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BOATING ON BACK

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VOL. 19 -- ISSUE 8

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Boating



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The Shootout needs your help

By Nancy Zoellner

Shootout 2023 is almost here and a few more volunteers are needed to carry it off.

The Lake of the Ozarks Shootout, set for August 26 and 27, is the largest unsanctioned boat race in the US. Powerboat Magazine named it one of the nation's eight "must-see" boating events. Each year the event, where boats race against the clock, raises funds for a range of local charitable organizations. Last year, \$625,000 was donated to 32 different charities and eight fire departments.

The event, which draws boaters from around the world and thousands of spectators, is hosted by Captain Ron's Bar & Grill at 82 Aloha Lane in Sunrise Beach, and at the 34.5 mile marker of the Osage.

Donna Swall, executive director for the Lake of the Ozarks Watershed Alliance (LOWA), said because the Missouri State Water Patrol is requiring safety patrol boats to be stationed all along the extended no wake zone, which stretches from the 21.5 mile marker to the Shootout at the 31 mile marker, she needs more boats than ever before.

"The Water Patrol wants to make sure everyone travels at no-wake speed so if a boat is on plane, we will be there to slow them down. That's the whole purpose - it's not to stop the boats. Our patrol boats will all get 9-foot-tall bright red flags - the kind that people put out in front of their businesses - so those should get

people's attention," she said, adding that those volunteers will only need to be in place from 2:30 to 7 p.m. Saturday August 26 when people start heading home from the race. In the past, patrol boats were asked to be in place by 1 p.m. "They're starting the extended no-wake area at the 21.5 instead of the 21 this year because there are bluffs on both sides without too many docks. When people are going home and they hit the end of the no-wake zone, they tend to put the throttle down and accelerate. At the new point of acceleration they can get up on plane before they get to the docks."

Swall said that everyone who volunteers will be issued a radio and they will get a free Shootout T-shirt, and free water and ice. She said she also needs three or four more PWCs to help at the race with anchor management.

"They need to have two people on the PWC - one driving and the other sitting backwards - and as the spectator boats are lining up along the course, they will help them position the anchor," Swall explained. "In addition, if the wind shifts or the chain of boats starts coming too close to the course, the PWC riders can take the anchor lines and reset the anchors for folks because these boats are all tied up. We just need them to get the crowd safely away from the racecourse."

PWC volunteers need to check in at Pirate's Point by 7 a.m. That's where everyone will



This map shows the spots where volunteers will be needed.

get a free T-shirt, water and ice, and a sandwich for lunch so they need to bring a cooler.

Swall said she could also use an extra boat or two on the course, as well as volunteers to help clean up the Bagnell Dam Strip from 10 p.m. until midnight - after the Shootout on the Strip Street Party, set for 5 to 10 p.m. on Wednesday, August 23. She also needs volunteers to help keep the Captain Ron's campus clean during the event and then to do clean-up after it ends.

"We need help on both Saturday and Sunday. People can work half-day shifts from 8 a.m. to noon and noon to 4 p.m. They too get a free shirt and water and ice and a sandwich," she said. "We still have quite a few spots open so it would really be great to get more people signed up. LOWA gets money for all the manhours worked and we need that money to keep the administrative side going so we can keep writing grants to keep the Lake clean."

For more information or to reg-

ister to volunteer call Swall at 573-434-4400. All volunteers need to sign up in advance. Parking is free for volunteers and they will be shuttled to the sign-up tent.

LOWA is a citizen-based group that works with community partners, stakeholders and governmental agencies to preserve, protect, and improve the Lake of the Ozarks watershed, its waters, and natural resources while maintaining its economic, social and environmental health. Visit <https://www.lowwatershed.org> for more information.

For more information about the Shootout and the activities leading up to the race, visit <https://lakeoftheozarksshootout.com> and click on the Events tab.

The Shootout will be broadcast live on Mix 92.7, which has exclusive radio broadcast rights. Visit the Lake of the Ozarks Shootout 2023 Facebook page <https://www.facebook.com/LakeOfTheOzarksShootout> for more information on TV broadcasts.

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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

HEADED TO EUROPE? Beginning in 2024, you might discover having a U.S. passport isn't enough to board your flight. Residents of 59 different countries, including the United States, must obtain a visa-



like document ahead of the visit to some 30 different European countries including France, Germany, Malta, Italy and the Netherlands. It is part of the EU's roll out of the European Travel Information and Authorization System, or ETIAS. According to the EU, the process can be done online, and while most applicants will receive approval within minutes, others may have to wait up to 30 days for approval so travelers should apply well in advance of their trip to avoid complications. Visit https://travel-europe.europa.eu/etias_en for more information.

FOR A PAWS-ITIVELY great trip with your favorite pooch, visit travel.usnews.com where you'll find a list of dog-friendly beaches. Updated on July 14, 2023, the slideshow contains new information on special amenities to accommodate beachgoers who bring their BFFs - best furry friends - on vacation with them. The list includes spots on the West Coast, East Coast and Gulf of Mexico. Those who like to plan ahead might also want to check out their 30 Fun Fall Weekend Getaways for 2023.

A grandfather and grandson enjoying lunch got a surprise in early July when an aircraft emergency escape slide fell from a plane flying overhead and hit the man's house. The house suffered minor damage but no one was injured. The man called 911 and FAA officials showed up to investigate, while maintenance workers at Chicago O'Hare Airport discovered that an emergency evacuation slide was missing from a United Airlines flight from Zurich, Switzerland. Airline representatives later came to retrieve the slide.

TASTES LIKE CHICKEN! After unrefrigerated catered food had to be thrown away passengers on a 12-hour British Airways flight from

the Turks to London got treated to a meal of Kentucky Fried Chicken. While the airline didn't elaborate on the circumstances, posts on social media reported that during a scheduled stop in the Bahamas, an airline employee made a KFC run so passengers would have something to eat.

DINE - DON'T WINE - even if on KFC, before takeoff, especially when you're the pilot. A United Airlines pilot probably wishes he would have followed that advice instead of showing up drunk for his flight from Paris to Washington-Dulles last month. According to media reports, the pilot had a blood alcohol concentration of 0.132 percent - more than three times the legal limit set by the Federal Aviation Administration (FAA) and six times the limit allowed by European regulations. As a result of his poor decision, the pilot received a six-month suspended prison sentence, he was fined 4,500 euros and had his pilot's license suspended for a year.

BADLY BEHAVING passengers are continuing to cause problems - although the number of incidents has fallen dramatically since mask requirements were dropped. That's little consolation for those trapped in a plane with unruly passengers. In July a disruptive passenger on a United Airlines flight from San Francisco to Taiwan forced the pilot to turn around two hours into the flight and head back to the US. News reports state law enforcement met the aircraft when it arrived and removed the passenger. In May, a problem passenger caused a Delta Airlines flight from Detroit to Amsterdam to be diverted to Boston and in April a United Flight from Newark to Tel Aviv returned because of a disruptive traveler.

ABUSIVE SEXUAL CONTACT charges landed a North Carolina man in jail after he attempted to slip his hand up the skirt of a 15-year-old girl sitting next to him on a flight to Seattle. The inappropriate contact was reported by the girl's guardian to a flight attendant. The passenger was moved and arrested when the plane landed. A statement from the FBI said abusive sexual contact on an aircraft is punishable by up to two years in prison and a \$250,000 fine.

SOME 27 MILLION people with disabilities traveled via commercial airline in 2019, according to the DOT. To help those who are sight impaired, United Airlines has equipped around a dozen

of its aircraft with Braille markings. The Braille is on individual rows and seat numbers as well as inside and outside the lavatories. The airline announced it plans to outfit its entire mainline fleet with Braille by the end of 2026. United also formed partnerships with the National Federation of the Blind (NFB), the American Council of the Blind (ACB) and other disability advocacy groups to implement other tactile navigational aids in their fleet.

WHEELCHAIR USERS will finally be able to access restrooms on their own when new planes start being built. The Department of Transportation announced a new rule in late July that requires airlines to make airplane bathrooms more accessible. Previously, wheelchair accessible lavatories were required only on widebody planes. According to the DOT, starting in 2026, all newly delivered single-aisle planes like Boeing 737s and Airbus A320s must also be outfitted with grab bars, wheelchair accessible faucets and controls, call buttons and door locks. They must also provide minimum obstruction and include toe clearance and a visual barrier for privacy.

