

LAKE OF THE OZARKS BUSINESS JOURNAL

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BOATING ON BACK

LAKE OF THE OZARKS
Boating
December 2023



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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 12

DECEMBER, 2023

Paw-sitively festive photos with Santa

By Nancy Zoellner

Taking photos with Santa is a classic holiday tradition. Thanks to the Horseshoe Bend Bark Park, this year dog owners will have an opportunity to include their fur-babies in the fun.

Santa and Mrs. Claus will be on hand for photos from 1 to 3 p.m. Sunday, December 3 at the gazebo in Reddington Park. The park is located on Reddington Road, right around the corner from Village Hall at 133 Cherokee Road in Four Seasons and across the street and just past the entrance to the Bark Park.

According to Casey Alexander, chairperson for the event, photos can include Santa, Mrs. Claus, and your dog – or your whole family. The photos will be taken by up and coming photographer Peyton Judd, a sophomore at Camdenton High School, and then emailed to owners.

Every fur-baby will go home with a small gift from Santa, who promised to also have candy canes on hand for the kids without fur.

"I am very excited to kick off our very first Pet Pics With Santa event. If you haven't been to the Horseshoe Bend Bark Park, I highly encourage you to stop in and meet all the fur babies and parents. You won't be sorry," Alexander said. "We actually hope that this will be the first of many events we hold in the future."

She said all dogs must remain on a leash while on park grounds and everyone is responsible for picking up their dogs' waste. Bags will be available. Alexander also



Some of the 'regulars' at the Horseshoe Bend Bark Park are getting ready for their photo shoots with Santa. Don't miss out on the fun!

said that there's no charge for the photo session but donations will be accepted and greatly appreciated. Proceeds will be used toward park expenses.

The Horseshoe Bend Bark Park is a not-for-profit organization run strictly on donations; the maintenance and care is provided by volunteers.

The park was founded in 2010 with the help of the Village

of Four Seasons, Four Seasons Lakesites Property Owners Association, and numerous benefactors. Two years ago a fundraiser was held to make improvements to the park.

Generous donations from "Friends of the Bark Park," who received paw prints bearing their names and the names of their dogs to recognize their support, made it possible for the park to

purchase and erect the pavilion and purchase picnic tables and park benches. The fundraiser also allowed construction of a water surround with drainage system at the faucet to eliminate the giant mud puddle that seemed to never go away, and installation of a gate at the lower end of the park to make leaf removal easier.

In the future, park organizers

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As The Lake Churns.com

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



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Armchair Pilot

By Nancy Zoellner

SEASONED TRAVELERS may feel comfortable enough to catch a few ZZZs as soon as passengers are seated and doors are shut, but Travel and Leisure says it's important to stay awake during takeoff and landing. First – while asleep, people don't swallow as much – or yawn or chew, which means



they're not equalizing the air pressure between the inner ear and the cabin environment. That can lead to discomfort and muffled hearing. Second – takeoff and landing are statistically the times planes are more likely to experience an accident. Experts say it's important to be fully aware of what is going on in the event of an emergency that may require passengers to evacuate. Just think about that for a minute or two – and it will be easy to stay awake.

CASE IN POINT – Those planning to spend this Thanksgiving in Orlando probably felt they had a lot to be thankful when they stepped off their November 22 flight from Austin. A blown tire caused the Southwest Airlines Boeing 737-700 to sustain damage to the plane's wing, according to a report by the Federal Aviation Administration. None of the 139 passengers and five crew members were injured and the FAA rated the damage as "minor."

SEAT POSITION is also important during takeoff and landing. Part 121 of the U.S. Code of Federal Regulations states "no [air carrier] may take off or land an airplane unless each passenger seat back is in the

seats are locked and most likely to withstand any force from a potential impact while in the upright position. When a seat is reclined, it's not locked and can catapult its occupant forward or slam backward, crushing the knees of the person seated behind. Out-of-position seats also make it more difficult to disembark at a time when every second counts.

WITH THOSE WORDS of warning, commercial scheduled air travel is among the safest modes of transportation. According to the National Safety Council, the 2021 lifetime odds of dying as an aircraft passenger in the United States were too small to calculate. The disruptions resulting from the COVID-19 pandemic dramatically impacted commercial air travel in 2020. Miles flown by commercial scheduled airlines decreased 42 percent in 2020 compared to 2019. Miles flown in 2021 rebounded 35 percent from 2020 lows. Reflecting this increase in miles flown, preliminary estimates of the total number of accidents involving a U.S. registered civilian aircraft increased from 1,139 in 2020 to 1,225 in 2021. The number of civil aviation deaths increased from 349 in 2020 to 376 in 2021. All but 4 of the 376 deaths in 2021 were onboard fatalities. None of these deaths involved a commercial airline. As a comparison, in 2021, there were an estimated 6,102,936 police-reported vehicle accidents in the United States. Of those, 39,508 were fatal.

IN THE MEANTIME, travelers continue to behave badly. Passengers traveling on a Frontier flight from Houston to Denver can attest to that. In mid-November the plane full of people got a little more excitement than they bargained for when a woman started screaming and attempting to climb over seats mid-flight. Members of the flight crew struggled to restrain the woman, who can be seen hitting someone in a video taken by another passenger. The flight was diverted to Dallas Fort Worth and after landing, law enforcement removed the woman.

A TRAVEL TIP SHARED in Facebook Reels advises pasting your flight number into a text message to yourself or someone else in this format: Airline Flight Number, for example, American Airlines 9707. Then hold on the flight number and all your flight details will be pulled up – the terminal gate, departure time, arrival time and the length of the flight. In addition, a real time flight tracker map will

show a line connecting the two destinations and a tiny airplane on the map will indicate where the flight is at that moment.

TRAVELERS USING UBER in Capadocia, Turkey are hitting new heights – on hot air balloon rides. The rides above the UNESCO World Heritage-listed Göreme National Park, which cost around \$158 in American cash, take travelers 3,000 feet above the ground and last around an hour and a half.



They can be booked on Uber's app but customers are encouraged to book at least 12 hours in advance. The hot air balloon taxis are just one of the new modes of transportation recently introduced by Uber, which now allows passengers to get from Point A to Point B in Finland via a reindeer-drawn sleigh and to the Greek island of Mykonos via boat.

PASSENGERS WAITING TO embark on their "trip of a lifetime," won't be traveling any time soon – at least not with Life at Sea Cruises. The company just announced the cruise that was to sail to 382 ports in 240 countries over a three-year period, was cancelled because it doesn't have a ship. Life at Sea Cruises planned to purchase the AIDAaura, which was retired earlier this year by AIDA Cruises. However, Celestyal Cruises bought the ship out from under them. Life at Sea said it would be refunding the \$115,500 per person ticket price, but the process could take a while – which has left many with no place to go. Because ticket holders were promised that at the end of the cruise they could pay extra to remain on board for another three years, many sold their homes and belongings.

LIFE AT SEA CRUISERS aren't the only ones left high and dry. Norwegian Cruise Lines recently canceled more than seven months' cruises booked from March through November 2025 on its Norwegian Sun because of "a fleet redeployment," in June the line cancelled three cruises on it Norwegian Epic so it could undergo a revitalization and earlier, it was announced that sailings set for July through September 2024 on the Norwegian Spirit were cancelled due to a "full ship charter." The cruise line reportedly promised full refunds as well as a 10-percent discount on future cruises.



upright position." According to airline officials quoted in the same travel magazine, that's because

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Village, POA hire sharpshooters to thin whitetails

By Nancy Zoellner

In 2022, five people were killed and more than 400 people were injured in deer-vehicle collisions statewide. Missouri drivers experienced 3,699 crashes involving a deer, bringing the state up from 14th to 10th place for the number of reported deer-vehicle collisions.

A study by State Farm that included numbers provided by the Missouri Department of Transportation (MoDOT) and the Missouri State Highway Patrol found that in 2022, one deer strike occurred approximately every two hours and 20 minutes, garnering them the title of the most commonly struck animal on Missouri roadways.

That's not a surprise to anyone who has driven after dark on Horseshoe Bend – especially during deer mating season, which runs from November to January.

Lt. Jim Elkin, supervisor over the Camden County Sheriff's Office Horseshoe Bend/Porto Cima Zone, said while they don't keep a running tally, he knew of five deer strikes that occurred the week before Thanksgiving on Horseshoe Bend.

