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## BOATING ON BACK

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## Water Safety Seminar to be held May 21

By Nancy Zoellner

While there aren't many things more relaxing than trolling the banks at sunrise in hopes of landing a lunker or enjoying the scenery during a slow, sunset cruise, there's also nothing much scarier or dangerous than being on the water with boaters who have no boating knowledge. There are plenty of opportunities for both at Lake of the Ozarks, which plays host to as many as 100,000 to 130,000 boats on any given summer weekend.

To decrease the chances of encountering the latter, the Lake of the Ozarks Water Safety Council will be holding a Water Safety Seminar on Saturday, May 21 that will include information that could save lives while also making trips more enjoyable. The event, set for from 8 a.m. to 1 p.m., will be held in Paradise A Ballroom, which is just off the lobby of Margaritaville Resort. Parking with a free shuttle will be available in the lot behind JollyMon Indoor Waterpark or in the garage.

Doug Beck, co-chair of Lake of the Ozarks Water Safety Council and president of the Captains Association of Missouri, said the featured speaker will be Hunter Bland. Bland and Conner Young of the University of Florida Bass Fishing Team were ejected from their boat while running approximately 57 MPH. Bland will share how wearing a lifejacket and an engine cutoff switch saved his life. A video of the incident is on YouTube at <https://youtu.be/1AkjPkCQXc>

Members of the United States

Coast Guard and the Water Patrol Division of the Missouri State Highway Patrol (MSHP) will discuss what they do at Lake of the Ozarks and at other bodies of water across the state. Then the

Q&A session with the MSHP Water Patrol and Coast Guard to discuss topics of concern such as wakes, poor boating habits, and how to report someone who has damaged a dock

set up across the hall.

"It's free and open to the public and it's kid-friendly so it's good for the whole family whether you're just thinking about buying a boat, you're a first-time boater, or you're

## NEWS IN BRIEF



### Being Their Best

By training for the worst. Pg. 13



### Back In Business

Outlet mall plan moves forward. Pg. 4



### Following His Dream

Hobby turns into career. Pg. 14



### Crossword

Fill in the blanks on: 21 Solution: 23



With some 1,100 miles of shoreline, its central location and a plethora of lakefront dining establishments, Lake of the Ozarks is a popular boating destination. Today, more than ever, it's important to know boating rules and etiquette and the best ways to stay safe on the water. Boaters will learn all of that and much more at the upcoming seminar. Nancy Zoellner photo.

seminar will break out into four, 20-minute sessions:

- Lifejackets - how to choose the right one, how to fit a lifejacket, and how to care for a lifejacket and how to know when it's time to throw it away
- How to conduct vessel inspection and prepare for the boating season, to be presented by the U.S. Coast Guard Auxiliary

- Preventing and taking care of injuries on the water and avoiding and preventing electric shock, which will be presented respectively by Lake Regional Hospital and Integrity Electric

Attendees can attend as many or as few breakout sessions as desired. A refreshment and vendor area featuring a variety of marine products and services will also be

an experienced boater who just wants to expand your knowledge. This is something that can benefit everyone," Beck promised. "Of all the lakes and rivers in Missouri, Lake of the Ozarks accounts for 50 percent of all boating and waterway incidents. To avoid becoming a statistic, it's good for everyone to be as prepared as they can be."

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# Armchair Pilot

By Nancy Zoellner

**NO MORE MASKS!** A federal judge in Florida ruled in mid-April that the 14-month-old mask directive was unlawful. The Biden administration will no longer be able to enforce its federal mask mandate on all public transportation – airplanes, trains, subways, buses, taxis, and ride-shares. Even though, globally, the number of new COVID-19 cases has continued to steadily decline since January and all states have dropped mask mandates for public places, earlier in April the Biden administration announced they were continuing the mandate, set to expire April 18, until May 3. In March, a letter signed by the CEOs of Alaska, American, Delta, Hawaiian, JetBlue, Southwest, and United airlines urged Biden to drop the mandate, as well as the testing requirement for travelers entering the U.S., saying they no longer made sense. The mask mandate has been blamed for a sharp increase in passenger unruly behavior.

**A NEWLY PROPOSED** federal bill would permanent ground passengers who verbally or physically attack airline staff during flights. According to the bill language, the unruly passengers would be placed on a no-fly list and would also be banned from joining the Transportation Security Administration (TSA) PreCheck and Global Entry programs. The Protection from Abusive Passengers Act was introduced by Rep. Eric Swalwell (D-CA) and Sen. Jack Reed (D-RI) in response to the nearly 6,000 reports of unruly passenger behavior reported to the Federal Aviation Administration (FAA) in 2021. Currently, airlines have tracked and banned the problem passengers independently. As can be expected, the bill is supported by labor unions representing flight crew employees.

**UNRULY BEHAVIOR** onboard will cost at least two passengers dearly. According to a press release from the FAA, an \$81,950-fine was given to a female passenger on a July 2021 American Airlines flight from Dallas-Fort Worth to Charlotte, N.C. who allegedly threatened to hurt the flight attendant that offered help her after she fell into the aisle. The passenger then pushed the flight attendant aside and tried to open the cabin door, repeatedly hitting one of atten-

dants trying to restrain her. During the scuffle, the passenger spit at, headbutted, bit and kicked crew and other passengers. She was taken into custody after the plane landed. The \$77,272-fine involves a passenger on a July 2021 Delta Air Lines flight from Las Vegas to Atlanta. The passenger allegedly attempted to hug and kiss the passenger seated next to her before walking to the front of the plane and attempting to exit during flight. She refused to return to her seat, bit another passenger several times and had to be restrained.

**THE TWO RECORD-HIGH** fines are part of the approximately \$2 million the agency has proposed since January 1 of this year. From January 1 to April 12, 2022, the FAA received 1,150 reports of unruly passengers; 744 were mask-related. In all of 2021, the FAA received 5,981 reports of unruly behavior with 4,290 related to the mask mandate. Despite the problems, the FAA reported that 75.57 percent of flights in January arrived on time.

**SUMMER TRAVEL** is expected to be chaotic. According to travel officials, domestic travel has picked up dramatically but airlines have not been able to replace the workers laid off during COVID. The vacation season hasn't even kicked in and already flights have been cancelled due to lack of crew members. The staff shortages are also causing long lines at check-in and hour-long waits for baggage. JetBlue Airways recently announced the shortage has caused them to cancel as many as one in every 10 flights.

**IN ADDITION** to being hectic, summer air travel won't be cheap. According to a story in Travel Pulse online travel magazine, the combination of a travel rebound and high oil prices has already resulted in a 20-percent hike in fares. The Benchmark U.S. Gulf Coast price of jet fuel was \$3.2827 per gallon in early April, an increase of almost 50 percent since the beginning of 2022 and over 50 percent higher than it was at this time last year, the article stated. And even though last month's Consumer Price Index revealed the fastest rate of inflation seen since 1981, airline executives has said they are confident in their ability to pass along most of the rising operational costs to customers who "appear willing to pay more for the privilege of getting away after two consecutive years of being stuck at home amid the pandemic—at least, thus far." Plans to get high after flying high

above the clouds could be dampened. Although legal in some states, according to the TSA, under the heading "Medical Marijuana," marijuana and certain cannabis infused products, including some Cannabidiol (CBD) oil, remain illegal under federal law except for products that contain no more than 0.3 percent THC on a dry weight basis or that are approved by FDA. Therefore, TSA officers are required to report any suspected violations of law to local, state or federal authorities. There is a caveat. TSA's screening procedures are focused on security and are designed to detect potential threats to aviation and passengers. Accordingly, TSA security officers do not search for marijuana or other illegal drugs, but if any illegal substance is discovered during security screening, TSA will refer the matter to a law enforcement officer. For a list of other items that could be prohibited, visit [tsa.gov/travel/security-screening/whatcanibring/all](https://tsa.gov/travel/security-screening/whatcanibring/all).

