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SEPTEMBER, 2024



# The Outlet Mall once again in the spotlig

By Nancy Zoellner

Will the Osage Beach mayor and board of aldermen work with the developer to revive the Outlet Mall - or will they try to force it to be torn down? That's the question some are asking.

On Monday, August 19, Lakearea developer Chris Foster with Horizon Development confirmed

that they had partnered with a new group of investors to purchase the Osage Beach Outlet Marketplace and "bring the mall back to its former glory." In late 2021, the Fosters teamed up with Legacy Development on a \$186 million plan to renew the mall but they couldn't come to an agreement with the city on Tax Increment Financing (TIF) and bonding and the deal fell apart. Ironically, around the same

time that Foster was announcing the latest plan to purchase the outlet mall, Osage Beach Mayor Michael Harmison said on a radio talk show that the city had sent the mall owner Simon Property Group a letter notifying them that the city would be fining them around \$40,000 per day for violations of the city's building code.

During his August 19 radio interview, Harmison said when he talked to a representative from the (Simon) property in 2022, asking how he could help get the mall sold, he was told "nicely but bluntly, 'We own the property, we don't owe anything on it, we're still making money off of it, and we're not going to be bullied into selling it for any less than it's worth." He said that conversation took place about the time an article about

water and mold problems at the mall was published, "So as mayor I thought it was my responsibility to tell our building official to go down there and do a thorough inspection."

Harmison said the building inspector found around 80 violations, but the city decided to put enforcement on hold when they learned that the mall was unto mount up really quick, so the point being is either sell it, negotiate or fix it. So we'll see what happens. There is rumblings of somebody that's interested in purchasing it," he said.

Later that day he shared the same news at a meeting of the Lake of the Ozarks Council of Local Governments.

Just as ironic, on Thursday,

could move forward with the plan.

"I was told by Simon that they are working with a person of interest on the property, and they're hoping to close in the next 60 days - but nothing is finalized," he said on August 15. "So there's interest and I'm hoping it's true, but the last thing I was told it's not a definite and we won't know for another 60 days or so."



NEWS IN BRIEF

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Summer Is Over But the fun continues on the Strip 11



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Crossword Fill in the blanks on: 18 Solution: 9

At its peak, the mall, completed in the mid-1980s, boasted 110 shops. Today, only a handful remain. A local developer is taking a second stab at changing that.



der contract. He said when they learned that the offer had fallen through, they decided to enforce their codes.

"So we're actually following through with it and 80 violations per day at about 500 bucks per day, per violation, it is going August 15 - four days before Foster made the announcement and Harmison broke the news of the fines - Harmison said he had "vague but accurate information" that a buyer had stepped up, and while he couldn't say who that buyer was, he was hopeful they

In that same conversation, Harmison said he had been "very instrumental in reaching out to developers. We had three different people that said they were going to purchase it and all three fell through so that's why I told continues on page 15

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As The Lake Churns.com

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



# BUSINESS JOURNAL

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# **Armchair Pilot**

By Nancy Zoellner

AIR TRAFFIC has recovered from Covid - at least for some. Kansas City International Airport experienced the busies t month in its history during June 2024. The Kansas City Aviation Department reports that 1,174,626 passengers arrived and departed through Kansas City International Airport's gates in June, a 7.4-percent increase from June 2023 and an all-time high for the airport and the month of June. The June total surpassed the 1.14 million record set in July 2001. 2024 is on track to potentially see a record 12 million passengers. For the year to date, total passengers in and out total 5,886,496, up 7.6 percent.

"YOU WILL BEHAVE or we will get off!" That threat was yelled at a cabin full of passengers during a July flight from Casablanca, Morocco to Montreal, Canada by an Air Canada flight attendant. Footage of her rant, which also included finger pointing, stomping up and down the aisle, and other threats, soon went viral, garnering more than 1 million views on Tik-Tok. The flight attendant allegedly became irate after a disagreement with a passenger who requested a blanket. The flight was cancelled and passengers were compensated for travel delays. It's not known whether the flight attendant is still working at Air Canada.

**TWO SPIRIT AIRLINE** employees also got mouthy with passengers – but in this case, it cost them their jobs. The row was also captured on video and shared on TikTok.



According to an article appearing in USA Today, passengers waiting in Burbank for two different Spirit flights - one of which had been delayed earlier in the day - were at the gate, asking when their flights would be boarding. In the videos, an agent can be heard saving she didn't know which plane was ready because she couldn't hear over the passengers yelling. One agent finally screamed, "Alright, now, do you want to get on this flight or not? Alright, so everyone's going to shut up. We're only going to say it once. We're not going to say it again because we're frustrated as hell." Instead of heeding her warning, the crowd simply began cheering, adding to the chaos.

A GLOBAL TECHNOLOGY outage in July caused several airlines to cancel flights at airports around the world. Passengers who were flying on Delta Air Lines, hardest hit with some 7,000 cancelled flights over five days, have filed a class ac-



tion lawsuit against the airline. The Delta customers allege that the airline refused to give refunds or ignored requests for refunds for the cancelled flights. They also complained that Delta didn't provide impacted passengers with meal, hotel and ground transportation vouchers and ignored requests for reimbursements of those expenses. The airline, which stated in a regulatory report that it will spend \$380 million on customer refunds and compensation, announced it will pursue legal action against CrowdStrike and Microsoft for damages caused by the outage. In the meantime, the U.S. Department of Transportation is investigating why Delta failed to recover as quickly as other airlines.

PICKPOCKETS ARE A growing problem for international travelers. According to a story in USA Today, the U.S. Embassy in Paris reports that around 2,000 American passports are stolen each year, many from pickpockets operating in areas frequented by tourists. Phones are also a hot commodity, with thieves snatching them after watching users enter their passcodes. The advice - shield your phone or, better yet, use biometric sign-ins. Travel agents quoted in the article recommend using cross-body purses, money belts, pickpocket-proof bags and clothing with triple-secure pockets with zippers and buttons. Men should never put anything they want to keep in their back pockets. Travel experts advise reading up on the sites you plan to visit to know what to watch for, limiting alcohol intake, staying aware - especially in crowded areas, and avoid looking like a tourist. Do your homework, then dress like the locals.

**THE U.S. STATE DEPARTMENT** has made it easy for travelers to get

clear safety and security info about every country - from home or on the go via their mobile-friendly website, travel.state.gov. The site provides information to help travelers assess the risks of international travel and tells what steps to take to ensure your safety when you go abroad. The Country Information page includes current travel advisories and alerts with key details about those destinations. The site also covers entry and exit rules, local laws, health, transportation, and other useful topics.

MARRIOTT INTERNATIONAL, which will soon be building a 400-room, full-service hotel in Osage Beach, recently opened its 9,000th property. Located in Longboat Key in southwest Florida, the hotel includes 168 rooms and 26 suites as well as 69 permanent residences. And Marriott has plans to open many more in the future. According to an article in online magazine Travel Pulse, Marriott has more than 230 signed contracts in 57 countries for future properties.

THE U.S. DEPARTMENT OF Transportation is proposing a new regulation requiring airlines to seat children aged 13 and under adjacent to at least one accompanying adult at no additional cost beyond the fare, with some exceptions. In February of 2023, the DOT announced the launch of a dashboard informing travelers which airlines guarantee family seating. Since then, the DOT proposed the fee-free legislation and is hoping Congress will fast track a ban on family seating fees until the legislation is adopted. There are some conditions. Visit transportation. gov/airconsumer/airline-familyseating-dashboard for the proposed guidelines.

**NEED TO APPLY** for a passport? The Lake area hosts several acceptance facilities where you can submit your U.S. passport application: Osage Beach Library, Sunrise Beach Post Office, Miller County Recorder's Office, Camden County Commission Office, Camden County Library In Camdenton, Morgan County Circuit Clerk, Macks Creek Postal Store. Jefferson City Main Post Office, and the Laclede County Recorder Office. The current processing time for a routine application is 6 to 8 weeks, expedited applications are currently taking 2 to 3 weeks, and urgent requests, granted only when international travel will take place within 14 calendar days, varies and requires an appointment. Visit travel.state.gov/passport to learn more.

