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VOL. 19 -- ISSUE 7

JULY, 2023



NEWS IN BRIEF



Oasis is a 'go'

Project begins immediately. Pg. 9



Public Safety

Trustee looks out for community. Pg. 18



It's A Win!

Benne Media takes home prizes. Pg. 19

Tech & Lifestyles

Your dose of cool gizmos and gadgets. Pg. 20



Crossword

Fill in the blanks on: 17 Solution: 19



Aquapalooza means Summer is finally here It's time to party family-style

By Nancy Zoellner

If the word "Aquapalooza" was included in dictionary.com, here's how it would probably read:

Aquapalooza

[ah-kwuh-puh-too-zuh]

Noun, plural

1. Four bands
2. Five hours of fun
3. The Lake's largest family event
4. A party at and in the Midwest's most famous vacation attraction

Adjective

Having all the elements of one heck of a fantastic party

Although many of the Midwest's Winter 2022/2023 predictions didn't come to pass, summer still seemed to take a long

time to arrive. Now that it's finally here, make sure you add Aquapalooza, the Lake of the Ozark's biggest and best family boating slash swimming slash splashing summer event to your calendar.

Starting at noon and running until 5 p.m. on Saturday, July 15, Aquapalooza will once again take place at Captain Ron's, located at the 34.5 mile mark by water, by land at 82 Aloha Lane in Sunrise Beach.

This year the band lineup will be; Old Soul Savage, Jacob Smalley and the Morgan County Line, Carly Collura, and SuperJam. They will perform live on a stage

set up to provide maximum visibility and sound quality for boaters and landlubbers alike.

In addition to providing great music and fun, the day will also include lots of vendors, food, fun activities and prizes.

Boaters who weren't able to reserve a dock slip in advance can simply tie up to each other and spend the day floating - in or out of the boat. Those who don't have a boat can come by land and party on Captain Ron's large sand beach. Special parking with shuttles will be available.

Aquapalooza, a Benne Media Production, was originally created as a MarineMax/Sea Ray owners' event. According to a 2008 press release, the idea for

the floating party came from a desire to let all boaters - or boater-wannabes - get a closer look at the models offered and the lifestyle afforded by owning a Sea Ray. The first year, 82 on-water get-togethers were held worldwide with 20,334 registrants and guests attending in 4,369 boats. By year three, those numbers had nearly doubled. Over the years, the party has grown to include all people who love life on the water - drawing an estimated 10,000 boaters each year to the Lake of the Ozarks event.

Since the first gathering, Benne Media has been the media partner for the Lake of the Ozarks' Aquapalooza.

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As The Lake Churns.com

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



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Armchair Pilot

By Nancy Zoellner

VACATION SEASON is in full swing. To help with planning, Microsoft has provided several tips for travelers. Using AI-powered search engines, Bing can provide travelers with a list of suggestions that includes flights, lodging, entertainment, meals - even the best time to visit. Microsoft's free OneDrive app can help make sure all the moments in time you captured by camera make the trip home. The PC folder backup automatically syncs your Desktop, Documents and Pictures folders on your Windows PC to your OneDrive. Your files and folders stay protected and are available from any device. Microsoft's OneDrive Personal Vault can protect digital copies of your passport, driver's license, and other important documents in an extra secure folder. Your personal vault is protected with two-step authentication, so that only you have access. Microsoft Edge can help you plan your trip in 70 languages. For more information, visit Microsoft.com and click on the Bing tab.

NOBODY GIVES BETTER air travel



tips than flight attendants. A Delta Air Lines flight attendant who doubles as a father provided 9 tips in *Afar* travel magazine. Be flexible and embrace the unexpected is #1. Although kids thrive on routine, that's a good tip even when not traveling. Good eating habits can be highly overrated. 2. Know that you're not alone. Although nobody wants to hear a baby crying, most people have dealt with a baby crying at the wrong place at the wrong time. 3. Board early when possible to get the kids settled in before the plane gets crowded. 4 & 5. Bring toys, electronics - devices loaded with favorite shows - as well as the old favorites like crayons and color books, and favorite snacks to keep them happy. Visit afar.com to read the story.

DO YOU LONG FOR a long adventure on the high seas? Then the "The Curious and the Sea" round-the-world voyage on Silversea Cruises might be for you.

The 140-day cruise, which is slated to depart on January 6, 2026 from Fort Lauderdale, will visit 70 ports in 37 countries including Mexico, Panama, Ecuador, Peru, Fiji, New Zealand, India, Jordan, and Israel before wrapping up the trip in Portugal on May 27. Guests will also have the option of joining three overland tours. If that's not quite long enough for you, Life at Sea Cruises recently unveiled a three-year cruise that will visit 135 countries.

BEFORE EMBARKING on any trip out of the country, travelers should always check with the U.S. State Department. The State Department recently issued travel advisories for Ecuador, Sri Lanka, Nepal, Maldives and travel warnings for Uganda, Argentina, Denmark, Ecuador, the Dominican Republic, Bolivia, and Peru. The advisory for Ecuador has to do with an increased amount of crime, including kidnappings; medicine, fuel and food shortages as well as frequent power outages and shutdowns of public transportation make travel to Sri Lanka inadvisable. Political uprisings and demonstrations in Nepal and terrorist attacks on tourism destinations in Maldives have brought about those advisories. Visit travel.state.gov for the full report.

WHILE SOME destinations should be crossed off the list, Mexican resort towns should be left on. That's according to an article in *Travel Off Path*, which states that Mexico has poured millions of dollars into its tourism industry. A good portion of that money is going to support safety and security measures that include armed security, police and military - even on the beaches. Statistics show that fewer than 1



percent of tourists in Cancun have been victims of a crime. Those who are have are typically those who have wandered away from the safe confines of tourist hot spots.

REGARDLESS OF WHERE you travel internationally, American tourists are considered a hot com-

modity. Europeans, in particular, are fond of the overseas visitors, especially when they hail from New York or Los Angeles. That's because of their spending power. According to Worlddata.info, in a comparison of over 68 countries, the USA comes seventh with an average income of \$70,930. "The average income is calculated by gross national income and population. On dividing all annual incomes and profits by the country's population, we will see the average income per capita. Included in this amount are all salaries and wages, but also other unearned income on investments or capital gains. The average gross annual wage per full-time employee in the USA was \$74,738 in 2021, or around \$6,228 per month (\$4,648/year more than in the previous year)."

LIKE NEARLY every other industry, the Federal Aviation Administration is facing staffing challenges and, according to a recent government audit, doesn't have the answers to fix the problem. U.S. airline heads have said they anticipate record travel this summer and warned that the staffing issues could pose risks to the continuity of air traffic operations. However, although they've asked for more air traffic control operators, the report said the FAA has not been able to accomplish that. Part of the problem is that the job requires up to three years' training - which would have put class "kick-off" in the midst of COVID 19. Regardless, the FAA is currently short some 3,000 controllers which means that 77 percent of the nation's ATC facilities are staffed below the FAA's 85 percent threshold.

NIGHTLY RENTALS might not be the cash cow some expected them to be. According to a report put together by the data analysis firm Beyond Pricing, "U.S. occupancy for July is pacing about 5 percentage points down year-on-year, from 37 percent in 2022 to 32 percent in 2023." That means 2023 numbers are similar to those seen in 2019. With so many properties being bought up for short-term rentals, owners are already dropping their rates. A new rental platform Hostshare allows rental hosts to trade unbooked nights with other hosts for an annual fee. However, in markets where there are no hotels, nightly rentals are doing well, with 10 cities seeing their first Airbnb renters this quarter, and nightly rentals in areas of sports events are consistently showing strong numbers. Visit dailylodgingreport.com for more information.

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Aldermen take 'wait and see' position on casino

By Nancy Zoellner

Until they get more information, Lake Ozark aldermen won't throw their support behind the Osage Nation's plans to build a casino in the city.

That stance, shared by three of the six aldermen and the mayor, came across loud and clear at the June 13 board meeting after a resolution of support for the project

was voted down in a 3-to-3 vote, with Mayor Dennis Newberry casting the deciding vote.

In late 2021, the Osage Nation issued a press release stating that they had purchased 28 acres across from Eagles' Landing with plans to build a \$60 million casino and entertainment complex consisting of a hotel, convention center and restaurants.

In February of 2022, Newberry told the board of aldermen that while an architect's rendering of the proposed entertainment complex showed the project would include a casino, sports bar, restaurant, and meeting space in Phase 1, and, at some point in the future, a hotel, those components might not be built until a later date. Newberry said he was told a "temporary"

casino facility could be open for business within the next couple of years, but he told the board that he didn't have details on what that would look like. He said he hoped those details would be shared in coming months.

Then at their May 23, 2023 meeting, the board packet included a resolution which stated that the city was "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."

At that meeting Newberry said when the Osage Nation initially announced its plans, he was asked for an endorsement, which he declined to give. He explained that he needed to know what the project would entail before deciding if he was for or against it.