**THE REAL ID** deadline was extended but it would be wise to look into the requirements now to make sure you have it by May 3, 2023. That's when every air traveler 18 years of age and older will need a REAL ID-compliant driver's license, state-issued enhanced driver's license, or an-



other acceptable form of ID to fly within the United States. The documents needed to get the Real ID are listed online at <https://dor.mo.gov/driver-license/issuance/real-id/documents/RID.pdf> however, license bureaus have their own rules. For instance, a copy of a birth certificate picked the same day from the Camden County Health Department cannot be used to prove identity at the Camdenton license bureau. It must have been obtained two days earlier. And while a utility bill can be used to prove residency, you cannot present a bill that was emailed.

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# Outlet Mall redevelopment project begins to move forward

By Nancy Zoellner

Although they expressed displeasure with the lack of completeness of the development proposal, at their April 21 meeting, Osage Beach aldermen voted to approve a resolution referring the Osage Beach Outlet Mall Tax Increment Financing (TIF) proposal to the Osage Beach TIF Commission and setting the public hearing for 6 p.m. Monday June 6.

In November, the Dan Foster family announced they were in the process of acquiring the Osage Beach Outlet Mall and had contracted with Kansas City-based Legacy Development to help them carry out their plans. Legacy Group has been involved in creating more than 50 projects with over 31 million square feet of retail space across 14 states. One of their projects is Legends Outlets in Kansas City, Kansas, which is 90 percent occupied.

According to the redevelopment plan submitted to the city, the redevelopment area is projected to be completed by 2025.

Before approving the TIF proposal, aldermen approved a contract with PGAV Planners, LLC, an economic development planning

and advisory service firm, for “services relating to the consideration of the Legacy Development and affiliates proposal and TIF Plan application for the redevelopment of the Osage Beach Outlet Mall under the Real Property Tax Increment Financing Redevelopment Act.”

City Attorney Ed Rucker explained that both he and City Administrator Jeana Woods were familiar enough with the process to know they did not have the professional expertise to evaluate a proposal so complex in house. The proposal is 50 pages long and includes a long list of funding mechanism proposals.

“We need (PGAV) who will be able to look at these numbers and have the professional experience to tell us how the numbers work together and tell us what’s reasonable and what’s not according to our expectations. We think that to give this redevelopment application a fair and thorough review, we’re going to need some professional help. (PGAV) is also an organization that works well with Gilmore Bell...so it will pretty much be a seamless team,”

*continued on page 18*



Developers included a map of the proposed redevelopment plan in their packet to the city. Not all projects depicted are included in the Tax Increment Financing (TIF) proposal.

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# Osage Beach looks at expanding park system

By Nancy Zoellner

“If you build it, they will come,” is one of the most famous misquotes of all times. The actual quote, “If you build it, he will come,” urged Kevin Costner’s character in the 1989 movie “Field of Dreams to build a baseball diamond in his Iowa cornfield. He did and, well, you know the rest of the story.

Osage Beach Assistant City Attorney Mike Welty said, tongue in cheek, that while it’s an interesting and somewhat true concept, the city will approach the decision to expand their parks system and recreational facilities – and maybe add more baseball diamonds – in a slightly more calculated fashion. In April, aldermen approved spending up to \$48,500 to contract with Cochran Engineering, which will help the city create a new Park Master Plan. Ballard King will provide sub-consulting services and assist with the market analysis.

“Our existing park master plan is a little more than 20 years old and we felt it was time to update it. We’re going to be conducting surveys to see what services the Osage Beach community and the larger Lake community would like

to see, and what the city could do better. The feasibility study will help us determine how to best do that,” Welty explained. “We have three diamonds where we hold a lot of travel baseball tournaments that bring families from St. Louis, Kansas City and beyond almost every weekend from mid-April to mid-July. One weekend we brought in 58 different teams. That’s a lot of people coming to the area that not only watch their kids play ball but that also stay in hotels, eat at restaurants, shop, and visit the Strip. So we’re looking at A – how could we improve on what we’re doing now and B – if we were to expand into soccer, if we were to add more baseball fields, or if we could do a combination of both, could we grow that even more.”

However, Welty said because they feel it’s equally important to determine what the community would like the city to do with its existing park facilities, they will be using the surveys to learn what the citizens want – whether that’s more trails, more playgrounds, more recreational opportunities like basketball or volleyball clinics, leagues, and tournaments, or



Youth sports are big at the Lake and they keep the fields at both City Park and Peanick Park busy throughout the week all spring. The feasibility study will look at the possibility of adding more fields to accommodate the growth not only by local teams but also for out-of-town tournaments that book the fields every weekend.

if they would like the city to add courts for pickleball, which has become popular in the Lake area.

Regardless of the direction taken, the study will also look for ways to expand parking, which is badly needed, and to add a dog park – something that has been requested numerous times.

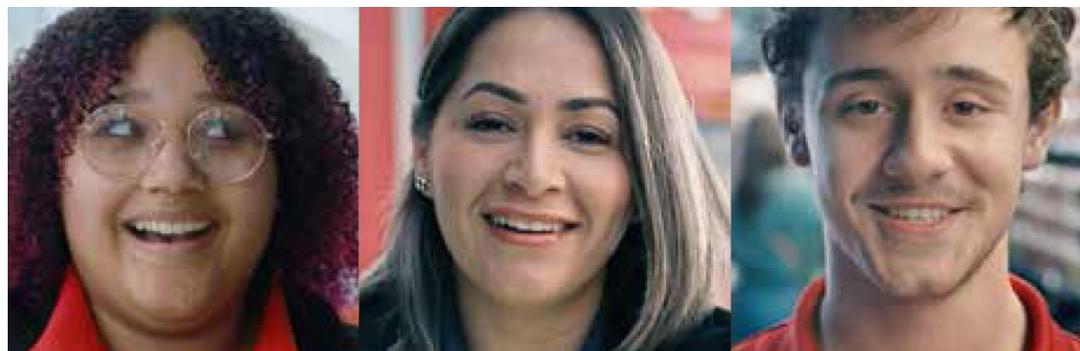
In addition to the fields in City

Park, two more fields are located in Peanick Park on Route 42.

However, Welty said there are no concessions there and one of the fields is designed for the younger teams, “And that brings up another question. We have three soccer fields at the back of City Park that don’t get a lot of play. Would it be better to

convert one or two of those into baseball? Or should we look for land on the west side of the city? We own additional undeveloped land in City Park that would allow us to add a pavilion and trails, but we’d have to purchase land to add more fields, so there are a lot of unknowns right now.

*continues on page 11*



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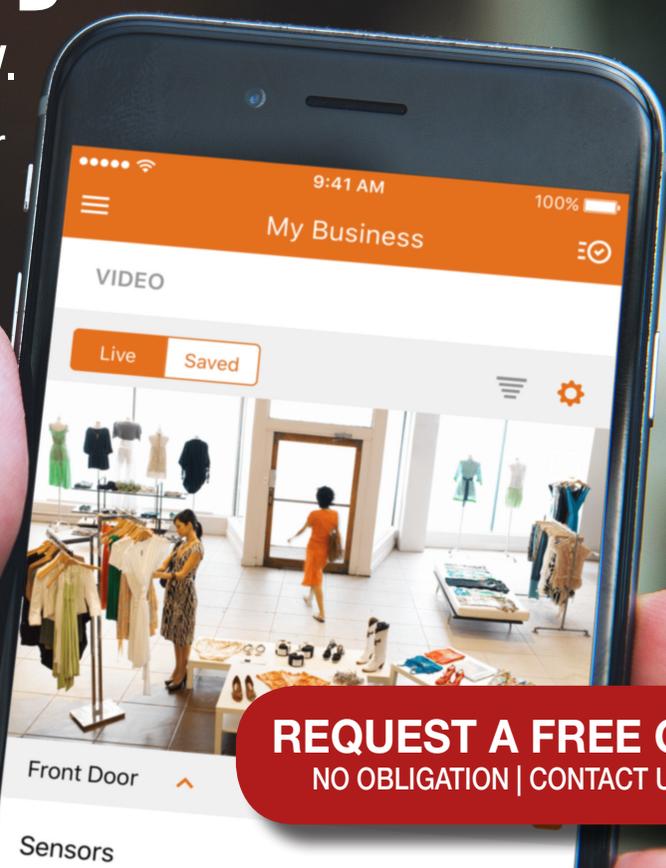
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# Aldermen, mayor wait for a response to election accusations

By Nancy Zoellner

Nearly a month after a complaint was filed with the Missouri Ethics Commission against Lake Ozark Mayor Dennis Newberry, no ruling had been issued.