# Seniors Corner

# 4 Reasons to Work With An Exclusive Seniors Real Estate Specialist (SRES)

Navigating the real estate market as a senior has unique challenges and opportunities. Whether downsizing, relocating, or adjusting to new life circumstances, an SRES\* can make a significant difference. They bring specialized knowledge tailored to the over-50 market, ensuring your transaction is handled with expertise and empathy. Here are four reasons to work with an SRES\*:

### THEY CHOSE YOU

Agents who earn the SRES® designation and choose to work exclusively with seniors are deeply committed to supporting mature adults through life's transitions. Their dedication often stems from personal experience, whether navigating these changes themselves or assisting family members, making them uniquely equipped to serve their clients' specific needs.0

### THEY UNDERSTAND YOUR NEEDS

Whether you're newly retired, adjusting to life as an empty nester, or dealing with the loss of a spouse, senior specialists provide more than just real estate advice. They understand the myriad of lifestyle adjustments you face and the types of decisions you must make. Your SRES will offer tailored options and resources to address your unique living situation and broader life changes.

### THEY ARE GUNUINELY EMPATHETIC

Senior specialists bring a deep empathy to their work, addressing not just the logistical but also the emotional complexities of major life changes. They are trained to handle sensitive topics with care, ensuring that your changing priorities are met with compassionate and effective solutions

### THEY CARE ABOUT YOUR COMMUNITY

More than just real estate agents, senior specialists are active community members who engage with senior-centric organizations and networks. Their involvement goes beyond transactions, offering ongoing support and resources that benefit seniors throughout the community.

By working with an SRES\*, you gain a partner who not only understands the specifics of senior real estate transactions but also values the importance of your life achievements and future goals. Their commitment to helping you navigate this chapter makes them an invaluable ally in your real estate journey.

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# Casino initiative petition trial is set

By Nancy Zoellner

The Osage River Gaming and Convention Committee and Missouri resident John Hancock filed a petition in Cole County Circuit Court on August 20 asking a judge to reverse a decision by the Missouri Secretary of State's office that its initiative petition did not qualify for the statewide ballot because it was short 2,031 signatures in the 2nd Congressional District. The proposal collected enough signatures in the 1st, 3rd, 4th, 5th and 7th districts.

A bench trial has been scheduled for 9 a.m. August 30 in the Cole County Circuit Court to hear the case. The cause was assigned to Division II Judge Daniel R. Green by Presiding Judge Jon Beetem "due to availability of Judicial resources," according to Missouri Case.net. A bench trial is a legal proceeding where a judge is the sole factfinder and decision-maker, instead of a jury.

The ballot measure proposed by ORGC would amend the Missouri Constitution to allow for one more license to be granted, and it would be granted specifically for a gambling boat located on artificial spaces that contain water and that are within 500 feet of the FEMA 100-year floodplain elevation on the Osage River between Bagnell Dam and the confluence with the Missouri River.

Currently, Article III of the Missouri Constitution allows games of chance on gambling boats located within 1,000 feet of the closest edge of the main channel of the Mississippi and Missouri rivers only and state law caps the number of gaming licenses at 13.

In order for ORGC to get the measure on the ballot, they were required to collect 171,592 signatures from registered Missouri voters in any six of the eight congressional districts. That number is based on the percentage of votes cast for the governor in the last election. The petition, turned in by ORGC on Sunday, May 5 bore more than 326,000 signatures – nearly double the number required.

The lawsuit was filed on August 20, seven days after the Missouri Secretary of State's Certificate of Insufficiency was issued. In a press release dated the same

day, ORGC stated that it had identified more than 2,500 valid signatures of legal voters whose signatures had been rejected when they should have been counted.

The lawsuit explains, "On information and belief, the Secretary and/or the local election authorities improperly failed to count valid signatures of legal voters on the Initiative Petition that are attributable to or should have been counted with respect to the Second Congressional District because of at least the following improper determinations:

- (1) that it was the signature of a person not registered to vote when in fact the person was registered to vote in the county listed on the Initiative Petition;
- (2) that the voter listed the wrong name when in fact the person listed an acceptable form of their name;
- (3) that the voter listed a wrong address when in fact the address was correct, or
- (4) that the voter's signature was signature was not generally in a form similar to that found on the voter rolls when in fact the

signatures are authentic signatures of registered voters as they appear on the voter rolls. These determinations were wrong."

The suit goes on to say, "When the additional valid signatures on the Initiative Petition of legal voters attributable to the Second Congressional District are properly counted, there are more than the requisite 36,099 valid signatures of legal voters for the Second Congressional District."

In the press release, the group stated, "Verifying every signature on multiple initiative petitions this summer has been a very long process for election officials and we realize mistakes happen. However, ORGC has always been confident their initiative petition contained a sufficient number of valid signatures from legal voters to qualify for placement on the November 5, 2024, general election ballot and are now asking the Court to do so."

Last fall ORGC President Andy Prewitt announced that they had partnered with Bally's Corporation on the project. Bally's currently operates more than a dozen casinos across the country, including a casino in Kansas City.

At that time, Prewitt said a Fiscal Note Summary provided by the state auditor's office projected that the Lake Ozark casino would generate "ongoing admission and other fee revenue of \$2.1 million annually to local tax jurisdictions city and

county, and annual gaming tax revenue of \$14.3 million to Missouri schools." The state auditor's office based its estimates for anticipated gaming revenues and taxes on the Century Casino in Cape Girardeau, which generates less than \$62 million per year and is the second lowest grossing casino in the State.

"Assuming the Osage River Casino gets approved and does \$100 million in revenue per year, the state will receive \$22.8 million per year in tax revenue and the city of Lake Ozark and Miller County will receive \$4.06 million in additional tax revenue each year," Prewitt said.

The multi-faceted tourism resort will include a new gaming casino, hotel, convention center, food/beverage options, spa, and other attractions. The project is expected to create 500 construction jobs and 700 to 800 permanent jobs.

According to a site plan presented at an earlier Lake Ozark Board of Aldermen meeting, the casino building and parking lot will take around 20 acres of the total 90-acre Eagles' Landing Phase 4 property, all of which is located in the city of Lake Ozark and Miller County. The other 70 acres will be used for the hotel and convention center and retail. A 22-acre strip of land adjacent to the development will be developed as workforce housing.





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# Lake Restaurateur's Legacy Lives On

By Nancy Zoellner

For nearly four decades Joseph Boer served multitudes at the famous Blue Heron Restaurant in Lake Ozark. Due to the generosity of Mary Boer, Joseph's wife of 25 years, he will now be able to help feed others. In August, she donated the contents of the restaurant to the ministry of the Hope House Thrift Shop and Food Pantry in Lake Ozark. The items, which range from familiar restaurant items and antiques to saltshakers and teacups, are being sold in the thrift shop - and there are still lots of items left. The proceeds will be used to fund the food pantry.

Mary said that on the first day of the sale, more than 30 people were lined up for an hour before the store even opened.

"I didn't go to the shop but I could just imagine Joseph's presence walking around and watching his customers joyful to take home a little piece of him – some little item that stirred a memory of a wonderful time spent at the Blue Heron. Joseph loved thrift shops, so many of the items that we took to Hope House were purchased in thrift shops, bringing

them full circle. It was also appropriate that the people he fed all those years are now helping in a small way to feed others. I know that is making him very happy."

Amy Lovig, the manager of the Hope House Thrift Store, said it

with the donation.

"The day Mary called to tell me what she wanted to do, she kept saying she had a lot – a lot of a lot – to donate so I went over as soon as we closed to see for myself. As we walked through the



also made many members of the community very happy.

"We actually had to start limiting people coming in because it got so crowded. The people waiting in line talked about the Blue Heron and their experiences there. It was really nice," she said, adding that those involved in Hope House were very happy

restaurant, the wine cellar and the office, I was thinking, 'Oh my gosh – this is amazing, but where are we going to put it all?' We probably could have filled the entire store with everything she was donating," she said. "As we walked around, Mary told me about her husband – that he was born in Holland and due to WWII

there was not much money. He grew up shopping at markets and thrift shops. When he moved to America at the age of 20 years old, he continued his love of shopping in thrift stores. That made it even more fitting to donate to our thrift store."