AMTRAK IS ALSO making great strides in improving accessibility. According to a story on Travel Pulse, an online travel magazine, the company has upgraded platforms, ramps and sideways and has also made renovations to entryways and restrooms across its national network. New Acela and Amtrak Airo trains will offer a public address customer information systems in both audio and



visual formats, and some trains will feature handicap accessible restrooms and Café Cars with integrated boarding equipment for customers with reduced mobility. Other improvements include adding things like handrails, slip-resistant vestibule flooring, and compliant service counters in Café Cars. The company hopes to have station upgrades completed by 2029. To date, 117 stations have been brought into compliance and another 67 stations have been made accessible.

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Lake cities consider dispatch consolidation

By Nancy Zoellner

Although dispatchers in both cities expressed concerns about shutting down the Lake Ozark Police Department dispatch and turning it over to the Osage Beach Communications Center, the agreement will save Lake Ozark a substantial amount of money and could allow Osage Beach to get closer to a full staff.

Lt. Michael O'Day, public information officer for the OBPD, said they currently have five dispatchers. They need six more to be fully staffed. According to an agreement between the two agencies, Lake Ozark's dispatchers all have the opportunity to apply for jobs with Osage Beach. The agreement is contingent upon Osage Beach hiring sufficient dispatchers, whether they be Lake Ozark's former dispatchers or other personnel that will be needed to provide the dispatching services.

The Osage Beach Communications Center currently dispatches emergency and non-emergency calls for service for its police department as well as for the Osage Beach Ambulance Service and the Osage Beach



If officials can work out the details, dispatching for Lake Ozark Police will be moved to Osage Beach's state-of-the-art Communication Center. If not, Lake Ozark will have to spend more than \$400,000 in coming months to upgrade its system.

Fire Protection District, and also activates tornado sirens for the cities of Osage Beach and Lake Ozark during inclement weather.

The Communications Center is a fully operational 911 Public

Safety Answering Point (PSAP) and is equipped with state of the art equipment including phase II E911 equipment, capable of providing latitude and longitude plotting on wireless 911 calls.

It was the first in the lake area to provide Text to 911 service.

At their July 25 board meeting, Lake Ozark aldermen voted unanimously to approve the first reading of the ordinance approv-

ing the communication services agreement with Osage Beach. The second reading is scheduled to take place on Tuesday, August 8.

The agreement also has to be *story continues on pg 21*

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Tips to protect your business from fraud, theft

By Nancy Zoellner

Embezzlement is defined as “theft or misappropriation of funds placed in one’s trust or belonging to one’s employer.” It usually involves an employee diverting company funds to gain an illegal profit.

According to court documents, in July, 47-year-old Danielle Nicole Thomas of Sunrise

Beach was accused by her employer of embezzling more than \$2.8 million. The business owner, listed only as “Confidential Business,” told police that Thomas had forged some 367 checks between September 2017 and June 2023. While being questioned, Thomas reportedly said that she stole the money to pay off her credit cards used for personal

spending.

Thomas was fired from the company and arrested on July 20, charged with Stealing \$25,000 or more – a Class C felony, and Forgery – a Class D felony. After being denied a public defender on July 26, Thomas requested her bond hearing be reset to 9 a.m. August 7. As of July 28, she remained in the Camden County Detention

Center.

Although Sunrise Beach Police Chief Scott Craig said he doesn’t recall a case like this previously occurring in his town, embezzling from an employer isn’t uncommon.

The U.S. Department of Commerce reports that employee theft costs U.S. businesses around \$50 billion each year and more than 30 percent of all business failures have been linked to embezzlement and employee theft. U.S. Department of Justice figures show that 30 percent of all employees steal. According to the FBI, just 30 percent of employees will never steal; 60 percent would steal if they knew they wouldn’t get caught, or if they thought everyone else was doing it; and 10 percent will actively look for an opportunity to steal.

The American Certified Fraud Examiners (ACFE) 2022 Report to the Nations states it occurs, in part, because “any organization with employees must, to some extent, entrust those employees with access to or control over its assets, whether that means keeping its books, managing its bank accounts, safeguarding its inventory, etc. It is this very trust that can make organizations vulnerable to occupational fraud.”

So how can business owners protect themselves from becoming victims?

- **Vet Employees Carefully and Thoroughly** - The 10th Annual HireRight Benchmark Survey suggests that for positions where the candidates may have access to funds and computer systems, it’s wise to include detailed background checks. Companies who go that route should create a background check policy for the company. The policy should document what checks will be conducted, how the information collected will be used, and who will be able to access it. Employers also need to make sure the entire process is legal and compliant.

- **Listen to Your Employees.** Financesonline.com warns that the most common employee be-

havioral red flag is an employee living beyond his or her means. Second is financial difficulties.

- **Separate Accounting Responsibilities** - Billing fraud is the technique most commonly used by employees who are embezzling. It’s often times done by creating fraudulent documents or altering existing documents. To make it harder for employees to do that, businesses should establish a separation of duties, which means that specific tasks related to money, accounts, and checks require more than one person to be complete. For online transactions, a two-person signoff should be implemented.

- **Double-Check Bank Records** - Business owners should regularly do “spot checking,” reviewing bank statements and pulling records, comparing orders to sales – reviewing whatever checks and balances are in place.

- **Enforce Vacations** - Several types of fraud involve applying the next customer payment to an older invoice, hiding the fact that some past money was diverted. This can only continue if the employee is still present. Forcing vacations will break the chain of events.

- **Count the Cash** - Retailers or bars and restaurants that handle high quantities of cash should make daily cash deposits and reconcile bank statements every month, which should allow business owners to spot any irregularities and problems quickly.

- **Review Software** - Some bookkeeping software doesn’t automatically maintain records of all transactions. Look for software that keeps track of every entry made. Then randomly compare those entries to expenses and purchases.

- **Consider Backup** - Purchase a commercial crime insurance policy to protect the business and safeguard against embezzlement – theft, forgery of checks, credit card fraud, fund transfers and other crimes.

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Get involved with Osage Beach park improvements

By Nancy Zoellner

If the budget allows, next year Osage Beach will be adding a splash pad and all-inclusive playground in Peanick Park on Route 42. That was the news shared by Osage Beach Park and Recreations Manager Eric Gregory at the July 20 board of aldermen meeting.

A parks master plan was completed in January of 2023 by Ballard King and Associates and Cochran Engineering. Gregory said that as part of that plan, Ballard King conducted a market assessment of the area that included demographics, participation statistics and trends, as well as input from the Parks Department, city managers, the economic development coordinator and, "most importantly, the public. The result, in my opinion, is a very well done parks master plan which will serve as our guide or road map for many years to come."

He said he then prioritized projects, adding, "I have been in contact with playground companies and splash pad companies because my first project is the all-inclusive playground, splash pad and shelter at Peanick Park. I plan to include specific pricing for the entire project on my 2024 budget,

which we'll review in the October 24th budget workshop."

Gregory said the all-abilities playground, splash pad, pavilion and restrooms will take the place of ball field #1, which will transition Peanick from a sports park into a family friendly outdoor recreation only. All sports will be shifted to City Park.

"The reasoning for this the city does currently not offer a splash pad to residents and an all-abilities playground and splash pad will be a regional draw and will be very popular for residents and seasonal visitors. There's no splash pads anywhere in this area - you have to go to Jeff City or Springfield - and honestly, this is a safer alternative for families that that want to enjoy outdoor water features but maybe aren't comfortable with a crowded pool," Gregory said. "Adding to that, tournament directors do not like using Peanick Park for overflow due the lack of parking and our 200-foot fence on Field 1. As a matter of fact, if they do utilize Peanick, they usually use Field 2.

He said he felt some of the playground costs could be offset through fundraising and donations from local businesses. Alder-

man Kellie Schuman agreed.

"Mt family and I were at a park in Lake St. Louis and every single piece of equipment there had a 'donated by' plaque on it. Everything from the merry-go-round to

of our community would want to help because this is something that's going to be there 20 to 30 years and plaques would show they supported their community."