The complaint was made by Alderman Pat Thompson after discovering that Newberry used city letterhead, modified to include his picture, to support several candidates in the April 5 General Municipal Election and then posted those letters on Facebook. According to the Use of Public Resources section of the city's Ordinance No. 2010-36, 8-24-2010, "A public official shall not utilize the City's name, letterhead, logo or seal for the purpose of endorsing any political candidate, business, commercial product or service."

The Missouri Ethics Commission explains the process on their website:

Within five days of receipt of a complaint (or one business day for those complaints filed against candidates within 60 days of an election), the Missouri Ethics Commission sends a copy of the complaint and the complainant's name to the person/entity that the complaint is brought against (respondent). The Commission is not authorized to receive anonymous complaints. The complainant is also notified that the Commission has accepted the complaint.

A complaint investigation can take up to 90 days at which time the Commission will consider whether to dismiss the complaint or to refer the complaint for a legal case. Complaints filed against candidates within 60 days before an election must be investigated and presented to the Commission within 15 business days. The complaint will be either dismissed at that time, or referred to legal counsel for an administrative proceeding or a prosecutor for allegations of criminal conduct or nepotism.

The statute requires that Commission investigations and hearings held related to a complaint remain confidential. Commission cases are resolved either by consent agreement or at a hearing before the Commission. The final disposition of the complaint

is made public on the Commission's Website

Thompson said after she saw Newberry's post, she contacted City Attorney Chris Rohrer to tell him about the violation. Then she typed a complaint, and took it to Rohrer's office, where it was notarized and copied, before mailing it to the Missouri Ethics Commission.

Although he didn't apologize to the board, at the April 12 meeting Newberry said he wrote a letter explaining his action to Director Ziegler. He read the letter which stated,

Director Ziegler,

On or about December 28th 2021 I contacted our city attorney and asked if I was allowed to send out endorsements for local candidates. I was told I may, I followed that advice. This week I was made aware of an ethics compliant (sic) by Lake Ozark Board of Alderman. I am writing you to let you know that any future endorsements will not be made on city letterhead." It was signed "Sincerely, Dennis Newberry."

He then told the board about a letter that then Alderman Dennis Klautzer put on social media last year supporting former Mayor Jerry Murawski. "In that letter, he stated - I think verbatim - 'Folks, we're better than this.' Well I think we're better than this too," Newberry said before asking for public comment.

Thompson spoke first, saying she was disappointed in Newberry's actions. She reminded him that the code of ethics for public officials was adopted as policy to guide them as they served the city and added that she hoped the mayor would be more vigilant of the city code in the future.

Newberry responded that he didn't think it was necessary to get a second legal opinion after Rohrer told him he could endorse candidates. He also said it was policy to first file a complaint with the city attorney but cut Thompson off when she tried to respond.

Alderman Dennis Klautzer spoke next, reading a prepared statement that urged Newberry to learn the city ordinances and follow them "for the benefit of everyone you serve." He reiterated

that using city letterhead to support candidates was a violation of city codes and said that the move also opened the city - and the mayor - to potential lawsuits, adding, "You can't pass the buck and say nobody told you when just a month ago City Administrator David Mitchem gave you the section of the city code concerning the ethics of city officials."

The rest of the aldermen also voiced their disapproval of Newberry's actions. After they finished speaking, two people from the audience spoke, strongly criticizing aldermen.

Matt Burns, a resident of Montreal, Missouri and one of the candidates Newberry endorsed for a seat on the Camdenton School Board but who lost, accused Thompson of not following procedure, harming the city, and interfering in multiple elections.

Steve Buckley spoke next. Buckley is a resident of the Village of Four Seasons and a real estate agent at Ozark Realty, which is owned by Newberry. He too reprimanded aldermen, stating they purposely made false statements and called Klautzer a fool before lecturing the board and city attorney on ethics and how they should handle themselves. He accused aldermen of "Capital H hypocrisy," and asked Thompson to withdraw her complaint, adding, "And if you don't want to do it, I understand because you're omniscient." Buckley also urged the other board members to write letters and "state the case as it really is and send that to the Ethics Commission so they know what the truth is."

Sherry Jackson, who was later sworn in as Ward 1 aldermen, was also given a chance to speak. She said she was not a politician and she hoped to get along with everyone, represent the citizens of the city and work hand-in-hand with city officials. She also said she was not familiar with the city's code of ethics because she had not been provided with a copy.

Ethics were covered in an April 21 work session held to educate newly elected aldermen on city procedures.

## Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

### What Your Prospects are REALLY Thinking When They See a Lackluster Online Presence



Sandy Waggett

Let's face it, in today's world, consumers are in control. Salespeople are not. Consumers have searched Google, gone to Facebook and Instagram, checked multiple review sites, and asked for validation on their choice from their friends. This is BEFORE they ever call a company.

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Have a Facebook page or Instagram page, but don't do much with it? Yep, that's a message, too.

The consumer thinks: Hmm. They haven't posted in three months. There's no reviews. I wonder if they are still in business? Probably not a good choice. I'll keep searching... too risky to take a chance.

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The consumer thinks: That's really, really annoying. No, I'm not going to buy from you. Unfollow.

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# Don't get tricked – be scam savvy

By Nancy Zoellner

Law enforcement agencies across the country are taking reports of citizens being scammed out of money. Some of these scams are costing citizens thousands of dollars.

Sergeant Scott Hines, public Information officer for the Camden County Sheriff's Office, said that over the Easter holiday, his office took reports about two different scams. One involved a victim who was contacted by telephone by someone claiming that person had an active warrant out of Camden County. The scammer instructed the victim to buy gift cards and supply the caller with the gift card numbers to satisfy the warrant.

Unfortunately, the victim purchased a gift card for approximately \$1,500. By the time the victim thought better of it and checked the balance on the card, the money had already been removed.

Hines said the investigation is ongoing, "but as you can imagine, these cases are difficult due to lack of physical evidence." That's because the scammers use computers to transfer funds around to accounts which are then quickly closed.

"No one from the Camden County Sheriff's Office will ever contact a citizen with an active warrant demanding money," Hines said, adding that scams increase every year around tax season when citizens may be seeing a return on their federal and state income tax filings. "Often, the telephone number of the caller may appear on your caller ID as a legitimate law enforcement number. If you suspect you are being scammed, do not respond to the caller. Instead, hang up and contact the sheriff's office or your local law enforcement agency directly."

According to the Federal Communications Commission (FCC), scammers use spoofing to falsify the information transmitted to the caller ID display to disguise their identity or make it appear that a call is coming from a local number.

The Better Business Bureau warned that some scammers are taking it to the next level, sending "official looking" letters in the mail that claim to be from a court or law enforcement agency. Scammers combine personal information collected from data breaches with official looking seals and watermarks to make the correspon-

dence seem legitimate. The letter informs the recipient that they have violated federal or state statutes and offers two choices: cooperate as a witness or face indictment for serious crimes. Choosing to cooperate as a witness requires a payment of thousands of dollars in "legal fees."

The letters are then followed up with a call, where con artists use scare tactics, threatening jail time or other serious consequences. The BBB asked victims to file a report online at [bbb.org/ScamTracker](http://bbb.org/ScamTracker).

Ameren recently alerted its customers to be aware of a new utility scam targeting seniors in Missouri. Customers are contacted primarily on the phone by scammers offering a special discounted rate of \$29.99, which is sometimes called a "senior discount." The scammers pose as Ameren representatives, often suggesting a special rate in lieu of paying a customer's full monthly statement amount. The caller asks for immediate payment that can be made through cash apps. Scammers have also asked customers to provide a credit card, debit card or a prepaid card to avoid service disconnection.

## Start or boost your business with SCORE

SCORE hosts free, LIVE webinars every week on small business tips and strategies. Check out the great lineup planned for May. All webinars are live, they all begin at noon and they're all free. Preregistration is required. To sign up, visit [SCORE.org](http://SCORE.org) and click on the link to

### May 12: Boom! Explode Your Business by Getting Clients With Bigger Budgets

Time is money for business owners, especially start-ups and solopreneurs. That's why it is important to know how to attract high-paying clients who will give you the most significant turnaround on your investment.

