

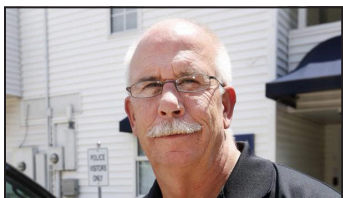
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BOATING ON BACK



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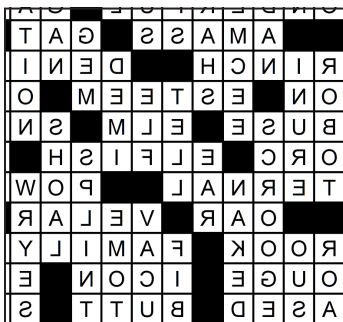


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Tech & Lifestyles

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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 12

DECEMBER, 2022

Jolly old Saint Nick soon coming our way

By Nancy Zoellner

The year flew by and once again, Christmas arrived much faster than expected. The proof is that Santa Claus will soon be coming to town to take part in the Lake Ozark Christmas Parade.

The 38th annual event, to be broadcast live on Lake TV, is set to kick off at 1 p.m. on Saturday December 10. The theme for the parade is Christmas Through the Generations. Phyllis Marose will be the grand marshal.

"This is quite an honor! I was taken aback when Lagina Fitzpatrick approached me. She said, 'Can I ask you a big favor? Would you be grand marshal in the Lake Ozark Christmas Parade?' My first response was, 'You've got to be kidding me! I know a lot of other people who would be more deserving of this and who have been active in the community for a lot of years.' She said that was the point - that I had been here a long time and I had done a lot for the community. Of course, I am quite humbled - and thrilled and honored - all at the same time," she said.

According to organizers, Marose was selected for the honor because of her decades of involvement in the community. During her 50-plus years at the Lake, she has owned and operated several businesses including Putt 'n Stuff Family Fun Center in Osage Beach and Capt. Hooks, now known as JB Hooks Restaurant in Lake Ozark, and she has served as alderman for the city of Osage Beach for several years.

Lake Ozark Police Chief Gary Launderville said that thanks to Fitzpatrick, executive director of the Tri-County Lodging Association and one of the parade organizers, he expects to have enough volunteers to make sure Santa has a smooth landing and that everything else will run smoothly as well.

"After Lagina stepped up to head the parade committee last year I met with her several times

volunteers all along the way to try to reduce the gaps.' And she made it happen. There's only so much we can do, but the group she had last year was great," the chief said. "We didn't have anyone leaving a business and driving against the parade. She's handling it again this year so we expect the same great results."

In previous years, impatient motorists would take advantage of gaps in the parade and try to

Page, a member of the Bagnell Dam Strip Association, which hosts the event, the route was shortened around seven years ago.

Chief Launderville said that, as they have in recent years, parade entries will line up along Route 242, heading toward Bagnell Dam Boulevard, then turn right and travel toward the dam.

Entries can compete in three different categories: Business,



and told her 'We have to have 13 volunteers because I don't have enough officers to handle all the intersections and we also need

leave the Strip. It was an even bigger problem when the parade ran the entire length of Bagnell Dam Boulevard. According to Mike

Civic Organizations, and Youth/Church Groups. This year, judging will be done differently.

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As The Lake Churns.com

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



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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Robert Mills, Marketing Consultant (931) 801-5731

Journalsales@mix927.com

www.lakebizjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Zoellner and Darrel Willman.

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160 N. Hwy. 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner

TRAVEL MUCH? Then you need an Apple AirTag. These coin-sized buttons help you track and find your most important items. Attach one to your keys. Put another in your checked bags and just like that, they're on your radar in the Find My app, which also lets you track down your Apple devices and keep up with friends and family. They're also good for carry-on bags – that might get carried off when you aren't looking in a busy airport because they can be set to send an alert when your bag is not with you. Best part – they start at \$29 in the Apple store.

FOR A ONCE-IN-A-LIFETIME meet-and-greet with the Jolly Old Elf himself, consider a trip to North Pole, Alaska. The entire town, just 15 minutes south of Fairbanks, is just as you'd imagine the North Pole to be – candy cane street lights, streets named Kris Kringle Drive and Mistletoe Lane, and Santa Claus House, a huge store where the walls are lined with just a few hundred of the thousands of letters that arrive each year addressed simply, "Santa Claus, North Pole." And of course, you can visit with Santa and go to the Antler Academy, where Santa's reindeer team lives. Visit Alaska-travel.com for help planning your trip.

IS A TRIP TO ITALY on your bucket list? Have you ever wondered what it would be like to live in one of Italy's picturesque towns? Now you can get paid to find out. In an attempt to save their shrinking city, the town of Presicce is paying people up to about \$30,000 if they will commit to buying an empty house and then stay permanent-

in U.S. dollars. However, they're all "fixer-uppers" because they've been sitting vacant for some time. For more about the town, visit comune.presicceacquarica.le.it/it – the website allows you to switch to English. It does not say if the town is located near a Lowes or Home Depot!

THE STANDARD CARRY-ON size is 22 inches tall, 14 inches wide, and nine inches deep – and that includes the wheels and handle. Travel writer Lydia Mansel, who created the website, justpacked.com wrote in an article for Travel and Leisure that because space is at a premium, everything you pack must serve a purpose. If it doesn't, it must remain at home. After years of packing the wrong



way, she's sharing tips of how to pack the right way. Skip the heels you can't walk in for long distances; in rainy season, bring an umbrella but leave the raincoat at home – they're bulky and seldom used; a bulky neck pillow – opt for a newer, smaller version; when you're traveling out of the country, the wrong adapter – research your destination before you go – or opt for a universal adapter; dry-clean-only clothing – no explanation required; excessive skin care products – they're heavy and could cause delays at security check-in points. For more information visit travelandleisure.com and click on the Tips scroll-down menu.

CATCHING COVID is no longer the No. 1 concern of travelers who are searching for accommodations, according to research conducted by Phocuswright, a travel industry research authority. Instead, their focus is back on sustainability, travel style and budget. The study found that more people are looking for eco-friendly hotel accommodations, they turn to social media for information and they aren't influenced by celebrities' rave reviews. Instead, they rely on reviews from those they know.

ARE YOU A TRAVEL "EXPERT?" Have you been there – been everywhere – and done that and remember it all? If so, check out the Geo Quiz on Travel Age West,

online at travelagewest.com/GeoQuiz, where you can test your geo intelligence and track your scores over time. Quizzes cover destinations from Arizona to Zimbabwe – and numerous locations between! According to the description, Geo Quiz has been a signature feature of TravelAge West magazine for more than 20 years. It was created by Marc Mancini, a leading speaker and consultant, who has created certification programs for a wide range of clients throughout the travel industry.

FLYERS WITH DISABILITIES often have lavatory options they don't know about, according to a recent story on Travelweekly.com. The article, written by Robert Silk, states that although U.S. airlines don't have to provide accessible lavatories on single-aisle aircraft, some carries have semi-accessible facilities – but fail to let people know. Spirit Airlines has Space-Flex lavatories on 83 percent of their aircraft. Frontier and Alaska Airlines also have the Space-Flex lavatories on some of their planes. Delta has the Aft Complex on some of its fleet. However, neither the Space-Flex nor the Aft Complex offer full accessibility. The Aft Complex is just wide enough to fit an aircraft wheelchair into. From there, flyers must transfer themselves onto the toilet seat. The Space-Flex complex features adjacent lavatories with a removable wall between them. For wheelchair access, a flight attendant removes the partition. But flyers still must use their own power to get on the toilet. According to Silk's story, accessibility has long been a subject of discussion at the DOT, but even if the proposed regulation to make at least one lavatory on single-aisle planes with 125 or more seats big enough for free movement in a wheelchair and to accommodate an assistant, it would only go into effect for aircraft delivered at least 20 years after the regulation becomes law.

TECHNOLOGY-CHALLENGED travelers flying with Frontier better hope they don't have problems with their tickets – or need to talk to reservations – because the airline has done away with support service by phone. Those who call customer support will hear a message telling them that to offer the lowest fares in the industry, they have to operate efficiently and they want their customers to operate efficiently as well, "which is why we make it easy to find what you need at FlyFrontier.com or on our mobile app. We also have a chat service."



