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NEWS IN BRIEF



Oh Deer!
Village, POA hope to cut population. 13



No Blarney
Time to get your green on. Pg. 9



Play Ball!
Pickleball, that is. Pg. 3



Crossword
Fill in the blanks on: 17 Solution: 14

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 20 -- ISSUE 3

MARCH, 2024

Well-known developers partner to build innovative project

By Nancy Zoellner

Nestled along the shores of Lake of the Ozarks, a development is underway that will offer all the comforts of home, the amenities of vacationing and, at the same time, investment opportunities.

Area resident Chris Foster, who is one of the partners in the project, said the Ember Ridge development, located on Pershing Drive just north of Highway 5 and the Hurricane Deck bridge, will offer main channel views but cove protection. By water, the development is at the 35 mile marker.

"We're working with Dave Mashburn, who, as director of development for John Q. Hammons, has a track record of success in the hospitality sector. He's been involved in projects totaling over \$3 billion and brings a wealth of experience to the table.

We - the Fosters - have built more than 1,000 condominiums in the area. So we pooled our knowledge and experience to create a hospitality condo model that will include amenities than you typically find only at resorts," Foster said.

"We were originally looking at doing an outdoors themed resort somewhere on the Lake, looking at several different locations," Mashburn said. "Then Chris found this property and we shifted gears a little, deciding to build something that was more like a resort than a condo project.

With all the amenities, I think it will provide a unique opportunity. Owners can put their units in a rental pool but what will make it different from other projects at the Lake is that we will market and manage that for them."

The list of amenities includes pickleball courts, a golf simulator, swimming pool and cabanas, a clubhouse, swim dock, water toys like standup paddle boards and kayaks, boat docks with designated slips and even boat rentals.

"Whether they're fulltime residents, second-home owners or vacationers using a condo through our rental platform, people will be able to go out and enjoy the Lake without driving miles to a marina to rent a boat, driving it back to the place where they're staying, hoping a slip will be available, and then returning the boat at the end of the day. By providing on-site rentals, Ember Ridge will be a package destination," Foster said.

Planning for the future, the project will also include designated grilling areas.

"Although barbecuing on your condo deck isn't currently prohibited by fire departments, we see a move in that direction so with insurance rates going up, we thought it would be better to be proactive. And that brings up another benefit. Our insurance rates are going to be a lot lower because the condos are being built out of steel. There won't be



that risk of fire," Foster said.

He said the first phase, which they plan to have completed this summer, includes 32 three-bedroom, three-bath condos. Luxury villas, large houses that will accommodate entire families and another condo building will be added in the second phase.

Mashburn said some of the condos will include lockout units - basically like a hotel room - so owners can stay or live in their condos and rent the adjoining room, "or they can do vice-versa."

He said smaller cabins and additional houses built on the second tier will wrap up the third phase of the project. "There's quite a bit of land to expand on so we'll look at that a little later," Mashburn said.

Foster said they visited multiple projects in other markets -

Orange Beach and Gulf Shores in Alabama, Palm Springs in Florida - staying in rental condos and hotels to see what was working and what wasn't to design Ember Ridge, "and as a result, we're offering something that no other project at the Lake can offer."

For more information about the Ember Ridge, call Allyson Cline with the Rob Ellerman team at ReeceNichols at 573-873-8818 or visit EmberRidgeSales.com.

C-PACE helps fuel development

Foster, who serves as chairman of the Missouri University Extension Council for Camden County, said Commercial Property Assessed Clean Energy (C-PACE) financing helped the project to move forward.

continues on page 10

Turn to Page 18 for this month's

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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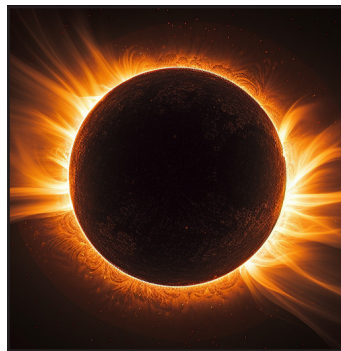
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Armchair Pilot

By Nancy Zoellner

MANY AIRLINES are raising their prices to check a bag. The amount of the increase depends on when you pay for the service. According to a story posted on cnbc.com, luggage fees are a big moneymaker for airlines, bringing in more than \$5.4 billion in the first nine months of 2023. That number came from the Transportation Department's latest data. Airlines counter by saying they raised the fees to offset higher operating costs.

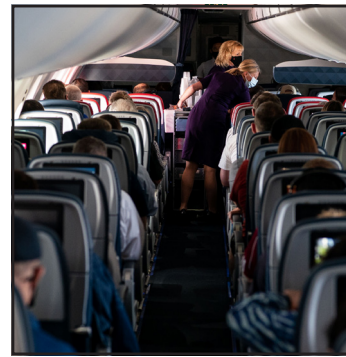
INVESTING.COM OFFERED 50 tips for travelers. We're sharing a few of our favorites. No. 1 on is "bring your own headphones" not only to save money but to also be more comfortable. Bring a portable charger as well as wet wipes, hand sanitizer and a couple Ziploc type bags for open snacks, etc. Book an early morning flight if you don't like turbulence (someone actually does enjoy turbulence?) and book a red eye if you prefer a quieter trip. If you're traveling with a companion, both of you should wear something red - a hat, scarf, sweater - because you'll be easier to spot if you get separated in the airport. Always check your flight's status before heading to the airport and take a picture of your parking space to easily find your vehicle when you return home. Visit the site for the rest of the tips.



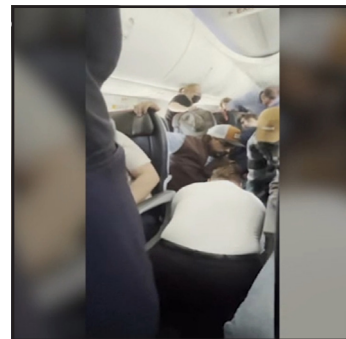
MADE ANY ECLIPSE PLANS yet? Travel and Leisure reported that Delta is offering a trip to see April's total eclipse from the sky. "Delta flight 1218 will depart from Austin-Bergstrom International Airport (AUS) at 12:15 p.m. CT and arrive at Detroit Metropolitan Wayne County Airport (DTW) at 4:20 p.m. ET. That route essentially follows the path of totality, maximizing the duration of the eclipse for those in flight," the story stated. Delta will be using the Airbus aircraft for the flight because it has extra-large windows. Southwest Airlines announced that it will operate three flights that should give customers on board a perfect

view of the event and one of them - Southwest Flight 1910 - departs St. Louis at 1:20 p.m. CDT for Houston (Hobby).

If you're lucky enough to be on board a flight traveling the path of the eclipse or even if you're watching the eclipse from the ground, it's important to protect your eyesight during this event. Special-purpose solar eclipse glasses are inexpensive and will allow you to enjoy the view without damaging your eyes.



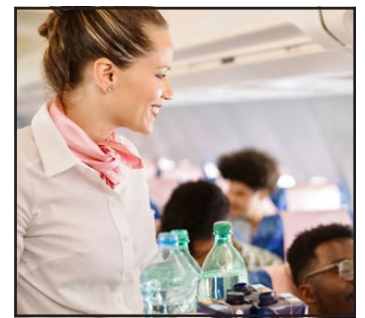
JUST WHEN YOU THINK you've heard the wackiest of flyers behaving badly, another more ludicrous story pops up. This time, a man on a flight from Seattle was allegedly using pens wrapped in rubber bands to hit the person sitting across from him, who just happened to be a law enforcement officer. The attacker later told police that he thought the passenger he attacked was a cartel member sent to kill him. He also said the mafia had been following him for months. He was charged in federal court with assault with a dangerous weapon. That happened in January of this year.



IN FEBRUARY, A PASSENGER on a flight from Albuquerque to Chicago was stopped from opening an emergency exit mid flight by several men who took him down and held him down while flight attendants used duct tape and flexi cuffs to restrain him. The flight returned to Albuquerque and was met at the airport by law enforcement.

ACCORDING TO THE FAA, as of the third week in February more than 250 reports of unruly passenger incidents on domestic flights had

already been reported by flight crews. While even one unruly passenger is cause for concern, the incidents that have taken place in 2024 pale in comparison to 2021 when nearly 6,000 reports were filed with the FAA. A story shared by CNN stated "Unruly passengers have also caused disruptions in international travel." The story said that in early February a "Canadian man was arrested in Thailand after allegedly opening a plane's door on a flight that was waiting to take off, causing the evacuation slide to deploy."



FLIGHT ATTENDANTS, who worked through the pandemic and who were forced to deal with those unruly passengers while also being responsible for the safety of everyone else on board, are frustrated that while pilots were given pay raises last year, they have not seen an increase in several years. They also want to be paid during the time that passengers are boarding. On most airlines, the timeclock doesn't start clicking until the words "the aircraft doors are now closed" are spoken. Only Delta Air Lines, whose attendants aren't union, pays during boarding. That's why three unions representing the flight attendants picketed and held rallies at 30 airports around the country in mid-February. They did not go on strike. Under federal law, flight attendants cannot strike without permission from the federal government. The Association of Professional Flight Attendants says contract talks have stalled, and flight attendants should be allowed to strike.

