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BUSINESS JOURNAL

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Armchair Pilot

By Nancy Zoellner

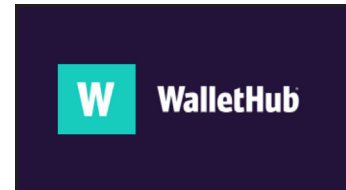
A FINAL RULE FROM the U.S. Department of Transportation (DOT) requires airlines to promptly provide passengers with automatic cash refunds when airlines cancel or significantly change their flights, significantly delay their checked bags, or fail to provide the extra services they purchased. Prior to this rule, airlines were permitted to set their own standards for what kind of changes warranted a refund, making it difficult for passengers to know or assert their refund rights. The rule also requires airlines to automatically issue refunds without passengers having to explicitly request them or jump through hoops, and the re-



funds, which must include all taxes and fees, must be issued within seven business days for credit card purchases and 20 calendar days for other payment methods – and the refunds must be made in whatever form of payment used to make the purchase. To top it off, airlines must provide prompt notifications to affected consumers of their right to a refund. As was to be expected, airlines are pushing back and blaming the DOT for any price increases they will have to implement due to the changes.

ANOTHER FINAL RULE protects passengers from surprise hidden junk fees – extra charges for checked bags, carry-on bags, and cancelling or changing a reservation. The DOT says this will help consumers avoid fees that can significantly increase the cost of what appeared to be a less expensive ticket. To help consumers avoid unneeded seat selection fees, airlines and ticket agents must tell consumers that seats on the flight are guaranteed and that they are not required to pay extra to be assured of getting a seat. The DOT is also undertaking its first ever industry-wide review of airline privacy practices and airline loyalty programs. Visit [transportation.gov/airconsumer](https://www.transportation.gov/airconsumer) for more information.

SINCE COVID, THE NEWS has been full of stories about unruly passengers. Earlier this year, the craziness occurred in the airport rather than in the airplane. An alleged drunk man parked his car on the sidewalk of the Fort Lauderdale International Airport, then he walked inside – wearing nothing but his birthday suit. After a struggle, he was handcuffed and arrested by law enforcement, then wrapped in a sheet for his walk to the patrol car. He has been banned from returning to the airport.



WALLETHUB, a personal finance app that monitors and then ranks a wide range of products, recently compared the nine largest domestic airlines on 13 points – everything from delays and cancellations to lost luggage and flier comfort. This year, Alaska Airlines took the top spot, bumping Delta Air Lines to fourth place. Delta was ranked No. 1 for the past two years. However, although Delta dropped in its overall ranking, it was still rated the most reliable airline because of its low rate of cancellations, lost luggage, bumped boardings and flight delays. It was also ranked as providing one of the most comfortable inflight experiences.

THOSE WHO CAN WAIT until late summer to vacation can save on airfare, according to Expedia, and if travelers can depart on Monday for international flights and Tuesday on domestic flights, Expedia says they can save even more. Booking flights 21 to 60 days out can also save money – as much as 15 percent. Early booking could also mean the difference between having your pick or settling. According to Expedia's Summer Travel Outlook, which was released in mid-April, searches for summer trips are up year-over-year for both flights and lodging. The top U.S. search destinations include New York and Honolulu; the international locations with high searches include London, Paris, and Cancun.

AFTER WARNING FOR several months that they were going to take action, the city of Venice has begun charging a tourist fee. The entry toll of around \$5.30 in U.S. dollars is designed to curb tour-

ism, according to government officials. Visitors to Venice, one of the busiest tourism locations in the world, can either pay the fee when they enter the city or they can pay in advance online. After purchasing the day pass, a QR code will be sent to the traveler's phone. Don't try to sneak in without paying. Thirty five inspectors will be wandering the city spot-checking tourists and working at 15 checkpoints set up around the city. Those who enter without paying the fee will be fined. Residents, those born in Venice, students, commuters, and tourists staying in Venice hotels are exempt from paying the entry fee. The government said the fees will be collected until July 14 as an experiment. Then they will analyze the effectiveness.

AI HAS REACHED a new level – this time in eyewear. According to an article published online in Skift travel magazine, the latest version of Ray-Ban Meta smart glasses will include voice-activated AI technology that will allow wearers to make hands-free video calls through WhatsApp and Messenger, and then share their view



through the lenses of the glasses. The update also allows AI to see and answer questions about what the user can see either in audio format or through the lenses. The glasses, which made their debut in 2022, can even read a menu in a foreign language and show the translated text. The Llama 3 update was just released in April.

GOOGLING "travel tips for 2024" netted more than 3 million results. Buying travel insurance ranked high on nearly every list, with numerous sites stating the cost, which is relatively low, is well worth the peace of mind it brings. Using apps to stay organized, packing light, planning but staying flexible and enjoying the local culture, whether at home or abroad also topped numerous lists. Fodor's Travel also provided a list of outdated travel practices to avoid. No. 1 on that list was don't try to blend in. Instead, focus on being "curious, observant, and agreeable." Other tips included don't only carry credit cards, don't go anywhere without doing research, don't socialize only with people your own age, don't avoid guided tours, and don't assume travel is going to automatically change your life.

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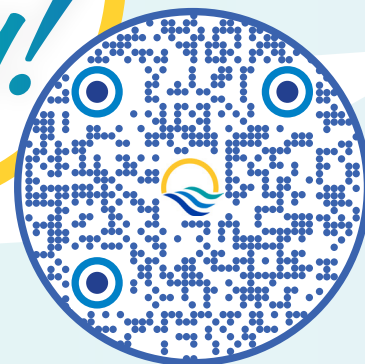


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Out with the old – in with a new look, new outlook

By Nancy Zoellner

Portions of the Bagnell Strip are getting a long overdue spruce-up.

In April, Reese Development demolished Two-Bit Town and the original Old Time Photos building next to Dogpatch. At the end of April, they were nearly finished with the demolition work at the parking lot on the lower end of the Strip by the dam.

Nick Reese, the president of Reese Development, said they still have some work to do on the grounds of Two-Bit Town – adding fencing to make it safer and beautifying the property. They also planned to have the lot by the dam available for parking during the Magic Dragon Street Meet (held after this issue of the Lake of the Ozarks Business Journal went to press). He said they hoped to have the rest of the work completed by Memorial Day.

In partnership with the city of Lake Ozark, the development company will be submitting an application for \$600,000 in Community Development Block Grant (CDBG) funds which, if awarded, will be used to demolish additional blighted commercial properties along the waterfront and Strip.

“We’ve assembled a really great team and we’ve been working with an excellent feasibility study firm to come up with options. Unfortunately, that means we don’t have a timeline because we’re still trying to figure out what we’re going to do with all the properties,” Reese

said.

