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NEWS IN BRIEF



### Casino in Lake Ozark

Osage Nation announced plans to develop a new hotel complex featuring a casino. Pg. 4



### He Took a Chance

Prewitt's Point required some risks. Pg. 11



### Lake Ozark Leader Retires

Dave Van Dee gets send off. Pg. 13

### Technology

Gadgets and Gizmos 22



### Crossword

Fill in the blanks on: 19 Solution: 16

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 11

NOVEMBER, 2021

## Making dreams come true Volunteers and Local Businesses working together

By Nancy Zoellner

Nearly two decades ago, Sara Diaz's parents brought their children to America to become citizens and live a better life. Although her dad was a hard worker, with six children to feed and clothe, he could never raise enough money to buy a home. Consequently, they moved from rental home to rental home over the years.

As she went out on her own, the young woman found herself in the same situation.

She, her 4-year-old son, and her mom had been renting an apartment in Camdenton for the past couple years, "And it was horrible," she said. "The plumbing was bad so when we drained the bathtub, the water would come up into the toilet and make it overflow. We asked for it to be fixed but it never was, so we found a small home to rent but it had water issues and had mold. My son has asthma, so it was really bad for him and even caused me to have

breathing issues."

Diaz said although she makes decent wages, with homes priced so high, she didn't see a way out - until she heard about Habitat for Humanity's home ownership program, which makes it possible for families and individuals in need to purchase decent, affordable housing.

Then the local family selection committee reviews the applications, runs background and credit checks, and selects one home-

owner based on three criteria:

The applicant's level of need. Their willingness to partner with Habitat and provide "sweat equity" working alongside volunteers. In this case, Sara had to agree to work 150 hours; her mom 100.

Their ability to repay a mortgage through an affordable payment plan, which is made possibly, in part, with a no-interest loan.

Diaz applied in August, Habitat set up a home visit in November, "Then they called a couple weeks before Christmas to tell me I had been selected. It was the best Christmas gift ever," she said.

Steve Fuhrer, construction crew leader for the Lake of the Ozarks Habitat for Humanity, said that's once the homeowner has been notified, the real fun begins.

"First, they get to pick out their lot. Several years ago, Habitat bought the Hidden Creek Court subdivision in Camdenton. After they pick their lot, they get to pick the house plan," he said. "One is a basic 1,200 square feet on the main floor and another 1,200 square feet on the lower level with a 400-square-foot attached garage that can be flipped on the left or right. The other plan has the garage underneath. When Habitat first started building 21 years ago, they were all slabs on a flat lot, but these lots are on rolling hills, which allows them to have a lot more space."

While trees were getting pushed down and the basement was getting poured, Fuhrer was busy meeting with Diaz as she picked out everything from the shingles for the roof to the floor

*continues on page 8*

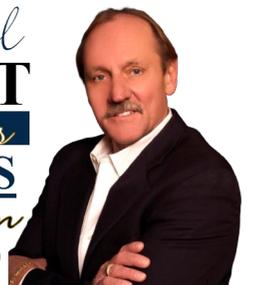


Thanks to the Lake of the Ozarks Habitat for Humanity, 22 families have been able to better their lives by purchasing quality-built homes at a price they can afford. Steve Fuhrer, Habitat construction crew leader, got to present owner Sara Diaz with the keys to her new home.

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## Armchair Pilot

By Nancy Zoellner

**CAPTAIN KIRK**, aka William Shatner, who entertained Baby Boomers with his space voyage adventures aboard the starship USS Enterprise, recently set a record, becoming the oldest person to blast off into space. Shatner, 90,



got a chance to reach the real final frontier thanks to Jeff Bezos and his rocket company Blue Origin. During the October 12 flight of a lifetime, Shatner and three crewmates lifted into space atop a hydrogen-fueled rocket, climbed to an altitude of some 170,000 feet, where Shatner and the others got to experience 3 to 4 minutes of weightlessness, before falling back to earth. Three parachutes provided a soft landing. Shatner, who flew as a guest of Blue Origin, described the experience as "something unbelievable."

**TRAVEL HACKS** from Expedia and Travel and Leisure magazine can help travelers pay less. To save on domestic flights, Expedia recommends booking at least 21 days before the scheduled departure; fares are even better if you can book 28 to 35 days in advance. The best days to book are on Sundays, when you can save about 5 percent on domestic flights, but flying on a Friday instead of a Monday could save more than 15 percent. For deals on international flights, Expedia recommends booking three to four months in advance. Also plan to depart on Thursday instead of Tuesday to save more than 5 percent. Traveling domestically in January rather than June can save 10 percent.

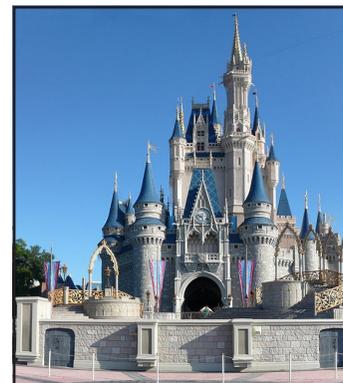
**PILOTS WITH SOUTHWEST AIRLINES** aren't the only ones in the travel industry who are refusing to get the COVID-19 vaccination. According to the Transportation Security Administration, only about 60 percent of its employees are vaccinated with just four weeks remaining before they face disciplinary action - including termina-

tion. Travel experts said it couldn't come at a worse time. Thanksgiving is one of the busiest travel times of the year and there is already a shortage of screeners. According to the TSA, they are developing "contingency plans" in the event workers refuse the vaccine but some are saying they expect a "travel mess" this holiday season.

**E-CIGARETTES** and vaping devices will be banned on all flights if the Department of Transportation gets its way. If adopted, the ban will be in effect on all aircraft in scheduled passenger interstate, intrastate and foreign air transportation. According to a posting from the DOT, the agency is taking this action because of the increased promotion of electronic cigarettes and the potential health and passenger comfort concerns that they pose in an aircraft. The Department is also considering whether to extend the ban on smoking (including electronic cigarettes) to charter flights of all U.S. air carriers and foreign air carriers with aircraft that have a designed seating capacity of 19 or more passenger seats.

**THE BAN ON TRAVEL** to the U.S. from several foreign countries will end on November 8. However, those with proof of vaccination will be required to produce documentation of a negative COVID-19 test within three days of departure. Fully vaccinated Americans will still have to undergo COVID-19 testing with negative results within three days of flight. Americans that have not been vaccinated will have the same one-day window.

**WALT DISNEY WORLD** turns 50 this year. The "World's Most Magical Celebration" kicked off



Oct. 1 across all four Disney World theme parks and will run for 18 months. In honor of the event, Orlando is flying one person and 49 of their closest family members and friends to the "Most Magical Place on Earth" for a three-night stay at

a Walt Disney World Resort hotel. The group will also receive Disney theme park tickets and two catered events. To enter, contestants must submit a 250-word story about why they need a family vacation and what they'll celebrate when they're together. A family photo must also be submitted. Entries, which can be submitted online at <https://www.visitorlando.com/win-the-orlando-family-vacation-of-your-dreams/>, must be received by November 29. The grand prize winner must be available to travel March 4 through 7, 2022.

**IF AUSTIN**, Texas or Punta Gorda, Florida is more your thing, beginning this month it will be easier to get to those destinations. Allegiant will be flying to both cities from the Springfield-Branson National Airport beginning November 19. The addition of Austin and Punta Gorda will give the airport a total of 14 non-stop destinations - the most they've ever had, according to Brian Weiler, director of the Springfield airport. Allegiant already offers Springfield service to Los Angeles, Las Vegas, Phoenix/Mesa, Houston Hobby, Destin/Ft. Walton Beach, Orlando/Sanford, and Tampa/St. Pete. The new service to Austin and Punta Gorda will be year-round, flying twice a week. Flight days, times and fares are available at [www.allegiant.com](http://www.allegiant.com).

**FLIGHT ATTENDANTS** may soon be allowed a longer rest period between shifts. The Federal Aviation Administration proposed a regulation in October that increased their rest period from nine to 10 consecutive hours when they are scheduled to work a shift of 14 hours or less. A spokesperson for the Association of Flight Attendants said the extra time is needed, especially with the combative conditions they've had to handle since COVID-19 required masks on all flights for anyone 2 and older. The FAA will take comments for 60 days before issuing its final ruling.

**IF YOU HAVE** travel plans for later this year and you'll need a rental car, you might want to check with Hertz. The company recently announced that it ordered 100,000 Tesla Model 3 cars that will be available beginning in November and continuing through 2022. The cars will be at Hertz on and off airport locations in major U.S. markets and in Europe. Hertz will also be installing 3,000 Tesla charging stations in the cities where the electric cars will be available. According to the rental company, with the order, they will operate the largest fleet of electric vehicles in North America and one of the largest fleets worldwide.

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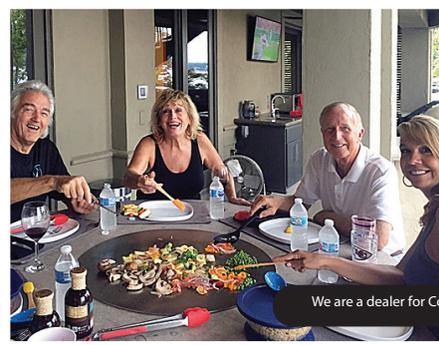
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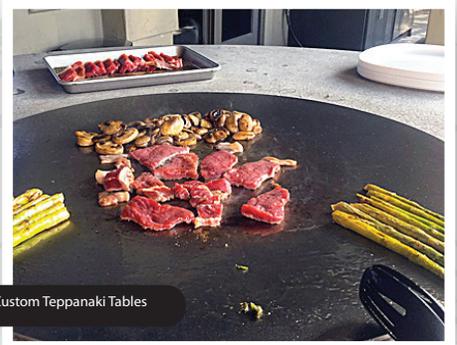
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# Osage Nation to build entertainment complex

In one of the most substantial economic development initiatives for the region in years, on Friday, October 29 the Osage Nation an-

es with an estimated \$60 million investment in the region, bringing new jobs, tourism and revenue for the Lake of the Ozarks commu-

good relationships with several communities in Missouri and seek to have a presence back in our homeland," Osage Chief Geof-

still found today in homages such as City of Osage Beach, Osage County, and School of the Osage. As they have done in similar projects, Osage Nation plans to give back to the surrounding communities through philanthropic contributions to local schools, law enforcement and other first responders, local charities and community improvement projects. The Osage Nation is also committed to leveraging local vendors and local businesses whenever possible to provide products and services for the facilities.