Assistant City Administrator



an enormous climbing complex with slides that was donated by the DECA class from Ft. Zumwalt South High School, to even the grading that was done by a contractor- and the park benches were donated by Lowe's and Home Depot," she said, offering to help with a fundraising campaign to help offset the costs. "I think members

Mike Welty added that because Peanick Park is a Land And Water Conservation Fund Park it is eligible for a 50-50 grant and the city would be applying every year.

A dog park on city-owned acreage adjacent to City Hall is on the list for 2025.

"I'm in the parks every day and we frequently receive requests from our visitors," he said, adding that it has become very relevant in the last six months as park staff has asked people to abide by the ordinance to keep their dogs on a leash for safety reasons. "It's been in place for many years, it just hasn't really been enforced in the past, so as part of those conversations the subject of dog parks comes up. I think that this would be a great feature for the city. It'll be a safe location for visitors with the Police Department in close proximity, there's plenty of room for future expansion to add a playground or other improvements, and to be quite honest, we can monitor usage there to help us determine whether we want to move forward with putting a dog park in Peanick Park."

Gregory's recommendations for 2026 include an additional baseball field in City Park, which will replace soccer field #2. He said the soccer fields are under-utilized and having an additional baseball field will provide opportunities for larger tournaments at a single location. The 2027 recommendations call for another dog park to be built on what is now ball field #2 in Peanick Park. The improvements for 2028 focus on the lakefront area of City Park, which he called the "hidden gem," and include an asphalt roadway to the area, parking

lots, two pavilions, restrooms and a kayak and canoe launch area.

"Additional parking will absolutely be needed as this will be an extremely popular area for special events and outdoor recreation. In the interim I am moving forward with improving the area on a smaller scale. I'm already taking steps to possibly start a watercraft operation next year that will be on the 2024 budget," Gregory told the board.

A boardwalk and shelter near the pond are proposed for 2029.

Gregory said while he realized the project costs would be significant, based on input he received from several city officials, for many years Osage Beach's parks have been in the business of catering to out-of-towners who came for tournaments.

"I'm not wanting to stop doing that. We have very nice facilities and it brings in significant revenue to the city as the participants stay in our hotels and eat in our restaurants. But take away our ball fields and our soccer fields and what do we have to offer families in our city parks? We have a couple of small playgrounds, some shelters. We have a nice basketball court at Peanick but in the grand scheme of things we really don't have a lot to offer our families. In my opinion, we need to start catering to the citizens of Osage Beach and offer more family friendly recreational opportunities."

More than one alderman expressed concern about the cost and asked if Gregory had estimates but Gregory said the master plan was only a guide and the timeline just prioritized the projects. He said he was in the process of pricing installed splashpads and found one in the size recommended for \$200,000; the cost of playground equipment varied widely.

Welty said they would be including estimates on the capital asset spreadsheet by year and then update the costs each year as budget workshops neared.

Gregory said in the meantime, he would be tackling smaller projects - things like replacing toilets and hand dryers in restrooms and clearing vegetation on the lakefront, adding, "I realize that this may be an aggressive timeline but I'm the parks guy and we have to start somewhere."

For information on how your business can partner in the all-inclusive playground, call Gregory at (573) 302-2000 extension 3000.



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Lake Ozark takes first steps toward road, water projects

By Nancy Zoellner

In July, the Lake Ozark Board of Aldermen voted on two measures that will allow the city to move forward with long-anticipated improvements on roads, including a portion of Bagnell Dam Boulevard, and the water system.



At their July 11 meeting, the board approved a resolution authorizing city's financial advisor, WM Financial Strategies, to seek an "Indication of Interest (IOI) for a Purchaser, Placement Agent or Underwriter for Water System and Street Projects," described as:

Street Improvements - A portion of the proceeds from the Certificates will be used to (i) reconstruct Lighthouse Road from Highway W to Eagle Crest Road, inclusive of demolition, reconstruction, and storm water improvements and (ii) to fully resurface the portion of Bagnell Dam Boulevard within Camden County, from School Road intersection to Highway MM overpass, inclusive of milling and overlaying, base course application, and pavement marking. The City has engaged the engineering firm of R. Miller Companies, LLC, Osage Beach for these projects. Design services are expected to be completed in the third or fourth quarter of 2023 with a construction goal to complete both projects by mid-2024.

Water System Project - A portion of the proceeds from the Certificates will be used to construct a Water main extension to connect residents located on Overlook and Glen roads to the City's water system.

According to a report presented to the board of aldermen, over the last year administration had numerous conversations

with residents regarding their failing subdivision well and water supply. Both the subdivision residents and the Department of Natural Resources are in favor of city services being extended to them as this will allow them to decommission their subdivision well and have a more reliable wa-

ter supply.

The city solicited proposals for the design of the water main extension and received three: McClure Engineering for \$52,980, Trekk for \$75,000 and Shoreline Surveying and Engineering for \$35,000. At their July 25 board meeting, aldermen voted to accept the proposal from Shoreline. A contract will be brought back to the board for a first reading at the August 8 meeting.

City Administrator Harrison Fry said that in addition to determining which firms would be willing to underwrite the \$3.35 million in municipal bonds, the financial advisor will also be looking for the best interest rate and which institution would be willing to offer a 10-year maturity date, which is what the city is proposing.

Municipal bonds are a type of debt security issued by governments - in this case, the city of Lake Ozark - to pay for improvements. They are sold through a third party, which could be a bank or financial services underwriter, to investors who receive interest on their principal balance, which is to be repaid by the maturity date.

"The way the project is currently structured - and I suppose this could change depending on what the proposals look like and how they want to schedule this - is that we would issue the \$3.35 million debt as a singular financial transaction and then

draw down those funds to cover engineering and construction as the projects moved forward," Fry explained. "There's been some confusion on this process. Three years ago voters approved a measure allowing the city to issue bonds for street projects and a lot of people think that we also got the bonds at that time, but that wasn't the case."

He said the actual issuance of the bonds will likely be occurring this fall, unless aldermen choose to not do that, "but if we stick to the time schedule that will actually occur in probably September or October."

Fry also explained the process that is typically followed when a city uses municipal bonds to fund a project.

"Our financial advisor sent the Indication of Interest letter to the providers that they traditionally work with, but they also added local banks to the list. In the event that a private placement company or a large financial firm underwrites the bonds, they would likely sell those off as investments to some of their clients. A local bank would certainly be able to do the same but they typically offer sales to customers within Missouri or a region of the state, and then offer them to a larger market - but the city would receive the funds from those enterprises," he said, adding that the advisor could come back with variations on their proposal. "There may be an underwriter who won't do 10 years but might be interested in nine years. Some of these firms may offer a guaranteed sale and if they're not able to sell the full \$3.35 million, the firm may buy down whatever is remaining, maintaining it as an asset to sell to a future investor. It just depends on how they want to structure the agreement."

Fry also said although issuing the letter doesn't feel like a big step, city officials were excited that they were pushing forward, especially since so many residents feel that fixing the roads should be a priority. He also said that both road projects will go out to bid at the same time.

"They are currently in the design process and the contracts also include construction management so the engineer will assist the city in selecting the contractor to do the work," he said.

continues on page 21

Building an effective web presence

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Navigating the New Age of Email Marketing

Let's take a moment to chat about something we all know and love (or love to hate) - emails. Now, more than ever, in our fast-paced world, connecting with customers is crucial. But as the world changes, so must our strategies. Email marketing, a reliable old friend in the digital marketing toolkit, isn't what it used to be. It's evolving and it's time we keep up!

People crave something genuine. We're all a bit tired of the noise, aren't we? So, what we need is to make our email marketing personal. The key to winning hearts in the inbox is no longer about how many emails we send, but about making each one count. By segmenting our audience, we can tailor our emails to match their unique interests, needs, and past interactions. And voila, we've got an email that resonates and doesn't just end up in the trash.

Now, let's talk about automation. I know it may sound a bit cold and robotic, but trust me, it's a lifesaver. Automated email campaigns, from a friendly "welcome" email to a gentle nudge about an abandoned shopping cart, keep the conversation going without you needing to press 'send' each time. It's like having an extra hand on deck, ensuring your customers feel acknowledged at every step of their journey.