To reduce the overabundance of deer, at their November 8 meeting the Village of Four Seasons Board of Trustees voted to spend up to \$15,000 to hire biologists, who are highly trained firearms experts with the United States Department of Agriculture's (USDA) Wildlife Services, to cull deer inside Village limits. Tony Baldridge, chairman of the board, said the Four Season Lakesites Property Owners Association (POA) committed to adding \$5,000 to the effort. This will be the fifth year for the program. Last year the Village voted to spend up to \$25,000; the POA spent \$5,000.

Dan McMurtry, district supervisor with USDA's APHIS Wildlife Services, attended the Village's November meeting to discuss the plan.

He told the board that they begin by driving the roads – anywhere from 13 to 15 miles – and, using a thermal scope, they count the number of deer they see. McMurtry said he then uses those numbers to calculate square miles and create an index of sorts to compare one year to the next.

"The important thing to look at

is what we've seen in the last six years. I spent some time in this area before I even met the board

members and there were deer all along the roads, everywhere you'd go. There are still deer in

the Village – but not like there were," he said.

continues on page 23



It's quite common to look out the front door and find deer – sometimes just a few feet away – looking back at you or to have to wait for them to slowly meander off the road so you can pass. Unfortunately, it's just as common to have them dart in front of your vehicle as you drive on Horseshoe Bend.

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Honor Lake veterans through Wreaths Across America

The Marine Corps League Auxiliary #449 in Osage Beach is fundraising to support Wreaths Across America and cover the expenses of placing wreaths on the graves of veterans buried at Lake Memorial Gardens Cemetery on State Highway 42 in Osage Beach. The ceremony is scheduled to begin at noon on Saturday, December 16.

The community is invited to attend the event, designed to honor the lives of Lake-area veterans. The ceremony will include opening remarks from Osage City Alderman Richard Ross, patriotic songs, and the Marine Corps League Color Guard. Representatives from each branch of the service will lay a ceremonial wreath as well as a wreath representing all branches of the service whose last known status was “Missing in Action” or “Prisoners of War.” Volunteers will then name each veteran interred at the cemetery and lay a wreath in his or her honor.

Wreaths Across America is a 501(c) (3) nonprofit organization founded to continue and expand the annual wreath-laying ceremony at Arlington National Cemetery. It was begun in 1992 by Maine businessman Morrill Worcester. The organization’s mission “Remember, Honor, Teach,” is carried out in part each year by coordinating wreath-laying ceremonies in December at Arlington, as well as at more than 4,000 veterans’ cemeteries and other locations in all 50 states and overseas.

This is the first year for Marine Corps League Auxiliary #449 to be a sponsor.

Jim Hartwick, past commander and public information officer, said when they reached out to Lake Memorial Gardens Cemetery to see if they would like to be a participating location, they readily agreed.

“The more than 300 veterans who are interred here represent

Wreaths Across America receives no government funding. National Wreaths Across America Day and other events are made possible by thousands of volunteers who organize local ceremonies, raise funds to sponsor wreaths and participate in the events. Individual wreath sponsors and corporate donors pay for the majority of the cost for the program and volunteer truck drivers and trucking companies make it possible for WAA to transport wreaths all over the country. Each Veterans’ Wreath placed on National Wreaths Across America Day is sponsored for \$17 per wreath.

Those who would like to volunteer will place live balsam veterans’ wreaths on the headstones of the fallen heroes. When each wreath is placed, the service-

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the long family history of the Lake of the Ozarks and our men and women who have served. It is our hope to continue to honor these veterans annually through Wreaths Across America and we invite our community to actively participate,” he said.

There is no cost to attend an event on National Wreaths Across America Day, and all are welcome to join. However, member’s name is said out loud, ensuring their memory lives on.

For more information on how to volunteer or sponsor a wreath, visit www.wreathsafteramerica.org and click on the “Get Involved” dropdown menu at the top of the page, or contact one of the Volunteer Location coordinators - Sharon Spencer at topekatornado@charter.net or Sue Riggs at riggs2@live.com.

Seniors Corner

Houzz Bathroom Trends Study Shows Emphasis on Universal Design, Aging, Safety

Homeowners are increasingly focused on aging and safety when they renovate their bathrooms, and they're incorporating universal design features that address their future needs and are functional for people of all ages and abilities.

That's one takeaway from the recent 2023 U.S. Houzz Bathroom Trends Study.

It's good news because bathrooms often are among the most dangerous rooms in the house for seniors. The Centers for Disease Control and Prevention say falls are the leading cause of injury-related death among adults ages 65 and older.

Houzz found that 66% of homeowners address special needs during a bathroom renovation, up from 54% who did so in 2021. Nearly half (44%) of homeowners anticipate special needs to arise within the next five years.

- As such, they're incorporating an array of safety features, including:
- Grab bars (58%)
- Nonslip flooring (58%)
- Curbless showers (43%)
- Additional lighting (33%)
- ADA-compliant toilets (26%)
- Wheelchair-accessible doorways (21%)
- Lower vanity height (3%)
- Lower fixtures (2%)

Another area that affects safety is flooring. Houzz found that 83% of homeowners upgrade flooring during bathroom renovations, with one-third choosing nonslip floors outside the shower.

Though not necessarily for safety reasons, primary bathrooms are growing, with (22%) of homeowners saying they expanded their primary bathroom during a renovation by taking square footage from closets (44%), bedrooms (24%), and hallways (7%). Nearly 3 in 5 bathrooms (59%) measure 100 square feet or more after renovation.

In addition, 26% of homeowners remove their tubs during renovation, and the majority (77%) enlarge the shower space. For one in five, their new shower is 50% larger than their old one.

Low-curb (43%) entries grew in popularity since last year, increasing by 1%. Curbless entries were the choice for 24%, representing a 3% increase since last year.

Sustainability is another trend gaining traction, with 87% of homeowners incorporating environmental features that include:

- LED lightbulbs (62%)
- Water-efficient fixtures (46%)
- Timeless design (44%)
- Energy-efficient fixtures (34%)
- Light dimmers (34%)

For 69% of homeowners, such features' long-term cost-effectiveness is one motivation for the choices, and 54% said it was for their environmental friendliness.

Other study highlights:

The median amount spent on all bathroom remodels has grown by 50%, increasing from \$9,000 in 2021 to \$13,500 in 2022. The median spend for major and minor remodels has risen by 33% and 60%, respectively.

White and grey vanities have been edged out by wood, which is now the top choice for most (33%) homeowners.

Eighty-six percent of homeowners change the style of their bathrooms, with transitional styling (23%) being the most popular for the second year in a row. That's followed by contemporary (16%), modern (15%), traditional (11%), and farmhouse (5%).

Learn more about fall prevention:

- Centers for Disease Control
- Mayo Clinic
- National Institute on Aging

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Better your business with SCORE's timely webinars

December may be a busy month, but SCORE makes it easy to continue to get small business tips and strategies through online webinars. Because they are presented at noon each week, it will allow you to learn while you're having lunch – at no cost to you (except for the lunch, of course). Visit score.org, then select "Upcoming Events" under the Workshops & Events dropdown menu to register. Live attendees will receive free business resources and a link to this webinar recording.

December 6 - How to Write a One-Page Business Plan: A Step-by-Step Guide

In this 90-minute webinar, you will learn how to write a one-page business plan for your business. We'll also discuss how writing a one-page business plan can help you organize your ideas and allow you to be focused and concise about your business goals.

Our expert presenter will show you each element of the one-page business plan, including identifying the problem your business solves, your value proposition, your target audience and much more.

You'll learn the following:

- The benefits of a one-page business plan vs. other business plans
- Practical tips on writing a one-page business plan
- How a one-page business plan can eliminate distractions and help you focus

December 7 - How to Start Your Online Business for Next to No Money

Do you want to start your own online business but are worried about the upfront costs? You're not alone. Many aspiring entrepreneurs face this hurdle when they begin their digital entrepreneurial journey. But starting your online business doesn't have to break the bank!

In this 60-minute webinar, our expert presenters will show you practical and cost-effective strategies for starting your business website. From building your digital foundation to running and marketing your website, this webinar is your guide to getting started with minimal financial investment.

Learning objectives:

- How to set up your digital

foundation without breaking the bank

- When and where to make strategic investments
- How to bring customers to your website once it's built

December 8 - Simple SEO Tips to Improve Online Performance

Search Engine Optimization (SEO) doesn't have to be complicated. Join us for an informative 60-minute webinar where our expert speaker will teach you simple SEO tips and strategies you can use to grow your online presence.

In this webinar, you'll learn how SEO can significantly impact your online success, actionable tips and techniques to optimize your website's performance and a long-term strategy to sustain and continually improve your search rankings.

