

LAKE OF THE OZARKS BUSINESS JOURNAL

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BOATING ON BACK



NEWS IN BRIEF



Fun and Safe

Village installs new surface in playground **4**



Putting on the Dog

Shady Gators holds Bark Park fundraiser **8**



It's a Win!

Benne Media brings home awards **16**

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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 20 -- ISSUE 7

JULY, 2024

If it's July, it's time for Aquapalooza!

By Nancy Zoellner

Get out the beach bag and load it up so you'll be ready for Aquapalooza – the Lake's biggest on-water party of the year. And with three great bands and five hours of fun it will also be the biggest and best on-water concert of the year.

This year, The Jobz, Grant Britton featuring Johnny Lackey and the Pocket Aces, and Platinum Rock Legends will be performing live on a stage set up to provide maximum visibility and sound quality for boaters and landlubbers alike. In addition to providing great music and fun, the day

have a boat can come by land and party on Captain Ron's large sand beach. Special parking with shuttles will be available.

Aquapalooza, a Benne Media Production, was originally created as a MarineMax/Sea Ray owners' event. The idea for the floating party came from a desire

the signature events of the 2009 festival was held at Lake Martin, Alabama, a short drive from Birmingham and Atlanta, and featured a concert by country music singer Alan Jackson. Special guests included the Carter Twins, Caitlin & Will, Jypsi, and Matt Stillwell.



This year's swimming, splashing, sunning family event is set for noon to 5 p.m. Saturday, July 20 at Captain Ron's, located at 82 Aloha Lane in Sunrise Beach by land and the 34 ½ mile mark by water.

will also include lots of vendors, food, fun activities and prizes.

Boaters who weren't able to reserve a dock slip in advance can simply tie up to each other and spend the day floating – in or out of the boat. Those who don't

to let all boaters – or boater-wannabes – get a closer look at the models offered and the lifestyle afforded by owning a Sea Ray.

In addition to Lake of the Ozarks, according to Great American County magazine, one of

That first year, a total 82 on-water gatherings occurred worldwide including at the popular Morris Island in South Carolina, Chickamauga Lake in Tennessee, and on the Outer Banks in North Carolina. *continues on page 16*

Turn to Page 16 for This Month's

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Armchair Pilot

By Nancy Zoellner

IT WAS DUCT tape to the rescue when a woman became violent and began screaming, kicking, head-butting, and spitting at crew members and attempting to open the cabin door on a flight from San Antonio to Charlotte, North Carolina. According to a report, crew members were able to restrain her with duct tape and flex cuffs and place her on a seat but when she continued to kick and spit and attempt to bite, the woman was further restrained with tape, including on her mouth. The plane safely landed in Charlotte and after breaking the seat in front of her and attempting to attack law enforcement, she was sedated, removed from the plane, and taken to the hospital for observation. She has since been sued by the Federal Aviation Administration for \$81,950, the largest-ever fine issued by FAA for unruly behavior. The woman later apologized, saying she was having mental health issues at the time.

THE BITER/kicker/spitter wasn't the only unruly passenger dealt with this year. According to the FAA, they had received 649 reports of passengers behaving badly by the end of April. Last year, they took 2,075 reports, which is down from 2,455 in 2022 and a sharp decrease from 2021, when 5,973 incidents were reported.

A NAKED MAN running down the aisle of a domestic Australian flight from Perth to Melbourne caused quite a stir in June. According to a police report, a flight attendant was knocked down during the incident, which caused the pilot to turn around and return to the airport. The man was arrested and taken to the hospital.

ANYONE WHO has spent any time in Missouri this spring knows that hail can severely damage vehicles. Apparently, it can also wreak hav-



oc on planes. An Austrian Airlines flight that passed through a 5-second hailstorm in mid-June lost a part of the nose, had cockpit win-

dows shattered and experienced damage to the plane's exterior. An airline spokesperson said a May-day call was issued before the plane was able to safely land without injury to anyone on board. The incident occurred after the plane encountered a thunderstorm cell, a small, brief storm, that was not visible on the weather radar.

SEVERE WEATHER on the Hawaiian island of Kauai, as well as pilot error, was blamed for a Southwest Airlines flight dropping 4,000 feet per minute and coming within some 400 feet of the ocean before the flight crew pulled it up to avoid crashing into the Pacific Ocean. According to a memo from the airline, the incident occurred after bad weather blocked pilots from seeing the runway and the landing was aborted. Then a less-experienced first officer in command of the plane inadvertently pushed forward on the control column that controls the plane's pitch and roll, and then cut the speed, which caused the rapid descent. The FAA is investigating.

THE PRESIDENTIAL election is helping at least two airlines. United and American announced that this summer they will be increasing the number of flights to Milwaukee and Chicago, the two cities that will be hosting the Republican and Democratic National Conventions. The Republican convention is set for July 15 and the Democratic convention will be held August 19. United said they will add nearly 200 flights and use larger aircraft for the political conventions. American said they will also be adding flights and using the Boeing 737, along with Airbus A319s and A320s for flights to the Republican convention.

COMPARING ticket prices became a little easier this spring when Southwest Airlines started posting its ticket prices on Google Flights. In the past, travelers had to visit the airline's website to get that airline's prices. Southwest said bookings must still be made on its website.

BREEZE Airways partnered with Autism Double-Checked this spring to provide a mock flight so flight attendants could practice what they learned about interacting with autistic passengers and those with autism could get familiarized with air travel. According to a story from USA Today, the flight was handled much like any other. Pre-departure announcements were made in the gate area, passengers boarded by zone, flight attendants gave safety demonstra-

tion and served snacks - but the plane never left the ground and crewmembers participated as volunteers. An airline spokesperson said they plan to continue partnering with Autism Double-Checked to present more "flights" in the future. The airline also plans to publish a travel guide and institute an autism concierge helpline to help travelers plan their trips.

LAST MONTH'S *Armchair Pilot* advised travelers checking bags to use a luggage tracker, which uses GPS technology to track the location of those bags in real time. Although recently lost luggage was found after an Apple watch began pinging its location at a house rather than at the airport, the incident proved that the technology works. According to a news report,



a college student flying on Spirit Airlines was required to check her bags, rather than carry them on-board. When her bag didn't show up on the baggage belt, the airline told her that they would send the luggage to her home once it was located. However, the following day, one of the watches that was in her bag began pinging its location at a house in Fort Lauderdale, and not the airport. She traveled to the home, then called police. The suspect was later arrested and charged with grand theft.

