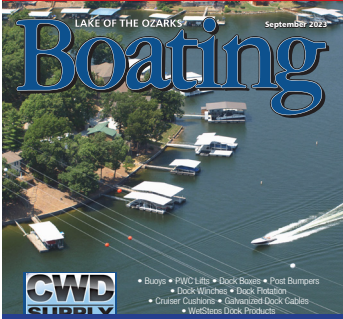


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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 9

SEPTEMBER, 2023

Developer hopes to add workforce housing

By Nancy Zoellner

Staffing is the biggest challenge facing most business owners today. Finding affordable housing is the biggest challenge facing the labor pool. In fact, a Lake of the Ozarks Regional Housing Study Update released in March of 2022 reported that "housing availability, due to demand-driven scarcity and current market pricing, is a tremendous barrier to continuing workforce retention and expansion, and business recruitment for the area."

Briscoe Ozark Development Group is hoping to address that need by adding two, 20-unit complexes adjacent to Fish Haven Apartments, off Fish Haven Road in Lake Ozark. If the project moves forward as planned, Fish Haven North will include 25 two-bedroom units and 15 three-bedroom units.

Fish Haven Apartments, a 60-unit multi-family housing complex, was completed and ready for occupancy in early 2016. It was Phase 1 of the three-phase project. Phase 2, Fish Haven Estates, is a three-story, affordable senior living complex with 42 two-bedroom and two one-bedroom apartments, each with its own laundry facility. It was completed in early 2018.

In late July, Lake Ozark aldermen approved a resolution of support for Phase 3, Fish Haven North.

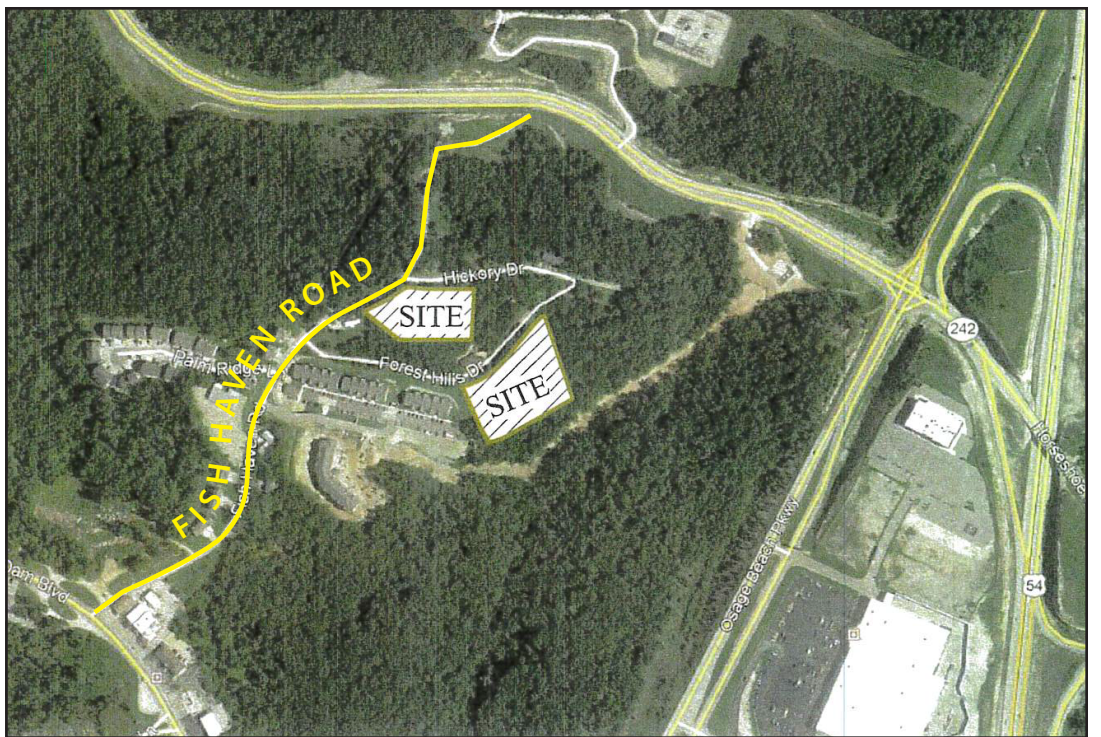
"It's a family project with workforce housing, which allows people with higher incomes to live in tax-credit developments," explained Pete Ramsel, who

was representing Briscoe at the board meeting and who was also involved in the development of Phase 1 and Phase 2.

He said they would once again be seeking tax credits from

In a later interview, City Administrator Harrison Fry said the first two phases of the Fish Haven development have been a huge addition to the community, providing housing to very critical

percent of Miller County median household income for an individual is around \$15 an hour; 80 percent is closer to \$20 - and those are jobs you see open right now around the Lake due to a lack of



the Missouri Housing Development Commission (MHDC). The state's Low Income Housing Tax Credit program allows federal and state tax credits to be sold to investors who pay millions of dollars in income taxes. Those investors buy the tax credits on a dollar-per-dollar basis and then the state awards that money to projects that are chosen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent.

workforce and to seniors, who he said are "an important part of the lake area community as a whole."

Fry said while the majority of the units in Phase 3 will be income regulated, they are for people who are working.

"A number of units are dedicated to those earning 60 percent of median household income, a number of them are 80 percent and some are even market rate units, meaning anybody can qualify for them. Right now, 60

labor availability," Fry said. "This development would give 40 to 80 people - possibly more - the chance to fill those vacancies in the community. I think that the state has this program in place not to incentivize poverty but to incentivize economic development because not every job in every community is going to pay \$100,000 a year."

This is the development group's second attempt at a *continues on page 21*

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Armchair Pilot

By Nancy Zoellner

LET'S HOPE this doesn't become a trend. Korean Air will soon begin weighing passengers and their carry-on items at two different airports in South Korea. According to a story carried by TravelPulse, the



airline is participating in an update of Korea's Aircraft Weight and Balance Management Standards, which is calculated every five years to help determine weight distribution on airplanes. The story states that although passengers traveling on domestic flights from Gimpo Airport in Seoul between August 28 and September 6 and Incheon International Airport from September 8 through 19, will have to be weighed by airline staff, their weight will not affect boarding and will not be connected to their identification, so travelers shouldn't worry about data collection.

SUPERSONIC TRAVEL could be an option in the not-too-distant future. A recent news release from NASA reported that NASA recently



investigated the business case for supersonic passenger air travel aboard aircraft that could theoretically travel between Mach 2 and Mach 4 (1,535 to 3,045 mph at sea level). By comparison, today's larger airliners cruise at roughly 600 mph, or about 80 percent of the speed of sound. The NASA studies concluded potential passenger markets exist in about 50 established routes that connect cities. Since the U.S. and other nations prohibit supersonic flight over land, the studies' findings covered transoceanic travel, including high-volume North Atlantic routes and those crossing the Pacific. NASA's Advanced Air Vehicles Program (AAVP) is now moving into the next phase of the high-speed

travel research, which includes issuing two 12-month contracts to companies to develop concept designs and technology roadmaps. The roadmaps will explore air travel possibilities, outline risks and challenges, and identify needed technologies to make Mach 2-plus travel a reality.

AIR TRAVEL NUMBERS are just about what they were pre-pandemic. That's according to a report by Afar travel magazine. And there have been a number of days that have surpassed pre-pandemic. "In 2023, AAA projected that 4.17 million people flew over the July Fourth holiday period, surpassing the previous air travel record of 3.91 million travelers, set in 2019," the reported stated. So far this year, daily passenger numbers have been growing each month. In all of 2022, only one day - November 27 (the Sunday after Thanksgiving) - had more than 2.5 million passengers flying. As of August 20, 2023, there had already been more than 75 days in the calendar year that had surpassed 2.5 million air passengers, according to TSA checkpoint data," Afar reported. Visit tsa.gov/travel/passenger-volumes for the year-to-date numbers.

THE US DEPARTMENT of Transportation is proposing increased refund protections for travelers whose flights were canceled or changed or who were afraid to fly during the early months of the pandemic and who couldn't get refunds. A story by the Associated Press states the Transportation Department wants airlines to offer passengers a refund if their departure or arrival time changes by three hours or more for a domestic flight or at least six hours for an international one. "Refunds would also be due if the airline changes the passenger's departure or arrival airport, adds stops in their itinerary, or causes 'a significant downgrade' in the travel experience by switching to a different type of plane," the article states. The rule would apply even for travelers who buy nonrefundable tickets, which usually cost less and are favored by many leisure travelers. Airlines are currently required to offer refunds to passengers whose flights are canceled or significantly changed, but it has never defined a cancellation or significant change, the article states. Because of that, airlines have challenged the Transportation Department's authority to force them to pay refunds.

NEW YORK CITY is cracking down on nightly rentals. TravelPulse reported that on September 5 a law goes into effect requiring, among other things, rental hosts - people who permanently occupy the house - to register with the Mayor's



Office of Special Enforcement and pay a fee of \$145. However, short-term rentals are only allowed if permanent residents are staying in the same unit or apartment as their guests and caps the number of paying guests permitted at one time to just two. Platforms such as Airbnb and VRBO are prohibited from processing transactions for any short-term rental properties that remain unregistered and penalties will be issued against owners and/or rental platforms who violate the law.