Integrate your email. Another gem that I absolutely have to share is about integrating email with your other marketing channels. If we want to make a splash, we need to make our narrative consistent across all platforms. By aligning email with our social media, content, and SEO strategies, we create a seamless brand experience that keeps customers coming back for more.

Here's a vital tip: Don't forget about mobile users. With nearly ev-



Sandy Waggett

everyone glued to their phones, emails that don't look good on a mobile screen are a no-go. Make your emails mobile-friendly, easy to read, and navigate, or risk being swiped away.

Finally, remember to keep it all above board. We're living in an age where trust is paramount. It's important to respect privacy and use data responsibly. Being transparent about how we use customer information isn't just the law, it also reassures customers that we value them beyond their data.

Navigating email marketing does come with its challenges. However, if we focus on personalization, automation, integration, mobile optimization, and respecting privacy, we can turn these challenges into opportunities.

Through all the tweaks and changes we make, let's remember our primary goal: building meaningful relationships. Keep your heart in your emails, and your customers will feel it in their inboxes. Happy emailing, everyone!

If you need help with your email campaigns, give us a call!

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Seniors Corner

Timing the Transfer of Financial Control When Loved Ones Face Cognitive Decline

The Center for Retirement Research researched the impact of cognitive decline on financial decision-making in older Americans and the ideal time for a child or agent to take over day-to-day financial management.

It surveyed participants (<https://bit.ly/3pmCbbq>) in the Vanguard Research Initiative, a panel of account holders at the Vanguard Group, Inc., to get their opinions on the optimal time to transfer control once cognitive decline becomes a concern.

They could choose one of three options:

1. Immediately after the onset of cognitive decline
2. During further decline, but before completely losing the ability
3. When completely lose the ability

Most respondents (84%) prefer taking a middle ground, making the transfer after some cognitive decline but before completely losing their ability to manage money.

But by waiting too long, older people can make financial mistakes that endanger their long-term financial security.

Starting a money conversation is critical if you're responsible for eventually taking over your parents' finances. It's a touchy subject, and parents may resist giving up control, have trouble accepting their cognitive decline, and fear a loss of independence.

Here are some tips from Bank of America (<https://bit.ly/43tesEN>) and Charles Schwab (<https://bit.ly/3NrAwcr>) about raising the topic with parents and easing yourself into a new role.

Get an early start – To get a feel for their financial landscape, talk with your loved ones about money before an emergency strikes or cognitive decline begins. Expect the process to take time and know that it won't be a one-and-done conversation.

Offer your help – Make gradual changes and start by helping them open, review, and

pay bills together. That way, they'll get comfortable with your involvement.

Automate billing – Simplify the monthly bill paying by automating bill payments and switching income streams to direct deposit.

Inventory financial and legal papers – Start making a list of account numbers and legal documents (birth certificates, insurance policies, and wills, for example), and be sure all the documents are in a secure spot.

Work with professionals – Work with an elder law attorney to be sure all the appropriate paperwork—estate planning and a power of attorney, for example—is in place, up to date, and fits the wishes and needs of your loved one.

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Ribbon Cuttings *From Across the Area*

The Camdenton Area Chamber of Commerce recently held a Ribbon-Cutting event on Wednesday, July 19th at their office to celebrate the addition of one of their newest members, Kelly Kientzy with AdvoKelly.com. Chamber Staff and Board Members, customers of AdvoKelly.com, as well as many fellow business peers were in attendance at this event. Connect with Kelly at AdvoKelly.com or by visiting her Facebook Page (Kelly Kientzy, Advocare Independent Distributor) to learn how to get started!



The Camdenton Area and Lake West Chambers of Commerce recently held a Joint Chamber Ribbon-Cutting event on Friday, July 14th for one of the Lake's newest establishments, Motor Boaters Park. Many were in attendance for this event including staff from both Chambers, Chamber Board and Member Ambassadors, and other fellow business peers. Visit them online at MotorBoatersPark.com, follow them on Facebook and visit them in person at 199 Wharf Place NE, Camdenton.

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.




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Ribbon Cuttings *From Across the Area*

The Camdenton Area Chamber of Commerce recently held a ribbon-cutting ceremony for The Tavern Smokehouse on Wednesday, July 12th to celebrate the new business and membership with the Camdenton Area Chamber of Commerce. Many were in attendance for this event including Chamber Staff, Member ambassadors, City officials, Dogwood Royalty, and other fellow business peers. Visit them online at TavernSmokeHouse.com, find them on Facebook, or visit them in person at 1175 N. Business Route 5 in Camdenton (formerly Smokin Jones Barbeque).



The Camdenton Area Chamber of Commerce recently held a ribbon-cutting ceremony for Field & Forest Management LLC on Friday, July 7th to celebrate their new membership with the Camdenton Area Chamber of Commerce. Many were in attendance for this event including Chamber Staff, Board Members, Dogwood Royalty, and other fellow business peers. Visit FieldandForestManagment.com to learn more about their company and services or connect with them via Facebook or by phone at 573-836-2058.

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A Comprehensive Guide to Your Mortgage Options Pt. 2



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! Now let's cover the final three loan types.

VA LOANS are available exclusively to eligible veterans, active-duty service members, and surviving spouses. These loans are guaranteed by the Department of Veterans Affairs (VA) and offer numerous benefits, including no down payment requirement and no private mortgage insurance (PMI) requirement. VA loans also have more flexible qualification guidelines, making homeownership more accessible for veterans. If you meet the eligibility criteria, a VA loan can be an excellent option for financing your home purchase.

FEDERAL HOUSING ADMINISTRATION (FHA) LOANS are designed to assist homebuyers with limited downpayment funds and/or a lower credit score. These loans are backed by the U.S. Government. The FHA loan program offers more flexible eligibility requirements and lower down payment options compared to conventional loans. This means that borrowers may be able to qualify for an FHA loan with lower than average credit scores, and a down payment as low as 3.5% of the home's purchase price. Additionally, FHA loans typically have more lenient income and debt-to-income ratio requirements. Overall, an FHA loan can be an attractive option for homebuyers who may face challenges qualifying for a conventional loan due to credit or financial constraints.

USDA RURAL DEVELOPMENT LOANS are offered to help individuals and families purchase homes in rural and certain suburban areas. This mortgage program is offered by the United States Department of Agriculture (USDA). The primary objective of the program is to promote homeownership in rural communities by providing afford-

able financing options with attractive terms. While our area may not be seen as rural with the hustle and bustle of the summer season, our area still qualifies as "rural" for this type of loan. One of the key benefits of a USDA Rural Development loan is that it allows eligible borrowers to finance the entire purchase price of a home without requiring a down payment. Additionally, these loans often offer competitive interest rates and flexible credit requirements. It's a great loan option if you meet the qualifications!

Choosing the right mortgage can be an intimidating step in the home buying process. Our mortgage lenders at Lake of the Ozarks offer a diverse range of mortgage options tailored to meet your specific needs. Whether you prefer the stability of a fixed-rate mortgage or the flexibility of an ARM, are drawn to the lower financial requirements of an FHA or USDA loan, or if you're a veteran interested in the benefits of a VA loan, our experienced team is ready to assist you. Our clear communication, expertise, and dedication to client satisfaction will guide you through the entire mortgage process with ease and help you make an informed decision for your purchase.

Get your home buying journey started on the right foot and get pre-approved for a mortgage at Lake of the Ozarks today! To get started, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com!

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Michael Lasson, Senior Loan Officer
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Managing Rental Property

The Pros and Cons of Being Pet-Friendly



Erin Burdette

Among the concerns of new rental property owners is the option of allowing pets. Many people consider their pets part of their family and therefore, they want to bring them along on vacation. Most condo complexes do not allow renters to have pets, but for private homes, it's up to the individual owner.

Let's start with the pros. If you allow pets in your home, you are increasing the pool of renters that might be interested in your home. For some people, bringing their pet with them on vacation is non-negotiable, so they won't even look at properties that do not allow pets. Another pro would be that you could get a slightly higher nightly price from those guests bringing a pet, as they would likely be paying a pet fee.