Learning Objectives:

- Understand the role of SEO
- How to do Keyword research
- Tips for on-page and off-page optimization
- Planning for SEO maintenance

December 12 - The #1 Way to Get More Clients & Grow a Business in Today's Market

Speaking is the fastest and most predictable way to build and grow a business in today's market - without ads, funnels or worrying about an algorithm. In this 60-minute session, you'll get the exact, step-by-step blueprint to leverage speaking engagements as your #1 Customer Acquisition Channel (even if you're just getting started.) Pat Quinn will teach the step-by-step process to find ideal stages and walk through the results that small businesses can achieve.

Learning Objectives for this session:

- Know why Stages and Speaking Engagements are the fastest (and most effective) way to generate more clients
- Get the top tools to win customers through speaking engagements
- See the exact framework to create a high-converting Signature Talk
- How to find "Dream Stage"
- Get the blueprint to drive 10X the revenue from every Stage

December 19 - From Concept to Commerce: Using the Shark Tank Experience for Idea Transformation

Are you an aspiring entrepreneur or a business enthusiast looking to turn your innovative idea into a successful venture? Join host Brian Fried, an invention expert and inventor coach, for an exciting and informative SCORE webinar featuring special guests who've experienced the thrill of the Shark Tank and emerged victorious!

In this 60-minute webinar, invention expert Brian Fried and our esteemed guests, who've braved the shark-infested waters of entrepreneurship, will share their insights and experiences on taking an idea from inception to commercialization. We'll thoroughly explore their journeys, examining pivotal moments, challenges and triumphs that have led them to where they are today.

During this engaging and interactive session, you'll learn:

- How to transform your creative concept into a market-ready product or service
- The essential steps to bring your idea to life and reach your target audience
- Strategies for navigating the competitive landscape and scaling your business
- How to approach investors/partners and present your business effectively

Inventor coach Brian Fried and our panel of Shark Tank veterans will offer invaluable advice, sharing the behind-the-scenes stories of their businesses and their experiences on the hit show. Get ready to pick their brains, ask burning questions and gain a profound understanding of the journey from inventor to successful entrepreneur.

Don't miss this opportunity to gain first-hand knowledge and inspiration from those who've been through it all. Join us for an insightful and inspiring webinar that will equip you with the tools and motivation to kickstart your entrepreneurial journey. Whether you're just starting or looking to take your business to the next level, this webinar is a must-attend for anyone with a dream and a vision.

A Matter of Trust What It Means To Be A Fiduciary

It is not a word one encounters everyday – fiduciary. It sounds very legal, very business-like. It is often used by lawyers to describe a certain kind of relationship.

The word "fiduciary" comes from the Latin word *fidere*, which means "to trust." The dictionary describes "fiduciary" as someone or something demonstrating "a strict and continuing faithfulness to an obligation, trust or duty." For example, an institution or firm who adheres to the fiduciary standard is legally and ethically responsible for always acting within the client's best interest and upholding the highest standard of honesty, integrity, and transparency.

Granting access to your hard-earned money and investments is challenging for many individuals. This is why trusting a team of professionals who avoid using your assets to benefit themselves but instead always act within your best interest can provide peace of mind. Having an advisor that prioritizes the client's long-term interests is essential for the relationship to extend beyond just a short-term transaction. The fiduciary advisor looks after the client first — to be trustworthy in situations where it would be convenient for a "non-fiduciary" to take advantage of the client. Additionally, fiduciaries are bound to be transparent and avoid conflicts of interest.

Having a trustworthy team of advisors who always make decisions in your best interest will yield you greater confidence and peace of mind throughout your financial



Trenny Garrett, J.D., CTFE
Executive Vice President and
Lake Ozark Market Executive

journey. Fiduciaries that "go to battle" for their clients by finding the best answers they can — using knowledge, wisdom, and skill, to create the best solutions possible, will serve as valuable assets to your team. For many advisors, being a fiduciary is more than just working in a business — it is a calling. It is an attitude of faithfulness to the clients the fiduciary serves, ensuring their future well-being — financial and otherwise.

When choosing your team of trusted advisors to manage your hard-earned money and investments, always verify that they adhere to the fiduciary standard. To learn more about fiduciary services, contact Trenny Garrett or Bart Schulte at trenny.garrett@centraltrust.net or bart.schulte@centraltrust.net or (573) 302-2474.

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

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Embrace the Festive Spirit: Marketing Ideas for Small Businesses



Sandy Waggett

Seasonal Makeover •

First impressions matter, and your social media is often the first point of contact with customers. Give your profiles a festive makeover with Christmas-themed cover photos, profile pictures, and posts. Share behind-the-scenes preparations for the holidays, like decorating your store or team members wrapping products. Encourage engagement by running a "12 Days of Christmas" series with daily posts featuring special offers, tips, or holiday-themed content.

Email Marketing with a Twist •

Revamp your email marketing with a festive flair. Create a special holiday newsletter series with gift ideas, exclusive offers, and a countdown to New Year's Eve. Personalization goes a long way, so include recommendations based on past purchases or browsing history. Sprinkle in some holiday cheer with festive graphics and warm, conversational tones.

Collaborate with Local Businesses •

Team up with neighboring businesses for joint promotions or events. Collaboration can lead to shared marketing costs and increased reach. Consider a holiday market, a combined discount voucher, or a festive event. This not only boosts visibility but also strengthens community bonds.

Give Back to the Community •

The holiday season is about giving. Organize a charity event, participate in a food drive, or donate a portion of your sales to a local charity. Not only does this give back to the community, but it also resonates with customers who value social responsibility.

Creative Packaging and Gift Wrapping •

Offer special holiday packaging or complimentary gift wrapping. This adds value to your products and enhances the gift-giving experience. Custom packaging with your branding can also act as a marketing tool when recipients share their unboxing experience on social media.

Leverage User-Generated Content •

Encourage customers to share their holiday experiences with your products or services on social media. Run a photo contest or a hashtag campaign to increase engagement and visibility. User-generated content provides authentic testimonials and extends your reach to potential customers.

Countdown Offers and Flash Sales •

Build anticipation with countdown offers leading up to Christmas or New Year. Each day, reveal a new deal or discount. Flash sales can also create a buzz and drive quick sales, especially when inventory is limited.

"Wrapping Up"

The holiday season presents a unique opportunity for small businesses to connect with customers in a meaningful way. By incorporating these ideas into your marketing strategy, you can create a memorable experience that not only drives sales but also builds lasting customer relationships. Remember, the key is to blend the festive spirit with your unique brand voice, creating a holiday marketing campaign that's both joyful and effective. Cheers to a successful holiday season!

Happy Holidays from the team at MSW Interactive Designs!

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Osage Beach could be acquiring Lee C Fine Airport

By Nancy Zoellner

The City of Osage Beach has been working with the Missouri Department of Natural Resources (MoDNR), Division of Parks to acquire the Lee C Fine Memorial Airport and the 385 acres it sits on.

The airport, located in the Lake of the Ozarks State Park off Highway 42, has been operated by the city under a lease agreement since 1999.

Open for public use 24 hours a day, seven days a week, the airport runway is 6,497 feet long – the longest in the Lake area – and has pilot-controlled runway lighting. The airport currently provides fuel service, hangar access, taxiways, and aircraft parking.

Airport Manager Ty Dinsdale said discussions started more than a year ago.

"We were wanting to add more hangars but the state has so much red tape on our lease agreement so they suggested we just take it over to cut out the red tape," he said.

The tradeoff is that the city would take over the 14 miles of wastewater infrastructure run-

ning through the park, which saw more than 1 million visitors in 2022.

That infrastructure is already connected to the city's collection system – basically as a customer – but is currently maintained by the Department of Natural Resources. The DNR is currently working on a couple upgrades to the system, which is part of the agreement. According to the Lake of the Ozarks State Parks Annual Report, some of the recent improvements include replacing clay tile with PVC and conducting smoke testing on lines to identify other areas that need improvement.

Dinsdale said if the city and the state can work out the details, it could benefit the city, because after taking ownership, they will have the opportunity to construct more hangars, which are in short supply, as well as develop the property around the airport.

The airport currently has 14 hangars – nine tee hangars for smaller planes, four larger hangars for jets and an old but large conservation hanger – but the airport currently has no vacancies.

"Realistically, without a lot of dirt work, we'll probably be able to double the hanger space that we currently have. Under our current lease agreement we're not allowed to have a maintenance shop on the field so we might also look at adding that. That would be another revenue generating option for the city," Dinsdale said.

Fuel is not self-service. It is brought in by truck during normal business hours, unless it's needed for medical flights. The city has a call-out procedure for emergencies. But Dinsdale said with the volume of traffic in and out of the airport, self-service

probably wouldn't be a good fit for Lee C. Fine.