Brown (R-Rolla). "I look forward to working with the Osage Nation, community leaders, and my colleagues in the Legislature to make this a reality and welcome the Nation home."

"We are excited to welcome any new development to Lake of the Ozarks that can help grow our tourism community," Lake of the Ozarks Convention and Visitors Bureau Executive Director Heather Brown said. "We are looking forward to developing a partnership with the Osage Nation's new entertainment district at the Lake of the Ozarks. As a CVB, we have been supporting and advocating for economic development and tourism in the tri-county region since 1932."

Missouri state and local officials together with tourism leaders and other stakeholders expressed support for the new economic development project.

"I am happy the Osage Nation is exploring economic development opportunities in their ancestral homeland," said State Senator Mike Bernskoetter (R- Jefferson City). "It sounds like a promising opportunity to bring jobs to Missouri and I am looking forward to working with the Osage Nation as this project develops."

"We appreciate the investment and vision that the Osage Nation is willing to make in the great State of Missouri," said Missouri Hotel and Lodging Association Board President Trey Propes. "Experienced strategic partners such as the Osage Nation not only bring the obvious jobs, capital and business acumen to this project but also a genuine desire to see the people of the Lake of the Ozarks region

"This is a tremendous opportunity for the Lake Region and our entire state," State Senator Justin

*continues on page 21*



Photo by Jacqueline Munoz

nounced plans to develop a new entertainment district at the Lake of the Ozarks that will include a new hotel complex featuring a casino, restaurants, entertainment, and more. The project is expected to be completed in multiple phas-

es. In addition to the entertainment center, the project will include infrastructure and land improvements, additional lodging and long-term parking.

"We have established very

good relationships with several communities in Missouri and seek to have a presence back in our homeland," Osage Chief Geofrey Standing Bear said. Historically, the Osage Nation once thrived in Missouri, with a population of as many as 200,000 members of the Osage Tribe at its height. The Osage Tribe's historical influence in the Lake region is

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## Falling leaves are problematic

By Nancy Zoellner

There are many reasons why autumn can be the best time of the year in Missouri. The No. 1 pick would probably be the beauty that surrounds us as leaves change from green to red, orange, yellow and finally brown before falling to the ground.

It's that "falling" part that the Horseshoe Bend Special Road District dislikes. According to Superintendent Kevin Luttrell, numerous homeowners blow their leaves into the drainage ditches and then leave them. When it rains the leaves get washed into culvert pipes and block the flow of water, which causes flooding in streets and yards. If it rains hard or long enough, the water sometimes ends up in homes, basements, and/or garages.

"It's happened more than once," Luttrell said. "We don't mind if people blow them into the ditch as long as they burn them right away so that doesn't happen."

However, he said if leaves are burned in the ditches, they need to be kept away from culvert pipes.

"We started using ADS, a plastic pipe, because it's less expensive and it holds up better than galvanized. It can take a flash burn, but it can't take a heavy, constant burn like a big pile of leaves on it. That will melt them," he explained.

He said a lot of people are under the impression that the road district provides leaf collection.

They don't. "I wish we could but there's no way we could cover all the ground quick enough," he said.

Lake Ozark no longer provides leaf collection because they have nowhere to dispose of them. They stopped several years ago after leaves that were collected and dumped, caught fire.

Osage Beach does provide leaf pickup service but only on public streets inside city limits.

Property owners who want to take advantage of the service need to rake the leaves to the ditch, roadside, or edge of their property or they can be bagged in special environmental leaf bags available at City Hall. Although leaves will only be picked up from properties along city streets, if bags are dropped off by these roads, they will be picked up.

Pickup normally begins around Thanksgiving. Although a schedule is created, weather plays a large role in the process. For more information or the schedule, visit <http://osagebeach-mo.gov/973/Leaf-Pick-Up> or call the Public Works Department at 573-302-2020.

Donna Swall, executive director for the Lake of the Ozarks Watershed Alliance (LOWA) said while it's natural for leaves to fall into the Lake, large amounts of leaves should not be blown into the water or burned on the shoreline because they contain high levels of nitrogen and phosphorus and act similar to fertilizer, which can

cause algae growth and ultimately, kill fish.

It is legal to burn leaves all around Lake of the Ozarks. However, there are guidelines that must be followed:

The wind must be below 10 miles per hour.

Humidity must be above 30%.

The temperature must be below 95 degrees Fahrenheit.

The fire must be attended at all times and the person must have a hose and rake with them to attend to the fire.

You can only burn yard waste - leaves, branches and untreated wood. No plastics or other hydrocarbons can be burned.

The fire must be out by dark.

You must call for a burn permit on the day you wish to burn. You cannot call to request a permit the day before you plan to burn.

When Red Flag conditions are announced by NOAA or the Missouri State Fire Marshal's office issues a statewide burn ban, these will supersede requirements 1, 2 and 3 above.

Subjects are responsible for their controlled burn.

Fires must be at least 25 feet away from any structure.

If there are any complaints by neighbors or citizens, the fire will be extinguished by either the subject or the fire district.

For burn permits in Lake Ozark and Osage Beach fire protection districts call 573-365-6407.

## "Insurance Talk"

with Nick Brenizer of  
Golden Rule Insurance

### Planning Ahead

What happens when we're gone? Most business owners have plans for everything; they have plans for new growth, plans for different location or adding a location, and plans for hiring and firing. One plan that a large majority of businesses forget to plan is a business continuation plan.

What happens when we're done? What happens to everything that you have built and worked so hard for? A lot of times people's retirement are the sale of their own business. If you fail to plan your own exit strategy, forces beyond your control may create a plan for you.

Owners tell me all the time they don't have to worry because of the following reasons;

**My family can just take it over--** this might work, but what if they don't want to take it over or don't have the ability to do what you do. There are tax ramifications with this if this is not done properly that could cost the business substantial funding. Also banks may not be as quick to loan the company money if their KEY person is not around anymore,

**One of my employees can take it over--** again might work and never be an issue, but most people want to be compensated for taking on that much more work. Also how do you pay off surviving heirs of the business? How will the employee buy them out of their portion or if the business tanks after the employee takes it over then how do they recoup their loss?

**My competitor has been trying to buy me out anyway--** this might happen but mostly likely once they hear the KEY person is out of the business they will go after your customers directly without a purchase. Also if they do purchase they know that the business is now worth less without the KEY person and will offer "fire sale" pricing.

This is where Life insurance



Nick Brenizer, AIP, RWCS

can come into play. There are multiple ways life insurance can help out businesses in these situations. One type is called key person insurance, this policy is owned by the business on the owner or KEY person of the business and in the case that something happens to them the business is paid to hire one or possibly two employees to replace them.

It can also be used to market the sale of the business or however the business needs to use it going forward. If your business is a partnership you can buy life insurance on each of you from the business. This would pay if one of the owner's passes the business is paid money to buy-out the spouse of the deceased partner. This eliminates the spouse having to be stuck in a business they know nothing about and want nothing to do with.

It also guarantees the amount the spouse/ heirs will be paid instead of having to worry about the partner not making it and running the business in the ground.

These are just a few ways that life insurance can help with business continuation. As always you should talk with your lawyer and accountant to see the best ways to fund these and to set them up to your financial plan. As the saying goes "you can either fail to plan or plan to fail".

Nick Brenizer is a risk manager at Golden Rule Insurance Agency in Osage Beach, MO. Nick has an AIP and a RWCS designation. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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# Habitat

*continued from page 1*  
covering – and everything in between like countertops, sinks and faucets, light fixtures, and the front door. Larry Vitor, a longtime Habitat volunteer, makes all the kitchen cabinets and bathroom vanities so the homeowner meets with him and picks out the color and the handles and pulls.

Fuhrer said they have a budget for each house, so while homeowners can't pick out the most expensive product, they also don't have to choose the cheapest.

The house can be built so inexpensively because the majority of the labor is provided by the Habitat construction crew – 10 men who are retired, some from building trades, whose ages range from the late 60s to 85. Only three are in their 60s. The rest are 74 to 85. Most have been doing this a long time – a couple have been building Habitat homes for 15 years. Typically, they work from 8 a.m. to noon three days a week – Monday, Tuesday, and Thursday.

"Normally we frame the homes ourselves but we lost three people last year and one this year due to COVID or cancer so I

went to three different construction companies to see what they would charge to frame it up. Vernon Zimmerman with Fair and Square Construction in Versailles framed it in two and a half days. It usually takes us three months," Fuhrer said.

Several other building suppliers have regularly supported the Habitat mission by waiving labor charges or giving discounts on materials: Ozark RediMix, which furnished the concrete; JCH Roofing, which furnished the labor for roofing; Clark Concrete; RP Lumber; High Brothers Lumber; and Lake Winn Supply. "However, it's the Habitat Restore that funds Habitat for Humanity and makes all this possible," Fuhrer said.

The Restore, located in the Keystone Industrial Park on South Business 5, sells new and "previously loved" items including doors, windows, vanity tops, cabinets, sinks, and appliances, window coverings, furniture, hardware, and even dishes that have been donated. Volunteers, who are always needed, work in the Restore, open 9 a.m. to 1 p.m. Tuesdays, Thursdays and Saturdays. Many of the "sweat equity" hours worked by Diaz and her mother were worked in the Re-

store.

Fuhrer, who got to present Diaz with the certificate of occupancy and the keys to the house at the dedication ceremony, said it was overwhelming to look at the completed home and know the generosity and the labor it took to make her dream come true. "It's touching. It gets to me every time."

Diaz said she is thankful for everyone who made it possible, and for the housewarming gifts from Charli Allee, and also for the quilts presented by the Ozark Hills Quilters Guild.

"They are just beautiful. My son loves his and carries it everywhere he goes. We moved in right after our home dedication ceremony and the first few days my son kept asking, 'We don't have to leave, do we? We don't have to go back to the old house, do we?' A lot of prayer went into this but sometimes I still couldn't believe it was actually going to happen," she said. "Now that it has, I'm still amazed that I have a home for my son to grow up in. He will never have to move like I did. I am so grateful to Habitat. They changed our lives and gave us something we would never have been able to accomplish on our own."

