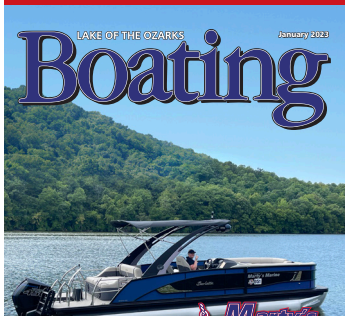


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Crossword

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SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 19 -- ISSUE 1

JANUARY, 2023

The Lake's ultimate ballpark experience to get even better

By Nancy Zoellner

Ballparks National will soon begin a major expansion of their facility.

Jeff Vernetti, a Ballparks National owner and general manager, said the complex, which until now has hosted youth baseball and fastpitch softball tournaments, has enjoyed a successful couple of years so it's time to move forward and complete their initial plan by adding three larger fields. The new fields will be sized to accommodate high school and college baseball but will incorporate an innovative design that allows them to also be used for a wide variety of sports including soccer, football, and lacrosse.

"Two fields will be 320 feet down the foul lines and 350 feet to center. Then the third field will be about 290 feet all the way around, but we'll also have temporary fences that we can put on all three fields so youth baseball or fastpitch softball can also be played on them. They'll be used for everything," he said. "Our current fields go up to 230 feet in center field, perfect for softball players of all ages - collegiate players all the way down to 8-year-old girls - but boys can only play up to 12 years old because of the field size. Then the fields just become too small, so this is going to enable us to get 13-year-olds and older on those fields for baseball. This past year

we were sold out for the majority of the summer - so much so that we had a waiting list of over 160 teams that we couldn't even service, and we haven't been able to

Construction will begin in the spring so - weather permitting - they can have the fields ready for play this summer. Vernetti said all the surveying and engineer-

tors to do the excavation and paving so he said it should be a very seamless transition.

Vernetti said the new fields will be just like the existing



Ballparks National, located off Highway 54 between Macks Creek and Camdenton, currently has five fields. This year they'll be adding three more. All fields will be self-contained and will include state-of-the-art lighting, warm-up areas, bull pens, and batting cages to give every player the big-league experience and the seating and sight lines promise a one-of-a-kind experience for parents and patrons.

market to older age boys, so we're really excited about the growth."

Fastpitch and 9-13U baseball teams can register now at BallparksNational.com. Ballparks National plans to add the older age groups to their existing 2023 calendar when they feel progress allows.

ing is done and everything is staked. The infrastructure - the electric, water and sewer - was built during the first phase of construction so it's just a matter of hooking it up. All of their first-phase construction partners are returning for the second phase and they're using local contrac-

fields - they have will 100-percent state-of-the-art synthetic turf and they will have lights, so they'll be playable in nearly every kind of weather, day, or night.

"In the two years we've had the park, teams have played just over 3,100 games here and we've

continues on page 9

Turn to Page 18 for this month's

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.

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Letters to the Editor

We recently read an article in the LO Business Journal titled "The Sounds are not "Music to their Ears", regarding music at the Encore authored by Nancy Zoellner, a writer for the Business Journal. I must say that I was surprised if not disappointed in the lack of context in the article. I mean where is the journalistic integrity of any article that doesn't at least reach out to the business the article is written about, for comment? Especially when the content of the article attempts to put the target of the article in a bad light. Journalism 101, at least attempt to appear to be impartial, and get both sides of the story.

The author of the article did go to the effort to talk to a couple Lake Ozark city officials and included a five-paragraph commentary about a competitive entertainment venue, that starts with "... who is no stranger to balancing business with being a good neighbor", and then goes on to state a laundry list of measures meant to limit sound. All of which by the way, I agree with and had already implemented day one. We are also no stranger to balancing business with being a good neighbor. Despite what the article tries to infer, there is not a single restaurant & entertainment venue at the Lake of the Ozarks that doesn't have a handful of their neighbors that don't appreciate live outdoor entertainment.

The Encore has gone to great efforts to employ sound abatement measures, including the fact that all our speakers are focused on the direction of The Encore building, and away from the lake and the neighboring properties. The outdoor patio was also designed with a full height, insulated wall on both back sides of the stage, to focus the sound on the audience and the Encore building and act as a barrier between the stage and the surrounding properties.