DRESSING AS AN Air India pilot when you're not, can have unpleasant consequences. A 20-year-old learned that the hard way, after boarding a flight in a pilot's uniform. According to One Mile at a Time, an online air travel magazine, the man reportedly told the flight crew that he was an Air India pilot, "which made them suspicious." Airport security staff got involved and during questioning,



learned that the man attends an institute for airport ground staff training, but he wasn't a pilot. After a search of his belongings revealed that he had flight safety manuals, and his phone contained pictures of him in a pilot uniform, he was handed over to police. During interrogation he admitted that he often dressed in a pilot uniform to impress his girlfriends, posing in the uniform onboard flights to make his story believable. The man was released from police custody and allowed to return home, but as a condition of his release, he had to message all of his girlfriends, informing them that he's not actually a pilot, and was faking it.

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Village of Four Seasons asks 'check them out'

By Nancy Zoellner

The Village of Four Seasons, located on Horseshoe Bend, is unique.

With lake access and a golf course, parks with playgrounds, a skateboard park, hiking and biking trails, and a dog park within its boundaries, it's a family community in its own right. When bundled with the benefits of the Four Seasons Lakesites Property Owners Association, which encompasses the majority of the Village, it's unmatched. POA amenities include pools, pickleball courts, boat launches, fishing lakes, a fitness center and more.

In addition, while the Village is just minutes away from urban amenities - doctors' offices, grocery stores, department stores - because of the tree-lined Parkway and abundant wooded common ground, it retains the beauty of country living.

Those benefits combined have made the Village a popular place to live. According to Della Miller, owner/manager of Missouri Association Management (MAM), which manages the POA, there are more than 1,600 homes in

the POA on Horseshoe Bend.

Village of Four Seasons Board of Trustees President Tony Baldrige said they are hoping to get the word out that the Village is also a great place to operate a business.

"We have lots zoned commercial along Horseshoe Bend Parkway and we even have a strip mall with vacancies so there are several opportunities for entrepreneurs. With the number of people who live here year round coupled with the number of visitors and second home owners, we have a strong, built-in customer base for just about any type of business," Baldrige said.

Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, said the Gridsmart Data Module mounted on the traffic light at the Duckhead intersection shows several thousand vehicles per day traveling through that intersection on to Horseshoe Bend. On July 30, the Friday before the July 4th holiday, the module showed that more than 15,000 vehicles entered Horseshoe Bend. "I've never seen anything

like that and we know the count is correct," Luttrell said. "The engineers in Chattanooga, Tennessee were logged into our system, watching to make sure every vehicle was counted."

According to Worldpopulationreview.com, the current population of the Village of Four Seasons is estimated at slightly over 2,500, based on projections of the latest US Census estimates. However, Village officials think the population is probably much higher because of the number of people that flocked to the area during the COVID pandemic.

"We all heard the stories. People who could suddenly work from home and whose children had to be homeschooled decided if they had to be stuck in the house, why not be stuck in a house or a condo at the Lake. Here they could 'social distance' out on the boat or by fishing on the dock. I believe that once they spent time here either in a condo, at grandma's house or at their second home, many of those people decided to stay and live here on a fulltime basis," Baldrige said, adding that

because of the quality of life that's available in the Village and because of the number of undeveloped lots that are inexpensively priced, he believes the Village will see continued growth, which will further benefit business owners.

Jay Prince, architectural services manager for MAM, said that more than 2,000 undeveloped lots are for sale on the Horseshoe Bend side of the Four Seasons POA.

Village Clerk Danielle Glover said 30 new houses are currently under construction.

"I think more and more people are finding out that it's a wonderful place to live," Baldrige said. "We, as the Village, just haven't done enough marketing of ourselves to let people know it would be a wonderful place to operate a business."

But that's about to change. Glover is in the process of exploring options to update the website and develop a "brand" that will be used on all mediums.

"I want everything to have the same look - the same logo and the same colors - so it will be recognizable. I also want to

get the Village Voice (newsletter) going but I want to figure out the best way to develop an email list so we can offer the option of getting a print version in the mail or reading it online," Glover said.

In the meantime, she's also been checking out other municipalities' Facebook pages for ideas and she talked to people at the Missouri Municipal League and the POA to get guidance on what to post - and what not to post. "So many people get their news on Facebook so I really think it's important for us to get a page going where we can keep people informed and get our name out there."

Village trustees are also looking at the cost of adding a camera to the board room so people can watch the meetings online from anywhere.

"Our IT guy is looking at that now. Our goal is to broadcast live but then also have a portal on our website to a YouTube channel so people can view them later. Since nothing like that has been done, we are just taking baby steps to get there - but we are going to get there," Glover said.

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Osage Beach asked to partner to provide fields

By Nancy Zoellner

The Osage Beach Parks and Recreation Department is short-staffed - by several employees. So when weekend baseball or softball tournaments are scheduled for City Park, which happens quite frequently, the same crew that worked all day has to return late at night after the last games have ended to reset the fields - drag

and chalk them - and "tidy up" to get the park ready for the next day's play.

Staffing has been a challenge all year. Halfway through the season seasonal workers left for better paying jobs so for a while, in addition to his usual duties, Parks Director Eric Gregory found himself helping out in the concession stand. However, after the rest of

his summer help quit to go back to college, he had to shut the concession stand down completely. That means tournament spectators have to drive to a gas station or grocery store to buy drinks and snacks.

Scheduling all those tournaments also took time so when Gregory heard that Jeff Vernetti, the general manager and owner of

Ballparks National (BPN), was interested in taking over the operation of the three baseball/softball fields at the City Park complex, he thought it could be a win - for both of them.

BPN is a privately owned youth baseball and fastpitch softball complex located off Hwy 54 in Camden County, between Macks Creek and Camdenton. Vernetti said since opening in 2020, they have hosted more than 4,000 games with teams from 19 states, bringing more than 100,000 people to the Lake. BPN has been voted Missouri's Best Youth

currently send most of our teams to. About 80 percent of our teams stay in either Osage Beach or Lake Ozark; they don't stay in Camdenton - or anywhere close to the park, for that matter - so there would be a real synergy there."

Vernetti's proposal included the following:

- BPN would rent Fields 1, 2, and 3 from March 1 to October 31, 2024 - 245 days - at a total cost of \$75,000, or \$9,375 monthly.

- BPN would be responsible for running weekend games, leagues, camps and clinics and other tournaments. "We would handle all



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If the city moves forward with the plan, youth sports, which use the fields at City Park during the week, will not be discontinued. Instead, they will be expanded and improved.

Sports Complex each year they've been open and received other local awards from the Chamber of Commerce and the Council for Economic Development.

Gregory talked to aldermen about the proposal at the August 3 meeting. At the August 17 meeting, Vernetti's proposal was included in the board packet and he was on hand to talk to aldermen.

Vernetti told aldermen that the proposal was simply that - and that they were willing to work with city management to develop an agreement that would not only increase revenues for the city but also cut the city's annual costs. "These ideas are a starting point," he said. "Ballparks National is going to have eight fields for 2024 but we will only have three that can support high school age baseball, which your three City Park fields can do. The central location is right near all of the hotels that we

deals with third party vendors as well," Vernetti said. "We wouldn't just take reservations - we'd be out soliciting reservations."

- Vernetti said they would not only continue to run the local youth league, but with their experience and abilities to partner with local clubs and organizations, they believed they could drastically improve the participation for all ages and all skill levels. Vernetti stressed several times that he and BPN are interested in building youth sports around the lake area - from recreational players to competitive players. "We're looking for a partnership, not just a rental," he told the board.

- BPN would be responsible for hiring and paying all game officials and league administrators, and BPN would provide game mounds and any other equipment needed.

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New crime fighter to join the Lake Ozark Police Department

By Nancy Zoellner

Thanks to support of the community, Corporal Caleb Harvey with the Lake Ozark Police Department will be making a trip to Shallow Creek Kennels in Sharpville, Pennsylvania later this month to pick out a K9 partner. In October, the team will be going through training together at the Boone County Sheriff's Office K9 Training Center. Aldermen approved a resolution at their August 22 meeting accepting a donation from the Lake Ozark Police Benevolent Association to pay for the training.

Last March Chief Jeff Christiansen got permission from the board to start soliciting donations and funding sources to cover the cost of establishing the program. At that time, Cpl. Harvey said he had already secured a lifetime donation of food from Diamond Dog Food and he had another \$3,700 in unrestricted pledges from Wagner Insurance Agency (Chris and Christy Wagner), Christiansen and Associates, and Quality Roofing (Grant and Sheryl Freeman).

The fund got a big boost in August when Mike and Christy Otten, the owners of Alley Cats Pizzeria, made an \$8,000 donation to the cause.