"I have never seen a time in the last 18 months where I have been given enough information about the project to do that," he explained.

At the May 23 meeting, when the matter was tabled, and again at the June 13 board meeting, Newberry said he would not approve the resolution until he knew what the Osage Nations' development plans included. He also stated more than once that he was not sure why it was in the packet or even who asked for the resolution, "I know I sure as hell didn't."

In a later interview, Lake Ozark City Administrator Harrison Fry provided the answers.

He said the idea for the resolution to support the Osage Nation casino came up during a meeting held earlier this year that included Fry, Osage Nation representatives, Lake Ozark Public Works Director Matt Michalik, and Alderman David Ridgely, serving as mayor pro tem due to a scheduling conflict with Newberry. Fry said Osage Nation representatives wanted to know what upgrades would be needed to provide city services - things like water and sewer - to the casino. They also wanted to discuss the results of a traffic study with Michalik.

Fry said during that meeting, it was mentioned that the board had listed, "Work closely with Osage Nation and private casino developers to reach optimal project success" in the action plan for 2023,

and Lake Ozark officials asked Osage Nation representatives for guidance on what that would look like.

"They referred to a letter/resolution of support similar to what had been produced for the two private gaming bills earlier this year, as a sign of goodwill toward building the partnership. After this, Alderman Ridgely asked Chris (Rohrer, city attorney) to prepare a list of questions from the board of aldermen regarding the project, to be sent to the Nation. I believe this letter went out on May 17, and was shared with the board," Fry said, adding that the letter to aldermen stated a resolution of support would not be presented to the board until it was requested by an elected official. "In the same timeline, Chris asked the Nation's attorney to provide language that would be appropriate for inclusion at the point where the board wanted to take action."

Fry said that draft was shared with aldermen on May 15 through individual emails. Then on May 18, Alderman Judy Neels called him, asking if the resolution would or would not be on the agenda.

"I shared with her that Chris and I had not been directed to prepare a resolution at this point, and that it would not be on the agenda until we were directed to do so. On May 19th, I was at Chris's office preparing the rest of the meeting packet, and we received a call from Alderman Neels that ended in her requesting a resolution be prepared to be added to the agenda. She made specific requests that altered the submitted draft from the Nation in several ways, that Chris and I then prepared, and she approved for inclusion in the packet. This is the version that was on the agenda for discussion on May 23, and again on June 14," Fry said.

During the public comment portion of the June 13 board meeting, Joe Roeger, who has repeatedly asked aldermen to vote against measures to bring any casino to the Lake area, said he felt the city was being used as "a pawn, a shill for the Secretary of the Interior to approve the request." Under the Indian Gaming Regulatory Act (IGRA) 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 governor of the state where the casino is to be located. Roeger also asked

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Seniors Corner

The Power of Home Staging to Meet Buyers' Heightened Expectations

If your real estate agent suggests staging your home before selling, but you have misgivings about it, you may want to reconsider.

After all, some buyers who home improvement TV shows have influenced may arrive at your home with high expectations.

Staging makes it easier for them to visualize your property as a future home and may help you get a higher offer. For example, 20% of buyers' agents said that staging a home increased the dollar value offered by between one and five percent, compared to similar un-staged homes.

In addition, sellers' agents say having photos (89 percent), traditional physical staging (44 percent), and videos (44 percent) for their listings were much more or more important to their clients.

That's according to the 2023 Profile of Home Staging done by the National Association of REALTORS® Research Group's Research Group.

Here are some additional takeaways.

Home improvement shows have had a definite effect on the home buying and selling processes, and 64% of respondents to the NAR study said buyers were disappointed by how houses looked compared to homes they saw on TV shows.

Other effects TV home improvement shows:

Unrealistic expectations/increased expectations (73%)

Higher expectations of how homes should look (55%)

More educated home buyers and sellers (26%)

In addition, staging can cut the time—either slightly (27%) or greatly (21%)—that your home sits on the market.

Still, you don't necessarily have to stage the entire home. For buyers, it's very important to stage the following:

Living room (39%)

Primary bedroom (36%)

Kitchen (30%)

Staging guests' (9%) and kids' bedrooms (10%) are the least important for buyers.

In addition to staging, you can improve your house's appearance with some DIY projects. Among the top home improvement items agents recommend to sellers before putting a house on the market, include:

Decluttering the home (96%)

Doing an entire home cleaning (88%)

Removing pets during showings (83%)

Getting professional photos (73%)

Making minor repairs (72%)

Carpet cleaning (71%)

Depersonalizing home (65%)

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Lake Ozark officer recognized

By Nancy Zoellner

When Lake Ozark Police Officer Justin Fenwick walked into the house where he'd been dispatched on a medical call, his thoughts were focused on one thing - there was a life to be saved. And he did what he'd been trained to do to accomplish that. He started CPR on the elderly woman, who wasn't breathing, and continued for more than 4 minutes - until paramedics with the Lake Ozark Fire Protection District arrived and took over.

Police Detective Sgt. Mark Kordula recognized Officer Fenwick for his "exceptional service to the citizens in the City of Lake Ozark," by presenting him with a Letter of Commendation and Lifesaving Award at the June 13 Board of Aldermen meeting.

Kordula read his letter of nomination to the board before making the presentation.

"On May 28th, 2023 at approximately 9 a.m., Officer J. Fenwick responded to a residence in Lake Ozark due to a medical call. As Officer J. Fenwick arrived on scene, he located an elderly lady unconscious and not breathing. Officer J. Fenwick noticed the husband to be distraught so he calmly took control of the scene and began CPR on the elderly lady. Officer J. Fenwick performed CPR for 4

minutes and 6 seconds, giving the EMT's time to get there and get the LUCAS machine set up to continue chest compressions. Due to Officer J. Fenwick's fast response, the elderly lady was able to be transported to the hospital for more advanced lifesaving procedures. Officer J. Fenwick showed his abil-



Det. Sgt. Marek Kordula, Officer Justin Fenwick and his son, and Chief Jeff Christiansen posed for a photo after the presentation.

ity to calmly and effectively perform his duties as an officer for the city of Lake Ozark. Due to Officer J. Fenwick's exceptional actions, Chief Jeff Christiansen and his command staff have awarded this officer with the Lifesaving award."

Officer Fenwick, who has been working in law enforcement and working with the Lake Ozark PD for

about a year and a half, said in a later interview that woman's husband had stopped by the police department a couple days earlier to tell him that his wife had passed away.

"Although she didn't make it, her husband did exactly the right thing. He called 911 as soon as he found her unresponsive so

there was a very short amount of time between the time he found her and I arrived. I had her husband go outside and wait, then advise the medics what was going on," he said. "Of course, that's not the outcome we all hoped for but I was happy we were able to get her back and transported to the hospital for further care."

Popular shopping center to grow again

By Nancy Zoellner



Prewitt's Point is getting two new retailers - Mattress Firm and OshKosh B'gosh Carter's.

Andy Prewitt said the two will share an 8,500-square-foot divided building that is currently under construction on the lot adjacent to Old Navy. Workers with Bill Long Construction were in the process of digging trenches for footings in late June, he said, "So I would assume there will be blocks going up in the next week or two. Bill was born and raised in Lake Ozark and built Old Navy for us. We've known him for a long time and he does a good job so we were happy to work with him again on this project."

Mattress Firm currently has locations in Jefferson City, Columbia, and Springfield, as well as several other locations in Missouri.

Carter's Inc. acquired OshKosh

B'gosh Inc. in 2005. Both brands sell baby, toddler, and youth clothes. Even after the acquisition, the two maintained separate stores. However, in 2020, Carter's announced plans to open 100 "co-branded" Carter's and OshKosh B'gosh stores over the next five years. Carter's is one of the few stores still open in the Osage Beach Outlet Marketplace. About a year ago, OshKosh B'gosh closed its outlet mall location across the parking lot and moved merchandise into the Carter's store. Prewitt said they will be closing the outlet mall store to move into the new location.

"If all goes as planned, they are going to be done with our construction in October and I want to say the stores are going to be open sometime around the beginning of next year. Our broker has been handling it but we've been working with them for about a year and a half," Prewitt said.

Although they recently resurfaced the parking lot around the building that used to be home to Pier One, he said they do not have a tenant lined up.

"We have a couple people looking at it but don't have any letters of intent," Prewitt said, adding that although they've been in talks with a couple different entities, they don't have any commitments from anyone for the storefronts next to Kohl's in Eagles' Landing either. "It's been kind of quiet."

Old Navy is the latest addition to Prewitt's Point. Construction of the 12,500-square-foot building began in the summer of 2019; the store opened in early 2020.

Prewitt's Point currently includes around 700,000 square feet of retail space. It was built with the help of a Transportation Increment Financing (TIF) plan, the first for the city of Osage Beach. The TIF plan was approved by the board of aldermen at their July 6, 2000 meeting. In addition to bringing major retailers like Lowe's, Target, and Marshall's to the Lake area, the shopping center created more than 1,000 jobs.