However, expansion of the parking lot might also be in the plan.

"We have from 40 to 50 cars parked here – people who fly in and have a house or condo at the Lake. When we did the taxiway project we took the asphalt millings and spread that out on the lots but hopefully in the long term, we'd like to get all the parking lots paved," Dinsdale said.

According to City Administrator Jeana Woods, once they get the details worked out on the sewer system, the Missouri's General Assembly will have to

pass a law that permits the DNR to transfer the land. She said that could happen next year. Then the board of aldermen will have to approve the transfer of ownership.

Dinsdale said that in the meantime, engineering firm Crawford, Murphy and Tilly (CMT), which is under contract with the city, is in the process of developing a master plan for the land. Grants provided by the Federal Aviation Administration will likely fund supporting infrastructure, according to city officials.



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Tips for winterizing your home

By Nancy Zoellner

Ready or not – winter weather is on its way. A Google search for “how to get your home ready for winter” will provide lots of tips – 818,000,000 to be exact.

While the winterizing advice varies, most advise establishing a preventative plumbing plan – maybe because pipes that freeze, burst and cause water damage account for almost a quarter of all losses incurred by homeowners.

To cut down on those losses, the Department of Insurance

suggests insulating exposed pipes with foam sleeves, heat tape, or batt insulation. The DOI also advises removing garden hoses from outdoor water faucets, then attaching faucet covers, and allowing a faucet to drip during extreme cold weather in unheated or uninsulated spaces.

In the Lake area, where second-home owners or snowbirds are away for an extended period of time, home maintenance companies recommend shutting off the water at the main valve,

then flushing toilets to drain the tank and leaving faucets open. A wi-fi water leak and freeze detector that sends an alert to a smart phone if the temperature dips too low can also help avoid expensive repairs.

Now that the majority of trees have shed their leaves, homeowners should clean out gutters so they can drain properly. Gutters clogged with leaves can cause rainwater to build up and sit on the roof, then seep into the home, damaging walls, ceilings,

and insulation. And if that puddled rain freezes, the weight can cause gutters to become warped and torn from the roof, sometimes taking shingles with them.

It's also important to caulk around windows and doors to keep cold drafts out and warm heat in. When purchasing, make sure it's rubber or silicone caulk, which can be applied in sub-zero weather. Apply the caulk between the windows and door frames and the siding.

Homeowners should also get the roof inspected. Roofers will look for loose or missing shingles and other signs of damage caused by spring storms and summer sun, which can cause shingles to age faster. Do-it-yourselfers who decide to haul out the ladder and inspect it themselves should remove debris, check the roofline, check chimney flashing for leaks and check the attic for signs of water damage.

To avoid a multitude of problems, it's also a good idea to trim low hanging branches and to hire a tree removal service to take off

experts recommend getting them inspected annually. Make sure the filter is replaced; a dirty filter can make the furnace work harder, run less efficiently and shorten its lifespan. Don't forget to change the thermostat batteries – and for true luxury, upgrade to a smart thermostat, which is perfect for those mornings when it's too cold to get out of bed. It's also a good idea to check the duct work. Deteriorating duct work can seriously hinder the furnace's efficiency.

While up in the attic, it's also a good time to check the insulation. Having adequate insulation will make a home more comfortable and reduce the cost of heating and cooling. If the floor joists are covered, adding more insulation may not be cost-effective. However, if the insulation is level with or below the attic floor joists, it's time to add more. If it's moldy or wet it, it should be removed before new insulation is installed. Homeowners can avoid dry skin and chapped lips while making the house feel warmer by adding

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any dead branches or take out any dead trees that could fall on the home if they become heavy with ice.

The National Fire Protection Association recommends that chimneys be swept at least annually at the beginning of the winter to remove soot and debris and checked for cracks, loose bricks, or missing mortar. Chimney liners should be checked for cracks and other deterioration. Gas fireplaces should also be inspected and logs should be checked for deterioration. And homeowners who didn't replace batteries in their smoke detectors when they turned their clocks back should definitely replace them before lighting up a fire.

Fireplaces are great for the family to gather round with hot chocolate and cookies. However, they shouldn't be left burning while everyone is in bed. That's when the furnace should be providing the warmth. Because furnaces are mechanical systems with an array of moving parts,

a humidifier.

To be ready for winter weather outside, don't forget to replace a damaged snow shovel and stock up on ice melt. Those who aren't fans of shoveling snow from driveways, but who can't stay home on snow days, need to sign up as soon as possible with a snow removal company.

Winter officially arrives Thursday, December 21 but many times over, frigid temperatures and piles of snow have arrived much earlier so don't wait any longer to winterize. Then after wrapping up those projects, purchase a couple 1,000-piece puzzles, a good book or two, some warm slippers, chili and ham-and-bean fixings – as well as a solar-powered phone charger or two and a rechargeable flashlight and radio for worst case scenarios. Then keep the chargeables charged and fingers crossed that the Farmer's Almanac is wrong and the ground hog won't see his shadow so boating season can begin again. Soon!



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Owners want Strip designated as entertainment district

By Nancy Zoellner

By state statute, the free flow of alcohol between businesses perimeters into shared open spaces is allowed in only two areas in Missouri – the Kansas City Power and Light District and Ballpark Village in St. Louis.

In 2005, the developer of the Power and Light District, a dining, shopping, office, retail, and entertainment district covering some eight blocks in downtown Kansas City, successfully lobbied the Missouri General Assembly for a new law that allows patrons in that District to remove any alcoholic beverage from any establishment in the District and carry it openly throughout the portions of the District – but only in areas not open to vehicular traffic. Many of the entertainment venues open on to shared courtyards and plazas. In addition, the beverages must be in a plastic cup marked with the logo of the establishment where it was purchased.

Ballpark Village, located directly across from Busch Stadium, is home to several restaurants, night clubs, a concert venue, retail, and outdoor public event space, but they are located on contiguous property along the 200 and 300 blocks of Clark Street.

City Administrator Harrison Fry told the board of aldermen at their November 21 meeting that they were being asked to provide a resolution of support for the Lake Economic Alliance for Development (LEAD), a group of restaurant and bar owners planning to seek legislation that will allow the Bagnell Dam Strip to be designated as an entertainment district. However, he said it was important for aldermen to understand the ramifications before determining if it was something they could support and the conditions under which that approval should be given.

One of those consideration is how LEAD would cover the cost of security and janitorial services, which in the other entertainment districts is covered by an additional sales tax collected through an approved Community Improvement District (CID).

Police Chief Jeff Christiansen told aldermen that he had worked on the Strip nearly every event and every holiday weekend this year to see what it was like and to make sure the officers and community were safe. He said although glass bottles were prohibited outside establishments

during events, there was broken glass on the Strip. During one weekend, people were throwing glass bottles at police. “So I would encourage the board that if you are going to make any movement

sen, they discussed creating their own entity to address some of those issues.

“I think that what is being missed here is, this isn’t about creating a group so they can cre-



on this to go down on a holiday weekend and see what the Strip is like – see the volume of people down there and how they’re acting in that environment before you commit to something. I will do whatever I can if you decide to support this open container movement, but I can tell you I don’t think I can safely staff what they’re asking to be done.”

Fry said aldermen should also consider the loss of parking that would occur if the Strip is closed to traffic, “because there are no outside parking stalls on or near the Strip and you do not currently have the financial capacity to construct a parking garage.”

Both Ballpark Village and the Power and Light District have access to several parking garages and the Power and Light District also has a Transportation Development District tax in place.

“If you are going to give your support or your condemnation of this project – if you want to do anything other than take a neutral stance – it needs to be on defined conditions because if this is approved by the state, it is something you do not have control over, and it would then have a tremendous impact on the way your city operates,” Fry said. “It’s not to say it’s a bad thing. But I don’t want us to be blindsided if this is a successful endeavor and then we have to change the way we route traffic on Bagnell Dam Boulevard.”

Mayor Dennis Newberry told the board that over the past two years, restaurant and bar owners had reached out to him with issues, most of which involved events and the inconsistencies in how alcohol consumption was handled. In meetings that also involved Fry and Chief Christian-

ment of the Strip and security.

“If they formed a group, they could hire security... They would have security personnel that’s funded by the entity that can overlap all of those. Then it’s a collaboration of resources that could really benefit the Strip area... This isn’t just about an open container law or entity on the Strip similar to what Kansas City and St. Louis have. That might be one topic that they would like to engage in, but it’s certainly only one of many.”