ly. The homes are all built before 1991 and begin at around \$26,000

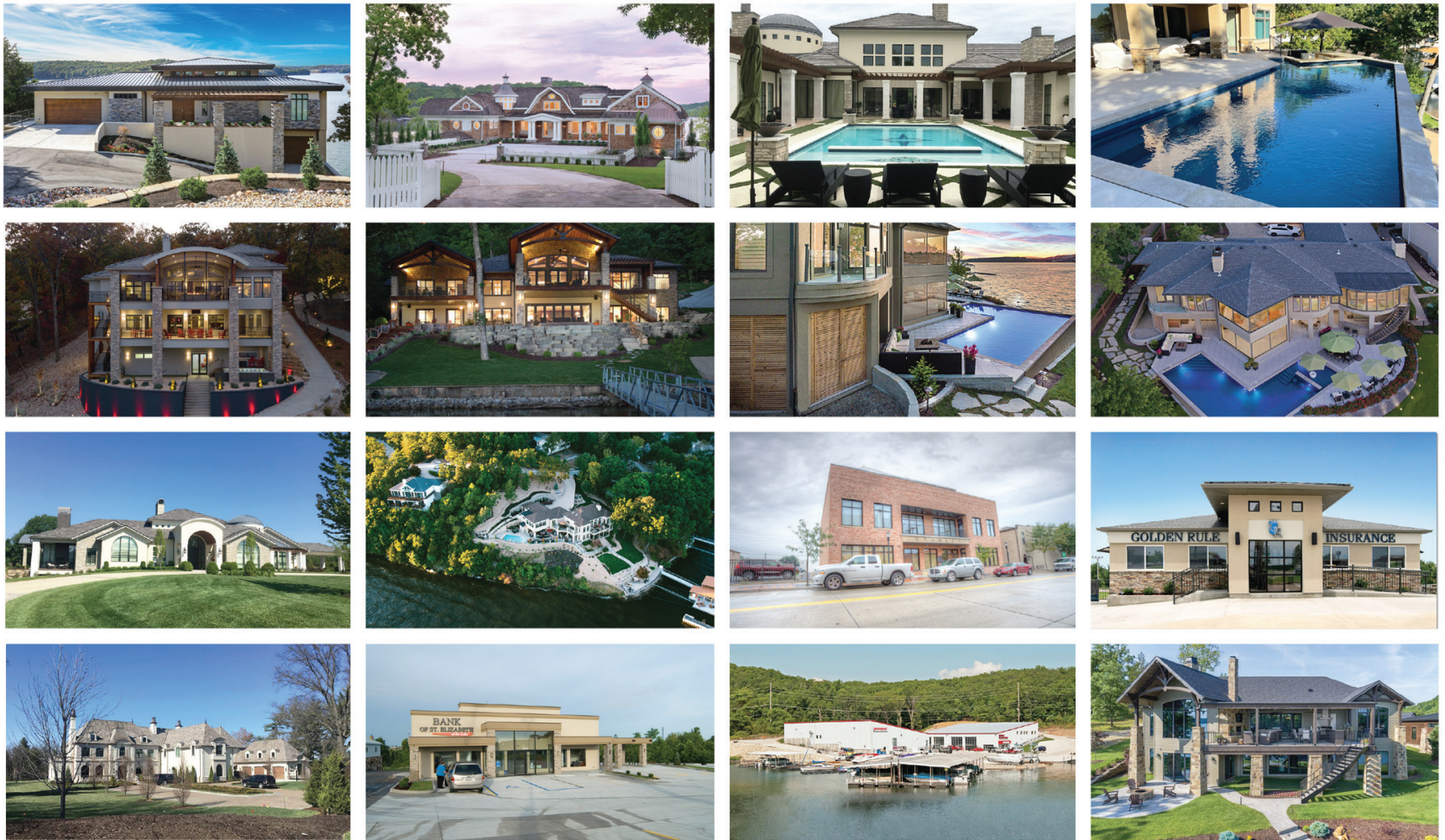
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Shootout sets another record

By Nancy Zoellner

The 34th Annual Lake of the Ozarks Shootout, the largest unsanctioned boat race in the nation, is once again the largest fundraising event at Lake of the Ozarks. This year the race donated \$625,000 to Lake-area charities, beating out last year's record-breaking donation by nearly \$200,000. The announcement and check presentations were made November 17 at Performance Boat Center, the title sponsor of the race.

"It's a huge event for the economy of the Lake. There are so many people behind the scenes that make this happen and make it possible to give money back to all the charities," said Brett Manire, co-owner of Performance Boat Center. "We're proud sponsors of the Shootout. It lets us show off what we can do at Performance Boat Center but it also lets us show off what we can do as a community at Lake of the Ozarks."

Ron Duggan, the owner of Captain Ron's Bar and Grill and the president of the Shootout board of directors, told the crowd

gathered for the awards ceremony that they all had a hand in making the event a success.

"This is a glorious time of the year for us not only for me, but for my family. I'm so proud to stand up in front of everybody and be able to do this year after year. When it came over to Captain Ron's, we were a little worried about what we could do over there. A lot of people were worried about what we could do over there," he said. "But you surround yourself with wonderful people. That is the true success of any person – it's the people you surround yourself with – and I'm so blessed to be surrounded by such wonderful people who have such giving hearts," he said.

The Shootout moved to Captain Ron's in 2008. Previously it had been held at Shooters 21 and was run by Jeff Dorhauer, who was chief of the Osage Beach Fire Protection District at the time, with help from firefighters. The proceeds were donated to the fire districts to help with the purchase of water rescue equipment.

This year 659 volunteers representing 40 charities, including

police and fire districts, donated nearly 9,000 hours of their time to the event. Donations are divided up based on a formula that includes the number of hours worked by volunteers at all

complishment. These donations impact the lives of thousands upon thousands of individuals at the Lake of the Ozarks, and around the State of Missouri. The impact that this event has is what makes it not only one of the best boating events in the country, but the very best anywhere,"



Shootout events, not just the race.

"Gathering more local and national support, momentum, and recognition each year, those who support and help organize the Shootout realize that raising a combined \$625,000.00 is an immense feat, and an incredible ac-

Duggan said.

The Lake of the Ozarks Shootout, voted as one of the top must-see boating events in the country, according to Powerboat Magazine, draws participants from across the nation and beyond. Organizers said that in 2022

more than 100,000 viewed the race by either water or land.

The Shootout showcases some of the fastest, fiercest boats in the entire world, having once attracted Spirit of Qatar, a 50-foot Mystic Powerboats catamaran. Sheikh Hassan bin Jabor Al-Thani of Qatar and world-renowned powerboat racer/throttleman Steve Curtis achieved a record-breaking 244 miles per hour along the Shootout's former 1-mile race course – clinching 2014's Shootout Top Gun Award. Curtis, the new owner of the Spirit of Qatar (official name pending), hopes to participate in the Shootout and race along the 3/4-mile race course someday, possibly as soon as next year.

In 2022, more than 130 vessels raced along the beguiling and forever-beautiful waters of the Lake of the Ozarks, pushing their horsepower to the limit while trying to gain maximum speeds to take top winners of their respective classes.

The 35th Annual Lake of the Ozarks Shootout will take place on August 26th-27th, 2023. For up-to-date information on this event, visit www.lakeoftheozarksshootout.com

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Lake Ozark police chief retires

By Nancy Zoellner

Less than a month into his new position, Lake Ozark City Administrator Harrison Fry will be looking for a new police chief.

In closed session after their regular meeting on November 22, aldermen accepted a letter from Police Chief Gary Launderville stating he will be retiring as of December 30.

"After 42-plus years in law enforcement, I figured it was time," Chief Launderville said in an earlier interview. "It's something that's been weighing on my mind for the past several months but every time I'd get ready to turn in my letter, I'd pull back. This time I felt it was the right time."

It's not the first time he retired. In 2014, he retired from the Buena Vista County, Iowa Sheriff's Office where he served as sheriff. He had been elected sheriff in 2008, took office January 1, 2009, and had been reelected to a second term when he and his wife Sandy decided to buy a second home at Lake of the Ozarks.

"We found a place that we liked and spent quite a bit of time coming down. Then on one trip, my wife said she wasn't going

back - that she loved it here. I told her I couldn't just quit - that I had just been elected to my second term - so she and my four daughters moved and I drove down for three or four days at a time every couple weeks. They were having the time of their life - and I was going back home and sitting in the big empty house by myself," he said. "I loved my job and had every intention of serving out my term but every trip it just got harder to go back so in March of 2014, I retired from the sheriff's office and moved to Lake of the Ozarks."

Just a few months later, Lake Ozark had an opening for a chief of police. He said his neighbor Mike Riley, owner of Riley Chevrolet, encouraged him to apply for the position. Although he wasn't looking for an opportunity to return to work, Riley was relentless.

"I finally said 'OK - I'll submit my resume just get you off my back,' so I did and the rest is history," he quipped, adding that transitioning from sheriff to chief of police took some adjusting, "But God had a plan for me so I knew I just had to walk it out."

Chief Launderville said his goal has always been to bring professionalism, honesty, integrity, and accountability to the office, "and I think we've done that. I expect all my guys to treat others with respect - to treat them as they would want to be treated, whether it's on a traffic stop or a major incident."

He said another goal was to improve technology. During his tenure, they brought back in-car computers, they upgraded their body cams, they added a security system with cameras at city hall, they got tasers for all patrol officers, they improved the radio system and they added a computer aided dispatch (CAD) system.

"When I came here we didn't have a school resource officer and we added that position and only two cars - maybe three - had radars in them and now every car has a radar," the chief said, adding that he was able to add another officer four years ago through the competitive COPS Hiring Grant Program. "We were one of three agencies in the Missouri that got grants that year - Saint Louis, Kansas City and Little ole

Lake Ozark. I added it all up a few months ago and found that over the past seven years, we've added a little over a half million dollars in new or updated equipment and the out-of-pocket cost to the city was only \$120,000. I wasn't

he started, they had around \$400 in the account; today they have more than \$20,000 - but between \$25,000 and \$30,000 has been spent by the association in the past few years to help with different needs in the department and



Eight years after retiring as sheriff of a county in Iowa, moving to the Lake and taking the job of police chief, Gary Launderville will be hanging up his handcuffs to give retirement one more try.

able to get us all the way into the 21st century, but we're pretty close."

The Benevolent Association, supported strictly by donations and established before he came onboard to help not only those in the department but also members of the community, has also grown under his watch. When

the community.

Chief Launderville said that, looking back at all that they've accomplished since he signed on with the city, he is pleased.

"Leaving will be bittersweet because I'm going to miss my guys and seeing the friends I've made here but I'm not going to
continues on page 25

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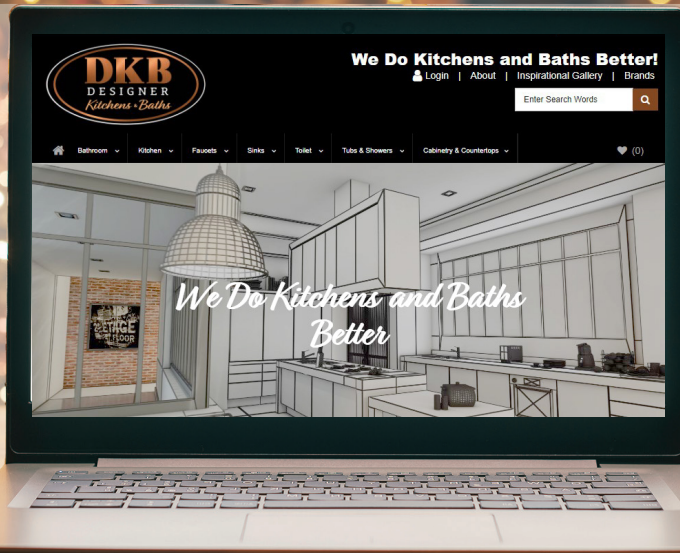
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Help keep kids warm this winter



The 8th Annual Gloves for Love program is underway.

