

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## BOATING ON BACK



## NEWS IN BRIEF



### Where's It's At 4

New book leads reads to the best of the Lake

### Shorthanded? 8

Tap into new pool for Summer employees



### See You in the Movies 7

Bill provides tax breaks for films made here

### Tech & Lifestyles

Your dose of cool gizmos and gadgets. Pg. 20



### Crossword

Fill in the blanks on: 17 Solution: 19

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 6

JUNE, 2023

## Osage Nation Donates to Local Groups

By Nancy Zoellner

On the Friday of Memorial Day weekend, the Osage Nation presented a combined \$100,000 in donations to the City of Lake Ozark for its road improvement project, to law enforcement and fire districts, and to entities that support veterans and schools.

At a luncheon provided for all the recipients, Kimberly Pearson,

from this area in the early 1800s to Kansas, then we were moved to Oklahoma so we're looking forward to coming back to our original homeland," Pearson said, adding that in June a team of archeologists and other cultural experts would be coming to the Lake to look for the sites of Osage Indian villages and trails they used. "Our tribe is impor-

forcement and fire fighters. We couldn't live without you - you are critical to our success." She said they also value and honor their veterans and refer to them as "their warriors."

Claudette Carnett, the vice president of the Osage Nation Gaming Enterprise Board, who has a home on the reservation in Pawhuska and a second home at

have a huge veterans' memorial. Native Americans, per capita, served as the highest percentage of any group in the military - and we make up just 2 percent of the population. That's not something most people know. We support our elders. We support education. We support housing for people. We support youth and development and we support sports for our youth. It's all about community - and when we come up here, about your community."

Pearson said the Osage Nation was donating to the entities because they were valued and critical to their success. She then called up each group individually for a photo with a dry-erase presentation check. Real checks were handed out after all the photos were taken.

- Checks were presented to:
- Lake Ozark Police Department - \$20,000
- Lake Ozark Fire Protection District - \$20,000
- City of Lake Ozark for the Bagnell Dam Boulevard project - \$10,000
- School of the Osage Foundation - \$10,000
- American Legion Post 229 - \$5,000
- Lake Ozark VFW - \$5,000
- Camden County Sheriff's Office - \$5,000

The Osage Nation also had checks for the following, who were not at the presentation:

- Miller County Sheriff's Office - \$15,000
- Osage Beach Fire Protection District - \$10,000



CEO of Osage Casinos, shared some of the tribe's history as well as their plans for the future.

"As you know, we're looking to have a new hotel and casino here in Lake Ozark. Missouri has been our historical homeland for thousands of years. We were relocated

tant to us."

Pearson said their casinos fund around 90 percent of their government budget and that taking care of their schools was high on their list of priorities, adding, "Education is very important to the Osage Nation, as are law en-

Lake of the Ozarks, also talked about the Osage Nation's values.

"There are a lot of misconceptions about who we are and what we do. We do community - that's what tribes do," she said. "We support our veterans. If you come to Pawhuska you will see we

Turn to Page 18 for this month's

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# Armchair Pilot

By Nancy Zoellner

**TALK ABOUT FLIGHT FRIGHT!** A door of an Asiana Airlines flight was opened by a passenger as it was coming in to land in South Korea. According to an airline official, a man sitting in the emergency seat "seemed to have opened the door." An airline rating official said that technically, it is not possible to open the door midflight. What makes it even more bizarre is that the plane was flying at a speed of around 150 knots and the door opened into that airstream. According to police, the man was arrested and admitted to opening the door, but he did not say why.

**MEMORIAL DAY TRAVEL** broke



records. The Transportation Security Administration reported screening 2,658,057 passengers on Thursday, May 25. It was the highest number of travelers seen since Thanksgiving 2019. They expected Friday's numbers to be even higher - and they were right. In a press conference, TSA Administrator David Pekoske said they expected - and were prepared - to screen 10 million passengers over the Memorial Day holiday weekend.

**PLANNING A VISIT TO** Minneapolis-St. Paul? Starting in August, Sun County Airlines flying out of the Branson Airport will offer nonstop flights to/from the Twin Cities' International Airport. Sun Country will use a Boeing 737, holding 186 passengers, for the flights, made possible through a Community Air Service Development Program grant from the U.S. Department of Transportation.

**UNRULY-PASSENGER INCIDENTS** have decreased more than 80 percent after hitting record highs in 2021, according to the Federal Aviation Administration, however they're still happening. Several Tic-Toc videos have gone viral after a couple got into an argument first with a flight attendant and then with another female traveler. Flight crews escorted the man and woman off the flight. Then a passenger took matters into his own hands, asking other passengers whether the second female, who

had been arguing with the couple, should also be removed. When hands shot up in the air, the flight crews also escorted her off the flight.

**THE FEDERAL AVIATION** Administration awarded more than \$100 million to 12 airports across the country in May to reduce runway incursions. Projects will reconfigure taxiways that may cause confusion, install airfield lighting or construct new taxiways to provide more flexibility on the airfield. According to the FAA, after years of studying runway incursions, they identified, prioritized, and developed strategies to help airport sponsors mitigate risk at the chosen locations. The list of airports can be found at faa.gov. Two airliners aborted landings at San Francisco International Airport in late May after a Southwest Airlines jet taxied across runways on which the other airlines had been cleared to land. The San Francisco airport was not included in the FAA grant project.

**PUERTO RICO SEEMS LIKE** the



place to be this summer. Three airlines have added flights to the island. In early May, Frontier Airlines announced it began nonstop service from Puerto Rico to Cleveland, Baltimore, Chicago Midway, Dallas-Fort Worth, Detroit, Orlando, Tampa and Cancún, Mexico. Spirit Airlines announced it would launch five new, nonstop routes from Luis Muñoz Marín International Airport to Atlanta, Chicago, Dallas, Detroit and Hartford, and for the first time ever, United Airlines added a non-stop flight to the island from Denver.

**EVERYBODY KNOWS** Lake of the Ozarks is the best place to vacation in the Midwest. But if you live here, you're probably looking for something else. Travel Off Path came up with the top four travel destinations in the world. First on the list is Vilnius, Lithuania. In addition to enjoying the Gothic, Renaissance, and Baroque architecture and interesting history, visitors will find locally embroidered linens and

hand-crafted jewelry. Manaus, Brazil, in the heart of the Amazon rainforest, is next. The author wrote "the opportunity to share space with jaguars, pumas and giant armadillos is a true adrenaline rush." The pink opera house in the center of town and outdoor markets are for those not looking for an adrenaline rush. Thessaloniki, Greece, a port city on the gulf of the Aegean Sea, also made the list. Although Travel Off Path mentions the city's great history, those who have read the Bible know that Paul visited the city around 50 AD to establish a Christian community. The travel guide says the city is surrounded by beautiful beaches and its location makes a great base for exploring the surrounding region. Bogota, Colombia is the last on the list, although they're not ranked in any particular order. The city is full of color and it's high altitude provides a comfortable climate. The author writes that whether you're looking for "history and heritage, art or gastronomy," Bogota has it all.

**BOGOTA, COLOMBIA** may "have it all," however, according to the U.S. State Department, Colombia has enough crime to reissue a "Reconsider travel" warning on May 11 due to crime and terrorism, civil unrest and the possibility of kidnapping. The State Department also warns travelers not to travel to Arauca, Cauca (excluding Popayán), and Norte de Santander departments due to crime and terrorism and the Colombia-Venezuela border region due to crime, kidnapping, and risk of detention when crossing into Venezuela from Colombia. The warning states that organized terror and criminal organizations may attack with little or no warning, targeting transportation hubs, markets/shopping malls, local government facilities, police stations, military facilities, hotels, clubs, restaurants, airports, and other public areas. While terrorists have not specifically targeted private U.S. citizens, the attacks could result in unintended victims.

**BEFORE MAKING ANY** travel plans for destinations outside of the U.S. always check the State Department's Travel Advisory page. You can see the world at a glance on the site's color-coded map. Because conditions can change rapidly in a country at any time, travelers can sign up to receive updated travel advisories and alerts. Visit [travel.state.gov/stayingconnected](http://travel.state.gov/stayingconnected) and choose the method that works best for you. For more details and FAQs about safety and security information, visit [travel.state.gov/travel-safety](http://travel.state.gov/travel-safety).

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# Make the most of your time at Lake of the Ozarks

By Nancy Zoellner

All those who love the Lake need to buy Valerie Battle Kienzle's latest book, "100 Things To Do at Lake of the Ozarks Before You Die."