TAILWINDS OF 265 MILES an hour at around 34,000 to 35,000 feet in mid February meant passengers aboard some international flights arrived earlier than expected. The National Weather Service said the weather balloon detected the second strongest upper-level wind recorded in local history going back to the mid-20th century. According to Flex Air Flight School, commercial jet airliners have a range of cruising speeds, but most fly at speeds between 480 to 575 mph. Flights with the record tailwinds were traveling at speeds of around 800 mph.

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Village, Osage Beach to help meet demand of newest sports craze

By Nancy Zoellner

According to an assortment of websites, millions of people are currently enjoying the game of pickleball on more than 50,000 courts at nearly 12,000 locations nationwide.

The Pickler.com blog states that pickleball is expected to grow by more than 30 percent year over year through 2030 and to keep the same ratio of pickleball players to pickleball courts, by 2030, 279,825 more pickleball courts need to be built.

Osage Beach and the Village of Four Seasons will be doing their small part to help meet that growing demand.

Osage Beach Parks and Recreation Manager Eric Gregory said the city would be accepting bids until March 7 for the construction of two pickleball courts and a parking lot for at the City Park. According to the Request for Proposals, the scope of work will include slope restoration at the site, installation of a fence around the courts, adding blocks to a retaining wall and other incidental

items connected to the project.

"The courts will replace the sand volleyball courts by the pond shelter. Pickleball is the fastest growing sport in the United States for three years running so I anticipate once we get these courts in, they'll be heavily used and we'll probably end up needing to put more in at some point," Gregory said, adding that if all goes as planned, he expects the courts to be open for play this summer. "This first year it will probably be 'first-come, first-served' but in the future we might take reservations, just like we do the pavilions and the ballfields."

In the meantime, he said pickleball enthusiasts can play on the multi-use court (formerly a basketball court) at Peanick Park on State Route 242. "It's not the preferred surface but it's striped for pickleball and we have portable pickleball nets that can be checked out at the Parks Department."

In February, at the suggestion of Chairman Tony Baldrige, the Village of Four Seasons Board

of Trustees voted to request bids to stripe the existing basketball court at the Village Park and to purchase two removable nets to allow it to also be used as pick-

leball courts. The park, which is open to the public, is located behind Village Hall off Cherokee Road.

"My thinking is that we have a basketball court back there that we could restripe to make it a multi-use court to better serve our community. I'd like to look into the cost of purchasing nets that could be rolled on to the court for

pickleball and rolled off the court when someone wants to play basketball. They did that right down the street (at the Four Seasons Property Owners Association Swim and Tennis Club) and it seems to be working out well," he told the board.

Village Clerk Danielle Glover said she expected to have the RFP *continues on page 4*



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Osage Beach, Four Seasons voters will see a Use Tax on the ballot

By Nancy Zoellner

Registered voters in both Osage Beach and the Village of Four Seasons will be asked to approve a use tax that will be on the April 2 ballot. A use tax is a tax on the purchase of goods by Missouri residents from out-of-state vendors that do not have a physical location in Missouri. If approved, the use tax will be charged on purchases made not only online, but also through catalogs and over the phone.

The use tax rate is the same rate as the local sales tax rate. While the sales tax rate is based on the point of sale, the use tax is determined based on the point of delivery. A local use tax ensures out-of-state purchases are taxed at the same rate as purchases from local business.

Officials from both cities stressed that it's important for voters to remember it is not collected in addition to the existing sales tax. If approved by the voters, residents will either pay use tax or sales tax, not both. And

products exempt from sales tax would also be exempt from the use tax.

"So for instance, if you shop online from Hobby Lobby, because they have a physical presence in Osage Beach, you will pay sales tax - not use tax - on your online purchases. If you shop from, let's say Temu, which doesn't have a physical presence in Missouri, you will get charged the use tax," explained Osage Beach City Administrator Jeana Woods.

The Osage Beach use tax rate will be 2.0 percent - the same as the Osage Beach sales tax rate. The Village use tax rate will be 1.5 percent - the same as the Village's sales tax rate. County and state taxes will be added to that amount. Missouri sales tax is 4.225 percent, Camden County sales tax is 1.5 percent, Miller County's sales tax is 1.375. (A portion of Osage Beach is in Miller County.)

Voters in Osage Beach will see this wording on the ballot:

Proposition U - Use Tax: "For the purpose of funding the construction, maintenance, repair of, and improvements to the City's Parks and Recreation System, and with any additional funds being applied to other General Fund needs of the City, shall the City of Osage Beach impose a local use tax at the same rate as the total local sales tax rate, currently Two-percent (2.0%), provided that if the local sales tax rate is reduced or raised by voter approval, the local use tax rate shall also be reduced or raised by the same action?"

Voters in the Village of Four Seasons will see this wording on their ballot:

Shall the Village of Four Seasons impose a local use tax at the same rate as the total local sales tax rate, provided that if the local sales tax rate is reduced or raised by voter approval, the local use tax rate shall also be reduced or raised by the same action?

Village Clerk Danielle Glover said the tax will be used to fund

maintenance, repairs and/or improvements to the Village parks or to fund other community projects.

According to information provided by the Missouri Municipal League, the local use tax can only be imposed upon voter approval. The Missouri Department of Revenue (MoDOR) will not collect a local use tax until the registered voters of that jurisdiction approve it. Additionally, MoDOR is not holding any funds for cities to be turned over upon passage of the use tax.

Once the use tax is approved, the out-of-state online or catalog vendor will collect the tax, along with the county and state sales taxes, and remit them to MoDOR. The MoDOR is required to deposit all city use taxes collected in a special City Use Tax Trust Fund, less 1 percent for the cost of collection. The 1 percent deducted, less the cost of premiums on surety bonds, is deposited in the State General Revenue Fund. The director of revenue of

the state is to keep an accurate record of the amount of money collected from each city.

Although the Village of Four Seasons and the city of Lake Ozark share a zip code, the MoDOR said when sellers enter the address into their system, the street address is used to calculate the amount of taxes to be collected so Village residents are not paying Lake Ozark's sales tax rate, nor is the city of Lake Ozark collecting use tax from people living in the Village but using Lake Ozark as their mailing address.

MoDOR information states that if the voters approve the local use tax, then the tax becomes effective on the first day of the calendar quarter that begins at least 45 days after the MoDOR receives notice of adoption of the local use tax.

In 2020, voters in the city of Lake Ozark, which has a population slightly lower than the Village, approved a use tax. According to City Administrator Harrison Fry, from January 1, 2023 to December 31, 2023 the city collected \$352,390.42 in use tax alone.

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Sports Craze

continued from page 3
ready to send out by the end of February.

A few pickleball courts are located around the Lake area. Visit placestoplay.org for a list.

All About Pickleball

The game was invented in 1965 by three dads summering on Bainbridge Island off the coast of Washington whose children were bored with their typical activities.

Advocates of pickleball, which combines elements of tennis, ping pong, and badminton, say the sport has grown in popularity because of the low startup cost, and because it can be played just about anywhere by players of all ages and skill levels.

In January of 2023 the Association of Pickleball Professionals released the results of a study that tracked participation rates in the 12-month period from August 2021 to August 2022. Over that period:

14% of Americans played pickleball at least once
8.5 million people

played eight times or more
45% say they plan to play more pickleball in the next 6 months than they did in the prior 6-month period

Other sites provide a multitude of pickleball information:

Players 18-34 make up the largest percentage of pickleball players at 28.8% nationwide.

Thousands of pickleball tournaments are held each year throughout the United States, including the U.S. National Championships and the U.S. Open Tournament, along with two professional tours and one professional league.

At the beginning of 2024, USA Pickleball's officiating ranks total 830 credentialed referees.

The 2023 Biofreeze USA Pickleball National Championships held at a Texas country club drew nearly 3,500 registered players and 50,000 attendees. Over 2.6 million TV viewers tuned in during the tournament to catch 20+ hours of coverage on ESPN, the Tennis Channel and PickleballTV.

Seniors Corner

Becoming Your Parent's Parent

Sometimes, a parent's decline comes gradually, giving you time and mental energy to plan. At other times, you're thrust into a full-on caregiving role after a sudden event: a stroke, a fall, or a significant illness.

No matter how you arrive in your caregiving role, you land in unknown territory trying to figure out your parents' housing, finances, health decisions, and day-to-day care, all while managing your own life and career.

That's some of what Kim and Mike Barnes faced when they started caring for their parents. It inspired the couple to launch Parenting Aging Parents, a website and online community designed to help others navigate the difficulties of switching roles and becoming parents' parents.

Shared Personal Journeys

The Barnes share their personal experiences throughout the site in videos and podcasts. Mike's mom grappled with Alzheimer's, and he needed to find memory care for her while also ensuring that his father received the proper care at his independent living facility. Kim's mom had been independent and caring for herself but moved to an independent living building. She'd also been the victim of a scam, after which her kids started managing her finances.

Their story resonates with many who are navigating the complications of caring for aging parents and facing a slew of decisions. If you're in such a position, Parenting Aging Parents can help you face the incredible physical, financial, and emotional challenges that accompany such a role. The website features information and interviews with experts about everything from dementia, caregiving, and insurance to Medicare, legal topics, and end-of-life considerations.