Prewitt said they are also still in discussion with the Simon Group over acquisition of the Osage Beach Outlet Mall.

Managing Rental Property

Balancing Your Needs with Renters' Wants



Erin Burdette

When contemplating purchasing a second home at the Lake of the Ozarks, there are a lot of considerations. One of the big ones being the size of the property. The majority of rentals at the Lake of the Ozarks fall in the 2-3 bedroom category. While these could be considered the most popular for rentals, they also have the most competition, so be sure to keep that in mind.

First, consider the size of your family, the number of people that would regularly be using this property as a second home. If you're a family of 7, then a 1-bedroom condo is not going to work for you. On the other hand, if it's just you and your spouse, there's no sense in purchasing a 6-bedroom home. There is currently a lack of one-bedroom condos for short-term rentals in the Lake area. If you are a single person or a couple with no children, investing in a one-bedroom condo may be an option for you.

The Lake of the Ozarks area offers a very short rental season, so to "invest" in a more expensive property, that you don't need for your own family, would typically just not make financial sense. Our best owners are those that are just looking to offset some of the costs of owning a second home or condo by renting it out when they're not using it.

Once you've determined what size property to buy, you'll want to consider the bed sizes. While you may want a bunch of twin beds to accommodate all your grandchildren, that is not usually a great option for rentals (unless you have a large home). In the past, 75% of groups coming to the lake consisted of families; now we are

seeing that 50% of vacationers are couples or groups of friends without children. These types of groups prefer king and queen beds over twin beds.

If you have children close in age or the same gender that can share a queen bed instead of having their own twin beds, do that. This is where the balance comes in. If you need those twin beds so your son and daughter have separate beds, then, by all means, go with the twin beds. However, whenever possible, stick to king and queen beds as they are more popular among rentals. Many kids are fine with sharing, but couples, however, do not want to sleep in separate beds and you don't want to eliminate 50% of your potential rentals because of your choice in bed sizes. Bunk beds are also typically not a good idea for the same reason, as adults and couples definitely do not want to sleep in bunk beds.

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

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Protect yourself from AI scams!

Artificial Intelligence (AI) has revolutionized various industries, but it has also given rise to an increase in AI scams. From fraudulent AI products to sophisticated phishing attacks, it's crucial to be aware of these scams and take proactive measures to protect yourself.

Educate Yourself about AI Scams:

Familiarize yourself with real-world examples and common techniques used by scammers. Stay updated on the latest news, reports, and research papers that highlight AI-related fraud schemes.

Example: In 2022, a popular AI-driven investment platform promised extraordinary returns using advanced trading algorithms. However, it turned out to be a Ponzi scheme, using new investors' funds to pay the promised returns to existing investors. Investors who were not aware of the scheme lost substantial amounts of money.

Verify the Authenticity of AI Products:

Before investing in any AI product or service, conduct research to validate its authenticity. Check the credentials of the company or individual offering the product. Look for customer reviews, ratings, and testimonials from reliable sources. Be cautious of exaggerated claims and promises that seem too good to be true.

Example: In 2021, a fraudulent AI-based health app claimed to diagnose medical conditions accurately by analyzing images. It attracted a large user base, but the app's diagnoses were often incorrect and potentially harmful. Users who relied on the app for medical advice experienced severe consequences.

Protect Personal Information:

Scammers often exploit personal information to carry out AI scams. Be cautious about sharing sensitive details online on unfamiliar websites or platforms. Don't respond to unsolicited emails, messages, or phone calls that request personal information.

Example: In 2023, a phishing scam targeted users of a popular AI-powered virtual assistant. Users received emails claiming to be from the virtual assistant's developers, requesting login credentials to improve the assistant's performance. Users who fell for the scam unknowingly handed over their personal information to scammers, leading to identity theft and financial loss.



Sandy Waggett

Use Strong Passwords and Enable Two-Factor Authentication:

Creating strong and unique passwords for your online accounts is crucial to protect them from unauthorized access. Utilize a combination of letters, numbers, and symbols, and avoid easily guessable information. Add two-factor authentication whenever possible to add an extra layer of security to your accounts.

Example: In 2022, hackers exploited weak passwords to gain unauthorized access to an AI-powered home security system. They gained control over the system, disabling alarms and accessing live video feeds. Homeowners who did not use strong passwords and enable two-factor authentication became victims of this intrusion.

Be Wary of Phishing Attacks:

Phishing attacks are a common method used by scammers to trick individuals into revealing sensitive information. Exercise caution when clicking on suspicious links or downloading files from unknown sources. Verify the legitimacy of emails or messages by checking for spelling errors, grammar mistakes, or unusual requests. When in doubt, contact the organization directly through their official website or customer support.

Example: In 2021, a phishing campaign targeted users of a popular AI-based financial platform. Users received emails disguised as official communications, requesting their login credentials to resolve a supposed security issue. Those who fell for the scam had their financial accounts compromised, resulting in substantial monetary losses.

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Oasis project looks like a 'go'

By Nancy Zoellner

With approval of the Tax Increment Financing plan by the Osage Beach Board of Aldermen, the Oasis at Lakeport project continues to move forward. Plans call for a hotel and parking garage, restaurants, an amphitheater, marina, boardwalk and an amusement park with a roller coaster, and thrill and family rides, along with a 200-foot-tall observation wheel.

A press release from SkyView Partners, who, along with Big Thunder Marine Owner Fred

Ross and Tegethoff Development, are building Oasis at Lakeport, said they planned to start construction immediately. The developer said they hope to have the \$350 million project open in 2024.

"With the development plan approved by the City of Osage Beach, we are extremely pleased to begin construction of Oasis at Lakeport, which will offer year-round attractions and entertainment for everyone at the lake to enjoy," Todd Schneider, co-managing partner of SkyView Part-

ners, said in the release.

Earlier this year, developers started clearing the land for the project, located at Highway 54 and Jeffries Road, adjacent to the Grand Glaize Bridge.

"The CID (Community Improvement District) is kind of the last piece in that four-piece financing puzzle and the second reading should be on this next meeting coming up right after the holiday," said Osage Beach City Administrator Jeana Woods. The next meeting is set for 6 p.m. on Thursday, July 6 at City Hall.

"The redevelopment agreement and all those other pieces - the Chapter 100 the TDD (Transportation Development District) was created - although that's kind of created through the Circuit Court - and they've got till the end of the year to purchase the rest of the property."

The redevelopment agreement hinges on the developers' ability to purchase the land currently occupied by Lakewood Resort.

"We included certain stipulations and that's one of them," Wood said. "For the for the plan to work they've got to own the property so they've got to work on between private developer, private party to private party. They've got until the end of the year to negotiate whatever they're going through on that. The agreement contemplates them solidifying ownership of everything within the plan by the end of year. If they can't do that, then it's back to some part of the drawing board because that will definitely change the plan."

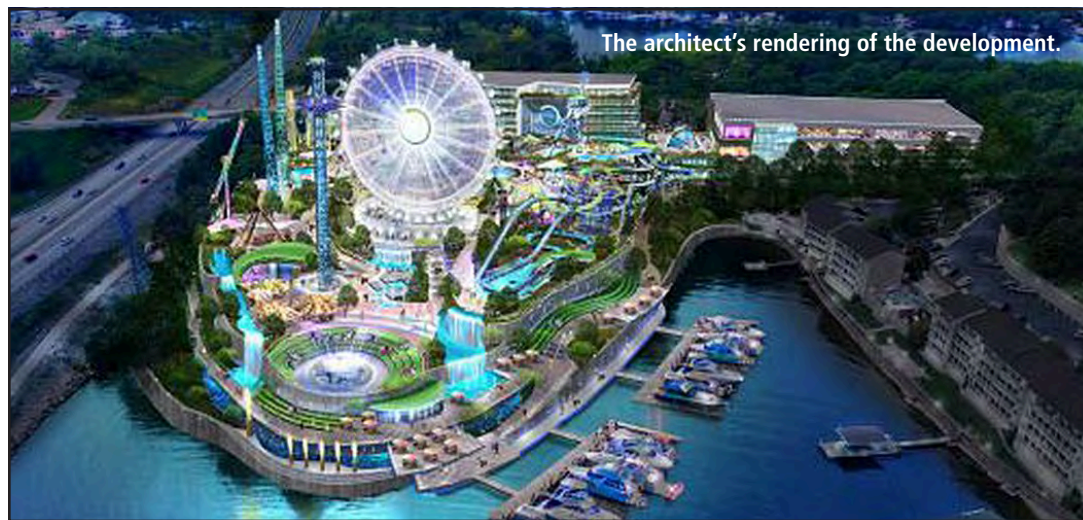
The developers said the timeshare board had previously agreed to sell the entire project for around \$8 million, but later backed out on the deal so they've been attempting to buy them up one at a time.

According to the TIF plan paperwork, the area was "blighted," with buildings in a state of disrepair.

A timeshare owner who had owned his timeshare for decades before buying property at the Lake agreed that the buildings needed work. He also said he had not heard anything from the board of directors that oversees the property.