Probably the biggest con of allowing other people to bring pets into your home, is the higher potential for damage. Scratching at doors and floors, chewing on furniture, etc. are all a risk of allowing pets into your home. Other cons include nuisance to neighbors from excessive barking, and extra cleaning, particularly from pet hair. You also could be eliminating possible rentals from people who have pet allergies.

In the end, it really comes down to your personal preference. If you have a pet of your own, then maybe having a pet-friendly rental is a good idea for you. If you don't have a pet or are concerned about damage, then maybe you don't allow pets. We currently only have about 4 pet-friendly vacation rentals on our program, and while they do tend to see a lot of rentals, so do our non-pet-friendly homes.

If you choose to allow pets in your home and you're on our rental program, we do have limits, guide-

lines and fees that guests will need to abide by. We do not allow more than two dogs, and those dogs are not allowed to be left at the property unattended. In addition, we charge a pet fee that is paid to the owner for extra wear and tear on the property due to allowing pets, as well as an additional cleaning fee that is paid to the housekeeper for the cleanup of pet hair. If there is damage from a pet, we would charge the guest's credit card to cover those damages.

Please also be aware of the difference between pets, emotional support animals and service animals. Vacation rentals are not allowed to refuse service animals, including condo complexes. These animals undergo special training, and therefore, would not be a risk for damage or nuisance. Emotional support animals are not trained and therefore, they fall into the same category as a pet when it comes to allowing them in a vacation rental.

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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Years of experience, contributions to the Lake were recognized

By Nancy Zoellner

A long lasting amenity was recently dedicated to a man who helped make the Village of Four Seasons what it is today.

In late June, a park bench that bears a plaque recognizing Jim Albers' contribution to Lake of the Ozarks was added to the Village Hiking and Biking Trail along Horseshoe Bend Parkway.

Martin Richardson, part of the leadership with Keller Williams Lake of the Ozarks and the one responsible for the dedication, said the park bench will allow residents and visitors to enjoy the beauty of the area while recognizing that Albers had helped make it possible. Keller Williams Lake of the Ozarks rolled Four Seasons Real Estate into their brokerage in 2020 right as the pandemic set in.

Village Trustee Ranita Jones, who walks the trail daily, said she had wanted to add a bench in that location for quite some time.

"The water company installed a water fountain there long ago and it just seemed like a natural spot for someone to stop, get a drink and rest for a few minutes. I attend the board meetings for the water company and since that spot was so plain looking, I drew up plans and asked the water company if I could help with the beautification they had been talking about doing," she said, adding that they liked her ideas and budgeted money to go towards

the project, so she proceeded.

Jones obtained bids for the landscaping work, for re-doing the worn-out drinking fountain, and for a park bench.

"Unfortunately, the budgeted dollar amount didn't cover the park bench, even with my husband and I doing all of the work on the drinking fountain, but the water company said that if I found a way to cover the expense for a park bench they would help install it, which they did. I started my search for a sponsor at the Four Seasons Realty office on Horseshoe Bend Parkway. I spoke with Martin and he said it seemed perfect for what they wanted to do to honor Jim Albers after all he did for the area," Jones said.

Richardson said the timing was also perfect.

"Jim Albers is not like every other agent at the Lake. We have wonderful agents here but Jim has been here since some of the main roads were just gravel and they had to borrow Jeeps to show lots. He sold everything at Lake of the Ozarks before the rest of us were even in business. I wanted to find a way to honor him and were kicking some ideas around but they all seemed cheesy," Richardson said, adding that when Jones walked through the front door and said she was attempting to find a sponsor who would cover the cost of the bench, he knew it was exactly what he had been looking for.

"Jim was an integral part of the creation of the Village of Four Seasons so having a park bench with a plaque recognizing him was perfect. That park bench will be there for decades - long after most of us are gone - and that seemed fitting for someone who had been here long before we started," Richardson said.

In a later interview, Jim Albers said things were a lot different

ment put a counter on it by the entrance of where the Blue Heron used to be and said we should drive back and forth over it a few times so it looked like we had some traffic, so we did and we got a white line down the middle," he said with a laugh. "And there were no stores to speak of. If my wife wanted underwear, she had to get them at Carl's Market, which didn't go over well. In fact,

His children weren't happy about the move either.

"We lived in Dellwood in a typical subdivision with about 50 kids on the block and they rode their bikes all the time and played hockey in the street. We came down here and there were no kids around and they couldn't ride their bikes on the gravel - that would have been horrible - so we had to drive them everywhere. They didn't even have baseball or soccer for the kids. They hated it," Albers said, explaining that he moved to the Lake because he didn't like his job in St. Louis and wanted to get into lot sales. "I felt like that was where the future was - and I was right. I've been working for the Brown family for 46 years and selling their properties for 50 years because they sold the real estate office and I wasn't working for them anymore."

Albers said while he appreciates the recognition, Harold Kopljar, who established the Village of Four Seasons in conjunction with development of the Lodge of the Four Seasons, should get all the credit. Kopljar is the father of Susan Kopljar Brown.

"He was a visionary. None of this would have happened down here - absolutely none of it - if it wasn't for Harold Kopljar. He's the one that put us on the map. He's the one that created the desire for property here at the Lake. I just got to help carry out his dream," he said.



Family and team members gathered for the dedication ceremony commemorating a major contributor to the growth on Horseshoe Bend. In the front row, left to right, are Jimmy Albers and Kenny Albers, sons of Jim Albers; in the back row, left to right, are Martin Richardson, who arranged the dedication ceremony; daughter Mary Albers; Jim Albers, the honoree; and Carolyn Crispin and Christina Ulrich with Keller Williams.

when he first came to the Lake.

"Horseshoe Bend Parkway was just an asphalt road but it didn't have any white or yellow lines on it. The highway depart-

my wife drove down the Strip in '74 and there was a car crossing the dam. She said she almost cut them off just to have someone to talk to."



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“Insurance Talk”

State minimum liability limits explained



Donna Buxton, Personal Lines

The state minimum liability coverage in the state of Missouri is \$25,000/\$50,000/\$25,000. What do these numbers mean? Do they provide enough coverage in the event of an at-fault accident? We will discuss this, and more.

The first two numbers \$25,000/\$50,000 is your bodily injury coverage. This means, should you be involved in an at-fault accident, your insurance will cover up to \$25,000 per person and up to \$50,000 per accident for the medical bills, and to protect you and your family financially in the event you are sued by someone injured in an accident. It will pay up to your limits for court costs and damages.

The average cost of an ambulance ride, depending on the source, is anywhere from \$500-\$1,300. That may not seem like much in comparison to the \$25,000/\$50,000 coverage you have for bodily injury coverage, but factor in the additional damages (tests, follow-up visits, loss of income, et cetera) that may be necessary, your \$25,000 per person will not get very far. What if it is a minivan or sport utility vehicle with multiple children? Now mom and/or dad are missing work to be at the hospital every day. Are you comfortable with only \$25,000 per person and \$50,000 per accident?

The last number is property damage. This portion covers the property damage from a collision with your car if you are found to be legally responsible. It is not only for damage to another car. It also covers private and public property such as houses, road signs, telephone poles, bridges,

and other buildings. This coverage is only for damage to the property of others. It does not cover your personal vehicle.

Cox Automotive reported the average cost of a used vehicle in April 2023 was \$26,969. In March of 2023 the average cost of a new non-luxury vehicle was \$44,182 with a new luxury vehicle being \$65,202. Your \$25,000 in property damage coverage does not seem to be enough here. You would be legally responsible for anything above that amount. You might be wondering, what happens if I cannot afford to pay for that? Well, according to the Missouri Department of Revenue, your driver's license and/or license plates can be suspended for one year if you do not pay for the damages.

You might think increasing your liability limits is expensive and you cannot afford it. I say, can you afford to pay for a family of 5 to be life flighted? Call your insurance company and get a quote. You might be surprised.