Amy said that after deciding that they would empty the seasonal room and put the Blue Heron items in there, she, Mary and Hope House volunteers carefully packed up the items. Then Mary paid to have a portion of the items moved to the thrift store and the rest to a storage, donated for two months by StoreLocal. The items will be held there until they are brought to the store to be sold.

Sharon Konuch, the manager of the Hope House Food Pantry, said the donation was very much appreciated. In 2023, they provided food for 9,732 people.

Mary said she is happy that her husband's and the Blue Heron's legacy will live on.

"The restaurant closed in 2019 followed by Joseph's passing in June of 2020. There's no way to even explain what an amazing person he was and the impact he had. There was never an evening

when he didn't walk around and talk to the people who were dining there. I knew that Joseph's customers miss him terribly, as I do, and in addition to mourning him, they also mourn the closing of the restaurant. Donating the items to Hope House seemed like the perfect partnership. They were overwhelmed that I would think to contact them and I was overwhelmed that they would accept the challenge and help me get these items to the people who really wanted them and help the community in the process."

Hope House, located at 40 Lakeland Road in Lake Ozark, has been providing assistance with food, clothing, partial utility payments and more for around 20 years. They also provide new coats, backpacks and school supplies to children in the community, all at no charge.

The ministry operates with four part-time employees plus a team of volunteers. It's mission is made possible by proceeds from the thrift store and through the generosity of churches, businesses, civic organizations, individuals and the Central NE MO Food Bank.

For more information, visit hopehouseofmillercounty.com.



# Osage Beach looks at adding safety measures

By Nancy Zoellner

After nearly an hour of discussion, the Osage Beach Board of Aldermen voted 4 to 2 to approve an ordinance authorizing the mayor to sign an agreement with the Federal Highway Administration Office of Safety to accept an \$800,000 grant.

The grant will allow the city to gather research data that will be used to develop a comprehensive safety action plan. That plan will include developing temporary bike lanes on Osage Beach Parkway and collector streets using high visibility striping, signage, and delineators and completing a conceptual design to increase safety on city streets in order to eliminate fatal crashes.

Assistant City Administrator Mike Welty told the board at their August 15 meeting that Osage Beach is one of the smallest cities to ever get the grant, which will require a \$200,000 injection from the city. However, he said they had been in discussion with groups that might donate \$25,000 to the cause.

"We have a great opportunity here to put some big dollars to work through this grant and through the grants that will come after this grant," Welty said, adding that while the grant process will be "very demanding," it has to be completed to qualify for the next stage of grants. "In order to get grants to put shovels in the ground, you have to go through this process. Obviously there are other grants you can still get beyond this, but if you want to get the ones specific for the SS4A grant process through the Federal Highway and Transportation Administration then you have to go this path."

The new city administrator, Devin Lake, who has grant administration experience, will manage the project.

Aldermen Richard Ross and Bob O'Steen called the grant a "gamble," and voted against accepting the money. Ross said he was against the move because even though it would open up the possibility to obtain additional grants in the future, he felt the city would be better off spending \$200,000 to put in additional sidewalks, rather than funding "a very large traffic study." He also said he felt administering the grant would be a "monumental task" and would put too much strain on city staff. Alderman O'Steen expressed

similar concerns

However, Alderman Phyllis Marose said she felt with the additional traffic that will come to the west side of the city – and specifically to the Case Road intersection once the Oasis at Lakeport opens next summer, they owed it to their constituents to be proactive and immediately start looking at solutions. Alderman Kevin Rucker said he fully supported the grant because its primary objective is to save lives.

"That is very near and dear to me. I did that for 45 years of my career. That was my objective. Each day I went to work to save lives through firefighting and whatever other means there were, so if there's not an accident out there, that's a better chance that somebody's not going to be losing their life," he said, adding that because at the previous meeting someone asked how many fatalities had occurred in the city, he asked Police Chief Todd Davis to find that information.

Davis told the board that since January 1, 2010, police have worked 4,070 traffic accidents in the city, 11 of which resulted in fatalities. Two fatality accidents involved pedestrians and both oc-

curred on Highway 54 in the area of the Grand Glaize Bridge.

Stacy Pyrtl, the director for Magic Dragon Trails who assisted in the grant writing process, shared information with the board at the start of the meeting. Magic Dragon Trails is a non-profit organization that has a master plan to build 70 miles of multi-use trails. When complete, the trail system will stretch from the Grand Glaize bridge to Harley Davidson, at the western edge of the city, and will also connect to trails in the Lake of the Ozarks State Park.

"I realize that \$150,000 or \$175,000 coming from city coffers for a planning grant is a lot of money when you have other expenses that may seem like priority. However, I do feel this is an important grant for the city to be a part of. You already have a plan for sidewalks that's going to take 15 years to cover. This grant would actually put you in a position to apply for grants with the US DOT to help fund a lot of those sidewalk projects where you wouldn't have to cover the entire cost," she said. "I know some of those sidewalks included a pedestrian bridge going across Highway 54 and that was \$10 million. It would be much easier to pay 20 percent of that \$10 million than to pay the entire \$10 million."

Pyrtle said Magic Dragon Trails supports the grant because it includes a connectivity piece that will allow people on the trails to safely access businesses.

"When people come here to mountain bike, they're going to be using the restaurants, they're going to be using the hotels, they're going to be using the campgrounds. They want to be able to get to the trails from those destinations, and having bike lanes and having wide concrete paths is a way for them to get there," Pyrtle said, adding that studies have shown that trails provide additional benefits to the community.

A study conducted in 2022 in northwest Arkansas found that the recreational trails in that area contribute \$100 million to their economy and created 743 jobs. Visitor expenditures generated around \$2.5 million in labor income. The study also showed the trails provide health benefits and improve the quality of life.

Mayor Michael Harmison said they will be forming a committee to determine how best to move forward.



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# **Local cookoff will sizzle**



Are you a bacon aficionado? Then you'll want to get a bite of the action at the upcoming Baconfest.

The competition, part of the Show Me Series, is a Golden Ticket Qualifier for the World Food Championships, a multi-day, live culinary competition with chefs and home cooks competing for more than \$350,000 in cash and prizes in ten categories: Bacon, Barbecue, Burger, Chef, Chili, Dessert, Recipe, Sandwich, Seafood and Steak.

And with a ticket, you can sample the entries.

The over-21 event, set for Sat-

urday and Sunday, September 7 and 8, will be held at Inn at Grand Glaize. The tasting weekend will include a vendor village from 2 to 6 p.m. on Saturday and 1 to 6 p.m. on Sunday, where vendors from all around the Lake of the Ozarks area will be presenting samples of all sorts around the lakeside pool. A Baconfest Brunch is set for 9 a.m. to 1 p.m. on Sunday.

Then at 2 p.m., six chefs go head-to-head in BATTLE BACON, each hoping to go home with a Golden Ticket to the World Food Championships. And every ticket holder will have an opportunity to

taste it all.

For more information on the culinary battles planned for Missouri, visit showmeseriesmo.com. Although spaces are quickly filling, to be part of the Vendor Village, visit showmeseriesmo.com/vendor-village and click on the sign-up link.

Visit https://worldfoodchampionships.com/ for more information on the World Food Championship.

For tickets or more information on Baconfest, visit Eventbrite.com and enter Baconfest and Missouri in the search bars.

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### **Managing Rental Property**

### When to List Your Vacation Rental

If you've been thinking about turning your second home at the Lake of the Ozarks into a vacation rental, now's the time to pull the trigger! The best time to "list" your home with a vacation rental company at the Lake is the fall season.

Many people start talking about their summer vacation plans around the holidays, while they are gathered with family and friends. This is especially true for those larger groups that need a bigger home; they want to make sure they get something booked early that can accommodate their large group all in one place. We have some guests that book a year in advance to make sure they can select the perfect property for their needs.