“And I would like to share that it’s the only topic that this board has been asked to endorse,” Fry interjected. “According to state statutes, the entertainment district strictly regulates open container areas. It’s my understanding LEAD already legally exists as a separate entity ... I want to clarify, the request is not to support this organization. It is to support this organization’s endeavor to receive entertainment classification.”

Mike Otten, owner of Alley Cats Pizzeria, told aldermen that LEAD had already established a board of directors and State Rep. Don Mayhew and Senator Mike Bernskoetter agreed to submit

the legislation requesting an entertainment district designation for the Strip. Otten said they also had support from Rep. Lisa Thomas.

“If we are able to get the resolution or letter that will allow us to go before legislators in Jeff City and say, ‘Look guys, if we’re able to get this passed in its current format, this is one leg of a three-leg stool – those three legs being development, security/safety, and the open container.’ The open container is not the only thing. It’s a piece that will essentially allow us to offer the Strip to be a destination year-round. We’ve talked about it in our group, with Lakeport Oasis coming in, we all feel the need that we have to do something. This is really more of an economic development play more than anything else.”

The Oasis is a \$350-million project in Osage Beach that will include a family amusement park with roller coaster, giant Ferris wheel and other rides; a 40,000-square-foot indoor waterpark with retractable roof; restaurants; a Marriott Hotel and a 1,000-car parking garage.

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'Tis the Season to Drive Sober or Get Pulled Over

It's hard to have a happy holiday when you're arrested for drunk driving.

Sunrise Beach Police Chief Scott Craig says it's easier to keep the season merry and bright by following the law and refusing to drink and drive. That's why they, along with numerous other law enforcement agencies across the state, are teaming up with the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) to urge drivers to think twice before drinking and driving.

Thanks to the Missouri Highway Safety Patrol's safety grants program, through January 1, every Missourian can claim two \$10 vouchers for Uber ride shares with the code SoberMO23. The code is eligible to be used from 5 p.m. to 3 a.m.

The effort is aimed at keeping drunk drivers off the road this holiday season. If drivers decide not to take advantage of the free ride, they will likely get a free ride to jail.

"The NHTSA and the Sunrise Beach Police Department want all drivers to remember this life-saving message: Drive Sober or Get Pulled Over. Drivers will see officers working on a special high-visibility enforcement campaign to spread the message about the dangers of drunk driving from December 15, 2023,

through January 1, 2024. Tragically, December can be a dangerous time for people on the roads. During the 2017 to 2021 December months, there were more than 4,500 people killed in alcohol-impaired-driving crashes," Chief Craig said.

According to statistics, in December of 2021, 1,013 people died in alcohol-impaired-driving crashes nationwide. That same year, 13,384 fatalities – 31 percent of all traffic fatalities in the United States – involved alcohol-impaired drivers.

Statistics also show that male drivers are far more likely to be impacted by drunk driving. In December 2021, drunk male drivers were involved in fatal crashes at a much higher rate (721) compared to female drivers (208).

Drunk driving isn't confined to the holidays. In all of 2021 in Missouri 215 people were killed and 672 people were seriously injured in traffic crashes that involved at least one substance-impaired driver.

Chief Craig said it's a known fact that more parties and festivities celebrating the season bring out more drunk drivers and that's why they are urging drivers to always make a plan before heading out to a celebration. Either designate a sober driver or plan to call a taxi or rideshare. Those who see

drunk drivers on the road should contact their law enforcement agencies.

"Drunk driving isn't just dangerous, it's illegal. Drivers have a choice to make: Follow the law and respect their fellow drivers by refraining from drunk driving or make the choice to drive drunk, put others at risk, and risk your own mortality and wellbeing. Don't ever be too proud or embarrassed to ask for a ride. Allowing a sober driver to help you get home safely keeps you and others safe. What's more embarrassing than drunkenly asking for a sober ride home? Spending the night in jail. Having your car impounded. Losing your job or your security clearance. Take your pick," he said. "We need a commitment from every driver to keep the roads free of drunk drivers so that everyone can have a safe holiday."

For more information about the Drive Sober or Get Pulled Over enforcement period, visit www.nhtsa.gov/risky-driving/drunk-driving.

Keith Monson joins First Bank of the Lake



30 years of banking experience. He has a wide range of expertise in the compliance arena, having served as chief compliance officer for both small and large financial institutions. Monson is one of the most recognized bankers in his field of banking in the United States. For years, he has been one of the most sought out speakers on risk and compliance by the American Bankers Association, state banking associations, and others. As a former compliance consultant, he has assisted some of the largest banks in the U.S. with compliance related initiatives. Monson holds a Bachelor of Science in Finance from Truman State University.

"I am excited to have the opportunity to be part of the First Bank of the Lake team," stated Monson. "I look forward to helping the company grow and flourish while remaining focused on ensuring the bank continues to capitalize on its strong risk and compliance culture."

Monson can be reached by phone at 573.625.4095 or by email at kmonson@fblake.bank.

Mike Anderson, Chairman, President & CEO at First Bank of the Lake announced today that Keith E. Monson has joined First Bank of the Lake as Executive Vice President, Chief Risk Officer. In this role, Monson will be responsible for risk assessment and reporting, coordinating activities with outside auditors and bank regulators and overseeing other key components of First Bank of the Lake's corporate compliance program.

Monson joined First Bank of the Lake in July 2023 and has over

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Managing Rental Property Fore!

Your Lake Vacation is always looking for ways to increase our off-season rentals. For the most part when the Lake is closed (not literally, but when the water is too cold to enjoy lake activities) visitors visit the Lake of the Ozarks in much smaller numbers. Approximately 90% of all rentals occur between the Memorial Day and Labor Day weekends, therefore you will have 102 days during that period in 2024 to make the bulk of your income.

Golf is an activity that fortunately does not require water, thus making it an idea attraction for off-season rentals. The Lake is home to the Lake of the Ozarks Golf Trail, featuring 13 beautiful golf courses spread throughout the lake region. Creating golf packages to attract guests is a great way to increase your rentals before Memorial Day and after Labor Day!

As a member of the Lake of the Ozarks golf council we have a presence on their website and in the Lake of the Ozarks golf guide, which helps us attract golfers. Outside of the golf courses that also have lodging, we are by far the largest provider of golf packages at the entire Lake. In 2023 we booked 895 golf nights for our owners; these additional nights increased our overall revenue by 8.3% for the year. We had one unit at the Knolls Resort Condominiums that booked 98 nights for the year, 35 of which were golf nights, adding \$9000.00 to their gross income.

Knowing what golfers are looking for in a rental can help you when deciding how to set up your property. The most obvious thing is the location of your property. Being in close proximity to the more popular courses is very beneficial. Properties



Russell Burdette

located on the West side of the lake traditionally see fewer golf guests compared to the properties located on the East side (Osage Beach/Lake Ozark) of the lake.

Golfers usually travel in packs of four, eight, twelve, etc. We have had groups of 20 or more, split among several condos, all at the same location. Keep in mind that each golfer prefers to have their own bed (and not a sleeper sofa, air mattress or bunk bed). Having a condo that can sleep four people in separate beds or a home that can sleep four to eight guests in separate beds is the most optimal arrangement.

Golfers also like to grill and spend time on the deck. Be sure to have a decent grill and plenty of seating on the deck, preferably with a great view of the water. Finally, having a few extras like an extra refrigerator or an on-the-counter ice maker, so they can fill their coolers is a plus. Years ago we used to manage a home that even had a three-hole putting green on the deck!

Russell Burdette is the owner of Your Lake Vacation, serving the Lake area since 1986. If you have questions or would like a free property evaluation, give Russell a call at 573-365-3367 or e-mail him at russell@your-lakevacation.com.

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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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Mix 92.7 KLOZ's Mike Clayton Announces Retirement



Long-time Lake of the Ozarks/Mid-Missouri radio personality and KLOZ-FM Morning Show host Mike Clayton will be leaving Benne Media to pursue other interests. His last morning show will be on December 27th.

Mike's long-time show partner and friend Jeff Karr will continue in his absence along with the current afternoon host Jim Halk. Jim has dozens of years in broadcasting but is new to the Lake. Sandra Andes, KLOZ's Midday Host, will

assume the role of Production Director.

Mike has been the host of the Mix 92.7 morning show for nearly three decades. He has been recognized for his on-air presence, live appearances, emcee work, and charitable affiliations around the Lake area. Mike was hired by owner Denny Benne in 1993 as Program Director and Morning Show host.

Over the 29 years since then, Mike has worked with hundreds of marketing partners and charities, lending his time to dozens of organizations and causes. Mike has achieved many accolades throughout the years including numerous Missouri Broadcast Awards, Citizen of the Year from Eldon and Lake Ozark, and Ambassador of Hope—to name just a few. The Morning Show he has hosted along with Jeff Karr and Stacey Johnson has been named "Best Of" many times in local newspapers and magazines.