That's because the book has something for everyone - whether you're a first-time visitor wondering if there's anything to do besides boat, or you're a lifelong

local, feeling like you're stuck in a rut visiting the same old spots, doing the same old things.

The book, just released in April, is one of the latest "101 Things" books published by St. Louis based Reedy Press. This one may be a little different than the others, however, because the "bucket list" was originally compiled with the author's family in

mind.

"Josh Stevens has published dozens and dozens of '100 Things' books about cities, states, and places all around the country. I was talking to him one day and he said he was looking at two books - one for Lake of the Ozarks and another that would be a walking tour of Alton, Illinois. I said, 'Lake of the Ozarks? I'm your girl!' My

extended family has had a home at Lake of the Ozarks since 1981. Every year family members from different parts of the country gather there and we always try to put together a list of things to do that we haven't done before, so when I put this list together, it was my own 'been there, done that' list," Kienzle laughed. "And it wasn't a matter of coming up with 100 things to do - it was a matter of whittling down my list of 200 things we had done."

Kienzle is a Tennessee native. After graduating from the Missouri School of Journalism in Columbia, she took a job with a Nashville newspaper but quickly learned that type of writing wasn't for her. However, all was not lost. While at school, she met a guy and they fell in love. He was from St. Louis so they got married, she moved there and started working in public relations, writing a lot of speeches and copy for brochures and big name companies.

"Then I took a break when we had two kids. I had always wanted to write a book so about 12 years ago I proposed something to Arcadia Publishing and the next chapter of my life just took off from there," she said.

A couple of years later, she met Stevens, the owner of Reedy Press, and started writing for them. Reedy Press publishes, among other works, books on local history, sports, food, nostalgia, and travel that are written by "in-the-know locals."

Kienzle said she loves history and "digging into the details" so it was perfect match. Her Lake of the Ozarks book includes an extensive - and wonderfully descriptive - list of eateries, shops, activities, and adventures that will interest people of all ages "from children on up to people who don't move real fast anymore," as she describes them. "If you are looking for that big bar scene with a pool where you stay all day, or you want to learn to paddle a kayak or hike in a beautiful area - or if shopping for unique gifts is your thing, I think this book will help you find something you will enjoy."

Kienzle also suggests itineraries and sorts some activities into seasons.

"I look for every opportunity to visit the Lake at all times of the year and I know others do too - and wow - has it changed over the years! When we first started

going down, a lot of the stores and restaurants closed in the winter - and not just the ones on the Lake. The ones along Highway 54 closed too. I'm glad that changed," she laughed. "Now there's lots to do in the off-season."

Priced at \$18, the soft-cover version is just the right size to toss in a purse, backpack, or tote to take with you so you can check off activities as you go. It can be purchased in softback and digital format on Amazon - or you can buy the book and get it signed by the author at three book-signing events at the Lake.

- From 11 a.m. to 2 p.m. Friday, June 16, Kienzle will be at Bridal Cave's Thunder Mountain Event Center, located at 8 Bridal Cave Road in Camdenton.

- From 6 to 7 p.m. on Thursday, July 13, she'll be holding a book signing event at the Eldon Library, located inside the Eldon Community Center at 308 E 1st Street; and

- From 2 to 3 p.m. on Friday, July 14 she'll be signing books at the Camdenton Library at 89 Rodeo Road in Camdenton.

In the meantime, Kienzle is working on her next book with Reedy Press, in which she'll be taking readers on a walking tour of Ste. Genevieve, Missouri. That book is scheduled to come out next spring.

"This is another series that Reedy Press does. The walks are on mostly flat terrain and feature historical buildings that are usually within about a mile of each other. To write the book, I'll map out my route, choose the buildings or points of interest to include, do the research and then write about each one. The book will include a detailed map and pictures, so people can take it with them, walk the route and maybe learn a few things they didn't know," she said. "I wrote a similar book about Main Street in St. Charles, which has a lot of fascinating history. The books are fun to write and they've been very well received, especially since the pandemic, when people are looking for something they can do together outside."

To learn more about Kienzle, visit [valeriebattlekienzle.com](http://valeriebattlekienzle.com). To check out the list of "100 Things" books, visit [reedypress.com](http://reedypress.com).



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# Seniors Corner

## Parents Supporting Adult Kids Risk Their Retirement Security

If you're helping your adult kids financially, you're not alone.

A new Bankrate survey found that most parents (68%) are providing support for their adult kids. But in doing so, many may be compromising their financial futures by putting emergency and retirement savings on the back burner. .

Parents with children 18 or older have made a financial sacrifice to help them, and nearly a third of that group (31%) say they have sacrificed "significantly," and 37% said they have sacrificed "somewhat." For instance, 51% say they've sacrificed their emergency savings, with 20% saying they've done so significantly. They've also impacted debt payoff (49% total; 18% significantly) and retirement savings (43% total; 18% significantly), and 55% report missing out on reaching other financial milestones.

Savings.com research (<https://bit.ly/441HH2u>) also found that parents are footing many adult kids' bills, with 45% providing financial support for at least one grown offspring. Groceries, cell phones, housing, and student loan payments are common parent-funded expenses, and their average monthly contribution is more than \$1,400.

Parents also said they'd go to extraordinary lengths—even emerging from retirement—to support kids, even if it meant compromising their retirement.

Savings.com asked, "Which of these would you be willing to do to support your adult child(ren)?"

- Live a more frugal lifestyle 58%
- Pull money from my savings or retirement account 44%
- Retire later 33%
- Take on debt 25%
- Come out of retirement 16%
- Refinance my home 10%
- None of the above 19%

### Bankrate's tips for cutting your kids loose:

- Determine a realistic amount of money to give your kids and stick to an amount that doesn't compromise your financial stability.
- Set clear expectations with your children, specifying a specific dollar amount or duration of assistance to avoid being seen as a permanent piggybank.
- Prepare your kids for financial independence by sharing your knowledge of financial planning and responsibility with them before cutting off financial support.

Bankrate Senior Industry Analyst Ted Rossman says, "Offering financial assistance can backfire if it puts your own savings, investments, and financial well-being at risk. It can be a vicious cycle. Young adults are wrestling with student loans and high household formation costs. Still, if parents overextend themselves to help, they might jeopardize their financial security."

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# Planning for today while preparing for tomorrow

By Nancy Zoellner

Ameren Missouri is in the process of building a new substation on Horseshoe Bend.

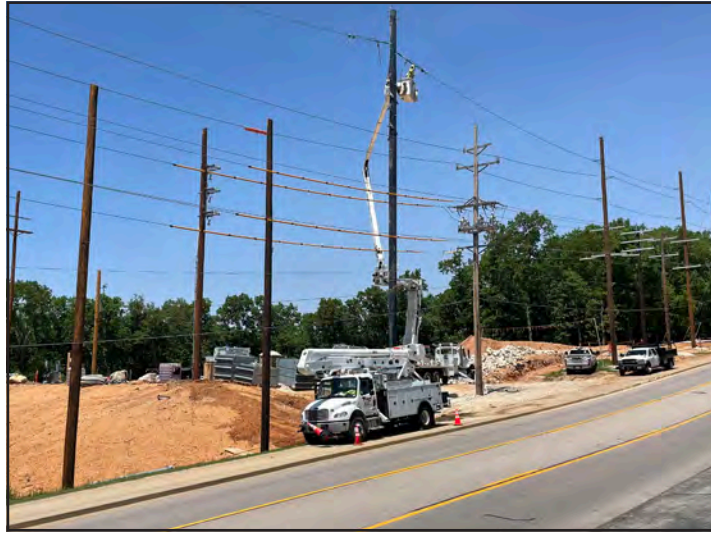
Mitch Ditter, senior manager, Central Missouri Division for Ameren Missouri, said the project is part of Ameren Missouri's Smart Energy Plan which includes investing in smart technology, stronger poles and upgraded power lines to reduce outages and respond faster when they do occur.

"This new substation and other upgrades as part of the project will support the growing community at the lake. By adding this substation and additional equipment it takes the burden off the other substations in the area so they can more reliably serve customers," he said, adding that the new substation features automated sensors, two-way communications devices and smart technology equipment that will rapidly detect outages, reroute power and restore service.

According to Ditter, Ameren currently has approximately 8,400 commercial and residential customers on Horseshoe Bend. The new substation will serve

those existing customers, help with capacity on Horseshoe Bend and the immediate surrounding area, and will also improve operating flexibility especially during growing winter peak months. It

shoe Bend are for sale or already under contract, "and that is not counting lots that have already sold and the owner has hired a builder to begin new construction."



It may look ugly today, but officials say residents will feel pretty good about the work when they avoid power outages and stay warm this winter.

will also serve the number of new homes that will be built.