They own quite a few. A visit to the Miller County GIS reveals dozens of properties are owned by Lakeshore Holdings and Development, LLC, the name formerly used by the developer.

“It’s a little hard to hard to provide the number of parcels or the

Escape, it’s probably one of our properties,” Reese said, adding that there are still notable exceptions like Neon Taco and Casablanca. “On the other side of the Boulevard, our properties bookend the Strip, with Two-Bit Town at one end and the big parking lot at the other.”

tion, properties were cheap, and people wanted out, so as they became available, we bought them. Anyone who’s visited the Strip over the past 20 to 30 years knows the potential in these properties, so it was an easy decision for us. Now it’s 2024 and we own quite a few.”

Although they don’t yet have

community and when we develop, we want to do it the right way because it will be our community, too,” he said. “Whatever we do, we want to make sure we address the needs of the locals and the second homeowners, as well as the tourists. And if we can figure out a way to bring back some nostalgia, all the better.”

Reese said he hesitates to say they will be bringing “family friendly” venues because everyone has a different idea of what that means. “Instead, what we really plan to focus on is multigenerational. We want to bring developments that will appeal to all ages – children, teens, adults, and senior citizens. However, what that will look like is still unknown.”

In the meantime, they are open to suggestions on interim uses for the newly cleared land along the Bagnell Dam Strip can be used.

“In the interim, we could use some of Two-Bit Town for community events, carnivals, extra parking, or to help non-profits in the area. Ultimately, that area will have a more permanent redevelopment as one of the gateways to the Strip,” Reese said. “If folks are interested in partnership opportunities, I would encourage them to contact us or continue to share their ideas on social media.”

To contact, email contact@reese-development.com or find them online at ReeseDevelopment.com or facebook.com/ReeseDevelopment.



Reese Development recently completed demolition work along the historic Bagnell Dam Strip in the City of Lake Ozark to make way for new development

total acreage because some of the properties start at the Strip and extend to Valley Road and beyond – even down to 242, but other parcels are only 50 feet long and 50 feet wide. In terms of the Strip itself, if it’s on the water side of the Strip between the dam and Lake

He said they purchased their first property on the Strip when they started Iguana Watersports in 2009 at the old Lodge of the Ozarks, where Lake Escape stands today. An Iguana sign points to their former docks on the water.

“It was during the Great Reces-

any definite development plans, they do have definite ideas of how the project will be handled.

“We’re here for the long haul. We opened our offices here, my wife and I live right off the Strip, and we’re expecting our first child in July. We want to be part of the

Bagnell Dam Boulevard repairs are on the way

By Nancy Zoellner

Although social media is full of posts from naysayers, Lake Ozark city officials say repairs to Bagnell Dam Boulevard are going to happen this year.

In fact, if all goes as planned, by Memorial Day it’ll be smooth driving from the Miller County line at School Road to the MM overpass next to J.B. Hooks. Earlier this year, Lake Ozark Public Works Director Matt Michalik said they hoped to start the work by mid-April. However, the cool temperatures this spring didn’t allow them to get the asphalt plant fired up in time to make that happen.

He said they now plan to start the first phase of the work the week after the Magic Dragon Car Show, which is set for May 2 through May 4.

In an earlier interview, Mi-

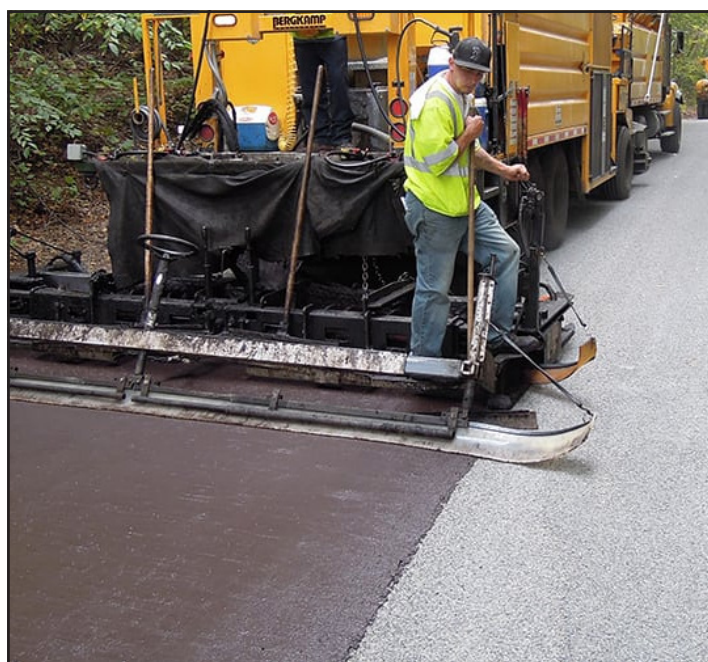
chalik said the project would probably take only about a week to complete and the work would probably be done at night when traffic is lighter. During the project, the traffic signal at HH will be on red flash because when they mill out that section of the road, they’ll mill out the detection loops. After the asphalt goes down, new detection loops will be put in. Pavement milling is the process of removing a portion of the surface of a paved area.

In December, the board approved a resolution to accept a bid of \$594,952 from Capital Paving and Construction LLC and in January, aldermen approved a contract with Capital for milling, paving and then striping the driving lanes of that section.

At the January meeting aldermen also approved a resolution accepting a contract with

Alpha Engineering and Surveying LLC for \$19,750 to develop a

construction bid packet for the installation of cape seal from



Bagnell Dam to School Road, a stretch of 3,300 feet, and to provide a boundary survey for both sides of Bagnell Dam Boulevard in that area. The bid also includes re-establishing monument markers, as needed.

On April 23 Michalik said the city will be bidding the cape seal project for the Strip along with micro paving of some roads on the south side of town in the next month or two.

Although the city had hoped to have that work done by Memorial Day, Michalik said they will more than likely be fall projects.

In the meantime, the road repair on Osage Hills Road was completed in late April. The road needed repair after an independent contractor performing right-of-way excavation damaged a water main.

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Long-time, well-respected city employee is leaving

By Nancy Zoellner

The city of Osage Beach will be getting a new city administrator later this year and it looks like Mayor Michael Harmison will have plenty of applicants to consider when he starts looking for a replacement.

Current City Administrator Jeana Woods, who is a certified public accountant (CPA), announced in early March that she will be retiring from public service to go into fulltime private practice. They've since received more than a dozen resumes in response to an ad seeking her replacement.

"The job has been posted since early April and it's technically open until it's filled but any applications received by May 4th will be considered for the first round of interviews. This position is appointed by the mayor and approved by the board so I can't tell you exactly what the process is going to look like. I hope I'll be a part of it to give my input, but I don't know that yet," she said.