In this valuable webinar, best-selling author and USA TODAY's small business columnist Steve Strauss will show you how and where to find bigger, better and higher-paying clients and customers.

Additionally, you will learn how to:

- Pitch to high-paying clients
- Convince them to say "yes"

- Land a high-paying client that will lead to more high-paying clients

### May 17: Your Roadmap to Success - How to Create a Business Plan

Are you thinking about starting a business? It all starts with a good plan. But what is a business plan? Why do you need one? What does it need to include? These are important questions that can help set you and your business up for success.

In this webinar, Jania Bailey, CEO of FranNet will answer these questions and help you think about how you approach your business plan. Her organization has helped thousands of people make the leap from Employee to Entrepreneur.

In this webinar, you will learn:

- The necessary information for an effective business plan

- Who will need to see the business plan

- Why you need a well thought through business plan

FranNet assists individuals with the entire franchise process – from franchising an existing business to purchasing or selling a franchise. FranNet is committed to providing continuous marketing, business, and operational support so that

they may be looked upon as the most knowledgeable, professional and successful franchise consultants in the industry.

### May 24: You Created a Business Plan, Now What?

In this webinar, expert business coach Jennifer Dawn will guide you in creating a powerful, one-page action plan you can use to execute your business plan.

Having a plan is highly useful because it helps you to be focused and clear about your business. However, all the planning in the world means nothing if you don't know how to execute.

In this hands-on workshop, you will learn:

- The key elements to creating a business plan

- How to break down your business plan into actionable steps

- How to measure results and know if your business plan is working

- Simple strategies to stay on track and avoid getting overwhelmed

Come prepared with a pen and paper, as you'll walk away with an action plan you can execute immediately.

## A Matter of Trust

### Avoiding Retirement Surprises

A recent analysis by the Wall Street Journal estimates that 40% of households headed by those aged 55 through 70 are unlikely to have sufficient resources to maintain their standard of living in retirement. For many, this means they will have to work longer to achieve the level of financial independence necessary to retire safely. So, it's worth asking yourself, do you know just how ready you are to retire?

There are many things that need to be taken into consideration. One thing you may have overlooked is the fact that life expectancies are improving. Will you be able to make your money last longer should your retirement last 25 to 30 years? Research shows that one in ten people now live to be 95 years old.

#### So how much will you actually need?

Developing a realistic retirement budget is an important exercise, one that requires an examination of values as much as resources. Some people enjoy living rather modestly during retirement, but others prefer to maintain a more lavish lifestyle they've become accustomed to. Ultimately, your retirement budget needs to be understood from three perspectives.

**Essential versus discretionary spending.** Which expenditures could be curtailed, even eliminated, in the event of financial reversals? Food is essential; restaurant dining is not. Is there room in your budget for savings?

**Structural versus peripheral expenses.** Some costs are binding, not subject to modification, and failure to meet them means a structural change in retirement. If you own property, you must pay the taxes. If you have a mortgage, you must make the payments. If you own a car, you have to pay for routine maintenance. Trips, vacations, and gifts, in contrast, are peripheral expenses.

**Fixed versus inflation-prone costs.** Inflation has been very mild



**Bart Schulte, MBA, CWS®**

Vice Pres. & Sr. Portfolio Manager

in recent years, but this past year has shown it is not a permanent condition. Most retirement expenses are vulnerable to inflation, while retirement income generally is fixed. The response to inflation may include cutting back on optional purchases or substituting less expensive items for those that become unaffordable.

Understand also that long, modern retirements typically include three phases:

- active retirement, filled with travel and pursuit of deferred dreams;

- passive retirement, typically beginning in the mid-70s, when activities are gradually reduced; and

- final retirement, a period often marked by failing health and a need for long-term care.

A different retirement budget applies to each of these three periods, and depending on your retirement goals, you may need to take different strategies to ensure that your nest egg will be there for each.

One way you can make sure you are prepared for retirement and any surprises along the way is through a good financial plan. Be sure you are talking to your advisor about what type of planning is right for you. Contact Bart Schulte today at (573) 302-2474 or by email at [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net).

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

# It's too late to enter, not too late to enjoy

Everyone is gearing up for the 34th Annual Magic Dragon Street Meet, a show featuring all makes, models, and years of cars, trucks, and motorcycles. The Street Meet is set for May 5 thru 8 on the Bagnell Dam Strip in Lake Ozark – rain or shine – so make sure you keep both an umbrella and sun-screen, tank top and winter coat handy – because you never know what kind of weather spring will bring.

The event is sold out with 1,000 entries so there will be plenty to look at outside. Inside, restaurants, bars and shops will be offering a variety of specials so come early and plan to stay late. And bring the kids. The Strip will be closed to normal traffic during show hours so they'll be able to freely walk around.

Once again, the Magic Dragon Street Meet will include a Pedal Car Challenge, which provides an opportunity for teams of middle school, high school and technical college students to apply their skills in a hands-on project that

involves planning, design, creativity, productivity, and resourcefulness.

Participating schools will each be given one pedal car that students are to customize and then show at Street Meet. The only requirements are that the original drive train components must be included. The body style, interior, wheel base and wheels can all be customized.

An auction for the cars will take place at 3:30 p.m. on Saturday, May 7 at Two-Bit Town, where the cars will be displayed. All bidding will be in person during the live auction and proceeds will be used for scholarships.

Dubbed as the only car show that gives away a new muscle car, the event draws thousands of spectators each year. Those still concerned about COVID will be happy to know multiple hand-sanitizing stations are located up and down the mile-long Strip.

For more information about the event, visit <http://www.magic-dragoncarshow.com/>

# Park System

*continued from page 6*

We want to attract more people to the area but first and foremost, we want to take care of the needs of the people who live here."

Those needs include accommodating and managing some of the sports programs that used to be handled by Osage Youth Athletic Council (OYAC). While the number of fields is adequate for this season, they haven't always been in the past – especially when the spring season results in a lot of rainouts and rescheduled games.

He said the surveys and feasibility study should begin soon. Results should be in hand by late August or early September so they can act on it in the next budget process.

We're excited because we have to opportunity to see what a professional service can provide. We have a lot of ideas but don't want to pursue them un-

less the feasibility study tells us it would be worth our time because we want to do our best to spend the city's money wisely," he said.

The project went to bid in December 2021. Bid opening was on February 4. The city received four bids. Welty said they chose Cochran whose bid stood out because of their attention to detail, experience with these types of projects and knowledge of the city.

"I did reach out to the cities of Sullivan, Warrenton, and Union and talked extensively to the city administrators and park management staff of to get an idea of what the engineering firm did for them and if they were happy with the outcome," Welty said. "All of them spoke glowingly of Cochran and their partner Ballard King. After I had those conversations I was convinced this is the right engineering firm for us to use for these services."



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## Mortgage \$ense

### A Guide for Refinancing Your Home



With home values at record highs, refinancing a home at Lake of the Ozarks is a great financial decision for many. Refinancing your home is essentially repurchasing your home at the current rates. While it isn't as complicated as buying a home, there are many similar steps that will need to take place. Our mortgage lender at Lake of the Ozarks is here to help guide you through the entire refinancing process!

#### Evaluate Your Financial Health

Many of the same documents that were required when you initially purchased your home are needed to refinance. Pay stubs, W-2 tax documents, and bank statements are all documents your lender will need to evaluate to get a snapshot of your current financial health.

#### Determine Interest Rate

Your interest rate will be determined based on many factors, some of which include your credit score, debt-to-income ratio, and current market conditions. Once your interest rate is determined, your lender can lock in that rate while your loan is going through underwriting to ensure all of your submitted documents are accurate.

#### Appraise Home Value

An appraisal will need to be conducted on your property to determine the estimated value in today's market. An appraiser will come look at the property, as well as evaluate comparable homes in the area to help determine the appraised value of the home.

#### Closing

Just like when you initially pur-

chased your home, you'll go through the same closing process. This typically includes you, your lender, and your title company all coming together to review and sign the final closing documents.

There are many situations in which refinancing your Lake of the Ozarks home is the best decision for you. Our team of lenders in Osage Beach, MO will help you evaluate your current situation and make suggestions as to the best financial steps for you. Team Lasson can't wait to help work with you through your refinance! If you'd like to get the ball rolling on refinancing your home, give us a call at (573) 746-7211 or visit our website at [www.yourlakeloan.com](http://www.yourlakeloan.com).