The Encore has always complied with city ordinances by ending our live entertainment at 11:00 on the weekdays, and by midnight on Friday and Saturday evenings. I would further point out that the genre of music played at the Encore is country and a little bit of classic rock, and not what many might consider loud

or obnoxious music.

We submitted plans and specifications to the City of Lake Ozark and received approval to complete the extensive additions and renovations to our facility and have spent millions of dollars improving the once dilapidated property into a world class facility, that is now a great compliment to the city of Lake Ozark. We also go to great lengths, to keep the volume of our entertainment at a level that is enjoyable to our guests and make every effort to be respectful to our neighbors. That said, there is no doubt that you can't be all things to all people, and you can't always make everybody happy. I would also point out that many of our neighbors love our live entertainment and have asked us if we could turn the volume up a bit so they could hear it better from their patios, which might suggest that some of the complaints may be a vocal minority.

A little history on The Encore property and our neighboring Resort. This property has been a commercial resort development since 1965, long before many of the surrounding properties were built, and certainly prior to any of the surrounding properties current ownership. Prior to becoming the Encore, the property was Fat Polly's pub and restaurant, which also had live outdoor music and concerts. In-fact two years prior to our purchasing Fat Polly's they had the legendary rock band Great White in concert and outdoors.

The property between The Encore and our residential neighbors, is Marine Max Marina, one of the largest marinas on the lake with over two hundred boat slips. Many of the slip holders that lease a slip at Marine Max, very often play music from their boat sound systems at a level that many might consider an unreasonable decibel level, and that has been going on for many years before The Encore was founded. That may continue to be a contributing factor, that some of our neighbors might take into consideration.

One of the great attributes of the Lake of the Ozarks, and arguably one of the primary reasons that property values have skyrocketed at the lake, is that so many of our great restaurants

and entertainment venues offer live outdoor entertainment. We have personally brought over a hundred great concerts to the Lake, including some of the greatest recording artists of all time, with bands like: The Beach Boys, Willie Nelson, REO Speed wagon, Steve Miller Band, Randy Travis, Bret Michaels, Styx, Kansas, Charlie Daniels, and most recently, Elle King, Drake White, Mitchel Tenpenny, and the new CMA female vocalist of the year, Lainey Wilson, and many others. You might say that live outdoor entertainment and great concerts has become a staple of the Lake, and has been for the past twenty-five plus years, and we are very proud to have been a big part in that evolution.

The city of Lake Ozark is a fantastic city, and we are glad to be Lake Ozark residents, and businessowners. There isn't a better place to live or to do business. But the city has very limited financial resources, and anyone who lives here or visits here, knows that our fire fighters and police officers are all over worked and under paid, our roads, utilities and other infrastructure is in dire need of financial resources. The Encore Lakeside Grill & Sky Bar, and the Resort at Lake of the Ozarks, pays not tens of thousands, but hundreds of thousands of dollars in property taxes and sales taxes. In-fact, in 2022 the Encore will have paid four times the amount of sales tax than what the previous restaurant had ever paid in any previous year. We are now completing extensive renovations to the Resort hotel and as such, we expect that sales tax revenue number to grow to ten times the amount the entire property has ever previously generated.

Our considerable efforts are creating good jobs, fueling the Lake Ozark economy, increasing the much-needed tax revenues, and improving property values! And that my friends, is being good neighbors, and should be music to the ears of most every Lake Ozark resident.

Respectfully,
Merlyn & Dawn Vandervort
Owners, The Encore Lakeside Grill & Sky Bar

Submit your Press Releases to: Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files



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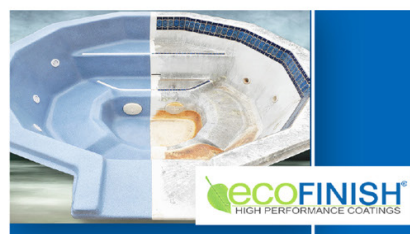
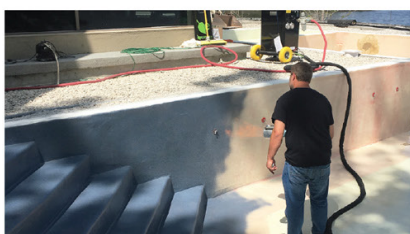
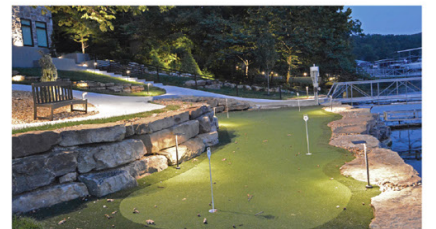
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Speak now or hold your peace and join the party

By Nancy Zoellner

Lake Ozark residents have one more chance to let their aldermen know how they feel about allowing VRBO nightly rentals in their neighborhoods.