With this in mind, it's important to understand that our season at the Lake of the Ozarks is quite short, from Memorial Day to Labor Day, and therefore, if you list with a vacation rental company in the fall, you might not see much, if any, income until the following year. While you could see some fall and spring guests, particularly golfers, you might not get any rentals until summer hits. However, this is not a reason to wait to list your property. Even if people aren't staying at your property during the fall and winter season, they are looking at it online. You want your property to be in that pool for consideration.

At the very latest, you'll want to list your property in early spring. Maybe you need to take the fall and winter season to do some remodeling or updates. That is okay, and in that case, waiting to list in the spring would be your best option because you want to list an accurate description and photos of the property after the work has



**Erin Burdette** 

been completed. Those that didn't book their vacations over the holidays will be looking for vacation rentals at this time.

If you wait until the summer season to list your property, you're missing out on all those potential guests that plan their vacations early. While some people do book last-minute trips, the earlier you can get your property listed, the higher the possibility for more bookings.

You also need to take into consideration how busy your property manager is during the summer season, which could mean that it takes longer to get your property listed with them than it would during their slower months. There are a limited number of summer weekends and the later you try to list your property, the less rental nights you're going to get. Not because people don't want to book them, but because they're no longer available as the dates have passed.

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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# Road work in Lake Ozark to proceed as promised

By Nancy Zoellner

The Bagnell Dam Strip is still on track to be resurfaced this fall. The project will include milling, paving and striping within the right-of-way, parking areas, driving lanes, and center turn lane from the city limit line at Bagnell Dam to the cutoff of the last project at School Road.

City Administrator Harrison Fry said the low bid from Capital Paving and Construction LLC for \$584,475 was accepted earlier in August by Public Works Director Matt Mahalik. Aldermen voted at the August 13 meeting to approve a resolution accepting the proposal. They were to be asked to vote on the ordinance accepting Capital's contract at their August 27 and again at their September 10 meeting.

Fry told the board that Capital Paving was the only company to respond to the bid request. However, he said it was competitive and Capital was a qualified bidder.

"As a reminder, they were the folks that did the project from the bridge overpass down to School Road. It's anticipated that they'll begin work on the project in late September," he said, adding that the city will host a couple meetings with business owners and affected individuals on the Bagnell Dam Strip a week or two before work begins. "I don't necessarily think there will be detours because we have the third lane there."

The project is being paid for out of the Use Tax reserve, which currently has a balance of just over \$1 million.

The board also voted to rescind a previous resolution and accept an amended proposal from Don Schnieders Excavating Company Inc. for the concrete option to reconstruct Lighthouse Road from Route W to the Eagle Crest intersection.

"At your last meeting, we reviewed a resolution which was a bid from the same company for the same project. On closer inspection by our hired engineer and the public works director, the company that had the low bid – Don Schnieders

- had missed a couple items in the bid packet," Fry explained.

According to the resolution, because of "ambiguity in the bid specifications, Don Schnieders failed to include reinforcing steel" in his bid.

"We asked them to review their numbers and add those to it and Attorney (Chris) Rohrer was comfortable with that option. When they added the calculation, they still came in below the next lowest bidder by about \$90,000. Because there was still a pretty significant gap, we did not feel the need to rebid the project," Fry told the board.

Although the revision did raise the price of the product, coming in at \$882,000 it was still well below the budgeted amount of \$1.3 million.

Like the previous resolution, the bidder will be required to provide a contract, which will come back to the board for approval. If everything moves ahead as planned, work will begin at the end of September or early October.

In a later interview, Fry said

everyone is excited to see the two projects move forward.

"It'll probably be right at the end of the season, but we are pretty confident they'll both be done this year, and then we'll start that pivot into planning for 2025. In our work session with the board, the primary point of discussion was updates on their annual priorities and then looking at the capital improvement plan for 2025 through 2027. I'm very happy to report that everything we originally had planned for '25 is still on that list we've been able to speed a couple of other things up just because of availability of funds," he said. "I think as we've gotten more educated in the road construction costs, we have a better idea of what we can reasonably do."

If all goes as planned, Fry said the city hopes to resurface the rest of Bagnell Dam Boulevard next year.

"We're aware that the mill and overlay is what makes the most sense. That way all of Bagnell Dam Boulevard will be on the same maintenance schedule moving forward," he said. "I'm just glad we're in a position to have some of those conversations because I know we weren't when I first came here and certainly before that."

He credited much of the city's improved financial standing to the good management of former City Administrator Dave Van Dee.

"He was always very open that he was probably not going to be here when we fixed the roads, but he wanted us to be able to make the right decisions when it came time to do that. In addition, we had debt retiring last year and this year and again in another year and a half. That gave us room to tackle some larger projects," Fry said. "The other side of it is that the work we're planning to do next year is largely going to be funded by the Use Tax. We've been collecting that for three and a half years so we know what it generates on a monthly average and we know how many months it will take to build it back up. That's been very helpful."

### Crosswords Solution



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### **Letters to the Editor**

Views expressed in letters do not necessarily represent those of the newspaper or its management

### Death of the Lodging Tax, Part Two, putting the tax in perspective

By Merlyn Vandervort

It's hard to believe the summer is almost over, and as the season winds down at Lake of the Ozarks. most of us are looking forward to enjoying the late summer events and all the upcoming fall events. The Shoot Out has long been held on the last weekend of August, just before Labor Day weekend, which gives a big boost to the end of summer slump when students are headed back to school. September kicks off this year with the Lake of the Ozarks Air show at the Camdenton Airport and Hot Summer Nights on the Bagnell Dam Strip, followed up with Bike Fest, then Jeep Invasion, The Fall Harbor Hop, Apple Fest and the Fall Crawl. These are all fantastic events that are held in what used to be the slower weeks of the year and they are all financially

supported by the Lodging Tax. In case you haven't been following the lodging tax issue; last month I wrote an article titled "Death of the Lodging tax will kill tourism at Lake of the Ozarks!" The article was published in the Lake of the Ozarks Business Journal, Lake Expo, and the Lake Sun Leader. In short, the article explained how thirty years ago, the counties of Camden, Miller & Morgan established a lodging tax, that was approved by a vote of the residents of those three counties, that established a 3% lodging tax, on all lodging properties within 5 miles of the lake. This tax is paid entirely by vacation and business travelers who stay at the lake lodging facilities, and none of the tax is paid by the local residents or businesses. The lodging properties collect the tax and remit it to the county. The tax is used entirely to promote tourism at the lake, through a marketing campaign and by funding special events. The article addressed a court challenge to the lodging tax that was brought by two individuals, and it was eventually ruled that the tax was unconstitutional, because the board members of the business districts responsible for the tax, were elected by the property owners who collect and remit the tax, and not by the county residents, who have no affiliation with lodging properties. The Business Districts of Camden and Miller have petitioned the Missouri Supreme Court to issue a stay, to give the state legislature the opportunity to amend the language of the statute to comply with the Missouri Constitution. As of this writing, the court has not issued a final ruling on the stay.

I first started coming to Lake of the Ozarks in 1997, some 27 years ago. Back then, the season never began before Memorial weekend, and most of the community shut down shortly after Labor Day. All waterfront businesses and many roadside businesses pretty much closed up eight months out of the year. Back then, the only chain restaurant was McDonalds, and the only big box store was Walmart. If you wanted to get from the East side of the lake to the West side, you either had to drive all the way around the lake or take a ferry to get from one side to the other. It's fair to say that the lake has had some significant changes and improvements in the past 30 years, and the lodging tax has had a significant impact on those improvements and changes.

In May 1998 the Community Bridge (Toll Bridge) completed at a cost of \$43 million dollars and allowed easy access from the East side to the West side of the lake, by simply paying a toll. In April 2024 the bridge was finally paid off, and the toll was removed. I bring this up because of its relevance to the Lodging Tax and its obvious contribution to economic development at the lake. The toll bridge was made possible through a Transportation Development District (TDD) which was approved by the Camden County Commission, and NOT by a vote of the people. The board members were appointed, not elected. It is worth pointing out that the community bridge was the only toll road or bridge in the state of Missouri. A toll is nothing more than a tax. The definition of a toll is; "A tax or fee for some liberty or privilege". The community bridge "self-taxed" their patrons for the use of the toll bridge. This is the exact same way that the Lake area lodging properties "self-tax" their guests for the use of their lodging facilities.If you don't want to pay the tax or the toll, don't use the bridge. If you don't want to pay the lodging tax, don't stay at a lodging facility. It is worth asking the question, what if the Missouri Supreme Court had ruled that the toll on the bridge was unconstitutional long before the bridge had been paid off? How would you un-ring that bell.