The program, sponsored by the city of Lake Ozark and the Lake Ozark Police Benevolent Association, collects new winter gloves, mittens, hats and scarves for children who attend school at Heritage Elementary School. Some are hung on the Christmas tree in city hall. Then at the end of the collection period the donations are gathered up and taken to the school by police officers.

Police Chief Gary Launderville said some years they have just dropped them off in the office, other years the officers have helped hand them out to students. "It just depends on how busy we are."

The chief got the program started soon after coming on board in 2014 and said the response from the community has been great.

"Over the years, we've taken

boxes and boxes and bags and bags of gloves, hats, and scarves to the school. It was something that we did where I came from in Iowa and it was very much appreciated. I thought it would be great to do that here too. Teachers know who needs a stocking cap or gloves," he said, adding that their hope is to collect enough for teachers to be able to distribute them throughout the winter, as needed.

Chief Launderville said the Gloves for Love program is something the officers and city employees look forward to every year. "For some of us, this seems so minor but for those in need, it is something that is so important."

The program will continue through December 16. Items may be dropped off from 8 a.m. to 5 p.m. at city hall or after hours at the police department.



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No Kidding Priorities for Your Internet Marketing in 2023

Every year we try to provide a short checklist of action items to improve your marketing. Technology continually changes and so does the world of internet marketing. Here's some ideas to think about as we move into 2023.

1. Make sure your website is American Disabilities Act (ADA) compliant.

This is now something that you should pay attention to. Your website should be accessible to visitors with hearing or vision issues. If you have issues with ADA compliance, you could be at risk for legal action. There are ways to ensure your website is in compliance by installing ADA software on your website.

Action item:

Run a test on your website. There are several ADA checkers out there that you can Google. If your website is not compliant, talk to your website designer for options available.

2. Use lead magnets on your website.

Lead magnets are highly visual downloads that include quality content your target demographic wants to know. A great lead magnet offers something valuable enough to your website visitors that they are willing to trade their email address for it. Implementing these on your website allows you to build an email list from the traffic that visits your website.

Action item:

Think about what your ideal client's problem is and write something they would find valuable. In our case (MSW), our lead magnet is a .pdf about how to "Stop wasting your marketing dollars." Talk to your website designer to add this downloadable form. Build a series of nurturing/sales emails you can send to your list.



Sandy Waggett

3. Get strategic with your business social media efforts.

We have talked about how Google is no longer in the business of driving traffic to business websites. Instead, they have made changes to keep people ON GOOGLE. This makes your social media efforts even more important! When it comes to rankings, Google doesn't really like you until it knows that people like you. A big signal in this area for Google is people visiting your website. You can use your social media and blogging efforts to drive the necessary traffic.

The time people spend on social media is staggering. They are using social to peruse news, stay in touch with friends and family, to kill time, to shop, and to ask for recommendations. If you are not there, you are missing business opportunity.

Action item:

If you aren't 100% sure what you're doing on social media, if you aren't doing it consistently, or if you aren't being strategic, consider outsourcing some (or all) of your social media marketing to an agency. Top of mind it critical, as is your branding, messaging, consistency, and social ad targeting. This is what an agency brings to the table. The return on investment is huge on so many fronts.

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The Sounds are not 'Music to their Ears'

By Nancy Zoellner

Residents who live on both sides of the cove where The Encore Lakeside Grill & Sky Bar is located attended both the November 8 and the November 22 Lake Ozark Board of Aldermen meetings to complain about the music coming from the venue. They weren't complaining that bands were playing past the permitted hours, they were complaining about the noise levels of the bands – and they were asking the city to adopt an ordinance that would force the establishment to turn the volume down and/or employ sound abatement measures that would keep the music on the entertainment venue's property.

The residents who addressed the board said the music was so loud during the allowed hours that it was interfering with their quality of life – that conversations outside were impossible, conversations inside were possible only when all the doors and

windows were shut and getting kids to bed at night before midnight, when the music stopped, was beyond difficult.

"We had peace and quiet and we want The Encore to succeed – we really do – we need the tax revenue, but not when it harms all of us," Gerald Loos told aldermen at their November 22 meeting.

On its website, the Encore bills itself as a 50,000-square-foot world class entertainment complex with four bars, three kitchens, three entertainment stages, a lakeside swimming pool and swim up bar, and a lakeside amphitheater that provides over 8,000 square feet under roof and "makes the perfect concert venue."

Loos, who lives on Oakridge Road, also addressed the board at the November 8 meeting. He asked if the city had an ordinance regulating the decibel level of music played at establishments. City Attorney Chris

Rohrer said it did not.

The city adopted an ordinance that states establishments licensed to sell intoxicating liquor cannot play amplified music before 7 a.m. or after midnight on Friday and Saturday and on holidays, and after 11 p.m. the other nights of the week – unless the music is played inside with all windows and doors closed. It does not address decibel levels.

"When we set up this ordinance, we purposely did not include a decibel level for a number of reasons – one is the cost of the equipment and two, we would have to have them calibrated. And the problem is – where do you measure it from? So your home but not the neighbor's home?," he asked.

Product information from Cole-Palmer, an antyilia scientific company, states, "Noise meters such as the Extech HD600 sound level meter offer police officers the specifications

they need to get the job done effectively without breaking the budget. With a suggested retail price of \$499.99, the high accuracy HD600 from Extech offers the capabilities of meters costing 4 times as much. The HD00 conforms to ANSI Type 2 standards; captures 10 readings per second; logs up to 20,000 sample readings for extended time measurements; associates a date and time stamp with readings; identifies minimum and maximum readings and has a USB port for downloading data onto a PC for analysis or record keeping.

A three-year warranty offers peace of mind that police departments are making a sound purchase decision, pun intended. Optional calibration certification is available directly from Extech which ensures the meter is calibrated to NIST standards, making its high accuracy readings indisputable."

In a later interview, Scott Barnes, a resident of Oakridge and one of those who spoke at the November 8 meeting, said he feels it's imperative to adopt an ordinance regulating decibel levels before the season begins next spring.

"I think the entire issue of peace disturbance needs to be addressed and the music has to be capped at a certain decibel level that should be measured at the originator's property line. To me it seems like a logical place to measure a disturbance," he said. "Everybody understands the owner has to make money but that cannot be done at the expense of the real estate values and the quality of life of his neighbors – especially when we were here long before The Encore."

He said his house is 80 years old. The homes across the cove in Arrowhead Estates are even older.

"We were here long before Holiday Inn and before Port Arrowhead (which operated on the property before it was sold to Merlyn Vandervort, who built The Encore). The alderman said that we have to find a way to coexist. I agree, to a certain extent – but there's not one person sitting on that panel that would put up with what we put up. When you live on the North Shore it's easy to say what has to happen on the South Shore but let it happen to you and your

song changes pretty quickly. It's hard to understand just how bad it is until you've experienced it."

Andy Prewitt, who is no stranger to balancing business with being a good neighbor, said they took several steps that have successfully contained the music at Lazy Gators and Backwater Jacks.

At Lazy Gators, they positioned the bandstand so it was facing away from the residential areas. They also put sound baffling behind the band and the speakers, they built an 8-foot-high wall to keep the sound on the property and they added trees and shrubs, which he said are good at noise cancelling.

"Directional speakers also help. If you spend the right amount on the right speakers, they amplify sound in the direction you want it to go so you don't have as much sound loss," he said. "If you don't have sound baffling and a wall behind the band, you're losing a lot of sound out toward the houses. Since sound amplifies off water, you'll have even more of a problem."

Prewitt said that when they built the pool at Backwater Jack's in Osage Beach they installed directional speakers in a way that they push the music toward their patrons and the parking lot and away from the Lake.

"Bands like to play loud. DJs are the same. So when we rebuilt Backwater Jack's we re-configured it so we have control over the noise level. We can turn the volume down without asking the band to turn it down," he said.

Osage Beach City Planner Cary Patterson said their police department has the equipment to measure the decibel level of music. When they get complaints, the decibel level is measured at the complaining party's property line.

Lake Ozark Police Chief Gary Launderville said that he hopes an amicable agreement can be worked out, "And this is the time to have that discussion – not when we get into the heat of the season. I have had a couple conversations with the owner and he said to be a good neighbor, he would turn the volume down. Apparently he didn't turn it down enough. In the meantime, people need to call us when the music is too loud – not a week later."



Picture #1, taken from the deck of Tim Mulheren, a resident of Oakridge Road, shows how close he is to the outdoor deck where bands performed over the summer. Picture #2, taken from Bagnell Dam Boulevard, show how close all the homes on Oakridge are to the entertainment venue.

SCORE webinars can help your business soar

The Lake's off season is the perfect time to learn better business skills and SCORE has plenty to share this month. SCORE hosts free, live webinars every month that provide small business tips and strategies presented by business experts and mentors. All webinars begin at noon Central Time; the lengths vary. Register or find out more at <https://www.score.org/live-webinars>.

How To Build A Website for Your Business - Live Q&A – Dec. 6

Not sure how to manage your website? Don't know the difference between a domain name and hosting? Or what about SEO or even PPC? Having a website is crucial for the success of a business, it can give you credibility in the eyes of potential customers and can be the gateway to growing your business.

In this webinar, our expert presenters will be answering all of your questions about building and maintaining a website!