Carol Duke, broker/associate at Jacobs RE Partners- EXP Realty, said 163 lots and 12 new construction homes on Horse-

Ditter said the substation project process started in November 2021. "Ameren secured the rights to the substation property several years ago, and new easements were secured in early 2023 for the

underground system that's being installed along Horseshoe Bend Parkway from the Four Season Substation to Carol Road," he said. "County permits were not required, but Special Road District permits were obtained. Construction activities began in the Spring of 2022, and we anticipate construction being complete in the third quarter of 2023."

In addition to the new substation, Ameren is installing 74 new wood poles and eight new composite poles to accommodate the new electrical facilities and provide electrical service to the new substation, as well as provide for future load in the area. The new composite poles are made of stronger materials such as fiberglass and fewer pieces that can break off during severe weather.

Ditter said the overall project includes several sections with the largest being around the Four Seasons substation and extending along the Horseshoe Bend Parkway to Carol Road. The project also includes a section of Cherokee Road and improvements that are being made along Bittersweet Road.

Once the construction is com-

plete, Ameren will perform "standard restoration of the disturbed areas," Ditter said. Village of Four Seasons said while they have no control because the substation is outside Village limits, they hope landscaping will be done to improve the look of the area.

The work being done on Horseshoe Bend is just one facet of the Smart Energy project. In 2022, Ameren Missouri finished installing new conduit under the streets in downtown St. Louis, replacing a century-old system. When that project is complete, the system will be one of the first in the nation to have smart technology in a downtown environment to help reduce outages for customers. In the south St. Louis metro area Ameren add two new transmission towers on both sides of the Mississippi River to "bolster the grid." Each tower stands 294 feet tall - roughly the height of the Statue of Liberty - and weighs 500,000 pounds. Ameren has also upgraded 171 miles of power lines, added 75 Smart Switches, added or upgraded more than 75 substations and installed more than 770,000 Smart Meters.

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# Show-Me Act could show off the Lake

By Nancy Zoellner

At least one bill made its way to the governor's desk that could directly benefit Lake of the Ozarks.

Senate Bill 94, dubbed the "Show Me Act," reauthorizes a tax credit for certain expenses related to the production of qualified motion media production projects in the state. Tax credits for such expenses under previous law expired in November of 2013.

This past March, Merlyn Vandervort, owner of The Encore Lakeside Grill and Sky Bar, sent a letter to Lake Ozark Mayor Dennis Newberry asking for the city's support of the bill - and he got it. At their March 28 meeting, aldermen voted unanimously to approve a resolution in support of the bill and the following week the mayor hand-delivered the resolution to bill sponsor Senator Denny Hoskins.

In his letter to the mayor, Vandervort wrote that with the "right incentives," he would look at building a recording studio or using some of their existing space as a recording studio.

"Our resort and the Lake of the Ozarks in general offers many locations for great visual

backdrops that could be used for media marketing or even album cover photography," he said. "We work with a couple of photographers, videographers, and aerial drone videographers. In addition to having our on concert quality



sound and light set up, we also work with various sound and light engineers."

He added that the resort could provide an "excellent venue" to promote artists who want to cultivate their art and talents in the spring and fall shoulder seasons and might even want to team up with Lake-area non-profits who share those entertainers' passions.

Before they voted at their March 28 meeting, aldermen discussed the Netflix crime drama Ozark, which followed the life of a family that got wrapped up in a cartel money-laundering scheme in Chicago, then moved

to Lake Ozark, eventually expanding the money-laundering business. However, the "Lake Ozark" scenes were actually shot in Georgia to take advantage of their tax incentives.

According to the verbiage of the Show Me Act:

For all tax years beginning on or after January 1, 2023, the act authorizes a tax credit equal to 20 percent of qualifying expenses

associated with the production of a qualified motion media production project. An additional 5 percent may be awarded for each of the following conditions if they are met:

- At least 50 percent of the qualified film production project is filmed in Missouri;
- At least 15 percent of the project takes place in a rural or blighted area;
- At least three departments of the production hire a Missouri resident ready to advance to the next level in a specialized craft position or learn a new skillset;
- The Department of Economic Development determines that the script for such project positively markets a city or region of the state, the entire state, or a tourist attraction located in the state, and the production provides certain advertising materials, as described in the act.

The total dollar amount of tax credits awarded to a qualified film production project may be increased by 10 percent if such project is located in a second, third, or fourth class county. Camden County is a first-class

non-charter county; Miller and Morgan are both third class counties.

For all tax years beginning on or after January 1, 2024, this act authorizes a taxpayer to claim a 30 percent tax credit for rehearsal expenses and tour expenses for live entertainment tours and associated rehearsals conducted within the state. However, there is a caveat. No taxpayer will receive a tax credit in excess of \$1 million if expenses are less than \$4 million; no taxpayer will receive a tax credit in excess of \$2 million if expenses are more than \$4 million but less than \$8 million; and the tax credit is capped at \$3 million if expenses are at least \$8 million.

The Show Me Act includes several other provision covering things like refunds, the transfer of credits and the aggregate amount that can be awarded per year without authorization from the Department of Economic Development.

The Show Me Act will sunset on December 31, 2029, unless reauthorized by the General Assembly.

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### Mid-Year Marketing Plan Review:

#### Essential Steps for Business Success

In today's competitive business landscape, effective marketing strategies are essential for success. However, even well-crafted marketing plans need periodic evaluation and adjustment to align with changing market dynamics. A mid-year marketing plan review offers an opportunity for businesses to assess progress, identify areas for improvement, and make strategic adjustments. Let's explore the essential steps for a mid-year marketing plan review.

#### Review Goals and Objectives:

Evaluate progress towards the goals set at the beginning of the year. Analyze key performance indicators (KPIs) like sales figures, website traffic, and customer feedback. Identify gaps and areas needing attention.

#### Assess Target Audience:

Conduct market research and analyze customer data to understand evolving needs and preferences. Review demographic information, purchase patterns, and engagement metrics. Tailor marketing messages and channels accordingly.

#### Evaluate Marketing Channels:

Analyze the performance of digital marketing strategies, such as social media, SEO, email campaigns, and content marketing. Consider ROI, engagement metrics, conversion rates, and acquisition costs. Reallocate resources to channels driving the most impact.

#### Review Messaging and Content:

Assess the effectiveness of brand messaging. Evaluate content performance, identifying high-performing assets and areas for improvement. Incorporate new formats or refresh existing content to captivate the audience.

#### Analyze Competitor Landscape:

Evaluate competitors' strategies, messaging, and positioning. Identify strengths, weaknesses, and opportunities for differentiation. Refine the value proposition to gain a competitive edge.

#### Budget and Resource Allocation:

Assess the marketing budget and resource allocation. Adjust based on performance. Invest in new technologies, tools, or personnel to enhance capabilities. Explore cost-effective alternatives and partnerships.



Sandy Waggett

#### Develop Actionable Insights and Strategies:

Based on the review findings, develop actionable insights and strategies. Set clear, measurable objectives and outline specific tactics. Leverage data-driven insights and emerging trends. Create a detailed timeline and allocate responsibilities.

A mid-year marketing plan review enables businesses to adapt and optimize marketing efforts. Revisit goals, assess the target audience, evaluate marketing channels, refine messaging and content, analyze the competition, and optimize budget allocation. Stay agile, open to feedback, and track industry trends. Foster collaboration and celebrate achievements within the team.

In summary, a mid-year marketing plan review empowers businesses to reflect, adapt, and optimize marketing strategies. By following these steps, businesses can refine goals, target audience, messaging, and channels for enhanced customer engagement and growth. Embrace strategic evaluation, leverage brand strengths, and navigate the market with confidence. Position your business for success with a well-crafted mid-year marketing plan, ensuring continued growth in an ever-changing landscape.

If we can help with a review or your online marketing plan, please give us a call!