Some elected officials have been against allowing the developers to use a TIF and Super RIF to fund the project. A TIF permits the use of a portion of local property and sales taxes above what was already being collected to help fund the redevelopment of certain designated areas. The agreement stipulates the length of time those taxes can be kept. A Super TIF also allows state tax to be kept by the developer - again, for a designated period of time. The taxes can be used only for infrastructure - things like water, sewer, and roads.

Gail Griswold, president of the Camdenton R-III school board, is one who has voiced opposition. She said the project could cause enrollment to jump. However, the project does not include a housing component.



The architect's rendering of the development.

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A Matter of Trust

Emotional Biases During Market Volatility

The past 15 months have shown us volatility that we have not experienced since the Great Financial Crisis in 2008 – 2009. With a combination of post pandemic inflation, war in Europe, talk of recession, and rising interest rates that haven't been seen since the 1980's, there is a lot of emotion to go around in the world of investing. While it is perfectly natural to have a range of feelings in markets like these, it is important that you don't let fear of the market lead you to the biggest risk of all – not reaching your long-term financial goals. Given enough time and the right investment strategy, any market crises can be overcome.

Generally speaking, investors are driven by two underlying emotions, fear and greed. Both can be equally powerful as well as equally problematic. Fear can cause investors to act too rashly or impulsively, causing greater negative impact to a portfolio. Likewise, greed can cause an investor to fail to act when it is in their best interest.

One of the most impactful mistakes that investors can make when there is a rise in the turbulence of the markets is to regard the declines in their investments as "losses" rather than the natural ebb and flow of the market. These declines are only "losses" on paper and are not realized unless the investment is sold, or the allocation is shifted to a more conservative one. If the investments are held, then there is the likely potential that the investment will recover their lost value. As we learned in 2008, those that sold out of their investments close to the bottom took significantly longer to regain their principal than those who stayed the course.

There are a couple common pitfalls that investors should avoid during periods of market fluctuation in order to stay on track with their goals.

Loss Aversion

Loss aversion is when investors feel the pain off loss more than the joy of gain. A study on loss aversion conducted by Nobel Prize winner Daniel Kahneman and mathematical psychologist Amos Tversky illustrated that the average investor feels the pain of an investment los-



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager
 ing value twice as much as the joy of that investment gaining value. Loss aversion can result in an investor selling too soon or changing the allocation of their portfolio at an inopportune time.

Selective Memory

Another common pitfall that plagues investors during volatile market conditions is selective memory. This is the tendency to remember the years when the market was positive more so than the years when it was negative. This is especially important when we look at the stock market over the past few years. Last year the S&P 500 dropped 19%. However, this was preceded with three consecutive years where the market was up double digits: 29%, 16%, and 27% respectively.

It can be an extremely difficult task keeping our emotions in check during times of increased market volatility. We are bombarded by news outlets, social media, and talking heads whose goal is generally not to educate and reassure, but to drive viewership. It is imperative that we are aware of our emotional biases when it comes to investing and always keep our long-term financial goals top of mind. Contact Trenny Garrett or Bart Schulte at trenny.garrett@centraltrust.net or bart.schulte@centraltrust.net or (573) 302-2474 so we can help you navigate these unsure waters and to keep your financial course steady and true.

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.

From AI to feeding the hungry, SCORE has it covered

SCORE presents free live webinars each month. Visit score.org and click on the "Take a Workshop" link to get more information or to register for the event you wish to attend.

How to Protect Your Business and Invention Using Trademarks, Patents and Copyrights

This 90-minute live webinar is set for noon on Tuesday, July 11

If you're an entrepreneur, start-up or small business owner, it's important to understand how to protect yourself using intellectual property rights. In this session, we'll be joined by experts from the United States Patent and Trademark Office (USPTO) and a successful inventor and entrepreneur who will break down the basics of patents, trademarks and copyrights.

In this webinar, we'll discuss the federal trademark registration process, the importance of trademarking goods and services, how patents can protect innovative ideas and preserve your creative work with copyrights.

Learning Objectives:

- Understand the different types of intellectual property
- Learn the federal trademark registration process
- Practical application of trademarks, patents and copyrights in the business world

Live attendees will receive free business resources and a link to this webinar recording.

About the Presenters

• Janet Gongola is the vice chief judge for strategy at the USPTO Patent Trial and Appeal Board. She manages long-term strategic planning, internal and external training, and stakeholder engagement. She was appointed to the PTAB in October 2016.

• Mariessa Terrell is an attorney advisor in the USPTO's Trademarks Customer Outreach office. Previously, she served as a USPTO trademark examining attorney and solo trademark practitioner.

• Brian Fried is known as "The Inventor Coach," an inventor, 3x author, expert speaker and host on innovation and invention.

Increase Your Sales by Attracting Your Target Market

This one-hour live event starts at noon on Thursday, July 13.

Understanding your target market is one of the most effective ways to increase your business sales. Your target market is your ideal customers who pay, stay and refer others to your busi-

ness, resulting in a consistent rise in sales over time.

In this webinar, our expert presenter will show you how to determine your target market and how to structure your business to attract your ideal customer.

You'll learn:

- How to find your best customers who pay, stay, and refer others like themselves
- How quality customers can be more valuable than having more customers
- How to attract your best customers and repel the folks you don't want
- How to stand out from the competition by creating irresistible offers

Live attendees will receive free business resources and a link to this webinar recording.

About the Presenter

Alexander Nouveau is the founder of a real estate lead generation company, an executive resume service, and recently NouveauStartups.com - which is a company that helps business owners rapidly scale their businesses.

How to Start a Food Truck Business: A Step-by-Step Guide

Start a whole new career with tips you'll get at this one-hour webinar, set for noon on Thursday, July 20.

Do you have a passion for the culinary arts and want to start your own business? If so, starting a food truck might be the perfect business for you. This live webinar, "How to Start a Food Truck Business: A Step-by-Step Guide," will provide the information you need to launch and run a successful food truck business.

Key topics include:

- Identifying your concept and developing your idea
- Finding the right vehicle
- Keeping your business legally compliant with health regulations and permits
- Choosing the right spots to sell your food

Following the presentation, there will be a question and answer session with a panel of food truck entrepreneurs and business consultants.

Live attendees will receive free business resources and a link to this webinar recording.

About the Presenters

• Lori Karbel's career included management of projects, processes, people and budgets in the consumer goods and healthcare industries.

• Alistair Batsell-Young is a serial entrepreneur and certified lifestyle coach for Health and

Business who loves to empower small business owners and teams.

• Gene Calvano has been a SCORE Mentor for over 10-years, he was a system engineer and sales representative for IBM Corporation and has experience in sales, business development, and marketing and has helped many food service businesses start and grow their business.

• Richard M Brooks has been a mentor in the SCORE Cleveland chapter since December 2018. Prior to joining SCORE, he held leadership positions with Stouffer Hotels & Resorts, The Boca Raton Resort & Club, Hyatt Hotels & Resorts, MeriStar Hotels, Fidelity Investments and PlanSoft Corporation.

• Frank Taylor has over 40 years of experience in a variety

of finance and accounting roles in the restaurant hospitality industry.

How to Effectively use Artificial Intelligence in Your Business: A Step-by-Step Guide

This one-hour live event is set for noon on Tuesday, July 25.

Artificial intelligence has emerged as a revolutionary tool for start-ups and small businesses. However, using AI successfully requires strategy and a good understanding of the AI tool's applications, challenges and best practices.

In this webinar, our expert presenter will break down the different AI tools available to you and guide you through a six-step process for effectively deploying AI into your business operations.

You will learn:

- How AI functions and potential

applications

A six-step process for Implementing AI tools in your business

Actionable strategies for using AI in prospecting, negotiation, and closing deals to drive business growth and success

Whether you are an executive, a manager, or an aspiring entrepreneur, this webinar is designed to equip you with the knowledge and tools to leverage AI's transformative capabilities.

Live attendees will receive free business resources and a link to this webinar recording.

About the Presenter

Robyn Anderson is an expert in the application of artificial intelligence in business. As the founder of MyJams.AI, She has been at the forefront of the AI revolution, providing businesses with a suite of AI-powered tools.

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Junior Police Academy program offered

By Nancy Zoellner

The Camden County Sheriff's Office is still taking applications for its Junior Police Academy but time - and available spots - are running out.

The academy is open to students in sixth through eighth grades who attend Camdenton Middle School, Oak Ridge Intermediate, Macks Creek R-V School District, Stoutland R-II School District, Climax Springs R-IV School District, School of the Osage, and any private schools with students who live in Camden County.

The deadline has been extended to July 7, according to Sgt. Scott Hines, public information officer for the sheriff's office.

"We pushed the deadline back to July 7th primarily because we didn't get the information out to the schools before the end of the school year so they weren't able to get that information out to the students," he explained. "So I posted the information on our Facebook page and I tagged the different schools in the hopes that the parents that followed those schools' social media accounts would see it. I think it worked because we got several applications towards the end of last week."