## A Matter of Trust

### Do I Have Enough Money to Retire?

There are a number of common scenarios we see as we work with clients on their individual financial plan. Perhaps the most common question is, "Do I have enough money to retire?"

To arrive at a correct conclusion, you have to examine important things such as family health and life expectancy. You must also explore the possibility of both expected and unexpected medical expenses in retirement.

You should look globally at your investible assets, ensuring that your overall allocation meets your objectives and risk tolerance. In addition, there should be a thorough examination of the sequence of assets you wish to liquidate and when they should be liquidated to meet your unique income needs. This order of asset liquidation can be a material component to your plan's success.

It's important to consider how you want your life post-retirement to look. Do you expect your expenses to be lower? Do you plan on downsizing? Or, do you plan to maintain the lifestyle you currently have? Do you see yourself traveling extensively?

How do you go from putting money into a plan each month to taking it out? It is a tough adjustment for many retirees. Walking through your current situation and discussing your desires and goals is crucial. By talking through possible hurdles and challenges you can make an informed decision before making the jump into retirement. It is important to understand that your retirement does not look like anyone else's retirement. You have individual ideas and needs. Therefore there is not a "rule of thumb" already out there for your situation.

With that in mind, we have found that there is not a "cookie-cutter" approach to financial planning. At Central Trust Company, each of our financial plans are fully customized to meet you and your family's specifications.

It is important to monitor the



**Bart Schulte, MBA, CWS®**

*Vice Pres. & Sr. Portfolio Manager*  
plan after it goes into action. You may find that your income need is not matching your original plan. No one knows what tomorrow will bring and in retirement your cost of living will change. Your plan will need to be built to keep up with inflation and a changing lifestyle as you move through retirement. Life happens and Financial Plans need to have flexibility built in in order to react to and adjust with your changing situation.

Working with a financial professional to take a deep dive into your situation is a great first step. This will allow you to discuss how you would like your money to work for you in retirement and can help you answer the question, "Do I have enough money to retire?"

Additionally, we recommend that a Financial Plan be kept in a safe place, in case of emergency. The reason is that the Plan contains an inventory of your assets and can be quite helpful to your beneficiaries and those who might hold Durable Power of Attorney powers.

Central Trust Company believes good planning comes down to listening to your needs and properly preparing for your retirement. To learn more about our Financial Planning Services and how to arrive at a healthy and happy retirement, please contact Bart Schulte at (573) 302-2474 or [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net).

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

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## Turn Your Website into a POWERFUL Lead Generator



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As business owners, we know we need a website. We also invest in advertising to drive people to that website: radio, social media, billboards, TV, print, etc. But what happens next? Most business owners expect website visitors to call them. Unfortunately, that isn't realistic. In fact, only about 2% of website visitors decide to buy on their first visit. The other 98% are interested in your business, but they aren't ready to commit. If your website doesn't have a way to capture their information, then you could be losing a lot of potential business.

### Most Effective Lead Generators

People don't want to be "sold to". They aren't ready to fill out a contact form or pick up the phone. Simply, they don't want to talk to a real person yet. At this point, they are in "research" mode. The best lead generator to capture website visitors' information is something low-commitment, like lead magnets.

### What are Lead Magnets?

Lead magnets are highly visual downloads that include quality content your target demographic wants to know. A great lead magnet offers something valuable enough to your website visitors that they are willing to trade their email address for it. Implementing these on your website allows you to build an email list from the traffic that visits your website.

### Designing Your Lead Magnets

When creating a lead magnet, you should think in terms of what content your target audience craves. Start by considering who visits your website and the problems you know they are having. Once you know the challenges they're facing, you can brainstorm downloadable resources that would help them address or overcome those obstacles.

### You're Collecting Leads and Building Your List... Now What?

Your lead magnet is up and running, and you're collecting contact information from leads in your specific target market... Now it's time to follow-up. Every lead magnet on your website should be paired with a nurturing funnel to effectively build trust with your contacts and guide them into becoming a paying customer.

### What is a Nurturing Funnel?

A nurturing funnel is an email campaign geared toward the people who downloaded your lead magnet. The purpose of these emails is to familiarize potential customers with how you solve their problem, make them feel comfortable enough to reach out and ask questions, and gently nurture them into investing with you. Another important aspect to any nurturing funnel is that it's fully automated. Manually sending multiple emails out to each lead would require a lot of detailed planning, time, and attention. Instead, an automated campaign fires off emails in an established sequence so you get to build relationships and convert business while you sleep.

If you have any questions about this topic, we are always happy to help!

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# It's almost time for 'visions of sugarplums'

By Nancy Zoellner

Christmas seems to come earlier every year – and this year is no exception.

As difficult as it is to believe, the Bagnell Dam Strip Association, the City of Osage Beach and the City of Laurie are already making plans for their annual Christmas festivities – and they need help to make them a success.

**The City of Laurie Enchanted Village of Lights** is looking for display sponsors as well as volunteers.

The display, which winds through the Hillbilly Fairgrounds, will open November 19 and run until January 1. Hours will be 5 to 9 p.m. Sundays through Thursdays and 5 to 10 p.m. Fridays, Saturdays, and holidays.

"This is our 28th year and it just keeps growing," said Park and Events Coordinator Donna Batliner. "This year we'll have more than 280 displays, several of which are new. We'll also have a decorated gingerbread house. Business and individual sponsorships run from \$50 to \$1,000 and include a sign with the sponsor's name. The sponsors will also be listed in a pamphlet handed out to visitors as

can be made as people exit, but they are not required. Weather permitting, on most nights hot chocolate will be for sale at the park. Carriage rides will be available Friday and Saturday nights starting Thanksgiving weekend. Reservations can be made by calling Barbara at 573-569-0440.

Batliner said everyone who wants to help put up lights or man the donation booth can call her office at 573-374-8776. A video of the park is shared on the city's website, <https://www.cityoflaurie.com/enchanted-village-of-lights>.

**The Lake West Chamber's 20th Annual Lighted Christmas Parade** will roll at 6 p.m. Saturday, November 27 and organizers are inviting businesses and organizations to participate. This year's theme is Magical Lake Christmas. The parade begins at Central Bank in Laurie, heads north on Highway 5 to Laurie Terrace Mall. Everyone needs to be in line by 5:30 p.m. Call the chamber office at 573-374-5500 to register your float.

**Holiday Lights in the Osage Beach City Park** on Hatchery Road will kick off November 29, running from 5 to 9 p.m. daily through De-

to advertise your local business or organization."

According to the city, the park saw more than 3,400 visitors in 2019 and more than 4,200 visitors in 2020. For a list of available displays, visit <http://osagebeach-mo.gov/1998/Holiday-Light-Park> and click on the link.

**The Lake of the Ozarks Christmas Parade** is set for 1 p.m. Saturday December 11. This year's theme is "90th Bagnell Dam Christmas." A \$25 entry fee will be charged for all entries; prizes of \$100 each will be awarded in three categories: Business, Civic Group and Youth, which includes any groups for children in grades K through 12 and church entries. An \$200 prize will also be given for "Best Depiction of Theme."

As in the past, candy cannot be tossed from the vehicles. Instead, it can be handed out by walkers accompanying the floats.

Only decorated vehicles and floats will be allowed to participate. While a wreath is considered a seasonal decoration, it is not a parade decoration unless accompanied by "festive notions," which are more than just a business name on the sides of vehicles or the wearing of a Santa hat, according to parade guidelines. Organizers also said that while Santa hats are allowed, no one but Santa, who will be riding in a sleigh pulled by reindeer and piloted by Steve Lemens, is allowed to wear a full Santa costume.

Visits with Santa and cookies, hot chocolate and coffee will be available after the parade. Mary Van Houten volunteered to assist the Jolly Old Elf by putting together a few hundred gift bags for him to give to the children and said she would appreciate help getting that done. She's also attempting to round up a few local elves to help at the event. If you are available to assist with either task, email her at [jjpipmvh@yahoo.com](mailto:jjpipmvh@yahoo.com) or call 573-365-5244.

If you can't be there in person, the parade will be broadcast live on Lake TV.

For more information, contact the co-chairs for this year's parade - Rickie Smith, [rickie@mylake-tv.com](mailto:rickie@mylake-tv.com) 573-434-3552; or Lagina Fitzpatrick, [lagina@funlake.com](mailto:lagina@funlake.com), 573-348-0111, or visit the website at <http://www.lakechristmasparade.com>.



they leave the park."

Those sponsors will certainly get lots of attention. Last year, more than 10,600 vehicles carrying 34,238 people and 930 pets drove through the park. They know that because a head count is taken as vehicles leave the park and candy canes are given to people and every dog treats are given to pets. Batliner said goodwill donations

can be made as people exit, but they are not required. Weather permitting, on most nights hot chocolate will be for sale at the park. Carriage rides will be available Friday and Saturday nights starting Thanksgiving weekend. Reservations can be made by calling Barbara at 573-569-0440.

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## Managing Rental Property

### Why Hire a Property Manager?



Russell Burdette

When speaking with potential clients, one of the questions that I am occasionally asked is, "why should I hire a vacation rental manager?" The short answer is that if you don't mind handling all the issues that arise with a vacation rental property, the calls in the middle of the night when the AC goes out, the late arrival at 3 a.m. that cannot find the property or any other problem that may arise, then you probably don't need a vacation rental manager. However, if the thought of dealing with those issues isn't for you, then please continue reading.

Here are the two main reasons that you may want to consider hiring a manager for your vacation rental property.

**1. You have no clue what you are doing.** This is where an experienced manager can make a huge difference. They should have a comprehensive advertising/marketing plan, provide accounting services, maintenance, housekeeping, guidance on décor, guest screening, arrival and departure services and they should be able to collect and remit both state and lodging taxes on your behalf.

**2. You know what you are doing but don't have the time available.** A second property takes a lot of time to keep in good shape, especially a home. With a home, in addition to the interior of the property, you are also dealing with yard work, cleaning the exterior as well as a boat dock and other items that can take up a lot of time. If you would rather relax when using the property, then a vacation rental manager is the answer.

A good vacation rental manager should be able to

take care of just about anything that you would need and have the resources to do so. We have preferred partners for HVAC, plumbing, electrical, lawn services, pest control, etc. to keep the properties that we manage in good shape for our owners.