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Sandy Waggett,

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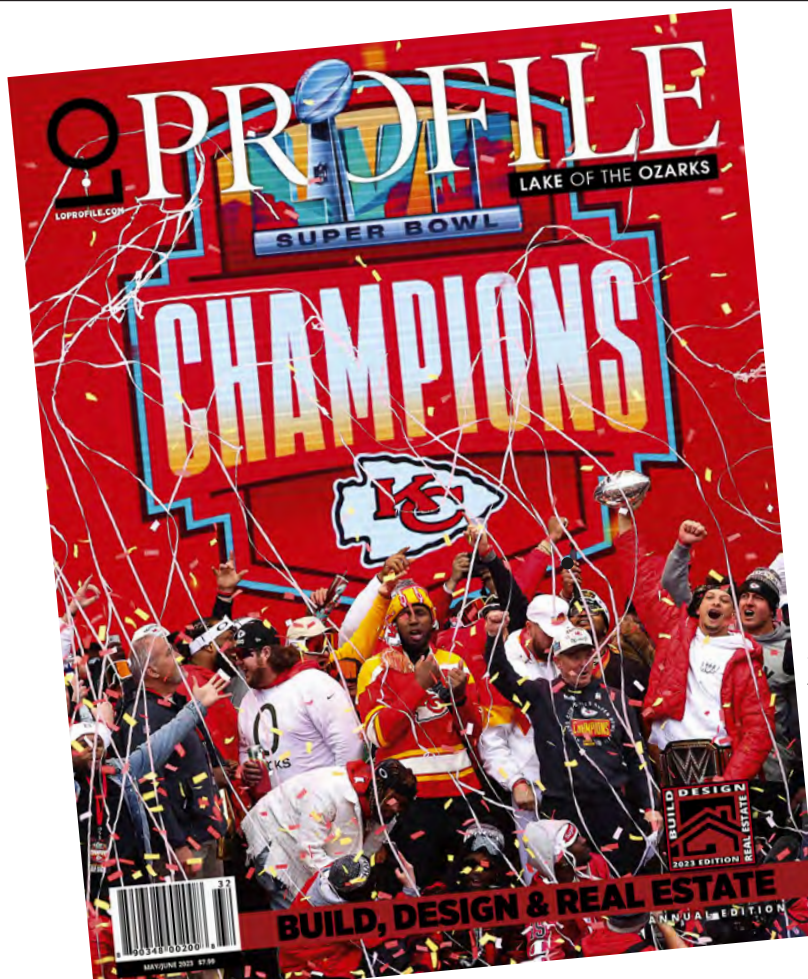
The Lake Area Chamber and Camdenton Chamber of Commerce recently held a joint ribbon cutting for Better Homes and Gardens – Lake Realty, located at 2128 Bagnell Dam Blvd, Lake Ozark, MO. The ribbon cutting took place on May 11th at 11:30am. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their new office location in Lake Ozark. For more information visit their website at [www.BHGLakeRealty.com](http://www.BHGLakeRealty.com) or their Facebook page at [Facebook.com/BHGRELakeRealty](https://www.facebook.com/BHGRELakeRealty)



The Camdenton Area Chamber of Commerce recently held a ribbon-cutting ceremony for Scooter's Coffee on Friday, May 19th to celebrate the Grand Opening of their new location in Camdenton (955 HWY 54, Camdenton). Many were in attendance for this event including Chamber Staff and Board Members, City Officials, and other fellow business peers. Attendees enjoyed meeting Franchisee Owner, Kevin Hall as well as other management and touring the facility and learning about all the delicious products they provide.



The Lake Area Chamber recently held a ribbon cutting for Alhonna Resort & Marina, located at 677 Outer Dr, Lake Ozark, MO. The ribbon cutting took place on April 26th at 4:00pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. The ribbon cutting celebrated their new ownership and recent renovations. For more information visit their website at [www.thealhonnaresort.com](http://www.thealhonnaresort.com) or their Facebook page at [Facebook.com/AlhonnaResortLakeoftheOzarks](https://www.facebook.com/AlhonnaResortLakeoftheOzarks)



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## A Matter of Trust

### When Depressed Asset Values Create Planning Opportunities

Depressed asset values are often a source of frustration and worry for investors. However, with those concerns often come opportunities to achieve long-term planning objectives. The adage of “never let a crisis go to waste” comes to mind. If an investor can still meet their liquidity needs and maintain sufficient capital reserves, a depressed asset environment often presents powerful planning opportunities.

#### Roth Conversions

Converting a Traditional IRA to a Roth IRA is often a valuable tool to help account owners take advantage of current versus future income tax rates and long-term appreciation potential. At the time of conversion, the account owner must pay income tax on the amount that is converted. If that income tax rate is currently less than what it may likely be at the time of retirement, then it can be a beneficial income tax reduction strategy. Given depressed market values, this same scheme could be employed at a potentially much greater savings – less tax would be due on the same conversion.

While Traditional IRAs require owners to take Minimum Required Distributions, Roth IRAs do not. For an account owner who does not need the income in retirement, converting to a Roth could be a beneficial strategy to consider. If income tax is a concern at the time of conversion, then charitable deductions could help in minimizing that tax burden.

#### Promissory Notes

Intra-family loans are a good way to transfer wealth to future generations without triggering any estate or gift tax considerations. These loans can be used for immediate liquidity purposes or for long-term, larger acquisitions. The interest rate for intra-family loans is based on the Applicable Federal Rate (AFR) and is currently around five percent. Additionally, the lender can later choose to forgive interest payments or the principal balance, which may qualify for the annual gift tax exclusion.

#### Gifting of Discounted Assets

If reduction of an owner's taxable estate is of concern, depressed asset values could present optimal



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

opportunities for gifting. Lower valuations may allow for more assets, as the price recovers, to be gifted to family members. However, other factors like income tax should be considered. The donee will keep the donor's basis in the asset. Other concerns, such as whether to gift outright or in trust, should also be weighed.

#### Exercising Stock Options

Ordinary income tax is paid when an employee exercises stock options. The amount of tax is determined by the difference in the grant price and the fair market value when exercised. If those values are temporarily depressed, it may make sense to exercise the options now, triggering a reduced tax liability for the taxpayer.

#### Swapping Grantor Trust Assets

Many irrevocable trusts give the grantor “the power of substitution.” This power allows the grantor to substitute assets from the trust for different assets of a similar value. While the power is included for specific income tax reasons, it can also serve as a valuable way to capture future asset appreciation and shield it from future estate tax inclusion. Swapping fixed income securities for aggressive growth equities would be an example of this concept. If the value of the equities were temporarily depressed, the grantor would be able to transfer more shares for a similar value.

Having access to the proper resources to help you through this process is crucial. Contact Trenny Garrett or Bart Schulte at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net) or [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net) or (573) 302-2474 so we can be of resource to you!

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

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# Tapping into a new talent pool

By Nancy Zoellner

Now that schools are out and the summer vacation season is in full swing, many business owners at the Lake are desperately searching for employees. "Help Wanted" signs fill the windows and marques of numerous businesses lining the main thoroughfares.

While it isn't a solution for every business owner - and there are some additional steps that must be taken prior to putting them to work - Todd Smith, the director of the Missouri Division of Labor Standards, said 14 and 15-year-olds can work in many positions - and they'll probably be thrilled to make money over the summer.

"Youth workers could be the answer for a lot of places that need help. There are restrictions, of course. Kids can't be running a meat slicer or a deep fryer, for instance, but they can certainly be at the counter taking the orders, bussing tables, and doing that type of work," he said, adding that more employers are realizing that youth workers are an untapped resource. "I have a dashboard that tracks things on

a monthly basis and in April we issued 1,011 work certificates for 14 and 15-year-olds. The previous year we issued a total of 3,100 for the year - and that was a 45 percent increase over the year



before."

According to Smith, Missouri Child Labor Laws apply even when a youth works under the supervision of a parent or legal guardian. The only exemption from the law is when the business is owned by the parent or legal guardian and the child remains under the direct control of the parent or legal guardian. "So if a parent owns a resort and their children sell concessions in a little store - that's allowed," he said. However, if the parent or legal guardian is simply a supervi-

sor, the law still applies.

Missouri Child Labor Laws state that for a child under 16 to work, a work certificate signed by a school official, parent and employer is required. The work

certificates are available online at [labor.mo.gov/dls/youth-employment](http://labor.mo.gov/dls/youth-employment) and clicking on the appropriate link for either summer or school year employment.

Workers under 16 cannot work more than 8 hours per day, 40 per week, 6 days out of the week - when school is out. On a school day, 3 hours of work are permitted. Missouri law also regulates how late a minor can legally work. For workers under 16, work is prohibited from 7 p.m. to 7 a.m. However, from June 1 through Labor Day, minors under 16 can

work until 9 p.m. and until 10:30 p.m. at regional fairs or expositions.

Just like older workers, businesses are required to pay the minimum wage of \$12 per hour, and businesses that are required to carry workers' compensation also have to include the young workers in the count.

By law, Missouri employers are required to carry workers' compensation insurance if they have five or more employees. However, Missouri employers involved in the construction industry are required to carry the coverage if they have one or more employees - and the law defines "construction" as employers who erect, demolish, alter, or repair improvements - so just about any company that does handyman type work falls into that category. And the law applies to all employers, regardless of whether the employees are part-time/casual laborers, full-time, or family members.