Hines said the training room can accommodate 25 students; they currently have 12 enrolled.

He said the academy runs for five days.

"A couple of those days are only 8 a.m. to noon and then a

couple of those days are for the whole day. This year the Department of Conservation is going to be there to share information about conservation and safety in the woods. We've also partnered with the Department of Natural Resources and state park rangers will be coming in to present a block of instruction on what to do if you get lost in the woods - what's the safe way to go about getting found," Hines said. "We will also do some 'crime scene stuff' where our detective unit will put on a crime scene display. The kids will learn how to process fingerprints and how to collect like evidence like blood samples - but obviously not real blood."

Hines said the program started several years ago but he didn't know how many had gone through the program because some years they weren't able to hold the academy and some years, they didn't have the interest.

"However, it is a great way to build awareness. Like everybody else in the country right now, we're struggling with recruiting because the applicant pool has become so small. By doing a program like this - if we can spark some interest in some young people - then maybe when they get older, they might consider a career in law enforcement," he said.

Download your application by visiting <https://www.camden-countymoshersheriff.org/current-events>

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Continuing what she started

By Nancy Zoellner

In a disaster, like a tornado or earthquake, law enforcement, fire, and paramedics can quickly be overwhelmed by demand and might not get to everyone who needs help for hours or even days.

Village of Four Seasons resident Ranita Jones knows that because Horseshoe Bend is somewhat cut off from the rest

injuries, and reduce the amount of losses.

Her desire to continue improving emergency preparedness brought her back into local government.

Jones, who served as a Village of Four Seasons trustee from 2014 to 2018 was recently sworn in for another term as trustee by board president Tony Baldrige

ing Village meetings to talk about what the committee was doing so when I was asked to fill Cindy's spot, I said 'Yes' because I felt that I'd have more opportunities to continue those efforts as a member of the board," she said.

Even after deciding not to run again in 2018, Jones continued to work closely with the Camden County Emergency Manage-



Ranita Jones was sworn in as a Village of Four Seasons trustee by board president Tony Baldrige. The flip chart, created by the Horseshoe Bend Emergency Preparedness Committee to provide basic emergency instructions, is available in the foyer of Village Hall at 133 Cherokee Road.

of Camden County - and with only one road to get on and off the Bend, could physically be cut off - it is important for residents to be as prepared as possible for a variety of scenarios.

In 2010, she started an emergency/disaster preparedness campaign due to her concern about how disasters would be handled here on the Bend. The campaign eventually created the Horseshoe Bend Emergency Preparedness Committee, which consisted of a few Village of Four Seasons residents whose mission was to encourage residents on Horseshoe Bend to be better prepared for any disasters. In addition, she also worked to establish the Map Your Neighborhood program, which is designed to improve disaster readiness at the neighborhood level. Each group of residents, no matter the number but ideally from 15 to 20 homes, learns what to do in the first hour following a disaster to save lives, reduce the severity of

at the June 14 meeting. She filled a vacancy left when Jim Holcomb stepped down. When she took office in 2014, she replaced Cindy Lonergan, who had moved out of the Village.

"I initially got involved back in 2014 because I wanted to get the Village more prepared in dealing with any disasters and to lessen the chaos if we did experience some sort of disaster. Horseshoe Bend is kind-of cut off from the rest of Camden County and when I started there was no working agreement with the county's Emergency Management Agency. Former trustee Cindy Lonergan spearheaded the effort for the Village to acquire a trailer and emergency supplies, which they still have. The lower level of the Village Hall was planned to be able to be set up to serve as a command post and was equipped with a ham radio, which allows you to communicate without internet or cell phone service. I had been attend-

ment Agency and as a result, the Village of Four Seasons is now recognized as a secondary emergency operations center. Also in 2018, she and her husband, Bill, became active in the Camden County Community Emergency Response Team (CERT) program, which trains volunteers in basic disaster response skills and light search and rescue.

She also continued to attend the Village meetings as well as the Horseshoe Bend Special Road District and Camden County Water District meetings so she could stay informed on what was going on in the community.

"When I was recently asked to serve again as a trustee, it seemed natural for me to do that. I think it's a good opportunity for me to continue promoting emergency preparedness and to help get the Village better prepared for something like that if we do ever have a disaster," Jones said, adding that she hopes to also meet with

continues on page 18

Mortgage \$ense

A Comprehensive Guide to Your Mortgage Options Pt. 1

When it comes to financing your dream home, understanding the different types of mortgages available is crucial. Team Lasson, located at the beautiful Lake of the Ozarks, offers a wide range of mortgage options tailored to meet your unique needs. In this comprehensive guide, we will explore the differences between conventional loans, fixed-rate mortgages, adjustable rate mortgages (ARMs), jumbo loans, VA loans, FHA loans, and USDA loans. For a personalized recommendation, contact our Lake of the Ozarks mortgage lender today!

CONVENTIONAL LOANS are mortgages that are not insured or guaranteed by a government agency. These loans typically require a higher credit score and a down payment of at least 3%. With a conventional loan, borrowers have more flexibility in terms of loan amounts and property types. Additionally, private mortgage insurance (PMI) may be required for borrowers who make a down payment of less than 20%.

FIXED-RATE MORTGAGES are the most common type of home loan. With a fixed-rate mortgage, the interest rate remains constant throughout the loan term, providing stability and predictability for homeowners. This means that your monthly mortgage payments will stay the same over the life of the loan. Fixed-rate mortgages are available in various terms, typically ranging from 15 to 30 years, allowing borrowers to choose the repayment schedule that best fits their financial situation.

ADJUSTABLE RATE MORTGAGES (ARMs) unlike fixed-rate mortgages, adjustable rate mortgages (ARMs) have interest rates that can fluctuate over time. Typically, ARMs have a fixed rate for an initial period, often 3, 5, 7, or 10 years, after which the rate adjusts periodically based on market conditions. The initial fixed-rate period provides an initial period of stability, followed by



potential adjustments in the interest rate. ARMs are suitable for borrowers who expect their financial circumstances to change in the future or plan to sell the property before the rate adjustment period begins.

JUMBO LOANS are designed for homebuyers who need to borrow amounts exceeding the conforming loan limits set by Fannie Mae and Freddie Mac. These loan limits vary by location but are generally higher than the standard loan limits. Jumbo loans often require a higher down payment and have stricter eligibility criteria due to the larger loan amounts involved. However, they offer flexibility for purchasing high-value properties or financing properties in areas with higher real estate costs.

I'll cover three more types of loans in next month's column.

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Hot Dog Roller

Cooking a bunch of brats or some jumbo hot dogs is easy but there are invariably those that get lost to the coals or too done on one side. This hot dog roller is inexpensive and lets you make sure all of the sides are grilled to perfection. Easy to clean up and rust-free stainless steel. **\$17 Amazon.com**

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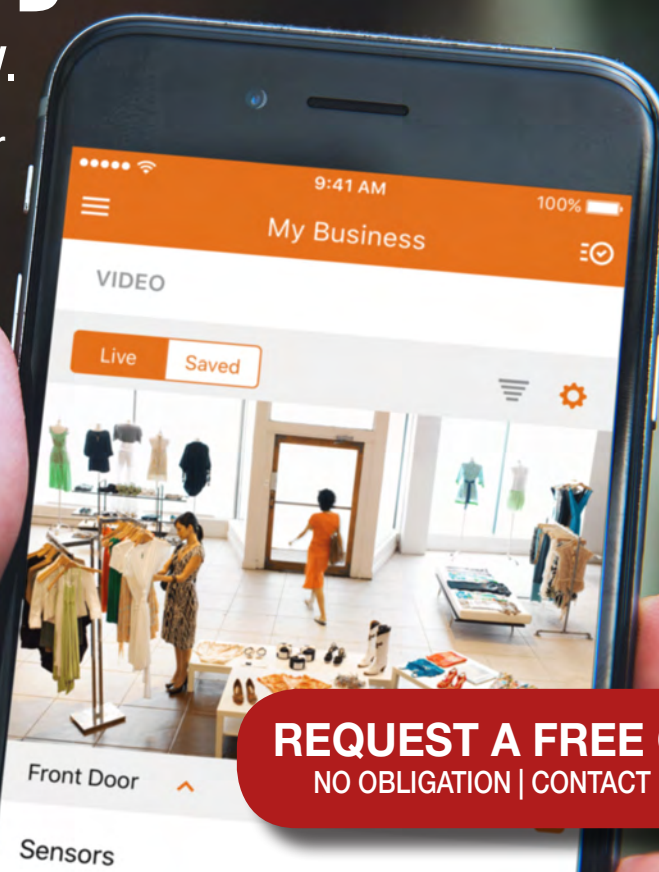
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“Insurance Talk”

Property Coinsurance and Current Materials Cost



Nick Kruse, RWCS

If you’ve had a building project over the course of the past year, you have come to the same conclusion that nearly everyone in the world has: I should have built this last year. Construction costs have increased to a level that contractors, homeowners, and business owners alike didn’t think was possible in a 12-15-month span. I have frequently heard these adjectives from clients about lumber prices: outrageous, ridiculous, crazy, absurd, unbelievable, etc. And it’s no wonder; over the course of the past year lumber prices in the US have more than tripled. This has many people questioning: Do I have the right amount of insurance on my property?