One of the biggest mistakes that we see is an owner not consulting with a vacation rental manager prior to purchasing a property. Believe it or not, there are areas and condo complexes that do not allow nightly rentals. You would think that in an area that exists largely due to vacationers and tourists, that you should be able to rent your home or condo to overnight guests. Wrong! Unfortunately, I have spoken with a number of new property owners over the last 18 years that have purchased a home or condo that they were unable to rent. Either they didn't think it was necessary to tell their real estate agent because they assumed that it would not be an issue or their agent was not aware of the rules in that area or complex.

Russell Burdette is the owner of *Your Lake Vacation*, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental or if you are thinking of purchasing a vacation rental property, please call 573-365-3367 or e-mail [russell@yourlakevacation.com](mailto:russell@yourlakevacation.com).

# He took a chance and we all benefited

By Nancy Zoellner

It was Ben Franklin who coined the phrase “Nothing ventured, nothing gained.”

It was developer Gary Prewitt who put it to the test at Lake of the Ozarks. He is the first in the tri-county area to go deep into debt in order to benefit not just himself but also the entire area and Osage Beach in particular, and then trust that Tax Increment Financing would help get him out.

Prewitt grew up at the Lake, living with his four brothers and parents in a small house near the intersection of Highways 54 and 42 and D Road. After obtaining a degree in aviation technology and flying commercially for several years, in 1980 he returned to the Lake to take over operation of his family’s businesses. At the time, his family’s land, which had come to be known as “Prewitt’s Corner,” was home to Prewitt’s Mobile Home Sales, Camper’s Delite Campground, Riverview Baptist Church, Wide World Church of God, Foster Chiropractic Offices, Zeek Accounting, Farmer-Foster Insurance Agency, Lake Ozark 66 Service Station, and family homes.

“My dad owned the mobile

home sales wanted to retire. Walmart had talked to us about our property 20 years earlier and Home Depot and Lowe’s had both come to town looking for a location to build new stores. Because of the configuration, there was no way to put them in the position where they wanted to be, so I started investigating different options to reroute major roads, power lines, sewer, and fiber optic lines. My attorney at the time said a TIF was the route to go so I hired them to represent me,” he said.

Over the next year, he talked to developers, bankers, lawyers and corporate leaders, including Otto Mally, who was working for Lowe’s at the time, to get ideas on how he could create a shopping center that would be sought after by big-name retailers. Because his family didn’t want to be partners in the project, he worked with bankers and attorneys for a year to find a way to buy them out and fund his plan. At the same time, he quietly acquired 168 acres under 13 different contracts to house the project.

“Once I knew Lowe’s and Home Depot were fighting for the spot, I picked Lowe’s because of



**Developer Gary Prewitt has brought more jobs, sales tax revenue and shopping opportunities to the area than anyone else – all because he was willing to take a chance. Prewitt’s Point is now home to multiple businesses that, combined, provide more than 500 jobs.**

the relationship I had with Otto, who was their broker. Then I went to work on Walgreens, Pier One, and Outback. They were the next three I landed,” Prewitt said, adding that once they were under contract, Target and HyVee followed. “I brought them to town and took one group up in a helicopter so they could see all the houses at the Lake. I took another group by boat from Bagnell Dam to Tan-Tar-A. That’s what sealed the deals on Target and HyVee. And then Marshall’s came in right after them.”

He borrowed against those contracts, then used that money to build the infrastructure, knowing that the TIF would eventually pay him back. The original TIF was for \$16.7 million, which covered just a portion of the infrastructure work.

The substation that sits across from Walgreens on Highway 54 relays power from Bagnell Dam down D Road and Highway 42. All those lines had to be moved, as did a major fiber optics line coming from St. Louis. They had to reroute an 18-inch pressurized sewer line and relocate four sets of traffic lights. They also had to clean up a petroleum spill at land formerly occupied by Phillips 66. He also had to reroute the roads.

*continues on page 16*






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# Prewitt's Point TIF paid off early

By Nancy Zoellner

"This what victory looks like," Osage Beach City Attorney Ed Rucker told the board of aldermen at the October 10 meeting. "This ordinance terminates the Prewitt Pointe TIF successfully."

Tax Increment Financing (TIF) captures the increase in property and sales taxes resulting from new

men) in July of 2000. The TIF statute allows TIFs to run 23 years. The Prewitt's Point TIF was paid off in 21 years and 3 months," Rucker said. "It was successfully built and completed on time and on schedule. You read about St. Louis and Kansas City having problems with their TIFs. Well, you have one here that is finished and done."

it was successfully completed," he said.

- It dissolves the Special Allocation Fund, set up to allow a portion of the taxes to flow through to pay the bonds.

- It will terminate the designation of Prewitt's Point as a redevelopment area under the redevelopment plan.

- It returns to all taxing entities affected by the tax increment financing plan their regular stream of taxes as if the TIF had never been adopted in the first place. "In other words - everyone is going to get a little extra money and the bonds are all paid off," Rucker said.

With no discussion, the first reading of the motion was passed at the October 7 meeting. The second reading was passed at the October 21 meeting.

In a later interview, City Administrator Jeana Woods explained the last point in further detail.

"The ordinance closes all the accounts and ends the redirection of the taxes. A portion of the property tax, which is at the county level, and a percentage of all new sales taxes generated by the development were going to the TIF redevelopment structure to help pay off the bonds. Now those taxes won't be redirected any more to the TIF area. Instead, they stay with the taxing district - schools, fire departments, the city," she said. "It's a big deal. It's also a pretty big deal that the bonds were paid off a year and a half early."

During the board of aldermen meeting, Mayor John Olivarri rec-

ognized and applauded developer Gary Prewitt for his vision, determination, creativity, and willingness to incur major risk. "I personally refer to this development as Osage Beach's second most influential economic development

cept of that time, previous Mayor Penny Lyons for her leadership, and the aldermen who were serving at the time for recognizing the economic opportunity a development of this type would provide.

"The Prewitt's Point TIF is a prime example of how public financing, when properly used, successfully benefits the consum-



At their October 21 board meeting aldermen approved the final reading of Bill 21.71, which terminated and dissolved the Prewitt's Point Tax Increment Financing (TIF) Plan. Osage Beach Mayor John Olivari, Developer Gary Prewitt and Miller County Presiding Commissioner Tom Wright (L-R) celebrated by ripping up the plan.

development and diverts that revenue to pay off the bonds used to fund public infrastructure - the water, sewer, roads, and/or fill - that the developer put in. That diversion means local public services do not get the new revenue they would normally get from new re/development.

"The Prewitt's Point TIF was approved (by the board of alder-

Rucker explained that the ordinance, required by Section 99.850 Sub Paragraph 2 of the Real Property Tax Increment Allocation Development Act, would accomplish four things:

- It terminates the existence of the TIF plan. "The TIF agreement with the developer has already been performed and is terminated under its own weight because



project, because of the businesses in the district and the national entities it attracted... throughout Osage Beach."

Olivarri also recognized the taxing districts of Miller County for their willingness to embrace an unfamiliar public financing con-

cept, the community at large, and the project," he said.

The city still has two TIFs going on. The Dierbergs TIF was approved December 2010. The Arrowhead Development TIF approved in 2015.

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November 4: 2021 Year-End Tax Planning for Your Business

There's still time to take actions that can favorably impact your bottom line and tax bill for 2021. These measures relate to your employees, customers, equipment, and operations. They reflect changes made by the American Rescue Plan Act and other legislation as well IRS pronouncements.

In this webinar you will learn year-end actions to reduce your 2021 tax bill, best business practices to avoid problems with the IRS, strategies for potential tax changes to come and actions to get ready for 2022.

November 9: Don't Fly with Blinders On - Data Fundamentals for Small Businesses

Would you drive full speed down the highway in a white-out blizzard? Probably not. But many of us fly nearly as blind in how we run our small business because we haven't taken the time to implement analytics. If you aren't sure how to begin or take the next step in your analytics journey, this talk will help you get started and improve how you use data.

Join Founder Alexandra Manerinos from Merakinos, an analytics education and data services company devoted to small social enterprises and community organizations, to learn the fundamentals you need to succeed, including what you need to measure, what you can ignore, and how to set up efficient data systems and leverage your new data.

November 11: Thinking About Buying A Franchise, Now What?

Franchising is more than just fast food and retail stores and many individuals are realizing that franchise ownership could be the pathway to the American Dream. Register today for this interactive workshop to learn what it takes to succeed, qualities of a

good franchise system, solidifying your financial plan, questions to ask franchisors and franchisees and how to overcome roadblocks.

November 18: Navigating Your Small Business through Financial Milestones

Small businesses face different financial challenges throughout each life stage of their business. From initial startup investments to deciding the right time to hire employees, business owners are constantly evaluating the impact of financial decisions. Join financial expert from U.S. Bank, Nadine Seivert and Deluxe's Amanda Brinkman as they discuss how to understand your comprehensive business costs and the difference between variable and fixed costs,

how to know when you're ready to expand and hire someone, and evaluating your supply chain, along with roles and responsibilities.

November 30: Work Smarter, Not Harder - How to Systematically DO the Highest Value Activities in Your Business

In the face of competing demands for your time and attention we'll discuss how to "work smarter," not theoretically, but practically speaking, from an "in the trenches" perspective. Join this webinar, presented by Wall Street Journal bestselling author of SCALE David Finkel.

# Lake Ozark bids farewell to its longtime leader

By Nancy Zoellner

Well-wishers who came to say “Goodbye” to retiring City Administrator Dave Van Dee packed City Hall on Friday, October 29 – his last day of work. Heartfelt speeches recognized his role in the city’s growth and success.

Alderman and Mayor Pro tem Pat Thompson spoke first.

“You taught us to grow and to do the best we can as a city. Look back on your 12 years with pride and know that the gifts you have left behind will continue to guide

a personal code of ethics which stick very closely to those the ICMA provides:

“Affirm the dignity and worth of local government services and maintain a deep sense of social responsibility as a trusted public servant. Demonstrate by word and action the highest standards of ethical conduct and integrity in all public, professional, and personal relationships in order that the member may merit the trust and respect of the elected and appointed officials, employees, and

what makes it all worthwhile.”

Alderman Vernon Jaycox reminded the group that when Van Dee came on board, the city was more than \$2 million in debt and almost facing bankruptcy, “But he got us out of debt and now we have excess funds in every account. And for that, we are very grateful, Dave.”