You may or may not like all the economic development at the lake over the past couple decades, and you may not like having all the convenient "big box" retail stores, and "chain restaurants". Regardless if you like those developments, they were all made possible through tax districts (TIF's, or Tax Increment Finance Districts), where the businesses within the geographic boundaries of those districts, "self-tax" their patrons, via a sales tax that is taxed to everyone who patronizes any of the stores or restaurants within those particular districts (this tax is in addition to the standard sales tax within a given municipality).

These districts may also engage in an agreement with the county and municipality to share a percent of the standard sales tax, and even limit increases to property taxes for a specific period of time. These tax dollars are the funding mechanism that incentivizes and makes these developments possible, by providing important infrastructure and development funds that are necessary to make these developments a reality. These districts are approved by the local counties and municipalities, and not by a vote of the people. The board members are appointed (usually by the developer), and not elected by the residents of the county. If the consumer doesn't want to pay an extra couple of percent for the goods sold in these tax districts, they always have the option to shop elsewhere, sometimes just across the street.

The purpose of including tax district information in this article is not to advocate one way or another for a TIF, but rather to point out that these types of tax districts have been commonplace throughout Missouri for decades and are often managed much more liberally than the Lodging Tax is, and usually without any public vote of board members. The tax dollars generated by a TIF or a toll, are public funds that are typically managed and utilized by a private entity, and often with minimal oversight. It is worth asking again, what if the court ruled that these special tax districts were unconstitutional years after they had been implemented but long before they achieved their intended purpose? The same logic behind the court's ruling on the Lodging Tax could certainly

continues on page 16

### "Insurance Talk"

with Donna Buxton of Golden Rule Insurance

### Securing Your Home or Business

Did you know, every 25.7 seconds a home is burglarized and every 1.9 minutes, a robbery occurs. In 2019, \$15.8 billion were from burglaries and larceny-theft. The average loss per offense was around \$2,600. Only about 28.9% of stolen property is recovered. I know from experience, there are ways to make it easier, while also saving money on your insurance.

Living in the middle of the neighborhood, you are more likely to have your home burglarized than if you live on the corner. Burglars typically look for an easy escape route and/ or ease of hiding. For this reason, overgrown hedges, lawns, and landscaping make you a target. Do you have high value items which can be seen through a window? Was there recently a burglary in your neighborhood? These are all things to watch.

One study showed that when confronted with an alarm system, 50% of burglars would stop trying to break in. Seems like pretty good odds to me. So why is it only approximately 35% of people own a security system?

What can you do to lower your chances of being a victim of this crime? The obvious start would be to keep all windows and doors locked. Deadbolts are more secure than



**Donna Buxton** 

standard locks, but a seasoned criminal will have no problems getting past that lock. Keep your curtains and blinds closed when you're not at home. Keep valuable items out of site, and in a safe if possible. Install motion detection cameras. Do not post on social media when you are going on vacation or while you are on vacation if your home will be left unoccupied.

While those tips lower your chances of being a victim, they won't stop it, nor will they catch the criminal. The most effective way to keep your home safe is to install a security system and cameras. Considering most burglars are in and out in under 12 minutes, cameras would certainly help. Not only will they help protect you, but they could also give you a discount on your insurance.

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

### **Ribbon Cuttings**



Camdenton Area Chamber of Commerce celebrated a Ribbon Cutting for 1776 Bar & Grill on Friday, May 10th at 11 a.m. at the restaurant's location of 9051 US Hwy 54 in Macks Creek. It was attended by the Board and Staff of the Camdenton Area Chamber of Commerce, alongside loyal customers, supportive family members, and esteemed local business peers. Owners Jason and Amber expressed their gratitude to all attendees and shared insights into the journey of revamping the space from what was formerly known as "Thompson's Gas Station" into the 1776 Bar & Grill. For more information, find them on Facebook at 1176 Bar & Grill or visit them in person at 9051 US Hwy 54, Macks Creek.

# The Bagnell Dam Strip is the place to be this month

By Nancy Zoellner

Elsewhere, the "tourist season" may end at Labor Day - but things don't slow down after the holiday in the city of Lake Ozark. Activities are planned for nearly every weekend in September.

The last Hot Summer Nights event for the season is set for 5 to 9:30 p.m. Friday, September 6. Typically, the cruise ins are held the second Friday of the month but this year, as in years past, Rally on the Strip (Bikefest) will be filling the Bagnell Dam Strip with thousands of motorcycles that last part of the week.

Also as in years past, the September cruise in is dedicated to American's heroes – the men and women who serve in the military, law enforcement, fire service and the medical profession. Randy Gross, who has chaired Hot Summer Nights for the past three years, said he feels it's important to honor those who run toward danger when everyone else is running away.

"We are so appreciative for what they've done for us and for what they continue to do. They put their lives on the line every day to keep us safe. Honoring them in this way is the least we can do," he said, adding that nearly every year since Hot Summer Nights began, the Corvette Club has organized a parade on the Bagnell Dam Strip for veterans and they plan to do that again this year. Radio personality Bob May will be this year's grand marshal. May served in Vietnam

from 1969 to 1970 as an E5 sergeant. Most of his time was spent in a remote infantry and artillery base out of Cu Chi, maintaining the radio gear for communications back to the base camp.

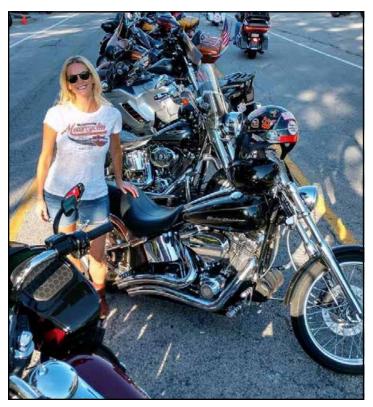
Organizers hope a couple groups that serve veterans will be on hand to talk about services they provide. For the kids, Aerial from Little Mermaid, and face painters and temporary tattoo artists will also be set up in the area around Dogpatch and Summer USA. Because Missouri is home to several antique police car, firetruck and ambulance clubs, organizers always hope to have a few on display. Come hungry because several restaurants and bars will be providing specials for during the event.

Hot Summer Nights is a free event – no admission is charged and no registration is required to participate. Just show up and show off your classic ride. However, don't show up with a cooler full of beer. The city of Lake Ozark has a law prohibiting open containers so for this event, alcoholic beverages must be enjoyed inside restaurants and bars. For more information visit the Hot Summer Nights Lake of the Ozarks Facebook page.

Rally on the Strip rumbles into town on Wednesday, September 11 and runs through Sunday, September 15. During that time, the center lane of the Strip from School Road to Valley Road will be reserved for motorcycles – and the open container law will be







lifted, with some guidelines. In addition, the Strip will be closed to all but motorcycles and law enforcement from 4 p.m. Thursday, September 12 to 2 a.m. Friday, September 13. Then it will close again at 11 a.m. that day and remain closed until 2 a.m. Traffic will be restricted to the same hours on Saturday into Sunday. For the third year in a row, Indian Motorcycle will have trucks, trailers and tents set up to display and market their merchandise.

The Strip serves as the unofficial headquarters for the weekend event but organized rides, live music and special events will be held at locations all around the Lake. Organizers expect more than 100,000 bikers to be at the Lake for the weekend.

Lake of the Ozarks Jeep Invasion 2024 will roll into town September 27 and wrap up Sunday, September 29. Hosted by Operation Freedom Exchange, a non-profit organization dedicated to supporting and empowering the nation's heroes, all three days will be jam packed full of tons of "cool Jeep activities," special recognitions, live music, a fireworks show, vendors, raffles, three categories of Jeep shows, off-road activities, and a Jeep giveaway to a veteran.