The answer to this question isn’t always the simplest. There are several factors that will determine whether you have “enough” coverage on your property. The topic (regarding property insurance) that we are frequently discussing with our clients is coinsurance. It’s not always the most understood or well explained topic, but I will try to make it as easy as I can.

In a nutshell, the term coinsurance (in property) is an agreement between the insured (you) and the insurer (carrier), as a means to: Save the insured money on premiums, keep property from being insured too low, and ensure the carrier receives a fair premium for the risk. Coinsurance is usually expressed as a percentage. Typically, the percentages will be 80%, 90%, or 100% of the property’s full value to be replaced. For example, if you have a building that has a replacement cost value of \$1,000,000 and your policy has an 80% coinsurance clause. Then you’ve agreed to insure this building for at least \$800,000 or suffer penalty at the time of a partial loss.

So if I insure my \$1M building for \$800, will I be penalized at the time of a claim?

No, not if your coinsurance agreement was 80%. If it was 90% then yes you would because you would have been required to carry \$900k of insurance on the building. Example: A fire burns your building and it’s determined that there is \$200,000 in damage.

Building Replacement cost: \$1,000,000
Insured amount: \$500,000
Coinsurance: 80%
The coinsurance penalty can be figured as follows:
What you have in insurance (500k)/What you agreed to have (800k)= .625
You’ve insured your building for 62.5% of what you agreed to insure it for thus the 200k loss will be paid as follows:
200k * 62.5%= \$125k (- deductible). The insured will receive \$125,000 of the \$200,000 loss.

Obviously in this scenario, there’s not a party in the matter that is going to be happy with the result of this claim. The insured is likely going to be looking for a new agent and carrier, and the insured is left with a substantial bill to get their property repaired. Even worse, if this is a business property will it still be able to operate during the time of reconstruction? That’s a subject for another day.

In summary that is why now more than ever is a good time to take a hard look over your policy with your agent. Especially if you’ve had the same policy for several years and just been renewing year after year. Take the time to discuss your building valuation, replacement cost, and find out if you need to make a change to your property limits.

Nick Kruse has a RWCS designation and works at Golden Rule Insurance in Osage Beach. For additional comments or questions, he can be reached at 573-348-1731 or by email at nkruse@goldenruleinsurance.com.

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Crossword Puzzle

THEME: BIOLOGY 101

ACROSS

1. *Lactuca sativa dish
6. Banned insecticide
9. Doorframe part
13. *Group of #3 Down
14. Top seed number
15. *Blood _____, diabetic's concern
16. *Food poisoning-causing bacterium
17. Galley tool
18. Sushi restaurant staple
19. *Giant sequoia, e.g.
21. *Measure of energy
23. Auction call
24. Animal coat
25. Tolstoy's first name, in Russian
28. *Plural of cecum
30. *Fastest growing woody plant
35. Footnote acronym
37. Mosquito net, e.g.
39. Attention-seeking
40. Skier's aid
41. Certain saxes
43. Sheltered, nautically speaking
44. Wive's mother, e.g.
46. "_____ we forget"
47. Christian of haute-couture
48. Based on two
50. Colorado's neighbor
52. European Nuclear Society
53. Beauty salon sound
55. Official language of Laos
57. *Dissolving agent
61. *C6H12O6
65. *Relating to trunk, neck and head
66. Lamb's momma
68. With clear mind
69. Itty-bitty
70. The Weather Girls' "It's Raining _____"
71. Fill with spirits
72. Ceases
73. Get the picture
74. Ascended

Solution on page 19

DOWN

1. Design detail
2. Big name in gasoline stations
3. *Genus Panthera member
4. Improvise
5. Godlike
6. Point of entry
7. *Genetic information carrier, acr.
8. 9 a.m. prayer
9. Saturn's daughter, Roman goddess
10. *Petri dish gel
11. The Wise Men
12. French appetizer
15. Scheherazade's listener
20. Swelling of human organs
22. Priestly garb
24. Book cover prototype
25. *Fatty acids
26. Piano key material
27. Pancho of Mexican Revolution fame
29. *Basic unit of life
31. Fermented honey libation
32. Misrepresent
33. Theater, to Socrates
34. Deed hearings
36. "Wanted!" option
38. *Parasite's ride
42. Stable room
45. Sagely
49. Major news network, acr.
51. Cargo carrier
54. Agenda entries
56. Round openings
57. Fill to satisfaction
58. Ox, pl.
59. What Pinocchio did
60. Popular walking shoe brand
61. *Basic unit of heredity
62. South American tubers
63. Web location
64. Paradise garden
67. Like Willie Winkie

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Continuing what she started

continued from page 14
some of the condominium complexes and neighborhood groups to discuss emergency planning. "Grandview community down Carol Road is a great example. They put a committee together and even invited the fire department, gas company and others out to discuss some things they could do to be better prepared."

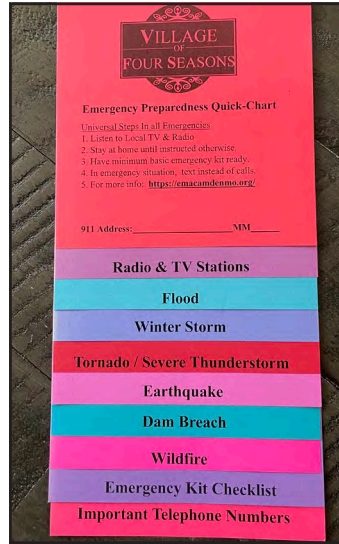
Jones said now that she's a trustee she plans to work with the Village's Emergency Management Coordinator, Jerry Rader, and the Horseshoe Bend Emergency Response Committee, which she helped establish more than a decade ago. That committee created the multi-colored emergency preparedness flip chart that the Village has available in the lobby and they continued with the stocking of the emergency preparedness trailer.

She said she also plans to look into the Pet Evacuation and Transportation Standards (PETS) Act, a federal law that was passed in 2006 shortly after Hurricane Katrina. In order for states, cities, and counties to receive federal funding for their disaster relief

plans, those plans must "account for the needs of individuals with household pets and service animals before, during, and following a major disaster or emergency."

"We have a dog park right across the street from Village Hall. I'd like to look into possibly partnering with them to start collecting donated dog pens, collars, and leashes so if a tornado wipes out homes, for instance, and people get separated from their pets, we'll have a place to temporarily hold them," she said. "One of my goals is to get stakeholders together to brainstorm - to think of every possible disaster scenario and then come up with manageable solutions - things that we realistically could address to take care of our community. We have such a mix of people at any given time. We have full-time residents, we have second-home owners and we have tourists who might only have enough things with them to last a weekend. I think if we can develop a list of our strengths, our weaknesses, and ways to improve, we will all benefit. And then I, along with

the help of the other trustees, want to get the word out - not just how we're preparing for emergencies but also what we're doing in our gardens and our parks and our walking paths and the dog park, etc. I think people like to get involved when they feel like they are part of the community. My goal is to try to pull people together and give them a reason to get involved to make the Village, and the Horseshoe Bend community, an even better place to live."



As the Lake Churns

A Look at National Sales Stats

Existing-home sales marginally increased in May, according to the National Association of REALTORS®. Sales were mixed among the four major U.S. regions, with the South and West posting improvements and the Northeast and Midwest experiencing pullbacks. All four regions experienced year-over-year sales declines.

Total existing-home sales - completed transactions that include single-family homes, townhomes, condominiums and co-ops - rose 0.2% in May. Year-over-year, sales dropped 20.4% by the end of May 2022.

Total housing inventory registered at the end of May was up 3.8% from April but down 6.1% from one year ago. Unsold inventory sits at a 3.0-month supply at the current sales pace, up from 2.9 months in April and 2.6 months in May 2022.

The median existing-home price for all housing types in May was \$396,100, a decline of 3.1% from May 2022 (\$408,600). Prices grew in the Northeast and Midwest but fell in the South and West.

Properties typically remained on the market for 18 days in May, down from 22 days in April but up from 16 days in May 2022. Seventy-four percent of homes sold in May were on the market for less than a month.

First-time buyers were responsible for 28% of sales in May, down from 29% in April but up from 27% in May 2022. NAR's 2022 Profile of Home Buyers and Sellers - released in November 2022 - found that the annual share of first-time buyers was 26%, the lowest since NAR began tracking the data.

All-cash sales accounted for 25% of transactions in May, down from 28% in April and identical to one year ago.

Individual investors or second-home buyers, who make up many cash sales, purchased 15% of homes in May, down from 17% in April and 16% the previous year.

Distressed sales - foreclosures and short sales - represented 2% of sales in May, virtually unchanged from last month and the prior year.