For example, two attorneys offer insight into the confusing and complicated legal aspects of medical decisions and what you need to know about a medical power of attorney, medical directives, HIPAA releases, and "DNRs" (Do Not Resuscitate) orders.

In addition, housing issues get considerable attention, including discussions about home safety, planning vacations while leaving parents at home, and understanding senior living options.

For instance, during a podcast, Mike discusses his and his sister's challenges in choosing a memory care facility for his mom. He reflects on how little he comprehended at the beginning of the process and how he'd expected the experience to be like choosing an apartment in his twenties.

Other topics include scam awareness, managing sibling disagreements about parental care, and how to approach the sensitive topic of taking away parents' car keys.

Strangers Unite for Support

Another component of Parenting Aging Parents is a Facebook group. It's a robust community of more than 12,000 people who come together to vent, ask questions, share recommendations, learn from one another, and find support and comfort from other people experiencing similar challenges.

Recent conversations have included dealing with narcissistic parents, skilled nursing questions, cell phone recommendations, and convincing a parent that it's time to consider assisted living.

Further solace for Facebook group members comes from Zoom support groups every other week. Dementia, grief, making tough decisions, family dynamics, caregiver stress, and narcissistic parents are some upcoming topics.

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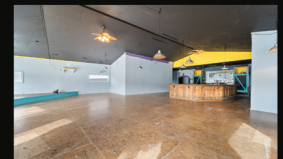
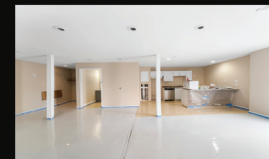


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Lake Ozark officials share progress, plans for the future

By Nancy Zoellner

In late January, Lake Ozark City Administrator Harrison Fry gave a State of the City address, beginning by checking off the changes that were made:

Reducing regulations topped the list. Ordinances that placed restrictions on building heights and commercial multi-family projects were amended and aldermen voted to do away with ordinances banning short term rentals and candy from being thrown from parade floats.

To become better stewards of taxpayer dollars without eliminating or minimizing services, City Hall staff workloads were shifted, some fulltime positions became part-time, and police officers were worked into the regular schedule to avoid paying for coverage weekend by weekend. The city also forged an agreement with Miller County to take over dispatch services, saving the city approximately \$250,000 annually without increasing response time or compromising officer safety.

City officials have been successfully pursuing grants for police department equipment,

ADA compliant benches and tables for the parks near City Hall, and recycling containers. Through a partnership with MO Upcycle and Solid Waste Management District T, businesses will be able to recycle cardboard and glass, reducing the amount of trash in dumpsters.

Fry also provided an overview of policy direction that the board has undertaken through the past year.

First on that list was the board's support of Osage River Gaming/Bally's Casino because of the year-round jobs that would be provided and the millions of dollars in revenue that would be generated. The board also voted to support bar owners' efforts to establish an entertainment district on the lower end of the Bagnell Dam Strip - with the understanding that the district "must exist in a way that doesn't harm but instead improves public safety, public spaces and the public enjoyment of the area."

Planning and Zoning commissioners agreed to assess the current regulations to streamline the development process, making it easier to build "smart



but attractive projects."

Fry also listed the businesses that opened or reopened in 2023: Big O Tires, Eagle Stop, Mathany Family Vineyards, Lake Life Self Storage on Route 242, and the Event Center at Resort at Lake of the Ozarks, and those slated to open or be under construction

in 2024: Donut Palace, Happies Social Club, Toybox at the Lake subdivision, a large market-rate apartment complex off Route W, an event center and office complex at 2940 Bagnell Dam Boulevard, and a U-Haul regional center on Highway 54.

Other accomplishments included:

A micro paving project in North Shore neighborhoods and in Osage National and a remote monitoring system put in place on both the water and sewer systems.

City Hall improvements included replacing carpeting and removing a dilapidated structure on the back of the building. The police department implemented a K9 program and began an update of the police policies and procedures.

Through a partnership with the Bagnell Dam Strip Association, directory signs will be placed on the Strip and improvements are planned for the islands between parking stalls.

Fry said he and Mayor Dennis Newberry also plan to start a citizens academy to allow citizens to learn more about how the city operates.

He kicked off the discussion of finances by explaining that the city is made up of five different enterprise funds that operate independently. All but one saw significant growth from the beginning of 2019 to the end of 2023.

• The General Fund pays for ongoing expenses - city hall staff, police department, build-

ing department, as well as special projects and operations. Collections of sales tax, property tax and building permits grew from a bank balance of around \$1.14 million to slightly more than \$2 million - a 55 percent increase.

• The Sewer Operations Fund, supported primarily through user fees, maintains the sewer system, and covers Lake Ozark's share of the Joint Sewer District costs. That fund grew from \$1.6 million to \$2.3 million - a 38 percent increase.

• The Water Operations Fund, supported almost entirely through user fees, maintains the water system. It was the only fund to decrease, falling from a balance of \$933,000 to \$762,000 in the past five years. To continue to maintain and improve the system, a rate increase was implemented in 2023 - the first since 2010.

• The Transportation Operating Fund is used to clean the rights-of-way and do maintenance work and minor repairs on sidewalks and roadways. Funded by a smaller sales tax and state allocations like fuel tax, the fund grew from \$366,000 to \$1.1 million - a 309 percent increase.

• The Capital Improvements Fund can be used for larger projects - reconstruction or new builds of water, sewer, and road systems. Funded entirely by local tax, including the Internet Use Tax, the Capital Improvements Fund grew from

continued on page 10

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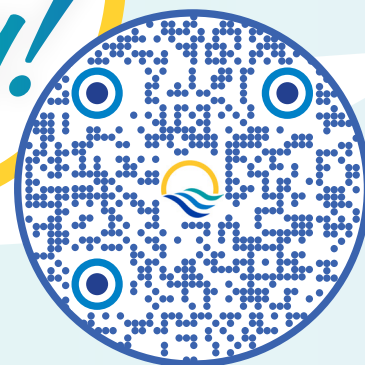
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Managing Rental Property

Amenities to Make Your Rental Stand Out



Erin Burdette

With over 3,000 rentals currently available at the Lake of the Ozarks, how do you make your property stand out? Think about it, if you were comparing two very similar properties, and the only differences were the amenities, wouldn't you choose the one with more amenities available?

One of the easiest things you can do to set your property apart from other similar rentals is to add a flatscreen TV to each room. Everyone has different tastes when it comes to watching TV and one TV in just the living room doesn't cut it anymore. At a minimum, you should have one in the living room and one in the master bedroom. If you have a bunk room or kids' room, you'll want another one in there as well. Do you want to be stuck watching cartoons until the kids fall asleep? Or would you rather have them watch the cartoons in their room?

With how inexpensive flatscreen TVs are these days, there's no reason not to add one to every bedroom. And if you're going to upgrade your TVs, be sure to make them smart TVs. More and more people want to stream their favorite shows and catch up on missed episodes while on vacation, especially if the weather isn't ideal for being outdoors. Also, if you have a Roku or Samsung TV, you're able to download the Spectrum app and get cable in multiple rooms without spending the money on additional boxes. Or if you don't have cable service you can just purchase a streaming service such as Netflix or YouTube TV for the guests to use instead.

If you have a larger home with plenty of open space, consider add-

ing a game room. Many of our best renting homes have added indoor game rooms or areas! From pool tables and foosball tables to arcade games and card tables, there are a variety of "games" you can put in your home to attract guests. Even if you don't have the space for an entire game room, consider having some popular board games, puzzles, books and a deck of cards. People will appreciate these items, especially when it's raining. If you have a large yard, consider adding outdoor yard games like cornhole or giant Jenga.

A larger consideration might be adding an outdoor fire pit if the space allows. This could be anything from a propane firepit table to an actual wood burning fire pit in the yard. Having a nice outdoor seating area around a well-landscaped fire pit could give you a leg up over other rental properties, especially if guests are looking to rent during the shoulder season when cooler weather can be expected.

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

Call Bobby to Schedule your Advertisement in the Business Journal!

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Camden County deputies get awards

Law enforcement works under a microscope these days. Officers are often forced to make split second decisions under extreme stress and in circumstances that are uncertain and rapidly evol-

ving – and to handle horrendous cases that are beyond most people's comprehension. It's a difficult and dangerous job – even, or maybe especially – in Camden County, which encompasses the

majority of Lake of the Ozarks.

It can also be a thankless job.

Chief Deputy Colonel Jim Brashear that's why they presented six deputies with Letters of Commendation at a special

ceremony held in February. The awards were given in recognition of actions taken in 2023.

"You do outstanding work on a daily basis and your actions don't go unnoticed," Brashear said. "I know some of you are new here, but I see great things in each and every one of you. I appreciate you working for us and I see great things ahead for you."

Sheriff Tony Helms echoed that sentiment, adding, "I'm telling you – they put their lives on the every day. That's not just a saying. Thank you for a great job."

Deputy David Creamer was recognized for making more than 100 arrests for driving while intoxicated while he was assigned to the Traffic Unit.