Everyone is invited to the Bagnell Dam Strip on Friday to join OFE in showing gratitude to veterans for their sacrifices. From 10 a.m. on, the Strip will be closed down to all traffic except those in Jeeps. Several Jeep related sponsors and vendors will be set up and music will be provided by a DJ beginning at noon. At 5:30 p.m., in a ceremony that will kick off with a presentation of the colors, a veteran will be presented

with a Jeep from JEEPS FOR HE-ROS. The United States Airforce will be on hand to help with the ceremonies. At 6:30, everyone will line up for a parade on the Strip that will be led by the veteran who is surprised with the Jeep. Fireworks will follow.

Saturday's agenda will include a Jeep parade all around the Lake, live music, and more. Sunday will include a buffet and banquet at Encore on Bagnell Dam Boulevard where prizes will be awarded. Registration will be required to participate. Proceeds will be given to veteran organizations. Visit the Lake of the Ozarks Jeep Invasion Facebook page for more information.

Activities will be taking place all around the Lake throughout September. Visit funlake.com for the full list.

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### **Building an effective** web presence

with Mike Waggett, MSW Interactive Designs LLC

### **Improving** your SEO

Improving your website's SEO doesn't have to be complicated, but it's crucial if you want to get noticed online. The higher you rank on search engine results pages (SERPs), the more traffic you'll attract, which can lead to more customers or sales. Here are some practical tips to boost your website's SEO.

### **Optimize Your On-Page Content**

Think of on-page SEO as the basics you need to get right. Start by figuring out what keywords people are using to find businesses like yours. Tools like Google's Keyword Planner can help you find the right keywords with a good balance of search volume and competition. Once you've got your keywords, work them naturally into your content, including titles, meta descriptions, headers, and throughout your site's text.

Make sure each page has a unique title tag and meta description that includes your primary keywords. And remember, your content should be valuable to your audience—don't just stuff it with keywords. Clear, engaging content is key.

### **Get Your Site Running Smoothly**

Technical SEO is all about making sure your site runs well behind the scenes. Start by ensuring your website is mobile-friendly because Google prioritizes mobile-first indexing. Use Google's Mobile-Friendly Test to check how your site looks on mobile devices.

Speed is another big factor. If your site takes too long to load, visitors might leave before it even finishes, which can hurt your rankings. Tools like Google PageSpeed Insights can help you spot and fix issues that slow your site down. Also, make sure your site is secure with HTTPS—Google values security.

### **Use Structured Data**

Structured data, or schema markup, helps search engines better understand your site's content, which can lead to more visibility on search results. It can also make your listings more attractive, with features like star ratings or product prices.



**Mike Waggett** 

### **Link Internally**

Internal links are like a roadmap for both your visitors and search engines, guiding them to other relevant content on your site. They also help distribute the SEO value across your site, making sure all your pages benefit. Use keyword-rich anchor text to give search engines a better idea of what the linked pages are

### **Focus on Local SEO**

If your business serves a local area, local SEO is a must. Make sure your Google Business Profile is up-to-date with accurate information. Encourage customers to leave reviews on Google, as these can boost your local rankings.

Also, get listed in local directories and make sure your business info is consistent across all platforms. Local backlinks from other businesses or community websites can further improve your local SEO.

### **Keep Your Content Fresh**

Search engines love fresh content. Regularly update your site with new blog posts, or give old content a refresh to keep it relevant. Try incorporating seasonal keywords or current trends to attract more visitors and improve your search rankings.

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### **Ribbon Cuttings**



The Camdenton Area Chamber of Commerce and Lake Area Chamber of Commerce jointly celebrated with a Ribbon Cutting held on Friday, May 15th, at the Humming-bird Inn Camdenton. Located at 3395 State Road D in Camdenton, just past the Ha Tonka State Park Spring entrance. For those eager to discover more visit the inn's website at HummingbirdInnCamdenton.com or connect with them on Facebook.



The Camdenton Area Chamber of Commerce hosted a ribbon-cutting ceremony on Friday, May 24th, for This N' That Consignment Store. The event took place at 285 Old South Hwy 5, located just across the highway from the Laclede Electric Camdenton Office. The ceremony included members of the Camdenton Area Chamber Board and Staff, Consignment clients, family members, friends, and local business peers. For more information, visit This N' That Consignment Store on their Facebook page.



The Camdenton Area Chamber of Commerce 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 about Lake Parke Senior Living and Memory Care please visit their website at lakeparkeliving. com or contact them directly at 573-745-0874 to schedule a visit.



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 visit them online at www.pce-mo.com/lake-ozark-mo, or call (573) 693-0076.





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# New subdivision offers affordable new homes

By Nancy Zoellner

It's no secret. There's a housing shortage at Lake of the Ozarks. Even worse, there's a huge shortage of affordable workforce housing.

Ron Yarbrough has been working to change that. Last year, he partnered with Jeff Pollard to create LOTO Modular and Home Builders Inc. Through that corporation they have created a subdivision that will provide paved streets after the development is more filled in, access to Como Highspeed Fiber Network and city water and sewer for modular and new manufactured homes that are permanently affixed. Lots are starting at \$15,000.

The subdivision, Woodhaven Estates, is located off Chelsea Road (Lake Road 5-27) in Laurie.

They currently have 20 buildable lots available and they are in the process of adding 20 additional lots to meet the expected demand now that the Community Bridge is toll-free.

Yarbrough said they are working with Ozark Homes in Laurie to put manufactured and modular homes in the subdivision

"Ozark Homes bought one of our lots and put a manufactured home on it to be used as the model home. Someone who wants to purchase a home in the subdivision will contract with LOTO Modular and Home Builders Inc. and we will fund the contract. We will get the house paid for, moved on to the lot and then we'll sell it to the buyer as a new home," he said, adding that while site-built homes will also be allowed, they currently don't have any plans in place for those homes.

Yarbrough said they are hosting an open house from noon to 6 p.m. on Friday August 30 to show off the new development. Yarbrough said the display unit, located at 102 Mayerling (same as the open house), is fully loaded and staged so consumers can get a handson understanding of how a home like this would look and feel.

A radio station will be doing a live remote from 11 a.m. to 2 p.m. and they hope to hold a ribbon cutting with the chamber.

"My goal for the open house is not necessarily to sell





lots or houses. It's to educate consumers and realtors about what a manufactured home is today, to explain the difference between manufactured and modular homes and to show how affordable they can be," he said. "Today's manufactured homes are not like they used to be. They have sheetrock walls not vinyl with strips covering the seams, and they have flat rather than vaulted ceilings. And with USDA Direct financing, you can buy a brand new manufactured home permanently affixed to the land for \$250,000 with no money down and a payment - including taxes and insurance - for around \$1,100 per month."

He said all the homes offered by Ozark Homes will adhere to the requirements that will allow USDA 502 Direct Financing, as well as VA, FHA and MHDC home financing.

The MHDC First Place Program helps potential first-time homebuyers and qualified veterans save money by offering mortgage financing with interest rates that are lower than regular market rates. For potential homebuyers with limited savings, the program provides the option for cash assistance to

be used for down payment and closing costs.

Yarbrough, who also serves as the vice president of the Lake Area Community Development Corporation, a 501(c)3 concentrating on affordable housing, said that group has developed a USDA Direct Packaging program.

"This program currently will allow someone with less than \$65,300 in household income to purchase a new home with zero down and a very low monthly payment. The current interest rate as of August 1st is 4.875 percent, but my guess is that around September 1, it's going to drop down to 4.25," he said.

He said Ben Holt, a certified USDA 502 Direct packager, will be on site to explain the process required to participate in the loan program.

Ozark Empire Realty and Broker Cricket Staggs have entered into agreements with both Ozark Homes and LOTO Modular and Home builders to provide information about the subdivision and model homes, and to offer hours of operation for the display model while it's available.

### Succeed with SCORE

SCORE will be presenting nine live webinars in September, all designed to help business owners succeed. Live attendees will receive the slide deck and a link to the webinars attended. Visit score. org/workshops-events and click on the Live Webinars link to sign up.