Single-family home sales dipped to a seasonally adjusted annual rate of 3.85 million in May, down 0.3% from 3.86 million in April and 20.0% from the previous year. The median existing single-family home price was \$401,100 in May, down 3.4% from May 2022.



Real Estate and Lake News with C. Michael Elliott

Existing condominium and co-op sales were recorded at a seasonally adjusted annual rate of 450,000 units in May, up 4.7% from April but down 23.7% from one year ago. The median existing condo price was \$353,000 in May, nearly identical to the prior year (\$353,100).

Existing-home sales in the Northeast declined 2.0% from April to an annual rate of 500,000 in May, down 25.4% from May 2022. The median price in the Northeast was \$439,000, up 2.5% from one year ago.

In the Midwest, existing-home sales faded 2.9% from one month ago to an annual rate of 990,000 in May, decreasing 20.8% from the previous year. The median price in the Midwest was \$298,000, up 1.1% from May 2022.

Existing-home sales in the South expanded 1.5% from April to an annual rate of 2.02 million in May, sliding 16.5% from the prior year. The median price in the South was \$361,400, down 2.7% from May 2022.

In the West, existing-home sales rose 2.6% from the previous month to an annual rate of 790,000 in May, down 25.5% from one year ago. The median price in the West was \$596,500, down 5.7% from May 2022.

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

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Wait and See for Casino

continued from page 4
if it was common practice to pass a resolution when city officials were discussing economic development projects with developers and if so, when that was done.

Newberry said that to his knowledge, it had never been done in the past.

Neels then asked to speak and explained that when she asked for the resolution to be drafted, she felt that because the city had adopted other letters of support, it would just show the city's support for the Osage Nation returning to their homeland. "It wasn't saying that the city is supporting everything they're doing because they don't have any idea what their timeline is, so we don't have an idea either," she said. "We have no control over the casino aspect or the development aspect. That is a state and federal issue. It was just a 'Welcome to

Lake Ozark.'" Neels added that she did not expect the attorney to draw up a resolution to be presented for a vote - instead, she only wanted a draft of a resolution that could kick off discussion. Rohrer explained that was not how resolutions were typically created.

After Aldermen Pat Thompson, Sherry Jackson and Krista Watts voted against adopting the proposed resolution and Aldermen David Ridgely, Judy Neels and Carol Denny voted for it, Newberry said he would be open to discussion at some point in the future after the Osage Nation was forthcoming with development plans.

Fry said that as of end of day on Friday, June 24, which was deadline for this issue of the Lake of the Ozarks Business Journal, he was not aware of any plans being brought into city hall.

Benne Media stations receive MBA awards

Benne Media took home four awards during the 2023 Missouri Broadcasters Association (MBA) Awards Banquet held on Saturday, June 3, at Lake of the Ozarks.

KS95.1 FM Morning Show host J.T. Gerlt received first place under "Air Talent/Morning Drive", midday host Page Miller received second place under "Air Talent (non-mornings)", while the station received the top honor for "Station Sponsored Community Event" for the Lake of the Ozarks Super Plunge for Special Olympics.

Mix 92.7 FM Midday Host Sandra Andes received first place under "Public Service Announcement" for her work on the Lake Invitational Golf Tournament.

In all, 243 awards were presented for 1st and 2nd in a number of categories for radio and TV stations across Missouri. Over 900 entry submissions were received in total for the competition.



Left to right: Jamie Turner Morning Show/Program Director at KFLW FM 98.9 The Mix, Page Miller MIDDAYS at KTKS FM KS95.1, JT Gerlt Morning Show/Program Director KTKS FM KS95.1, Colton Taylor Afternoons KTKS FM KS95.1 and Sandra Andes MIDDAYS KLOZ FM Mix 92.7.

As the station's Sports Director, Colton will be the lead play-by-play announcer and responsible for the scheduling of broadcast games.

KS95.1 FM Program Director J.T. Gerlt said, "Taylor is great broadcaster with a passion for sports and has some great ideas for enhancing the broadcasts on KS95.1."

KS95.1 FM has an extensive high school sports broadcast schedule each year, featuring Versailles and Eldon High School football games along with coverage of Versailles, Eldon and Tipton High School basketball

games. Taylor said, "Eldon always faces tough competition in the Tri-County Conference and it will be interesting to see how well Versailles fares in the Ozark highlands Conference."

He also said he is excited to see if the Tipton girl's basketball team can repeat their State Championship season of last year.

The 2023-2024 High School Broadcast Season on KS95.1 FM will start Friday, August 18th, covering the Eldon and Versailles football teams' participation in the Football Jamboree in Versailles.

Crosswords Solution

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Benne Media Broadcaster Promoted

Colton Taylor has been promoted to Sports Director of KS95.1. Taylor is the Afternoon Host of KS95.1 FM in Versailles and has been a part of their sports broadcasts for six years as studio board operator, color announcer and play-by-play announcer.

Aquapalooza means Summer is finally here

continued from page 1
When MarineMax decided it was time to get out of the concert promotion business and stick with boat sales, they asked Denny Benne, owner of Benne Media,

if he wanted to take it over - lock, stock, and copyrighted name. Of course, his answer was "Yes," and since that time, the annual event has continued to grow. In 2020 - for the first time in its history

- the event was cancelled, but it was due to concerns about COVID-19 and not for lack of interest.

Aquapalooza came back stronger than ever in 2021, when the event was moved to Captain Ron's - and it has continued to grow, attracting people not just from Missouri or the Midwest but from across the nation.

Benne said that once again, he appreciates the sponsors who make the event possible. This year that list of sponsors includes High Noon, EconoLift Boat Lift Systems, Elite Roofing and Siding, Main Street Music Hall, Hy-Vee and a host of others.

Benne said he's also thankful for the help they've received from the Missouri State Highway Patrol/Water Patrol, US Coast Guard, Camden County Sheriff's Office, the Sunrise Beach Fire Protection District, "and so many others over the years."

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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.

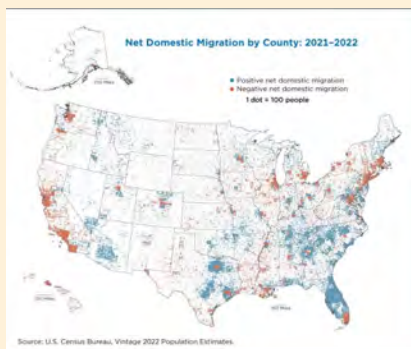
Boats Aren't Crazy Anymore

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...

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Federal money to help with upgrades, improvements



Replacing the bathrooms is just one of the projects the Village will be able to complete at no expense to residents.

By Nancy Zoellner

In coming months, the Village of Four Seasons will be spending the balance of the \$400,000 in American Rescue Plan Act (ARPA) money they received for community improvement projects. The Income and Disbursement sheet showed the Village received two payments in 2022 – one was for \$230,000 and a second was for \$213,837.50.

At a special meeting held June 22, Tony Baldrige, president of the Village Board of Trustees, said that, as required by the ARPA guidelines, the funds were being kept in a separate account and were not intermingled with the Village's general funds. He said a member of the Lake of the Ozarks Council of Local Government asked to meet with trustees in July to talk about how LOCOLG could help them with reporting.

Baldrige also said that although many of the projects were still in the planning process, the Village had until the end of 2024 to commit to how the money would be spent.

"We're not panicking but we should get ahead of this. All funds have to be spent by the end of 2026; whatever's not spent goes back. I'm not saying that just because we have money, we need to go spend it, but if there are things that help the community and make the Village better, I say let's do it. For instance, the siren upgrade is a big deal for the community," he said.

The Village currently has three outdoor storm warning sirens but a study done last year showed the sirens would be heard by

more people if they were relocated. Baldrige said they spent \$131,000 to purchase three new sirens that also allow voice messages to be broadcast.

Building Official Jeff McCleary said they are currently in the process of obtaining easements from landowners where the sirens will be installed. When that is accomplished, installation will begin.

Baldrige also told trustees that \$125,000 was budgeted for maintenance of the hiking and biking paths in the Village. At the June 22 meeting, the board voted unanimously to spend \$5,000 of that money to pay for work the Horseshoe Bend Special Road District (HBSRD) just completed on the path that runs along Bittersweet Road. Baldrige said Camden County would be paying the other \$5,000.

"Jeff is going to be working with Kevin (Luttrell, superintendent of the HBSRD). They'll be looking at each path to determine what work needs to be done, then they'll come back with a comprehensive report and we'll go from there," he said. "Kevin knows more about those paths than any of us so I think we can trust his judgment."

Another \$115,000 was allocated to tear down the existing bathrooms and rebuild new facilities at the Village Park behind Village Hall on Reddington Road. Trustee Dave Purdue said they did not get any bids, but said he felt the Village could do the job internally for much less.

The list of proposed expenditures also included a payment of \$17,782 to be made to the Cam-

den County Public Water and Sewer District #4. Baldrige said the funds were to cover a portion of the costs incurred by the water district in 2022 when they replaced manually read meters with new "smart meters." However, nothing had been turned over to the water district to date.