At their January 10 meeting, aldermen will vote on the second and final reading of an ordinance amending sections of the city's code in order to permit nightly rentals in areas zoned R-1 (single family homes) and R-2 (duplexes).

Aldermen approved the first reading of the ordinance 4-to-2 at their December 13 meeting.

Ward II Aldermen Sherry Jackson and Krista Watts and Ward III Aldermen David Ridgely and Matt Wright voted for the change.

Ward I Aldermen Pat Thompson and Judy Neels both voted against changing the ordinance, which had been adopted more than a decade ago and was stiffened in 2013 after residents experienced numerous problems with badly behaving short-term renters. Homeowners reported instances of homes full of sororities and/or fraternities who played loud music all night long and blocked the street with dozens

of parked cars, and partiers who grilled in the nude, mistakenly – and drunkenly – walked into neighboring homes, stole booze from refrigerators on neighboring docks and filled every trash receptacle on the street with beer cans and booze on their way out of town.

At the December meeting Lake Ozark Mayor Dennis Newberry, who wasn't involved in city government at the time, said the problems had been blown out of proportion.

"The reality is (the ordinance) came into play because an alderman owned a motel here in town and he looked at it as competition. It wasn't because we had a problem in this town," Newberry said.

However, Neels, who was instrumental in passage of the ordinance to block VRBOs in residential areas, said that wasn't the case. She reminded the mayor of the dozens of residents who packed city hall during previous Planning and Zoning Commission and Board of Aldermen meetings and who shared story after story about problems they experienced with VRBO-type

rentals.

The idea of repealing the restrictions was brought up earlier this year by the Transportation Committee, which felt taxes and/or fees could be collected on the rentals and earmarked for road improvements. Newberry shared their idea at a September board meeting and at an October work session. He then added it to the November Planning and Zoning Commission agenda. After around 50 people showed up, with a dozen speaking against the move and only one citizen and one alderman – Wright – speaking for it, the commission voted to table the matter. Newberry, a realtor, again added it to the December P&Z agenda, this time inviting realtor Stacy Shore to make a presentation. At that meeting, where comments, some made by people who didn't live in the city, were fairly evenly split for and against, the commission members voted 6 to 2 to recommend aldermen approve the change.

Before the vote was taken at the December 13 board meeting, Newberry invited each alderman to share his or her feelings about

the ordinance.

"I personally am for short-term rentals. All the communities around us are doing it. I think it's the way of the world now," Ridgely said. "I'm against putting a lot of restrictions up front. If we restricts STRs we may also have to restrict other homeowners as well. I think it does put some extra effort on us if there are problems, which I doubt there are, but if there are, we then step in and change the ordinance and help make it better because that's our commitment to the community."

Jackson said although nightly rentals could cause parking problems, homeowners having company could do the same. "I just think it's the right thing to do."

Thompson said she felt VRBOs would negatively impact the stability of established residential neighborhoods.

"By their nature they introduce an unknown transient component that can quickly upset neighborhood stability. With a VRBO in your neighborhood, it is likely you will have different neighbors every couple of days. You will never know who

your neighbors are. Is this what we want our community to become?," she asked. "VRBOs can also have a negative impact on property values. A VRBO adjacent to a residential home for sale can certainly have a negative effect on prospective buyers looking to establish themselves in a residential neighborhood."

Wright said he had been booed and he had been cheered at earlier meetings when he said he favored the change, but he stood by his stance that the changes should be adopted. Newberry called for a motion before allowing Watts to speak.

During the meeting the mayor also said the city had nothing to gain monetarily – that after the Transportation Committee shared their idea, City Administrator Harrison Fry checked that out with the Missouri Department of Revenue.