The Ottens, along with their General Manager Sean Jordan, and Bar Manager Jared Yakich, presented the check to Cpl. Harvey and Police Chief Jeff Christiansen at the city's August 8 board of aldermen meeting. Mike Otten also promised to help meet the



Christy and Mike Otten, the owners of Alley Cats Pizzeria on the Bagnell Dam Strip, made an \$8,000 donation to the Lake Ozark Police Benevolent Association to help offset the costs of acquiring a K9 partner for Cp. Caleb Harvey. Pictured are (left to right) Lake Ozark Mayor Dennis Newberry, Police Chief Jeff Christiansen, Christy Otten, Mike Otten, Corporal Caley Harvey, Bar Manager Jared Yakich and General Manager Sean Jordan. The presentation was made at the city's August 8 board meeting.

K9's future needs.

"We want to help Officer Harvey meet his goal to get the money raised to get the dog, the car outfitted and the other things he'll need so we're presenting this check for \$8,000 to the Police Benevolent Association and we're very happy to do it," Mike Otten said. "I reached out to Harrison after the article showed up in the local newspaper that the police department was going to try to put this together. I said 'Hey, we're in for this.' Harrison said they had a portion covered but we had offered to help with the maintenance of the dog to keep it in service and in good health and

we will continue with that. Again, we're very happy to do this."

City Administrator Harrison Fry said that since that announcement was made earlier this year, several other people also contributed to the fund.

"Because the donations are being channeled through the Police Benevolent Association I am unsure of who the specific donors have been. I also know several have requested anonymity. (Cpl. Harvey) is planning to have a small donor recognition event at the end of the year for the folks who feel comfortable being acknowledged so that they can see the impact

they've had on the program," Fry said.

A cost analysis prepared by Cpl. Harvey showed that it would take approximately \$26,000 to purchase the dog, cover the cost of training, outfit the patrol car, and purchase needed accessories for the dog.

The chief said the trainer from the Boone County Sheriff's Office would accompany Cpl. Harvey to help him choose a dog with the right temperament because while the dog would be another tool in their use of force continuum, they want a dog that can be taken to the schools. The corporal agreed, adding that the dog will be trained to respond to commands given in a foreign language, "but I will make sure he won't be a mean, aggressive dog. I will be able to walk the Strip with him."

The K9 will live with Cpl. Harvey and his family, which includes a toddler, and it will accompany him to work every shift.

Cpl. Harvey's breakdown shows:

The K9 will be purchased from Shallow Creek Kennels K9 at a cost of around \$9,000.

Training at the Boone County Sheriff's Office K-9 Training Academy will cost approximately \$4,000.

The kennel cost was estimated at \$4,500.

The K9 insert for the Ford Explorer was estimated at \$3,100.

Other associated costs - window fan and heat alert system for

the Explorer and dog accessories were estimated to run \$1,634.

The following years' annual expense of vet bills, professional memberships, supplies, and ongoing training were estimated at around \$3,000.

In his report to the board, Cpl. Harvey wrote that the working lifespan of a police dog can vary depending on multiple factors such as breed, health, and the type of work they do. "However, the average working lifespan of a K9 is 8-10 years."

Mayor Dennis Newberry said he was concerned about liability, but City Attorney Chris Rohrer said the dog would give officers another non-lethal option.

"Anytime you use lethal force, that's when your liability comes in. A dog bite we can handle," he said.

The next K9 training class starts in October, which will give them time to get everything in place. The K9 will be a dual-purpose dog, and he and Cpl. Harvey will be trained on narcotics (but not cannabis), building searches, tracking, and aggression.

Late last year the Osage Nation, which hopes to bring a casino, restaurant with meeting space and a bar to the city of Lake Ozark, made a \$25,000 donation to the Lake Ozark Police Department to be used for a special project. Fry said that to his knowledge, none of that money had been put toward the K9.

New area code is being added

By Nancy Zoellner

Approximately 7.92 million phone numbers assigned to customers begin with the 573 area code.

Kevin Kelly with the Missouri Public Service Commission said because they've nearly exhausted all the 573 numbers, they are adding a new area code: 235.

Currently, phone customers with a 573 area code are assigned to mid-Missouri communities such as the tri-county area surrounding Lake of the Ozarks, Jefferson City, and Columbia; as far north as Mexico and Hannibal; and southeast in Waynesville, Farmington, Caruthersville, Rolla, Cape Girardeau, Poplar Bluff, and Sikeston. Phone customers in those areas can call others with the same area code without dialing the 573 area code. How-

ever, that will end once the new 235 area code is up and running. That's why the MPSC, as well as the North American Numbering Plan Administrator (NANPA) and the telecommunications industry is asking customers to start getting in the habit of using the 10-digit number.

The 235 area code will be added as an "overlay" to the 573 region. An overlay is the addition of another area code (in this case 235) to the same geographic region served by an existing area code (573). An overlay does not require customers to change their existing area code, but it does require customers to dial the area code to complete local calls.

According to the Public Service Commission a six-month "permissive dialing period" began on August 26 to give consumers ade-

quate time to adjust to the dialing changes. During this period, local calls can be made with either 7 or 10 digits (area code + the 7-digit telephone number), and all calls that are local will continue to be local even though customers dial 10 digits.

Then beginning on February 24, 2024, all local calls made within the 573 area code must be placed using 10 digits. On and after that date, calls placed using just 7 digits will not be completed.

On March 24, 2024, phone service providers will be able to assign new telephone lines numbers that begin with the new 235 area code.

This is not the first time an area code overlay has taken place in this region. Kelly said the geographic area that comprises the 573 area code today was part of

the 314 area code until 1996. At that time, 573 became the fourth area code in the state, joining 816, 314 and 417.

The first area code change took place in 1999 when 314 was split. That area code was just one of many established by the AT&T in 1947, after it was discovered that direct dialing, rather than going through an operator, sped up the connection time for long-distance dialing.

According to a North American Numbering Plan Planning Letter penned in February of 1999 by Southwestern Bell, the substantial number growth in the Missouri 314 Numbering Plan Area (NPA) necessitated providing area code relief. The relief plan, approved by the Missouri Public Service Commission, called for a geographic split of the 314 NPA and the simultaneous introduction of a new 636 NPA.

Under the plan, the exchanges

of Chestnut, Jefferson, Prospect, Flanders, Forest, Mission, Melrose, Webster Groves, Parkview, Evergreen, Riverview, Ferguson, Overland, Ladue, Kirkwood, Sappington, Mehlville, Oakville, Creve Coeur, Bridgeton, Hazelwood, Florissant, and Spanish Lake would retain the 314 NPA. All other exchanges in the 314 NPA were required to switch their area code to the new 636 NPA. The 636 area code was assigned on April 15, 1999. It went into service on May 22.

Then on August 12, 2022, area code 557 was added to the 314 numbering plan, also as an overlay. The 557 area code co-exists everywhere in this region with the 314 area code.

The Public Service Commission shared what they called "Key facts" about the upcoming 573/235 overlay:

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Calling all paddlers

By Nancy Zoellner

Everyone is invited to the last Kayak Meet-Up of the year, set for 8:30 a.m. to noon Saturday, September 9. Kayakers should meet at the Lower Spring Area at the Kayak Launch in Ha Ha Tonka State Park, located off State Road D in Camdenton.

our master naturalists. They show up month after month to help. We definitely couldn't do this without them," Swall said.

The September event will wrap up with a potluck luncheon. The Butcher Shop is donating pulled pork and their famous buns. Those who wish to stick around

serve, protect, and improve the Lake of the Ozarks watershed, its waters and natural resources while maintaining our economic, social and environmental health. To learn more about LOWA, visit their website at www.lowwatershed.com.

For more information call Swall at 573-434-4400.

Bestmarineandoutdoors.com says kayaking is a great way to



Donna Swall said she greatly appreciates the members of the Master Naturalists, who make it possible for LOWA to hold the monthly Kayak Meet-Ups. Pictured, front row left to right, are Gail Compton, Carolyn Solomon, Lauri Petersen, Donna Swall, Missy Williamson and Claire Holmes; back row, left to right Rick Compton, Tom Schlatter and John Williamson. Al Eaton, who is "always there to help," according to Swall, was not available for the photo.

Hosted by the Lake of the Ozarks Watershed Alliance (LOWA), the Meet-Up provides an opportunity for kayakers – and those interested in learning more about the sport – to enjoy a few hours of tranquility, paddling around Ha Ha Tonka Cove with friends – or to meet new friends.

Donna Swall, executive director of LOWA, said sometimes people paddle along and chat quietly, pointing out birds and the flowers and trees that dot the shoreline. Other times, the only sound heard is the sound of the paddles cutting through the water.

"It's very relaxing but also good exercise at the same time," Swall said. "I really enjoy it and it allows us to show a different side of the Lake to newcomers."

Those who don't have a kayak can use one of LOWA's free of charge. Missouri Master Naturalists will be there to help people in and out of the kayaks.

"I just can't say enough about

for the luncheon need to bring a covered dish or dessert to share with the group.

The September Kayak Meet-Up is free and open to the public but youth must be 14 or older to participate. In addition, everyone must wear suitable clothing and shoes.