"It is of special interest to point out that these arrests are in addition to the other hundreds of violations and incidents Deputy Creamer responded to during this time," the letter read. "Deputy Creamer's dedication to his duties and conducting solid DWI investigations have made Camden County a safer place to live and work. His accomplishments have exceeded expectations and his

dedication to his profession has not gone unnoticed."

Detective Kenny Nelson was acknowledged for his work on a possible sexual misconduct case involving a child under 15. Detective Nelson travelled to the Kansas City area to conduct multiple interviews. The mother, who came from a law enforcement family, later wrote a letter to the detective's supervisor, commending Detective Nelson on his professionalism, compassion, and communication skills while providing support and understanding to everyone involved.

"Detective Nelson has been with the Camden County Sheriff's Office for less than a year but has already proven himself an invaluable resource to the citizens of Camden County and the Camden County Sheriff's Office. Detective Nelson's thorough investigative skills, dedication, and attention to detail are examples of how all law enforcement officers should conduct themselves," the letter stated. "Detective Nelson's actions, professionalism, and commitment to justice and service reflect great credit upon himself, the Investigations Division, and the Camden County Sheriff's Office."

continues on page 18



Six deputies were presented with Letters of Commendation for actions they took in 2023. Pictured left to right are Sheriff Tony Helms; award recipients Detective Cody McGuire, Detective Kenny Nelson, Deputy David Creamer, Deputy Robert Holland, Deputy Cody Hunter, and Deputy Thomas Driver; and Chief Deputy Colonel Jim Brashear.

The luck of the Irish not needed to enjoy St. Paddy's at the Lake

By Nancy Zoellner

It's time for the gatherin' of the green ... green garland, green balloons, green shamrocks – and don't forget the candy – because the St. Patrick's Day parade is just a couple weeks away. The event is set for 1 p.m. Saturday, March 16.

Plaque for "Grand Champion," first, second and third place plaques will be awarded in both classes.

All entrants must check-in the day of the parade at the Kohl's parking lot. Registration begins at 10 a.m. Information on entries' place in line in the parade will be pro-

vided at 160 Highway 42, Kaiser, MO 65047. For more information call 573-348-1958 or email gsullens@mrx927.com.

Presented by HyVee and sponsored by the Bagnell Dam Strip Association and several businesses, the parade will begin at the Tomahawk Hotel on Bagnell Dam Boulevard and end at the bottom of the Strip.

Everyone is invited to bring copies, lawn chairs, and food and drinks – but don't bring alcoholic beverages. Lake Ozark has an open container law and it will be enforced. Plan to arrive early and stay late because this is the social event of the spring and the official kick-off to the season. In years past, the parade has been one of the biggest in the Midwest, drawing an estimated 10,000 spectators.

Everyone is asked to exercise caution while driving on Bagnell Dam Boulevard before the event while floats are lining up because there are usually lots of excited children running around.

The road will be shut down at 12:45 and re-open around 3 p.m. –

or as soon as the parade ends. Motorists will be able to exit or enter Horseshoe Bend Parkway by using Hwy 242. Traffic will be allowed to pass through at gaps in the parade. Spectators are asked to wait until the last firetruck passes before getting in their vehicles to leave.

After the parade, join the i-Berrys, the area's only Irish rock band, at The Encore on Bagnell Dam Boulevard from 4 to 8 p.m. or head down to one of the many restaurants on the Strip for corned beef and cabbage and a green beverage or two.

This will be the 38th parade – held the 39th year from the beginning of the tradition. The Bagnell Dam Strip Association cancelled the parade in 2020 due to Covid.

The Lake of the Ozarks St. Patrick's Day Parade is a Benne Media event.

Those who prefer to get a jump on the boating seasons are invited to participate in the 33rd Annual St. Patrick's Water Parade, also set for Saturday, March 16. The boat parade begins and ends at Captain Ron's Bar & Grill at the 34.5 mile mark by water and at 85 Aloha Lane in Sunrise Beach by land.

Festivities will begin at 8 a.m. with an optional breakfast, the National Anthem, and a Blessing of

the Fleet. Those who haven't dewinterized their boats are invited to take part in the parade aboard Celebration Cruises, which boards at 9:45 a.m. Advance tickets are \$50; the day of the cruise tickets are \$60. The ports of call include Captain Ron's, Bear Bottom Resort, the Nautifish Rum Bar, and Fish and Co.

A raffle drawing will be held and prizes for best costume and best decorated boat will be awarded at Captain Ron's after the cruise.

For more information, tickets and shirts, which are available now, contact Lake West Chamber of Commerce, the host of the event, at 573-374-5500 or visit lakewestchamber.com and click on the link to the Event Calendar.

Irish and Irish wannabes can also get their green on during the Lake West Chamber's 14th Annual St. Pat's Day Pub Crawl. Eleven large busses will be running a route that includes 14 different stops. The busses will start running at 5 p.m. and wristbands, which can be purchased at any route location for \$15, will be required.

For more information, including a list of the stops, visit lakewestchamber.com and click on the link to the Event Calendar.

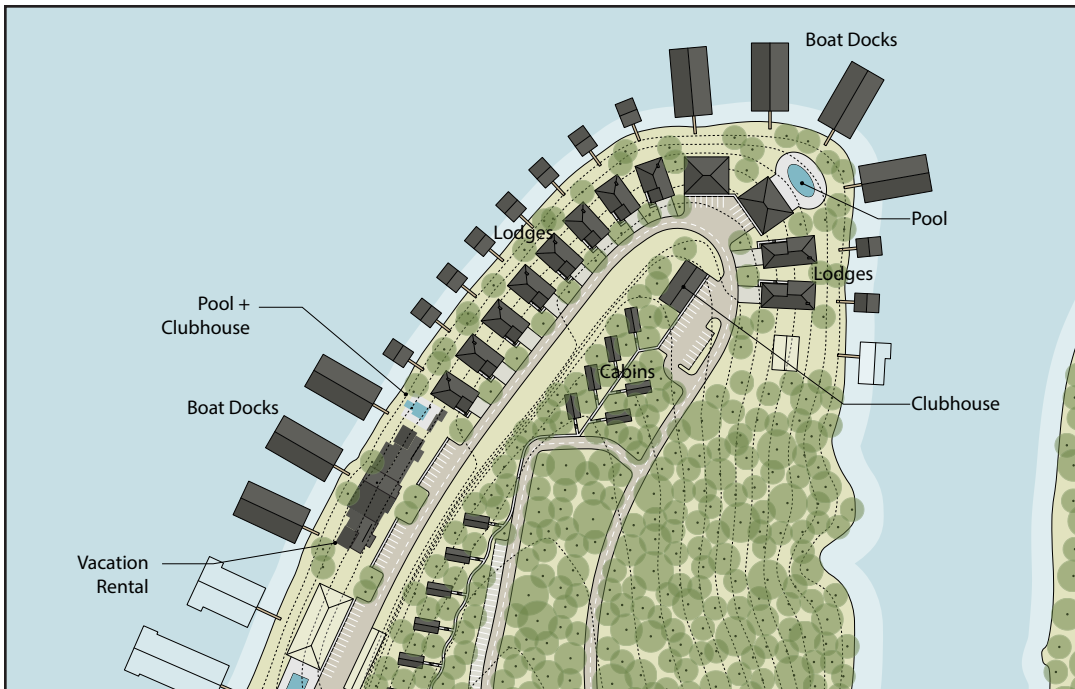


But businesses and civic organizations that would like to participate in the parade have to act quickly because the deadline to enter is March 8. The entry fee for civic organizations is \$20; the business entry fee is \$25. Along With a

vided at check-in. Everyone must be in their assigned space number by 12:30 p.m. to be allowed to participate in the parade.

To register, visit lakestpatsparade.com, download the official entry form and return it to Benne Me-

Innovative project



continued from page 1

PACE offers secured, fixed-rate up-front financing with favorable repayment terms. However, to be eligible a project must be located in a city or county that has approved an ordinance authorizing it to join a PACE district. Late last fall, the Camden County Commission did that, establishing the county as a C-PACE district.

"This is really big for our county. It's been difficult to get projects off the ground because banks aren't doing 80 percent loan to value any more. They're doing 60 or 70 - or even 50. So when you put in a PACE loan of 20 percent, the project is feasible

again," Foster said, adding that the loans are for commercial projects like apartments, condos, hotels, storefronts, and industrial buildings. They can't be used for single-family homes.

The government designed the loan to encourage people to use clean energy products - more efficient windows, more efficient appliances, and HVAC units - even more efficient insulation.

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

"If the bank gives you 60 percent loan to value, which on \$1 million would be \$600,000, then

PACE allows another 20 percent - \$200,000 - that gets you back to the place we were two years ago as far as your cash outlay is concerned. Developers now have the option to come up with \$200,000 instead of \$400,000, which, in the developer world, makes it much easier to get a project done," Foster said. "PACE loans have been around a long time, but while the interest rates on traditional bank loans have risen 3 or 4 points, the interest rates on PACE loans are in the 7 percent to 8 percent range, which is lower than interest rates banks currently offer."

Lake Ozark officials share

continued from page 6

\$1.9 million to \$3.9 million - a nearly 200 percent increase.