Woods said the job was posted on a government platform

that pushes it out to websites like Indeed, a worldwide employment site, "but we also took advantage of all the associations tied to that industry - the International City County Managers Association, the Missouri Municipal League site, and my Missouri City County Managers Association, so I think that has contributed to the number of responses."

Woods has worked for the city for more than 22 years, with nearly 10 of those years as city administrator. In her letter of resignation, she told the mayor that her last day would be September 6.

"I feel like six months is plenty of time to make the transition. It could take a while for the mayor to select the right candidate and I wanted to allow time to get someone trained. That will also provide enough time for me to back out of things like the IRS account, the TDD board, the CID board. I've been here a long time so I have a lot of 'uncoupling' to do. In addition, the staff will be heading into the budget so for their sake, I want

to allow enough time to get all of those things taken care of," she said. "I will not leave my city staff hanging."

In the meantime, her husband



band Joe is building her an office on Highway 42 that's about 10 minutes from home.

"This has always been my end goal. I've been practicing part time, taking care of several clients for years whether with monthly accounting or taxes,

and I've also partnered with another CPA for many years on different projects, as I could," she said. "He's phasing into retirement so I have an opportunity to take over clients that I've already worked with. This came about a couple years earlier than I initially planned, but I don't want to pass up the opportunity. I've thoroughly enjoyed my time with the city but I'm ready to get off the seven-lane highway and on my own path. However, I want to finish things and leave it better than I found it for the next person to make it their own and not cause an undue hardship on anyone."

The following is the position description shared on employment sites:

The City Administrator is the Chief Administrative Officer of the City and exercises overall responsibility of managing and coordinating the day-to-day operation and activities of the City, generally supervising all departments of the City. In addition to the overall responsibility of budgeting, personnel operations, developing and administering policies and

procedures in accordance with City ordinance, and overseeing the provision of City services. The City Administrator is appointed by the Mayor with the advice and consent of the Board of Aldermen, and is responsible to and held accountable by the Mayor and Board of Aldermen. The City Administrator's work is performed under the general supervision of the Mayor.

Entry Level Annual Salary: \$122,000; Intermediate Level Annual Salary: \$127,000 - \$145,000. Annual salary considerations are dependent on demonstrated knowledge, skills, and abilities.

Benefits: Vacation and Personal time upon hire, 3% salary increase at 6 months, retirement contribution of 6% plus additional match up to 3%. 100% paid health insurance premium, life insurance, and short-term disability for employee. Annual merit increases, and 15 Holidays in accordance with City ordinances.

For the complete list of job responsibilities visit governmentjobs.com/careers/osage-beach

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Seniors Corner

Nine Ways to up your home fire safety game

Remember the fire safety planning and drills from your childhood? Well, they're just as important as we age.

After all, at age 65, people are twice as likely to be killed or injured by fires than the population at large, according to the National Fire Protection Association. By age 75, that risk increases to three times that of the general population and four times by age 85.

NFPA and the Home Fire Sprinkler Coalition have teamed up to get the word out about home fire safety.

Here are nine tips geared to older adults.

- Install smoke alarms on every level of your home, inside each bedroom, and outside each sleeping area. Be sure they're interconnected so when one sounds, they all sound. Install carbon monoxide alarms outside each sleeping area and on every level of the home. Test the alarms monthly.
- Look into special alarms like strobe lights and bed shakers if you have hearing challenges.
- Plan your escape. Identify two ways out of every room and two ways out of your home.
- Make sure windows and doors open easily. If you have security bars on your doors or windows, be sure they have emergency releases inside so you can open them easily. Also, ensure that windows aren't sealed shut with paint or nails.
- Be aware of your abilities and the assistive devices you need to get out of your house quickly. That means keeping your glasses, wheelchair, walker, scooter, or cane near your bed.
- Have a landline telephone or cell phone and charger near your bed, so you can call for help if you're trapped.
- Keep a flashlight and whistle near your bed to signal for help.
- Subscribe to a medical alert system that lets you push a button to have emergency help sent.
- Consider installing sprinklers. Learn more at the Home Fire Sprinkler Coalition.

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Tournament helps community

By Nancy Zoellner

Oak Ridge Intermediate School in Camdenton held a fundraising dodgeball tournament and it was a huge hit! The fifth and sixth grade players who ducked, dipped, dove, and dodged raised more than \$16,000 for LAMB House, an ecumenical food pantry and thrift store serving residents of Camden County.

According to Stacy Asante, a physical education instructor at the school, for years they had raised money for the American Heart Association. However, after COVID they decided to keep those funds local rather than give them to a national organization. Last year, they selected the Lake of the Ozarks Idiots Club as the recipient.

"This year when we were talking about the different charities, LAMB House came up. My co-teacher Coach Travis Sanford and his wife and girls had volunteered there over the years and he couldn't say enough good things about what a great organization it was, and how much it does for the community so we decided that LAMB House would be the recipient of this year's fundraiser," Asante said.

In order to participate in the tournament, held March 15, they set a building goal of \$3,000, which averaged out to a \$5 entry fee per student.

"It's a class tournament, meaning the students in each grade level play with their classes. If one homeroom class has 20 kids that turn in \$5, they play with 20 team members against another class that maybe only has 18," Asante explained, adding that once they hit their fundraising goal of \$3,000 they felt that every student should be allowed to participate whether they brought money or not. "And the principals gave the OK to run a different schedule and hold the tournament during the school day so that all the kids could be in attendance."

The dodgeball tournament ran four-minute games. At the end of four minutes the judges counted to see which team had eliminated the most players and that team was named the winner. The winning teams in each grade level advanced across the brackets, eventually working their way to the top as "Fifth Grade Champion" and "Sixth Grade Champion."

Asante said the students loved

it.

"Of course, it helped that they got out of their normal school day. We also asked our district Project Graduation coordinator to bring concession stand items for the kids and we had an announcer so it was like being at a big sporting event. It was really a lot of fun," she said.

They also provided incentives to encourage the students to raise money.

"Of course, they wanted to raise money for LAMB House but, you know, they're 11-year-old kids so we tried to offer different incentives this year than we did last year to keep it exciting - and we provided different prizes

"We brought Gary out on the gym floor to make the announcement. Nobody knew how much had been raised until we announced it at the rally and he was so surprised that he didn't know what to say," Asante said. "He later emailed and said that our donation was going to allow LAMB House to provide fresh milk to every family they served for the rest of the entire year. I shared that with my building. It was heartwarming to know we had provided something so awesome for those who are less fortunate. We only gave the students about a week and a half to fundraise and we were a little bit concerned that it might not be enough time,



Students who raised more than \$200 got to be in the picture when the check was presented to Gary Mitchell, the executive director of LAMB House.

for different levels of fundraising. For example, any student that turned in \$100 or more would be awarded with a pizza party at school," Asante said.