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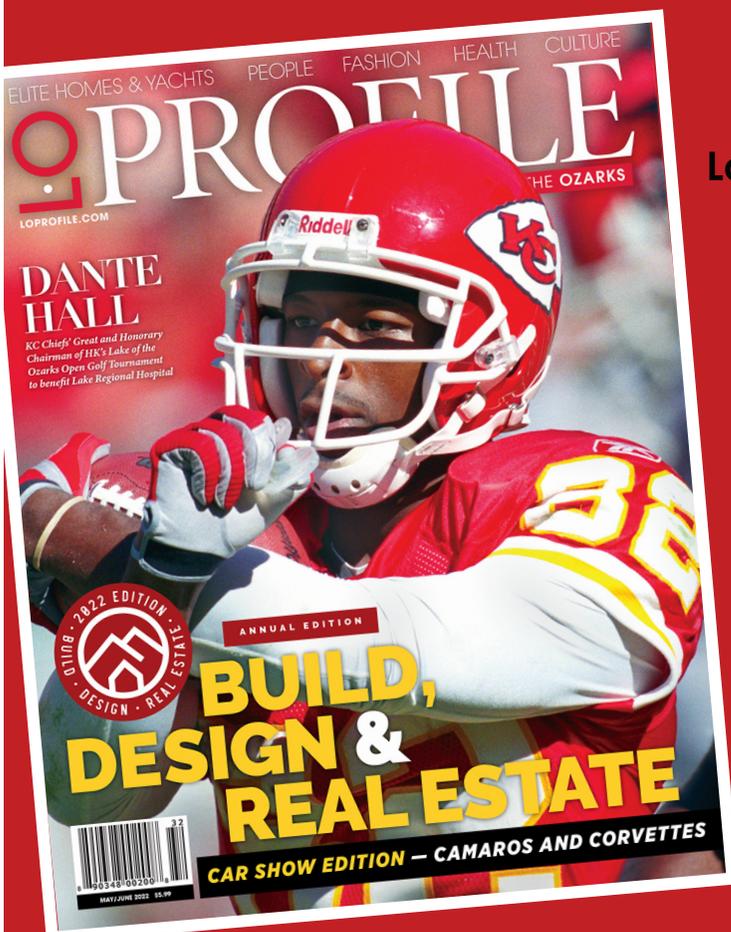
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# SWAT Team gets to train in realistic scenario

The Osage Nation provided a unique advanced SWAT police officer-training opportunity as part of their continued efforts to support local law enforcement.

In advance of the demolition of the former Quality Inn, the site of the future home of the Nation's new casino and entertainment district, the Tribe gave full permission for the Miller County SWAT team to use the facility to provide for real-world law enforcement SWAT training scenarios, and advanced tactics and techniques, before the site was demolished.

"Yes, was our immediate answer when we heard that local law enforcement community wanted to use our property for advanced training exercises. We are grateful for all that law enforcement does in the communities we call home and saw this as a great opportunity to support the Miller County SWAT team and help them keep the areas they protect and serve safe," said Byron Bighorse, CEO of Osage Ca-

sinos.

Miller County Sheriff Louie Greigore said the training was essential to making sure SWAT members were proficient and ready for high-risk situations if they should arise.

He said the building and grounds allowed the team members to practice team movement, dynamic entries, and downed-officer rescue tactics. The open parking lot allowed them to utilize their armored transport vehicle to approach from cover and extricate a simulated injured officer, then escort them to safety. The open floor plan and long corridors allowed for team movements and room clearing to simulate active-shooter scenarios which has unfortunately become more common in today's society.

"The use of this property was ideal as it represents other businesses and facilities within our area, making for an authentic and true-to-life training experience," he said.



The Quality Inn, demolished to make way for a proposed casino, was the site of a recent Miller County Sheriff's Office SWAT training. Photo provided.



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# From a dream to reality, hot rod fan gets to work at his hobby

By Nancy Zoellner

The makers of "Hot Rod," a 1979 American made-for-television drama starring Gregg Henry and Pernell Roberts, probably never dreamed their film would launch a successful career but that's exactly what it did.

When Lake-area resident James Depew was growing up, he always had a fascination for cars – but not the new ones. Those never appealed to him. Instead, he loved hot rods and the classics from the past. While watching the movie "Hot Rod," which was about drag racing and building cars, he knew he had found his life's calling.

After turning 16 and getting his license, he purchased a 1971 Monte Carlo.

"It was in pretty rough shape and needed a lot of work, but that didn't bother me because at that point, life was all about building cars – until it became all about the speed," he laughed. "Then life became all about going faster."

In high school he took classes in auto mechanics, auto body repair, and vocational welding so he could build his own chassis, all the while buying cars, fixing them up and selling them to make money. After graduating, he joined the Army. When his stint was over, he got a job as a car mechanic, "But a friend told me if I was going to make any money in the Lake area, I needed to be in the marine businesses so I got into marine mechanics but the whole time it was still all about building the cars – all about having a faster car."

People started noticing his work and before he knew it, he was spending much of his free time in the garage working on other peoples' old cars. Around that time the Boyd Coddington's show "American Hot Rod" and other reality shows like it began airing. They provided Depew with a look at what a hot rod shop was all about. They confirmed what he already knew – that he eventually wanted to own and operate his own shop.

"Everything I did was focused on working toward that goal. At that time I lived in a subdivision and couldn't have a lot of cars sitting around so I sold the house, bought a place in the country, and built a 40-by-60 shop. I was

still working for Big Thunder but used a portion of my pay to purchase the tools and equipment I knew I would need. I figured that after I started working for myself, I might not have any extra money to do that," he quipped, adding that all along the way, he knew he was moving in the right direction.

Before the shop was even finished people were lined up,



waiting to bring their cars to him. As soon as he opened his shop – Romans Hot Rods – the phone started ringing and, according to Depew, it has been ringing ever since.

In August of 2021 he retired from the marine business and went to work for himself in the hot rod business. Since that time, he's done everything from a complete restoration to a custom build – and everything in between – except painting. He said he learned that he doesn't like sanding body putty. Working the metal is where it's at for him. He's built chassis, he's chopped tops and he's currently building a replica of a 1958 dragster for a guy out of Kentucky.

His favorite project is a 1941 Willy's Coupe, which he's currently restoring for himself. He had been working on a 1940 Nash, cutting it down from a four-door sedan to a two-door, chopping the top and building the whole chassis with plans to enter it in the Magic Dragon Street Meet, set for May 5 thru 8 on the Bagnell Dam Strip. However, he said a customer that had been admiring it "just had to have it," so he let it go.

He and his fiancé Jackie, who is also a "car person," have 12 other cars in various stages of restoration but he said he doubts they could get any finished in time.

"Jackie's first car was a '68 Camaro but she's had multiple Corvettes throughout the years. At this time she has two Corvettes – a '99 fixed-roof coupe that she's done all the work on and a

2011. She comes out and helps me all the time and she's very knowledgeable on cars, which is probably why we get along so well," Depew said. "She's also a little more well-rounded on her tastes. My real passion is to build traditional hot rods. I like to pick an era – say 1955, when hot rodding was really hot rodding – and figure out what a 20-year-old guy would build. Most of the time they did all their own work. They'd spend the day walking around the wrecking yard finding parts they'd need and then they'd put it together. It might not have been pretty and sometimes they probably weren't even safe but the guys were having fun, and that's really what hot rodding is all about."

Although his passion is late 50s to early 60s traditional hot rods, he said he likes to look at – and work on – them all. "I like to see what people do with their cars – what their ideas are. I might not like the look of a car but I can appreciate what they did with it. That's why I enjoy what I do. I get to work with people as they start with a vision and then work through to make that vision a reality.

## "Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

### Liquor Liability & Who Needs It?

Specializing in business insurance; I run across a lot of misconceptions about business insurance. One of which is Liquor Liability Coverage.

Liquor liability is a type of insurance which covers businesses in the event that claims related to liquor are made against the business. Most classically, such claims involve damages as a result of the actions of an intoxicated person, such as a lawsuit filed by someone involved in a crash caused by someone who was drunk. Although damages in such suits can be substantial, businesses often lack adequate liquor liability coverage and this can expose them to very large liability suits.