"Historically the Capital Improvements Fund was limited to sewer-based capital improvements - construction of lift stations, etc. Voter approval in 2022 now allows us to use the fund for sewer, water, and road projects. It will be used to stabilize the road system and water system like we've done over the past 15 years with our sewer system," Fry said.

From 2021 and 2023 the city also saw an increase in sales tax from \$1.6 million to \$1.8 million.

"A lot of the revenue generated in Lake Ozark is from TIF areas - development areas - most famously Eagles' Landing. In 2022 we had the opportunity

to graduate one of those activity areas so the city now receives a higher level of funding. In 2021, the city retained only 65 percent of total revenue in the General Fund; the city now retains 76 and 78 percent in 2022 and 2023," Fry explained.

He also discussed the city's current debt position, stating that at the end of 2020 the city held \$2.83 million in debt. The majority was in Neighborhood Improvement District (NID) bond payments used to fund subdivision road, water, and sewer improvements. Two NIDs will be paid off this year. The Mockingbird NID debt of \$45,000 won't be paid off until the end of 2028. At the end of 2023, the city maintained just \$475,000 in debt, Fry said.

"In 2023 we made the choice

to initiate additional debt out of our Capital Improvement and Water Funds to \$3.4 million. This will fund improvements to Bagnell Dam Boulevard from the city limit by the dam to the MM overpass near J.B. Hooks as well as a reconstruction of Lighthouse Road from the base up and a water main extension on Overlook and Flynn roads," Fry said.

In addition, the city can use a mix of cash payments for projects categorized as "system improvements," as well as financing for larger projects - water main and sewer main extensions, regional lift station construction, or road reconstruction projects. As old debt is retired, other long-term infrastructure projects will be tackled.

"Insurance Talk"

with Donna Buxton of Golden Rule Insurance

Equipment Breakdown Coverage

Did you know, most homeowner's policies do not cover the cost to repair or replace essential equipment in the event of a breakdown?

Maybe you have an extended warranty, but those are usually expensive or may provide exclusions to certain pieces of equipment.

The Equipment Breakdown Endorsement on your Homeowner's policy is here to help. It offers a simple and affordable solution that provides coverage where most homeowner's policies do not.

Let's say the power goes out one night. When it comes back on, it creates a power surge and damages your refrigerator, television, dishwasher, and water heater. Is this covered by your homeowner's insurance? Generally speaking, the answer is no.

However, with the Equipment Breakdown Endorsement, you would have coverage and pay only a deductible. If the cause of loss was the same for all the pieces of equipment, they could be combined to form only one loss, meaning only one deductible.

Another example, in the heat of summer your air conditioner experiences an electrical short. You lose cooling in your home. The compressor needs to be replaced. With



Donna Buxton

Equipment Breakdown, you are covered. Just pay the endorsement's deductible and they take care of the rest.

Take a walk around your house and look at all the things which use electricity. Home security systems, computers, air conditioning systems, water heaters, appliances, swimming pools, the electric panel. These and many more are most likely subject to equipment breakdown. Can you afford to replace or repair multiple or all of these items at once?

In short, this endorsement provides coverage for mechanical, electrical, and pressure systems breakdowns; however, normal wear and tear are not covered. If you do not currently have this endorsement on your homeowner's policy, it is worth looking into. You might be pleasantly surprised to learn it is affordable.

Donna Buxton works at Golden Rule Insurance in Osage Beach. For additional comments or questions, she can be reached at 573-348-1731.

"The 2023 budget performed well beyond expected. We expected that the general fund would have a net income to the city of approximately \$125,000. It ended up with nearly \$550,000," Fry said, explaining that the boost was primarily due to revenue increases and cost reductions.

He said the Transportation Fund, budgeted to have a net income of \$126,000, reached \$436,000; the Sewer Fund, expected to have a net income of \$43,000, saw \$171,000; the Water Fund, expected to be at \$180,000, reached \$228,000; and the Capital Improvement Fund, budgeted to have a net income of \$555,000, ended the year at \$839,000. Fry said the additional money will be reallocated to larger projects moving

forward.

Mayor Dennis Newberry wrapped up the meeting.

"The city of Lake Ozark has an annual revenue of \$8.5 million. Osage Beach, our sister city, is very similar geographically, although their population is larger at 4,500 and we're just over 2,000," the mayor said. "But Osage Beach has an annual revenue of \$47 million. We have \$8.5 million and we're getting by, stretching taxpayer dollars like we've never been able to accomplish in the time I've been living in this community - and it's largely because of Harrison's efforts. I might have been the brainchild of some of this and we have the support of the board members, but Harrison is the one toeing the line for the city."

Horseshoe Bend voters asked to renew Special Road District tax

By Nancy Zoellner

Ask just about anyone and they will say the Horseshoe Bend Special Road District is the “Gold Standard” of road districts. But that didn’t happen by accident.

In the late 1950s and early 60s, astute developers and landowners knew that with 65 miles of shoreline, the 7-mile long Horseshoe Bend peninsula was ripe for upscale development. They formed the special road district under guidelines spelled out in state statutes and seated the board of directors in 1962.

To provide the funding necessary to create and maintain quality, long-lasting roads, voters approved a 35 cent tax levy that must be renewed every four years. 2024 is a year of renewal.

The April 2 ballot question reads:

“Shall the Horseshoe Bend Special Road District #1 retain the present 35 cent extra levy on the one hundred dollar assessed valuation for a four year period?”

Road district officials want to make it clear - this is not a new tax. It is a continuation of the tax that

has been collected since 1962.

Superintendent Kevin Luttrell said if the measure were to fail, the road district would be able to operate for around one year. Then it would dissolve and the county would take over maintenance.

Luttrell said although the measure has been overwhelmingly approved each time it has come up for a vote, he feels it’s important to inform the residents how their tax dollars are being spent.

When the HBSRD Board of Directors was seated in 1962, Duckhead was the only paved road. Today, the HBSRD takes care of 170 miles of roadway - all 236 public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres, which are in the Camden County portion of Lake Ozark. “Public” roads - roads that are part of the district - are marked with street signs bearing white lettering on a green background. Roads with green lettering on a white background are private and are maintained privately.

Luttrell said the list of duties to keep the roads in the district up to par is long.

“In the spring we do crack sealing and striping, which is performed on a rotating basis. The Parkway is striped every year, the main roads are striped every other year and the secondary roads are every three years,” he said.

In the summer, in addition to cutting the grass along rights-of-way and spraying shoulders for weed control, they do patchwork and shoulder work and they tack-



le drainage issues. They’ve started replacing galvanized culverts with ADS corrugated plastic, which doesn’t rust and holds up longer.

In the fall they start paving. “We try to lay at least around 4,000 to 5,000 tons of asphalt each year but that varies with the price of oil. We plan our schedule three to four years in advance, paving roads on a rotating basis based on traffic flow. Streets like Verbena that has less traffic don’t get repaved for 20 years but major streets like Bittersweet are done every 12 years,” Luttrell said.

The 2024 Paving Schedule includes Elm Court, Sumac Court, Crocker Court, Trillium Lane, Nassau Circle, Hardwood Drive, Veronica Lane, Anemone Road,

and Yonkers Court.

“In the fall we also start trimming back the trees that overhang the road. That way if we get

an ice storm, we don’t have limbs breaking off and making the roads impassable. We also want the sunlight to hit that pavement,” he explained. “We trim trees all the way to the spring.”

Winter also often keeps them busy plowing snow and spreading salt and sand. A storage facility allows the road district to keep 400 tons of each on hand. The road district employs a fulltime office manager, a part-time office clerk, and nine road crew members, who typically work 7 a.m. to 3:30 p.m. Monday through Friday during the winter and 6 a.m. to 4:30 p.m. Monday through Thursday during the spring, summer, and fall. During snow and ice storms, road crews, along with four snow relief drivers, work split shifts to keep six plows going at all times.

Throughout the year, a road crew member who doubles as a mechanic performs maintenance on the equipment.

“There’s never a shortage of work, that’s for sure,” Luttrell said.

For more information visit hbsrd.org or attend road district meetings, held at 8 a.m. on the second Thursday of every month at the road district office, at 134 Verbena. The next meeting is set for March 14.

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TAX TIPS

Business Deductions Abound

You can look at deductions for business in a simplified way—you are taxed on profit: the cost of procuring/producing goods or services subtracted from the amount received for them.

While this article can't possibly include every deduction available to you as a business owner, we can touch on familiar areas where tax savings can be found.

If you make and sell garden gnomes, as an example, you could deduct the cost of the mold, the price you paid for the clay or plaster, the releasing compound, the paints to color the gnome, the advertising to attract your buyers, the cost of maintaining

A large portion of costs is labor—whether independent workers (tread carefully), salaried employees (again exercise caution) or hourly staff—their wages and benefits can usually be deducted for those individuals not part of ownership. Consult a professional or thoroughly educate yourself on the rules for determining salaried and independent workers' statuses before tax time.

You can also claim location expenses like utilities including cable TV, sewer, water, gas, electricity, trash pickup, etc. You can also claim the mortgage interest on your loan and interior design (wallpaper, paint, signage,

tenance, payment acceptance costs like PayPal, and others can also be used as deductions.

Insurance is a big part of running a business and most types are tax-deductible. Things like the owner's health insurance, property insurance, liability insurance, life insurance (succession planning), vehicle insurance and many more may also qualify.