You've seen him holding a mic onstage at countless local events, announcing entertainment and

giving away prizes at Aquapalooza, sitting on top of stores raising money for charity, and helping groups to help others— along with hosting a morning show and appearing live at remotes.

Mike has been the voice and personality for local radio, and he's at the top of the short list when an emcee is needed.

From now through December 27th, Mike will have special in-studio guests during his "The Big Show with Mike and Jeff in the Morning". They will spend time reminiscing about his career, the growth of the Lake area, and the growth of the business community. Guests will include long-time marketing partners and new clients alike.

Owner and General Manager Denny Benne invites everyone to attend a going away party titled One More with Mike Clayton on December 27th from 5-7pm at The Encore Lakeside Grill and Sky Bar. Appetizers and a complimentary drink will be provided. Everyone is encouraged to attend even if it's just to say hi.



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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

How to Keep Your Work Comp Premiums Down

Workers' compensation fraud can be very costly for small- to mid-sized businesses. Many businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company's experience rating, which results in higher workers compensation premium.

One thing that people may not realize is that larger contracts may require you to have a lower "E-mod" or Experience Modification. Some contracts that you may be bidding on may make you have a 1.0 or lower E-mod to even bid on the job and it may even be lower than that. Workers' compensation claim fraud can occur when an employee is injured outside of work, but claims it happened at work to collect benefits.

It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While worker's compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction.

Here are a few ways to reduce the risk of workers compensation fraud:

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing—Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety policies.
- Educate employees—Help them understand the costs of claims and



Nick Brenizer, AIP, RWCS

the impact on the business, including rising premiums and decreasing productivity.

- Adopt zero-tolerance—Make it clear that false claims will not be tolerated.

- Pay attention to employees—Listen to employee concerns and complaints. Show compassion and be empathetic.

If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.

- Train supervisors in proper and timely reporting procedures.
- Investigate and obtain the facts immediately.
- Beware of sketchy details or discrepancies.
- Be wary of Monday or late Friday injury claims.
- Obtain a list of red flags from your carrier.

It is important to remember that while any workers' compensation fraud is too much, most claims are estimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces. Reducing the number and amount of workers' compensation claims is the most effective way to cut your premiums.

By reporting promptly, implementing simple safety programs, and working with your insurance company, loss control is the best investment with greatest return on your money. These tips were furnished by the leading Workers' compensation insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company.

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

Crossword Puzzle

THEME: THE 1980s

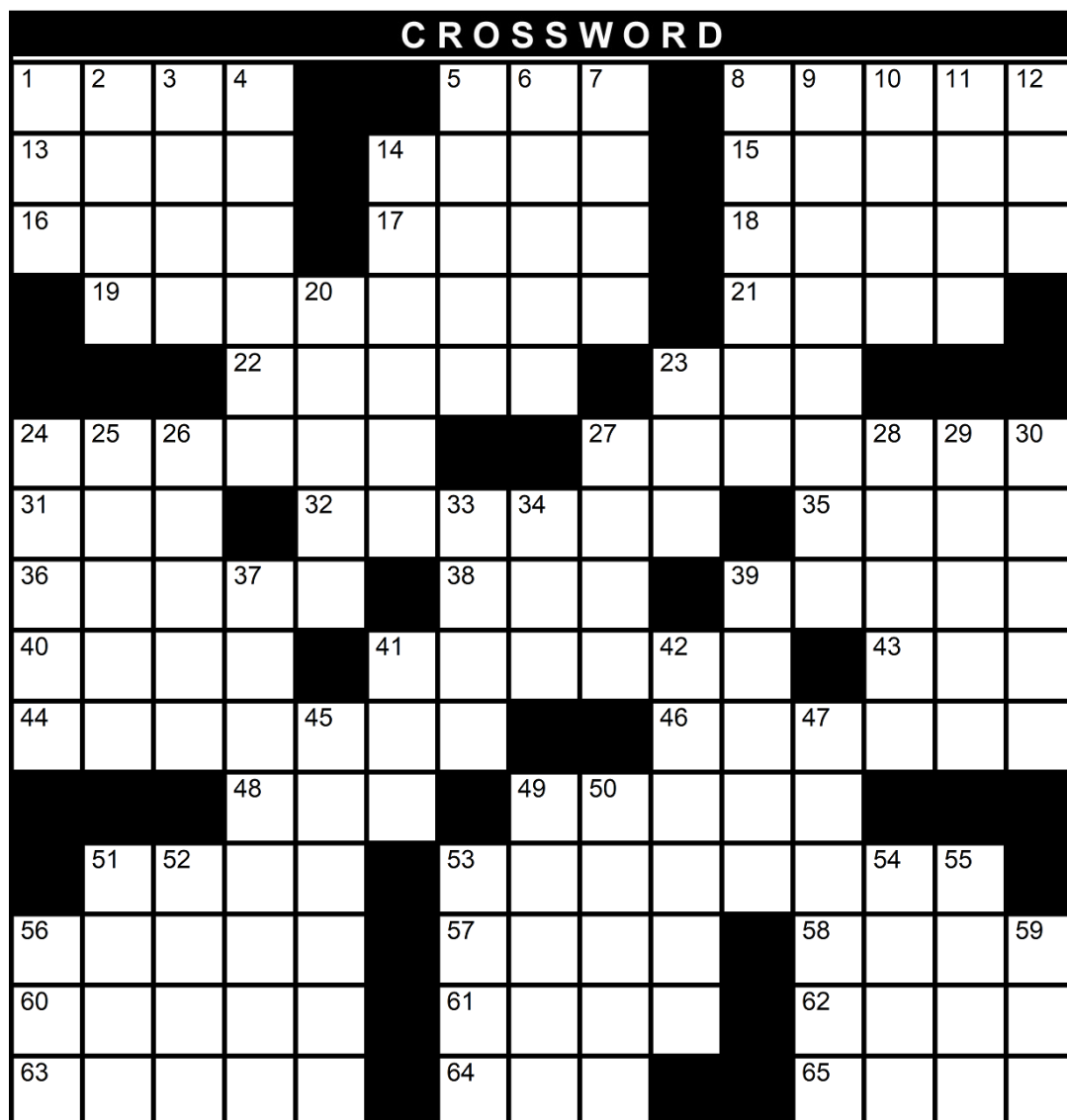
ACROSS

1. *Heaven's on Fire" band
5. *Setting of "Cheers" TV show
8. Derive
13. "I'm _____ you!"
14. Gas station brand
15. Affirmatives
16. Image in Orthodox Church
17. *Robert Wagner or Stephanie Powers, on TV
18. *Vote for H.W. Bush, e.g.
19. *Weird Al's last name
21. Forum, pl.
22. Dog-_____ book
23. Clingy plant
24. Spiky succulent
27. Accumulates (2 words)
31. Turkish military leader
32. Consequence
35. *Wintour of Vogue
36. Zoroaster follower
38. E in B.C.E.
39. #53 Down, third person singular
40. Do like exhaust pipe
41. Hertz' offering
43. Extra cost
44. Expert, in U.K. (2 words)
46. *Ricky Martin's boy band
48. Arrival time acronym
49. *Piano player Lee Curreri on "Fame"
51. *Baltimore player
53. *Mikhail Gorbachev's policy
56. Recipient of money
57. *Umberto Eco's "The _____ of the Rose"
58. Oration station
60. Some tournaments
61. In the thick of
62. Place, in French
63. Not at all good
64. Bitty
65. Other than what is

DOWN

1. Ornamental pond dweller
2. Deep black
3. Greek promenade
4. Shakespeare's output
5. * Lou Reed's "Home of the _____"
6. Like thick smoke
7. Campus military org.
8. Attractive to look at
9. * "Back to the Future" car
10. One on drugs
11. Cecum, pl.
12. Is, in Paris
14. "A horse is _____, of course, of course"
20. Resin-producing tree
23. Took the bait
24. *Christopher Reeve's sartorial style in "Superman II"
25. Old World lizard
26. Indigenous person from Suriname or Guyana
27. Surveyor's map
28. Mix-up
29. Not married
30. Promenade in Spain
33. Tournament ranking
34. Remains container
37. *Washington's volcano Mount _____
39. *Close of "The Big Chill"
41. Genetic initials
42. Entertained
45. Affirm to be true
47. Cavatappi or udon, sing.
49. Scapegoat's due
50. Fiber crop variety
51. Head of family
52. Deed hearing
53. Chew on
54. Schooner canvas
55. *TV's "Family _____"
56. Sound of explosion
59. * "Peggy _____ Got Married"

Solution on page 13





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Lake Area Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for Amazon Hub at Willmore Lodge in Lake Ozark. Attendees included their associates, friends, the Lake Area Chamber staff, Board Members, and local community peers. The ribbon cutting celebrated their membership with the Lake Area Chamber of Commerce and their recent expansion to the Lake Area and partnerships with local businesses. For more information visit their website at www.logistics.amazon.com/hubdelivery/marketing

The Camdenton Area and Lake West Chambers of Commerce recently held a Joint Chamber Ribbon-Cutting event for one of their newest chamber members, Nyklis Farris with Edward Jones Investments. Attendees included staff and Board members from both respective Chambers of Commerce's, family and friends, and many other local business peers.