"They said it was a voluntary tax. The folks who are paying it probably don't recognize that they don't have to pay it," Newberry said.

Fry explained further, stating that some rental platforms that continues on page 9

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

Amendment 3 means employers should revisit policies

By Nancy Zoellner

Recreational marijuana use by private-sector employees should be handled the same way as alcohol use: While it's legal to use, it's not okay to use it, possess it or sell it at work.

That's just some of the advice Sue Kmet, founder of Kmet Consulting, is providing to employers who are trying to figure out how to redraft personnel policies now

medical use could be licensed to sell recreational marijuana as soon as late January. In February residents will be able to apply for registration cards that will allow them to grow a certain number of plants at home. The use of medical marijuana was legalized in 2018.

"I think the thing that employers need to recognize is that just because it's legal doesn't mean they have to accept their employ-

may have on them. It's similar to alcohol. Employers wouldn't allow an employee to go out and drink a beer in the parking lot on their lunch hour," Kmet said, adding that under Amendment 3, nothing prohibits employers from disciplining employees who do not comply with company policies. "While drug testing companies are working toward more time sensitive testing, we're not there yet. This makes accurate testing more challenging because people can test positive for THC even though they used it days or weeks earlier."

When drafting their policy, employers must pay attention to the rights of their employees – those who are on medical marijuana, for instance.

However Amendment 3 doesn't take away the rights of employers who are subject to Department of Transportation regulations and who would be adversely affected or who would lose income due to federal regulations. nor does it apply when marijuana use affects an employee's ability to perform his or her job or when it compromises the safety of others – especially when those employees hold

a safety-sensitive job.

"Everyone is prohibited from operating a motor vehicle while impaired both in and out of the workplace. That's a given," Kmet said, "but if employees are working where they're driving a truck and they're DOT regulated, that's federal and that's very different than state law. And if you carry a firearm or weapon as part of your job, that's another whole set of standards."

Kmet said those are all reasons why it's important for employers to have a policy in place that governs drug use, and they need to make sure that it's compliant with the new marijuana laws. Because of the complexity of the 38-page amendment, she suggests that employers reach out to an HR consultant or a legal counsel for assistance with drafting the policy.

"It's a very complicated issue so whoever is writing their policy, employers need to make sure that all of these variables are considered and addressed," Kmet said.

Because the new law also makes it possible for some non-violent offenders currently serving sentences related to marijuana

na possession to petition to have their sentences vacated and their records expunged, employers might also want to update their policy on background checks. And those companies that conduct post-accident drug testing should talk to their workers' compensation insurance carriers to learn how to handle workplace injury claims.

Kmet said after revising their policies, employers should provide training for human resource employees and supervisors on all aspects of dealing with marijuana in the workplace – recognizing signs of impairment, handling those who are working under the influence, and outlining procedures to be followed with employees' use of medical marijuana.

"I also strongly advise employers to meet with their employees to review the policy changes. Employees can't be expected to comply with a policy that they don't fully understand. Hold an employee meeting, allow them to ask questions," Kmet said. "Make sure your employees and supervisors understand your company expectations concerning marijuana use."



that Missouri voters approved a Constitutional amendment to legalize the recreational use of marijuana. Dispensaries that had been selling marijuana for

ees going out in the parking lot and smoking a joint on their lunch hour like they would be able to smoke a cigarette because of the inherent effect that marijuana

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LO police chief chosen from nearly a dozen applicants

By Nancy Zoellner

By the time this paper is out on the racks, Lake Ozark could have a new police chief. City Administrator Harrison Fry said because Chief Gary Launderville's last day was December 30, he hoped to have someone in place as soon as possible.

In late November, Gary Launderville, who has been chief of police for the past eight years, informed the board he would be retiring at the end of the year.

Fry said the search committee had narrowed the field down to three candidates and then one was selected shortly before the Christmas holiday. However, he said they were waiting for a final background check to be completed before announcing their decision. He also shared the process that got them to that point.

"The evening that Chief Launderville's letter of intent to retire was accepted, I presented the board with a proposed hiring process and committee structure. They felt comfortable with this plan, and then I made the invitations to the committee members," Fry said.