Not all deductions are simple, however. Things like business meals and travel expenses require careful documentation and all associated receipts. Be sure to familiarize yourself with the related rules before including these.

Consulting with professionals



your website, and so on. For retail goods purchased and re-sold the list includes the initial cost of the product, expenses incurred shipping the product to your store, the total costs of your location, the sign out front, and so on.

Those looking to start their own business can find common deductions for things like the costs for hiring consultants, attorneys and marketing studies, travel expenses for purchasing franchises, training, or establishing suppliers, grand opening advertising, in-store display shelves, point-of-purchase registers and many others.

lighting, etc.). Internet service and networking equipment like routers and modems can also be claimed as business expenses.

Costs associated with offices can include desks and chairs, tables and filing cabinets, lightbulbs and printer ink/toner, staples, pens, and tape—literally everything required by you and your employees to get your goods or services sold.

Banking costs and interest paid, interest on loans and business credit card accounts, fees charged by your bank, online credit card processing costs, web site point-of-purchase main-

is a great idea, as their fees are also deductible. CPAs, attorneys, training seminars, and college classes—trade publications and journals, books on business topics like accounting and sales, online courses are just a few of the expenses that should be deductible.

The most important thing to remember is to save your receipts for every business-related expense - and to carefully track your mileage. It's much easier today with phone apps that allow you to capture and upload data, then organize it - and the cost for the app is even deductible!

Plans Crackdown on Custom Life Insurance 'Tax Shelter'

by Chandra Wallace and Lauren Loricchio

The Senate Finance Committee says it will soon release a legislative proposal to clamp down on millionaires' and billionaires' use of private placement life insurance (PPLI), after an investigation found it is being used to shelter billions of dollars from taxation.

According to a report released February 21, at least \$40 billion is being sheltered in 3,061 PPLI policies issued by seven of the largest PPLI insurers — Lombard International, Zurich American Life Insurance Co., Prudential Insurance Company of America, Investors Preferred, John Hancock, Crown Global Insurance Group, and Pacific Life Insurance Co.

The report caps an 18-month probe into PPLI, which began after the Justice Department charged Swiss Life Holding AG and three of its subsidiaries in 2021 with orchestrating a tax evasion scheme that included more than 1,600 PPLI offshore policies and concealed over \$1.4 billion from the IRS. Swiss Life agreed to pay \$77.4 million as part of a deferred prosecution agreement.

PPLI, also called an insurance wrapper, is a type of customized life insurance marketed to wealthy investors. A PPLI policy is structured as a private contract between the insurer and the investor and lets the investor "wrap" an investment portfolio within the life insurance. Under the rules applicable to life insurance, the investment portfolio then accumulates value and is transferred to insurance beneficiaries tax free. PPLI portfolio assets can include hedge funds, private equity funds, real estate, or even entire businesses, the report notes.

Senate Finance Committee Chair Ron Wyden, D-Ore., said in a February 21 release that "when you subject these policies to even the slightest bit of scrutiny, it's clear that this is just a tax shelter for the investments of the megarich masquerading as life insurance."

"As is often the case with our tax code and the ultra-wealthy, the scandal here is what's legal," Wyden continued. "The companies weren't even trying to hide the fact that their PPLI policies were tax dodges for the very top — that's precisely how they were

promoted. It's obvious that this is an abuse of the rules that are intended to protect typical American families, so Congress must change the law to put a stop to it."

The committee outlined the need for legislation that would adjust the treatment of both PPLI and related variable annuity contracts so that investments in both product types would be "taxed currently instead of accumulating tax-free"; strengthen reporting requirements and "provide penalties with teeth" for violations; and align rules to make both domestic and offshore PPLI policies more transparent to the IRS.

Wyden has previously proposed legislation that would target the use of PPLI policies by high-net-worth individuals.

In a statement responding to the report, Prudential emphasized that its PPLI products "meet every federal and state definition of life insurance" and comprise only "around one percent of all existing Prudential life insurance coverage."

The report sheds light on the amount being held in the policies, though the overall size of the PPLI market is likely to be substantially greater because the report doesn't account for PPLI policies held offshore.

Industry Reaction

Insurance and finance industry groups commenting on the report emphasized the importance of life insurance more generally and the existing legal and regulatory guardrails for life insurance products.

Finseca CEO Marc Cadin rejected the distinction drawn in the report between PPLI and other life insurance plans. "Life insurance is life insurance, and it's taxed appropriately and serves as a crucial component in a family's financial security," he said in a statement provided to Tax Notes. Finseca is an industry group representing life insurance and retirement planning professionals.

"PPLI must comply with state and federal requirements for life insurance products, including stringent tests that prevent abuse and avoidance of tax laws," Joyce Y. Meyer of the American Council of Life Insurers said in a statement. "ACLI supports compliance with and enforcement of these laws."

Village, POA join forces to reduce deer population

In 2022, Missouri 3,699 deer-vehicle collisions resulting in 348 injuries and five deaths occurred on Missouri roadways. Those collisions were responsible for more than \$10 million in vehicle damage. An article by Science Direct states that of these accidents, 490, or just 13.5 percent, took place along an interstate highway.

Although the Camden County Sheriff's Office doesn't track deer-vehicle collisions separately from any other collision, the Horseshoe Bend Special Road District crews, who remove the carcasses from the roads, said that last year they handled around 40. Road District Superintendent Kevin Luttrell said that count doesn't include the deer removed by deputies.

To bring those numbers down, the Village of Four Seasons and the Four Seasons Lakesites Property Owners Association once again partnered to hire sharpshooters from the United States Department of Agriculture to thin the herd. In November, the Village Board of Trustees voted to spend \$15,000 on the project; the POA had already committed to spending \$5,000. At their February meeting, trustees said they felt it was money well spent.

Dan McMurtry, district supervisor for the United States Department of Agriculture Wildlife Services who oversaw the project, reported that during this year's program, 78 deer - 43 females and 35 males - were removed. That was accomplished by sharpshooters who spent 32 hours over four days - January 24 and 25 and February 7 and 8 - in predetermined areas within the Village and POA.

McMurtry attended the Village's November meeting to discuss how they choose those areas and how the removal process would be handled.

"First we conduct two surveys by driving the roads - anywhere from 13 to 19 miles - and using a thermal scope we count the number of deer we see. On average we can see 100 yards. We record the miles, multiply that by the width to get square yards/square miles, then use that number to create an index that can be used to compare one year to the next," he said.

This year's survey estimated there were 76 and 70 deer per square mile respectively. And although the survey found a heavier deer population in the

areas of Bobcat Lane, Cornett, Laurel, and Kay's Point, they did not shoot in those areas because of the number of houses. After choosing safe locations with the highest deer populations, they put out bait. Five sharpshooters returned to blinds in those bait sites a week later to carry out their mission, then they repeated

were in 2019," he told the board. "We don't have good records on the age structure but anecdotally, it has gone down tremendously. Before, we would shoot a lot of adult deer but last year there were a lot of juveniles. When an age structure goes down, that's a sign you're decreasing the population."

According to Science Direct, hunting is about the only way to reduce the population in areas like Horseshoe Bend.

"Improved wildlife science and habitat management since the 1930s have produced a high white-tailed deer population in Missouri, currently estimated at 1.4 million animals. Hunting is

the primary cause of deer mortality since natural predation is low. Missouri hunters harvest approximately 300,000 deer each year, including bucks and does. If hunting was eliminated and reproduction stayed the same, the deer population in Missouri would quadruple within 10 years," the report stated.

Based on the 2022 numbers, State Farm ranked Missouri No. 10 in likelihood of a driver colliding with an animal. According to a State Farm annual study:

- About 1.5 million motor vehicle accidents resulting in 10,000 injuries and 200 human deaths, in the U.S. are caused by deer each year.
- Deer-vehicle collisions are responsible for more than \$1 billion in vehicle damage nationwide.
- November sees the highest rate of deer collisions with most deer-vehicle collisions taking place between 6 and 9 p.m.
- There are an estimated 33.5 million deer in the United States.
- Texas has the highest number of white-tailed deer in the nation, with over 4 million.



the process two weeks later.

McMurtry said that during the hunt, an agent with the Missouri Department of Conservation followed them, helping transfer deer as needed and at the end of the night, taking the deer to the processor.

In his report to the board, McMurtry said 46 deer were taken to be processed resulting in 980 pounds of venison being donated to Hope House, a food pantry serving residents of Miller County. They also worked with the Conservation agents to donate 14 deer to individuals and to deliver 18 deer to the Endangered Wolf Center.

The Village and the POA first partnered on the lethal removal in 2019. Since that time 543 deer have been removed - 54 deer in 2019, 101 deer in 2020, 143 in 2021, 111 in 2022 and 56 in 2023, when they shot only females.

In November, McMurtry said that it was important to continue the hunt.