In addition, the student who raises the most money each year gets to have the gym named after him or her for the entire year. Sixth grader Darby West, who this year raised \$1,100 for LAMB House, was the top fundraiser for 2024 - and for 2023.

"We had a big banner with her name made last year when she was in fifth grade so we'll have another banner made this year. It's pretty outstanding to do that two years in a row. Her mom said that last year she helped her a little bit but this year she told her she was on her own. She said Darby sent emails and text messages to everybody they knew trying to raise that money," Asante said.

The proceeds from the dodgeball tournament were presented to Gary Mitchell, the executive director of LAMB House, at the March whole school rally.

Managing Rental Property

How Many Can You Sleep?

When people are looking for a vacation rental, one of the first things they are going to look at is if the property has enough beds for their party. Depending on the type of group, some people can't or don't want to share a bed. On the other hand, couples don't want to sleep in bunk beds either. Therefore, it's important to consider your sleeping arrangements from a guest perspective and not just what works best for your family.

As the owner, let's say you have a family of four in a 2-bedroom condo, two adults and two children close in age. While it might make sense for you to have a king bed in the master and twin bunk beds in the guest bedroom, that might not be the best option for rentals. Couples are going to overlook your condo as about 50% of guests coming to the Lake are couples without children.

Instead of bunk beds, consider a queen bed, as your kids could share it. You could also consider two twin beds that could be pushed together with a king bed topper. Now you have different options to attract different types of groups and you're not eliminating half the rental pool. We don't recommend bunk beds unless you have a very large house with multiple bedrooms.

Extra sleeping is another thing to consider. You could easily put a second child or a single adult on a sleeper sofa or air mattress. However, if you don't already have a sleeper sofa, we would highly recommend purchasing a nice, double high queen air mattress instead. They tend to be more comfortable than sleeper sofas and more affordable.

Most 2-bedroom condos will sleep 6 people, based on local



Erin Burdette

fire codes. If you don't have extra sleeping available, people may choose another property over yours, especially if your pricing is the same as other 2-bedroom condos that sleep 2 more people.

Homes are a little different, due to multiple exits, they don't have the same fire code restrictions as condos, allowing you to place extra beds where appropriate. Make sure not to overcrowd your home with too many beds though; sleeping more people isn't always the best option as it can increase wear and tear on your home or overload the septic system.

We book a lot of golf packages too, and typically golfers prefer separate beds. In addition, they don't like sleeper sofas. If your space is large enough to fit two queens in one bedroom, that's a great way to attract these other groups. Having four separate beds in your home or condo is a must to attract golf groups and this setup can accommodate single guys, single girls, couples or children!

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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Cityfied chickens to be discussed at work session

By Nancy Zoellner

Several Lake Ozark residents are hoping to bring a little bit of county to their city lives by raising chickens – and maybe even a rooster – in their backyards.

To do that without running “a-fowl” of the law, they are asking aldermen to revise the animal control code that currently allows families to own just four

Under the proposed ordinance, regardless of the number of dogs and cats owned, residents would be allowed to own six chickens per half acre but they would be prohibited from owning roosters on properties less than 10 acres – and then they would be limited to one rooster.

The ordinance also stated that chickens would have to be

sible for anyone in the city to own chickens.”

She shared the benefits of owning chickens, which included production of nutrient-rich eggs, production of waste that can be used as fertilizer in gardens and pest control because chickens eat bugs. Kyle also objected to prohibiting roosters. “I don’t understand the purpose of that because they’re important to protect the flock and for reproduction.”

City Administrator Harrison Fry explained that a crowing rooster could be considered a nuisance because of the noise produced. Kyle disagreed, stating a rooster crowing is no louder than the sound of trucks rumbling past her house.

The website backyardchickens.com takes a different stance. According to results of a study conducted a team of scientists from two universities in Belgium, albeit a shorter duration, a rooster’s crow has a decibel level of a jet engine. The article, which was originally published in Discover Magazine, said to measure the sounds, the scientists attached microphone recorders to the heads of three roosters.

Newberry said he had just returned from a weekend trip to the family farm, bringing with him three dozen farm-fresh eggs, “So I know what you’re talking about. I’m a little perplexed though at how we apply this to city lots that might be 70 or 80 feet wide and maybe 100 feet deep. I don’t think chickens were necessarily an urban intent. I think they are largely considered a rural animal so I’m failing to understand why we would want to have them on postage-stamp lots in subdivisions like mine that doesn’t have an HOA...I imagine I would have a lot of upset neighbors if we had roosters crowing in our neighborhood, even if it was just one,” Newberry said.

Members of the public suggested handling the issue on a case-by-case basis. However, Rohrer said the constitution requires them to uniformly apply city ordinances.

According to the U.S. Department of Agriculture, raising chickens in urban environments is a growing phenomenon in the United States.



Several Lake Ozark residents, including Beth and Dustin Groll, are hoping the city will revise an ordinance to allow them to raise chickens in their backyards. The matter will be discussed in the next work session, scheduled for 2 p.m. on Tuesday, May 14. The Groll’s daughters, Emily and Cianna, brought one of the newest members of their flock to the meeting and their daughter Heidi wore a special shirt to show her support.

animals over the age of 6 months. They’d also like to see fewer restrictions on chicken coops.

At the March 26 meeting, the day the April issue of the *Lake of the Ozarks Business Journal* went to press, former Aldermen Sherry Jackson told aldermen that she felt that ordinance was unfair because if a family owned a dog and a cat, they would only be allowed to have two chickens – not enough to provide eggs to feed a family. She also objected to the portion of the code that limits residents to one accessory structure in their back yard because that requires chicken coops to be attached to sheds.

After a lengthy discussion, the board asked City Attorney Chris Rohrer to revise the ordinance. At the time, aldermen agreed that because roosters were noisy, they should not be allowed in subdivisions. The revised ordinance, which added a section that pertained strictly to keeping chickens, was presented at the April 9 meeting.

contained in coops or enclosed areas and would not be allowed to roam free. Those coops, which must be cleaned regularly, could not be any closer than 200 feet to the nearest point of a neighboring dwelling or business and droppings saved for composting must be stored in an appropriate container. In addition, anyone who currently owns or who would be adding a chicken coop would be required to submit an application and a one-time \$50 licensing fee, which would cover the cost of an inspection to determine if the coop was built to city specifications.

However, after several people spoke during the public comment portion of the meeting and another lengthy discussion, aldermen voted to table the matter.

Ashley Kyle was one of those who addressed the board. She said she felt the 200-foot restriction was “extreme, especially with city lot sizes. When you’re talking about city lots, that’s going to make it nearly impos-

“Insurance Talk”

with Belinda Brenizer of Golden Rule Insurance



Belinda Brenizer CIC,RWCS

Why are my insurance rates rising when I haven’t had a claim?