Members of an LLC and officers of a corporation apply towards this employee count, while sole proprietors and members of a partnership do not. Sole proprietors and members of a partnership are not themselves covered unless they elect,

with their insurer, to be covered; close family member-employees and members of a limited liability company are presumed to be covered unless they opt out with their insurer.

"I'm dating myself here but when I was in college, I was thrilled to make \$5 an hour cutting grass so I imagine if an employer has a job that a 14 or 15 year old can do - and that child can make \$12 an hour - he or she will be there anytime they're scheduled," Smith laughed.

Blogs that address hiring and keeping young workers provide several tips:

- **Explain policies upfront.** Those new to the workforce don't know what they don't know.
- **Be an example of how you want your employees to act and treat patrons.**
- **Monitor the workload.** Younger employees probably don't have the maturity to prioritize.
- **Provide variety - but don't attempt to teach every task to a young employee on the first day of work.**
- **Provide plenty of positive feedback.** Everyone likes feeling appreciated. Those who don't yet possess a lot of confidence in their abilities need to know they're doing a good job.

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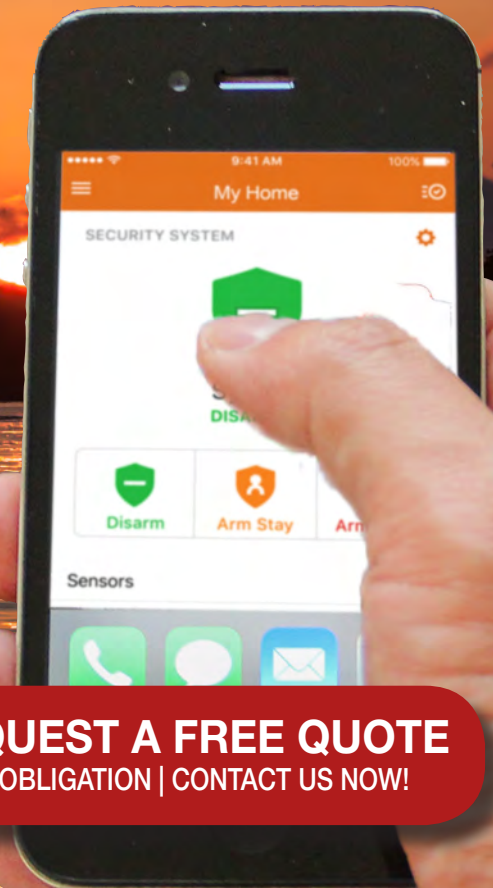
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# Opposition to Osage Nation casino continues

By Nancy Zoellner

The Lake Ozark Board of Aldermen won't be throwing its support behind the Osage Nation's plans to bring a casino to the city until they get more information about what those plans include.

That was the general consensus of the board members, who voted at their May 23 to table a request to adopt a resolution in support of those plans. Alderman David Ridgely, who asked for the resolution to be placed on the agenda, was also the one who made the motion to table the matter.

The opening sentence read, "Resolution in support of the Osage Nations' development plans and plans to re-establish and expand upon its cultural presence and ancestral ties to the area community and authorizing city staff to engage in communication with the Osage Nation to obtain information about its development plans and explore development projects of mutual interest and benefit."

In October of 2021, the Osage Nation announced in a press release that they had purchased 28 acres across from Eagles' Landing, where they planned to build a casino. Later, they released a rendering showing a high-rise hotel with a pool, casino, restaurant, and entertainment area. However, nothing else has been provided to the city, according to Lake Ozark Mayor Dennis Newberry.

"Some 18 months ago I was contacted by representatives of the Osage Nation. I was asked for an endorsement about three days before they made a formal announcement to the community that they had purchased property in our town and planned to develop it - an endorsement I have respectfully and persistently denied... I think most of us are pragmatic. We want some information before we decide if we're in support of something," he said, adding that although he had invited representatives to meetings to share that information, they had not done that before that night.

Newberry also said the resolution appeared to be written to convince both the federal government and Gov. Mike Parson to approve the Osage Nation's application for tribal land, a step that is required for the Osage Indians to operate a casino any-

where in Missouri. Under the Indian Gaming Regulatory Act of 1988, Native American tribes can establish casinos in states outside their reservations if the land is historical territory, and if the project is approved by the U.S. Interior Department and the

dition to the casino, the Osage Nation could also build and operate convenience stores, truck stops and tobacco shops, and that not having to collect tax on gasoline would create an "unlevel playing field" for those that did. "The opponents will say they

and that would be a threat to his existence is "completely unfair."

Bruce Elliott, owner of JB Hooks, questioned how the board could even consider endorsing a business that would not be subject to the rules or laws of the city or state; that would use city infra-

last item on the agenda, Crowley said while they had their own police and security, the Osage Nation would deputize local law enforcement so they would be able to respond to incidents on casino property. He said the Osage Nation would make donations to agencies land they had their own set of strict building codes that had to be followed.

Rocky Miller, a former state rep, lifelong resident and consultant for the Osage Nation, was the lone voice in favor of the casino.

"As far as the casino and moral issues - I get it. The thing is though, the board has already voted twice to support casino legislation," he said. "When it came to the Osage Nation, I'm Indian. My grandfather was raised in Indian schools. He came off a reservation, so when there was an opportunity to use my skills, my local knowledge to help a tribe come back to its homeland, I jumped at it... Is this going to be a game-changer? I don't know. But is it going to be an additional cog to the growth in this area? Yeah - it will."

When the board got to the resolution, which was the second to last item on the agenda, Bryce Crowley, legal counsel for the Osage Nation, shared reasons why the casino would be good for the city.

He said the casino project, when built out, would create more than 200 jobs that would pay "above market wages," and while they would have their own tribal police and security on site, the Osage Nation would also deputize local law enforcement so they would be able to respond to incidents on casino property and make arrests. "Obviously, nobody wants to run a business where crime would be running rampant."

Crowley also said that while they wouldn't pay taxes, the Osage Nation would continue to make sizable donations to agencies like the fire and ambulance districts; and while they would not be subject to city codes, they had their own strict set of building codes that had to be followed, per tribal law.

"When we build, we would invite Lake Ozark and Osage Beach fire to tell us what they would like to see - how they would like us to build. We're not entering into this in a lighthearted manner."



Lake-area resident Mike Egan, who opposes the casino, shared a St. Louis Post Dispatch article about a clerk sentenced to prison for stealing from city coffers to finance her gambling addiction.

governor of the state where the casino is to be located.

A roomful of people showed up at the meeting to share reasons why they didn't support the casino - with or without seeing the plans.

Some cited moral grounds. Others shared concerns that crime would increase. However, the majority said because the casino would not have to follow city guidelines and would be exempt from paying taxes, it would have an unfair advantage over other businesses and could even cause a dip in city revenues if people spent their money at the casino's restaurants and hotel instead of at businesses that collect and remit sales tax.

Ron Leone, executive director of the Missouri Petroleum and Convenience Association, said his group opposed any tribal lands in Missouri because, in ad-

dition to the Lake and Cuba, the Osage Nation has expressed an interest in other opportunities around Missouri including the Hannibal area. For these reasons, we are asking that you vote 'No' on the resolution," Leone said.

Tony Gier, whose oil company owns and operates 50 locations in Missouri that annually pay \$550,000 in property tax and generate \$28 million in state and federal fuel tax, \$600,000 in tobacco tax and \$3.7 million in sales tax, said for aldermen to support a business entity that would have a tax advantage over his business

structure and emergency services without paying for them; and that could not be forced to follow through with promises made. "I guess the other option is to allow any business in Lake Ozark to not pay taxes or fees or follow ordinances, including mandated health inspections and liquor laws. Are you suggesting that all of this should go out the window?" he asked aldermen.

Joe Roeger, who said he has been involved in real estate development for 40 years, said it would be impossible to build the casino and entertainment district project that the Osage Nation was proposing on a 28-acre site.

Others questioned whether law enforcement would be able to respond to emergencies or enforce laws on casino property.