In an earlier interview, Van Dee said he was pleased that by working together they were able to accomplish so much. Magruder Limestone Co. brought

an industrial park to the area, the Shoppes at Eagles’ Landing project brought new stores and increased tax revenues, improvements were made to the city’s sanitary sewer system, workforce and senior housing developments were constructed, City Hall was paid off and the city secured funding through a CDBG grant and from the Missouri Department of Transportation for design and construction of Rt. 242. They also completed various projects on the Bagnell Dam Strip

and he participated in the Lake of the Ozarks Council of Local Governments and several other economic development-oriented organizations.

“I’m very pleased with the progress the city has made. A lot of things are going to happen here in Lake Ozark, and I feel comfortable and confident that I set the stage,” he said. “Now it’s time for the next person to come in and orchestrate the plan and make it work.”



us. Now it is your time to reap the rewards of your commitment to the city of Lake Ozark. We want you to know we will always remember your dedication,” she said, adding, “Never underestimate the difference you made.” She presented Van Dee with a set of personalized windchimes with six tubes, representing the six aldermen who serve the city.

Assistant City Administrator Harrison Fry also shared his sentiments.

“The International City Management Association is the professional organization for people like Dave, myself, and some others in the room. They closely monitor our activities, and they provide us recommendations on how to better serve our communities. One of the best things they can provide for each of us and the people we serve is their code of ethics. From the time I first came to Lake Ozark for a job interview to today, and I’m sure tomorrow, I’ve frequently been reminded that Dave Van Dee serves as a public servant and as a city administrator in strict adherence to

the public. And another of these items is to serve the best interests of the people, which is think for 24-7-365 since 2009 Dave Van Dee has been able to accomplish for the people of Lake Ozark.

“For someone who started his career as a public servant with the armed forces and is now wrapping it up in little ole Lake Ozark, we wanted to take the time to recognize you for what you’ve done not only for us but for everyone else throughout your career,” he said before presenting Van Dee with two gifts from city employees - a framed copy of “The Road Not Taken” by Robert Frost and a shadow box, “to recognize your time, direction and hard work. You have played an integral role in the success of the City of Lake Ozark. Presented with the sincerest appreciation by the Lake Ozark City Staff.”

An emotional Van Dee thanked the group.

“Coming here when I did, finding what I found and leaving it so much better – that’s what I do,” Van Dee said. “But I couldn’t do it without all of you. That’s



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# OB works with developers to alleviate housing shortage

By Nancy Zoellner

More workforce housing could be coming to Osage Beach. In October, the board of aldermen approved two rezoning requests that will allow duplexes and fourplexes to be built on two different tracts of land.

However, at the October 21 meeting, City Planner Cary Patterson hinted that the city may be seeing even more housing developments in the near future.

"While I can't go into specifics, and I know you all understand that, what I will tell you is that our community is very, very popular and very, very much in demand as it pertains to both residential and commercial - and even some industrial. We're staying very busy speaking with people and there's a lot of interest and a lot of money that will be coming into the community over the next couple years. I think 2022 and even part of 2021 will be a lot of fun for everyone," Patterson said.

In the meantime, the first of two rezoning requests to be presented for consideration was for a 1.1-acre tract of what Patterson described as, "difficult, steep and rocky" land located about three-

quarters of a mile from the intersection of Highway 54 and the north side of Lazy Days Road. The petition requested rezoning from R-1a (Single-Family) with a PUD 1 Overlay to R-2 (Two Family). According to Patterson, the owners of the property have a prospective buyer that plans to place two duplex townhomes on the property but the contract for sale was contingent on the rezoning being approved.

Patterson told the board that because the vast majority of the properties left in Osage Beach are going to be difficult to develop, he expects this type of request to become more common as developers try to answer the call for more housing in the lake area.

"The subject piece of property could develop with as many as seven single family homes under the moderate density single family zone, but the topographic issues facing the piece are substantial. Allowing a developer to build a couple duplex townhomes on the piece will give them the ability to get greater use out of the more buildable portion of the parcel while still maintaining a low to moderate density for the prop-

erty, causing minimal impact to the area. With the city and the lake area as a whole looking for ways to address the housing shortage we face, providing property owners flexibility on the type of units they are allowed to build is one way that the city can promote the type of development that can help address that need," he said in his report.

In an earlier meeting, the Planning and Zoning Commission voted unanimously to recommend approval by the board. The board of aldermen follow their recommendation and approved the request.

The second rezoning request was for a 9.3-acre tract at the southeast corner of Bluff Drive and Ski Drive. The land is currently zoned with a PUD to allow the construction of 24 two family buildings. Patterson said there are two duplexes already on the property, but the previous developer did not build enough parking areas to serve them.

The applicant was requesting an amendment to the existing PUD to allow him to build 12 fourplex units that would occupy the land with an existing duplex.

"Under this proposal, the development would have a maximum density that would equate to 5.5 units per acre, which is still at a low-density level as it pertains to residential development. However, if approved, substantial changes will be required to the building and the site. The building code will require a commercial building permit and all drives and parking areas will need to be asphalt or concrete paved," he stated in his report to the board, adding that two parking spaces per unit would be required.

Before a building permit would be issued, the changes in the site will be reviewed for code compliance. In addition, an inspection to assure conformance to the approved plans will be required prior to issuing a Certificate of Occupancy, which would allow him to lease the units.

Patterson described the surrounding development as "primarily residential, ranging from single-family to high-density multi-family."

"In this situation, the property owner is attempting to get greater use from the developable portion of the property by building fewer structures with more units. This was actually recommended to the previous owner/developer by both me and the city engineer at the time, as well as his contract engineer. The issue is the topography of the lower end of the property is excessive and makes it both diffi-

cult and unaffordable to develop ... This is another situation where the city can help provide more flexibility for a developer attempting to put residential housing on a challenging piece of land. This is certainly one of the things the city can do to help promote the type of development that is needed both within our community and in the lake area as a whole."

The P&Z also voted to recommend approval of the rezoning. The aldermen again followed their recommendation and unanimously approved the change.

Lake of the Ozarks isn't unique in its housing crunch. According to a report published in May of this year by FreddieMac, the current shortage of homes in the nation is close to 3.8 million, up substantially from an estimated 2.5 million in 2018.

"And given the low mortgage interest rate environment, the high demand, and the need for more space, we expect this shortage to continue into the near future. In fact, the decline in entry-level supply is even more pronounced than the overall shortage. The share of entry-level homes in overall construction declined from 40% in the early 1980s to around 7% in 2019," researchers stated.

For the complete report, visit [http://www.freddie.mac.com/fmac-resources/research/pdf/202105-Note-Housing\\_Supply-08.pdf](http://www.freddie.mac.com/fmac-resources/research/pdf/202105-Note-Housing_Supply-08.pdf).

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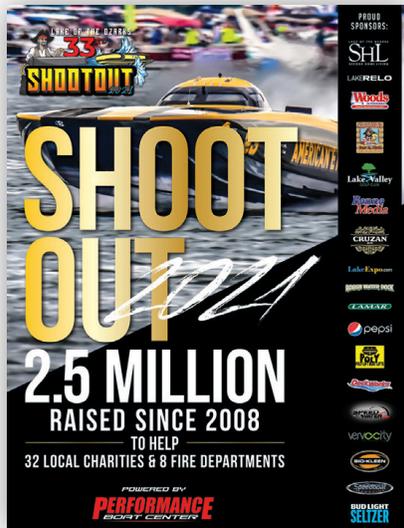


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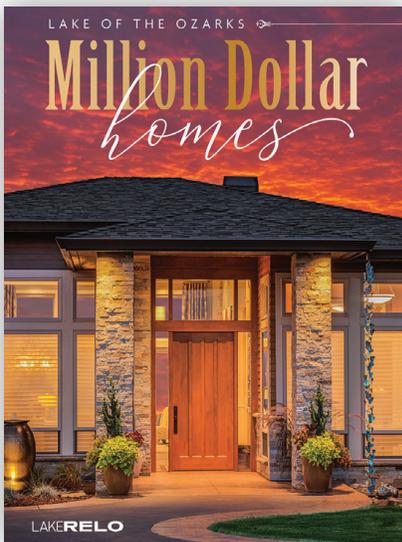
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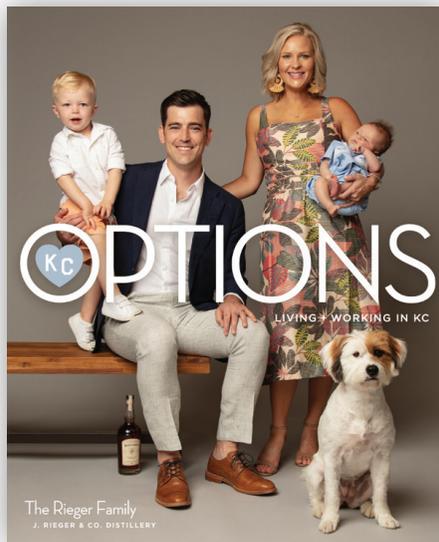
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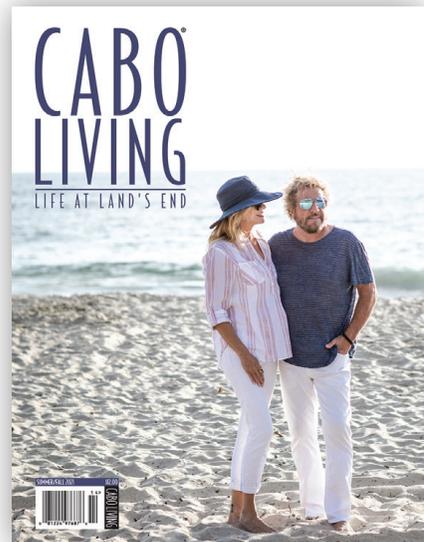
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# Mortgage \$ense

## Tips to Winterize your Vacation Home



It's about time the fall temperatures have shown up! Fall at Lake of the Ozarks is a beautiful season offering fun events, cool temperatures, and gorgeous scenery. However, it also means that you could have some down time to accomplish those tasks on your to-do list for winterizing your vacation home. Here are a few things you need to remember as the months begin to loom, and how you can protect your vacation home at Lake of the Ozarks during the off-season.

### UNPLUG APPLIANCES

Now is a great time to clean, protect, and shut off the appliances in your vacation home. This will include fridges, washers, dryers, dishwashers, and ACs. If you are not sure how to winterize your air conditioner, you can either do some research online or hire a company to take care of it for you.