Businesses which manufacture, sell, or serve alcohol, can be held liable for the actions of drunken patrons. For example, if someone gets drunk at a bar and is involved in a car wreck, the bar can be liable for the drunk's activity, and the bar could potentially be forced to pay a very high liability claims. Businesses are liable for injuries their intoxicated patrons do to themselves, as when someone who is intoxicated falls down a flight of stairs, and for accidents which are determined to be the fault of someone who was drunk, if the business does not take action to protect patrons from being intoxicated.

We work with a lot of the bars and restaurants here at the Lake and one of the things we hear all the time is "we don't need liquor liability coverage because Missouri is not a dram shop state."

The only truth to that statement is Missouri does not have a dram shop act or law. As we all know, any law or act is judged on a case-by-case basis and it is up to the judge and jury to decide whether you were liable for someone leaving your establishment intoxicated and killing someone with their vehicle.

According to [www.law.com](http://www.law.com) "statute (Dram Shop Act) or case law in 38 states which makes a business which sells alcoholic drinks or a



Nick Brenizer, AIP, RWCS

host who serves liquor to a drinker who is obviously intoxicated or close to it, strictly liable to anyone injured by the drunken patron or guest".

If you have any exposure of selling of liquor at your business you should talk to your agent about getting a quote for liquor liability. There are many companies available to get liquor liability from and there are two different ways to get it. The first way is to put an endorsement into your general liability policy making you share your liability limits for both general liability and liquor liability. That, of course, is the cheapest premium but you are sharing your limits so if you had a claim you would not have much left over for any other liability claims on the year.

The second way to cover it is how we normally cover it for our restaurants, bars, marinas, and any other package liquor stores. That is to have a separate policy for liquor liability-- it usually doesn't amount to a big price difference, but you would not share your limits for two different exposures. As you can tell this exposure is not strictly kept to only bars/restaurants, it also includes c-stores, groceries stores, marinas, gas stations, and the big one people forget is special events such as weddings and other social events where you either sell liquor or provide the liquor for free.

Either way, you become liable for those patrons consuming alcohol. Check with your agent today about purchasing liquor liability coverage for your business or event. If not, you could lose everything you have worked hard to build all for a drink...

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](mailto:Nick@goldenruleinsurance.com).

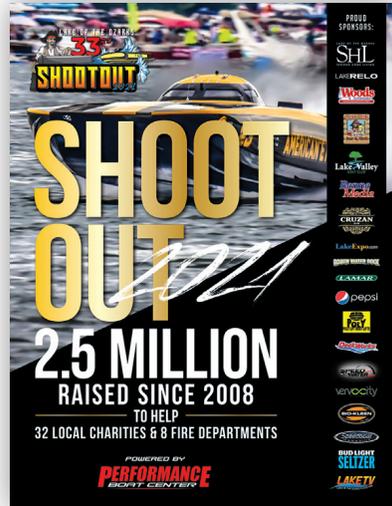


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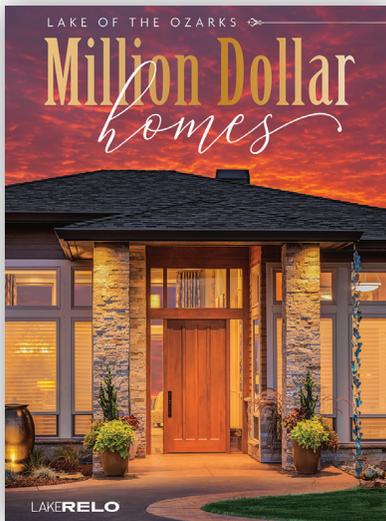
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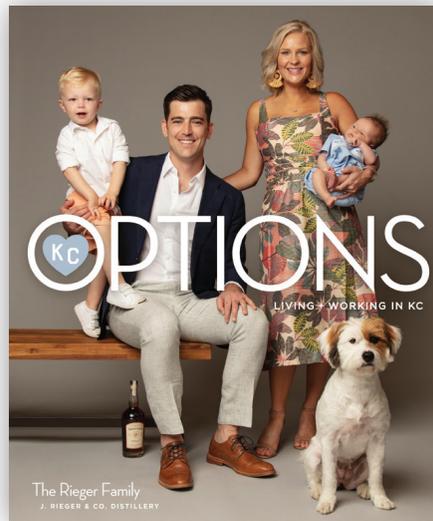
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# Water Safety Seminar

*continued from page 1*

To reserve a seat, visit [lozwatersafetycouncil.com/events](http://lozwatersafetycouncil.com/events). For more information about the seminar visit [lozwatersafetycouncil.com](http://lozwatersafetycouncil.com), email [info@lozwatersafetycouncil.com](mailto:info@lozwatersafetycouncil.com) or call Beck at 573-216-8141.

The Lake of the Ozarks Water Safety Council was formed in 2007 to promote water safety at Lake of the Ozarks. Members hail from Chambers of Commerce, MSHP, USCG, Camden County Health Department, local media, interested citizens and Ameren Missouri,

which will once again be partnering with the MSHP to give T-shirts to kids seen wearing lifejackets.

This year's seminar is sponsored by Margaritaville Resort, Lake Regional Health System, Captains Association of Missouri, Lake of the Ozarks Marine Dealers Association, Lake Ozark Fire Protection District, Missouri State Highway Patrol, Towboat US, U.S. Coast Guard, Coast Guard Sector Upper Mississippi River, and Waves of Hope.

More safe boating resources

The Captains Association of Missouri (which can be found online

at [captainsmo.com](http://captainsmo.com)) can also assist those new to boating by providing individual lessons for a fee.

While everyone born after 1984 is required to take a boater's education course, Beck said because it's held online, it doesn't provide any on-water, hands-on experience.

"And boating is nothing like driving a car because you're dealing with several things that can influence you - the wind, the water, the waves, and the boat itself, which is propelled from the back and not the front as is a car and has no brakes. Boat drivers have to judge speed and distance when approaching things like a dock or a cliff or another boat so they can act appropriate-

ly," he said. "Boat drivers also need to know how to maneuver in marinas, where there's a whole other set of rules, and they need to learn how to park their boat without banging into the dock. They also need to know how to pull up to a gas dock and fuel. Taking the online course is a good start but that's all it is - an online course - and it doesn't make you proficient in driving or handling a boat."

Beck said learning how to boat at night is also important.

"During the day you can usually see a good 6 to 7 miles but at night, it's a whole different scenario. The speed limit is restricted to 30 miles per hour but sometimes that's even

too fast. You have to make sure your navigation lights are working so other boaters can see you, you need to understand what those lights mean so you know what direction other boaters are going and you need to have your head on a swivel and be very observant," he said. "We also encourage everyone to file a float plan, which can be as simple as writing your departure and anticipated return times and where you'll be going on a piece of paper. That lets your neighbors, your friends, your family know where you're going so if you don't show up, they'll have an idea where to look for you because, unfortunately, things happen."



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## Managing Rental Property

### The Time of the Season



Russell Burdette

When is the right time to purchase a vacation rental property? It really all depends on the property. If the property is rent ready then you should purchase between January and March and be ready to roll by the end of April. However, if the property needs some work, then you would be better off purchasing between October and January to allow time for remodeling and repairs. National statistics also show that generally housing prices are typically lower in the Autumn and Winter, so keep that in mind.

While the main rental season here at the Lake of the Ozarks is between Memorial Day and Labor Day, the main booking season actually runs January through June. In 2021 our company booked about 83% of all our rentals during the first six months of the year, on our way to our first year with over \$2,000,000.00 in rentals! Having your property ready to rent, with great pictures and an awesome web presence, earlier, rather than later, is absolutely key to having a great year.

If the property is rent ready you will just need to concentrate on staging your pictures and building your web presence, through your own website and through advertising on various vacation rental platforms such as VRBO, Tripadvisor, Flipkey or other popular vacation rental platforms. We utilize all of those platforms and see almost 50% of all our rentals booked through one of those websites. Today there are many options for free or affordable websites that will allow you to showcase your property just the way you want. You can usually link to your website from the platforms allowing you the freedom to add additional pictures and

verbiage that won't fit on one the platforms.