The Kayak Meet-Ups have been going on for more than a decade. Over the years, Swall has been able to get grants and donations to provide the kayaks for people to use. In addition, she worked with OneSource Services, who donated and installed a PERMALAUNCH Kayak launch. The launch holds the kayak in place while the person climbs in or gets on. Then the kayaker can just push him or herself out into the water without fear of dumping over.

The Lake of the Ozarks Watershed Alliance is a citizen-based group working in conjunction with community partners and governmental agencies to pre-

destress and they listed reasons why:

1. Being by the water is relaxing. In addition to creating a sense of awe, it's also humbling to view the greatness and vastness of the waterways.

2. Paddling Is a moving meditation, which allows the kayaker to focus on breathing in relation to the steady and constant movements of paddling.

3. Kayaking can be social or solitary. Whether with friends or alone, kayaking can provide an opportunity to enjoy beautiful views while chatting with friends or paddling alone.

4. The warmth of the sun soothes while providing Vitamin D.

5. Exercise – especially cardio – has been linked to the release of endorphins in the brain. When your brain releases endorphins, the stress levels in your body lower. If your body is physically less stressed, your mind will be less stressed, too.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

How to Find Awesome AI Apps for Your Business

In today's fast-paced business world, tapping into the power of artificial intelligence (AI) is more than just a trend – it's a smart move. AI apps can streamline operations, improve customer experiences, and guide data-driven decisions. But with so many options out there, how do you find the perfect AI app for your business? Check out these top resources that can help you discover the best AI apps to take your business to the next level.

AI App Stores and Listings: Think of these as the one-stop shops for AI solutions. Platforms like AWS Marketplace, Microsoft Azure Marketplace, and Google Cloud Marketplace feature a wide range of AI apps for various needs. You can easily browse through categories and find apps that suit your business like a glove.

Hang Out in Tech Hangouts: Online tech communities and forums are your virtual playgrounds for tech advice. Places like Stack Overflow, Reddit's [r/artificialintelligence](https://www.reddit.com/r/artificialintelligence/), and specialized LinkedIn groups are treasure troves of discussions, insider info, and real-world experiences. It's like asking your tech-savvy friends for app suggestions.

Tech News and Blogs: People in the tech world regularly share lists of top AI apps. Websites like TechCrunch, VentureBeat, and Forbes Technology Council keep you in the loop with articles showcasing cutting-edge AI solutions across different industries.

Tech Wizards and Advisors: Tech consultancies know their stuff. These wizards specialize in tech and AI and can offer personalized advice. They'll analyze your business needs and recommend AI apps that align perfectly with your goals.

AI Research Hubs: Research organizations that dabble in AI often create tools and apps that are free for



Sandy Waggett

businesses to use. The Allen Institute for AI and OpenAI are just two examples of places where you can find AI resources that can supercharge your business processes.

What People Say Matters: Websites like G2, Capterra, and TrustRadius are your go-to for honest user reviews. Find out what real users have to say about different AI apps – the good, the bad, and the impressive.

Connect and Collaborate: Networking is more than just swapping business cards. Partnering with other businesses in your industry can lead to hidden AI gems. By collaborating, you'll get insider insights into apps that have already proven their worth.

Try Before You Buy: Who doesn't love a test drive? Many AI app vendors offer trials or demos, so you can play around and see if the app vibes with your business. It's like trying on shoes before buying them.

With these resources, your business can ride the AI wave like a pro and make some serious waves of its own. If you want to talk about AI or want our take on new AI apps, give us a call or go to our website!

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Seniors Corner

Climate Change Considerations Affect Buyers' Decisions.

Buyers are factoring the effects of climate change — fires, floods, droughts, storms, and excessive heat — into their homebuying decisions.

So, if you've been considering green home upgrades but wonder whether future buyers will value them when it's time to sell your home, keep in mind that 35% of homeowners considered the potential risks of climate-induced weather patterns when buying a home. According to a recent Leger survey done for BNN Bloomberg and RATESDOTCA. Among 18-to-34-year-olds, 64% factored climate change risks into their decision-making. In comparison, 31% of those in their 30s to 50s did so.

In addition, respondents to a Green Builder Media survey named three factors that have the biggest negative impact on homebuying decisions. One was neighborhoods prone to climate events like flooding, storms, and wild-fires (27%).

Though improvements focused on enhancing your home's climate resilience and energy efficiency may pay off, figuring out where those upgrade dollars can still be tricky.

Fixr.com research may help narrow down the projects. For its **Residential Energy Efficiency Report 2023**, it talked with home construction experts to get their take on the most popular energy-efficiency improvements.

Their top six picks were:

1. Smart thermostats (65%)
2. Extra insulation (60%)
3. EV chargers (60%)
4. Solar panels (54%)
5. Low-emissivity glass, insulated windows (42%)
6. Energy Star appliances (40%)

Other takeaways from Fixr research include:

- **52% say energy-efficient HVAC is much more important to homeowners than solar panels.**
- **67% believe electric will outnumber gas installations** in new homes
- **65% say smart thermostats** will be the most popular energy-efficient feature in 2023
- **46% expect mini split heat pumps** to be the most requested energy-efficient HVAC system this year
- **42% recommend metal roofing** as the best option for energy efficiency

Yet another aspect tied to climate change that influences buyers' choices is the availability of transit options in a community and its friendliness to bikers and walkers.

So, features like proximity to parks, transit, and bike trails are things to remember when looking at the salability of a future home you buy.

Such amenities are also worth discussing with your agent when selling your home. After all, a house with proximity to public transportation and a highly walkable and bike-friendly location are all good selling points, given that many connect walkability with quality of life.

In fact, the survey found that 19% of respondents would pay much more to live within walking distance of parks, shops, and restaurants. Another 42% would pay a little more for such amenities, according to the National Association of REALTORS® 2023 Community & Transportation Preferences Survey, a poll conducted every three years to determine people's location preferences and the community characteristics they value.

Still, there are generational differences to keep in mind. For instance, while 69% of baby boomers express a willingness to spend more for living within walking distance of parks, shops, and restaurants, younger generations show even greater interest: Gen Z (92%), Millennials (85%), and Gen X (74%).

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Holiday traffic flowed at the speed of technology

Nancy Zoellner

And at record-high numbers

For the second year in a row, technology saved the day for drivers leaving Horseshoe Bend after the July 4th holiday. Kevin Luttrell, the superintendent of the Horseshoe Bend Special Road District, said the Gridsmart Data Module affixed to the Duckhead traffic signal kept the traffic flowing.

“This year, instead of directing traffic and dodging cars at the intersection, I had my laptop open and watched the traffic from home. There was a line of cars but they kept moving,” Luttrell said.

He’s keeping his fingers crossed that they’ll have the same success over the Labor Day holiday.

In the past, from around 10 a.m. and 1 or 2 p.m. on the days after the holidays when visitors started heading home, traffic would be backed up from Duckhead Road all the way to Bittersweet Road – a 3 mile drive that typically takes 6 to 7 minutes. However, on Lake departure days it would sometimes take an hour to get off Horseshoe Bend.

In June of 2022, the road district went “high-tech” partnering with the Camden County Sheriff’s Office to split the \$4,000 cost of acquiring the license for the Gridsmart Data Module. That module captures the volume, turning movements, vehicle classification, incidents, red and green arrivals, speed, and cycle lengths recorded by cameras at the intersection of Horseshoe Bend Parkway and Duckhead Road. That information can be used to analyze travel trends and fine-tune the traffic light at that intersection.

Then Trent Brooks, the Central District traffic engineer with the Missouri Department of Transportation, helped develop a timing program for holiday weekends. The timing pattern was then plugged into the computer system in the cabinet near the intersection. In addition, Cody Kunze, field application engineer with Cubic Transportation Systems, which owns Gridsmart, and John Kaufman, regional sales manager with Cubic, programmed the system to increase passage time.

It made a world of difference – and it allowed them to accurately track the traffic.

This year, the road district upgraded to a system that stores information for a longer period of

time and all of last year’s numbers were lost, but Luttrell said he has counts for this year – and if traffic engineers in Chattanooga, Tennessee weren’t logged into the system to monitor it and make sure it was working correctly, Luttrell said he might not believe his eyes. According to the module, 15,570 vehicles entered Horseshoe Bend on Friday, June 20 – the kickoff to the holiday weekend/week.



Although a lot of people were leaving Horseshoe Bend on the morning of July 5, traffic didn’t come to a dead stop – and stay stopped – as in the past.

“I have never seen anything like it,” Luttrell said.

Because the situation on Horseshoe Bend is somewhat unique with one way in and one way out and because Kunze lives on Horseshoe Bend and Kaufman lives in California, Missouri and can respond quickly should a problem arise, Cubic is testing some of its equipment on the Duckhead light – at no cost to the road district.