In addition to Fry and Mayor Dennis Newberry, search committee members include Aldermen Krista Watts and Matt Wright; Jason Burle, the owner of S.N.A.F.U Bar in Lake Ozark; George Tucker, owner of Tucker's Shuckers and Neon Taco; and former Lake Ozark Municipal Judge Richelle Christensen. Her last day with the city was also December 30 because she was elected in November to serve as Camden County's next prosecuting attorney.

Fry said the police chief position was advertised through the Missouri Municipal League and the Missouri Police Chiefs Association, as well as through the city's social media outlets.

"Applications were due to my office, either by email or receipt of a paper copy, by 4 p.m. on Wednesday, December 7. We received 11 applications, but one of these individuals withdrew in the middle of the process, meaning that the committee had 10 applicants to review," Fry said.

He said the applications came in from throughout the state; several were from within the lake region. Three who applied for the position are currently working as officers with the LOPD.

The committee met in person on Friday, December 9 to review all resumes, cover letters, and submitted reference materials before choosing three that they felt had the appropriate level of relevant education and experience, while also providing a best fit for the future of the department's leadership."

After the top three candidates were identified, a more thorough check of references and background was performed. Those who made the cut were interviewed by the search committee on December 16. After interviewing the last of the finalists, the committee provided a recommendation on who they felt would be best suited for the job.

Fry said while he couldn't divulge the names, all three have law enforcement experience in Missouri, each with varying levels of command/administrative roles within the agencies they currently or have previously worked for.

"The amount of service given in law enforcement ranges from under a decade to over 20 years," he said, adding that the size of the agencies and populations served by those agencies of the top three candidates vary greatly as well. Of those top three, one candidate has roughly 18 months of Missouri POST-certified experience but maintained another state's comparable license for over 20 years. The other two candidates maintained between eight and ten years of POST-certified work throughout their careers - one also has had a successful career in the military and as a federal contractor, and the other spent his career working in Lake Ozark.

"We vetted the candidates but of course there could be other stones that have been unturned. I asked Chief Launderville to initiate the process and get support from outside of the department wherever needed. If I'm correct, the Missouri State Highway Pa-

trol system allows them to see not only criminal records but if citations were issued as well so you can kind of see if there's a pattern," Fry said.

A check with the MSHP found that its Criminal Justice Information Services (CJIS) Division maintains a Central Repository with criminal records for the entire state of Missouri as reported to them by the different law enforcement agencies and courts of the state. The Repository not only maintains state charges of misdemeanors and felonies but also maintains selected ordinance violations reported by municipalities. The National Instant Criminal Background Check (NCIC) System is used to run a national background check on the applicant to see if there's a criminal history on file with the FBI. A fingerprint check is more comprehensive because it can reveal criminal history that won't come up on a name check - sometimes because of a typo or misspelling.

Fry said once they have received the results of the background check, if the chosen candidate checks out, the mayor will most likely notify the board of aldermen seven days in advance of a called meeting rather than wait until their next regularly scheduled meeting on January 10. Alderman will then have the opportunity to vote for the candidate.

One alderman questioned the hiring process since the board voted on November 8 to amend Section 115.430 of the city's Personnel Policies and Procedures Manual to state that the chief of police "shall be under the direction and supervision of the City Administrator who shall be responsible for performing periodic performance reviews." Fry said that didn't change things because the chief of police and all other police positions are technically considered board appointments. The change in the organizational chart just clarifies the reporting relationship and employee evaluations from an operational standpoint.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

What Your Prospects are REALLY Thinking When They See a Lackluster Online Presence

Let's face it, in today's world, consumers are in control. Salespeople are not. Consumers have searched Google, gone to Facebook and Instagram, checked multiple review sites, and asked for validation on their choice from their friends. This is **BEFORE** they ever call a company.

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Sandy Waggett

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Ballpark Experience Gets Better

continued from page 1
only lost 10 scheduled games to weather. One night there was a lightning storm, and we couldn't get the games in but typically we'll delay the games, the storm will pass, and after an hour or so when it's safe to get back out, the games go on," he said.

In addition to adding more fields, they also plan to pave the road and pathways in the park, which are currently gravel, and add restrooms and batting cages to provide additional practice space.