### TURN OFF THE WATER

If you want to prevent water leaks and indoor flooding this Winter, you will want to turn off the water at the mainline. This is an important step and one you will not want to forget. It is not hard to turn it back on if you decide to come back to your vacation home during the Winter months.

### WRAP YOUR PIPES

Wrapping pipes under the sink and in a basement, as well as anywhere else around your home can be a huge help. Look for wraps that are made from fiberglass, foam and foil, foam, or rubber to provide proper insulation to your pipes over the Winter. This can conserve energy and save money, but can also protect against any freezing temperatures that we may experience this Winter.

### DRAIN THE PIPES

This is incredibly important when you will not be in your home for a season. You may even want to hire a professional to come to drain your hot water heater, to clear the pipes of water, and to shut off propane or natural gas.

### CLEAN THE GUTTERS

After the leaves have fallen, it is a great time to clean out the gutters and downspouts. You can install downspout guards, screens, snap-in gutter screens, and mesh gutter

guards to help prevent water damage from ice dams and puddles on the roof, and around your foundation.

### WINTERIZE OUTSIDE, TOO!

Do not forget to drain all outside hoses, disconnect them, roll them up and store them. Cover all outdoor faucets with foam or hard plastic covers as well. The foam covers keep outdoor faucets from freezing during the colder temperatures, and the hard plastic covers can provide additional protection from the weather and small curious animals.

### OUTDOOR APPLIANCES

You should also disconnect the outdoor appliances, like fountains, bug zappers, and even the satellite dishes. You can secure them with plastic or store them indoors to protect against the cold weather.

### OUTDOOR FURNITURE

Storing your outdoor furniture, raised garden beds, plant post, grills, tools, and other outdoor items inside is also a great precaution. If you cannot bring them indoors, you can always cover them with plastic and secure them in a wind-free location.

### FIND AN EXTERMINATOR

Finally, this is a great time to schedule an exterminator to continue pest inspections and pest control through the Winter.

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# Shootout 2021 breaks another fundraising record

This year's Lake of the Ozarks Shootout, presented by Performance Boat Center, raised a record \$445,000 for 40 local charities, including seven local fire departments/districts. Including this year's proceeds, more than \$2.8 million has been raised since

the Shootout moved to Captain Ron's Bar & Grill in 2008. The money is raised in several ways including through monetary donations, sales of merchandise and items donated to auctions, and advertising in the Official Shootout Guide, and is divided between the

recipients using a formula based, in part, on the hours worked by each organization. According to Ron Duggan, owner of Captain Ron's Bar and Grill, which hosts the event, 579 volunteers logged 7,964 hours.



Showing off the large presentation check for a record amount of proceeds are Shootout board members Karie Maasen, Ron Duggan, Diana Dorhauer, Mark Maasen and Connie Weyer. Photo provided by Diana Dorhauer and Speed on the Water.

This year's partnering organizations were: Boy Scouts, CADV, Camden County Sheriff's Office, Camp Wonderland, Central Missouri Foster Care Association, CERT, The Changing Table, Coffman Bend Fire, David Smith Family, DD/FF 14-17 Fire, Dogwood Animal Shelter, Forget Me Not, Greenview Elks, Habitat for Humanity, Ivy Bend Pantry, Jessica Brazil Foundation, Kids Harbor, Knights of Columbus, Lake Area Industries, Lake Ozark Food Bank, Lake Ozark Fire Protection District, Lake Ozark Police, Lake Ozark Soccer Association, Lake West Chamber, Laurie Elks, Laurie/Sunrise Beach Rotary, Macks Creek Booster, Make-A-Wish, Mariah Walter Foundation, Marin Corp League, Mid County Fire Protection District, Northwest Fire Protection District, Osage Beach Fire Protection District, Raising Hope Free Store, Re/Max Charitable Foundation, Sharing & Caring Foundation, Sunrise Beach Fire Protection District, Torres Family, Water Safety Council.



# As the Lake Churns 2018-2021 Comparison



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

Real Estate and Lake News with C. Michael Elliott obtained from the Lake of the Ozarks Multiple Listing System for 2021 and 2020.

2018-2021 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
<b>Residential, Villas &amp; Townhomes Waterfront</b>						
2018	665	\$228,728,147	122	\$343,952		
2019	653	\$236,972,739	122	\$362,899	-2%	4%
2020	919	\$390,223,459	103	\$424,617	41%	65%
2021	797	\$458,107,042	61	\$574,789	-13%	17%
<b>Residential, Villas &amp; Townhomes Offshore</b>						
2018	815	\$125,053,397	116	\$153,440		
2019	810	\$136,369,904	108	\$168,358	-1%	9%
2020	908	\$172,370,397	106	\$189,835	12%	26%
2021	1076	\$265,101,603	73	\$246,377	19%	54%
<b>Waterfront Lots</b>						
2018	70	\$7,790,150	201	\$111,288		
2019	57	\$7,867,970	184	\$138,035	-19%	1%
2020	122	\$19,330,550	255	\$158,447	114%	146%
2021	174	\$34,491,470	191	\$198,227	43%	78%
<b>Other Lots &amp; Lands</b>						
2018	181	\$5,697,877	187	\$31,480		
2019	215	\$7,328,469	125	\$34,086	19%	29%
2020	261	\$9,877,552	137	\$37,845	21%	35%
2021	371	\$21,576,341	173	\$58,157	42%	118%
<b>Condos &amp; Timeshares</b>						
2018	678	\$111,763,683	116	\$164,843		
2019	677	\$118,897,923	102	\$175,625	0%	6%
2020	848	\$169,659,604	93	\$200,070	25%	43%
2021	838	\$220,781,551	39	\$263,462	-1%	30%
<b>Commercial Properties</b>						
2018	59	\$13,639,600	381	\$231,180		
2019	53	\$18,919,632	174	\$356,974	-10%	39%
2020	68	\$21,853,756	206	\$321,379	28%	16%
2021	99	\$37,254,708	183	\$376,310	46%	70%
<b>Farm</b>						
2018	19	\$6,214,000	105	\$327,053		
2019	14	\$3,318,500	119	\$237,036	-26%	-47%
2020	19	\$7,254,000	116	\$381,789	36%	119%
2021	29	\$12,233,100	90	\$421,831	53%	69%
<b>Homes Over a Million</b>						
2019	16	\$24,639,000	274	\$1,539,938		
2019	19	\$27,167,500	139	\$1,429,868	19%	10%
2020	48	\$70,723,868	118	\$1,473,414	153%	160%
2021	70	\$119,813,720	77	\$1,711,625	46%	69%
<b>Year</b>	<b>Total</b>	<b>Volume</b>	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 September 30th of 2018, 2019, 2020 and 2021. The data collected for this report is information that was reported to the MLS as of October 7, 2021.			
2018	2487	\$498,886,854				
2019	2479	\$529,675,137				
2020	3145	\$790,569,318				
2021	3384	\$1,049,545,815				

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# Crossword Puzzle

**THEME: CANDY**

**ACROSS**

1. Good earth
5. Pea soup bone
8. Transport, with a U
12. Top notch
13. Copenhagen native
14. Boggy
15. Who would
16. Play parts
17. "Sesame Street" roommate
18. \*World's best-selling candy bar
20. Law school entry requirement, acr.
21. Use a garrote
22. Homer Simpson's exclamation
23. \*"Gimme a break" bar
26. Scrimmage line group
30. Dollar
31. Saltwater game fish
34. Hindu workout
35. 4 years for a U.S. President, pl.
37. \*Hyde & \_\_\_ Boutique candy
38. Seize a throne
39. Popular aquarium performer
40. Germany's National Socialism, for short
42. Ryder Cup peg
43. Excellent
45. Jet setters' vessels
47. Scientist's office
48. Game ragout
50. One from Glasgow
52. \*Twizzlers competitor
55. There's none like home?
56. Vocal piece for one
57. Small ladies' handbag
59. Black cat crossing the street, e.g.
60. One with biggest share?
61. Actor Wahlberg
62. Secondary school
63. Follow ems
64. Sheltered, nautically

**Solution on page 16**

**DOWN**

1. Order's partner?
2. Sounds of amazement
3. Any day now
4. a.k.a. hop clover or nonesuch
5. Certain consonant marker
6. Cavern or cave
7. Army \_\_\_\_ hall, or dining room
8. \*Who's Kisses?
9. Pavlova or Kournikova
10. Newton, e.g.
11. Caustic chemical
13. One of Fanning sisters
14. Cell dweller
19. Online conversations
22. Cacophony
23. Japanese string instrument, pl.
24. Apathetic
25. 9 a.m. prayer
26. Mischievous Norse deity
27. \*Pop Rocks sizzle and pop in it
28. Kind of heron
29. Back of the neck, pl.
32. Back of military formation
33. \*Short for Pfefferminz
36. \*Chocolate-covered whipped marshmallow (2 words)
38. Savory taste sensation
40. Apprehend
41. Spirit of the woods
44. Not now
46. Auteur's art
48. European finch
49. Goodbye, in Puerto Vallarta
50. Hurtful remark
51. Zoo room
52. Respiratory rattling
53. Et alibi, abbr.
54. "You betcha!"
55. OB-GYN test
58. \*Mike and \_\_\_\_ fruity, chewy candy

CROSSWORD												
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55						56				57		58
59						60				61		
62						63				64		



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# New leader at the helm of Lake Ozark

By Nancy Zoellner

The city of Lake Ozark will have a new city administrator sitting behind the desk as of Monday, November 15. At their Tuesday, October 26 board meeting, aldermen voted unanimously to appoint David D. Mitchem to the position. He is replacing former City Administrator Dave Van Dee, who retired October 29 after nine years with the city.

In a prepared statement, Mitchem said, "I am looking forward to working in partnership with the talented team at Lake Ozark. Given the strong board of aldermen and skilled staff, the next few years will be exciting and productive."

Mitchem comes to the position with an impressive resume and 25 years of experience, including one year as city administrator for the City of Eldon under a consulting contract. He currently serves on the Eldon City Council but agreed to step down if appointed. According to his resume, he possesses a Master of Public Administration degree from the University of Missouri Columbia and a Bachelor of Science (Double Major) Degree in Economics and Business Administration from Lincoln University in Jefferson City.