“For instance, if you look at the camera, you’ll see a black ring around it. It’s a prototype and they’re using us to test it. The cameras have a heating element on the outside so ice doesn’t form on the glass. During an ice storm somewhere in Nebraska ice wasn’t on the glass – icicles were forming on the casing around the cameras and they were so long they couldn’t see anything. So they invented this hood, for lack of a better term, with a little drip hole in the back and they’re test-

ing it here, although I’m hoping we don’t get any ice storms,” Luttrell quipped. “When they go to trade shows all across the country and have their monitors and computers set up, they are logged into our system so people are seeing Horseshoe Bend Parkway. It’s great because any time something new comes out, we get it for free.”

He said he’s talked to Matt Michalik, Public Works director for the city of Lake Ozark, about the

Gridsmart system, “and I think he’s trying to get one for the traffic light at the top of Horseshoe Bend. If they can swing that, it would be great because they could be tied together to get traffic flowing even better.”

Luttrell said even though the Duckhead traffic light is now programmed to keep traffic flowing, drivers must follow a few rules to make it work like it should and avoid sitting through several lights.

First – if you’re first in line, pull all the way up to the stop bar – the white line painted on the road – but don’t drive past it.

Second – if you’re not first in line, pull up close to the vehicle in front of you – don’t leave two or three car lengths – and then stay fairly close all the way through the light.

Third – put your phone down and pay attention. When traffic moves, you move.

A Matter of Trust

Estate Planning for Executives

Executives face many unique challenges when managing their personal financial and estate plan. The demand of their occupation often renders them unable to dedicate the necessary time and focus to achieve, and sometimes even establish and define, their personal financial goals. It is imperative that successful executives review their financial situation to ensure the integration of benefits and compensation with strategies for estate planning, investment planning, income tax preparation and planning, risk management, long-term cash flow, and retirement planning.

Executives are often concerned with:

- Liquidity issues
- Concentrated stock positions
- Transfer of vested stock options
- Giving to charity in a tax-efficient manner
- Executing and funding Buy-Sell agreements
- Whom to name as beneficiary of Qualified Plan Assets
- Lifetime gifts
- Estate tax
- Compensation planning and income in respect of a decedent
- When to retire (forecasting of complex benefits)
- Investment Planning (considering income tax and estate tax issues and lastly)
- How much liability insurance is truly enough

Too many times, executives receive advice targeted to handle one piece of their very complex financial picture. It is important to find a team of advisors that act in the executive’s best interest, always. It is also critically important to have a team of advisors that are communicating.

A CPA, an estate planning attorney, and an investment professional should be working together and discussing the executive’s Income tax bracket, Impact of Medicare surtax, Estate tax rates, and Investment options and many other considerations.

Each professional has a different area of expertise and a different relationship with the executive. By sharing information and working together, these professionals enhance the overall planning experience for the busy executive. Without understanding the complete financial picture, goals, and objectives, it



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

is impossible to make recommendations that result in the best solution. A business executive needs an integrated, comprehensive plan that addresses estate planning, asset protection planning, income tax planning, and retirement planning. This plan should be revisited at least annually and when there are major changes in any area.

The advisor team must also help the executive define personal philosophies and objectives. In today’s busy world, we often don’t place enough importance on the legacy that the executive wants to leave. Generally, they want the wealth that’s been accumulated to impact their family and friends. Many people define themselves by their profession and career accomplishments. A large part of self-worth, our long-term relationships, and our daily life structure comes from our careers.

When it comes to retirement, some people embrace this new beginning, spending more time with family and friends pursuing hobbies or volunteering. Others, even the most financially secure, often worry about no longer having a regular paycheck, and they struggle with transitioning from the accumulation phase of their financial life to the distribution phase. Working with the right advisors in formulating a comprehensive plan provides for a smoother transition into retirement. Contact Trenny Garrett or Bart Schulte at trenny.garrett@central-trust.net or bart.schulte@central-trust.net or (573) 302-2474 so we can help you with your transition.

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



The Camdenton Area, Lake Area, and Lake West Chambers of Commerce recently held a Joint Chamber Ribbon-Cutting event on Wednesday, August 16th for one of the Lake's newest establishments, Verneti's Italian Grocer. Many were in attendance for this event including staff from all three Chambers of Commerce's, Chamber Board and Member Ambassadors, Dogwood Royalty, and several other fellow business peers.

Blake Monson Graduates Banking Leadership Missouri Program

Blake Monson, SVP, Chief of Staff with First Bank of the Lake, Osage Beach, Missouri, graduated from the Missouri Banker's Association's Banking Leadership Missouri program during the organization's 133rd Annual Convention held June 13-16 at the Chateau on the Lake Resort in Branson.



Monson was among 23 bankers throughout Missouri who completed MBA's 12-month leadership development program designed to actively enhance the leadership, organizational and performance skills of highly motivated mid-to-upper-level bankers. Courses focused on emerging bank issues, government relations, ethics, leadership styles, workplace culture and communications. Banking Leadership Missouri establishes a network

of future bank leaders who can respond to local and national issues affecting the banking industry and their communities.

Monson's office is located at the Osage Beach Banking Center at 4558 Osage Beach Parkway, Suite 100 in Osage Beach, Missouri. He can be reached by phone at 573.614.7718.



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Managing Rental Property

What's the Difference



Erin Burdette

When talking with prospective vacation rental owners, one question I get a lot is, "What is the difference between you (a local, professional vacation rental management company) and Airbnb?" The answer, A LOT! It's like comparing apples to oranges; while they're both fruit, they're still completely different.

There seems to be a common misconception about Airbnb and VRBO. These companies are just marketing platforms (advertising websites) for vacation rentals, not full-service property management solutions. Airbnb was originally designed as a platform for individuals to offer rooms for rent. VRBO was originally designed for individual owners to offer their properties for rent. Both have evolved over the years, but they are still just marketing platforms, of which many vacation rental companies and property managers now use as another marketing avenue.

Airbnb and VRBO are well known around the world, and therefore, many people start there when looking for a home or condo to stay at during their upcoming vacation. By utilizing these platforms, individual owners and property managers alike are able to get their properties in front of a larger group of prospective renters.

While individual owners can use Airbnb or VRBO to market their properties for short-term rental, they would still be "managing" them on their own. Owners would need to find housekeepers and provide them with a schedule of check-ins and check-outs, find maintenance people to take care of issues and repairs, and communicate with guests about check-in, check-out and everything in between. While Airbnb and VRBO offer a platform to connect and communicate with guests, you're on your own for everything else. And if there's a problem at 2 AM, you're the one getting that call!

This is where a professional vacation rental management company can be beneficial to you, especially if you live out of town. Not only do they handle all of the marketing for you, but they would be the ones handling the housekeeping, maintenance and guest services. And they would be the ones getting that call at 2 AM, not you. They also have the resources to act quickly when issues do arise.

Many owners think they can make a lot more money by managing their vacation rental themselves, and while this may be true, many of them don't understand just how much work goes into managing and marketing a short-term rental property. Several of our current owners tried managing their properties on their own first and then realized just how much time they were putting into it. How much is your time worth? That's something to consider when you're debating between using Airbnb or VRBO instead of a local, full-service vacation rental management company.

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



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Osage Beach Hy-Vee Employee Earns Company's Highest Honor

Mark Mihalj named 2023 Hy-Vee Legendary Customer Service Award recipient

Customers at the Osage Beach Hy-Vee know just who to turn to when they need assistance. They'll find the helpful smile and exemplary customer service Hy-Vee is known for in Mark Mihalj.



Mark, the manager of perishables at the Osage Beach Hy-Vee, is known throughout his community for his dedication to taking care of his customers. That's why fellow employees, family members, customers and Hy-Vee executives gathered at Osage Beach Hy-Vee on Friday to surprise Mark with the Legendary Customer Service Award. The award recognizes exemplary achievement in providing service that exceeds customers' expectations. Only 14 winners were selected this year

from among more than 80,000 Hy-Vee employees across eight states.

"The moment Mark walks in the door the employee and customer morale goes up," said BJ Rissi, district store director for the Osage Beach and Jefferson City Hy-Vee stores, said. "He treats everyone with respect and will always bring a smile to a customer's face. He is on the sales floor all day, every day, not just helping customers but exceeding their service expectations."

Candidates are nominated for the Legendary Customer Service Award by their co-workers, and winners are selected by a panel of Hy-Vee's top officers. Nominations are evaluated on the employee's overall contributions to the company in nine areas: passion for customer service, attitude, initiative, teamwork, problem-solving skills, dedication to Hy-Vee fundamentals, communication skills, professional image and self-confidence.

Hy-Vee's CEO and Vice Chairman Jeremy Gosch said Mark demonstrates exactly the type of caring commitment to others that Hy-Vee leaders had in mind when the Legendary Customer Service Awards were established in 2006.

"Mark is an outstanding example of the Hy-Vee fundamentals, going above and beyond to serve

customers every day," said Gosch. "This award was created to honor and celebrate those Hy-Vee employees who go the extra mile to help others, and Mark is certainly deserving of this award."

Mark and the other 2023 recipients of the Legendary Customer Service Award will be inducted into Hy-Vee's Customer Service Hall of Fame and receive a coveted Legendary Customer Service name badge and a custom-designed ring to commemorate the honor. Recipients will also receive a crystal trophy and a free trip of their choice. Additionally, a semi trailer with their images will make stops at their stores to celebrate their recognition.