How To Write A Business Plan and Avoid Getting Stuck – Dec. 7

You've come up with a concrete business idea, but to ensure you make it to your intended destination on your business journey, you need a professional business plan to lay out the path.

In this webinar, our expert presenter will go step-by-step on how to fill out each section, explaining what parts are necessary to get started and which areas can be finished as you continue your business journey. You'll learn the following:

- How to use a business plan as a tool to get started
- How to avoid getting trapped trying to write the perfect plan
- Learn which critical sections of the business plan to address first

How to Trademark Your Business Brand – Dec. 8

Is your brand name, slogan and logo safe from being stolen? Do you know if your brand name, slogan or logo is unique and isn't used by another business? Trademarking and registering your brand identifiers can protect them legally and keep you from using names, symbols and phrases that are already claimed.

In this webinar, our expert presenter will explain what all entrepreneurs, small businesses, and start-ups need to know about trademarks. You'll learn:

- What is a trademark, and what can you trademark
- The benefits of federal trademark registration

- How to select a trademark that is both federally registrable and legally protectable

Can You Start a Business in a Recession? - Dec. 13

What do Uber, Airbnb, Instagram, Venmo, FedEx, Trader Joe's, Burger King, and Bath & Body Works have in common? They all started and grew during a recession. Economic downturns can be good for business and good for startups.

Are we entering a recession now and can you start a business in a recession? History tells us that the biggest opportunities await in hard times. Markets become hungry for something different, something better, and more efficient. You'll learn the following:

- What are the unique advantages for entrepreneurs in recession times?
- How do small business owners weather the storm and even flourish?
- What should I be doing now to prepare or pivot?
- Why is now a great time to create and find startup investments?

Starting an E-commerce Business – Tips to Selling Online – Dec. 15

Are you thinking of expanding into or starting an e-commerce business? Selling products online has some unique challenges you must know before taking your first step into e-commerce.

In this webinar, our expert presenter will teach you the basics of selling online, tips on finding customers, how to make your online shop easy to use, and common challenges you should consider when starting an e-commerce business. You will learn:

- Differences between offline and online
- Finding customers and convincing them to buy
- Getting orders to customers
- Payment fees, sales tax and other issues

Starting a Business - How To Build a Foundation That Lasts – Dec. 20

Let me tell you the story of the three little pigs to help you understand the importance of building a strong foundation.

Two pigs built their business with little preparation, using hay and sticks, but their businesses crumbled when the big bad wolf came around with unexpected challenges. The third pig had a solid plan, building with concrete and brick, so when the big bad wolf came, his business survived.

In this webinar, you will learn the tools, mindset, and skills

you'll need to build a solid business foundation that will help you overcome future obstacles. What you will learn:

- What type of business owner are you, and why is it so important when you come to forks in the road (e.g., hiring new employees, opening new locations, buying a competitor)
- How to change your mindset from reactive to proactive
- Why DCA (Discipline, Commitment, and Accountability) is the secret sauce to success
- What causes businesses to fail and how to prepare for them

Starting A Business On Shoestring Budget In 2023

Starting a business can be overwhelming, but the most significant barrier to starting a business is the cost.

In this webinar, USA TODAY senior small business columnist and author of The Small Business Bible, Steve Strauss, teach you how to save money on the most common startup expenses.

You will learn about:

- Building a website for little to no money
- Low-cost marketing options
- Affordable online business ideas
- Free or low-cost business resources

Getting Certified as a Woman, Minority or Veteran-Owned Business – Dec. 29

You've viewed the Supplier Diversity & Certifications course modules and have learned or confirmed that your business classifies as a diverse supplier. You are interested in learning more, getting questions answered, seeking new opportunities to grow your business and/or potentially pursuing certification for your business.

This live Q&A, facilitated by a certified SCORE mentor and subject matter expert, will dedicate the full duration of time to answering your specific questions about Supplier Diversity & Certifications, supplementing content from the course modules you viewed and enriching your learning experience.

Before attending, it is recommended that you:

- View the Supplier Diversity & Certifications course modules (1-3)
- Submit your question(s) via the registration form
- Or prepare your question(s) to submit during the live session

A Matter of Trust Financial Planning: Opportunity Among Crisis

The Chinese phrase for "crisis" is actually comprised of two symbols. One meaning "danger", the other "opportunity". This is appropriate, as a crisis usually results in a binary outcome – either danger or opportunity.

When we think of a crisis in today's world, we could be speaking about any number of things: International tensions, our divided nation, COVID, social unrest, rising inflation rates and fluctuating stock prices. To many of us, there seems to be an ever-escalating series of crises across the spectrum.

The danger is real – life or death, safety of our property and assets, job security, etc. However, the opportunity is just as real. Those who plan and have a steady hand can weather a crisis. In fact, they can end up in a stronger position than before.

This brings us to Financial Planning. At Central Trust Company, we use Monte Carlo Simulation to model a variety of outcomes—including all the events taking place this year. Ultimately, Monte Carlo Simulation is used to model the probability of different outcomes due to the intervention of random variables.

Random variables are brought forward by historical data demonstrating variable market returns, interest rates, inflation rates and unanticipated macro-economic trends like World Wars, The Great Depression and even COVID-19. Monte Carlo Simulation then creates unique models using this historical, variable data in combination with our strategic asset allocation rates of return. This approach is proprietary, customized, and fully unique to Central Trust Company. Our custom model uses this data to present predictive future outcomes in the Monte Carlo report, allowing



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

us to provide the most relevant, customized financial plan to the clients we serve.

Our full approach to financial planning is unique. We utilize multiple meetings to:

- Establish your goals
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We use analytical tools which are highly sophisticated and can analyze a wide range of issues including retirement, estate, insurance, and special needs planning. Specifically, we can evaluate your life insurance, annuities and long-term care policies on a technical level that provides you with peace of mind.

Finally, if you choose, we can integrate our planning with your tax or legal professionals; or, enable a discussion with your heirs.

Contact Trenny Garrett today at (573)-302-2474 or trenny.garrett@centraltrust.net if you are interested in getting a financial plan completed. To learn more about our Financial Planning Services, visit Centraltrust.net.

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

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

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Ways to Quickly Improve Credit



Pay Down High Credit Debts

Your credit score has a big impact on your ability to borrow money to purchase a home. If your credit score isn't where you want it to be, this blog is for you! Our team of mortgage lenders in Lake Ozark, MO works with borrowers with a wide range of credit scores. We have options that may work with your unique situation but we also suggest a few techniques to raise your credit score. Check them out:

Check Credit

The first step in improving your credit is knowing what your credit score is. Once you know your score, you can start taking steps to improve it. This step also gives you the chance to see what negative remarks are on your credit history. If there is an invalid entry on your credit, you can petition to have it removed. We highly recommend researching any ding on your credit that is not valid and getting it corrected. This does not mean dispute them, but take the necessary steps to get them removed or corrected.

Make Payments On Time

Timely payments on your bills can have a positive impact on your credit score. It can be tough to keep up with payments but it's important to budget accordingly to ensure you are able to make your payments by the due date.

Avoid Opening New Lines of Credit

A new line of credit may temporarily ding your credit. If at all possible, avoid opening a new line of credit, unless you've been advised by a professional to do so. In some cases, a new line of credit may make a difference in the long run to improve your score.

Your credit usage has a big impact on your score. It's best to keep your credit usage at 30% of your total credit limit. That means you should try to keep your credit card balances under 30% of the credit limit. Evaluate your current lines of credit and see where changes can be made to pay down higher debts.

What are you waiting for?

Now is the time to put these tips into action to help improve your credit score. Whether you're looking to buy a home at Lake of the Ozarks right away or you're preparing for the future, Team Lasson is here to help through the entire process. Give us a call at (573) 746-7211 or visit our website at www.yourlake-loan.com to get started!

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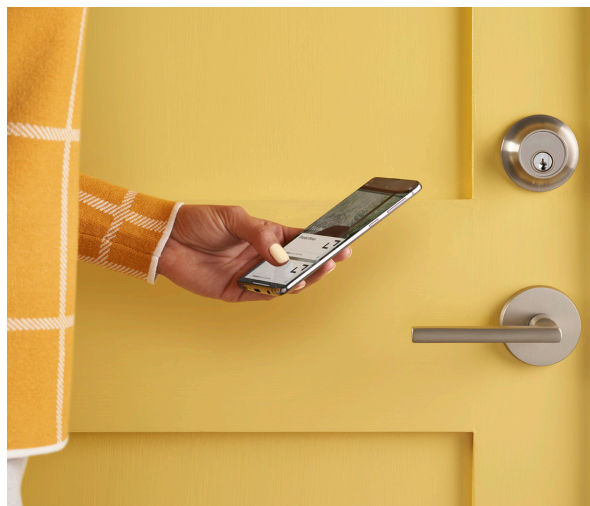
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We've got smart phones, wallets, cars, TVs—now locks too. Level's **Lock+** with the Apple Home Key will bring a new level of convenience to your life, with touch access, key unlock, app unlock, and even a smart touchpad if you so choose. But what makes the lock cool is it doesn't look like a smart lock. It's understated in a silver or black finish, and can blend in seamlessly with many front/back door lock and handle treatments. You can also provision the lock temporarily to admit sitters, cleaners, maintenance, etc. It's powered by a CR2 lithium battery inside the deadbolt. The app allows you to set notifiers that warn you if it is unlocked, set specific lock and unlock times, check to see if it is locked remotely and more. Of course it still allows you to use the key like the old lock if you choose. **\$329 Apple.com**



Kid's Fire HD Tablet

It seems like a bit much at \$200, but this Fire HD Kid's Tablet is 10", has a HD 1080P screen, 32GB of storage and 12 hours battery life. You also receive a year's worth of Amazon's Kids Plus service and a 2-year guarantee. The built-in parental controls let you keep kids away from undesired content — and, it keeps them away from your more costly tablets and laptops! Octa-core processor, 3GB RAM, 10.1" screen, dual cameras, USB-C port and expansion slot for up to 1 TB additional storage. **\$199 Amazon.com**



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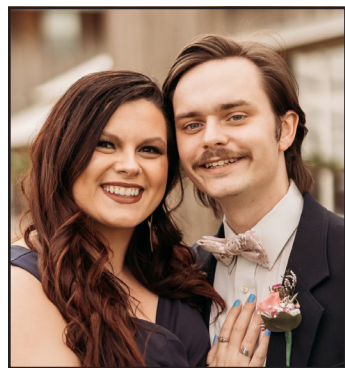
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Lake Ozark gets a new city administrator

By Nancy Zoellner

Lake Ozark has seen a lot of change in the past few weeks. Former City Administrator David Mitchem turned in his letter of resignation in late October. His last day was November 14 – the



City Administrator Harrison Fry and wife DeLaney

day his one-year contract ended. Richelle Christensen, who has served as the city's municipal judge for the past several years, turned in her resignation. She was elected as Camden County's next prosecuting attorney so her last day will be December 31. Police Chief Gary Launderville announced he was retiring at the end of December. And Harrison Fry was named the new city administrator.