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

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Crossword Puzzle

THEME: FRUITS & VEGETABLES

ACROSS

1. Itsy Bitsy Spider's tunnel
6. Operations, as in military
9. Carpenter's joint
13. Book, in Paris
14. Coach's talk
15. Long-necked wader
16. Did not go out to eat (2 words)
17. Chi preceder
18. Top scout
19. *'90s children's series " _____ in Pajamas"
21. *Alternative to stick
23. T-cell killer, acr.
24. Show worry
25. Knee-related acronym
28. Sushi restaurant's boozy offering
30. *Grilled cheese and _____ soup
35. Mouse to a snake
37. In _____, or together
39. Convicted one
40. *Pear or quince, botanically speaking
41. California and Nevada lake
43. Raja's daughter
44. Uncouth ones
46. Of two minds
47. René Descartes' "therefore"
48. Make wealthy
50. Use a surgical beam
52. Gingerbread creation
53. *When fruit is ready
55. Red-white-and-blue inits.
57. **"Hot" vegetable-shaped toy
60. *L in BLT
64. 3-D picture in a book
65. U.N. workers' grp.
67. Owned house or car, e.g.
68. Item on a cell phone bill
69. What's old is new again, prefix
70. Popular electric car
71. Hair styling products
72. Scottish cap
73. British peers

Solution on page 13
DOWN

1. Block of concrete, e.g.
2. Pocket bread
3. Baker's baker
4. Dickens's Heep
5. Serena's sport
6. Prefers
7. *Fairytale princess test
8. Virgo's brightest star
9. Letter opener
10. Ship to Colchis
11. Airhead
12. The loneliest number?
15. Concerning this
20. Nautical "Stop!"
22. College assessment test, acr.
24. Camera's tiny aperture
25. *Gwyneth Paltrow's daughter
26. Sing like Tony Bennett
27. Madagascar primate
29. Myanmar currency
31. Bébé's mother
32. Rooster, in the olden days
33. Polynesian kingdom
34. *Layered bulb
36. Giant Himalayan?
38. Lady Grantham of "Downton Abbey"
42. Follow as a consequence
45. Claw mark
49. "Battleship" exclamation
51. Heir's concern
54. *At the end of a hot pepper or many a sweet potato
56. Cruising
57. Prepare to be shot
58. October birthstone
59. What Little Toot does
60. *Fruit of the _____
61. Brezhnev's domain
62. Jailbird's home
63. Airline postings
64. Dog breed from China
66. Grazing ground

CROSSWORD															
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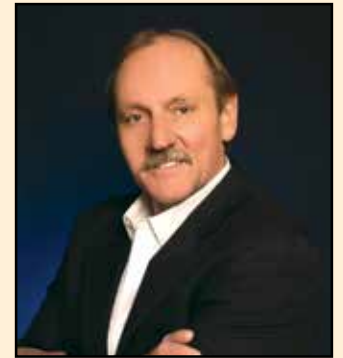
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As the Lake Churns

2nd Quarter 2023 Figures Comparison



Here's some numbers to give you an idea of where we stand at the end of the second 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 es-

Real Estate and Lake News with C. Michael Elliott
tate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway.

2020-2023 Comparison Lake of the Ozarks						Second Quarter	
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%	
Residential, Villas & Townhomes Waterfront							
2020	442	\$170,368,449	113	\$385,449			
2021	498	\$297,765,051	65	\$597,922	13%	75%	
2022	394	\$275,042,372	67	\$698,077	-21%	-8%	
2023	324	\$219,987,220	44	\$678,973	-18%	-20%	
Residential, Villas & Townhomes Offshore							
2020	521	\$95,383,071	106	\$183,077			
2021	707	\$169,600,510	78	\$239,888	36%	78%	
2022	602	\$162,653,018	63	\$270,188	-15%	-4%	
2023	427	\$123,071,822	47	\$288,224	-29%	-24%	
Waterfront Lots							
2020	46	\$5,969,400	183	\$129,770			
2021	127	\$24,556,575	186	\$193,359	176%	311%	
2022	91	\$22,824,900	130	\$250,823	-28%	-7%	
2023	68	\$14,069,450	179	\$206,904	-25%	-38%	
Other Lots & Lands							
2020	165	\$5,959,627	137	\$36,119			
2021	254	\$13,641,020	209	\$53,705	54%	129%	
2022	339	\$26,724,359	110	\$78,833	33%	96%	
2023	263	\$20,819,697	90	\$79,162	-22%	-22%	
Condos & Timeshares							
2020	422	\$80,675,545	103	\$191,174			
2021	515	\$132,365,268	37	\$257,020	22%	64%	
2022	386	\$126,350,097	47	\$327,332	-25%	-5%	
2023	389	\$126,493,859	52	\$325,177	1%	0%	
Commercial Properties							
2020	39	\$12,344,800	183	\$316,533			
2021	67	\$24,085,382	189	\$359,483	72%	95%	
2022	79	\$43,779,956	186	\$554,177	18%	82%	
2023	32	\$20,577,858	71	\$643,058	-59%	-53%	
Farm							
2020	7	\$2,781,000	139	\$397,286			
2021	20	\$9,238,100	102	\$461,905	186%	232%	
2022	26	\$14,476,600	102	\$556,792	30%	57%	
2023	9	\$4,095,180	57	\$455,020	-65%	-72%	
Homes Over a Million							
2020	15	\$19,740,467	136	\$1,316,031			
2021	56	\$93,987,101	76	\$1,678,341	273%	376%	
2022	64	\$105,591,589	71	\$1,649,869	14%	12%	
2023	45	\$75,271,128	48	\$1,672,692	-30%	-29%	
Year	Total	Volume	Year	Total	Volume		
2020	1642	\$373,481,892	2022	1917	\$671,851,302		
2021	2188	\$671,251,906	2023	1512	\$529,115,086		

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 June 30th of 2020, 2021, 2022 and 2023. The data collected for this report is information that was reported to the MLS as of July 7, 2023.

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

It's time to learn how to use hands-free mode on phone

By Nancy Zoellner

A new era of road safety will kick in this month when Senate Bill 398, which bans handheld cell phone use by motorists, goes into effect.

The bill, which goes into effect August 28, was drafted in response to a Missouri Coalition of Road Safety report showing that more than 380 fatalities that occurred between 2017 and 2021 in Missouri involved a distracted driver. The law, dubbed the "Siddens Benning Hands Free Law" is named after Randall Siddens, 34, of Columbia, and Michael Benning, 46 of Raymore, who both were killed by distracted drivers.

Senate Bill 398 prohibits drivers who are operating a noncommercial motor vehicle on any highway or property open to the public from:

- Physically holding or supporting a cell phone with any part of their body
- Manually typing or reading text messages or emails
- Recording, posting, sending, or broadcasting video, including video calls and social media posts
- Watching a video or movie on an electronic communication device, other than watching data related to the navigation of the vehicle

Missouri drivers will still be allowed to place or receive hands-free calls while driving using such features as built-in phone speakers, in-car Bluetooth, or ear bud/headsets; send or receive voice text messages; and utilize cell phone GPS navigation and music or podcast functions - provided that the operator does not divert his or her attention from lawful operation of the vehicle while doing so.

Drivers can also use electronic devices like dash cameras that monitor behavior by recording or broadcasting video within or outside the vehicle.

The law includes provisions for emergency situations, emergency first responders, and other emergency roadside workers.

School bus drivers are also prohibited from using electronic communication devices while loading or unloading passengers, as well as when the bus is in motion, unless the device is being used in a similar manner as a two-way radio to allow live communication between the operator and school officials or public safety officials. However, school

bus drivers are prohibited from using or operating an electronic communication device or a two-way radio while loading or unloading passengers.

The law does not apply to law enforcement officers or operators of emergency vehicles who are both using the electronic communication device and operating the emergency vehicle in the performance of their official duties, and drivers using an electronic communication device for the sole purpose of reporting an emergency situation and

car is swerving, if there's heavy traffic, if there are kids in the car and I saw someone on their phone, that might be a good reason to stop them and talk to them - maybe not to issue a citation - but to talk about what's right and what's safer for everyone involved. That's where we allow our deputies to have discretion. They can make a stop based on the safety parameters. So it could be a primary reason for a stop but I don't think it will be in most cases."

When citations are issued the

occurred in an area designated as a school zone and is marked as such, the court shall impose a fine of up to \$500.

Violations can also result in formal charges being filed.