Hy-Vee, Inc. is an employee-owned corporation operating more than 285 retail stores across eight Midwestern states with sales of more than \$13 billion annually. The supermarket chain is synonymous with quality, variety, convenience, healthy lifestyles, culinary expertise and superior customer service. Hy-Vee ranks in the Top 5 Most Trusted Brands and has been named one of America's Top 3 favorite grocery stores. The company's more than 80,000 employees provide "A Helpful Smile in Every Aisle" to customers every day. For additional information, visit www.hy-vee.com.

New Area Code being added

continued from page 6

- Your current telephone number, including current area code, will not change.
- What is a local call now will remain a local call and the price of a call will not change due to the overlay.
- Those who seek new phone service on and after March 24, 2024 may be assigned a phone number with the 235 area code.
- You will continue to dial 1 + area code + telephone number for all long distance calls.
- You can still dial just three digits to reach 911 and 988, as well as 211, 311, 511, and 811 where available.
- Check business stationery, advertising materials, checks, and your personal or pet ID tags to ensure the area code is included in your telephone number.
- Customers should ensure

all services, automatic dialing equipment, applications, software, or other types of equipment are reprogrammed to dial 10 digits and to recognize the new 235 area code. Examples include life-safety systems, fax machines, Internet dial-up numbers, gates, ankle monitors, speed dialers, mobile phone contact lists, call forwarding settings, voicemail services, and similar functions.

- Make sure all permissive services - automatic dialing equipment, applications, software - are reprogrammed to dial 10 digits and to recognize the new 235 area code. Examples include life-safety systems, fax machines, Internet dial-up numbers, gates, ankle monitors, speed dialers, mobile phone contact lists, call forwarding

settings, voicemail services, and similar functions.

- Important safety and security equipment, such as medical alert devices, and alarm and security systems must be programmed to use 10-digit dialing. Many systems operate on 10-digit dialing by default, but some older equipment may still use 7 digits. Contact your medical alert or security provider if you are not sure.

- Reprogram any alarms or home security equipment still using 7 digits.

For additional information, please visit the Missouri Public Service Commission at

https://psc.mo.gov/Telecommunications/Telephone_NumbersLocal_Dialing or contact your local telephone service provider.

"Insurance Talk" Life Insurance



Stacy Yacqui

Life insurance is one of those things that just about everyone needs but far too few people have. It's easy to put off purchasing a policy when you're young and relatively healthy. But the longer you wait, the greater the chances of something happening before you get yourself coverage. Maybe buying life insurance been on your to-do list for a while but you haven't gotten around to it yet. When you buy life insurance, you essentially provide your loved ones with a safety net. If something happens to you, your family members can use your insurance benefits to cover bills and meet other financial needs. Life insurance policies generally fall into two categories: whole life and term life policies. Most people think of life insurance in terms of the payout it provides beneficiaries after the policyholder dies.

But certain types of life insurance can provide financial benefits, including a stream of income, for the policyholder during his or her lifetime. Life insurance with long-term care can help you pay long-term care expenses while preserving assets for your beneficiaries. Combination life insurance policies have become popular products in the insurance industry since they provide life insurance benefits along with a rider to cover long-term care.

Child life insurance is another

great option to prepare your children for the future. Child life insurance covers the life of a minor and is typically purchased by a parent, guardian, or grandparent. In general, these policies are whole life products, a type of permanent life insurance. This means coverage lasts for the child's entire life if the premiums are paid and premiums are locked in, meaning they won't go up. One of the benefits of whole life insurance is that it builds cash value — the policy's investment component. A portion of the premium is paid into the account, which grows over time. At certain ages, such as 21, the child can take ownership of the policy and continue coverage, buy more, or cancel the policy altogether. You can withdraw money from the cash value account or borrow against it. When the child reaches adulthood, they can surrender the policy and receive the funds in full.

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Crossword Puzzle

THEME: HEALTH & FITNESS

ACROSS

1. Century Gothic, e.g.
5. Good times
8. Pi times radius squared
12. D'Artagnan's sword
13. Before "saw" and "conquered"
14. Honeybunch
15. *Contagious skin bump
16. Centers of activity
17. One of a duo on "Sesame Street"
18. *Estrogen and testosterone
20. Tiny piece of anything
21. *Pertaining to ear
22. Pocket watch chain
23. Bed "on the tree top"
26. Home ground
30. Yankee's foe
31. Heart-to-heart
34. First Nation nation
35. Clumsy
37. Summer mo.
38. Boris Godunov and Nicholas Romanov
39. _____ 1 jet speed
40. Last in octad
42. Intelligent humor
43. Win or go home competition
45. Actor Snipes
47. Not stood
48. Knitter's unit
50. *Eye part
52. *Vitamins' partners
55. Old-time calculators
56. Port of Yemen
57. Memorization method
59. Greek Bs
60. Bank on
61. Crazy one
62. Yamaguchi or Hamill's jump
63. *"Bad" cholesterol, acr.
64. Rudolph, e.g.

DOWN

1. Like proud marines
2. Moonfish
3. Infamous Roman Emperor
4. Between triad and pentad
5. Flora's partner
6. Umbrella-like inflorescence
7. "The Untouchables" leader
8. *Richard Simmons' workout
9. Deliver a tirade
10. Lake north of Cleveland
11. Sailor's assent
13. *Uncontrollable movement disorder
14. Retire from military
19. Deprive by deceit
22. *"All the rage" diet, e.g.
23. Way to curl hair
24. *Pertaining to kidneys
25. Manila hemp
26. *H in HIIT
27. Type of fishing net
28. Eagle's nest
29. Easily irritated
32. Naive, alt. spelling
33. Excavated
36. *Annual exam
38. Not our
40. Young newt
41. Maid to a maid
44. Desert mirage
46. L. Carroll's and J. Heller's characters
48. Chose between competitors
49. Funereal bell sound
50. Wild goat
51. Loan attribute
52. Lime-rich soil
53. Dirty money
54. Greek portico
55. Legal grp.
58. *Heart test acronym

Solution on page 13

CROSSWORD													
1	2	3	4		5	6	7		8	9	10	11	
12					13				14				
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59						60				61			
62						63				64			



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SCORE big this fall with helpful tips from the experts

SCORE hosts live webinars every month that offer small business tips and strategies presented by business experts and mentors. All of this month's webinars begin at noon CT, all but September 7's are one hour long, and they are all free. Register by visiting score.org, then click on "Take a Workshop."

How to Use AI in Your Digital Marketing Strategy – September 7

Artificial Intelligence (AI) is transforming the way businesses determine and execute their marketing strategy. In this 90-minute webinar, we'll explain the basics of AI and how it can improve your digital marketing, from helping you find the right audience to optimizing your social media content.

Discover how AI can make your blog and website easier to find online and gather strategic insights about your industry and competitors. Whether you're new to digital marketing or just want to improve your digital marketing strategy, we'll show you how to use AI effectively and confidently.

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

Presenter Patty Ross has well over 20 years of experience in marketing and has been in the online space since 1998 when she developed an e-commerce program for a gourmet gift company into a million-dollar business.

Discover the Best Franchise Opportunities for You in 2023 – September 14

Are you looking to step into a franchise? The world of franchising can be complicated and choosing the right franchise is crucial to business success. In this webinar, our expert presenter will show you how to identify growing industries, what contributes to franchise growth and how to discover the best franchise opportunities for you in 2023.

You'll learn:

- The factors that make a franchise opportunity a perfect fit
- Trending industries and the opportunities they offer
- Understanding the dynamics that contribute to franchise growth.

The seminar will include a 15-minute Q&A session with

SCORE's franchise expert

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

Presenter Jania Bailey, CFE, is the CEO of FranNet, the most respected voice in the franchise consultant industry in North America. Bailey has more than 30 years of experience in the banking and franchise industries. Bailey served for 6 years on the Executive Board of Directors for the International Franchise Association (IFA) and currently serves as Chair of the IFA Membership Committee.

Alternative Funding Options for Hispanic-Owned Businesses in 2023 – September 19

Hispanic-owned businesses are the fastest-growing entrepreneurs in the United States, but access to capital continues to be a pressing challenge for Hispanic entrepreneurs.

In this webinar, business funding expert Hannah Fernandez will break down the alternative funding options available to Hispanic small businesses and help you identify which option(s) is best for you.

You will learn:

- Challenges faced by Hispanic entrepreneurs
- Alternative funding options are available
- How to determine which option is best for you
- How to increase your chances of getting funded

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

Presenter Hannah Fernandez is the first woman Chair of SCORE Chicago and currently serves as the Illinois Assistant District Director at SCORE.

10 Business Planning Tips for Starting a Business – September 21

Are you thinking of starting a business but don't know where to begin? In this webinar, our expert presenter will give you 10 business planning tips to help you start your entrepreneurial journey on the right path. At the end of this workshop, you'll have a list of simple steps that you use to begin your business journey today.