BARK, the company that makes BarkBoxes, recently added another component to its offerings - an airline built 100 percent for dogs. In May, BARK Air, which partnered with Talon Air to handle the flights, completed its first cross-country dog flight from New York to Los Angeles - and none of the dogs were required to ride in crates. BARK CEO Matt came up with the idea after struggling to travel with his Great Dane. Tickets, which cover the dog and its human companion, cost \$6,000. BARK Air announced it plans to also fly to London and is considering adding flights to Paris, Milan, Chicago, Seattle, Florida and Arizona. They expect to have 10 dogs and 15 people on each flight.

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Seniors Corner

Moving Trends:

Where Seniors Choose to Reside

The senior population plays a large role in the housing market. Last year, one-third of home buyers were 55+, and 80% of those 60+ in the U.S. own a home. This means your generation has a strong presence in the yearly housing market, and professionals pay attention to what you are looking for in a property. As boomers and GenX individuals approach retirement, the needs and preferences of the senior real estate market are changing. Let's look at where people in your age bracket chose to live last year.

Embracing new builds

When compared to younger buyers, those in the 55 and older community showed a higher preference for purchasing new builds. While building a new home comes with benefits, there are notable drawbacks, such as the wait time for moving in and the perception that previously owned homes offer a better value. Why did seniors opt for new builds at higher rates? According to survey results, the top three reasons experienced buyers chose to "go new" included the ability to customize their home design, the allure of amenities in a new community, and the desire to avoid potential renovations or issues with plumbing and electricity. For buyers in this stage of life, prioritizing customization and avoiding hassles takes precedence over the convenience of quick moves and potential savings on a resale property.

Choosing non-traditional homes

Across all generations and age ranges, stand-alone single family homes remained the overwhelming favorite across all generations. However, boomers and seniors were more inclined toward alternative dwelling types than other buyers. As movers aged, the likelihood of choosing townhomes, apartments, condos, and other non-traditional homes increased. The motivation behind these choices varies—some seek to manage less space, others desire a community of fellow seniors, and many aim to reduce the concerns of outdoor maintenance. Still, within the 55 and older community, there is some diversity. Those opting for senior-focused communities showed distinctions based on age. Younger retirees were more drawn to resort or recreation areas, while older tended toward urban settings.

Family is at the forefront

In 2022, the top reason retirees chose to move was to be closer to family, and this desire increased with age. When asked about their main reason for buying a new home, 17% of those aged 57-66 wanted to be near family. This number rose to 24% for 67-75-year-olds and 30% for those 76 and older. Around 12-14% of home buyers ended up in multi-generational households, meaning they now live with their parents, adult children, or extended family members. Whether driven by a wish to avoid loneliness, facilitate caregiving, or simply enjoy added companionship and support, buyers were often willing to compromise in other aspects of their living arrangements to be close to family members.

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Village park gets a new look

By Nancy Zoellner

Parks – and especially parks with playgrounds – are good for the community. They provide a place for parents, grandparents, and caregivers to enjoy the outdoors and have fun with their children without spending money.

Village of Four Seasons trustees understood their value years ago when they voted to build Reddington Park behind Village Hall and later, Trillium Park off Anemone Road, near the end of Bittersweet. The current board of trustees also appreciate their worth, voting to spend the money needed to improve those parks, which are open to the public.

Renovations at Reddington Park included installation of a brightly colored shock-absorbent and ADA-compliant rubber surface to replace decaying mulch. The poured-in-place rubber surface, which cost \$125,000, was installed by adventureTURF. In addition, the restrooms were repaired.

Tony Baldrige, chairman of the Village board of trustees, said the work was part of a four-phase park improvement project.

“The only real amenities the Village offers its residents are the parks – the Reddington Park and Trillium Park. The mulch at Reddington Park had started breaking down. The kids were getting muddy and the mulch was getting buggy. Instead of bringing in new mulch, the board decided to invest in a long-term solution that would make the playground more attractive and safer,” he said. “That was Phase 1.”

According to adventureTURF’s website, the product is designed to be “extremely shock-absorbent. Just 4.5 inches of poured rubber provides a surface on which a child can safely land from a 10-foot fall, according to American Standard Testing Methods (ASTM), the institution that sets industry safety standards.” The site also states that the rubber is made from natural materials and does not contain chemicals.

The restrooms had been closed for more than a year because they weren’t properly winterized. Baldrige said that as a result, the pipes had burst so the drywall and some of the plumbing needed to be repaired or re-

placed. Instead of tearing down the restrooms and rebuilding, which would have cost around \$170,000, the Village decided to do the work inhouse at a cost of around \$6,500.

“We just got the restrooms opened up so Phase 2 is now complete,” he said, adding that the project also included repair of the irrigation system installed in the grassy areas of the park.

Renovation of the basketball court will be Phase 3.

“Right now, the court is just a slab of concrete with painted lines. Earlier this year the board voted to resurface the court and paint it so it can also be used for pickleball approved and they approved the purchase of movable nets that can be rolled on and off the courts. Now we’re trying to find a company to do the resurfacing and painting. We’re thinking about a green background with blue intersections so the lower level will look as nice as the upper level,” Baldrige said, adding that the fourth phase will tackle parking.

Currently, the parking area off Reddington is not wide enough to allow traffic through if a long



The Village recently hosted a grand re-opening of its park behind Village Hall to show off the changes made to the playground. The event included face painting, a balloon artist/clown, and temporary tattoos. In addition, members of Boy Scout Troop 21 sold soft drinks and snacks to raise funds for their troop.

vehicle is parked in a slip. To fix that, they are planning to extend the blacktop approximately 3 feet. They are also planning to add four to five parking slips on the lower level just outside the gate to the basketball court.

“We didn’t think it was a good idea to require people to park at the top and have to walk down the hill or down the steps to get to the court. I talked to the road district and they’re going to put in a culvert and then fix that area so people can pull straight in,” Baldrige said.

At a planning session on Monday, June 10, trustees discussed adding a walking path and a covered pavilion with picnic tables and grills on Village-owned lots to the west of the building. Baldrige said if they decide to move forward with that project,

because lateral lines run under the lot adjacent to the Camden County Sheriff’s satellite office in the lower level of Village Hall, they will simply clear the underbrush, trim the trees up and put down a gravel path that will connect to the pavilion, proposed for the second lot. They also plan to use the leftover rubber surface material at Trillium Park.

“Ike, our building inspector, watched them install the rubber surface behind Village Hall and he believes he can do the work himself so that playground will also have a new surface,” Baldrige said.

At their regular June 12 meeting, Trustee Luanne Ruck, who oversees finances, said they will continue to set money aside to maintain the pedestrian paths that wind through the Village.