Since June of 2014, he has worked as president/chief executive officer of his own company, Mitchem Leadership Consultants, LLC, providing consulting services to government organizations. Services include economic development, strategic planning, public/private partnerships, project management, organizational development, public policy formation, workforce development, performance excellence, budgeting, and financial management. He said he also provides leadership services for organizations in transition,

recently, providing consulting services for the Missouri Municipal League on employee key performance indicators/targets and comprehensive employee handbook.

Prior to forming his own business, from November 2008 to June 2014 Mitchem served as town manager in Pagosa, Springs, Colorado. He's also served in several other roles tied to economic development. (See the accompanying story "Mitchem's achievements" for his list of accomplishments.)

At the board meeting, aldermen also approved a 12-month employment agreement with Mitchem.

Per that agreement, Mitchem's starting salary will be set at \$70,147.49. Since, at 72, he is already covered under Medicare, the city agreed to reimburse him on a monthly basis for his Part A and B supplements up to the amount they would pay under their employee health care plan. The city also agreed to provide him with the typical benefits that go along with the job:

- Mitchem will accrue the same vacation and sick leave benefits as other department heads
- His professional dues and memberships will be covered by the city
- Mitchem will have use of a city vehicle for official, day-to-day city business but not for personal use during off-duty hours
- His expenses for work-related travel will be covered by the city as budgeted.

The employment agreement states that Mitchem will be expected to work during the hours City Hall is open. However, because the job can involve after-hours activities, he will be allowed to take compensatory time off "as

deemed appropriate."

While nothing in the agreement prevents Mitchem from resigning at any time, the city will be required to pay him "a lump sum cash payment equal to two months' aggregate salary," if they terminate his employment before the end of the agreement. However, the city will not have to pay out if Mitchem commits a misdemeanor crime that reflects poorly upon his position of leadership or any felony. He can also be terminated without severance pay for insubordination or if he becomes permanently disabled or otherwise unable to perform his duties because of sickness, accident, injury, mental incapacity, or health for a period of four successive weeks beyond any accrued sick leave, or for twenty working days over a thirty working day period. Harrison Fry, who has been working as Lake Ozark's assistant city administrator and who also applied for the job, will stay on in his current position.

"Harrison has been a very valuable addition to the city, and I believe Mr. Mitchem will do a good job in leading the city through its next phase of development. I'm happy for him," Van Dee said in a later interview.

At an earlier meeting, Mayor Dennis Newberry said he envisioned Mitchem working as city administrator for up to two years, sharing his experience and knowledge with Fry, who would then step into the leadership position.

At the October 26 meeting, aldermen also approved an ordinance that outlines the job description and responsibilities of the assistant city administrator/community economic development director, and they approved an ordinance stating that in the event

the city administrator position becomes vacant, the assistant city administrator would move into that spot. Previously the city clerk would have been tasked with running the city until an appropriate replacement could be found.

Van Dee said that was something they had discussed but never implemented. "We realized we needed to codify that. We created the assistant city administrator position partly to cover that kind of situation, so we needed to finish dotting the 'is' and crossing the 'ts.' It was the last piece of the puzzle we had to put together."

Mitchem's resume included a long list of accomplishments.

As town manager at Pagosa Springs, Mitchem was one of the leaders that formed a public/private geothermal electric utility partnership; deployed a community river-walk and trails system; built six rafting/kayaking/tubing river features and financed/deployed a new \$7,000,000 wastewater pipeline.

"My accomplishments also include 1) Drafting an economic development/geothermal resource package for a new boutique hotel, 2) designing and implementing one of the most innovative portfolios of economic development incentives in the state; 3) attracting a new Wal-Mart (200 new jobs); 4) expanding tourism by 34% - even in a down market; and 5) acquiring funding and building a \$608,000 pedestrian bridge and obtaining grant funding for another \$630,000 foot bridge over the San Juan River.

From August 2005 to November 2008, he was president/chief executive officer with the Castle Rock Economic Development Council in Castle Rock, Colorado;

and from January 2005 to January 2007, he was vice president of Living Water Designs, Inc. in Castle Rock and Branson. Prior to that, he worked for the state of Missouri in several capacities including executive director of the Missouri Training and Employment Council, deputy director/chief operations officer for the Missouri Department of Economic Development, and merger team leader for the Missouri governor's office. His "Track Record of Success" states he:

- Led the integration of Missouri's education, economic development, and workforce development programs, saving businesses \$1.3 million, annually.
  - Led Missouri's Interagency Planning Council - linked the strategic planning and budgeting processes. This initiative was a key factor in Missouri being recognized by Governing Magazine as one of the four best-managed (A- rating) states in the country.
  - Reengineered the 2,000-person Missouri Department of Labor and Industrial Relations by centralizing infrastructure for economies of scale and decentralizing customer service decision-making. This reengineering initiative resulted in improved customer satisfaction and cost savings of \$635,000, annually.
- "As Chief Operations Officer at the Department of Economic Development, I was a key member of the economic development team that brought \$1.99 billion in new private capital investment, 18,856 new jobs, and \$2.8 billion growth in exports for Missouri."

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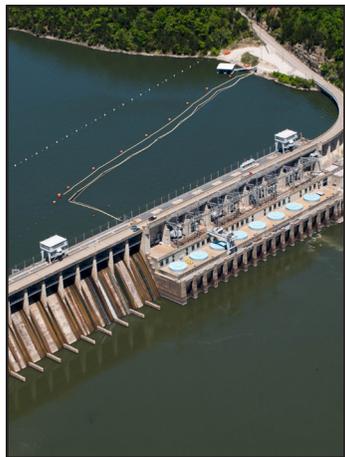
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# Osage Nation to build entertainment complex with casino in Lake Ozark

*continued from page 4*  
and Missouri Tourism prosper and thrive for years to come. The Missouri Hotel and Lodging Association looks forward to working with Osage Nation and the people of the Lake Region to grow Missouri's ever important and expanding tourism industry right along with them."

According to the Missouri Department of Economic Development Division of Tourism, tourism



in Miller County, where the project will be located, currently generates approximately \$40.7 million and 682 jobs annually to the overall impact of tourism in the state. In Camden County, tourism is responsible for \$187.45 million and 3,958 jobs.

There are currently tribal casinos in 30 states nationally, and it is one of the fastest growing gaming sectors in the U.S. In 1988, Congress established the Indian Gaming Regulatory Act (IGRA). This federal law provides tribes and states with a legal framework to develop tribal gaming and is the reason the U.S. has tribal casinos. This process was established to generate the infrastructure for tribal economic development through tribal government operations, infrastructure, social services and financial programs, charitable causes and economic development with local and state governments.

For more information, visit [osagenation-nsn.gov](http://osagenation-nsn.gov) and [osage-casino.com](http://osage-casino.com). *Press Release*

# OBPD Lieutenant attends command school

Lt Michael O'Day recently attended the 10-week Northwestern University School of Police Staff and Command to further his knowledge in leadership and management.



"I also wanted to learn what other agencies across the nation are doing to deal with not only internal issues, but issues departments are facing in today's law enforcement community," he said. "This course isn't for someone who just wants to attend training. It's very academically driven. Students are required to write several papers, take essay-style exams, participate in constructive conversations in class, and be able to think outside the box. It's a very prestigious school."

The first session ran for five weeks. Then they had a week-long

break before starting up again for five more weeks. He'll finish November 19.

The Course Curriculum includes Budgeting, Contemporary Policing, Decision Making and Problem Solving, Employee Relations, Evaluating Products and Services, Executive Image, Grant Writing, Human Resources, Leadership and Management, Media Relations, Organizational Behavior, Planning and Policies, Project Management, Resource Allocation, Statistics, and Traffic.

According to the course description, students who successfully complete the program are better prepared to think globally rather than remain task-oriented, deliver services effectively and efficiently, and successfully accomplish projects and tasks with people and teams. Students also learn how to analyze the environment, mitigate legal exposure, and develop systems of accountability.

Before coming to Osage Beach PD in 2004, O'Day worked as a police officer at Lincoln University in Jefferson City. After coming to Osage Beach, he worked patrol, then worked his way up through the ranks to his current position of

administrative lieutenant overseeing the 911 Center, Investigations Division, Records/Evidence Division, and Training.

During his time with the city, he was selected as one of the first six Primary Response Officers, trained to handle high-risk incidents such as acts of violence in schools and churches. He also served on the Camden County Sheriff's Office SWAT team, holding the position of assistant team leader.

O'Day was a member of the Southwest Region Fugitive Task force, which assists the U.S. Marshals Service serving warrants and apprehending federal fugitives and he's also served as Firearms Instructor, Type III BAC DataMaster Instructor, Live Scan Fingerprint Training Instructor, Field Training Officer, and Standardized Field Sobriety Instructor.

He said in the future he would like to do more instructing, "most likely in the areas of supervisory management as that's what most of my training has been in the last 10 years. I'm also interested in learning how line supervisors - corporals and sergeants - can influence things such as moral in an agency."

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# Bluetooth tracking-- finding lost items or stalking?

by Darrel Willman

When my children were young, like most first-time parents, I was nervous and over-protective. One of the newest pieces of tech I considered buying was a GPS tracker. Attached to their clothing or tucked inside their backpack, the devices would give their position within 100 feet as long as the battery lasted.

But early on they were expensive and required a constant data connection (still do). Newer technologies are enabling people to do much the same, but with less expense. Apple's AirTag, Samsung's Galaxy SmartTag, Chipolo's tracker, and Tile's Mate all sell for around \$25 and help you find things with Bluetooth. But finding something lost or stolen can sometimes pose certain hazards.

A recent *Washington Post* article by Heather Kelly points out that confronting a supposed thief after tracking your lost item can put you at risk. They can give the owner essentially a mini device for surveillance. However Bluetooth trackers can also give theft victims a chance at recovering things police departments might



shrug off.

Manufacturers of the devices like Apple are careful not to say they can be used to recover stolen property—they tout uses like remembering to take your wallet in the morning, finding your car keys

or discovering where you left your backpack.

But Apple's device sends out a signal which is passed through the closest Apple device to the internet—where the lost item's location is marked on the owner's

app. Lost Mode can be activated to get notifications with a location *every time* the AirTag is detected by a nearby Apple device. And the world is chock full of Apple products—so a stolen item's position is quickly determined in most cases.