Verneti said that in addition to being excited about the expansion, they're pleased with the success of the park. In their first two years, Ballparks National has seen just over 1,500 teams hailing from 17 states play on their fields. Those tournaments have brought more than 66,000 guests to the park. Their average tournament draws 45 teams so with the addition of the new fields, they anticipate hosting 70 teams each weekend.

The addition of the fields will also allow them to extend their season in the spring and fall seasons.

"We've talked to some lacrosse tournament folks that want to run the tournaments and we've had interest from some companies who want to run soccer tournaments. We will also be able to add compet-

itive adult softball because the fields will be large enough and I know that there's a great local soccer association so maybe we could give them some field and practice access. I'd also love to team up with School of the Osage and Camdenton and offer the ability to make their high school soccer tournaments bigger," Verneti said.

In addition to providing 70 jobs, the tournaments have boosted the Lake area economy. Verneti said that over the last two seasons, Ballparks National partnerships with area businesses added over 5,000 lodging room nights and an estimated \$10 million in spin-off revenues for area businesses.

"That's what's great about having this complex at Lake of the Ozarks. Teams - families - love coming here because there's so much to do when their kids aren't playing games," said Verneti.

In addition to tournaments, Ballparks National has also hosted quite a few parties and corporate events. After enjoying great ballpark food at the complex, groups have played softball, kickball and wiffle ball games on the fields. Verneti said a group from COMC had over 100 employees for an event, some even wearing themed costumes playing kickball. "We have a lot of fun out here."

For more information visit ballparksnational.com.

Speak Now or Join the Party

continued from page 4
operate nationally across state lines are not sure if the different jurisdictions require the tax to be collected - or how much should be collected - so they opt to collect tax and then send it to the state, which forwards it on to the municipalities. However, he said no law requires them to do that.

Several times over the past three months, it was stated by supporters that Lake Ozark should become more progressive - more like the city of Branson. However, a check with that city found that last year alder-

men voted unanimously to add restrictions to their zoning ordinances that ban nightly rentals in areas zoned Low Density, defined by code as "neighborhoods in the city consisting primarily of single-family homes on individual building lots." The changes in Branson's Municipal Code were initiated by the city's P&Z Commission after numerous complaints were made by residents in the Hideaway Hills Subdivision.

The revision in the code also bans the practice of renting individual rooms within a single family residence.

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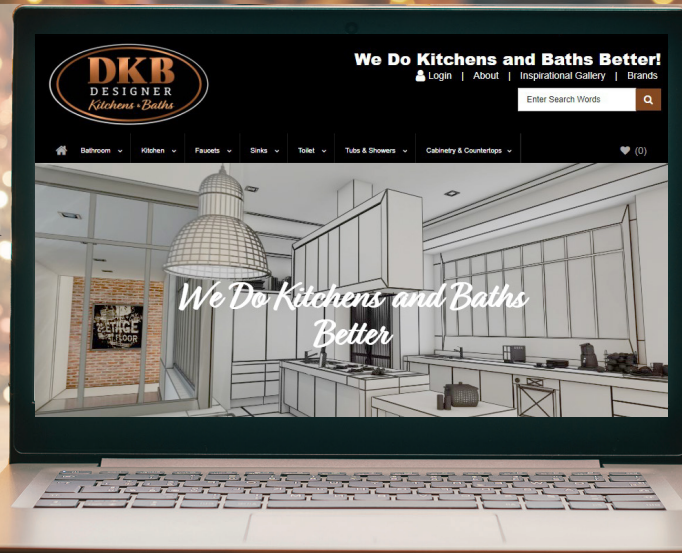
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To throw or not to throw candy at parades: too dangerous or just dumb?

By Nancy Zoellner

Hundreds of American cities don't allow candy to be thrown from parade floats – and Lake Ozark is one of them. However, Mayor Dennis Newberry wants that to change.

Calling the practice “un-American,” he asked the city attorney to draw up an ordinance to amend the city code so candy could once again be thrown during the three parades hosted by the city each year to celebrate St. Patrick's Day, School of the Osage Homecoming and Christmas.

“I'm proud of our country. I always have been. I'm proud to recite the Pledge of Allegiance every time I lead this meeting and one of the words in that Pledge is ‘liberty.’ I think ordinances like this restrict our liberty so with that said, I did a poll over the weekend on Sunday ... we had 180-some responses and of those, only three people commented and said they felt we were extremely responsible for having this ordinance. The other 180 said they thought it was stupid – the dumbest thing they had ever heard – so I hope you all feel the same way because I feel that way,” he told the aldermen at their December 13 meeting.