If the property is not rent ready then you need to purchase earlier and take care of everything to get it ready for pictures. This could take a few months so plan accordingly. We've had some owners who wanted to save some money by doing some of the work themselves but either didn't have the time or the expertise to get things done in a timely manner. The \$1,000.00 they saved by doing the work themselves actually cost them around \$2,000.00 in lost rentals.

The worst time to purchase is during the rental season, especially during the months of June or July. If you purchase at the beginning of July and it takes 30 days to close and another two to four weeks to get the property ready for pictures and then another couple of weeks to get it posted on the web or listed with a vacation rental manager, then you are close to Labor Day and the end of the rental season. You will now have to wait six to eight months before seeing any significant income. Ouch!

Russell Burdette is the owner of Your Lake Vacation, with more than 19 years of vacation rental management experience. If you are looking for a vacation rental manager or just looking for some friendly advice you can call him at 573-365-3367 or e-mail at russell@yourlakevacation.com. Happy renting!

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# Outlet Mall

*continued from page 4*

he said.

Aldermen Kevin Rucker said he wanted it clarified that while the city would be the one writing the check to PGAV for services rendered, the costs would be covered by the developer.

The city attorney agreed, adding that the developer had already put up \$30,000 to be applied to those costs.

He also explained the process involved with the resolution after aldermen expressed concern with wording stating the TIF redevelopment plan was a "complete application" and with sending on the resolution with so much information missing.

"The state statutes require a 45-day notice to all taxing districts – the school district, the county, the library district – I think there are seven of them – and this would authorize the city clerk to send notice to all of them tomorrow to start the clock," the attorney said. "Yes, there are problems in terms of completeness in terms of what we have in a paper package. It would be the developer's burden to make sure the package is complete by the time the TIF Commission evaluates it."

According to the plan submitted to the city, the redevelopment area consists of approximately 58 acres of property. This Plan proposes to redevelop the land through the following redevelopment projects steps:

1. Demolition of a portion of the existing improvements and other commercial structures within the Redevelopment Area.
2. Remodeling and new construction creating a unique and dynamic mix of uses including but not limited to such uses as retail, restaurants, hotel, entertainment, and multi-family across the Redevelopment Project Areas.
3. Construction within and

nearby the Redevelopment Area of all support facilities such as utilities, parking lots, street improvements, drainage as well as storm water management.

According to the plan, the total cost is projected to be approximately \$186 million plus financing costs. The plan proposes that \$64.4 million in net reimbursable project costs be reimbursed through several different revenue streams that could also include city hotel sales tax rebates, county hotel tax rebates, Transportation Development District (TDD) revenue, Community Improvement District (CID) revenue, and General Improvement Fee (GIF) revenue. The remaining amounts will be financed through a combination of developer private capital and third-party private capital.

Woods said while the redevelopment plan for the TIF does not include the Quails Nest and the Osage Village Inn, the developer is proposing that they may be included when they get to the point of organizing the CID and/or TDD, "but that's not been outlined. We've not gotten to that process yet. It looks like from their map they're intending to include them for the CID and/or TDD tax, which would not be part of the city process. That's more the court and the county."

Woods also said the city had never worked with a GIF, which is another type of fee structure that could be layered in. She also said that while the city preferred a 15-year deferral of taxes, the redevelopment proposal set the length at 23 years, "but there are still so many unknowns that we have to work through."

The redevelopment plan states the total initial equalized assessed valuation of the Redevelopment Area according to current records at the Camden County Assessor's Office is approximately \$4,218,110. "Should the Redevelopment Projects build out in accordance with development plans

as provided as part of this Plan, the future equalized assessed value for all Redevelopment Projects is estimated to be approximately \$18.2 million."

A cost-benefit analysis, projects an increase in tax revenues of approximately \$205 million resulting from increases to real property values and sales tax revenues. "These additional tax revenues will allow these districts to provide additional services and better serve their constituents. Conservative estimates of the benefit to the Taxing Districts are as follows: Taxing District Benefit of Project City \$37,206,150 County \$28,866,913 State \$131,468,752 Roads & Bridges \$214,161 Library \$187,488 Camden County Fire \$1,447,340 SB-40 \$203,026 School District - Camdenton R-3 \$5,782,349 Senior Citizen \$89,558 All Taxing Districts \$205,465,737 Further, it is estimated that the Redevelopment Project Areas will create new full and part-time jobs resulting in higher employment in the City and creating the residual positive impacts associated with new jobs. Additionally, the community will benefit from the Plan's removal of Blighting Factors which presently afflict the Redevelopment Area."

Development Costs Total Project Costs were listed as follows:

- Acquisition Cost \$ 12,000,000
- Building Construction \$ 113,859,091
- Tenant Improvements & FFE \$ 25,985,797
- General Conditions \$ 250,000
- Site Construction \$ 7,770,000
- Professional Services (Eng/Arch/Legal/Consult/Other) \$ 4,480,000
- Commissions & Marketing \$ 3,544,487
- Financing & Interest Carry \$ 5,080,500
- Development Costs \$ 5,464,487
- Contingency \$ 7,611,425
- Total Development Costs \$ 186,045,787

# As the Lake Churns

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



Real Estate and Lake News with C. Michael Elliott

2018-2021 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
<b>Residential, Villas &amp; Townhomes Waterfront</b>						
2018	885	\$320,159,844	120	\$361,763		
2019	895	\$331,585,146	121	\$370,486	1%	4%
2020	1260	\$576,329,910	93	\$457,405	41%	74%
2021	1080	\$640,534,471	62	\$593,087	-14%	11%
<b>Residential, Villas &amp; Townhomes Offshore</b>						
2018	1084	\$164,704,013	114	\$151,941		
2019	1069	\$179,032,022	105	\$167,476	-1%	9%
2020	1285	\$254,051,193	103	\$197,705	20%	42%
2021	1397	\$359,900,371	72	\$257,624	9%	42%
<b>Waterfront Lots</b>						
2018	86	\$10,322,050	208	\$120,024		
2019	78	\$10,361,822	193	\$132,844	-9%	0%
2020	198	\$34,064,800	250	\$172,044	154%	229%
2021	235	\$49,013,270	182	\$208,567	19%	44%
<b>Other Lots &amp; Lands</b>						
2018	254	\$7,638,218	186	\$30,072		
2019	276	\$10,701,199	129	\$38,772	9%	40%
2020	378	\$17,259,547	156	\$45,660	37%	61%
2021	511	\$30,597,806	169	\$59,878	35%	77%
<b>Condos &amp; Timeshares</b>						
2018	850	\$140,001,652	119	\$164,708		
2019	858	\$151,349,815	101	\$176,398	1%	8%
2020	1160	\$243,284,356	86	\$209,728	35%	61%
2021	1109	\$297,360,367	42	\$268,134	-4%	22%
<b>Commercial Properties</b>						
2018	77	\$19,706,018	322	\$255,922		
2019	77	\$24,900,882	151	\$323,388	0%	26%
2020	104	\$36,522,785	208	\$351,181	35%	47%
2021	135	\$58,248,855	176	\$431,473	30%	59%
<b>Farm</b>						
2018	21	\$6,574,000	99	\$343,048		
2019	20	\$5,434,000	113	\$271,700	-5%	-17%
2020	28	\$11,558,075	110	\$412,788	40%	113%
2021	36	\$13,758,457	83	\$382,179	29%	19%
<b>Homes Over a Million</b>						
2018	28	\$47,553,900	237	\$1,698,354		
2019	26	\$37,497,750	149	\$1,442,221	-7%	-21%
2020	84	\$129,539,840	97	\$1,542,141	223%	245%
2021	111	\$199,591,220	84	\$1,798,119	32%	54%

Based on information from the Association of Realtors from Jan 1 2018 thru Dec. 31, 2021