To connect with Nyklis Farris, you can find him online at EdwardJones.com, or you can call his office at 573-317-9146



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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Christmas Toys for Girls and Boys

Another year, and it's time once again to rush out and buy the most-wanted toys for 2023. If you haven't completed your Christmas shopping it's hit and miss for availability on this year's favorites.

Furby

Yes, that Furby, the run-away best-seller from 25 years ago makes a comeback, and it's more popular than ever. The remake of this doll is now interactive, with five voice modes, dance moves



and 600+ unique responses. Unlike others, this one lacks Wi-fi and LCD eyes. Still available in purple or orange with Amazon and Target the low price leaders at \$47.

Little Live Pets

The Mama Surprise Guinea Pig set has an interactive mother and a trio of babies. "Care



for Mama by feeding her and brushing her long, beautiful hair with the accessories provided. With enough love and attention, Mama's heart will start to glow, indicating that a baby is on the way." Parents can set up the birth sequence ahead of time. Over 20 sounds and reactions, and in-

cludes accessories for the figurines. Amazon \$70 Walmart \$84

Barbie Dreamhouse 2023

Barbie is back this year, and with the hype surrounding the surprise hit movie the buzz is bigger than ever. The Barbie



Dreamhouse 2023 has an updated look with a single-sided design that includes a waterslide, an elevator and a dream closet. More than 75 pieces included with ten different play areas. Lights and sound bring it to life. Good availability with prices ranging upward from \$139.

Bluey Ultimate Lights and Sound Playhouse

A close second for most-wanted playhouse features the Aussie hit animated character Bluey in this interactive playhouse set with Bingo, Bluey, Chatterbox in 2 sizes. Children can recreate some of the most memorable moments from the show. Set up the set is 30 inches wide and 17" tall. Over 50 sounds and phrases, moving dance floor. Amazon. \$80.



Beast Lab Shark Creator



Comes with 80 lights and sounds to bring the fun to life. Children add the ingredients in the correct amounts to create the beast. Can be reset and the experiment created again and again. Perfect for the science-minded kids can save the world while having fun. \$68 Amazon, Walmart.

Singing and dancing Sesame Street Elmo Slide

This 14 inch version of the TV show's lovable Elmo character sings and dances, with 'sliding' motions encourages kids to sing and dance along with him. Elmo sings in Spanish and English. Press Elmo's hand to activate 2 modes—dancing and singing or the "Elmo Says" game. \$40.



Teenage Mutant Ninja Turtles Mayhem Delivery Van

Cowabunga! This new Teenage Mutant Ninja Turtles Pizza



Fire Delivery Van brings the Mutant Mayhem fun to life. The van has room for all four Turtles and Master Splinter and it comes equipped with a fully functional pizza cannon. Eight pizzas can fit in this handy weapon, which will surely stop Super Fly and his minions in their tracks. And hey, after their battle is over, the gang can snag a pie for a well-earned snack. Collect all the TMNT Mutant Mayhem action figures and accessories from Playmates Toys, not included. Good availability, about \$32.



Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce recently held a Ribbon-Cutting event for one of their newest chamber members, Runabout Storage as they celebrated their 15th Anniversary in business. Many were in attendance and included staff and Board members of the Camdenton Area Commerce, family, friends, and many other local business peers. Visit them online at RunaboutStorage.com, or you can call them at 573-216-1118



The Lake Area Chamber recently held a ribbon cutting for Your Lake Vacation located at 4571 Osage Beach Pkwy in Osage Beach. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their membership with the Lake Area Chamber of Commerce and their 37-year anniversary. Call Your Lake Vacation at 573-365-3367. Visit their website at www.yourlakevacation.com



The Camdenton Area and Lake Area Chambers of Commerce recently held a Joint Chamber Ribbon-Cutting event for one of the Lake's newest establishments, IGNITE the Grills & More Store. A large crowd gathered for this event including staff and Board members from both respective Chambers of Commerce's, City Officials, and many other local and business peers. For more information, please visit either of their locations (Camdenton and Branson West) in person or you can learn more online at IgniteTheGrillAndMore.com





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There's Christmas fun for everyone at the Lake

By Nancy Zoellner

Christmas is one of the most celebrated holidays in the world – and it is celebrated in a variety of ways.

In Germany, girls and boys wake up on the morning of December 6 and run to see if Saint Nicholas, a more religious version of Santa, has left small presents in their shoes. Dutch children place their shoes next to the fireplace and leave carrots inside for Sinterklaas' white horse.

In Costa Rica Christmas is celebrated with horseback parades and street parties. Venezuelan traditions include fireworks displays and in the capital city of Caracas roller skating to mass is so widely practiced that many of the streets are shut down to vehicular traffic.

In Poland, families don't start eating Christmas Eve dinner until someone spots the very first star shining in the night sky. Ukrainians don't have a set time to begin their meal – but it must last a while as their feast includes 12 courses, each one dedicated to one of Jesus' apostles. Although Christmas isn't widely celebrated in Japan, when it is, the celebration likely includes buckets of Kentucky Fried Chicken – served in specially marked Christmas-themed party barrels.

Lake of the Ozarks has quite a few Christmas traditions of its own and is adding to the last yearly.

The Versailles Unity of Lights Drive-Thru Light Park on Highway 52 will feature as many as 40 lighted displays, including several animated holiday scenes. The park is open from dark until midnight until December 31. Admission is free.

The Festival of Lights at St. Patrick's Catholic Church in Laurie is one of the longest running Christmas light displays at the Lake. It's free and open to the public from 5 to 10 p.m. through January 7. From 6 to 8 p.m. on Fridays, hot cocoa and candy canes will be available. Plan to return between 4 and 8 p.m. on December 10 for "O Holy Night," a live nativity with Christmas caroling, visits with St. Nicholas, a bonfire, and refreshments.

The Enchanted Village of Lights in the Laurie Fairgrounds offers a drive through 27 acres of lights with more than 250 displays. The park is open from 5 to 9 p.m. Sunday through Thursday and 5 to 10 p.m. Friday and Satur-

day, as well as on Christmas Eve and Christmas night until December 31.

The Osage Beach City Park Holiday Lights on Hatchery Road were switched on for the season Friday, December 1, and they will continue to shine brightly from 5 to 9 p.m. daily through December 31. Admission to the park is free.

Christmas Village at Old Kinderhook offers ice skating as well as family friendly events every Friday, Saturday and Sunday un-

days from December 2 to December 23 for one-of-a-kind photos with Santa. Make your Reservations and skip the line at Bridal Cave.com.

Breakfast with Santa and Mrs. Claus is a great way to kick off the season. The Lodge of Four Seasons will be hosting a buffet with activities for children of all ages and music by the School of the Osage Girls Glee. Adults \$15; Children 5 to 12 \$7; children 4 and under are free.

Christmas on the Camden-

Island Park.

A Good Old-Fashioned Redneck County Christmas will be performed December 7, 8 and 9 at the Royal Theater in Versailles. "What if the three wise men were just three ordinary guys, avoiding conflicts at home, who happened upon the greatest story ever told?" Admission is \$10 for adults, \$5 for children and students. Visit theroyaltheatre.com for information.

Family photos that include the dog and a tropical Santa



til December 17. The cost is \$5 per child to participate in the Christmas Village activities. Hayrides and ice skating are additional. Visit oldkinderhook.com for the list of activities.

Greater Lake Area Chorale Christmas Concerts will be taking place at several locations around the Lake. The community choir, recently invited to sing at New York City's Lincoln Center, is composed of nearly 70 voices from the tri-county area. Concerts are free. Visit funlake.com for more information.

The Lake Area Community Orchestra also begins its series of Winter Concerts this month. Visit lakeareacommunityorchestra.org for more information.