Fry, who was hired in mid-2020 as assistant city administrator, was offered the job after David Mitchem left – and he took it.

Fry received both his master's

degree in Public Administration and bachelor's degree in Management from Murray State University in Murray, Kentucky, and had completed a city management internship with the city of Paducah, Kentucky before coming to Lake Ozark. While working at Paducah, a community of 25,000, he performed policy review, conducted research and budget analysis, and assisted the city's leadership team with a variety of special projects and strategic planning initiatives.

He said he was getting ready to wrap up his masters when the pandemic hit, businesses stopped hiring and the job market suddenly shrank.

"I saw the opportunity to apply for the assistant job in Lake Ozark and was able to come up, meet with the board, see the town - and then be asked if I'd like to take the job. Obviously there were no good parts to COVID but if it didn't happen, I wouldn't have landed in Lake Ozark. I'm quite certain about that," he said.

His contract with Lake Ozark is for three years, which Fry said is standard for the position, at an annual starting salary of \$71,254.54. He said the employment term worked out perfectly with his wife DeLaney's contract with the University of Missouri Women's and Children's Hospital in Columbia, where she works as a nurse. The hospital will pay for her to go back to school if she

stays on for three years.

"I think in the beginning she felt the same as I did – she was reluctant to move so far away from home – but after she visited a couple times and met some of the friends I had made, she changed her mind," Fry said. "And her career opportunities took her years ahead of where she'd be otherwise. It's been a wonderful opportunity for her - in the last few months she got certified in children's chemo - so it turned out to be a perfect set of circumstances for us."

His wife agreed, saying she loves the community. "Everyone here has taken us in, loved us, and been so supportive since day one."

Fry said since he has been working in Lake Ozark, he's already familiar with the city's needs, "so this isn't like walking into a job blindly. The city made it very clear when they hired me that they wanted someone who was focused on the city's growth and I really liked that challenge. I think the best thing that I, as city administrator, can do will be to work with the board of aldermen and our department heads to establish some ongoing goals and direction. I believe strategic planning is critical. The more we can think three to five years out, the easier it will be to work through the weeks and months ahead of us."

"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

Planning for the future for your business

When you ask business owners about their retirement plans, many answer, "I'm going to sell the business." But without a plan in place, the chance of transitioning the business to a new owner who shares similar values and is willing to pay a fair price greatly diminishes.

Most business owners have not planned to whom or for how much they will sell their businesses at retirement.

Is there a key employee or family member who could be a prospective buyer?

How will this key employee or family member pay for the business?

Let's assume an employee or family member is interested in purchasing the business. One method of planning for a smooth and profitable transition of ownership is by putting a one-way buy-sell agreement in place. You should seek the assistance of an attorney when drafting such an agreement, but some advantages and considerations include:

An agreement that legally binds the key employee or family member to use the cash value of a life insurance policy as leverage to purchase the business, or in the event of an untimely death, to use the tax-free death benefit to purchase the business outright.

Once the agreement is in place, the key employee or family member would purchase a universal life or whole life insurance policy on the life of the current owner with the purchaser named as beneficiary. These policies accumulate cash value over time



Nick Brenizer, AIP, RWCS

that can be used to purchase the business.

To cover the policy premium, the business may wish to increase the key employee's or family member's salary or pay an additional annual bonus. The additional wages are compensation to the key employee and therefore tax-deductible for the business owner.

When the owner retires, the buyer obtains a bank loan for the purchase of the business and uses the cash value from the life insurance policy as the down payment for the business. Most banks require 10 to 20 percent of the purchase price as down payment.

By following these simple steps, the results can benefit both buyer and seller.

You can rest easy knowing your financial future is secure. You assure that your business will transition to a new owner of your choice who shares your values. Your business retains a key person over the long term, decreasing the potential that he or she may become the competition. Enjoy potential tax savings by shifting income from yourself to a family member in a lower tax bracket while funding your own buyout.

Nick Brenizer, has an AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



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Filing opens for April General Municipal Election

If you've ever wanted to make a difference in your community or get involved in government, now is the time. Filing for seats on the Osage Beach and Lake Ozark board of aldermen opens December 6.

The General Municipal Election for next year will be held on Tuesday, April 4, 2023.

Candidate filing for both cities begins 8 a.m. on Tuesday, December 6, 2022, and continues during regular city hall business hours of 8 a.m. to 5 p.m. Monday through Friday until filing closes at 5 p.m. on Tuesday, December 27. City hall in both Osage Beach and Lake Ozark will be closed December 24 and December 26 for the Christmas holiday.

Candidates running for office in Osage Beach must file a Declaration of Candidacy with the city clerk at 1000 City Parkway, Osage Beach during the candidate filing period outlined above.

For candidates who file a Declaration of Candidacy with the city clerk prior to 5 p.m. on the first day of filing, a random drawing will be administered by the city clerk in order to determine the sequence in which candidates' names appear on the ballot. Candidates who file after the

first day of filing shall be listed in order as filed thereafter.

Osage Beach has the following offices up for election, one per office, each with a two-year term: alderman - Ward I, alderman - Ward II and alderman - Ward III.

Those seats are currently filled by Bob Osteen in Ward I, Tyler Becker in Ward II and Richard Ross in Ward III who, according to City Clerk Tara Berreth, have not yet said if they are running again.

Candidates for office in Lake Ozark must file a Declaration of Candidacy with the city clerk at 3162 Bagnell Dam Boulevard. The City Clerk shall keep a permanent record of the names of the candidates, the offices for which they seek election, and the date of their filing, and their names shall appear on the ballots in that order.

Lake Ozark has the following offices up for election, one per office, each with a two-year term: mayor, alderman - Ward I, alderman - Ward II and alderman - Ward III.

Those seats are currently filled by Dennis Newberry - mayor, Judy Neels in Ward I, Krista Watts in Ward II, and Matt Wright in Ward III.

Jolly Old St. Nick

continued from page 1

Judges Mike Koenigsman, Bob Schwartz and Loretta Srch will be at a reviewing stand set up near the School Road intersection, and if this year's parade is anything like last year's, they'll have their work cut out for them. Fitzpatrick said more than 50 groups with more than 80 vehicles participated. As in the past, first place winners in each of the three categories will go home with a cash prize of \$150. A grand prize of \$250 will go to the entry with the best depiction of the theme.

Fitzpatrick said the prizes will be presented at Luby's Plaza following the parade or winners will be contacted by phone if they chose not to stick around.

Participants can exit across the dam at the end of the parade route. Fitzpatrick said those who

want to stay can turn on Valley Road and loop back around to the Strip. No vehicles will be allowed to go back up the Strip until the parade is over but people can park in the Heritage parking lot so kids riding on floats can get picked up by parents or people can walk down to Luby's Plaza, where the BDSA will have free cookies, coffee, and hot cocoa.

Of course, Santa will be there to hear wish lists and pose with the kids for photos. He will also have a small gift for every child, thanks to the BDSA and his helpers - Mary Von Houten and the crew at Old Time Photo.

Visit lakechristmasparade.com for more information or an entry form. The entry fee is \$25 for individual entries and \$100 for car clubs and other multiple entries.

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Support Local Nurses, Honor Loved Ones with a Tree of Caring Ornament

The 2022 Lake Regional Hospital Auxiliary Tree of Caring ornament is a beautiful nine-inch frost-dusted snowflake. For every \$25 ornament ordered, you may include the names of up to four people you wish to honor or remember; a card attached to the ornament will include these names. Order at lakeregional.com/Ornament.

All proceeds from this annual tradition support the Ethel Rayburn Nursing Scholarship. This

means your Tree of Caring order helps provide our community



with more nurses and more highly trained nurses.

Nurses like Teresa Buol, MSN, FNP-C, who received the schol-

arship in 2014, and Mackenzie Wagers, R.N., who received the scholarship in 2021.

The Tree of Caring ornaments will decorate a Christmas tree in the Lake Regional Hospital lobby. You will be able to pick up your ornaments by contacting Lake Regional Auxiliary.

To order a Tree of Caring ornament, visit lakeregional.com/Ornament or call Lake Regional Auxiliary at 573-348-8265. All gifts are tax-deductible.

Managing Rental Property

How to Market Your Vacation Rental



Erin Burdette

With over 3,000 rental properties here at the Lake of the Ozarks, you need to find a way to get your property noticed. Whether you choose to work with a property manager or manage the property yourself, marketing should be top of mind.