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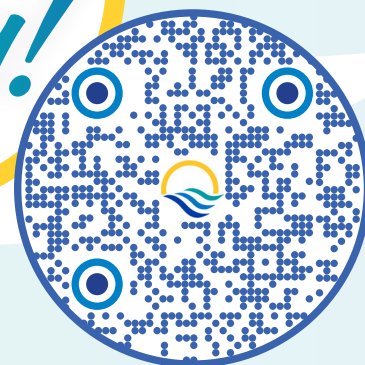
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How to Scale Your Business - 5 Steps to Business Growth - Noon on July 9

Growing a business requires time, planning, and focus, which are often lacking for busy business owners. You don't have to do it on your own.

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- How your role and leadership skills must evolve if you want to grow your business
- What challenges you must overcome to navigate each stage of business growth successfully

Boost Your Business with AI - Simple Tools for Success – noon CT on July 11

In this 60-minute webinar, you'll learn from industry experts about the diverse applications of AI, from improving customer service to optimizing your marketing strategies. We will guide you through practical, prompt engineering techniques, ethical AI use, and strategic insights to boost your branding and drive future growth.

What you'll learn:

- Diverse Applications of AI: Discover how AI can enhance customer service, marketing, and operations to drive efficiency and growth.
- Practical Prompt Engineering: Learn how to craft clear and precise prompts to get the best results from AI tools.
- Ethical AI Use: Understand how to mitigate biases, ensure data privacy, and maintain transparency in your AI interactions.
- Strategic Insights and Branding: Gain actionable insights for strategic planning, market analysis, and enhancing your personal and business branding.
- Future Growth with AI: Explore how AI can drive innovation and provide a competitive edge for your business.

Mistakes to Avoid When Starting a Business – noon on July 16

Starting a business can be exciting, but it's easy to make mistakes that can hinder your success.

In this 60-minute webinar, you will learn how to avoid common mistakes and practical strategies for a successful startup. Whether you're just starting your business or looking to improve, this session will provide you with valuable guidance to keep you on track.

Learning Objectives:

- Understand the importance of a comprehensive business plan and learn how to create a roadmap for success
- Discover how to define and communicate a clear business vision to align your team's efforts
- Learn strategies to prioritize tasks and maintain focus on core business activities
- Find out how to cultivate disciplined practices to ensure consistent execution of your business strategies
- Gain insights into effective marketing and sales techniques to drive growth and customer retention
- Enhance your self-awareness to improve decision-making and leadership skills

How to Protect Your Business and Invention Using Trademarks, Patents and Copyrights – noon July 18

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

In this 90-minute webinar, we'll discuss the federal trademark registration process, the importance of trademarking goods and services, how patents can protect innovative ideas and preserve your creative work with copyrights.

Learning Objectives:

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

Protecting and Growing Your Small to Medium-Sized Business – noon on July 30

It's a tale as old as time: How can businesses scale and grow successfully while protecting their revenue and brand from fraud?

In this 60-minute seminar, our payment, fraud and dispute experts from Authorize.net and Verifi will be sharing how businesses can improve their payment experience, expand payment methods, protect their business against fraud and minimize post-purchase risk.

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- Trends and market factors affecting small to medium businesses and their customers.



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May was a busy month for sheriff's deputies

By Nancy Zoellner

Last year, the Four Seasons Lakesites Property Owners Association cancelled a decades-old contract with the Camden County Sheriff's Office to provide additional law enforcement coverage within its boundaries. At the time, some members of the POA board, along with a handful of residents, said the additional coverage was not warranted since there was little to no crime committed on Horseshoe Bend.

The statistics beg to differ.

A report shared at the June 12 meeting of the Village of Four Seasons Board of Trustees by Lt. Jim Elkin, who supervises the four deputies assigned to the Horseshoe Bend zone, revealed that while responding to 376 calls for service in May, they handled forgeries, sexual assaults, missing persons, stealing, assaults, drug possessions, minors in possession, domestic disturbances, emotionally disturbed people and DWIs - lots of them.

They were also involved in a pursuit of a driver traveling at a high rate of speed down the center turn lane of Horseshoe Bend Parkway.

Lt. Elkin said the pursuit was initiated after a deputy attempted to stop the speeding motorist. The deputy chased the driver, who raced home, jumped out of his vehicle and ran in his house, locking the door behind him. Deputies applied for and were granted a search warrant. When they kicked in the door, they found the suspect in the basement with an AR-15 rifle loaded with armor piercing bullets at his feet. After a brief struggle, the suspect, who displayed several sovereign citizen ideologies, was taken into custody. No one was injured.

Sovereign citizens believe they are not under the jurisdiction of the federal government and consider themselves exempt from the law.

The forgeries included a report from someone who got scammed while they were in the process of buying a home.

"The victim received an email allegedly from a local title company that was handling the transaction, saying they needed \$30,000 or \$40,000 for the closing. The buyer sent the payment electronically, however, it was



Deputies found around 11.5 pounds of marijuana and THC products while working a motor vehicle accident on Horseshoe Bend. The couple said they planned to give the products away the following day at a cannabis festival.

a bogus email. Because the title company was in another jurisdiction, it was turned over to their police department," Lt. Elkin said. "People need to be careful and make sure they know who they're sending money to. The previous month that same deputy took a report about someone advertising that they had a house for rent. They were trying to get payment

over the phone - but they didn't actually own the house."

The other forgery was reported by a realtor who wrote a check for \$895 to an out-of-town ad agency to pay an advertising. However, the amount was changed to \$5,895.

The sexual assaults were carried out by relatives, people who knew the victims or knew friends

of the victims. Two of the missing persons reports were children who ran away, another was called in after someone got separated from a group that went to a bar together.

The reports of stealing included a paddleboard and a kayak stolen several days apart from the same interior lake, a stolen

continues on page 15

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Shady Gators puts on the dog

Earlier this summer, Shady Gators teamed up with Busch Light and Dogs of Lake of the Ozarks to present Barks & Brews. The fundraiser, held on the grounds of Lazy Gators to benefit the Horseshoe Bend Bark Park, was passively pleasurable – for both the two-legged and the four-legged guests. Everyone had a howling good time.

The event included pools, splash pads and even a painting activity for the dogs, as well as raffles for a tableful of great gifts. All the dogs went home with goodie bags full of treats and toys and Busch even provided a few giveaways for the humans.

While some of the furry guests spent the afternoon socializing and sniffing the behinds in front of them, nobody seemed to mind and everyone got along just fine. In fact, a few of the pooches even shared as they sampled some of the chomping good items from the Gators' new dog-friendly menu, introduced the day of the event.

The best part – more than \$300 was raised for the Bark Park. Jer-



The dogs got to cool off in their own pools (top) and enjoy tasty treats off the newly introduced Doggy Menu. Several gathered round to sample the Good Boy Burger, shared by the little guy in black.

emy Gorham "J.G.," who owns Shady Gators, recently presented the proceeds to members of the Horseshoe Bend Bark Park oversight committee after they dined at the restaurant.

