial necklace, and head-turning dresses that will make you the belle of the Christmas ball.

And if the gift of your time is all someone wants this Christmas, take that special someone to Yankee Peddlers Tea Room and Restaurant for a cozy lunch. They serve homemade steaming fruit cobbler served in a warm crock and topped with whipped cream, delicious classic sandwiches like the Roast Beef Dunker with Cheese or the Grilled Rueben, and tasty soup and sandwich combos – and did I mention hot cobbler? It's not to be missed!



Bagnell Dam Strip

Shopping for Christmas at the Lake is more than box stores and big retailers. Several small boutiques and specialty stores offering unique gifts are sprinkled all around the area.

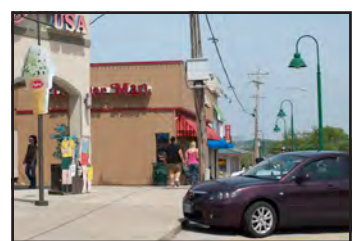
The Bagnell Dam Strip, home to boats and motorcycles during season, is a great place to find clothing, novelties, sweets, food and drinks and so much more.

Dogpatch is the perfect place to shop for stocking stuffers, as well as some of the classic games



that never go out of style and Grandma's Candy Kitchen has saltwater taffy, chocolates and fudge to die for!

Do you have a biker on your gift list? Then you must visit the Leatherman, which carries a wide selection of quality leather



jackets and chaps, footwear, including Minnetonka Moccasins, purses, backpacks, and leather wallets, belts, and even bracelets.

Get your cowboy on at Outlaws – the Men's Outpost – which offers clothing from Howitzer, Scully, Stetson and more. It's also the place to shop for men's toiletries – perfect stocking stuffers for your fella. Outlaws, located at 1296 Bagnell Dam Boulevard, also offers a discount for heroes.

If the women in your life enjoys a western flair, your Christmas shopping has to include a trip to Split Arrow Boutique, at 1206 Bagnell Dam Boulevard. Split Arrow Boutique is a down-home place to shop for trendy clothing, jewelry, hand painted



signs, American darling purses and more – and they also offer a hero's discount.

Want a gift that's always the right size? A gift certificate from Casablanca, Baxter's Lakeside Grille, JJ Twigs Pizza and BBQ, JB Hooks, Tucker Shuckers – or anyone of the other great restaurants and clubs along Bagnell Dam Boulevard - is sure to please.

A weekend getaway at the Alhonna Resort and Marina or the Resort at Port Arrowhead would provide a relaxing gift they're sure to remember.

Think outside the box this holiday season for unique, memorable and special gifts.

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Christmas Gifts 2023

Allbirds Wool Dwellers Slippers

The days are getting shorter, and with that come the cooler days and colder nights. Getting around the house without getting your feet chilled is easier with a pair of wool slippers-- these form-fitting footwear fill the bill. **\$39.00** Allbirds.com

Angels Horn Bluetooth Turntable

For the Boomer on your shopping list, or anyone that prefers the mellow tones of vintage vinyl, this turntable features a built-in pre-amp and bluetooth connection to your listening device. 2-speeds, built-in speakers, line-in and RCA out. **\$230.00** Amazon.com



Quince Men's Cashmere Sweater

The downy soft feel of Mongolian Cashmere wool, an unbelievable price point. Lightweight crewneck styling in a range of solid colors. Matching Joggers sold separately. **\$60.00** Quince.com



INSMY C12 Waterproof Speaker

Make shower time more fun, with music via this IPX7 rated waterproof bluetooth speaker. Play from your bluetooth equipped device, or insert a TF card. Built-in 1200mAh rechargeable battery. **\$24.00** Amazon



Growler Works uKeg Growler

If you partake in the local micro or craft beer offerings, you're sure to want to take some home for later enjoyment --

except the usual glass growlers leave you feeling a bit flat once opened. This 128 ounce copper uKeg carbonated growler makes a great gift. From zero to 15 PSI, the cap regulates the pressure. Built-in dispenser cap for easy serving. Replaceable tap handle. Uses food grade CO2 cartridges. **\$245.00** Amazon



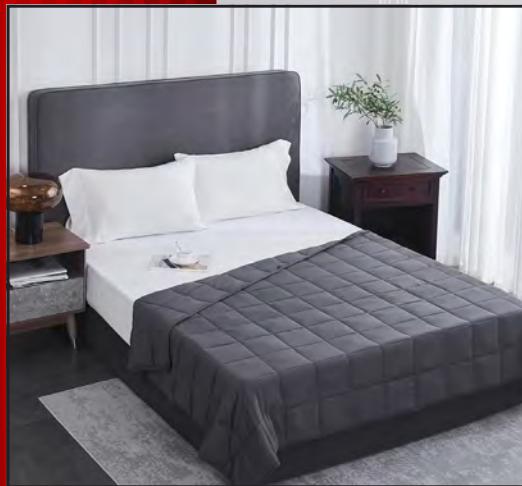
Satin Short Sleeve Pajamas

These shorty satin short-sleeve pajamas are classically styled, with pajamas shorts and short sleeve top with pocket. Just the thing for sleeping, casual wear or lounging around the house. **\$25**