The internet is already rife with stories about users getting their stolen scooter or laptop back—often without the help of the authorities. “Apple doesn't recommend attempting to find devices you suspect are stolen on your own and says people should report missing property with AirTags to local law enforcement, according to spokesman Alex Kirschner,” says Kelly in the article.

Samsung she states, also avoids talking about theft with the Galaxy SmartTag. But Tile, according to the story publishes instructions for specific situations of recovery should users be so inclined.

All of the manufacturers recommend contacting the authorities first, after locating the missing item. She's quick to point out however, that police may be less than enthusiastic—and might not even understand what the devices do or how they work.

In her example, recovering her car, Kelly says, “the San Francisco Police Department showed up within 20 minutes to help get my car back, though they weren't familiar with Tiles.”

A department spokesperson told her “There are some people savvy enough to retrieve their property, but we don't recommend that at all. You don't know what people are willing to do,” said Officer Robert Rueca.

But another side of this technology is the ‘elephant in the room’—what if they are used to track *you*? What if someone plants one on your car to monitor your movements? The battery life on most of these devices is at least a year.

With the plethora of Apple phones, iPads and laptops around, it's not hard to imagine a near real-time locating device. Time will tell us the impact they have.

Of course the GPS trackers are still around and can be invaluable for locating children, spouses, elderly, Alzheimer's patients, kids, pets, vehicles, tools, etc. They start around \$60 and require service plans that are around \$20 monthly.

## TECHNOLOGY AND LIFESTYLE

Cool Gadgets and Gizmos  
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### Apple AirTag

Apple's **AirTag** is designed to use the Find My app — Apple's version of the device locator service — you can track your devices via a GPS interface. The AirTag has a built-in speaker that can be used to play a sound to locate it, or to receive alerts. This allows you to ping the tracker remotely, so you can find it easier thanks to the audible call-outs. The latest iPhone models also support precision tracking, which will tell you how close you are to the device and whatever it's attached to, within inches. A proprietary “Lost Mode” allows the trackers to be pinged by other Apple and iOS devices on the network. This vastly expands the functionality and reliability of the trackers, allowing you to find devices even when they are not within Bluetooth range of your device(s). **\$25** [Apple.com](https://www.apple.com)



### Tile Mate Bluetooth Tracker

Tile's trackers, including the Tile Mate (2020), Tile Slim (2020), and Tile Sticker (2020), which are also available in a bundle, are the best alternative to the AirTag, which doesn't work with Android. Tile as a company has become synonymous with trackers in the way Kleenex has with facial tissue. Its trackers offer the second-largest crowd-finding network, as well as impressive range. You can also use a Tile to remotely trigger a lost phone to ring, something you can't do with AirTags. **\$25** & up. [www.thetileapp.com](https://www.thetileapp.com)



### Samsung SmartThings

Samsung SmartThings Tracker is LTE-based. View the tracker's location within the range of a cellular network. Cellular networks allow for monitoring indoor and outdoor locations, and can be attached to kids backpacks, keychains, dog & cat collars, wallets, etc. 1 Year Free AT&T cellular service is included for the first 12 months at no additional charge. After that, service cost is \$5 a month or \$50 per year. AT&T service-based smartphone is not required. **\$199 online**. Samsung also sells the **\$25** SmartTag.

# Ottens donate \$15,000 to SFCC's capital campaign

The State Fair Community College Foundation recently received \$15,000 from Michael and Christy Otten of Lake of the Ozarks for its *Stronger Workforce, Greater Community* capital campaign to help build the Olen Howard Workforce Innovation Center. The new building on the Sedalia campus will expand the college's capacity to meet the growing demand for technical workforce training and strengthen the communities it serves.

"We are very grateful to Michael and Christy Otten for their generous gift to the Olen Howard Workforce Innovation Center," said Mary Treuner, SFCC Foundation executive director. "The foundation and college appreciate the Ottens for supporting our mission to provide relevant and responsive learning experiences that empower the students and communities we serve to prosper."

The campaign, *Stronger Workforce, Greater Community: A Capital Campaign for the Olen Howard Workforce Innovation Center and Center for Excellence* was launched

last year. The college broke ground on the new center in December 2020 on the site of SFCC's original buildings, affectionately known as *Plywood U*. Information about the project and ongoing construction is available at [www.sfccmo.edu/OHWIC](http://www.sfccmo.edu/OHWIC).

The Olen Howard Workforce Innovation Center and the Fielding Center for Excellence will increase the college's capacity to deliver workforce training by 200 percent and increase enrollment by at least 120 percent in career and technical areas. The new workforce training center will provide expanded lab and classroom spaces for training in welding and precision machining. Renovations to Fielding Technical Center will provide a Center for Excellence for industrial technology, leadership and supervisory skills and logistics training; space for the new pre-apprenticeship program; and a climate, refrigeration and energy control (HVAC) lab and an advanced manufacturing and robotics lab.



Michael and Christy Otten of Lake of the Ozarks recently donated \$15,000 to the State Fair Community College Foundation's capital campaign to help build the Olen Howard Workforce Innovation Center on the Sedalia campus. Pictured from left, SFCC Foundation Executive Director Mary Treuner, SFCC Foundation Board of Directors and capital campaign committee member Russell Childers, SFCC President Dr. Joanna Anderson, and the Ottens. The presentation was held on the SFCC-Lake of the Ozarks campus in Osage Beach.



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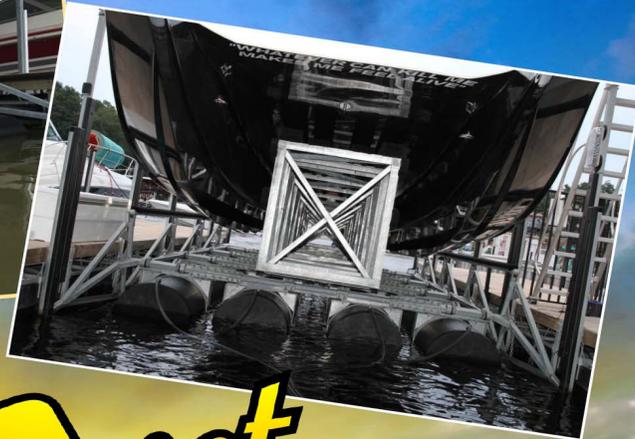
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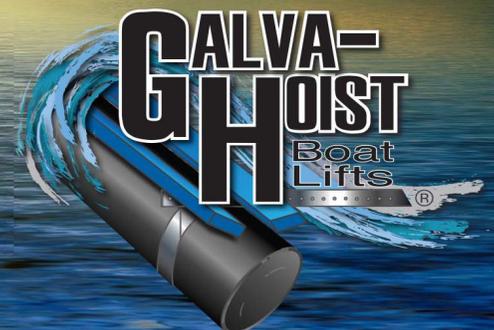
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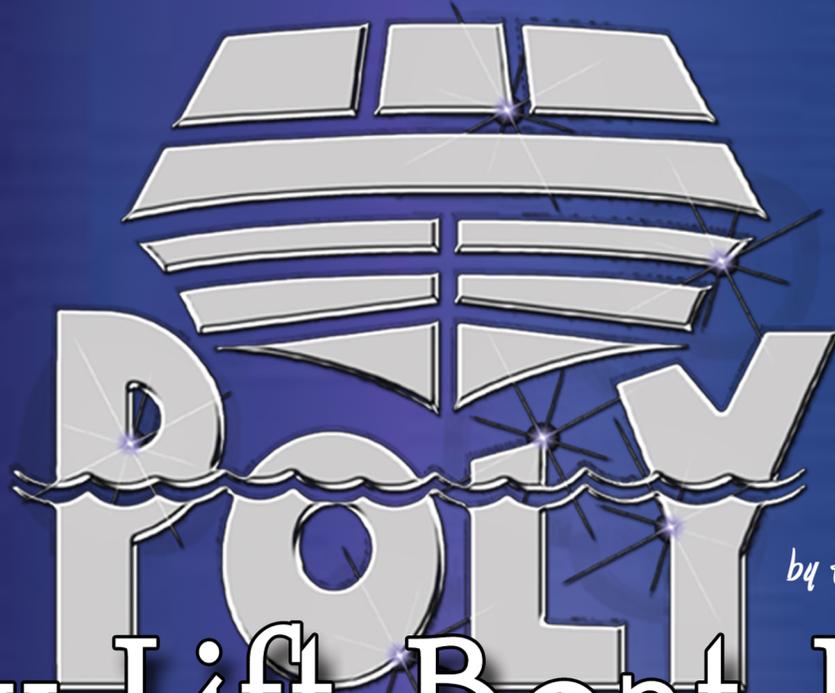




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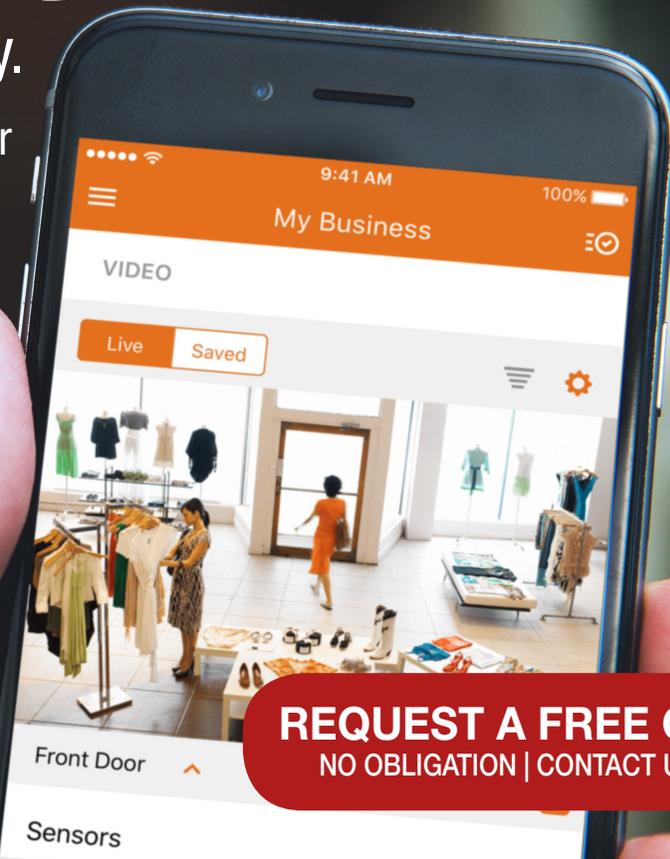
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