The committee plans to use this year's fundraising proceeds to add doggie playground equipment to the park. During the previous two years, fundraisers paid for a pavil-

ion, picnic tables, park benches, lawncare equipment, a rock water surround to prevent mudpuddles from forming under the faucet and a gate at the lower end of the park to assist with leaf removal.

The Bark Park, located at 175 Cherokee Road in the Village of Four Seasons, is free and open to the public – and non-aggressive dogs. The park operates strictly

on donations and is maintained by volunteers. To donate to the park, mail a check to the Horseshoe Bend Bark Park, PO Box 83, Lake Ozark, MO 65049. Those who donate \$50 or more are entitled to a paw print bearing their names and their dogs' names that will be attached to the fence. For more information, email horseshoebendbarkpark@gmail.com.

Managing Rental Property

All Decked Out

A favorite past time for vacationers at the Lake of the Ozarks is enjoying the deck overlooking the water. If you own a vacation property at the Lake, you want to make sure your deck is appealing and functional for your renters.

When the weather is nice, there's nothing better than being able to grill out on the deck. A BBQ grill is one amenity that guests have come to expect when renting a lake property. Unfortunately, due to local regulations, condos in Osage Beach (with some exceptions) are no longer allowed to have propane grills on their decks. Luckily, there's a solution! We recommend investing in an electric Blackstone or other griddle style BBQ grill. These griddle styles are easier to clean and maintain, with less wear and tear because the grease isn't dripping down through the grates.

If you own a private home, you can keep your propane grill, but we still recommend upgrading to a griddle style one when the time comes because they will last longer. When considering a grill for your property, you also want to make sure the size of the grill is proportional to the amount of people that your property accommodates. If your property sleeps 12 people, a 22-inch grill is not going to cut it.

Another big consideration for your deck is the type and amount of seating. We recommend having both dining and conversational seating options available when space allows. The most important thing is to make sure you have enough seating for everyone to enjoy the deck together. If your property sleeps 8 people, then you need deck seating for 8 people, if space allows. This could be a com-



Erin Burdette

bination of a 6-top table and 2 loungers or an outdoor couch and loveseat with a 4-top table.

When space is tight or you have a home that sleeps a lot of people, stacked chairs are acceptable for extra seating to accommodate everyone. Make sure that you choose seating that allows for a great view of the water, this might include high-top tables and chairs so that you can see over the deck railing. You want to make sure not to obstruct your water view with any furniture, décor, etc.

When possible, guests enjoy having a covered deck, or a screened deck, so they can still sit outside if it's raining or so they can enjoy the outdoors without the bugs. A ceiling fan on the deck is also a great amenity, as it can create air flow for comfortability on those hot summer days. These are all considerations to keep in mind if you're buying a new property or upgrading your current one.

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

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573-348-1958

Sheriffs celebrate that their plan came together

By Nancy Zoellner

It was a long time in the making but the Camden County Animal Control Facility is now complete and ready for use. It all happened because one sheriff had a vision, and another sheriff, who shared the dream and who has a strong support-

ive team, was able to carry it out. Located at 7645 State Road A, the facility is on the upper level of land housing the sheriff's office shooting range. In late June Sheriff Tony Helms held an open house at the location to talk about the construction process, why the facility was needed and how it was funded. But first, he stressed that they wouldn't be running a dog pound.

"There are nights when deputies make arrests or work injury accidents where people have a dog with them. Because there was no place to take them, deputies had to drive around with a dog in their backseat all night," he said. "We also get calls about pigs, goats, cows - even ostriches - on the road. We can't just leave them there so my goal was to have a facility where we could hold them until the owners are located."

The sheriff also warned it will

not be a place to dump unwanted animals. "That is a crime and we have cameras everywhere."

He began his slide show presentation by sharing that John Page, who served as sheriff from 1993 to 2008, purchased the ground in 2000 for \$40,000. Because Sheriff Page used nearly all of his discretionary fee fund to pay for the land, part of which was a quarry, there wasn't much left to make improvements. However, over the years, they were able to turn the lower level of the property into a safe shooting range.

Sheriff Helms said that since taking office in 2017, his goal had been to add an animal holding facility. After the decision was made to build on the range property, Lt. Henry VanDonsel, who is the Detention Facility supervisor, offered to head up the project. The son of former Lake Ozark Aldermen Jeff VanDonsel, he had worked with his dad on numerous building projects and was confident he could get the job done.

Commissioners also got on board, and in 2022, turned over \$150,000 in American Rescue Plan Act (ARPA) funds to build the facility. Working with that



Sheriff Tony Helms told the 25 to 30 people who attended the Animal Control Facility open house that the holding facility was badly needed. Last year, they responded to 2,300 animal calls. They've already handled 1,800 this year.

budget, Lt. VanDonsel he began looking at other facilities to come up with the design. To keep costs down, he talked to select inmates about volunteering with the construction process -

and they jumped at the chance. Topping it off, Chief Deputy Col. Jim Brashear was able to acquire - at no charge - the heavy equipment that would be needed to clear the land and handle the

site preparation, allowing the plan that had been years in the making to finally come together. Construction started with the training building. Lt. VanDonsel continues on page 10

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Sheriffs celebrate

continued from page 9
 handled the site and foundation work and, with help from the inmate volunteers as well as staffers Sgt. Kendra Duncan, Cpl. Brandon Monnig, Cpl. Philip Tryon, a few deputies and corrections officers and Jail Administrator Capt. Brian Vinson, who kept things running while some of his staff helped with the project, they built an insulated, heated and airconditioned Morgan building. Once it was completed, they moved up the hill to the site chosen for the animal facility. Lt. VanDonsel again handled the site preparation. Then he and his crew of volunteers laid lines for the plumbing, and after the concrete work was done, started building from the ground up. The finished product includes eight large indoor/outdoor pens, cages for small animals, a restroom, an office/check-in area, a workroom that houses, among other things, a washer and dryer, and a drive-through bay where deputies can clean out their vehicles if – or when – animals make messes.