When the board got to the resolution, which was the second to

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The Camdenton Area Chamber of Commerce recently held a ribbon-cutting ceremony for The Groom Room on Friday, May 12th in conjunction with their Open House held on Saturday, May 13th to celebrate their new location at 131 Hidden Acres Road (old Moose Lodge) in Camdenton. Many were in attendance for this event including Chamber Staff, Board Members, family members, and friends and enjoyed touring the facility and meeting all the wonderful staff. [www.Groom-RoomAtTheLake.com](http://www.Groom-RoomAtTheLake.com), find them on Facebook, or call 573-873-2062

The Lake Area Chamber and Camdenton Chamber of Commerce recently held a joint ribbon cutting for Swift Safety Institute's new training center located at 5509 Osage Beach Pkwy in Osage Beach. The ribbon cutting took place on April 19. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. For more information visit their website at [swiftsafetyinstitute.org](http://swiftsafetyinstitute.org) or their Facebook page at [Facebook.com/swiftpr](https://www.facebook.com/swiftpr)



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#### Save for a Down Payment

A down payment is often a requirement for a second home purchase. Sometimes more of a down payment is needed than a first home. It all depends on the mortgage option that works best for your financial situation. It's best to be prepared and have a down payment saved up ahead of time.

#### Evaluate Debt to Income

Your debt to income ratio is a major factor in a mortgage loan. You'll want to evaluate your current situation and start making improvements in areas you can. Our team can also take a look at your finances and make suggestions on how to best set yourself up for approval on a second home mortgage.

#### Consider Additional Budgetary Factors

While the mortgage payment is likely the largest cost of buying a second home, you'll want to consider the other factors you may not have with your primary residence. Security, maintenance, a dock, and special insurance for

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# Managing Rental Property

## Vacation Rental Must-Haves

So, you've purchased a second home at the Lake of the Ozarks and now you're wanting to rent it out to offset some of your expenses. But you have no idea where to start. This is where the expertise of a local management company can come in handy. Based on our experience, we've compiled a list of "must-have" items for vacation rentals.



**Erin Burdette**

Starting in the bedrooms, you want to have mattress protectors and pillow protectors that are waterproof. This will keep your mattress and your pillows in better condition longer. You should also have extra pillows and blankets available, not just for the sleeper sofa or air mattress, but for each bed. Many people like to cuddle up with extra blankets or have their own if they're sharing a bed with someone else. Be sure to use the appropriate size pillows and blankets according to the bed size. When you're ready to upgrade your bedding, think about purchasing a nice, modern quilt as they look nicer and are easier to keep clean than those old bedspreads or comforters.

In the kitchen, you want to make sure you have the items people need for quick, easy meals while on vacation. This should include a pizza pan and pizza cutter, cookie sheet, ice cream scoop, large pots for cooking, a coffee pot and single-serve Keurig type machine with coffee mugs, wine glasses as well as plastic cups, and a corkscrew and bottle opener. You also want to make sure you have the appropriate utensils such as spatulas, spaghetti spoon, knives, serving spoons, etc. Make sure you have enough dishware and silverware for the amount of people that your property will sleep. If you have a 6-bedroom home, then 8 sets of dishes probably isn't going to cut it.

Make sure you have a toi-

let brush and a plunger for each bathroom! You don't want people dragging those through your house from one bathroom to the next. Decorative items should be another consideration. While you don't want too many accessories that collect dust, a few pieces of tasteful artwork can go a long way to attract guests to your property. Contemplate areas that could be spruced up with lamps and throw pillows as well.

Last, but not least, consider having some "rainy day" activities available at your property. This could be a small collection of books and/or DVDs, if you have a player. You could also get some popular board games, a deck of cards and some puzzles.

We also suggest having a guest book where people can leave comments about how great their stay was at your property and offer suggestions for improvements. Our best renting properties are those where the owners are continuously upgrading things to make better experiences for future guests.

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

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# “Insurance Talk”

## Inland marine insurance: Do you need it?



Jeff Bethurem

Don't let the term "inland marine" confuse you. Unlike "marine insurance," which covers products when transported over water, inland marine insurance covers products, materials and equipment when transported over land—by truck or train, for example—or while temporarily warehoused by a third party. Collisions and cargo theft are the two most frequent causes of inland marine losses.

For many businesses, the property insurance provided by your business owners policy may be sufficient. In general, this type of insurance covers property housed at a specific location, but tools and equipment that travel with employees to nearby job sites also may be covered.

However if your business frequently ships products or equipment, you may want to consider purchasing inland marine insurance. This type of coverage is especially important if you ship high-value products or materials, which are often excluded from basic property coverage. Inland marine insurance can cover a wide range of specialty equipment and products, including:

- Computers, everything from servers to laptops
- Communications and networking equipment
- Construction and contracting equipment
- Medical and scientific equipment
- Photography equipment

When weighing the need for inland marine insurance, consider the nature of your business and operations. Inland marine insurance isn't just for companies that ship products to retailers and customers. For example, if you have a valuable tradeshow booth that is frequently shipped around the country and stored offsite by a vendor, you may want the protection provided by inland marine insurance. In addition,

if someone else's property is temporarily in your possession, inland marine insurance can provide coverage against the loss of this property. Special inland marine coverages include:

- **Bailee's Customer Coverage**—Protects clients' property that is left in the care of your business; for example, if you operate a warehouse or repair shop.
- **Builder's Risk**—Protects structures and materials during new construction projects or renovations.
- **Exhibition and Fine Art Coverage**—Keeps valuable items protected while on exhibit, in transit or on loan.
- **Installation Floater**—Covers materials from the moment they are loaded onto a truck until they are put to use or installed.
- **Motor Truck Cargo Coverage**—Keeps clients' goods protected while your business transports and delivers them.

Your insurance professional can help you determine whether or not purchasing inland marine insurance makes sense for your business. If you opt for this type of coverage, your insurer may provide services to help you evaluate and minimize your inland marine risks and control losses.

For more information, please contact Jeff Bethurem at Golden Rule Insurance at 573-348-1731 or [jeff@goldenruleinsurance.com](mailto:jeff@goldenruleinsurance.com).

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# Crossword Puzzle

## THEME: OUTDOOR FUN

### ACROSS

1. Bryan of "Summer Of '69" fame
6. Lake in Provence
9. \_\_\_\_\_ good example
13. Hypotenuse/opposite side
14. Fuss, to Shakespeare
15. Pine
16. Filthy dough
17. Marxism or Taoism, e.g.
18. Skylit lobbies
19. \*Outdoor repast
21. \*Two-wheeling
23. Agreement word
24. \*Climbing turf
25. "I wish I \_\_\_\_\_, I wish I might..."
28. Cracked by yegg
30. Cowardly color
35. Slightly (2 words)
37. Matterhorn location
39. Charles III's ex
40. She played Carla on "Cheers"
41. Nev.'s neighbor
43. Rotisserie skewer
44. Indianapolis team
46. Underwater "nose"
47. Color of a bruise
48. Trying experience
50. "The Breakfast \_\_\_\_\_"
52. p in mph
53. Rane'e's husband
55. \_\_\_\_\_ de plume
57. \*Gather berries, e.g.
60. \*Water slaloming
63. Soft single in baseball
64. \*Sun "kiss"
66. Beau's and Jeff's acting dad
68. Cut-down sailing sheep
69. How many "if by sea?"
70. Have effect
71. Gibbons, e.g.
72. Coniferous tree
73. Rejuvenate or renovate

### Solution on page 22

### DOWN

1. Knee-related acronym
2. Make pretty (2 words)
3. Mushroom spore sacs
4. Shawn Mendes' 2016 hit
5. Parts of a play
6. Secular
7. Commercial break clips
8. Fast food option
9. Looking for aliens org.
10. Get bacon?
11. H.S. math class
12. All Nippon Airways, acr.
15. Rattled on
20. Writer Asimov
22. Like icee
24. Not an original
25. \*Call to Polo
26. Opposite of adore
27. Triangular road sign
29. \*Capture it!
31. Speech defect
32. Drink like a cat (2 words)
33. Chilled (2 words)
34. \*Balloon filler
36. U.K. art gallery
38. Place for a house plant
42. Get an F
45. Serape, alt. sp.
49. Jet follower
51. Water-heating apparatus
54. Bulwark
56. Hundred Acre Wood creator
57. Wing motion
58. Exude
59. Fish eggs, pl.
60. Winter precipitation
61. Person, place or thing
62. Swirling vortex
63. \*Part of a bikini
65. Leave speechless
67. Morning condensation

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	65			66				67
68							69				70			
71							72				73			



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# Annual Midwest Coast Wakesurf Open

MarineMax Lake Ozark Hosts Annual Midwest Coast Wakesurf Open, Saturday, July 15, at Ha Ha Tonka State Park. Proceeds from the Midwest Coast Wakesurf Open will benefit Wake for Warriors, a non-profit organization aimed at connecting injured military veterans by sharing their passion for wake and water sports. This summer, MarineMax is partnering with Wake for Warriors and will host veterans nationwide in July. By doing so, they hope to help heal the emotional and psychological wounds of military veterans and their families.