A violation that is the proximate cause of damage to property in excess of \$5,000 shall be a class D misdemeanor. A violation that is the proximate cause of serious physical injury to another person shall be a class B misdemeanor and a violation that is the "proximate cause of the death of another person" shall be a class

ers have been on their phones when a motor vehicle accident occurred.

A law enforcement officer who stops a noncommercial motor vehicle for a violation of this section shall inform the operator of the operator's right to decline a search of their electronic communication device and shall not access the electronic communication device without a warrant, nor confiscate the device while awaiting issuance of a warrant. In addition, a violation of this section shall not be used to estab-



continuing communication with emergency personnel during the emergency situation.

According to Scott Hines, public information officer for the Camden County Sheriff's Office, law enforcement can start issuing tickets in January 2025.

"Generally speaking, because there can be so many things going on in someone's car at any given time, it's pretty hard to tell if someone is texting. Several different municipalities in the state have already adopted similar laws and they're not treating it as a primary stop. If I see you on your cell phone, I'm not likely to pull you over for that - but that's not to say I can't," he said. "If the

finer could be high - especially for repeat violators.

The bill language states that for a conviction under this section where there is no prior conviction under within the preceding 24 months, the court shall impose a fine of up to \$150. A second conviction within the preceding 24 months will result in a fine of up to \$250 and for a conviction where there are two or more prior convictions in the preceding 24 months, the court shall impose a fine of up to \$500.

For a conviction under this section where the violation occurred in a work zone when workers are present, or for a conviction where the violation oc-

D felony.

"The D felony is for that violation. In addition to that, the actual accident that caused the death would have a higher classification. If the cell phone use is a contributing factor, that is a separate charge from careless and imprudent driving or vehicular manslaughter. So the accident causing the death might be a B felony even if the cell phone use is a D felony. It doesn't bring the death case down. It's just an added charge at a lower criminality," Sgt. Hines explained.

According to an attorney, distracted driving in Missouri could also impact how negligence claims will be handled if driv-

lish probable cause for any other violation.

Sgt. Hines said if he was working an accident, he would definitely apply for a search warrant to determine if that was a contributing factor, adding, "but we can look at someone's phone if we have permission. Something I've learned in my career is, if you can get a warrant, get a warrant. It's always safer that way for your case, in the end, so you don't lose evidence on a technicality."

While law enforcement agencies will not begin issuing tickets for violations until 2025, other impacts of the law will start as soon as the law goes into effect on August 28.



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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 beneficiaries. 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.

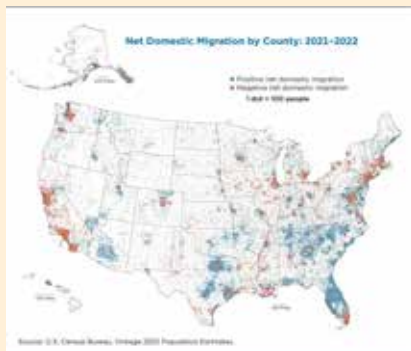
Boats Aren't Crazy Anymore

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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573-348-3888.



Dispatch Consolidation

continued from page 3

approved by Osage Beach aldermen, who were scheduled to discuss the matter at their August 3 meeting. Instead, aldermen will just discuss the agreement at that meeting.

Under the agreement, Lake Ozark will pay Osage Beach \$10,000 per month for the remainder of 2023. For the calendar year of 2024, Lake Ozark will pay Osage Beach \$120,000 in quarterly installments on January 1, April 1, July 1, and October 1. For calendar years 2025 and thereafter, Osage Beach will increase the amount due after review of its expenses incurred in providing the services. Osage Beach will notify Lake Ozark no later than October 31 of the preceding year of any increase, which shall be no more than 5 percent per year.

Because both Lake Ozark and Osage Beach are on the Missouri Statewide Interoperability Network (MOSWIN) system, Lake Ozark officers' radios can be reprogrammed to be compatible with Osage Beach's system. MOSWIN is a network of communications towers, base stations, and communications software that provides interoperable communications to public safety agencies that use the system.

City Administrator Harrison Fry said that transferring the service will continue to provide professional service to the community while also saving the city money. He explained the cost savings and how the two cities came up with the rate.

"Currently we spend around \$380,000 a year to run the dispatch center between personnel, operating costs, and equipment. We are aware of another \$400,000 to \$450,000 in improvements that would have to be made in the system inside the next 18 months,"

Lake Ozark takes first steps

continued from page 8

The bonds issued for the water system project will be repaid through the water operating fund. The bonds issued for the road projects will be repaid through the capital improvement fund.

Fry said the city retired debt from both of those funds, which frees up money, and they are continuing to see "good revenues." He also said the city got a "shot in the arm" with the sunset of the Tax Increment Financing (TIF)

he said. "So in our conversations with Osage Beach they prepared a number. If our call volume is approximately 14 to 18 percent of theirs, then they're prorating out that service agreement to be about 14 to 18 percent of their operating costs for the dispatch center, which resembles about \$120,000 to the city of Lake Ozark. In a traditional operating year, that would mean about a \$250,000 savings. We started having a conversation on a deeper level with Osage Beach and they are interested in interviewing any of our existing dispatch person who would like to migrate over there for employment."

Lt. O'Day said, "It could be a win-win for both agencies. We just have to work through some things currently, whether it be equipment or personnel, to ensure the safety of the community as well as responders and dispatchers."

Fry said the city designed a severance package for employees that they feel is fair and equitable.

The ordinance providing for severance benefits, also approved by aldermen, states that to be eligible for the severance benefits, dispatch employees must remain as an employee of the city in their current capacity until Osage Beach takes over the communications functions of the police department.

All full-time employees will receive full payout of all unused accrued vacation and sick leave time in addition to \$100 for every month of service to the date of termination, for up to a maximum of 60 months. All part-time employees will receive a lump sum of \$500, regardless of the length of service.

However, all benefits are subject to employment tax withholding and any employee accepting

the severance benefits will be required to sign an acknowledgment that the acceptance of the severance benefits may affect their eligibility and/or amount of any unemployment insurance benefits that they may otherwise be entitled to receive.

"We've tried our best to identify a solution that provides the same level of service while ensuring that our current employees have the opportunity to move to the new employer and to make sure that they are getting some level of compensation for the time they invested with the city of Lake Ozark," Fry said.

At the meeting, dispatchers from both Lake Ozark, who was present, and Osage Beach, who attended via Zoom, expressed concern about training – whether Lake Ozark dispatchers could learn the new system and Osage Beach dispatchers could familiarize themselves with the Bagnell Dam Strip – by September 1, which was the date set for the switchover. However, both Fry and Police Chief Jeff Christiansen said they and Osage Beach Chief Todd Davis were comfortable with that date.

At the meeting, Fry reminded the board that it wasn't the first time the topic had come up for discussion.

In early 2022, the Lake Ozark Police Department and the Miller County E-911 Dispatch Center were attempting to work out an agreement that would have allowed the county to handle dispatching services after Lake Ozark lost too many dispatchers to adequately serve the community. Although Miller County said they were willing to provide dispatch services on an emergency basis, they could not provide dispatching services on a regular basis.

agreement on Eagles' Landing, which allows the city to now keep 50 percent of their portion of sales tax generated in the shopping center. Previously, 100 percent of the taxes went to the developer to cover the cost of infrastructure. In addition, the city is continuing to see a good revenue stream on internet sales tax, which it began collecting in 2021.

In the meantime, Fry said city officials are looking forward to getting the responses to the Indication of Interest, which will be

due on August 1st.

"I am aware of one local financial institution who responded that they will not be bidding on the project but suspect most firms will be sending their response (whether to participate or not) much closer to the deadline," he said. "I have a call set up with Joy from WM Financial for the afternoon of August 1 to go through any proposals we may receive and determine what the next steps will be for engagement."

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New Addition to this year's Lake of the Ozarks Walk/Run for the Fallen Event

The Camdenton Area Chamber of Commerce, host of the Annual Lake of the Ozarks Walk/Run for the Fallen event (to be held on Saturday, September 9th, 2023, at the Camdenton Memorial Lake Regional Airport) will be partnering with the Truman VA Hospital once again for this year's event. "Working with the Truman VA hospital is such a great partnership," stated Chamber Director, K.C. Cloke. "Their team is dedicated to providing back-end planning assistance, we're able to utilize resources reaching hero families and veteran networks that wouldn't be attainable without them, plus they provide volunteers on-site the day of, it's just incredible."