But they didn't stop there. Sheriff Helms said because access to the facility will be limited, they built a fully enclosed, covered pen where animals can be left until a supervisor is available to move them indoors. To take care of the larger animals found running loose, Lt. VanDonsel and his crew ran 500 feet of waterline to a livestock area that is fenced and includes a corral. They also welded panels together to create a livestock trailer to transport the wanderers. Sheriff Helms said after the project was completed, \$182.25 was left in the construction fund. It helped that not all, but a lot of the concrete was donated and that the only "labor costs" incurred were lunches purchased for the staff and inmates on the job at a cost of \$4,038.83. "So breaking it down, the labor costs for 2,552 man hours of work cost us \$1.58 per hour. However, because we get \$45 per day from the state to house inmates until they go to trial, it really didn't cost us anything." The property was recently ap-

praised by Rick Bryant of Bryant Auction Services LLC, who wrote that after reviewing several somewhat similar properties, they concluded that the land would have a projected value of \$650,000 to \$700,000. "Fair listing for this property would be \$729,000. This is inclusive of the animal control building that if parceled off with 5 acres would be \$250,000, listing for \$269,000. There is possibility of increased value with the addition on the rifle/distance shooting range and other property improvements. We also feel this property may increase in value as it gets more difficult to find this type acreage." As good as that news was, they saw another long-term benefit brought about by the project. Sheriff Helms said because Lt. VanDonsel took the time to teach the inmates how to do the work correctly, they now have marketable skills that are in high demand. "One of the inmates was able to get a good-paying job with a big construction company after he got out of jail," the sheriff said. "Now that's what I call success."

"Insurance Talk"

Maximizing Cost Efficiency: The Case For Higher Deductibles On Property Insurance



Jeff Bethurem

In the complex world of business operations, managing costs while ensuring adequate protection is a perpetual challenge. One area where savvy business owners can make strategic decisions is in their property insurance policies. While many opt for lower deductibles for peace of mind, there's a compelling argument for considering higher deductibles, such as \$25,000, to optimize cost efficiency without compromising coverage.

Understanding Deductibles

Deductibles represent the amount a policyholder must pay out of pocket before their insurance coverage kicks in. Typically, lower deductibles result in higher premiums, while higher deductibles lead to lower premiums. The rationale behind this trade-off lies in risk-sharing between the insured and the insurer.

The Case for \$25,000 Deductibles

- **Premium Reduction:** By opting for a higher deductible, businesses can significantly reduce their insurance premiums. This reduction can translate into substantial cost savings over time, especially for companies with large property portfolios or high-value assets.
- **Risk Mitigation:** While the upfront cost of a higher deductible may seem daunting, it encourages businesses to prioritize risk management and loss prevention measures. Knowing they'll bear a significant portion of any potential loss, business owners are incentivized to invest in robust safety protocols, maintenance procedures, and disaster preparedness plans.
- **Customized Coverage:** Higher deductibles allow businesses to tailor their insurance coverage to their specific needs and risk tolerance. Rather than paying for extensive coverage with low deductibles across the board, companies can allocate resources where they're most needed, focusing on critical assets or locations.
- **Financial Stability:** Opting for a higher deductible demonstrates

financial prudence and stability, which can be advantageous when seeking financing or partnerships. Lenders and investors may view businesses with a sound risk management strategy more favorably, potentially leading to better terms and opportunities.

Assessing Your Risk Tolerance

While the potential benefits of higher deductibles are compelling, it's essential for business owners to conduct a thorough risk assessment before making any decisions. Considerations should include:

- **Financial Capacity:** Can your business comfortably absorb the cost of the deductible in the event of a claim?
- **Risk Exposure:** What are the most significant risks facing your business, and how likely are they to occur?
- **Industry Standards:** What deductible levels are common within your industry, and how do they compare to your current coverage?

In the dynamic landscape of business management, every decision carries financial implications. Opting for higher deductibles on property insurance represents a strategic approach to cost optimization without sacrificing protection. By carefully evaluating risk tolerance, financial capabilities, and operational needs, business owners can leverage higher deductibles to enhance their bottom line while maintaining comprehensive insurance coverage. In a world where adaptability and efficiency are paramount, this approach offers a compelling solution for businesses looking to thrive in uncertain times.

To discuss this and see if this is an option for your business, give Jeff a call at (573) 348-1731, and he will be more than happy to sit down and discuss it.

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Ride along with local police without leaving home

By Nancy Zoellner

The viewing public will soon get an over-the-shoulder look at policing in the Lake area as film crews from Lucky 8 TV embed with the Lake Ozark and Osage Beach police departments, filming for a docuseries that will air on the Arts and Entertainment (A&E) Network. Crews plan to start filming by the July 4th holiday.

Lucky 8 produces unscripted programs for several networks including Food Network, Animal Planet, Bravo, Discovery Channel, the Travel Channel, and others. Current law-enforcement-related series include:

- Netflix's hit Unlocked: A Jail Experiment, which is filmed in an Arkansas jail as a sheriff rolls out a radical new program granting inmates more freedoms.

- A&E's long-running docu-series 60 Days In, which follows seven participants as they voluntarily go undercover in the Utah County Jail to shed light on an influx of drugs, contraband, and gang activity to help the sheriff identify issues and create positive change for both inmates and staff. It became the top-rated

program on A&E, and now airs in more than 100 territories.

- National Geographic's To Catch A Smuggler, which looks over the shoulders of Homeland Security officers working to stem the flow of illegal contraband at America's airports, seaports, and land border crossings.

- A&E's Booked: First Day In, which follows individuals as they move through America's booking process and recount what ultimately led to their time in jail.

The Lake Ozark Board of Aldermen unanimously approved the contract at their May 16 meeting.

Alicia Green, who started coming to the Lake when she was 9 and now visits each summer with her children and who is part of a special access team working with Lucky 8, explained the project to Osage Beach aldermen at their June 6 meeting. Aldermen unanimously approved the agreement.

"We all started out mostly at PBS and National Geographic television and I tell you that because we do not make TV for TV's sake. We make TV with a point and a purpose. This series will show the big problems that come

to a small town and how you manage them from a police department and a police officer perspective, using the officer's own words to describe what's happening," she explained. "The tentative title is Ozark Law but we've gotten some feedback that we need to get 'Lake' in there so we're going to bring that to the network and talk to them about it."

According to the agreement, the police department will have the right to review the material contained in a "near final version of the applicable episode(s) in which the department is featured to verify the factual accuracy of the investigation contained in the footage." However, there is a caveat. Due to very tight production schedules the PD must return any comments to the producer within five business days.

After an aldermen expressed concern that the show might cast a negative light on the department, Green said that while A&E does not give editorial control to anyone, her boss will review the footage frame by frame with the city's designers.

"Whatever issues come up, you can discuss them," she said,

providing an example of how they worked with a sheriff to address his concerns. "He was upset that his deputies were cursing up a storm so we talked it out the way you do on a creative process, and we went through and silenced all of the swear words - not beeping them - so that his deputies were depicted the way that he wanted them to be depicted. We are guests in your house and we want to be invited back so it's in our best interest for everybody to be happy - to be satisfied with the story that airs."

The agreement states that the series won't contain any "confidential, non-public investigatory, procedural and/or operational information concerning the department which could impair the integrity of an investigation or pose a legitimate and significant risk to law enforcement operations, public safety or property, such as the identity of a confidential informant or security measures or systems."