All insurance rates have increased over the past two years at least 15-25%. If you haven’t had that happen, hang on it will start.

The reasons are varied and you need to be aware of the things you can do to reduce that increase.

According to Insurance carriers, they have paid out \$1.10 in claims for homes and auto for every \$1 they collected. The carriers are needing to raise premiums in order to pay for the level of risk.

If you consider the cost to replace new vehicles -- with all the equipment, cameras and systems on them now, the rates have to increase. The cost of home repairs have jumped drastically over the past few years, due to rising labor and material costs.

The Midwest has suffered two dozen severe storms with billion-dollar price tags-- spreading lightning, hail and damaging winds. Missouri is now rated in the **RED Zone**, which means we are surcharged for hail and wind due to the losses. If you haven’t seen it yet the carriers are putting “percentage” deductibles for wind/hail instead of “flat” deductibles. On a percentage deductible for example; if you have a \$500,000 home with a 2% deductible you would have a \$10,000 deductible for wind or hail claims.

They are also now putting **schedules** on roofs so that a roof over 10 years old gets depreciated each year after 10 years on a loss instead of replacement cost. Insurance carriers are getting creative on homeowner’s policies in particular

in order to help contain losses.

What can you do to offset these increases?

1. Go to the highest deductibles you can handle in your budget
2. Self-insure the small items that you can, for example; jewelry, golf carts
3. Consider removing comprehensive & collision from your autos if there are no lienholders
4. Maintain your homes with updated roofs, HVAC and electrical systems.
5. Add fire and smoke alarms, burglar alarms for extra credit.
6. Maintain good driving records. Clean records save a lot.
7. Do not let your insurance lapse or cancel. If there is a lapse or not prior coverage, carriers surcharge drastically. You will also if you can pay by ACH or online.

Review your insurance annually and look for ways to save.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Food Truck Festival is rolling forward

By Nancy Zoellner

After five failed attempts to modify an ordinance regulating food trucks, the sixth time was the charm. As a result, the Lake of the Ozarks Food Truck Festival, hosted by the city of Osage Beach, is a “go.” The hours are set for 10 a.m. to 7 p.m. on Saturday, May 10 and 10 a.m. to 5 p.m. on Sunday, May 11.

Osage Beach Parks and Recreation Manager Eric Gregory said that Ashley Hays, who oversees the Lake of the Ozarks Food Trucks Facebook page and who is handling registration for the event, had 21 trucks signed up as of April 26. Visit the Facebook page for the list.

“I don’t have an exact count of how many people attended last year, but what I can tell you is that we put a car counter out and then multiplied it times the average number of people per car. Based on that, last year’s spring Food Truck Festival drew more than 7,000 people over the course of both days - and that’s probably a low estimate. We had no idea that it would be so popular and we were not prepared for that many people! We were scrambling to get everybody parked,” he said, laughing. “Last year it was set up on soccer field No. 1 but this year, we’re moving it to field 2 and we’ll use fields 1 and 3 for parking to make it more convenient.”

Several of the food truck operators were also surprised by the crowd. Gregory said some left early on Sunday because they ran out of food.

“One guy from Illinois drove all the way back to Illinois after the event ended on Saturday to pick up more meat. Then he drove all the way back to Missouri to be ready the next day. He and many others said it was the biggest weekend they’d ever had,” Gregory said.

Like last year, the event will include a vendor village and a bounce house for the kids. Last year they had live music but this year a DJ will be playing a collection of favorite tunes.

“As long as the weather cooperates, we’ll probably see about the same numbers because it’s a family friendly event. We’ll be moving every picnic table we have to the food truck area but last year people also brought blankets to have a picnic,” he

said, adding that some also brought dogs. “They are welcome as long as they remain on a leash and under the control of an adult.”

Visit the Osage Beach Parks and Recreation Facebook page for updates.

The event is able to take place because the board of aldermen approved an ordinance at their April 18 meeting that, among other things, updates outdated wording covering peddlers and solicitors and adds a section covering food trucks.

City Administrator Jeana Woods said discussions about the ordinance began last fall.

“The old idea of a peddler is someone who went door to door selling something and that certainly didn’t apply to food trucks, so we started looking at how we could reword the ordinance and design a better description,” she explained. “The mayor sent it to the Citizen Advisory Committee for their suggestions and that led to discussions about what if restaurants don’t really want a food truck parked so close to their business and should the neighboring property be able to stop it. The board was split over that philosophy but Alderman Rucker said we don’t limit competition anywhere else and as long as they get the right license, they pay the fee that we set and they pay their sales tax - just like every other brick and mortar store, why would we start now? After quite a bit of back-and-forth, they finally settled on wording that everyone could live with.”

The section of the ordinance that outlines the rules for operating a food truck on private property outside of special events states that in addition to requiring a food truck permit, which costs \$500 annually, applicants are not allowed to set up and remain in a fixed location unless all requirements of the city’s zoning codes have been met. In addition, food truck operators must obtain written permission from the owner or renter of the property where the food truck will be located, and they are not allowed to operate within 200 feet of any bar, restaurant, or outdoor dining area without the written consent of those venues. That distance will be measured between the food truck and the



nearest edge of the other structure.

The ordinance also outlines several other requirements that must be met and it states that violation of any of the terms could result in the suspension or revocation of the food truck permit.

Woods said they also looked at whether food trucks should be required to go through all the licensing steps in order to

participate in city-sponsored events like the Fall Festival and Food Truck Festivals, that were held on city property.

“The board didn’t feel that they should be required to pay the same permit fee for one event when other food truck operators were paying that for a whole year. That’s why the ordinance reads that the fee would not exceed \$100,” she said.

The ordinance also states

that although a food truck permit is not required to participate in city-sponsored events, other requirements - providing a copy of a Missouri sales tax license and current health inspection, for example - must be met.

For more information on food truck requirements, stop by City Hall during normal business hours.



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Lake Area Ribbon Cuttings



The Camdenton Area Chamber of Commerce held a Joint Business Ribbon-Cutting Celebration last Friday, December 8th to celebrate two new businesses in Camdenton, Ozark Classic Reels & Stuff and Two Antique Girls Gift Shop. Both businesses are operated by the same family and located next to one another at 1093 N. Business Rt. 5 (just across the street from Community Christian Church). Many were in attendance for the celebration including staff and Board members of the Camdenton Area Commerce, family, friends, and several other local business peers.

Inside Ozark Classis Reels & Stuff shoppers will discover a variety of fishing supplies including custom built reels, fishing rods, lures, and more. Fishing equipment is not all you'll find though! Located within the store is yet another family business, Nostalgic Dial Records. Browse through a large collection of Vinyl's and other music memorabilia to take you down "memory lane".