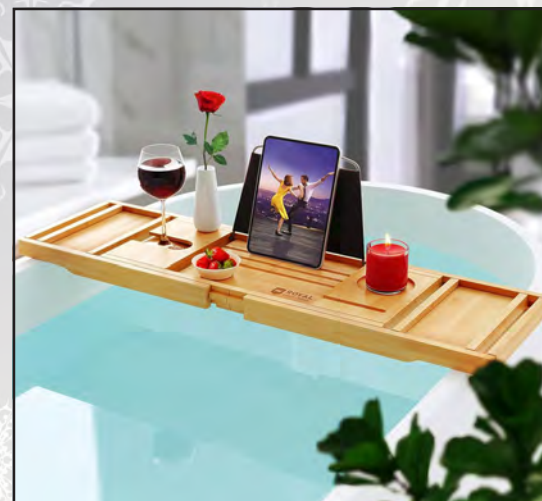
Queen Size Weighted Blanket

Cozy queen size weighted (20 lbs) blanket with removable cover for cozy comfortable sleeping by Lagraty. Filled with pockets of micro-beads, 7 layers of fabric to securely encompass them. Weighted blankets should be 7-12% of the body weight of the sleeper. **\$35**



Bamboo Bathtub Caddy

She deserves the spa treatment at home and this foldable bathtub tray/caddy checks all the boxes. Plenty of room for bath bombs, candles, books, a glass of wine, you name it. Made from bamboo, **\$45** Amazon



Holiday Gifts That Make Kids' Days Special

Searching for the perfect holiday gifts for little ones? Think about their daily activities and consider how you can make those moments more special. From playtime to bedtime, here are five holiday gift ideas that infuse fun and wonder into kids' routines:

Bath Time Comfort

If bath time could use a little revamp, consider a set of bath toys. While rubber ducks are a classic option, today's bath toys don't just float, they also spray water, spin, make music and light up, keeping babies and toddlers occupied and engaged while getting clean. Pair this gift with an animal bath wrap, so that getting out of the tub is just as fun. Ducks, bears and dinosaurs are some of the cutest and coziest options, and are great for the pool and beach, too.

Time to Build

Kids can get started on their very first DIY projects with the Drill & Learn Workbench from VTech. With nine included proj-

corn's horn and tail, then hear the unicorn describe each accessory, helping kids explore colors, counting, feelings and more. Kids can coordinate the color of the unicorn's star by pressing the gem on her necklace, or place an accessory on her horn to see her star change color to match. Music adds to the dress-up party fun, and her horn and star will flash to the beat.

Creative Mealtimes

Make meals more creative with BPA-free, silicone placemats that can be doodled on again and again, and a set of colorful dry erase markers. Easy to clean and featuring designs meant to educate and entertain, they offer parents convenience and little ones endless fun.

Bedtime Stories

Storytime With Sunny is not just a bedside lamp, but also an animated and entertaining friend and storyteller that invites participation in more than 300 activities.



ect ideas, young builders can learn to use its drill, drill press, sander, circular saw, screwdriver, vise and hammer. Three modes allow young builders to listen to music while they work, explore sounds and facts about each tool, and show off their discoveries in quiz mode. Storage and trays help kids keep a tidy workspace so they'll be ready for their next project.

Glamour and Magic

Bring magic into playtime with the Style & Glam On Unicorn. Kids can choose from six glamorous accessories to decorate the uni-



Sunny shares fairy tales, classic songs, guessing games, silly jokes and tongue twisters, and also encourages good manners, leads little ones in mindfulness exercises, and teaches healthy habits, such as brushing teeth. When the day is

done, set the gentle alarm, and let kids take a quiet moment with Sunny as she leads them in a bedtime routine. They will fall asleep to her softly glowing light.

From sunrise to sunset, great holiday gifts can help you bring magic, fun and creativity into every part of the day. *StatePoint*

Merry Christmas

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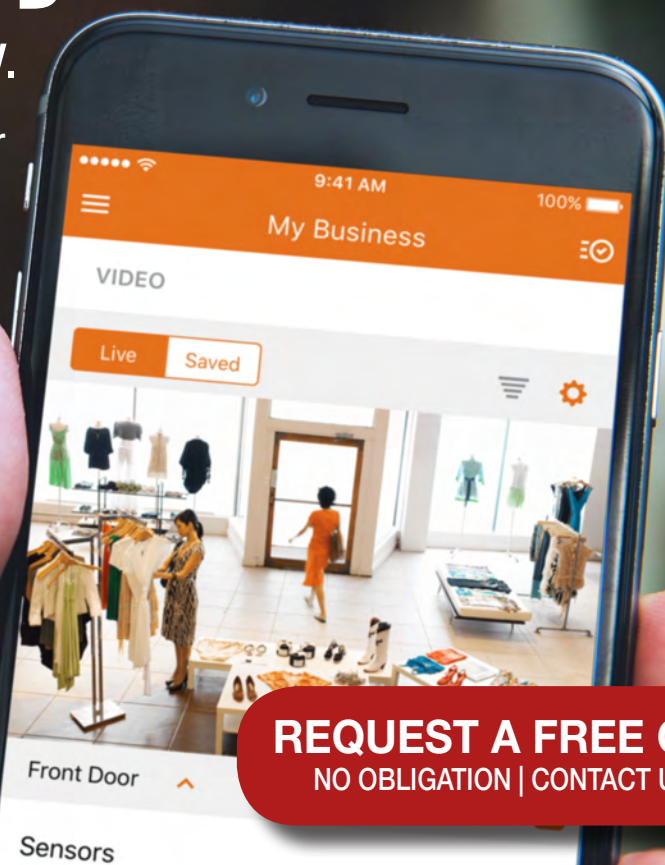
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