There are divisions for riders of all ages and abilities, including Grom (girls and boys ten and under), Juniors (16 and under), Open Women's (16 and up), Open Men's (16 and up), Master's (over 40), and Adaptive (a division for men and women with physical disabilities).

Participants will ride behind one of their latest Nautique models. The top three riders in each division will place. A \$50 registration fee for all riders and all classes. Riders will receive a free rider's jersey and will be entered

to win event prizes.

Come by boat or by land. There will be plenty of room in the cove to raft out and watch the event from your boat. When you are not riding, hike the park and enjoy the incredible scenery and views Ha Ha Tonka has to offer.

For more information and to claim your spot, email [teresa.riley@marinemax.com](mailto:teresa.riley@marinemax.com) or visit the MarineMax website here <https://bit.ly/41OCBEy>.

To raise money for Wake for Warriors, MarineMax will be raffling off a 1977 Chevrolet K5 Blazer, which has been fully restored by MarineMax team member Kenny Abbett who has donated his time and talent to supporting U.S. Veterans. The winner will be announced at the wakesurf open. Raffle tickets for the fundraiser will be \$25, to buy tickets, or donate, head online <https://bit.ly/3pFAeqe>.



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# As the Lake Churns

## First Quarter 2023 Figures Not Looking Pretty



Real Estate and Lake News with C. Michael Elliott

Here's some numbers to give you an idea of where we stand at the end of the first quarter of 2023.

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.

Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
<b>Residential, Villas &amp; Townhomes Waterfront</b>						
2020	146	\$54,332,236	109	\$372,139		
2021	224	\$130,564,452	85	\$582,877	53%	140%
2022	164	\$104,048,784	87	\$634,444	-27%	-20%
2023	120	\$75,511,007	51	\$629,258	-27%	-27%
<b>Residential, Villas &amp; Townhomes Offshore</b>						
2020	211	\$39,398,198	112	\$186,721		
2021	271	\$60,588,604	90	\$223,574	28%	54%
2022	257	\$66,952,065	73	\$260,514	-5%	11%
2023	177	\$46,960,940	61	\$265,316	-31%	-30%
<b>Waterfront Lots</b>						
2020	22	\$3,210,500	190	\$145,932		
2021	39	\$6,715,900	251	\$172,203	77%	109%
2022	40	\$8,836,400	135	\$220,910	3%	32%
2023	28	\$6,272,400	231	\$224,014	-30%	-29%
<b>Other Lots &amp; Lands</b>						
2020	68	\$2,375,250	118	\$34,930		
2021	116	\$5,088,430	283	\$43,866	71%	114%
2022	152	\$12,921,423	115	\$85,009	31%	154%
2023	106	\$9,884,225	77	\$93,247	-30%	-24%
<b>Condos &amp; Timeshares</b>						
2020	151	\$27,572,248	92	\$182,591		
2021	196	\$47,755,089	52	\$243,648	30%	73%
2022	158	\$46,178,500	61	\$292,269	-19%	-3%
2023	147	\$47,623,236	52	\$323,968	-7%	3%
<b>Commercial Properties</b>						
2020	26	\$8,179,300	188	\$314,588		
2021	24	\$7,955,682	226	\$331,487	-8%	-3%
2022	47	\$16,194,956	209	\$344,574	96%	104%
2023	15	\$8,081,100	85	\$538,740	-68%	-50%
<b>Farm</b>						
2020	2	\$397,000	134	\$198,500		
2021	10	\$5,128,600	130	\$512,860	300%	N/A
2022	14	\$6,753,700	106	\$482,407	300%	32%
2023	2	\$1,099,900	64	\$549,950	-86%	-84%
<b>Homes Over a Million</b>						
2020	3	\$3,759,375	205	\$1,253,125		
2021	22	\$37,929,509	109	\$1,724,069	633%	909%
2022	19	\$32,246,479	77	\$1,697,183	-14%	-15%
2023	14	\$22,420,845	54	\$1,601,489	-26%	-30%

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through March 31st of 2020, 2021, 2022 and 2023. The data collected for this report is information that was reported to the MLS as of April 10, 2023.

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R	A	Z	E	E		T	W	O		E				
B	L	O	O	P		T	A	N		P	O	O		
						F	O	R	A	G	E			
						N	O	M		R	A	J	A	
O	R	D	E	A	L									
C	O	L	T	S		G	I	L	L					
R	H	E	A			C	A	L	I	F				
A	B	I	T			A	L	P	S					
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L	U	C	R	E		S	M	I	S					
C	O	S	E	C										
A	D	A	M	S		L	A	C						

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## Nice C Folding Table Set

Oh, the Great Outdoors! Sunshine, fresh air, bugs and ... no cup holders. Unless you get the Nice C folding canvas table. This model ships with a built-in cooler below and a large netting serving area perfect for a bowl or cookpot above it. Four cupholders around the top make outdoor get-togethers or tailgating easy! Fold-up and lightweight for convenient storage, waterproof to survive all of life's little spills. \$49 Amazon



## Stanley Cocktail Set

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## Boating Trends

with Kyle Kelly of Kelly's Port

### Census Data, Post-Covid Cash, and Buyer's Craze

#### Census Data for 2021-2022

The nation went through a major transition in 2021 and 2022, and one of the most drastic has been population migration with Lake of the Ozarks being one of the biggest benefactors. As you can see below, the blue dots represent where people moved to and red dots for where they moved from – and as you can see the Lake is covered in blue. Adding to that, major cities – and states – all around us are dotted with red. This comes as no surprise to anyone who's lived here longer than a decade – you can see the building projects all around town, and with little real estate market availability this leads for a strong market for the Lake.

#### COVID Cash

One other very telling data point from our major banks, 33% of the population has 300%+ more cash in the bank than they did pre-COVID (2019). What's the correlation between these two? Well, if you have more cash in the bank – you're more readily able to move. If you're living paycheck to paycheck, it's much harder to pick up camp and move.

#### Real Estate vs. Marine

So, how's that compare with real estate compared to marine? With higher interest rates, your everyday homebuyer has been reluctant to sell as they've sitting on an artificially low interest rate. Plus, our local homebuilders can only build so much – so that leaves home buyers with little choice. However, in the marine industry, different than what we've had in the last three years – it's the opposite – boat buyers actually have a choice as lots are starting to fill back up

#### Buying Dynamic in Marine

So, not every dealer – ourselves included – have all the inventory we'd like to see. Best we can call it, is "hit and miss" depending upon what our clients are looking for. With all the COVID cash still around, buyers on the higher end are still here and buying



Kyle Kelly and kids

with both hands – some higher end builds as long as two years out. And other builders, like Bennington, who can deliver just about any unit you're looking for from in 6-8 weeks. At the end of the day, compared to the last year, the buyer has stronger buying power as they actually have options to sit down, find the right boat, and find the right dealership that fits their family's needs – as opposed to buying the first thing that floats, regardless of price or fit.

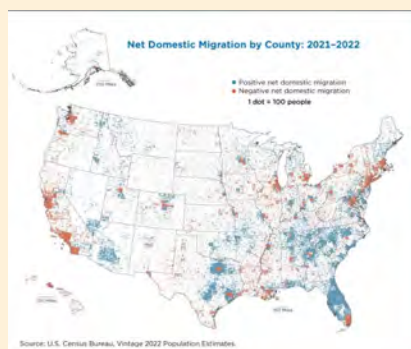
#### Boats Aren't Crazy Anymore

What does all of this mean to the everyday buyer? Things aren't crazy anymore – which is a good thing. Dealers aren't charging exorbitant figures for boats due to supply/demand – Kelly's Port never changed our new boat dealer margin as we felt it was the best for our clients as well as our long term relationships. But, there were a lot of decisions made in COVID times that just were – well, not founded in reason. The bad? Well, the used boat isn't going for crazy money anymore, but bringing sanity into all aspects of boating is better for our industry, better for Lake, and a better dynamic for all parties as they just aren't as – crazy...

#### Kelly's Port

We'd love to talk all things boating with you and the family. Visit our Marina or Showroom location, & meet with our team of educators. We're here to help your family make memories on the water.

[www.kellysport.com](http://www.kellysport.com)  
573-348-3888.



# Red Cross offers tips to help you have a great and safe summer



## American Red Cross

As we all head outside to enjoy the sunshine and warm weather this summer, the American Red Cross, Central and Northern Missouri, has steps you can follow to help stay safe.