Located next door is Two Antique Girls Gift Shop where you can find a variety of collectables from Precious Moments, to glassware, to an abundance of artwork on display. Recent shoppers have enjoyed the nostalgic holiday décor and Christmas accessories.

Both stores are worthy of your time to browse most especially during this holiday season as you never know what you might find that could be perfect for that hard to shop for family or friend! To learn more about the products available, you can find either businesses on Facebook or you can call them directly at 417-718-5342.



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Off-highway vehicles now allowed on Lake Ozark streets

By Nancy Zoellner

After discussions that spanned three meetings, the Lake Ozark Board of Aldermen finally voted to approve an ordinance allowing recreational off-highway vehicles or utility vehicles to be driven on city streets. The ordinance, approved at the April 23 meeting, went into effect immediately.

Alderman Carol Denny, who for the past year has been researching laws governing their use, said she's happy that the ordinance finally passed.

"My thought was that with the roll cage they are safer than motorcycles and the dune buggies I've looked at so why not let them drive in the city? The only difference is that they're not a registered vehicle. Will that change in time? Probably. They're still fairly new. In the meantime, I didn't see why we wouldn't allow them," she said.

However, although they're now allowed, the law does contain a few caveats.

Before hitting the streets, owners must obtain a permit from the city and as part of that permitting process, owners are required to provide proof of liability insurance. The city is charging a \$15 fee for the permit, which will be valid for one

year from the date of issuance.

The vehicles can be operated without a permit if they are owned and operated by a governmental entity for official use, are used for agricultural purposes or industrial on-premises purposes between sunrise and sunset or at night if they are equipped with proper lighting; or used by handicapped persons for short distances but only on the state's secondary roads between the hours of sunrise and sunset.

To obtain a permit, the vehicle must pass an inspection by a Lake Ozark Police officer, who will be checking for working safety devices - reflectors, an exterior driver's side mirror or interior rearview mirror, a parking brake, a horn, and one seatbelt per occupant. If a recreational vehicle will be operated on a city street, it must also be equipped with a roll bar or roll cage to reduce the risk of injury to occupants. They must be equipped with working headlights and taillights if they will be operated between the hours of sunset and sunrise.

Once permitted, the recreational vehicles will still be limited on where they can go.

According to the ordinance, the recreational off-highway vehicles

can only be operated within 3 miles of the operator's primary residence and they can only be driven on streets under the city's jurisdiction that have posted speed limits of 45 MPH or less. That requirement mimics state law. However, aldermen were quick to point out that as long as operators were abiding by the law, police would not be pulling them over to ask where they live.

The ordinance also states, "There shall be no operation of a recreational off-highway vehicle or utility vehicle on any federal, state or county highways, except to cross at an intersection where the speed limit is less than 45 miles per hour. Crossing a state highway is prohibited where the speed limit is 45 miles per hour or more."

However, City Attorney Chris Rohrer said because state law allows recreational vehicles to be driven on state lettered highways, they can be driven on Route W - again as long as operators stay within 3 miles of their residences.

Any recreational or utility vehicle that is limited in speed to less than 25 miles per hour must display a slow-moving vehicle emblem, in accordance with state statute, and it cannot be operated between sunset and one-half hour before

sunrise.

No off-road vehicles can be driven in a special event area unless requested by the event organizer and with permission from the police chief.

If the vehicle is being driven on a city street, the operator must have a valid state-issued operator's or chauffeur's license and they are not to drive "in a careless way so as to endanger the person or property of another; while under the influence of alcohol or any controlled substance; or in violation of any general traffic ordinance contained within the City's Code." In addition, the number of passengers may not exceed the number of passengers the vehicle was designed to carry. Violations will be treated as any other traffic violation.

The ordinance also prohibits vehicles from being driven in any stream or river in the city unless the waterway is within the boundaries of land owned by the operator, the operator has permission from the landowner, or the operator is fording a stream or river.

Osage Beach's ordinance states recreational off road vehicles can't be operated on streets with speed limits above 30 MPH and specifically prohibits the vehicles from

being driven on Nichols Road between Osage Beach Parkway and Dude Ranch Road, Passover Road between Osage Beach Parkway and Parkwood Circle, and Bluff Drive between Osage Beach Parkway and Sunset Drive. The city also requires the vehicles to be outfitted with a dayglow colored bicycle safety flag, extending at least 7 feet above the ground.

After Lake Ozark's ordinance was approved, Mayor Dennis Newberry reminded aldermen that because there still seemed to be some confusion about the ordinance, it could always be changed.

"If this becomes a problem, the city needs to react and do something about it. I don't know. It's an unknown for all of us," he said. "I have mixed emotions on the positives and the negatives myself, but one thing is for certain - I'm tired of talking about same thing over and over and not getting anywhere. So we've approved this tonight but if we see that it's doing things in our community and our residential neighborhoods that are harmful and putting people's safety at risk, then we should react to that and address it."

Blast from the past

continued from page 1

"We've only had to activate a couple times but it's good to know that we're prepared," Gross said.

And while the Hot Summer Nights events are all about the vehicles, organizers also make sure there are fun activities for the kids to make it an event for the entire family. A henna tattoo artist will

but tips are always welcomed. To raise money for troop activities, Boy Scouts will be selling hot dogs in the square between Dogpatch and Grandma's Candy Kitchen. Music will be played over speakers and tables featuring different not-for-profit organizations will be set up in front of Summer USA.

Gross said maintaining the

much cleared out and things are slowing down. It's also easier on us old guys," he laughed. "Before the event, the city sets up barricades to block off some of the streets and the center lane. We also have around 15 signs - detours, speed limit, show cars - that we put out. Then at 9:30 we have to gather up everything up - and those barricades are heavy!"

Hot Summer Nights are put on by the Bagnell Dam Strip Association (BDSA) with the help of several sponsors. In addition to bringing thousands of spectators and participants to each event, Hot Summer Nights also caught the eye of tourism officials. Several years ago, Jeff Van Donsel, who was instrumental in organizing the event, and the BDSA were presented with a Missouri Tourism Innovator Award. That award pays tribute to tourist entities that achieved great results on small budgets.

Because the sponsors make Hot Summer Nights possible, Gross asked attendees to patronize their businesses. For more information follow the Hot Summer Nights - Lake of the Ozarks, MO Facebook page.

family atmosphere is one of the reasons why they shortened the hours for the cruise-ins so they run from 5 to 9:30 p.m.

"We used to keep it going until 11, but by 9 the families have pretty



be on hand, Aerial, the star of the Little Mermaid, will be available to pose for pictures, and a face painter will be there with her palette and brushes. Gross said the entertainers are paid by the event

How can housing shortages be addressed?