### How to Write a One-Page Business Plan: A Step-by-Step Guide – Noon on Sept. 5.

In this 90-minute webinar, you will learn how to write a one-page business plan for your business. We'll also discuss how writing a one-page business plan can help you organize your ideas and allow you to be focused and concise about your business goals.

Our expert presenter will show you each element of the one-page business plan, including identifying the problem your business solves, your value proposition, your target audience and much more.

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Practical tips on writing a one-page business plan

How a one-page business plan can eliminate distractions and help you focus

How to Use AI to Streamline Your Marketing - Noon on Sept. 10 In today's fast-paced world, keeping up with marketing can feel overwhelming. That's why so many business owners have started using Artificial intelligence in their marketing strategy.

In this 60-minute webinar, our expert presenter will walk you through how to use AI to automate processes and create marketing content. This presentation is your guide to understanding and embracing AI, no matter where you are in your marketing journey.

### You'll learn:

How to use AI throughout the marketing process

How to understand and communicate with AI tools

How to generate marketing content

### Elevate Your Marketing with Canva - Creating Marketing Graphics Like A Pro - Noon Sept. 12

Creating marketing materials is a great way to promote and grow your business. However, hiring a graphic designer is too expensive for many business owners. That's why it's crucial for small business owners to learn how to use affordable tools like Canva to create professional marketing graphics.

Join us for an exciting webinar where our expert presenter will demonstrate how Canva can elevate your marketing graphics with stunning images, captivating fonts, animated elements, and cutting-edge effects. Whether you're a beginner or an advanced user, this class will help you take your skills to the next level.

### SCORE's 60th Anniversary Virtual Pitch Event: Product Pitches – 3:30 p.m. on both Sept. 17 and 18

Are you interested in learning from small business owners as they showcase their pitching skills in SCORE's 60th Anniversary Pitch Competition?

Join us as an observer for this virtual event, where small business finalists will pitch their products to a panel of expert judges and receive valuable insights and guidance. This is the perfect opportunity for those looking to improve their own presentation skills and gain inspiration from the pitches of others.

You will witness the top product pitches from fellow small business owners and be part of an exciting event that honors entrepreneurship and innovation.

Please Note: This registration is to watch the pitches, not participate in the competition. The pitch competition application has closed and participants will be notified through a separate process.

### The Ultimate Guide to Becoming a Business Owner - Resale, Start-up or Franchise - Noon Sept. 19

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COMMERCIAL APPRAISAL GROUP boss and controlling your own destiny? Many aspiring entrepreneurs believe that starting a business is only reserved for wealthy industry titans, but becoming a business owner is achievable for you too.

We'll demystify the path to entrepreneurship. In addition to learning the three key avenues to business ownership: buying an existing business, investing in a franchise or creating your own start-up from scratch, in this 60-minute webinar, you'll learn:

The different ways you can become a business owner

The pros and cons of buying an existing business

The pros and cons of starting a business from scratch

The pros and cons of buying your own franchise business

### SCORE's 60th Anniversary Virtual Pitch Event: Awards Ceremony – 4 p.m. Sept. 19

Are you ready to be inspired by the best and brightest small business pitches in the nation?

We celebrate the top product and service pitches from small business owners just like you.

### Loans, Grants and Other Funding Options for Hispanic-Owned Businesses – Noon Sept. 25

Hispanic-owned businesses are among the fastest-growing entrepreneurs in the United States. However, accessing capital remains a significant challenge for Hispanic entrepreneurs.

In this 60-minute webinar, business funding expert Hannah Fernandez will help you identify which option(s) is best for you. **You will learn:** 

Challenges faced by Hispanic entrepreneurs

Loans, grants and alternative funding options are available

How to determine which option is best for you

How to increase your chances of getting funded

### Step-by-Step Email Marketing Guide For Your Business - Noon Sept. 26

Email marketing consistently has the highest return on investment of any form of business marketing, but to see a large return on investment, you need to understand the basics of email marketing.

In this 90-minute webinar, marketing expert Patty Ross will teach you the basics of email marketing and techniques to help you build an email list, write a compelling email and create a content calendar. **You will learn:** 

The email marketing basics, strategies and techniques

How to create a content calendar How to pick the email platform How to set up Google analytic tracking links

A/B Testing Tips

# The Outlet Mall in the spotlight again

continued from page 1 the person from Simon Properties, who owns it, when they told me they had a person of interest - I said, 'When can I announce this?' They said we cannot go public yet because it's not a for sure deal. So we're hopeful that in 60 days we'll be able to say something."

The mayor added that as soon as they had positive news, they would "put it out there. We've got some other things we're doing behind the scenes to facilitate moving things forward quicker that you'll probably find out about before too long, but I'm not at liberty to say. But I've been very instrumental as far as our staff in reaching out to people to get that deal done so we're hoping to have it done soon, if not with this developer, then with another one."

Camden County Presiding Commissioner Ike Skelton, who was at the August 19

Council of Local Governments meeting, said he was surprised and also slightly confused by Harmison's announcement about the fines.

"I was thinking it would be great for the county and the city to bring the mall back, especially by local developers who have a good track record, but at the meeting, Mayor Harmison made it sound like there really wasn't any kind of a contract that something fell through and because of that, the city was going to start fining the mall," Skelton said. "I don't know that I can necessarily point to any one thing but after listening to the mayor, my perception is that Osage Beach wants somebody to redevelop the mall, but if it's not the person they pick, then they're not going along with it, or at the very least, they're going to make it very difficult for that developer to move forward."

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### etters to the Editor

continued from page 10 apply to other special tax districts. This would open a huge can of worms, that would be devastating to lenders, developers, people, families, jobs, as well as counties and municipalities everywhere.

So why do counties and municipalities agree to these tax districts? Primarily because it encourages development of property that might otherwise stay vacant or dilapidated for decades that produces almost nothing in property taxes, zero in sales taxes, and creates zero new jobs. Accelerating the development or re-development of a property in a community can quickly create a major boom in economic growth, that might not otherwise be realized for many years. In the case of the Lodging Tax, this tax provides funding from outside the community, to be spent to the benefit of the entire lake community, with zero cost to the residents or businesses within the lake community. Win-Win!

The recent court ruling that determined the lodging tax to be unconstitutional was just two short months ago, and as such, the Business Districts have already been forced to deny any new funding requests for any new or returning special events. The upcoming fall events had already been approved and budgeted, so they will not be affected this year. That said, any other events will not be considered unless and until the lodging tax issue has a final resolution.

### Death of the Lodging Tax kills Fishing Tournaments and Special Events at the Lake!

Since the court's ruling, the business districts have received multiple funding requests that were unfortunately denied or not heard, because of the court's ruling. These events include 4 fishing tournaments (Twisted Cat, BASSMASTERS, National Crappie League, and National Crappie League HS). These tournaments requested a combined total of \$55k in lodging tax funds from the business districts to help fund these tournaments. Each request that the Business Districts consider, include the number of room nights that the events project will be generated. All four tournaments have indicated that due to denial of business district funding, these tournaments will not take place at the Lake of the Ozarks, or anywhere else in Missouri because other states aggressively try to attract these tournaments because recognize just how important the economic impact these fishing tournaments are to a community.

These fishing tournaments are a prime example of just how devastating the loss of the Lodging Tax is and will continue to be to our community.

The combined total room nights of these four fishing tournaments were projected to generate 1,600 room nights, in the months of January and April, when the lake really needs economic activity. If you estimate that the average room night will generate \$125 per night that would equal \$200k in room revenue. If you add another \$50 per day in revenue generated at local restaurants, convenience stores, etc. that adds another \$80k to the anticipated revenue generated for a total \$280k that the lake community has now lost. If you consider the average sales tax that the lake area charges at 7.5%, that is a loss to the local municipalities of \$21k, plus the 3% lodging tax would add another \$6k, for a total loss to our community of over \$300k.