"Five years is a pretty good run, but if we stop now how long will it be before the numbers get back to what they were? I can't answer that question but I'd say if you don't do it again for five years, you'll be pretty close to where you

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Kids' Harbor Announced as Winner of Ameren Missouri's Power Play Goals for Kids Promotion

The community came out in force to cast daily votes to support Kids' Harbor in Ameren Missouri's Power Play Goals for Kids promotion. Kids' Harbor was selected as one of four non-profit organizations because of their work to help kids reach their goals. The three other organiza-

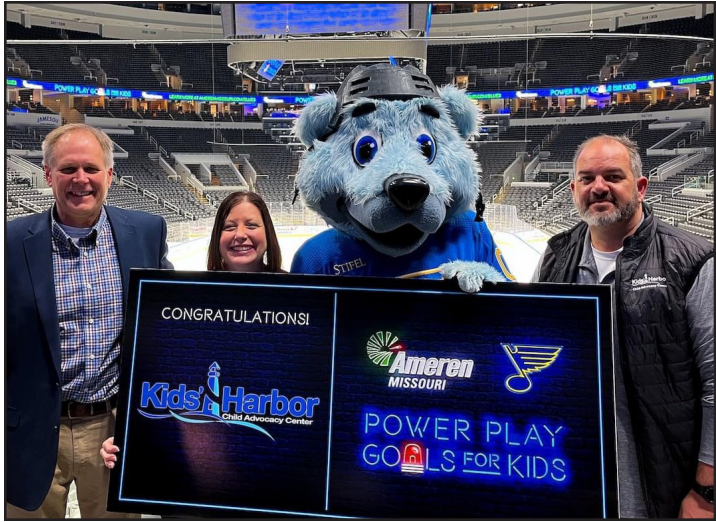
tions are located in the St. Louis area. Ameren Missouri kicked off the program on November 30, 2023, encouraging the selected organizations to secure votes between December 1, 2023, and January 31, 2024. Ameren Missouri will donate \$500 for every power play goal scored during the regular season by the St. Louis Blues, as the winning organization, Kids' Harbor will receive that money at the end of the season. At the time of the announce-

ment on February 15th, the Blues had scored 26 power play goals and Ameren's donation currently stands at \$13,000 but will continue to grow throughout the season

as power play goals are scored. "We're thankful to Ameren Missouri and the St. Louis Blues for providing us with this wonderful opportunity. The power of our community and their belief in our work and supporting kids shines through in this honor. We're thankful to all who voted, shared, encouraged others to vote, and helped to spread the word," says Executive Director Cara Gerdiman. Board President Tim Thompson adds, "We are incredibly grateful for this prestigious honor, won through the overwhelming support of our community. Thank you for recognizing our dedication to child advocacy. This honor strengthens our resolve to create a safe haven for children. Together, with your support, we will continue championing their rights and fostering a brighter future. Thank you for believing in our mission."

For more information on Kids' Harbor, please visit our website at KidsHarborMo.org.

For more information on the Power Play Goals for Kids promotion, please visit AmerenMissouri.com/Blues.



ment on February 15th, the Blues had scored 26 power play goals and Ameren's donation currently stands at \$13,000 but will continue to grow throughout the season

Lake of the Ozarks Eagle Days was held January 6th, to excellent crowds with new features

Approximately 2,000 people attended the event between the four locations. World Bird Sanctuary offered eagle programs at Osage National Golf Resort which featured different species of raptors that have not been showcased at the

many entries in both. Viewing opportunities were plentiful below Bagnell Dam, with the help of the Missouri Master Naturalist - Lake of the Ozarks Chapter members on hand to lend a guiding eye or scope. A combined effort from lo-

cal Boy Scout Troops also pitched in at multiple locations. Look for 2025 Lake of the Ozarks Eagle Days back Saturday, January 4, 2025.

at each show were attending the event for the first time, which is fantastic," shared committee member Michelle Cook.

"Also prior to the event with the help of Ameren's Educational sponsorship, we were once again able to bring a program from Dickerson Park Zoo to area elementary schools, which has become an important part of the overall event."

The committee would like to offer a heartfelt thank you to all of the businesses and organizations that stepped up and sponsored the event, as it would not be possible without those sponsorships. This event is a collaborative effort of more than 50 businesses and organizations that realize the importance of educating people about how many wonderful natural attributes are offered at Lake of the Ozarks, along with the economic value of a first quarter event. Visit www.lakeoftheozarkseagle.com or follow Lake of the Ozarks Eagle Days on Facebook for winners of the coloring and photo contests, as well as updates on what will be happening for the 2025 Lake of the Ozarks Eagle Days set for January 4th.



3rd Place photo by Bill Galloway

event before. The Encore Lakeside Grill opened their doors, welcoming Dickerson Park Zoo showcasing two different programs, vendors including Home Depot who had kids make and take a souvenir, contests and record show crowds. The coloring and amateur photo contests were well received with

cal Boy Scout Troops also pitched in at multiple locations. Look for 2025 Lake of the Ozarks Eagle Days back Saturday, January 4, 2025.

Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce celebrated a new business opening in downtown Camdenton, HR Reflexology, with a Ribbon-Cutting ceremony. Staff and Board members of the Camdenton Area Chamber, family, friends, clients, and several other local business peers were in attendance for this celebration. Learn more about their services by visiting their Facebook page or by calling 573-525-8994

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Kayla Hult, MBA, Joins Central Trust Company as Vice President & Wealth Management Advisor

Central Trust Company, a division of The Central Trust Bank, is pleased to announce that Kayla Hult, has recently joined our team of wealth management professionals as Vice President & Wealth Management Advisor in Lake Ozark, Missouri.

Kayla is an experienced financial professional, having served as a Commercial Lender at Central Bank of Lake of the Ozarks for over six years. Before her tenure at Central Bank, Kayla held the position of Finance and

Insurance Manager for seven years at a prominent marina in Osage Beach. Additionally, she is actively engaged in various community and philanthropic endeavors. She is a member of Christ the King Lutheran Church and serves as a board member at the non-profit Kids Harbor.

Kayla's primary role at Central Trust Company is to work with prospective clients, aligning their investment and estate planning requirements with the specialized services Central Trust

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with Cheryl Lynn James of MSW Interactive Designs

Cultivating Success: The Power of Positive Workplace Culture

Work culture—sounds fancy, right?

Well it's not just corporate jargon; it's the heartbeat of any workplace. Let's break it down and see why it's so important for everyone involved.

First up, management.

They're like the leaders steering the ship. When management prioritizes trust, transparency, and collaboration, they set the stage for a respectful work environment where employees feel valued and empowered. People are happier, more motivated, and ready to bring their best selves to work. And when everyone's feeling good, productivity goes through the roof, and the whole vibe gets a major upgrade.

Now, let's talk about ownership - the ones calling the shots.

A great work culture isn't just about fancy perks (though those are nice too). By nurturing an environment where employees feel appreciated and respected, ownership cultivates a workforce that is dedicated, innovative, and committed to the organization's success. This, in turn, enhances the organization's reputation, attracts top talent, and ultimately drives profitability. It's an effective cycle where everyone wins, from shareholders to stakeholders.

Finally, let's hear it from the employees themselves—the heartbeat of any organization.

A thriving workplace culture isn't just about superficial perks—it's about feeling valued, supported, and connected. When employees feel a sense of belonging and purpose, they're more motivated, engaged, and committed to their work. They collaborate more effectively, communicate more openly, and are more resilient in the face of challenges. This not only benefits the organization as a whole, but also enhances individual well-being and job satisfaction.

But wait, there's more!

A positive workplace culture is a



Cheryl Lynn James

magnet for top talent. In today's competitive job market, skilled professionals have their pick of employers. Companies with a reputation for fostering a positive work environment and prioritizing employee well-being are more likely to attract and retain top talent, giving them a competitive edge in recruiting. This not only ensures a steady influx of skilled individuals but also cultivates a diverse and inclusive workforce, driving innovation and creativity.

And here's the cherry on top: **resilience**. In a world that's constantly changing, a strong culture is like armor against the unknown. In times of uncertainty or crisis, employees who feel connected to their organization and supported by their colleagues are more resilient and adaptable. They're better equipped to weather storms, pivot when necessary, and emerge stronger on the other side. This adaptability and resilience are invaluable assets in today's rapidly changing business landscape.

So there you have it—the importance of a positive workplace culture cannot be overstated. From management to ownership to employees, it's the driving force behind organizational success, fostering productivity, innovation, and resilience. So, let's raise a toast to cultivating a culture that inspires, empowers, and uplifts—because when the workplace is a place where people thrive, everyone reaps the rewards.