For security purposes, each member of the field production crew will be required to wear identification and the agreement states that to maintain the safety

of officers and the public, the crew will comply with all instructions and restrictions and will not interfere with the execution and performance of the officers' duties.

There won't be any cost to either city to be featured in the series.

The police chiefs, mayors and board members from both cities had previously met with the producer of the show to ask questions and iron out the details. At the meetings where the vote was taken, both Lake Ozark Mayor Dennis Newberry and Osage Beach Mayor Michael Harmison said they felt the series would be good for the Lake. Green agreed.

"So why are we in Lake of the Ozarks? Because you are at a really interesting intersection - the quiet versus the loud, the old versus the new," she said. "There are a lot of issues facing your city and your community because of the shows and the media attention you've gotten. I would say that this is an opportunity to give your point of view."

Visit lucky8.tv for more information on the documentaries they have produced.

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Counties saw last-minute SB 190 filers

By Nancy Zoellner

Missouri Senate Bill 190, adopted by legislators in 2023, provides tax relief to senior citizens who are eligible to receive Social Security benefits by providing a credit that essentially freezes property taxes on their primary residence. Taxpayers do not need to be currently drawing Social Security benefits in order to qualify. However, the county in which they reside must have adopted an ordinance authorizing the credit. In addition, residents are required to apply annually for the credit.

The Camden County Commission, one of the first two counties in the state to pass the ordinance, unanimously voted in September of 2023 to authorize the credit. Commissioner James Gohagen said because of the way SB 190 was written, it would have excluded those who do not pay Social Security so they worded the ordinance to include those who are 62 or older, even if they don't receive Social Security benefits.

Miller County commissioners approved the ordinance last

November. The Morgan County Commissioner has not yet adopted the ordinance because they weren't able to acquire the needed software in time to process the paperwork. However, they plan to do that by 2025.

Residents in Camden and Miller counties had until end of day Friday, June 28, 2024 to submit the necessary paperwork. Just a couple hours before the deadline, around 3,500 Camden County residents and between 1,500 and 2,000 Miller County residents had applied for the tax credit. Workers at both offices said they saw a steady stream of last-minute filers all day Friday.

To apply, residents were required to submit an application that requested such information as the physical address and parcel number of the property, as well as proof of residency that included a current Missouri driver's license or non-driver's license bearing the address listed on the application and a 2024 voter registration card. Applicants were also required to provide proof of liability for payment of taxes and a copy of

the most recent real estate tax receipt for the property.

Because the application had to be notarized, the paperwork cannot be submitted online.

Although the Camden County Assessor's office personnel did not have a breakdown on the number of senior citizens residing in the county, according to the U.S. Census Bureau, senior citizens age 65 and older make up 28.6 percent of the total population of 42,745 in Camden County. Senior citizens make up approximately 20 percent of the Miller County population.

Real property tax re-assessment happens every odd-numbered year. For qualified applicants, tax bills will be calculated by using 2023 as the base tax year. Applicants approved in 2024 will not pay more than what was paid in 2023 for the residential portion of their tax. If public bond levies are increased by voters, they will not be included in credit.

Applications will again be accepted in the assessor's office beginning January 1, 2025.

Building an effective web presence

with Mike Waggett, MSW Interactive Designs LLC

The Impact of Mobile Marketing on Consumer Behavior



Mike Waggett

In today's digital age, mobile devices have become an integral part of our daily lives. The increasing dependency on smartphones and tablets has significantly influenced consumer behavior, reshaping how businesses approach marketing. Mobile marketing, the practice of reaching consumers through their mobile devices, has emerged as a powerful tool for brands to engage with their audience effectively.

The Rise of Mobile Marketing
According to recent studies, more than half of all internet traffic now comes from mobile devices. This trend has compelled businesses to optimize their marketing strategies for mobile platforms to stay relevant and competitive.

Consumer Behavior Shifts
Mobile marketing has dramatically altered consumer behavior in several ways:

Increased Accessibility: Mobile devices provide consumers with constant access to information and services. This accessibility has shortened the decision-making process, as consumers can research products, compare prices, and make purchases on the go. The convenience of mobile shopping has led to a surge in impulse buying.

Personalized Experiences: Mobile marketing allows brands to deliver personalized content and offers based on user data such as location, browsing history, and preferences. Personalized marketing messages resonate more with consumers, increasing engagement and conversion rates. For example, a local coffee shop can send a push notification about a special discount to nearby customers.

Social Media Influence: Social media platforms are predominantly accessed via mobile devices. Consumers are influenced by social media content, including reviews, recommendations, and advertisements. Brands leveraging mobile-friendly social media campaigns can reach a broader audience and create a stronger online presence.

Enhanced User Engagement: Mobile apps and responsive websites provide interactive and engaging user experiences. Features like in-app purchases, mobile wallets, and augmented reality (AR) enable brands to offer unique experiences that encourage consumer

interaction and loyalty.

Leveraging Mobile Marketing
To effectively leverage mobile marketing, businesses need to adopt a strategic approach:

Optimize for Mobile: Ensure that your website and emails are mobile-friendly. Responsive design enhances user experience by adapting the layout to fit various screen sizes. A seamless mobile experience can reduce bounce rates and increase conversions.

Embrace Social Media: Create mobile-centric social media campaigns. Use visually appealing content, such as videos and infographics, to capture the attention of mobile users. Engage with your audience through comments, messages, and live sessions to build a community around your brand.

Leverage SMS and Push Notifications: Use SMS marketing and push notifications to send timely and relevant messages directly to consumers' mobile devices. These channels are effective for promoting flash sales, event reminders, and personalized offers.

Incorporate Location-Based Marketing: Implement geofencing and beacon technology to send location-specific offers and notifications. This approach can drive foot traffic to physical stores and enhance the customer experience.

Mobile marketing has revolutionized consumer behavior, making it essential for businesses to adapt their strategies to this dynamic landscape.

If you would like to schedule a free strategy call with our team of experts, head over to www.mswinterativedesigns.com to schedule it with us.

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Busy month

continued from page 7
credit card allegedly taken from a homeowner's purse during her child's sleepover, and a boat trailer valued at \$20,000 taken from a parking lot.

Lt. Elkin said the calls for emotionally disturbed people ran the gamut.

He said that in the past, when dealing with people in crises they used to take them to the Camden County Detention Center, request an involuntary commitment from a judge, then call hospitals and drug and alcohol rehab centers to find a bed.

"Today, when we respond to a call and determine that they need to see a doctor, they go with the ambulance or we take them straight to the hospital. Very rarely do we take them to the jail facility because that's not where they need to be, especially if they're suicidal. They need to be where they can be evaluated, medically and mentally, to get the help they need, and that starts with a doctor," Lt. Elkin said, adding that a couple years ago, he and others from area law enforcement, and ambulance and fire districts began meeting monthly with prosecutors, judges and medical and behavioral health professionals from the Lake as well as Jefferson City and Columbia to determine how to best help those who need crisis help. "It's a group discussion on how to make things better and how to best help the people who need help."