Major Accommodation Websites

For those property owners new to the vacation rental industry, the big-name websites are a great place to start. The most popular ones, that you've likely heard of, are VRBO and Airbnb. If you don't have your property listed on one of these sites, you're missing out on getting in front of those guests that turn to these sites first when searching for a vacation property. Each site has their own pros and cons, and targets a slightly different demographic. At Your Lake Vacation, we advertise all our properties on VRBO. We use this site over Airbnb, due to the fact that Airbnb typically targets a younger demographic, while VRBO targets more families and professionals. Other sites to consider would be TripAdvisor and HomeToGo.

Local Travel Websites

Another great way to get in front of prospective renters is by listing your property on some of the more local websites. We advertise on FunLake.com, the largest website used by out-of-towners to plan their Lake of the Ozarks vacations. Travelers from all over the world visit this website to learn what there is to do at the Lake and where to stay while they're here. The website has an entire page dedicated to vacation rentals. You can also use Craig's List and other similar local websites, many times at little or no cost. And if you choose to work with us at Your Lake Vacation, you'll also get your

property in front of a large group of golfers, as we partner with the Lake of the Ozarks Golf Council to create packages for golf groups.

Personal Websites and Social Media

If you're using a property manager to handle your rentals, they likely have their own website that they use to market their properties to the public. If you're doing it on your own, you can still create a simple website about your property that can be shared with family, friends, friends of friends and the public. You could also consider making a Facebook page for your property, or at the very least sharing on your personal page that you have a rental available at the Lake of the Ozarks. Also, take a look at some local Facebook groups or travel groups that you could share your property in. If you're working with a property manager, ask them how they use social media as another avenue to market your property.

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 the owner at russell@yourlakevacation.com. Happy renting!

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Crossword Puzzle

THEME: HOLIDAY MOVIES

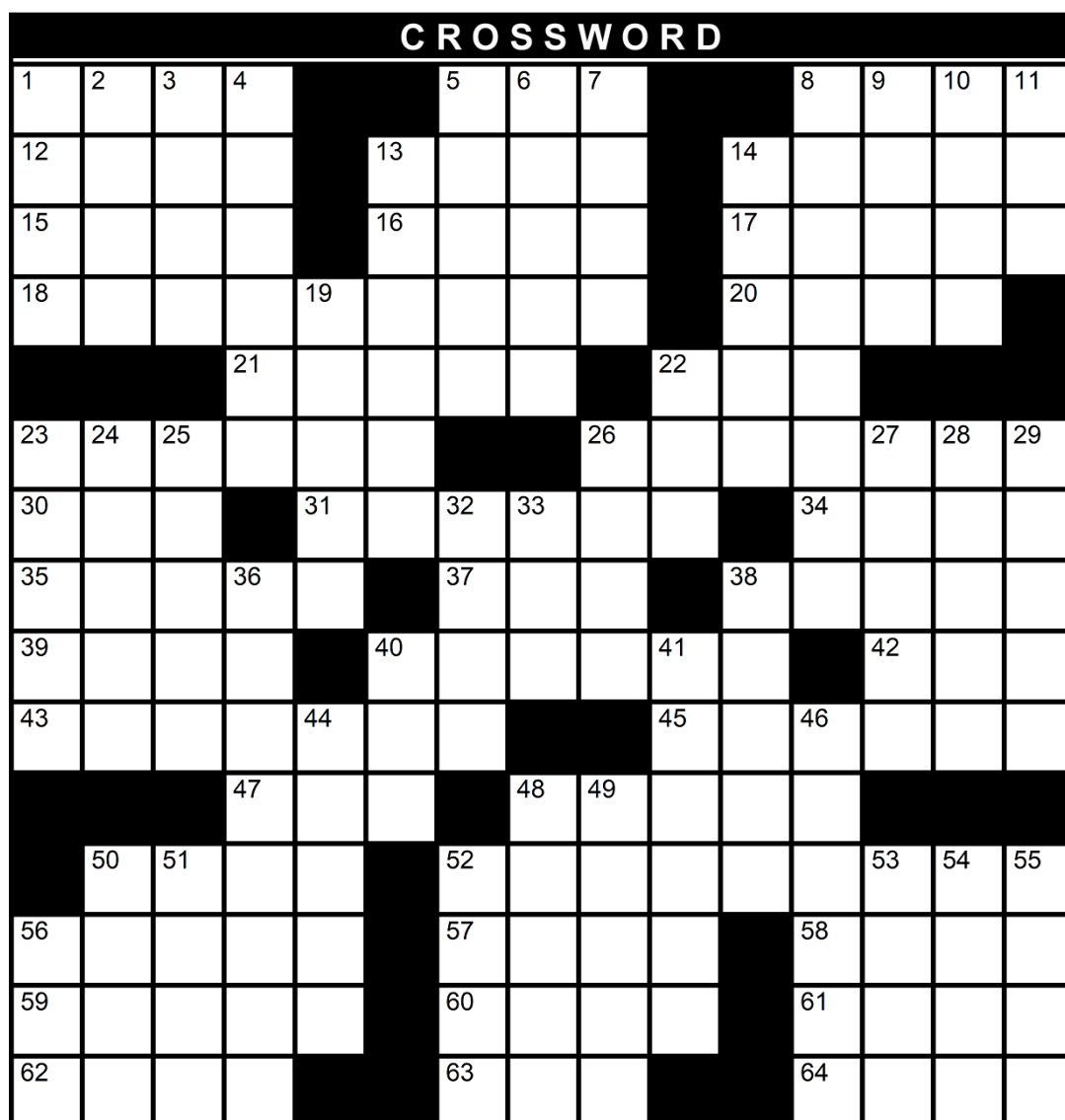
ACROSS

1. Concert units
5. *Kevin to Buzz in "Home Alone"
8. Emphatic no
12. Phyllo, alt. sp.
13. Chicken of the sea?
14. a.k.a. papaya
15. Biblical firstborn
16. Aquarium show star
17. Type of squash
18. *Like George Bailey's life
20. Struggle for air
21. Aggregate
22. Gangster's gun
23. *Mount Crumpit's misanthrope
26. They refuse to believe
30. * _____ Howard, directed a movie about #23 Across
31. High regard
34. Like dental exam
35. Bullying, e.g.
37. Popular deciduous tree
38. Kaa of "The Jungle Book"
39. Cleopatra's necklace
40. *Like characters in Will Ferrell's famous Christmas movie
42. Use a Singer
43. Continuing forever
45. Wonder Woman's ability to fly, e.g.
47. Galley propeller
48. Type of consonant
50. Corner chess piece
52. *Nicolas Cage's character gets a glimpse of a different life (2 words)
56. Like famous Moulin
57. Computer image
58. French money
59. Alleviated
60. Target of a joke
61. Iditarod ride
62. *Nick Claus' brother, a repossession agent
63. Famous frat house
64. Black and green brews

Solution on page 25

DOWN

1. Not many (2 words)
2. Japanese soup
3. Architectural drawing
4. Sudan, in French
5. Rides the wave
6. Ear bone, a.k.a. anvil
7. Jezebel's idol
8. *Griswold family's pastime
9. Epic poem
10. Waterproof canvas
11. Part of B.Y.O.
13. Synagogue scrolls
14. Like a Druid
19. Master of ceremonies
22. Engagement symbol
23. Prepare carrots, sometimes
24. R2-D2, e.g.
25. Accustom
26. Bruce Willis' ex
27. Use the blunt pencil tip
28. Autumn laborer
29. Lots and lots
32. Regale with a tale, e.g.
33. *Human from North Pole comes to NYC
36. *Bill Murray movie, inspired by Charles Dickens
38. Water-covered sandbank
40. Cornucopia
41. Orthopedic device
44. In the buff
46. Driest, as in humor
48. Vacuum, pl.
49. Be theatrical
50. Katy Perry's 2013 hit
51. Yorkshire river
52. Trivial lies
53. Drug smuggler
54. Pi times square of radius
55. Show of agreement, pl.
56. Game official, for short





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Lake's largest proposed development stalls

By Nancy Zoellner

In October, Blake Hodits, a Camdenton grad and the founder and lead investor in MO Lake Development, spoke at the annual Real Estate Symposium about the project and his partners had planned for more than 2,200 acres off of Highway 5 and 54 in Camden County. He said the mixed-use development would be a year-round economic hub – a holistic community that would include affordable housing, commercial facilities, activities, and even education opportunities designed to keep high school graduates in the area.

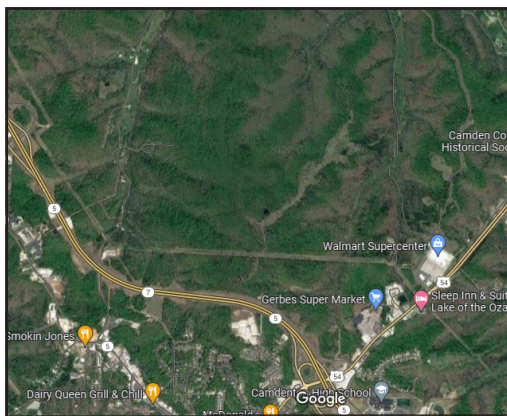
In mid-November, on the day before Hodits and his partners were to close on the property, both Camdenton City Administrator Jeff Hooker and Camden County Commissioner Don Williams got calls from team members saying that high interest rates and a shaky economy had put the project on hold. Several days later they, along with the mayor of Camdenton and the other two commissions, received cards from Hodits and other partners thanking them for their help.

Hooker's card read, "We would like to say thank you for working with us on the Missouri Lake Development project. At this point we're unable to close on the property with the current financial market. We do intend to continue working on the project and hope one day it will become a reality. Thank you for all your help in getting us this far to where we are today."

Hooker said it was signed by Blake; Brandi Freese, Blake's sister and a partner in the project; Adam Vanderpool and Steven Dust, who were also team members.

"I had talked to Blake on November 14 – they were supposed to close on the property November 15 – and he said because interest rates have skyrocketed, some of the investors that we're going in with him on the project had put it on hold. He said they wanted to wait 12 months and see what happens with the economy. It was just bad timing. We were counting on it and of course

we're disappointed, but we understand," Hooker said. "Several projects around the Lake have just started to get going and then stalled out. That's just part of development."