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Crossword Puzzle

THEME: THE OSCARS

ACROSS

1. Anti-seniors sentiment
6. _____ Pérignon, Champagne
9. Big Bang's original matter
13. Prefix for earliest
14. Call to Maria
15. Bob and _____
16. "Peter, Peter Pumpkin _____"
17. "Le _____ des cygnes"
18. Like yesteryear
19. *Greta Gerwig's Oscar nominated movie
21. *He's nominated for playing Leonard Bernstein
23. Nothing
24. White _____ shopping event
25. Federal food safety agency, acr.
28. It ran away with the spoon
30. ROTC happenings
35. Figure skating jump
37. Grad
39. Arrogant one
40. Archaic preposition
41. Passé
43. Scrubbed
44. Sugarcoating
46. Money in Mexico City
47. What DJs do
48. Trickery
50. Swerves
52. Sigma Alpha Epsilon
53. *Typical number of nominations in one Oscar category
55. Emergency responder, acr.
57. *"Nyad" nominee
60. *What kind of moon?
63. "Finnegan's Wake" author
64. Mother load offering
66. Java cotton tree
68. Artemis' companion
69. Fat of olives
70. *What actors do
71. Spinner's product
72. Wisecrack
73. Like Phoenix

DOWN

1. Cornelius of the movies
2. Snap up
3. 'I' in Greek alphabet
4. Howard of radio fame
5. Death-related
6. One of the Earnhardts
7. Spermatozoa counterparts
8. Muhammad's birthplace
9. Review service, with .com
10. Use a ladle
11. At any time
12. *"No Country for Old _____" multi Oscar winner
15. Suits
20. Trojan War story
22. "Just an _____-fashioned love song"
24. Slumber
25. Fl., as in fl. oz.
26. "A Confederacy of _____," sing.
27. Place above a ceiling
29. Dueler's strike
31. Overnight lodgings
32. Shoelace bunny ears
33. Divine saying
34. *Producer and star of "Poor Things"
36. *"The _____ of Interest"
38. Table hill
42. Wooden pin
45. *Like nominated ones
49. Love-love, e.g.
51. Meat-cooking contraption
54. Roaring of an engine
56. Hindu religious teacher
57. Forum, pl.
58. Deed hearing
59. Medical diagnostic test
60. Abe Lincoln's hat material
61. #20 Down, e.g.
62. Traditional learning method
63. *Da'Vine _____ Randolph
65. Orinoco or Grande
67. *Ryan Gosling's character

Solution on page 14

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Camden County Deputies

continued from page 9

Detective Cody McGuire was recognized for an investigation that led to solving a burglary in northern Camden County. After seizing a cell phone at the scene, Detective McGuire determined the owner of the phone was wanted on four active felony warrants and several misdemeanor warrants. His investigation led to the suspect's arrest and the arrest of those who assisting him in evading law enforcement.

Detective McGuire was also recognized for actions taken after receiving a cyber tip from the National Center for Missing and Exploited Children. He served multiple search warrants, seized several contraband items, and arrested a suspect, who admitted to possessing child pornography. Detective McGuire was also able to assist multiple other agencies with investigations on the suspect in their jurisdictions.

"Detective McGuire is relatively new to the Investigations Division, but his attitude, teamwork, and thorough investigative efforts place him well above detectives with similar tenure and demonstrate his continued commitment to victims of crime and others affected by the outcome of his investigations," the letter read. "Detective McGuire's thorough investigative skills, dedication, and attention to detail are examples of how all law enforcement officers should conduct themselves."

Deputy Cody Hunter was awarded for actions taken after responding to the intersection of Osage Avenue and Iowa Street to assist the Camdenton Police Department with an officer involved shooting.

After arriving at the scene,

Deputy Hunter observed a female subject on the ground with a gunshot wound. Two Camdenton PD officers were engaged with another subject and one officer was kneeling next to the gunshot victim. "Deputy Hunter immediately retrieved his first aid kit from his patrol vehicle and without hesitation began administering first aid to the gunshot victim. During this interaction Deputy Hunter spoke calmly to the gunshot victim and treated her with respect and professionalism," the letter read.

Deputy Robert Holland was recognized for actions taken while assisting other deputies and detectives serving a warrant in the Sunrise Beach area. The suspect in the case had committed multiple felonies and had been on the run from law enforcement for several months.

After law enforcement arrived at the address, the suspect fled on foot. Deputy Holland immediately ran after the suspect, apprehending him "quickly and safely," according to the letter. "Deputy Holland's arrest of the suspect helped close several felony investigations and allowed the citizens in the area to feel safe in their homes."

The letter also stated that during 2023, Deputy Holland "displayed a proactive approach to his law enforcement duties with more than 50 warrant arrests. His accomplishments during this year exceeded expectations and have not gone unnoticed."

Deputy Thomas Driver was acknowledged for actions taken that led to the arrest of a murder suspect. After receiving a notification of a stolen vehicle through Flock Safety License Plate Recognition, he contacted the originating agency in Fresno County, California

and verified the license plate belonged to a homicide suspect from their jurisdiction.

He relayed the information to other deputies and surrounding agencies, advising them to use caution if they contacted the vehicle or suspect. During his continued investigation, Deputy Driver learned the US Marshals were also looking for the vehicle and suspect. He coordinated with the US Marshals and the Camdenton Police Department, and the suspect was taken into custody by US Marshals at the Camdenton City Park.

"Deputy Driver's use of his investigative skills, advanced technology, and good communications with surrounding agencies ensured a safe outcome for not only the law enforcement officers involved but the community and citizens of Camden County as well," the letter read.

The letters all praised the deputies on their professionalism, their commitment to justice and their community service, adding that their service reflected great credit on themselves and on the sheriff's office.

Scott Hines, public information officer for the Camden County Sheriff's Office, said deputies are recommended for the awards by their supervisors. Those nominations are then evaluated by a review board.

"Recognition means something, especially in this job, where there's so much stress and negativity," Hines said. "We know they could go down the street and earn more driving a UPS truck but they're here because they care about their community. We want them to know we see that, we appreciate that and we care about them."

As the Lake Churns

Viewpoint

All indicators in my business are pointing towards an outstanding year for the Lake of the Ozarks real estate market. From anecdotal evidence to sales data, I am seeing the downward sales trend start to ease. I have had an abundance of sellers and buyers who have been sitting on the sidelines these past couple of years, now ready to move forward.

Since 2020, each consecutive year has shown a considerable decline in the number of closed transactions in the residential sector. The increase in demand in 2020 stripped the inventory levels and continued demand has kept those levels at historical lows. In 2023, the number of residential lakefront homes sold was more than sixty percent less than the number sold in 2020.

While it's early days, currently the year-to-date comparison for all 2024 residential properties closed is at just ten percent less than the same time in 2023. The decrease in closed residential transaction for the same time in 2023 compared to 2022 was eighteen percent. The previous year the decrease was almost twenty four percent.

Another trend that I am seeing is an upswing in interest in upper end, luxury properties. Cash strong buyers are in the market and ready to make a purchase. They are savvy and knowledgeable; these are not people ready to outbid others or overpay in the heat of the moment. It will require skilled real estate professionals to assist sellers in marketing and presenting the value of their homes and assisting in negotiations and follow through to the closing table if they want to realize the full worth of their property. Buyers also need an experienced and capable negotiator who can show them the full picture of what is happening in the market, how things in each neighborhood are trending and what restrictions,



Real Estate and Lake News with C. Michael Elliott

zoning and other lake area specific details they should look for when seeking a lake property.

I would like to be that real estate professional for you. I have over 40 years of experience in the lake area market and an excellent track record that I would be happy to share with you. Put me on your call list or check me out at YourLake.com.

I am still in negotiations for a large project for the Blue Heron site. As soon as I am able, I will share more details. If you would like to be on a "first to know" basis, please send me an email at cme@yourlake.com with the subject Blue Heron First. If you haven't seen the video for this, please take a look at YourLake.com/BH Our videographer, Ben Vens Creative, and my wife, Karen who handles our marketing, did an excellent job of capturing the essence of the property and its legacy.

All data based on information from the Lake of the Ozarks Board of Realtors MLS for the periods of 2020 through 2024.

C. Michael Elliott 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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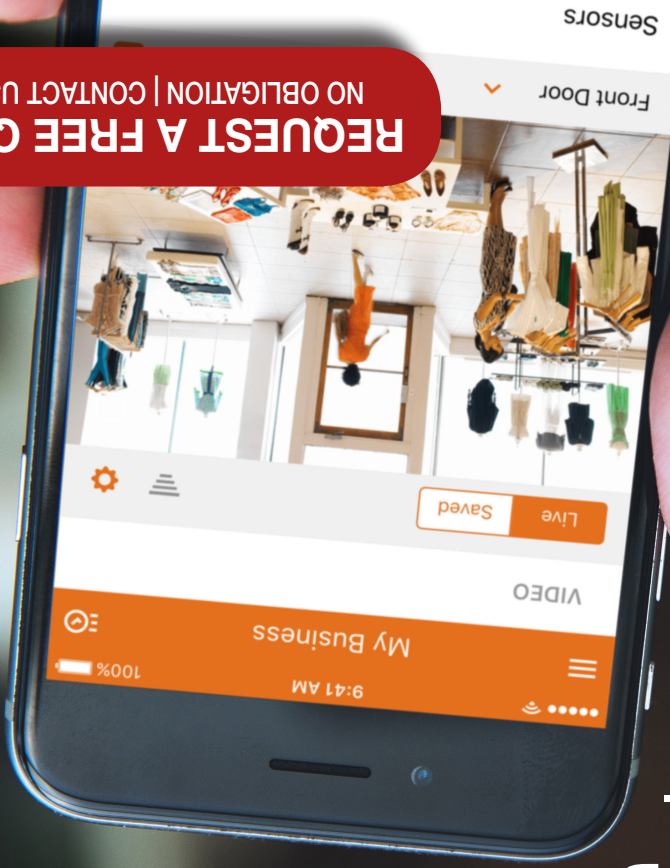
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