Deputies also worked a motor vehicle crash at the intersection of Horseshoe Bend Parkway and Cherokee Road. Lt. Elkin said the driver, who pulled out in front of a pizza delivery driver, was taken into custody for DWI - one of the 26 issued during May.

During a search of the vehicle, deputies found approximately 11.5 pounds of marijuana and THC products. "This doesn't include cupcakes that got wet when the cooler they were in tipped over," Lt. Elkin said. "We didn't weigh those. We just took pictures and threw them away."

The driver and his female pas-

senger, who were charged with delivery of a controlled substance except 35 grams or less of marijuana - a Class E felony, told deputies they planned to give the items away the following day at the Missouri Cannabis Festival hosted by the Regalia Hotel and Conference Center. According to the website, the regularly scheduled events feature vendors; cannabis-friendly musical acts, including the Grateful Dead Experience; seminars and guest speakers covering a variety of topics related to cannabis, such as cultivation, legalization, and health benefits; and late-night parties at the hotel's bar and restaurants.

The other 25 DWI arrests were made by deputies during routine patrols. Five additional drug arrests were made during other traffic stops - four for methamphetamine and one for cocaine.

According to a statistics report provided by Lt. Elkin, in May deputies also conducted 206 business checks and 88 residential checks, they made 139 traffic stops and issued 84 tickets, they answered eight animal complaints and 25 alarm calls - driving a total of 10,076 miles.

The Village of Four Seasons, a municipality, currently pays \$82,000 annually and provides a zone office in the lower level of Village Hall for deputies. The Village, which consists of around 4.5 square miles, has contracted with the sheriff's office since 1996. The POA used to pay \$144,000 annually for additional law enforcement coverage inside their boundaries both on Horseshoe Bend and in Porto Cima, a development on Shawnee Bend with homes and lots lining around 3 miles of roadway. With the additional financial support from the two entities, the sheriff's office was able to assign eight deputies - a minimum of two per shift - to those areas. Four deputies were on duty at any given time to cover the rest of Camden County, which encompasses 709 square miles.

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Time for Aquapalooza!

continued from page 1
 Carolina. Organizers estimated that 20,334 registrants and guests attended in 4,369 boats that first year. By year three, those numbers had nearly doubled. Over the years, the party has grown to include all people who love life on the water - drawing an estimated 10,000 boaters to the Lake of the Ozarks event each July and a music lineup that has included country artist Chad Bearden, the Ryan Collins Band, the Elton John Experience, the Chris Weaver Band, Blue Orleans and of course, the Lake's favorite--the iBerrys.

Benne Media has been the media partner for the Lake of the Ozarks Aquapalooza from the beginning. When MarineMax

decided it was time to get out of the concert promotion business and stick with boat sales, they asked Denny Benne, owner of Benne Media, if he wanted to take it over and of course, his answer was "Yes." Since that time, the annual event has continued to grow, attracting people not just from Missouri or the Midwest but from across the nation.

In 2020 - for the first time in its history - the event was cancelled over concerns about COVID-19 but it returned the following summer, bigger than ever at a new host site - Captain Ron's.

Benne said that once again, he appreciates the sponsors who make the event possible. This year that list of sponsors includes High Noon, Econolift Boat Lift

Systems, Elite Roofing and Siding, and Hy-Vee, as well as the Lake of the Ozarks Marine Dealers Association and funlake.com. Benne said he's also thankful for all the help they're received over the years from the Missouri State Highway Patrol/Water Patrol, US Coast Guard, Camden County Sheriff's Office, the Sunrise Beach Fire Protection District, and many others.

Call 573-374-5852 for information about the camp ground, parking, and boat slip rentals, and keep listening to MIX 92.7, COOL 102.7 and KS95.1 and visit www.mix927.com for daily updates.

Then make plans to be at the event!

Benne Media awarded



Benne Media took home seven awards during the 2024 Missouri Broadcasters Association (MBA) Awards Banquet held on June 1 at Lake of the Ozarks.

Mix 92.7/KLOZ Midday host Sandra Andes took **1st Place for Air-Talent** (non-mornings) in the small market radio category.

KS95.1/KTKS took home six awards in the small market radio category:

1st Place:
Best Use of Digital Media - Non-News Colton Taylor- Fast Break

Best Promotion- Bees Knees Country Sale Ale

Best Public Service Announcement or Campaign- Versailles School Back to School Safety

2nd Place:
Best Station Sponsored Community Event- Special Olympics Pulled Pork Lunch

Best Hard News Reporting- Morgan County Fires

Best Air Talent - Excluding Morning Drive - Colton Taylor Afternoons

KS95 was also runner-up for Small Market Station Of Year.

Denny Benne, owner of the stations, said he was pleased but not surprised by the wins.

"We have a passionate team committed to doing their absolute best. I think that attitude is apparent every day, which makes my job really easy. I stay out of the way and let them make great radio and bring home the awards," Benne said.

J.T. Gerlt, operations and program director at KS95.1, said that being recognized in those categories is a testament to the hard work and dedication of his entire team.

"We strive every day to deliver quality programming and mean-

ingful content to our listeners, and it's truly an honor to see our efforts acknowledged by the Missouri Broadcasters Association," he said.

A total of 264 first and second place awards in a number of categories were handed out to radio and TV stations across Missouri. Judges had their work cut out for them. More than 1,000 entry submissions were received in the competition.

The MBA, formed in 1948, serves more than 350 radio and television stations, providing members with legal information, on-going training opportunities and certification programs. The MBA works with consultants and other associations to monitor state and federal legislation that could impact the industry and keep lawmakers informed of the good things broadcasters do for their communities.

As the Lake Churns Mid-Year



Real Estate and Lake News with C. Michael Elliott

Here we are at mid year and lake real estate sales are gaining ground compared to last year in all categories except condos. I'll give a brief summary of those stats but also want to share with you information on a new development, Fairlake Homes Community, by a local builder, Jason Ling of Jayco Build and Design. Jason is dedicated to building quality affordable housing for the lake community.

At the end of May, total properties sold increased 4.72 percent compared to last year, new listing had increased by 22.25 percent and the average sale price was up by 5.97 percent. All residential home sales increased 10.2 percent, new listings increased 33.7 percent and the average sale price increased 8.77 percent. Condos are struggling under an increase in association dues and the surge in nightly vacation rentals that caused many to seek an individual residence for more privacy. Sold condo units decreased in 2024 YTD by -19.69 percent, new listings are up by 39 percent, while the average sales price has increased by 7 percent.