Let's put that into perspective; these four tournaments requested a combined \$55k from the three business districts collectively. As the chairman of the Miller County Business District, I can say with some confidence that the business districts would have agreed to fund about \$40k to \$50k of that request, which would have likely secured all four of these tournaments at the lake. So, for a \$50k +/investment, from revenue that is generated entirely from people

Views expressed in letters do not necessarily represent those of the newspaper or its management

who visit the lake, and not from lake locals, these events would have generated \$300k, for our lake community. That is a 600% return on investment, and even if it is only half that amount, that is still a huge generator of economic activity. Keep in mind these tournaments are only 4 of the many events that the lodging tax would otherwise be funding to fuel growth and economic development at Lake of the Ozarks.

Someone recently suggested; "maybe the business owners should just take all of this on themselves, and not depend on the government to do it for them". That suggestion would be recreating the wheel and is an insult to the business leaders who originally put this lodging tax together over thirty years ago! The business community and specifically the lodging properties around the lake, did take this all on themselves, and this has never been a government anything! The lodging tax is a tax that the lodging properties "self-imposed" upon themselves! This was not a government or municipality mandated tax. Business leaders recognized the importance of establishing a fund that all lodging properties contributed to as an equal percentage of sales to promote the Lake of the Ozarks, for the benefit of the entire lake community.

These business community "pioneers" figured out the best way to accomplish this objective, lobbied the legislature, drafted a bill, and put it to a vote of the people, and it passed! What could possibly be more democratic than that? These lodging properties collect the tax and remit it to the counties, the counties keep 2% of the tax by the way, (which was over \$48k last year) they then remit the funds back to the business districts who determine the best way to spend these funds to promote tourism and events at the Lake. There is no better or fairer way to achieve that objective.

### **As the Lake Churns**

### **Changes to Our Industry**

Recent changes in my industry took effect in August. As part of the agreement in the lawsuit against the National Association of Realtors and other large real estate companies, new rules were agreed upon that make representation and compensation more transparent and put the buyers and sellers in charge of how they wish to work with an agent.

In an effort to educate the public. I am sharing the information that we provide buyers when we begin a relationship.

### Homebuyers: Here's What the **NAR Settlement Means for You**

Buying a home is one of the largest financial transactions most people will ever undertake. Agents who are REAL-TORS® are a trusted source of advice and stand ready to help you navigate your homebuying journey and make the choices that work best for you. NAR's recent settlement has led to several changes that benefit homebuyers, and we wanted to clearly lay them out for you.

### Here is what the settlement means for homebuyers:

- You will sign a written agreement with your agent before touring a home.
- Before signing this agreement, you should ensure it reflects the terms you have negotiated with your agent and that you understand exactly what services and value will be provided, and for how much.
- The buyer agreement must include four components concerning compensa-
- a. A specific and conspicuous disclosure of the amount or rate of compensation the real estate agent will receive or how this amount will be determined.
- b. Compensation that is objective (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended (e.g., cannot whatever the amount the seller is offering to the buyer").
- c. A term that prohibits the agent from receiving compensation for brokerage services from any source that exceeds the amount or rate agreed to in the agreement with the buyer; and,
- d. A conspicuous statement that broker fees and commissions are fully negotiable and not set by law.
- Written agreements apply to both in-person and live virtual home tours.
- You do not need a written agreement if you are just speaking to an agent at an open house or asking them about their services.



Real Estate and Lake News with C. Michael Elliott

- The seller may agree to offer compensation to your agent. This practice is permitted but the offer cannot be shared on a Multiple Listing Service (MLS)-MLSs are local marketplaces used by both buyer brokers and listing brokers to share information about properties
- You can still accept concessions from the seller, such as offers to pay your closing costs.

These practice changes will go into effect August 17.

### Here is what the settlement doesn't change:

- Agents who are REALTORS® are here to help you navigate the homebuying process and are ethically obligated to work in your best interest.
- Compensation for your agent remains fully negotiable, and if your agent is a REALTOR®, they must abide by the REALTOR® Code of Ethics and have clear and transparent discussions with you about compensation. When finding an agent to work with, ask questions about compensation and understand what services you are receiving.
- You have choices. Work with your agent to understand the full range of these choices when buying a home, which will help you make the best possible decision for your needs.

More details about these changes be "buyer broker compensation shall be and what they mean can be found at facts.realtor. This information obtained from the National Association of Realtors.

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.

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# **Crossword Puzzle**

THEME: MUSIC 101 **ACROSS** 

- 1. Meat chunks
- 6. Calendar square
- 9. \*\_\_\_\_ signature, or notation that describes #34 Down
- 13. Hiya or howdy
- 14. Down Under runner
- 15. West Point student
- 16. At full speed
- 17. Big Apple
- 18. Flounder's domain
- 19. \*Complementary notes sung simultaneously
- 21. \*Not sonata
- 23. Debate position
- 24. Painter Chagall
- 25. Munchhausen's story
- 28. Casino chip
- 30. \*R in R&B
- 35. Spanish earthen pot
- 37. Lobed organs
- 39. Nest for an eagle
- 40. Bona fide
- 41. \*Adagio or moderato, e.g.
- 43. What a willow did?
- 44. \*Type of piano technician
- 46. Flock member description
- 47. Fill beyond full
- 48. Masters of ceremonies, colloquially speaking
- 50. Jon Krakauer's book "\_\_\_\_ the Wild"
- 52. High craggy hill
- 53. Church congregation
- 55. Hole punching tool
- 57. \*A \_\_\_\_, or without accompaniment
- 61. \*Fast
- 65. Not asleep
- 66, 2000 lbs.
- 68. Acquisition through marriage
- 69. Rubber tree product
- 70. Director's cry
- 71. \*Five lines
- 72. Potassium hydroxide solution, pl.
- 73. 168 in 1 week
- 74. Housed

### Solution on page 9 DOWN

- 1. Mohammad Reza Pahlavi's title
- 2. Dharma teacher
- 3. Resembling wings
- 4. Good Year balloon, e.g.
- 5. Mexico City state
- 6. Say it isn't so
- 7. Winehouse or Schumer
- 8. New Mexico's state flower
- 9. Diplomat's asset
- 10. It comes to mind
- 11. Not in Impossible Burger
- 12. European erupter
- 15. Shell-like anatomical structure
- 20. \*Nine instruments, e.g.
- 22. Bobby of hockey
- 24. Halle Bailey's 2023 role
- 25. \*Loud or strong
- 26. Part of small intestine
- 27. Sometimes follows sauvignon
- 29. 1.3 ounces, in Asia
- 31. Coniferous trees
- 32. October 31 option
- 33. On top of trends (2 words)
- 34. \*Strong-weak-strong-weak, e.g.
- 24. Strong-Weak-Strong-Weak, e.g.
- 36. Sheltered, nautically speaking
- 38. "Wheel of Fortune" move
- 42. Based on number 8
- 45. Automatic reaction
- 49. \*Fa follower 51. Solemn and wise?
- 54. Gate holder
- 56. \*Slow
- 57. Pay a visit
- 58. Not home
- 59. Goose liver dish
- 60. Augments, usually with effort
- 61. Social insects
- 62. Air of allure, slangily
- 63. Five-star review
- 64. Was in the hole
- 67. Possessive pronoun

CROSSWORD														
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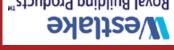
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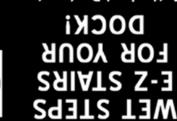
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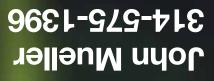
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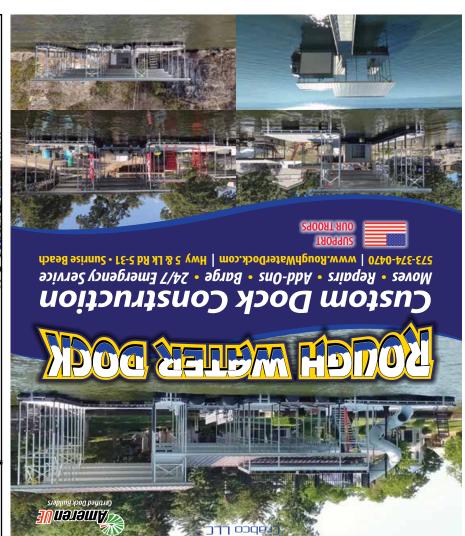


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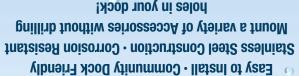


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