Here are the business planning elements we'll review:

- How to define the business idea

- How to test the idea
- Defining the customer
- Understanding the competition
- Knowing the Industry
- Management
- Explaining the value and benefits this business will provide
- Marketing strategy
- The financial options
- Is the business idea achievable and does it make sense to start this business

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

Presenter Julie Brander is an experienced entrepreneur, who has built businesses from the ground up, including manufacturing, wholesale, retail, and non-profit businesses. She has her MBA in Entrepreneurship has taught business courses on a college level, founded a nonprofit with expertise in fundraising. A dedicated advocate for small business with vast experience and knowledge in helping entrepreneurs start and expand their business.

A Beginner Guide to Creating a Landing Page for Your Business – September 26

Having a good landing page is the foundation of digital marketing. Without a well-crafted landing page, potential leads have no way to access or learn more about your business online.

In this 60-minute webinar, you'll learn the basics of digital marketing, the key components of a landing page and how to turn your landing page into a funnel that turns leads into sales.

What we'll cover:

- Finding and registering a domain
- Creating a landing page
- Understanding marketing funnels
- How to get traffic to your site
- How to measure the success of your landing page

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

Presenter Henrik Scheel is a Danish entrepreneur, VC investor, Professor of practice, guest lecturer at multiple universities and the Founder and CEO of StartupExperience.com.

As the Lake Churns The Blue Heron



Real Estate and Lake News with C. Michael Elliott

My firm and I are proud to present the availability of an iconic piece of property from the Legacy of Mr. Joseph Boer. The Blue Heron Restaurant Estate is perched high atop Blue Heron Hill at the 15 mile mark, overlooking beautiful Lake of the Ozarks where Owner Joseph Boer played host for three and a half decades to families, lovers and friends and created a joyful and unique Fine Dining experience truly unlike any other.

It is rare in business to find a person such as Joseph Boer. His attention to detail and interesting fare, accompanied by his wit and stories of his life's experiences growing up in Holland made a trip to the Blue Heron one that would not soon be forgotten. It is equally rare to find a true restaurateur in business for nearly 60 years. He WAS Lefty's Steak House, he WAS The Potted Steer, and he WAS The Blue Heron. His most noted creation was his Original Batter Fried Lobster Tail though one could find many other unique menu items that were his and his alone.

The Blue Heron Restaurant overlooking the Toll Bridge is a fitting combination of the old and new, sitting like a jewel in the crown of Lake of the Ozarks where the Lake begins at the Dam and mouth of the Osage. The site is positioned at the entrance of Horseshoe Bend Parkway near the intersection with Bagnell Dam Boulevard and Route 242. The Toll Bridge and access to Shawnee Bend and the West side of the lake easily make this a peak location for visibility and accessibility at the hub of the most exclusive neighborhoods of luxury homes at Lake of the Ozarks.

The Blue Heron Estate consists of twelve and a half acres running

648' of lakefrontage along the bluffs. This high elevation gives a view for miles in all directions. The property has 847' of Horseshoe Bend Parkway frontage. Established utilities and roads provide great support for planned development.

For a video full of breathtaking aerial shots, and memorable trips through Mr. Boer's past visit YourLake.com/BH where you can also find supporting plats and other documents.

Joseph Boer often quipped, "Don't Avoid Joy!" The time has come to usher this magnificent, one of a kind property into its next Joyful purpose.

This amazing property is now available to fulfill your vision for Lake of the Ozarks. Contact Michael Elliott for further details.

C. Michael Elliott is one of the most respected brokers in the area. He has been in real estate at Lake of the Ozarks since 1981. He and his wife, Karen Matthews Elliott own and operate a boutique agency focused on personal service second to none. 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.



Osage Beach asked to partner to provide fields

continued from page 4

- BPN would carry liability insurance and make sure all teams and participants sign waivers. "We use Golden Rule Insurance locally but they outsource it to West Bend insurance. I already talked to them and this is a very common thing. They would work with our attorneys and your attorney and extend our coverage to meet whatever requirements you have," Vernetti told the board.

- The city would continue to cut the grass and provide other maintenance but BPN would share in any costs brought about by the additional usage.

Although Vernetti's initial proposal left the concession stand in the city's hands, after hearing that Gregory was having difficulty with staffing, Vernetti said they could include the concession stand duties in the contract.

Aldermen had several questions. Most had to do with the

Master Plan includes removing Field 1 in 2024 to make room for a splash pad, but Field 2 would still be available until at least 2027, when it would be replaced by a dog park. "However, if the field is getting used, that would change," Gregory said.

Vernetti said several times that they hoped to expand the youth league by offering camps and other activities. He also said youth baseball and softball would not be affected by the tournaments because youth games were played during the week. He also said they were willing to accept any black-out days to accommodate special events like the Fall Festival or Food Truck Festivals.

Because the city is required to put the proposal out to bid, City Administrator Jeana Woods suggested allowing the city attorney to put together a Request for Proposal (RFP) for a one-year contract with the option to renew.



public's ability to use the parks. Vernetti assured aldermen that nothing would change except that more tournaments would be taking place in City Park on the weekends. Weekdays would be open and used for youth teams.

Gregory reminded aldermen that the two ballfields at Peanick Park would still be available on a first-come, first-serve basis to families or groups. The Park

That RFP would then be discussed in a future meeting. Aldermen agreed.

"From a business perspective, we need more fields," Vernetti told the board. "We were 93 percent sold out at Ballparks National this year and 100 percent sold out from first week of May through the last week of July. We are at capacity, we know the demand is there and that's why we needed more fields."

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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.

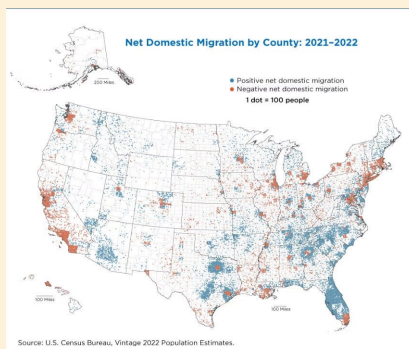
Boats Aren't Crazy Anymore

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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Developer hopes to add to housing

continued from page 1
funding for Phase 3. Ramsel applied on behalf of the Briscoe Ozark Development Group last year but the project wasn't chosen in the competitive selection process. Ramsel said that after the funding round, they met with MHDC to ask what they could have done better.

"They said, 'Just resubmit.' So we got on the phone immediately and called the owners of the property and said 'You've gone for years helping us do this. We'd like to try one more time. We're willing to spend the money to put the application together and resubmit it,'" Ramsel said. "We actually felt like we were encouraged by MHDC to resubmit it so here we are."

Ramsel said that although they would be submitting exactly what they submitted last year, they were required to obtain new letters of support from the business

community and a new resolution of support from the city.

"We can't even start without those letters of support. We need to get letters from employers in the community stating their need. It's one thing for me to say it's needed. It's even more important for you to say it. But the most important thing in the eyes of MHDC is the community saying it," he told the board. "We're going to try very hard to get it funded this year. You know and I know there's a tremendous need here for workforce housing. We have a long waiting list to get into the apartments so I'm hoping we can help with that by bringing more."

Fry said the application is due September 22; they won't find out until later this year if the application has been approved.

The Lake of the Ozarks Housing Study Update reported that "since the start of the pandemic, areas with strong natural ame-

nities and attractions appear to be growing. Individuals that can work from anywhere are choosing places where quality of life options are the strongest. The Lake region is feeling that impact, accelerating the absorption of housing of all types."

According to the study results the total demand for housing across the Lake region includes:

- 5,000 units over the next 5 plus years
 - 2,500 single family homes throughout all four counties
 - Workforce affordable housing
 - 1,250 units under \$200,000
 - 1,250 units \$200,000-\$325,000
 - Apartments
 - 2,000 units total 5 years
- Visit the Lake Area Community Development Corporation at lakeareadc.com/about-us to read the full report.

The fun doesn't end in August

By Nancy Zoellner

"Back in the day" the sidewalks all around Lake of the Ozarks rolled up the Tuesday after Labor Day. Rates for the mom and pop resorts that once provided the only opportunity for lakefront rentals kicked into "off-season," and the only boats to be seen were bass boats and pontoon boats driven by locals.

Those days are long gone. Ask anyone who lives at the Lake year round. Except for the three big holiday weekends, traffic stays about the same January through December – and the number of activities offered just continue to grow. September's calendar is already full.

Lake of the Ozarks will once again host the Ozarks Bikefest from September 13 through 17. Now in its 17th year, it is expected to draw more than 125,000 attendees.

The rally will include more than 50 live music and entertainment events as well as specials and giveaways at some 300 participating bars and restaurants all around the Lake area. Vending areas will be set up at designated locations and mapped rides will be held to allow participants to enjoy the beauty Lake of the Ozarks has to offer. The center lane of the Bagnell Dam Strip will be reserved for bike-only parking from 10 a.m. Wednesday through 2 a.m. Monday, September 18. The Strip will be shut down to all but bikes,

residents and emergency vehicles at 7 p.m. Thursday, September 14 and will stay closed until 2 a.m. On both Friday, September 15 and Saturday, September 16 the same restrictions will be in place on the Strip from 11 a.m. to 2 a.m. the following day. Visit lakeozarkbikefest.com for more information.