"Many of us enjoy spending time outdoors with loved ones," said Rebecca Gordon, Executive Director of the Central and Northern Missouri Chapter. "The Red Cross wants you to avoid any danger no matter what your plans include and offers steps you can follow to have a safe summer." Visit [redcross.org/summersafety](http://redcross.org/summersafety) for more information.

### WATER SAFETY

Drowning can happen quickly and silently. Unless rescued, it could take as little as 20 to 60 seconds for a drowning person to submerge.

- Learn to be safe, make good choices, learn to swim and know how to handle emergencies.
- Provide constant, active adult supervision and know how to swim.
- Swim in an area with life-guards. Designate a "water watcher" to keep a close eye and constant attention on everyone in and around the water until the next water watcher takes over.
- Wear your life jacket.
- Reach or throw, don't go! In the event of an emergency, reach or throw an object to the person in trouble. Don't go in! You could become a victim yourself.
- Swimming classes are available for both children and adults. Visit [redcross.org/watersafety](http://redcross.org/watersafety) for a map of Learn-to-Swim providers in your community.
- Download the Red Cross Swim app for safety tips, kid-friendly videos and activities, and take the free Water Safety for Parents and Caregivers online course in English or Spanish.

### PICNIC, GRILLING SAFETY

Summer is a great time to get outside for a picnic or to fire up the grill. Follow these tips to prevent illness and keep everyone safe:

- Wash your hands, utensils and workstation before preparing the food.
- Separate uncooked meats,

poultry and seafood from ready-to-eat foods like salads, fruits, vegetables, cheeses and desserts. Use separate plates and utensils to prevent cross-contamination.

- Bring hand sanitizer if your picnic site doesn't have hand-washing facilities.
- If you are going to cook on the grill, bring a food thermometer to be sure grilled foods are cooked enough.
- Always supervise a barbecue grill when in use.
- Don't add charcoal starter fluid when coals have already been ignited.
- Never grill indoors.
- Make sure everyone, including pets, stays away from the grill.
- Keep the grill out in the open, away from the house, deck, tree branches or anything that could catch fire.
- Use the long-handled tools especially made for cooking on the grill to help keep the chef safe.
- Wash your hands before preparing the food.
- Don't leave food out in the hot sun. Keep perishable foods in a cooler with plenty of ice or freezer gel packs.

### OUTDOOR SAFETY

Whether camping or just enjoying the outdoors, follow these tips:

- If a camping trip is in your plans, know the level of ability of the people in your group and the environment around you. Plan accordingly.
- Pack a first aid kit.
- Take a Red Cross first aid and CPR course and download the First Aid app.
- Watch for sprains, falls and dehydration.
- Share your travel plans and locations with a family member, neighbor or friend.
- Bring nutritious food items and water, light-weight clothing to layer and supplies for any pets.
- There is a greater chance of getting bitten by mosquitoes and ticks outdoors Use insect

repellents containing DEET (N, N-diethyl-meta-toluamide) when you are outdoors. Be sure to follow the directions on the package.

- Consider staying indoors at dusk and dawn, when mosquitoes are most active.
- Wear long-sleeved shirts and long pants and tuck your pant legs into your socks or boots.
- Use a rubber band or tape to hold pants against socks so that nothing can get under clothing.
- Tuck your shirt into your pants. Wear light-colored clothing to make it easier to see tiny insects or ticks.
- When hiking in woods and fields, stay in the middle of trails. Avoid underbrush and tall grass.
- If you are outdoors for a long time, check yourself several times during the day. Especially check in hairy areas of the body like the back of the neck and the scalp line.
- Inspect yourself carefully for insects or ticks after being outdoors or have someone else do it.
- If you have pets that go outdoors, spray with repellent made for their breed/type. Apply the repellent according to the label and check your pet for ticks often.
- Get rid of mosquito breeding sites by emptying sources of standing water outside of the home, such as from flowerpots, buckets and barrels.

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August 26th & 27th Captain Ron's on the 34.5MM will once more play host to the fastest boats in the world! More than 100 drivers and their craft will vie for the title of fastest-The Top Gun! Since 2008 the event has raised \$2,900,000 for a host of Lake Area charities!



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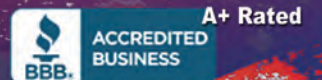
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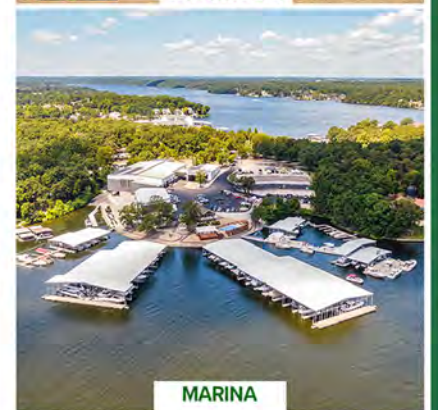
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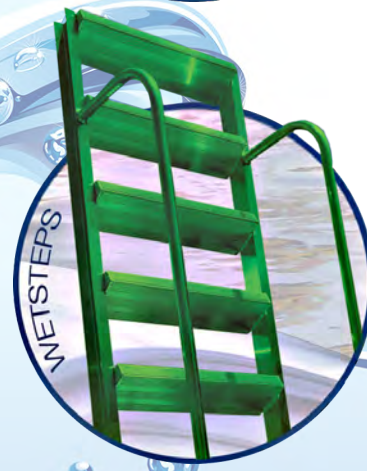
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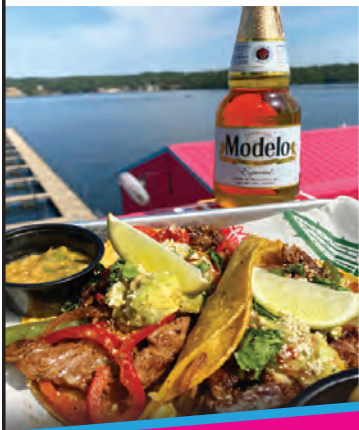
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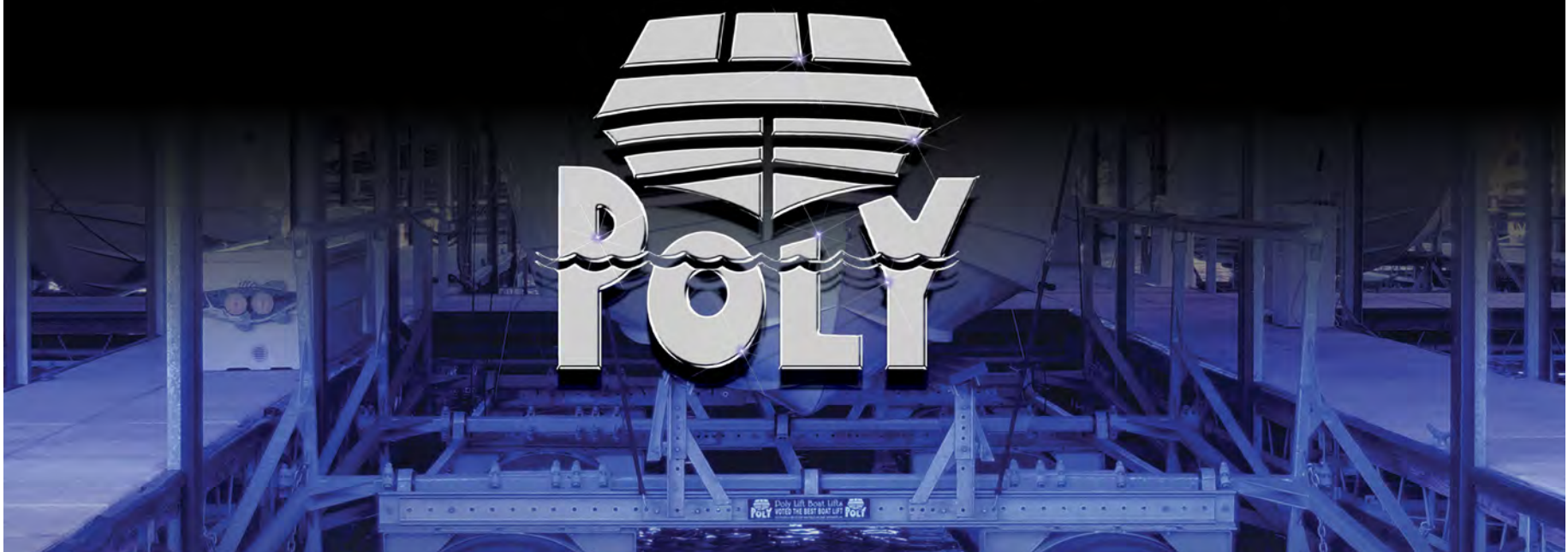


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