C. Michael Elliott & Associates has recently teamed up with Jason Ling to bring a great home at a great price to the lake area. Jason came to us with a desire to build homes that were quality, energy efficient and attractive at the lowest price point possible. Obviously, as a builder, he has to make a living and take care of his workers but he is combining that with keeping costs low in an effort to serve our community.

Jayco Build and Design, is building the Fairlake Homes Community in the Eagle's Landing subdivision located behind HyVee on D Road. We closed on the first home the end of June, have three additional homes under contract and additional four homesites reserved.

There are currently a nice selection of homesites still available to choose from and a variety of floor plans available. Homes can be built with or without a walkout basement and the basement can be unfinished or finished. At this time, all homes are three bedroom, two bathrooms with two car garages and the lowest plan is \$279,000.

Jason has elected to make many up-

grade features a standard item included in the price rather than install inexpensive items or upcharge for everything. Quartz kitchen countertops and upgraded cabinetry are one example and Whirlpool stainless appliances are included.

In addition to quality construction, these homes are energy efficient and Jason has paid much attention to detail. The interior walls are insulated which also aids in sound proofing, the walls have a R19 factor and attic a R38 factor insulation. Combine this with the upgraded composition roof shingle and

ZIP System exterior sheathing, local owners will have a home that will keep them comfortable for years. Quaker Windows are being used, so not only are the windows efficient, they are locally sourced.

This is one of the most exciting developments I've seen in our community for our community. Karen and I are so pleased and grateful to be a part of this. We've had overwhelming, great response from area real estate agents.

As things progress, we will be holding open houses and special events and will keep everyone posted on progress. If you have interest in seeing more information or taking a tour of the neighborhood, give us a call.

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

Reserve Your Space in the August Issue!
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Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting for Professional Contractors & Engineers, Inc. located at 2751 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on June 13th at 4:00 pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. For more information about their new branch location, please visit <https://www.facebook.com/PCEMissouri>



The Camdenton Area Chamber of Commerce proudly hosted a Ribbon Cutting Ceremony on Friday, June 21st, at 12 pm to celebrate the expansion of Lake Parke Senior Living and Memory Care located at 145 Fourth Street in Camdenton. The Ribbon Cutting Ceremony was attended by Chamber Board Members, Chamber staff, local business peers, as well as Lake Parke staff and residents. For more information please visit their website at lakeparkeliving.com or call 573-745-0874.



The Camdenton Area Chamber of Commerce and Lake Area Chamber of Commerce jointly celebrated a Ribbon Cutting Ceremony held on Friday, May 15th, at the Hummingbird Inn Camdenton. Located at 3395 State Road D in Camdenton, just past the Ha Ha Tonka State Park Spring entrance, the Hummingbird Inn Camdenton welcomed guests to explore its grounds and interior. For more about the Hummingbird Inn Camdenton visit the inn's website at HummingbirdInnCamdenton.com.



The Lake Area Chamber recently held a ribbon cutting for Flat Branch Home Loans – Team Lasson located at 2882 Bagnell Dam Blvd in Lake Ozark. The ribbon cutting took place on May 31st at 3:00 pm. Attendees included their associates, friends, family, the Lake Area Chamber staff, Board Members, and many local community peers. For more information about our new branch location, please visit <https://flatbranchhomeloans.com/locations/lake-ozark>, or call (573) 693-4693



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Crossword Puzzle

THEME: THINGS WITH WHEELS

ACROSS

1. Unfledged hawk
5. The _____ Gala, haute couture fundraiser
8. Ballet step
11. Sasquatch's cousin
12. Prefix in levorotary
13. DVD player button
15. What Tylenol and xylenol have in common
16. Seaport in Yemen
17. With ample space
18. *Rumpelstiltskin's _____ wheel
20. Viking writing symbol
21. Musical finales
22. In favor of
23. Source of tapioca
26. Smith, e.g.
30. "Stand and Deliver" singer
31. Live-in helper (2 words)
34. Et alii, abbr.
35. Nephew's sister
37. Tire depression
38. Turkey's southern neighbor
39. Same as ayah
40. Engage in a pursuit (2 words)
42. Bed-and-breakfast, e.g.
43. Tibetan Buddhism
45. Pinched
47. Sing like Public Enemy
48. Mother-of-pearl
50. Cripple
52. *Wheel in Vegas
55. Chocolate substitute
56. Egg on
57. Capri or Catalina
59. Olden days violin maker
60. Croaks
61. "Run Away to Mars" singer
62. Jump key
63. Corncob
64. Gaelic

Solution on page 6 DOWN

1. *London _____, tourist attraction
2. Hankerings
3. At the summit of
4. Glass ingredient
5. TV and radio
6. Not odds
7. Chinatown gang
8. Low-ranking worker
9. Pinnacle
10. Pig's digs
12. *Royal procession carriage
13. E in baseball box score
14. *"Wheel in the Sky" band
19. Star bursts
22. "_____ Elise"
23. Suez or Panama
24. Carl Jung's inner self
25. *Type of locomotive
26. Surfer's stop
27. Like anchor aweigh
28. Easternmost state
29. Serengeti grazer
32. *Perambulator, for short
33. Black and white sea bird
36. *Ancient Greek ride
38. Top of a steeple
40. Kitchen meas.
41. Reunion attendees
44. Poets' feet
46. Smaller size than small
48. *a.k.a. water wheel
49. Hole-borer
50. Baby's first word?
51. Speedy steed
52. Boorish
53. Russian autocrat
54. 90-degree pipes, e.g.
55. "Peace Train" singer-songwriter
58. Increase

CROSSWORD												
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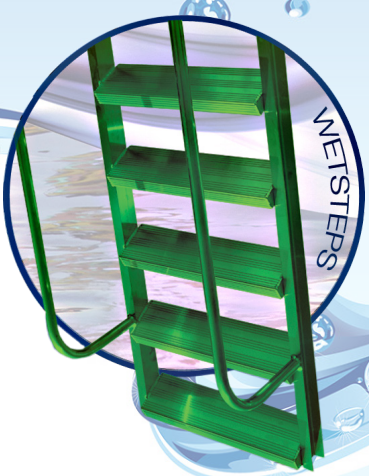
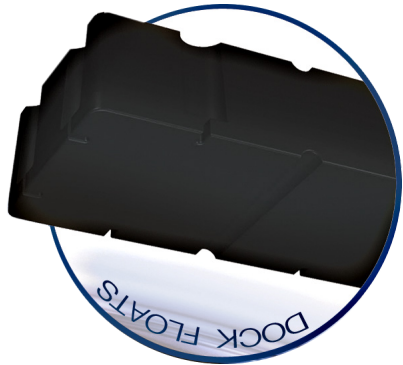
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