The city had planned to annex some 2,000 acres of the development soon after the developers closed on the property. Earlier this year aldermen agreed to a revenue sharing agreement that allowed three-quarters of the city's sales tax to be turned over to the developer to help offset the costs of the infrastructure – water, sewer, and roads.

Williams said the commissioners also agreed to the same revenue split with the county's sale tax revenue.

"We looked at it as it's not bringing in anything right now except property tax so I had no problem splitting sales tax that was earned on the property. I figured a little bit of something is better than all of nothing," Williams said. "The project would have brought a lot more development to Camdenton, as well as the entire area so hopefully when the economy settles down, they'll be able to move forward."

Phase 1 of the four-to-six-phase project was to include housing – single family and villas, a hotel and other commercial developments.

"They didn't share many of the details. When I first talked to them back in the very early stages, they were worried about anything getting out. In fact, they said they wanted to meet with each one of us – me, Greg Hasty and James Gohagen – individually and asked us to sign a non-disclosure agreement. I told them I couldn't do that. I said I'd give them my word that I wouldn't

talk about the project and if I was asked, I would say I couldn't comment, but I work for the public so unless it was a legal matter, HIPPA-protected information, or security related, everything I do is open to the eyes of the public," Williams said, adding that it was his understanding that Presiding Commissioner Greg Hasty and Commissioner James Gohagen also refused to sign.

Hooker said he, the mayor and aldermen all signed.

"We didn't have a problem with it. They just basically wanted to keep everything quiet until they were ready to release it," he said.

Phone calls to Hodits were not returned. According to a press release, the MO Lake Development team included:

Blake Hodits – Founder and Lead Investor; Software Architecture, Blockchain Strategy, & Financial Planning

Brandi Freese – Company Manager; Human Resource Management, Event Planning, & Marketing Strategy

Steve Dust – Chief Strategic Officer; 40 Years Real Estate Development & Former Director of Missouri Community & Economic Development

Adam Vanderpool – Director of Operations; Facility Management for Vail Resorts

Jon Kirtley – Director of Construction; 35 years of Large Real Estate Development at Lake of the Ozarks

They were to be working with PGAV Destinations, a design firm that, according to their website, creates "attractions, exhibits, and experiences that enrich lives," according to the firm's website. PGAV clients include the Biltmore Companies, National Geographic, SeaWorld, Delaware North, Bass Pro Shops, the Gettysburg Foundation, the Georgia Aquarium, and many others. Recent assignments include planning and design at many of the world's must-see destinations, including the Grand Canyon, the Pyramids of Giza, the Biltmore Estate, Busch Gardens, Discovery Cove, Niagara Falls, Kennedy Space Center, and PortAventura.

As the Lake Churns Wishing You All Happy Holidays!



Real Estate and Lake News with C. Michael Elliott

I'm taking a pause from the statistical reports this month to wish everyone the happiest of holidays from my wife, Karen, and myself and all of our associates at our brokerage firm.

We appreciate your support in reading this article, choosing to work with us in buying and selling and recommending our services to your friends and family.

The past two years have been the highest producing years by sales volume of my and Karen's careers beginning in the early 1980s. The pandemic was the catalyst that created the surge in business. In some cases, lifestyle changes were made possible due to changes in work environment. Reassessing what is most important in life and to their personal family led others to choose to purchase here. The increase in activity also brought investment buyers to the lake. Media shined a spotlight on the Lake that created widespread interest because we were "open for business". All press is good press, as the saying goes.

It has been a year of sadness and grief for us as well. Karen's father, Bill Matthews, passed away. He was an incredible man, husband, father, mentor, and friend. Karen also lost her sister, Cathy, loving wife to her childhood sweetheart; best mom and grandma; caring, kind and humorous sister. Karen's nephew, Jonah, also passed. Jonah was kind, funny and smart; he worked as a draftsman for Boos Block and was a highly valued employee.

That's a lot of loss. Karen tells me that gratitude carries her through the grief.

Grateful for the time we had with them, grateful they are no

longer in any pain, grateful for the family and friends we still have.

We are mindful of the fact that we were extremely fortunate at a time when many others across the country and worldwide were not. We were able to continue to operate our business and take care of our loved ones both financially and physically. We are grateful that we live at Lake of the Ozarks where community support and personal freedoms are strong.

While I think it is important to make smart financial decisions when buying or selling property; time, memories and experiences with family and friends cannot be replaced at any cost. As I watched my wife organize photos for events this year, many of them were of her family boating, skiing, playing on the dock and gathering lakeside. If you can afford the lake home and it fits into your plans and goals for your family, I can't think of a better investment for your life.

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

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Holiday Shopping

Last-minute Gifts for People who Have Everything

A just-before-press call to the man in red revealed that his list for folks that are hard-to-buy-for – administered by the world's largest retailer no less – was chock-full of things we'd already covered previously; like the Bullet-shaped Whiskey Stones, Waterproof Playing Cards, Miniature Bonsai Tree and a few others. He said not to worry however, he had plenty more where those came from.

Mind you not just anything can make the list, they need to be things the recipient probably doesn't already have—reducing the number of re-gifts and returns. So here goes:

Olsky Deep Tissue Handheld Massager.

Because when I think of a luxurious relaxing massage, I think of guns. This intimidating device looks more like an impact



driver, and ships with 12 attachments. It features 9 levels of intensity with adjustable speeds and pressures, delivering up to "3,200 percussions per minute". The

3000 mAh Li-On battery can reportedly go for 6 hours straight, hammering out those kinks, while discretely generating only 50 db of noise. \$34 Amazon.com

3D Moon 'Crystal' Night Light. Standing an impressive 4" tall, and 3" wide, this block of 'K9 Crystal' is laser engraved with an image of the Moon and the message "I Love You To The Moon and Back". The Light-up base (powered by batteries or 5v



USB) illuminates the block with as many as 15 different colors in pre-set patterns, sure to get your message across to your loved one. \$36 Amazon.com

Homedics SoundSleep Ultra-Portable Sound Machine.

Okay, so this isn't all that unusual—lots of folks sleep better when there's noise in the room like a fan, music, white noise—and this fits the bill while being portable. It produces 12 relaxing nature sounds including the afore-mentioned Fan, Ocean, Energize, Rainforest,

Thunderstorm, White Noise, Zen, Brook, Campfire, Dockside, Gentle Rain, and Everglades. Powered by the ever-convenient



5V USB and includes a built-in rechargeable Li-On battery that delivers up to 12 hours of use. \$55 Amazon.com

Numi's Organic Flowering Tea Gift Set.

Six tea blossoms with 16 oz. glass tea pot included. These 'blossoms' are hand-



sewn around flowers; when steeped in hot water they slowly blossom into a 'Bouquet of breathtaking shapes and exquisite flavors. The organic teas and tisanes bring you the flavor and health benefits of full-leaf tea.' Six included varieties include Dragon Lily, Shooting Star, Lavender Dream, Jasmine Lovers, Sunset Oolong and Golden Jasmine. \$28 Amazon.com

Sazac Kigurumi Toothless Onesie Jumpsuit.

Dress up for bed or a costume party in this onesie depicting the dragon "Toothless" from the movie "How to Train Your Drag-



on". Made from 100% polyester fleece fabric, it features a button-up closure and is sized for everyone, with an "XL" size for those more than six feet tall. Machine-wash safe. \$94 Amazon.com

Gifts too-late-to-mention here included the Robo Bottom Wiper, Gold Metallic Temporary Face Stickers, assorted Charcuterie boards, "I'd rather be hunting" items and more.

Christmas

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Shop Small
Nov 26th
10a-3p



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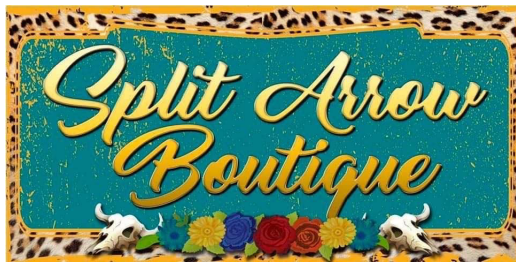
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Gift Guide for the Minimalist

Does your Christmas shopping list include someone who has everything and doesn't want any more? Then check out these great gifts which won't add anything more than memories to their lives.

Do you have a movie lover on your list? **The 2023 Ultimate Popcorn Tub** is now available for purchase



at Eagles Landing 8 Movie Theatres, located in Eagles' Landing Shopping Center on Business 54 in Lake Ozark. Purchase a tub for only \$25 at the concession stand and get unlimited popcorn for only \$4.50 per visit thru December 31, 2023. Add a gift card to cover tickets and you'll be a hit, no matter which type of movie buff you're shopping for.

Problem solvers will love a **Gift Certificate to Lake Escape**, located on the Bagnell Dam Strip, where clue seeking, problem solving and critical thinking

are the only options to succeed. Because participants can't go it alone, this would be a great gift for the whole family. However,



due to the nature of the games, kids under 12 probably wouldn't enjoy it as much. Once inside, they'll have to work together to create the ultimate escape plan and beat the clock. Teams can consist of two to eight people, depending on the room choice. The cost is \$34.99 per person or you can rent an entire room for \$229 for up to 8 people. For more information visit lakeescapeLOZ.com or call 573-693-9998.

You'll have everyone jumping for joy with a **Gift Card to Jetz Trampoline Park**. With ninja



courses, battle beams, basketball – and the big kids favorite – dodge ball, it's the perfect place to burn off energy when it's too cold to exercise outdoors. Jetz is located at 1075 Passover Road in Osage Beach. Jump time is purchased by the hour. Follow them on Facebook for a discount.