By Nancy Zoellner

June is National Homeownership Month, established to recognize and celebrate the value that owning a home brings not only to families, but also to communities. By becoming a homeowner, people are one step closer to achieving the "American dream,"



that idea that every person has the freedom and opportunity to succeed and attain a better life.

Unfortunately, it has remained difficult for many of the Lake's

working class to achieve that goal.

In the fall of 2021, the Lake of the Ozarks Regional Economic Development Council (LOREDC) re-engaged the consulting firm RDG Planning and Design to update the 2016 Lake of the Ozarks Regional Housing Study.

The update found that an additional 5,000 housing units would be needed over the next five years - 2,500 single family homes, 1,250 units priced under \$200,000, and 1,250 units priced between \$200,000 and \$325,000. The study also found that an additional 2,000 apartment units would be needed over the same time period.

Many factors, including construction costs, construction and building capacity, and lot location and availability, continue to drive the cost of housing in the area.

In the June issue of the *Lake of the Ozarks Business Journal* we'll take a look at some of those factors and what is being done to address them.



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Top 5 website ranking factors for Google



Mike Waggett

Optimizing your website to achieve a higher ranking on Google is crucial for increasing visibility and driving more organic traffic. Google uses numerous factors to determine the relevance and authority of a site for its users. Here are the top five ranking factors to consider when optimizing your website.

1. Content Quality

High-quality content is the cornerstone of a successful SEO strategy. Google prioritizes content that is informative, well-researched, and directly relevant to user queries. The content should provide real value to the audience and often includes comprehensive coverage of the topic, user-friendly formatting, and original research or insights. It's important to focus on creating content that addresses the needs and questions of users, incorporating keywords naturally and contextually.

2. Mobile-Friendliness

With the majority of users now accessing the internet via mobile devices, having a mobile-friendly website is more crucial than ever. Google uses mobile-friendliness as a significant ranking factor, especially after the introduction of mobile-first indexing. This means Google predominantly uses the mobile version of the content for indexing and ranking. A mobile-friendly design, fast loading times, and accessible navigation are key components that affect this ranking factor.

3. Page Speed

Page speed is a critical factor for both user experience and SEO. Google has explicitly mentioned speed as a ranking factor for both desktop and mobile searches. Slow-loading websites provide a poor user experience and can increase the bounce rate, which negatively impacts rankings. Optimizing image sizes, leveraging browser caching, and minimizing the code are effective ways to improve page speed. Tools like Google's PageSpeed Insights can provide valuable feedback and actionable recommendations to enhance site speed.

4. Backlinks

Backlinks are links from other websites to your website. They are one of

the most significant ranking factors as they indicate the trustworthiness and authority of your site. High-quality, relevant backlinks from authoritative sites in your industry can boost your ranking significantly

5. User Experience (UX)

Google increasingly factors in user experience when ranking sites. Elements that contribute to a good user experience include easy navigation, engaging content, and interactive elements that encourage user engagement and longer visit durations. Factors such as the site's structure, the presence of interactive elements, and the overall aesthetic design play significant roles. Additionally, ensuring that users find what they are looking for quickly and efficiently can decrease bounce rates and improve the overall effectiveness of your site in search engine rankings.

By focusing on these key factors, you can improve your website's visibility and ranking on Google, leading to increased traffic and potentially higher conversion rates. Each factor plays a crucial role in the overall SEO strategy and should be considered in any comprehensive digital marketing plan.

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As the Lake Churns Market view



Real Estate and Lake News with C. Michael Elliott

A review of the sales data year to date comparing this year with the previous four years gives us a good look at where we are heading this year and what you can expect and plan for as a seller or buyer.

At the end of April 2020 we were at the onset of the pandemic and things were fairly neutral. We had a slight downturn in the number of new listings and transactions closed for lakefront homes due to the unknown future.

Very quickly, Lake of the Ozarks became known as the place to go where restrictions were limited. People from across the country learned that property values were extremely enticing compared to most vacation areas in other parts of the country as was the attitude of freedom and personal liberty.

By April of 2021, transactions for lakefront homes closed had increased over the previous year by 47.2 percent and the average sales price was up 69 percent. The average days on the market had decreased from 104 to 80 days. The number of new listings coming to the market decreased by 7.7 percent as so many homes were sold during the first year and a half during covid.

The following year, at the end of April 2022, new lakefront home listings coming to the market decreased by 16.3 percent compared to the same time in 2021 and closed transactions decreased by 21.7 percent. The average sales price continued to climb and rose 16.8 percent in April 2022 YTD compared to 2021.

In 2023, comparing the first four months to 2022, new listings fell 7.4 percent and closed transactions decreased by 22 percent. The average sales prices also took a drop of 7.4 percent during that time frame. Days on the market continue to tighten up and stood at 47 days average at the end of April 2023.

This brings us to this year and the year to date numbers for 2024. At the end of April 2024 there have been 35.3 percent more new lakefront home listings than in the same period last year. That has been the first increase since 2019 during the first four months of the year. The number of closed transactions has declined by 5 percent in 2024 vs. 2023, the previous two years, that decline has been at 22 percent. The average sales price has increased year over year by 20.5 percent thus far this year. Average time on the market has remained even at 47 days.

I feel that there will continue to be more, new inventory coming to the market. This will allow buyers more choice but, at the same time, I want buyers to realize that a lot of people have been

sitting on the sidelines waiting for this to happen. I have had numerous clients who were not willing to be party to bidding wars and felt more comfortable waiting out the market. I think the needle is moving more towards neutral, as opposed to the hot seller's market we've had.

For sellers, I do think this year is the one you've been waiting for, if you've been waiting for the best time to sell. I'm not saying that next year may not be a great year, but I do have concerns about the market, interest rates, elections and the economy. It is more important than ever to prepare your home and price it properly. Today's buyers are very educated and have been biding their time, waiting for the right time to enter the market. I am seeing overpriced property become available and it is not getting offers and many times is not even getting shown. Once this happens, it creates a potential stigma that there is something wrong with the home.

As I've mentioned, some of you may have seen news reports regarding the antitrust lawsuit over real estate commissions that occurred recently in the Federal US District Court in Kansas City and the subsequent cases that are making their way across the country. Karen and I are here to answer questions about how we handle our business, including what fees we charge. When you hire us, you are in control of what and who you are paying. There are also no hidden fees at closing or surprise costs for a transaction or file maintenance. We will always operate with transparency.

All data based on information from the Lake of the Ozarks Board of Realtors MLS for the periods of January 1 through December 31 of 2019 through 2024.