The Walk/Run for the Fallen event takes place each year on the weekend closest to 9/11 and pays special tribute to the 160 Missouri Fallen Soldiers (military personnel who were either Killed in Action or a Casualty of War) during Operation Enduring Freedom, Operation Iraqi Freedom, Operation New Dawn, Operation Inherent Resolve, and Operation Freedom's Sentinel. Participants

will wear a runner's bib with the name of a fallen soldier and collectively, the local runners and walkers will complete 160 miles, one mile for every fallen soldier.

The Camdenton Area Chamber will also be collaborating with the Lake of the Ozarks Corvette Club this year and are excited to host a Cruise-in in conjunction with their Walk/Run event. The Cruise-in will be open to anyone with a classic, muscle, or unique vehicle worthy of display and will line the airport taxiway giving the Walk/Run participants (and other public spectators) a path to observe the vehicles. Both events (Walk/Run & Cruise-In) will be free for spectators to attend however vehicle owners wanting to participate in the Cruise-In will be asked to pay a \$10 participation fee to which will be donated to the Camdenton Area Chamber of Commerce to support the expenses incurred for the 2024 Lake of the Ozarks Air Show.

The Lake of the Ozarks Air Show (hosted by the Camdenton Area Chamber of Commerce)

is a bi-annual event held in September of every even year. This event includes a day full of various flight acts and entertainers offered free to the public to enjoy while also paying special tribute to our Veterans. Each year (privately) prior to the Air Show Event, the Camdenton Area Chamber coordinates Veteran Rides in a B25 WWII Bomber to our local veterans. There are many expenses that occur with hosting this event, however the Camdenton Chamber never fails in securing the contributions/donations/sponsorships needed to cover the expenses. The Cruise-in funds will assist with covering such expenses and potentially allowing the event to be enhanced (additional acts/entertainment & potentially additional veteran rides).

For more information on the Walk/Run for the Fallen, please call the Camdenton Area Chamber of Commerce at 573-346-2227.

For information on the Cruise-In, please call Mike Funk, President of the Lake of the Ozarks Corvette Club 217-622-7514.

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22' 11" LOA - 8' 6" Beam



24 SXSr \$64,900
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24' 11" LOA - 8' 6" Beam

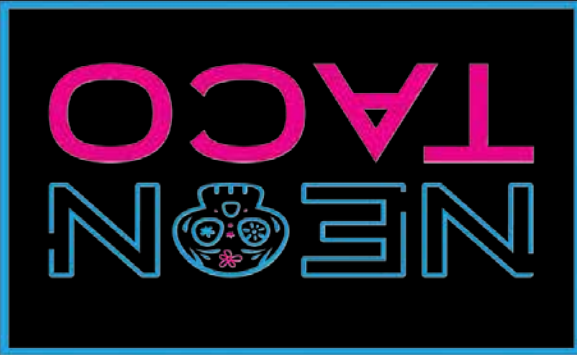


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Yamaha 150, Swing Back Seating.
Light Blue w/ White Accents.
24' 11" LOA - 8' 6" Beam



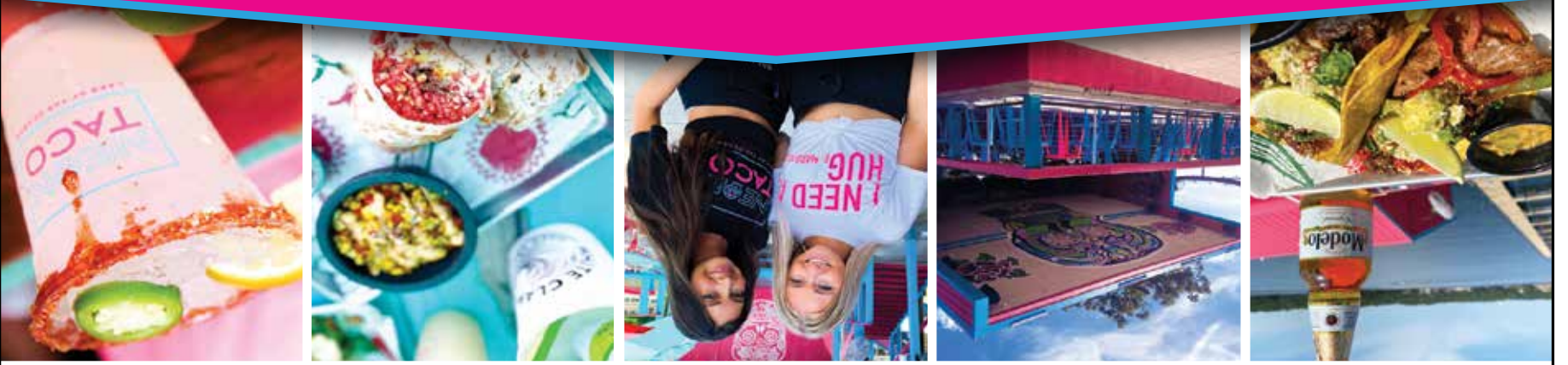
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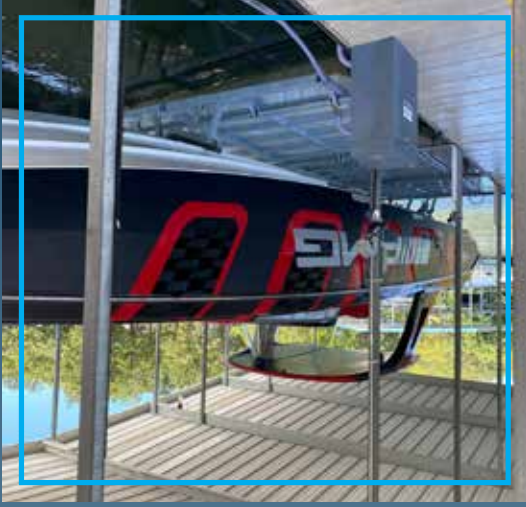
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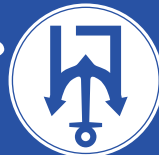
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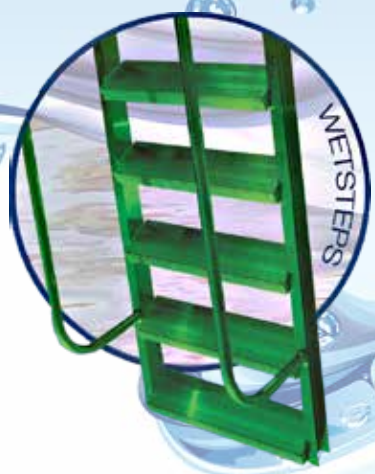
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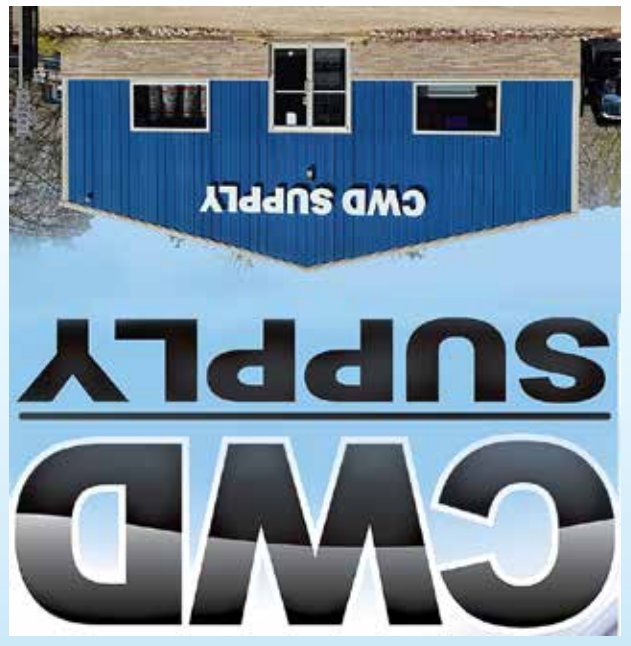
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