There's just something about driving a clean car! **Kwik Kar Christmas Wash Books**, which provide six Supreme Wash cer-



tificates for the price of four, are a great gift for car lovers, especially when winter snow means they'll be driving on roads treated with salt. Moms with kids who eat in the car would probably love a gift certificate for an interior detailing! Stop by Kwik Kar at 3730 Osage Beach Parkway or visit their new location at 70 Jack Crowell Road in Camdenton to purchase.

Give the gift of flight with a gift

card to **Lake Ozark Helicopters**. They have several tours to pick



from – the Shorty Hop, which promises the most exciting 3 miles they'll ever travel at \$45 per person ; the Bagnell Dam Special, a 12-mile trip that provides a 360-degree aerial view of the Bagnell Dam and the historic Bagnell Dam Strip, glamorous homes on Millionaire's Row, the Grand Glaize Bridge and the Osage Premium Outlet Mall all for \$75 per person. The State Park Tour, which runs \$115 per person, lets passengers have a bird's eye view of the untouched shorelines of the Lake of the Ozarks State Park as well as the commercialized area of the Lake - Millionaire's Row, multiple golf courses, as well as the Bagnell Dam Strip and the Dam. Lake Ozark Helicopters is located at 2101 Bagnell Dam Boulevard in Lake Ozark. Call 573-302-0022 for more information.

Give the gift of healthy well-being with a gift certificate to

Peaceful Escape Therapeutic Massage. Whether your gift recipient is in need of pain relief, improved range of motion or relaxation, they'll find what they need with licensed massage therapists who specialize in hot



stones, deep tissue, relaxation, prenatal, Swedish relaxation massage, and more. Peaceful Escape also provides couples massage where two people are massaged by two therapists in the same room, and body wraps, facials and more. A menu with prices is available on their website peacefulescape.net. Stop by 3570 Osage Beach Pkwy Suite 101, Osage Beach or buy gift certificates online.

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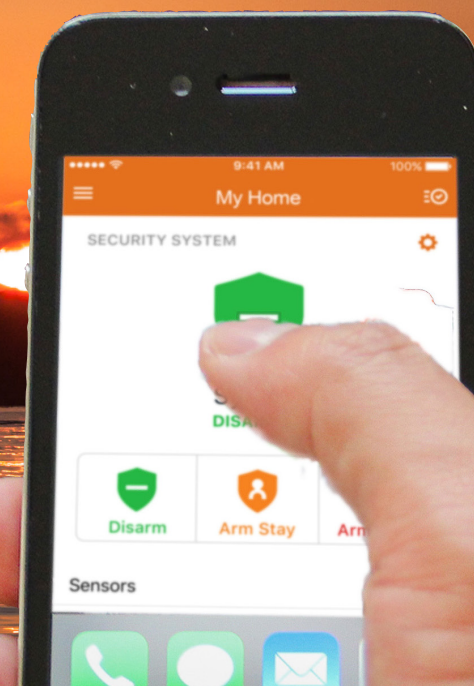
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Press Releases



The Camden Area Chamber of Commerce recently held a ribbon-cutting ceremony for El Patron's Mexican Restaurant on Wednesday, October 19th at their location of 126 Illinois St SW in Camden (behind O'Reilly Auto Parts on South 5). Many were in attendance for this event including Chamber Staff and Board Members, City officials, and friends. Call 573-873-2876 or find them on Facebook for their latest specials and other details.



The Camden Area Chamber of Commerce recently held a ribbon-cutting ceremony for the Raising Hope Free Store on Wednesday, November 16th at their location of 956 North Business Route 5 in Camden. Many were in attendance for this event including Chamber Staff and Board Members, City officials, and friends. To learn more about the Raising Hope Free Store or to get involved, visit their website at RaisingHopeFreeStore.org.

Crosswords Solution

F	R	E	D			S	A	E				T	E	A	S
E	A	S	E	D		B	U	T	T			S	L	E	D
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A	M	P	S				S	I	B			V	E	T	O

Lake Ozark police chief retires

continued from page 5

miss the stress or the everyday headaches. I just want to have time to enjoy life. My wife and I have 12 grandchildren back in Iowa that I haven't been able to see more than once or twice a year so I want to be able to spend more time with them. I'd also like to do some traveling, although having two teenagers at home makes it a little tougher to just hop in the car and go," he said. "I guess the other part of our story - and I say 'our' because my wife has been my teammate for all these years - is that my wife and I had four biological kids and we adopted seven so we have never been empty nesters. Over the years we also fostered about 120 kids. I've told people that my wife is the hero in that story because

she's the one that runs the ship and keeps it going – mainly because I've been working."

City Administrator Fry said the chief is known for running a tight ship at work and will be hard to replace.

"Our goal is to get someone named by the end of the year, if at all possible. We recognize that there will likely be candidates from within the police department and there may even be candidates from the Lake area. We're pretty proud of our community so we think it may appeal to people beyond the local area too," he said. "Even if we get somebody selected as a top candidate in the next few weeks, we realize that by the time they give two weeks or a month notice before they leave their job, that may put us

past Chief Launderville's tenure. If that happens, we will hire an interim chief, as needed."

Fry said they would be advertising the job with the Missouri Municipal League and with other statewide law enforcement associations. A hiring committee comprised of a few aldermen, the mayor, Fry, the outgoing municipal judge, if she is available, and a member of the local business community will be formed to review the applications, then interview those who they feel are the best fit for the city.

"It's the kind of thing I wish I didn't have to do, truth be told," he said. "But I couldn't be happier for the chief and his wife Sandy as they try retirement one more time."

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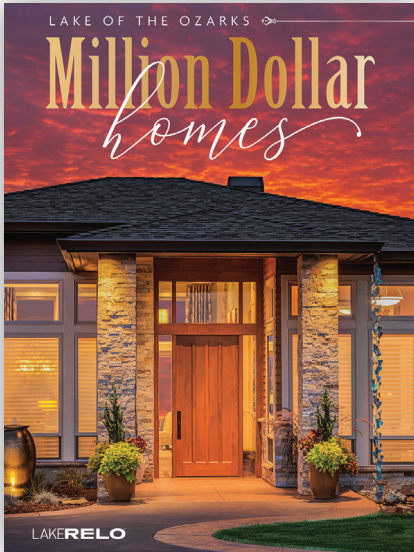
Lake of the Ozarks Second Home Living
Published quarterly



Official Shootout Program Guide
Published annually



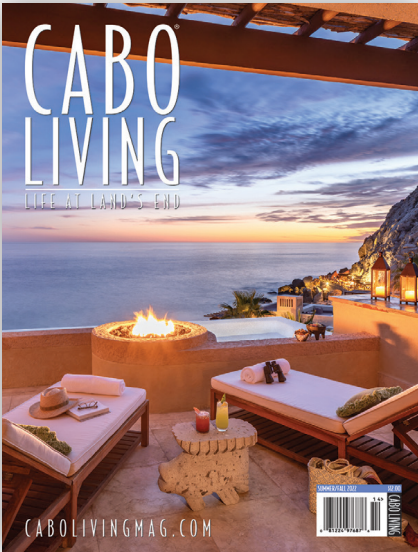
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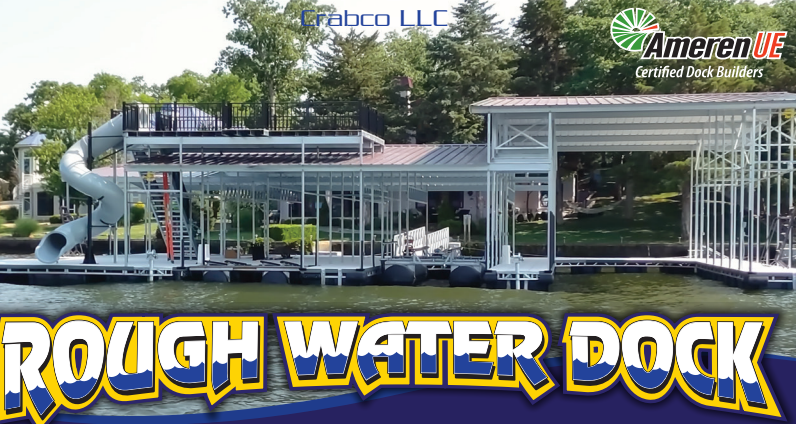
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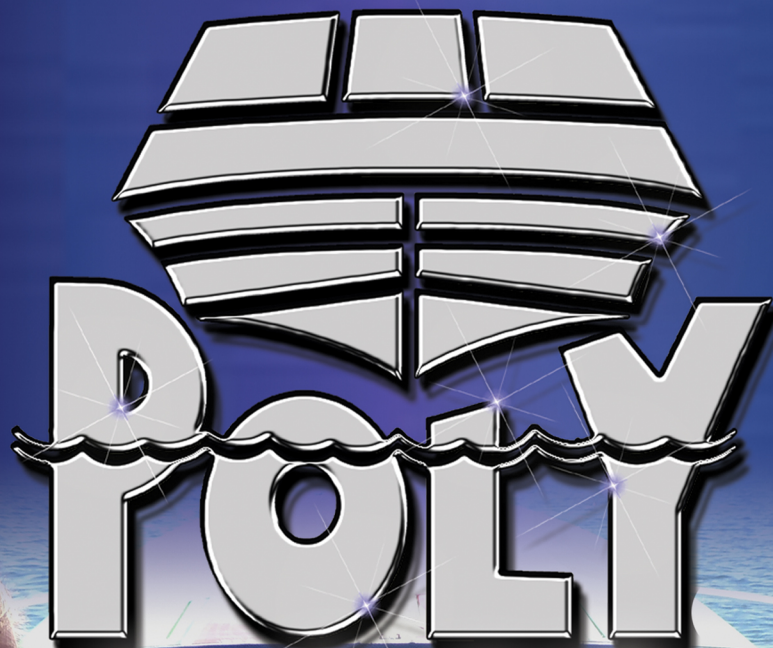
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