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

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Crossword Puzzle

THEME: THE 1960s

ACROSS

1. "Odyssey" author
6. Time in NYC
9. Pay as you earn, acr.
13. Avoid paying taxes
14. Also
15. Rolled up, on a farm
16. From distant past
17. News channel acronym
18. Very angry
19. * ____ Invasion
21. *Vostok I pilot
23. Spring water resort
24. Talcum powder ingredient
25. Muted order
28. Sports award
30. Doled out, as in soup
35. Future atty.'s exam
37. Engage for service
39. In all sincerity
40. * ____ Preminger, director of "Exodus"
41. Petri dish jellies
43. DDS exam
44. Gordon Gekko: " ____ is good"
46. Barbershop sound
47. Bread pocket
48. Rumor
50. Whiskey straight, e.g.
52. Cubby hole
53. One-horse carriage
55. *#29 Down invasion coordinator
57. *TV's Tony Nelson's "dream"
61. *"8 1/2" and "La Dolce Vita" director
65. Lake scum
66. Toothpaste type
68. Baited
69. Thorny
70. Anger
71. Last eight in college basketball
72. Kill
73. Lamentable
74. Bob Marley, e.g.

Solution on page 6

DOWN

1. * ____ Alpert & the Tijuana Brass
2. Last word over walkie-talkie
3. Algeria's southern neighbor
4. Written corrections
5. Chef's guide
6. * ____ A Sketch toy, launched in 1960
7. *Just one of "My Three ____"
8. Polynesian kingdom
9. Prefix with trooper or legal
10. Resembling wings
11. Abominable humanoid
12. *#57 Across actress
15. Large feline (2 words)
20. The Obamas' daughter
22. *"A Man for ____ Seasons" movie
24. Political repression
25. Nordic gl hwein
26. * ____ Turf
27. Man behind Windows
29. *Bay of ____ Invasion
31. *"Turn on, tune in, ____ out"
32. Shockingly graphic
33. Fill with optimism
34. *"The Times They Are A-Changin'" singer-songwriter
36. Three on a certain sloth
38. It's between Ohio and Ontario
42. *#21 Across - first man in ____
45. *"Mary Poppins" producer
49. Not Beta or Kappa
51. Farm tool
54. Front of cuirass
56. Spurious wing
57. Kickboxing moves
58. Twelfth month of Jewish year
59. City of Taj Mahal
60. " ____ a soul"
61. Ran off
62. Purple flower
63. Not gross
64. Brainchild
67. E in B.C.E.

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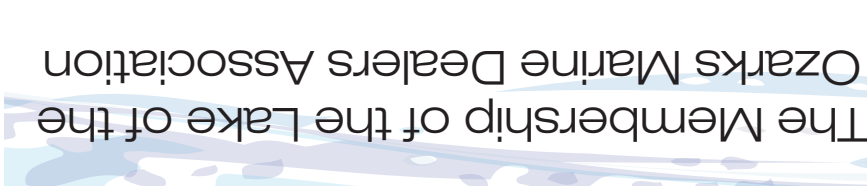
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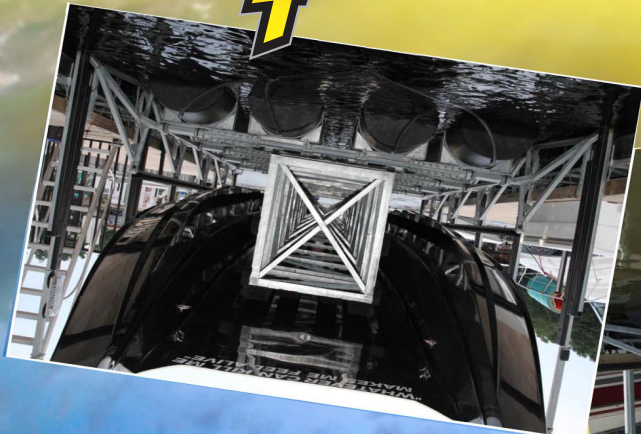
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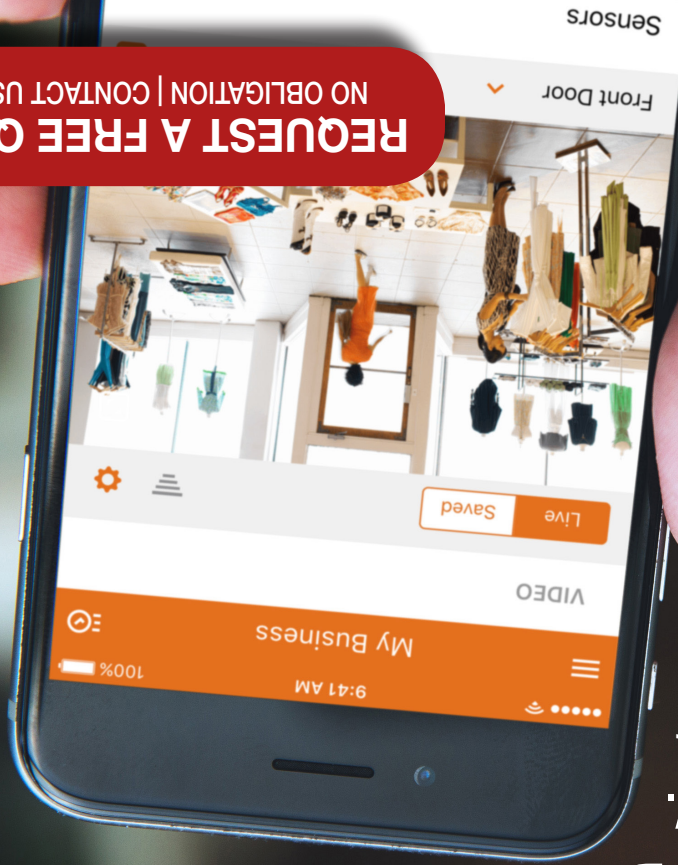


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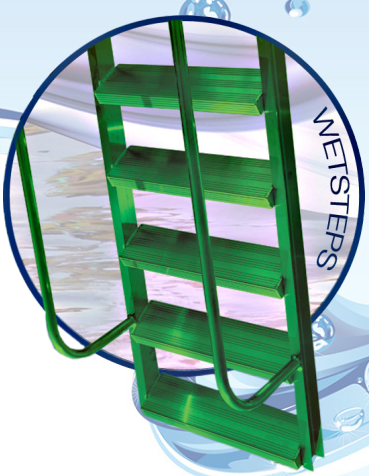
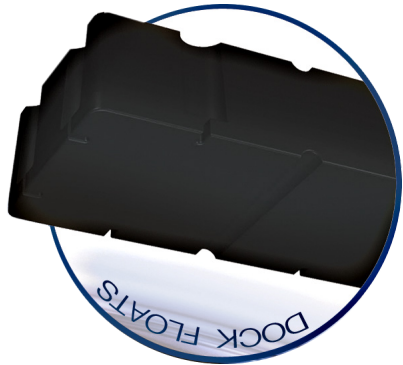


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