The \$15,000 earmarked for "policing" was to cover the cost of a license plate reader that would be mounted on the traffic light at the entrance to the Lodge of Four Seasons, "but that's been put on hold," Baldrige said. "The county has some questions, I've been told, so they may not happen. If not, then that money might be coming back in."

The trustees all agreed that they would also like to look into the cost of replacing older security cameras at Village Hall, upgrading software to allow building inspectors to work at different computer stations, and upgrading technology in order to broadcast meetings live.

"It would be very simple to do that," Baldrige said in a later interview. "I'm all for transparency and I believe it's smart to use social media to get our message out. Printed newsletters are okay, but today, the news is already old by the time you get them delivered to your mailbox. I think we're all in agreement that we'd like to put together an email distribution list and get a Facebook page so we can keep our community updated – even if it's just posting pictures after projects are completed. I think the community will be interested in seeing all the good things we have going on."



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Grill or no grill? OBFPD to decide in July

By Nancy Zoellner

The Osage Beach Fire Protection District will hold one more public hearing on the ordinance that prohibits open flame cooking devices to be used on the balconies of some multi-family dwellings.

The OBFPD Board of Directors voted in April to adopt the ordinance, scheduled to go into effect July 18 following a 90-day public comment period. The final public hearing is set for 4 p.m. Wednesday, July 5, and will be held at fire district headquarters at 1170 Bluff Drive.

Other meetings were held in May and June. The district also sent letters to management companies and multi-family dwelling operators to inform them of the upcoming change.

Fire Chief Paul Berardi said comments can still be emailed to info@obfire.net. They will all be turned over to the board prior to a final resolution in July. So far, he's received a couple hundred; around 80 percent have opposed the ban; 20 percent have supported it.

"Because several folks have asked, I provided the pertinent section of the International Fire Code Language (IFC) below," he said. "This is not new code and has been adopted by every other fire district in the lake area for at least eight years. This includes Lake Ozark FPD, Sunrise Beach FPD, and Mid-County FPD."

Section 308.1.4 Open-flame cooking devices. Charcoal burners and other open-flame devices shall not be operated on combustible balconies or within 10 feet (3048 mm) of combustible construction. Exceptions:

1. One- and Two-family dwellings.

2. Where buildings, balconies and decks are protected by an automatic sprinkler system.

3. LP-gas cooking devices having LP-gas container with a water capacity not greater than 2 1/2 pounds [nominal 1 pound (0.454 kg) LP-gas capacity]. The ordinance that is being proposed is does not include the 4th exception and is as verbatim from the 2018 International Fire Code (IFC) Section 4 (which has been removed by the revised ordinance), reads: No unit shall store more than two (2) 20 pound cylinders, empty or full, for use with their open flame cooking device on their balcony or deck. Note: the fireplace cylinders are not counted in the count for the cooking device cylinders.

Chief Berardi provided information from the Nation Fire Protection Association that states nearly 9,000 fires a year, on average, involve grilling. Five out of six of these reported fires involved gas-fueled grills.

A fire in 2019 at Compass Pointe Condominiums in Osage Beach was blamed on a grill.

Jeffrey Dorhauer, the fire chief at that time, said the investigation showed the fire started with a barbecue grill on the back patio of the top unit. Either the hose going from the tank to the grill had deteriorated, or there was a problem with the connection. Dorhauer said even with those issues, the fire, which destroyed the top unit of the condo building, burned and melted siding from the top to the bottom and caused smoke and water damage to other units, could have been avoided if the grill had been further away from the building.

At that time, he said his board

tried to ban all grills from condo balconies in 2016 when they adopted the updated set of codes. However, after receiving a number of complaints, the board voted to only ban charcoal grills. They mandated that gas grills being used on decks or balconies of multi-family dwellings were to be as far away as possible from the building.

A fire in June of 2020 that destroyed an entire building of the Emerald Bay Condominiums, which are located in the LOFPD, was caused by a fire on a gas barbecue grill.

The NFPA shared three leading causes of grill fires and the science behind them are:

1. Failure to Clean the Grill, Including the Grease Trap

As grease drips from hamburger patties and collects in the grease trap, a secondary fuel source is quietly accumulating. It doesn't take too many barbecues for that grease trap to fill and create a dangerous condition. In addition to grease, spiders and other insects can build nests in the burner tubes. This can obstruct gas flow, resulting in what is called a "Flashback Fire," which causes flames to come out around the control panel.

What causes grease fires: When the grill cover is closed and the burners are on, the temperature within the grill can reach very high temperatures (>500°F) in just a minute or two. If residual grease is present, it can ignite and release an incredible amount of energy that can quickly spread to adjacent items or even your home, depending on where the grill is located. 2971 2971 This is not the only way residual grease can ignite. Flare-ups from cooking fatty foods or meats that have been marinated

in oil (an expected part of the grilling experience) can also ignite residual grease if allowed to accumulate.

What causes Flashback fires: Spiders or other small insects may build nests in the burner tubes (the tubes that lead from the valve to the burner), which can obstruct the flow of gas to the burner. While there may be enough gas flowing to the burners to allow them to light, the obstructions can cause some of the gas to back up and flow out of the air shutter located near the control knob. These escaping gases can ignite and can represent a fire or injury hazard.

What you can do: Regularly clean your grill, paying particular attention to areas where grease can accumulate. These include the area around and under the burners as well as the grease cup, which is typically located under the grill. Other areas where grease can accumulate are on the flame tamers - these are the flat pieces of steel that are typically located above the burners to distribute heat evenly throughout the grill.

You can also avoid excessive flare-ups by trimming meat or using a lower heat setting when grilling. To prevent flashbacks, you should regularly inspect the burner tubes and clean with an appropriate bottle brush. Between cleanings, check the flames on your burners. If they are uneven across the burner or yellow in color, this may indicate blockage.

2. Having the Grill too Close to Something that Could Catch Fire

On a rainy day, it might sound like a good idea to set up the grill on the porch or under an awning to keep you and the food dry. But the heat from the gas grill can ignite other materials nearby, which can lead to property damage, including melted siding, and could spread to engulf

the house or other structures.

What causes it: If you are grilling near exterior siding, shrubs and other nearby combustible materials, you could be serving up the ingredients for a serious fire. Heat and flames from the grill can radiate further than you may expect. Flare-ups and grease fires will generate substantial heat, and combined with wind, the flames can reach three or more feet away from the grill.

What you can do: Always grill in a well-ventilated area and at a safe distance from structures, including wooden railings and other combustible materials, such as shrubbery. It is important to follow the manufacturer's instructions when trying to determine where to place your grill. Be sure to place your grill on a flat, stable and non-combustible surface. Do not grill under patio overhangs, in enclosed porches, on combustible decking or near overhanging branches. Clear away accumulated leaves and other items from the grill area.

3. Leaving the Grill Unattended

Even if your grill is located well away from your home or other combustible objects, it is unwise to leave the grill unattended. Children or animals may be injured if they come into contact with a hot grill. In addition, flare-ups or grease fires can threaten gas lines or even the propane tank.

Leaving the grill area unattended, even for a minute, means you can't react to quickly changing conditions.

What you can do: Remain at the grill at all times when it is turned on and take steps to reduce the risk of fire by following manufacturer's instructions for inspections and maintenance; keep your grill clean from grease buildup and protect against flare-ups.

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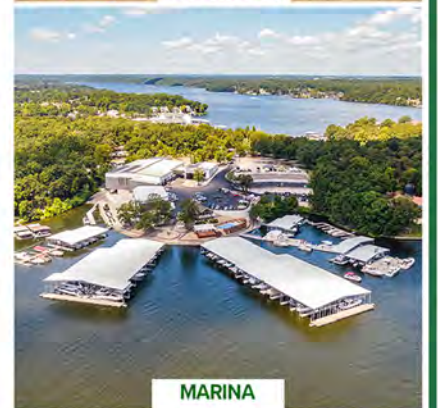
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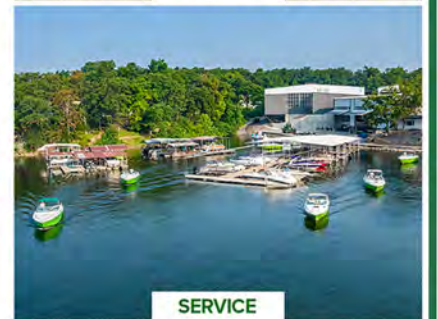
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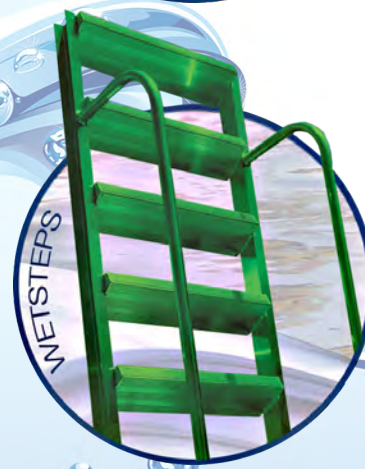
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