# Crossword Puzzle

**THEME: INVENTIONS AND INVENTORS**

**ACROSS**

1. Urban haze
5. Da, oui, or si, e.g.
8. Drug-induced state
12. UK art museum
13. Molten rock
14. Hip-hop or classical, e.g.
15. Sportscaster Andrews
16. Angle between branch and offshoot
17. Bioweapon
18. \*Reaper inventor
20. Muslim holy man
21. Dampish
22. \*The invention of hand sanitizer centered on alcohol as this
23. Stitched again
26. Decipherable
30. United Nations labor agency, acr.
31. Armed robber, on an Indian subcontinent
34. Heart of the matter
35. Impertinent
37. Be in arrears
38. Belgian port city
39. European erupter
40. Popular women's magazine
42. Back then
43. Make a new sketch
45. Canine's coat
47. Digital audiotape, acr.
48. Corner joint
50. \_\_\_\_ crazy
52. \*Ground beef steak inventor
56. Nordic glühwein
57. Substance abuser
58. Kind of testimony
59. Soft twilled fabric of silk or rayon
60. Casanova, e.g.
61. Anger on road
62. Flock's affirmation
63. Short for ensign
64. NBA shot

**Solution on page 23**  
**DOWN**

1. Flower part
2. Painter Chagall
3. Ear-related
4. DNA sequence
5. Vertical coordinate axis
6. Put out on a curb
7. \*Poliomyelitis vaccine inventor
8. \*Life-saving maneuver inventor
9. Machu Picchu group
10. Sinister
11. Pecking mother
13. Thin layer
14. Romantic Norwegian composer
19. Disturbing public peace
22. Acquire
23. Early one
24. Carry away, in a way
25. \*Edison invented things for its reproduction
26. Stead
27. Flesh of fish
28. Foot-forward squat
29. Glorify
32. \*First commercial revolver inventor
33. Harry Potter's mail carrier
36. \*Knitted sweater with open front inventor
38. #4 Down matter, pl.
40. Back of the boat
41. Withdraw from working life
44. Frustration, in print
46. Pergolas
48. \*Wide-mouth jar inventor
49. Intestinal obstruction
50. Undesirable location
51. Ruptured
52. Certainly
53. Russia's mountain range
54. Indian music
55. Big Bang's original matter
56. Geological Society of America

CROSSWORD													
1	2	3	4		5	6	7		8	9	10	11	
12					13				14				
15					16				17				
18				19					20				
			21						22				
23	24	25					26				27	28	29
30				31		32	33			34			
35			36			37			38				
39					40				41			42	
43				44					45		46		
				47			48	49					
	50	51				52					53	54	55
56						57				58			
59						60				61			
62						63				64			



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# Lake Ozark looks at contract to promote growth

By Nancy Zoellner

To help spur interest in economic development, Lake Ozark aldermen were being asked to approve an ordinance to contract with Regional Strategies, LLC at their April 26 meeting, held after this issue of the Lake of the Ozarks Business Journal went to press.

Since the announcement last fall that the Osage Nation planned to bring a casino to town, city officials said they have been inundated with calls from developers. To determine how many were serious, City Administrator David Mitchem sent a six-page "Hospitality and Entertainment Complex Request for Information/Proposals/Qualifications" to more than a dozen developers throughout the Midwest who specialize in retail, hospitality, and entertainment similar to Branson's, as well as to housing developers nationwide. The response was overwhelming.

"In fact, we've gotten calls from some folks we hadn't even contacted, so apparently the questionnaire is getting passed around among the development community," Mitchem said. "Whether it results in anything remains to be seen. When they come in, we'll just have to review them to determine if it's just an expression of interest or whether we have someone with the capa-

bility to do the development."

According to the ordinance that was to be presented to aldermen, Regional Strategies LLC would "assist the City's economic development team and further explore potential interest with local developers, regional developers and national developers and help to facilitate communication between these developers and local stakeholders in the fur-



Jeff Aboussie

therance of the City's economic growth and development."

The Lake Area Chamber of Commerce business description for the company, which has both Sunrise Beach and St. Louis addresses listed online, says Regional Strategies LLC handles government relations and strategic planning for businesses. Jeff Aboussie is president of the company.

Currently, Harrison Fry serves as assistant city administrator and community economic development director. As such, he serves as the head of Lake

Ozark's Community Development Department, supervising the building inspector, reviewing development plans, and serving as staff support to the Planning and Zoning Commission and Board of Adjustment.

A letter of engagement included as part of the ordinance states Regional Strategies LLC will serve as a liaison to the businesses and land-owners for a period not to exceed 90 days. The ordinance sets the compensation for services at \$4,900. Lake Ozark ordinance requires bids for all contractual services that exceed \$5,000.

For that money, Regional Strategies, LLC, agrees to:

1. Initiate discussions between the property owners at Highway HH and Bagnell Dam Blvd. and developers to facilitate interest and the timely development of the property, to include hotel, recreation, convention venue, and retail. Provide the City with weekly status updates.

2. Initiate discussions between Lakeshore Holdings, LLC and qualified developers, to advance joint venture opportunities, to include ho-

tel, recreation, convention venue, retail and casino. Provide the City with weekly status updates.

3. Initiate discussions between Gary Prewitt and qualified developers, to advance joint venture opportunities, to include hotel, recreation, convention venue, retail and casino. Provide the City with weekly status updates.

4. Initiate discussions between Naomi Campbell Trust and qualified developers, to advance joint venture opportunities, to include hotel, recreation, convention venue, retail and casino. Provide the City with weekly status updates.

5. Initiate discussions between Mark McLaren (old quarry on Hwy 54) and qualified developers, to advance joint venture opportunities, to include hotel, recreation, convention venue, retail and casino. Provide the City with weekly status updates.

6. Initiate discussions between Matt Schimpf, his clients and qualified developers, to include hotel, recreation, convention venue, retail and casino. Provide the City with weekly status updates.

7. Monitor all casino related legislation progressing through the Mis-

souri General Assembly and provide status updates to the City of Lake Ozark on a weekly basis.

8. Engage in general discussions to encourage development that results in the City of Lake Ozark becoming a year-round destination.

9. Provide an end of ninety day written status report to the City that addresses item 1 through 6 above.

The matter first came before the board at their March 22 meeting. However, after more than one aldermen expressed concern that it would violate a non-disclosure agreement they were required to sign before they could learn about a possible development coming to Lake Ozark, the matter was tabled. Aldermen voted to take the matter up at a workshop that would be held to explain city operations to newly elected board members. However, that didn't happen. Instead, the ordinance, which would go into effect immediately after passage, was placed back on the agenda for the meeting after those aldermen took their seats.

## Crosswords Solution

M	V	L	S		S	N	E		N	E	M	A
E	G	R	A		R	O	R		H	R	A	S
A	L	O	R		S	E	R		G	G	O	G
Y	B	U	R		S	A	L		S	I	R	
			R		E	R	M		I	T	E	R
L	E	M	A		E	N	A		F	T	R	E
O	G	A			R	E			A	L	L	E
T	N	E			G	H	E		Y	C	A	S
X	R	U			C	R	I		T	O	C	D
E	L	E			B	L	E		G	I	B	R
					L	E	G		S	T	I	S
					M	A	I		K	M	I	C
N	I	C			R	I	L		X	A	V	E
E	R	E			G	E	N		A	V	A	T
H	I	G			H	S	Y		E	S	O	S

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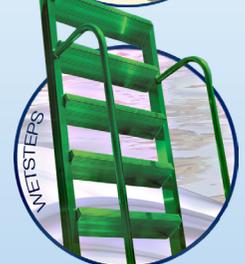
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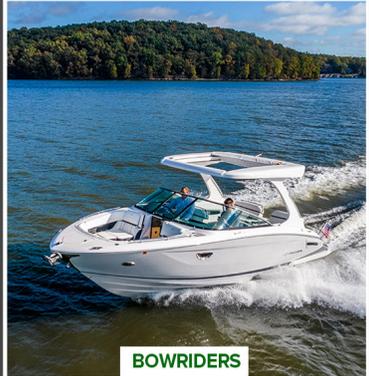
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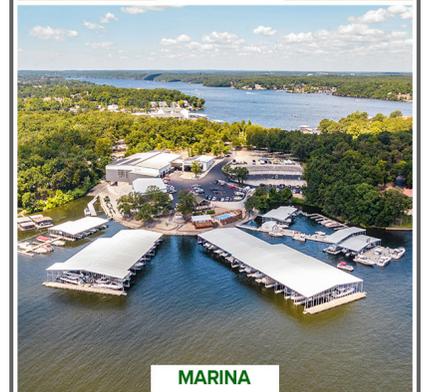
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