Bargain hunters (and those who want to empty closets, garages and storage facilities) should be happy to hear that the city of Osage Beach will once again be hosting its City Wide Rummage Sale on Saturday, September 16. The deadline to be included on the map, which is shared online and available in City Hall, is September 2. The cost to be included is \$15. The big news is the city is expanding its host site. In the past, sellers who didn't want to hold a sale at their homes could pay the fee and set up on the City Hall parking lot. This year, Eric Gregory, the city's Parks and Recreation director, decided to move the city's host site to City Park at 950 Hatchery Road where set-up space is unlimited and there's plenty of parking.

"The City Hall parking lot just wasn't big enough. I realize that it was held there because it was right on the Parkway, but I like rummage sales and my feeling is, the more vendors the better so I decided to move it to the park this year. I would love for this to take off so we could fill up a baseball field with tables. Right now we

have more than 10 signed up and we also have a couple food trucks coming so I think it's going to be a big deal," Gregory said,

Although the deadline to be included on the map is September 2, sellers who want to set up in City Park can sign up until the day before the sale. Sign up online by visiting osagebeach-mo.gov and click on Events & Activities under the Living & Visiting tab.

The following weekend – Saturday, September 23 and Sunday, September 24 – Osage Beach will host its first ever Fall Food Truck Festival in City Park.

"The spring festival kind-of surprised us. We had 7,500 people show up and we weren't quite prepared to handle that many. I didn't have enough staff working and parking was crazy," Gregory said. "We will be better prepared for our fall event. I will have more staff working – and we're going to need them! At our spring event I think we had 17 food trucks. A month out, we already have 25 trucks signed up, so it's going to be bigger – but it's also going to be better organized and will offer more."

He said they will also have live music, bounce houses for the kids and a vendor village where people can shop. Visit the same link to register or get more information.

The Membership of the Lake of the Ozarks Marine Dealers Association



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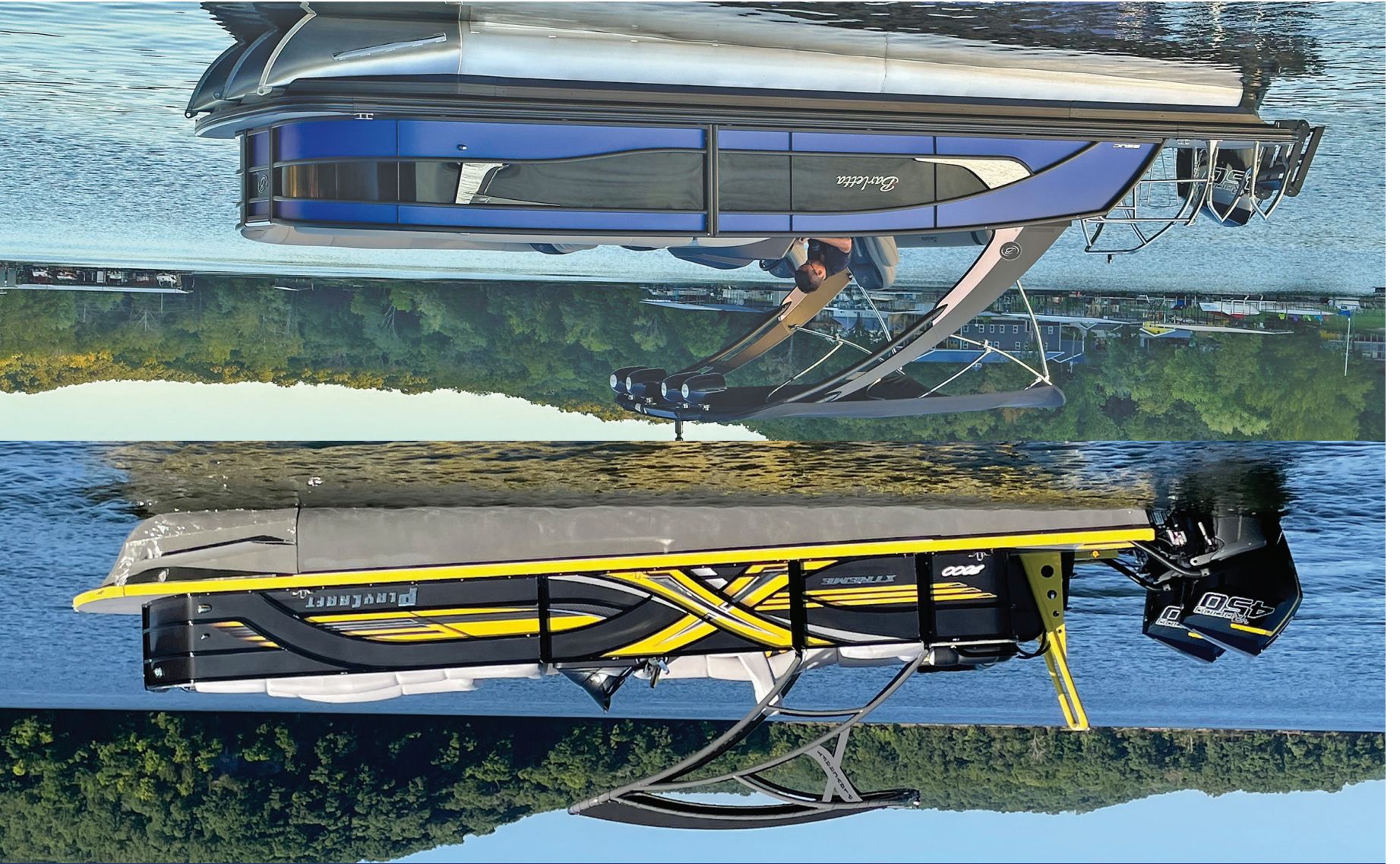
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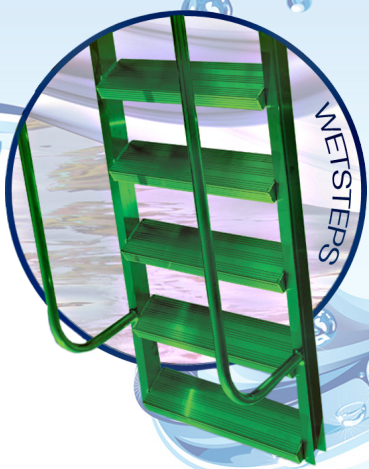
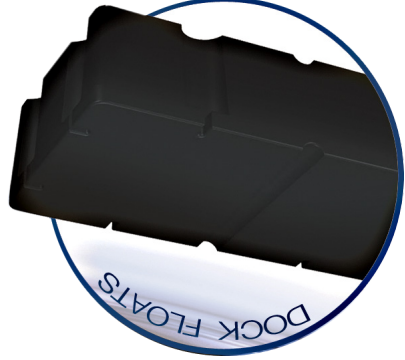
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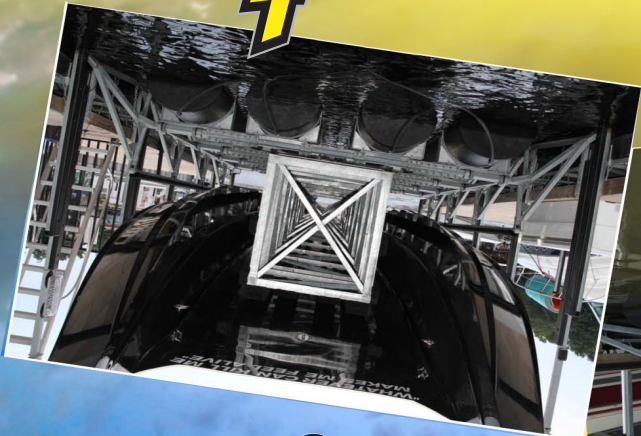
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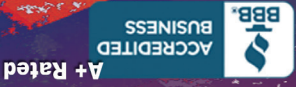
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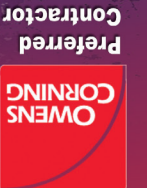
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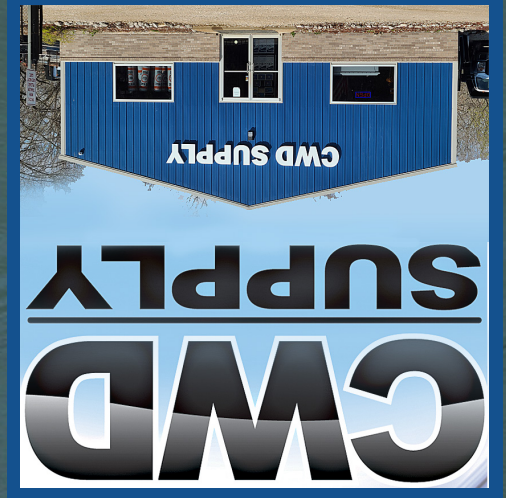


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