Visit Bridal Cave from 10 a.m. to 2:30 p.m. Saturdays and Sun-

ton Square is set for Saturday, December 2. Hosted by the Camdenton Area Chamber, the event will include free games, activities, food, giveaways, and a visit with Santa.

Christmas in Eldon kicks off at 10 a.m. Saturday, December 2 and includes horse drawn carriage rides, pictures with Santa starting at 11 a.m. at the Community Center. Live Christmas trees will be for sale at Randles Court. A Holiday Craft and Gift Bazaar, carol signers, a live nativity scene, roasted chestnuts, and kids' ornament decorating will be offered at the downtown Eldon S. Maple Street Pocket Park. The Christmas Parade through downtown Eldon begins at dusk, and is followed by a Christmas tree lighting ceremony at Rock

will be taken from 4 to 8 p.m. December 7 at Florida Direct Palm Trees, 5923 Osage Beach Parkway. Best dressed dog wins a \$50 gift certificate.

Live carolers will be performing all your favorites from 2 to 3 p.m. December 8 at Country Crossroads, 5831 Osage Beach Parkway.

Join the **Third Annual Jingle Bell 5K** at Bob Shore Stadium on December 9 to raise money for the Pride of the Lake Marching Band. Registrations on or before December 1 are \$25 or \$30 the day of the event. Kids 5 and under are free. Strollers are welcome. Come dressed in your most festive holiday attire to win prizes. Visit runsignup.com/Race/MO/Camdenton/PrideLakeJingleBell5k to register.

The 21st annual Christmas Cookie, Candy, and Bake Sale sponsored by Kent Memorial Lutheran Church is set for 9 a.m. to noon, December 9. The cookies and candy are \$7/pound. Proceeds will be donated to the Nursing Scholarship Fund at Lake Regional.

Take a selfie with Santa and tell him which Harley-Davidson you want under the tree from 11 a.m. to 2 p.m. December 9 at Lake of the Ozarks Harley-Davidson, 6482 Osage Beach Parkway.

The 39th Annual Lake of the Ozarks Christmas Parade - Christmas in Paradise – is set to start at 1 p.m. December 9. The Parade will run from the HH/Bagnell Dam Boulevard stop light to Bagnell Dam in Lake Ozark. Visit lakechristmasparade.com to sign up.

Christmas on the Lake for Kids' Harbor invites you to join Celebration Cruises Thursday, December 14 as they celebrate the season while raising money for Kids' Harbor. Guests will enjoy a two-hour cruise with light appetizers, live entertainment, and a full service bar where drinks can be purchased. The cruise will begin boarding at 5:30 p.m. at Bagnell Dam, depart at 6 and return at 8. Tickets, which are non-refundable, are \$50 per person; seating is first come first serve. Reserved seating is available for an additional fee by calling 573-480-3212.

The Holiday Family Game Night means a night of fun for the whole family with Tenzi and Slapzi tournaments. All children's games and puzzles buy one, get one 50% off, 4 to 8 p.m. December 14 at Florida Direct Palm Trees, 5923 Osage Beach Pkwy.

Christmas Cookie Contest set for December 16 invites you to bake, then enter your best to win the cookie trophy. Santa will be available for photos and judging at 2 p.m. at Country Crossroads, 5831 Osage Beach Parkway. Cookies and other items will be donated to CADV. Visit ccr4u.com for more information.

Old Tyme Christmas at Linn Creek is set for 11 a.m. to 3 p.m. December 16 at the Camden County Museum. The event includes lunch with Santa, crafts, games, and a children's play at 2 p.m. Lunch is \$5; kids under 12 are free. Play \$10 per family.

Paw-sitively festive

continued from page 1
hope to purchase playground components from puppyplayground.com and other items to make the park even more enjoyable for the dogs.

To help the picture day process go more smoothly, here are a few tips taken from "Photos with Santa" websites:

- Tire your dog out before you head over for photos. Take them for a walk or provide them with a long session of fetch before you arrive for photos. If they work out most of their energy beforehand, they should be calmer and easier

to handle. If your dog is one of those that never seems to calm down, consider calming treats a half-hour before arriving to help them chill out a little bit.

- Perfect your dog's "sit" command. While Santa can usually hold little dogs for photos, photos with big dogs work best if they'll sit at Santa's feet or on the bench next to Santa.

- If you plan to dress your dog in a costume, allow him or her to wear it at home a couple times before picture day. If it's too stressful, stick with a colorful bandana.

Cities thin whitetails

continued from page 3
Once they have determined the areas with the highest deer population, they decide if it would be safe to conduct the deer removal process in those areas.

"When I was here six years ago I think I tried to move the board away from doing deer removal. You don't go into this half-heartedly because it is very stressful to shoot high-powered rifles in urban environments. I cannot stress that enough," McMurtry said. "However, I do everything I can with my people to be safe. You talk about how many houses have been built. Well how many houses have been built in the past six years? Many times we go out at night and we see deer but it's unsafe to shoot so we move on. Some of the places that have the highest deer population - Kay's Point is one - you drive around there and try to find a place where you can safely remove deer. There are no places to do that."

About a week before the shoot, which will not begin until after January 15, 2024 - the end of whitetail deer bow hunting season, they put out bait to lure deer to those predetermined safe locations. Then they return and work on Tuesdays, Wednesdays, or Thursdays - midweek when it is less likely that people will be walking in the woods.

Baldridge said they will post a notice on the Village website when they have the dates of the hunt.

McMurtry said they also put signs along the roadway that read, "Deer removal January 15 to March 15."

"We want people to know what's going on. When people

hear a shot in the night, we want them to know why. We've had very good success in the evening before dark hitting some places, we take a break, and then we go back in again at night. That way we start our workday at 3 o'clock and put eight hours in. I can budget four or five people for four work nights - two nights one week, then we'll return in a couple weeks for two more nights. We don't hunt. We work. It's a job," McMurtry said, adding that he believes they see a longer lasting benefit by shooting females than males, but said they take advantage of every safe shoot. "It's not wrong to shoot all the deer because a buck will hit your car or motorcycle just like a doe."

He said everyone on the team sends group texts when they take down a deer to keep records. During the removal process, a conservation agent follows behind in a truck, occasionally transporting deer and hauling them to the processor. Over the years of the hunt, they've been able to donate thousands of pounds of deer meat to food pantries in the area.

McMurtry said that in the early years they shot a lot of adult deer. Last year, they shot more juveniles. "When the age structure in any population goes down, that's a sign a lot of the population is being removed so I'm feel good about what we've been able to accomplish in previous years. Five years is a pretty good run, but if we stop now, how long will it be before it gets back to the way it was? I can't answer that question, but I'd say that if you don't do it for another five years, you'll be pretty close to where you were."

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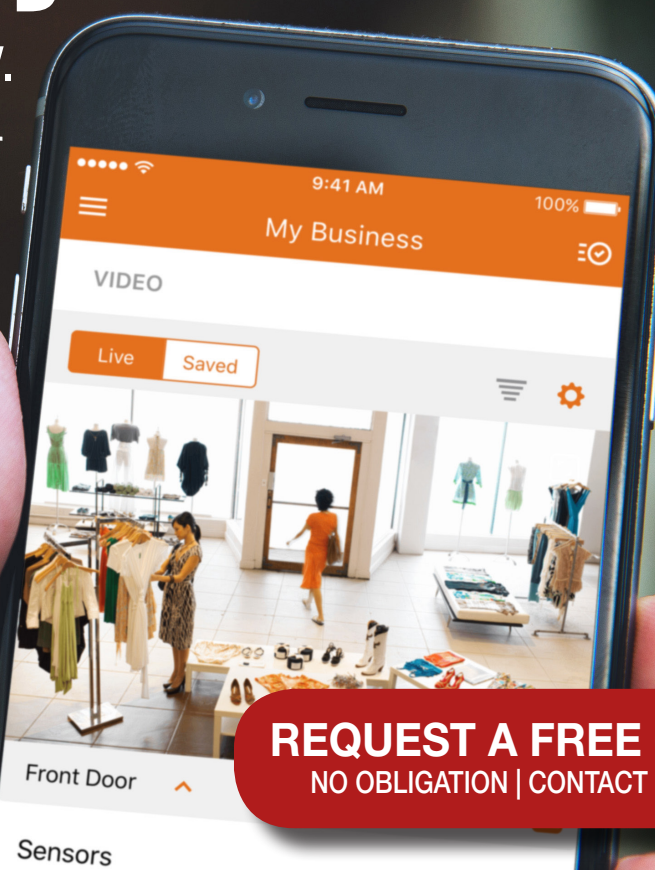
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