The board approved the first reading of the ordinance 4-to-2 with Aldermen Pat Thompson and Judy Neels casting the “No” votes. The second reading will take place at their next meeting on January 10.

However, a couple former city officials said aldermen should think long and hard before voting to change the ordinance.

Former Mayor Johnnie Franzeskos and former Alderman Larry Buschjost, who were in office when the ordinance prohibiting the practice was drafted, said it was a safety and a city liability issue.

“I brought it up after I saw a little boy almost get run over in a Christmas parade,” Franzeskos said. “Courtney (his wife) and I were down around Summer USA and the Leatherman. Someone in a float threw candy and this little boy got away from his mom and ran out in the street to pick it

up. He came very close to getting run over by the next vehicle. The driver stopped just in time but it was so close.”

He said he was so shaken by the incident that he decided to talk to aldermen about it and ask if they thought they should stop candy from being thrown at future parades.

“First – what a horrible thing that would be for the child to get injured or killed in a parade. Oh my God. I can't imagine. But then my second thought was ‘Could the city be held responsible?’ because we told everyone that they could throw candy,” Franzeskos said. “I was told the answer to that question is ‘Yes.’ Lake Ozark could get sued – and if we lost, the money would come from our taxpayers.”

Buschjost confirmed Franzeskos' account. He said that when the issue was brought up at the board meeting, Roger Gibbons, the city attorney at the time, said the city was “sitting on a liability. He advised us to stop throwing candy because apparently several other places had done the same thing and someone else in Lake Ozark had complained about it. We didn't ban candy – we just wanted people to walk alongside and hand it out so a child didn't get hurt.”

Googling “throwing candy from parade vehicles” netted hundreds of results. A quick scroll through the first three pages found that cities in Texas, Illinois, Indiana, Oklahoma, Ohio, Pennsylvania, Maryland, North Carolina, South Carolina, Iowa, California, Nevada, Michigan, and Utah had banned the practice. Many stated the ban was adopted for safety reasons but some also mentioned that it was forbidden by their special parade liability insurance policies. This past November, North Carolina cities of Cary, Durham, Garner, Fayetteville, and Clayton announced that candy could no longer be thrown after 11-year-old Hailey Brooks was hit by a pickup truck and killed during Raleigh's annual event.

Newberry said there were always going to be “what ifs” and

shared a story about driving in a parade soon after being elected that he said reminded him of the funeral procession when JFK Jr. saluted his dad's coffin as it passed by.

“This little boy's mother said, ‘There's the mayor of Lake Ozark’ and the kid immediately took off running towards me because I had my hand out waving. I guess he was going to shake my hand or hug me – I don't know what he was going to do. So are we going to pass an ordinance that says we can't wave or hold our hands out? That's how ridiculous this thing is,” Newberry said.

Aldermen Krista Watts chimed in and asked, “Are we going to ban the group that drives the little cars because they might lose control and run into the crowd or ban horses for other issues?”

Alderman David Ridgely said he was “personally for it” and made a motion to approve the change.

The practice is currently prohibited under Section 210.2530 Articles Not To Be Thrown From Vehicles Onto Public Places, which reads “It shall be unlawful for any person operating a vehicle or being a passenger in any vehicle to throw or cause to be thrown from such vehicle onto any public highway, thoroughfare, street, sidewalk or other public place in the City of Lake Ozark any rubbish or trash, fruit or fruit particles, wrappers, containers, papers, paper products, bottles, glass, cans, hulls, and handbills, confetti, shavings, shells, stalks, animals, cloth or any other material of any kind which would render such public highways, thoroughfares, streets, sidewalks, or other public place unsightly, unsafe, unclean or unsanitary.”

The change requested by Newberry adds, “However, this prohibition shall not apply to the distribution of candy and light promotional products that can be safely distributed by tossing them to spectators during sanctioned parades.”

A Matter of Trust

Am I a Fiduciary?

Are you a fiduciary of a company sponsored retirement plan? Some of you that sit on a retirement plan committee, answer that question with a resounding yes. While others of you may not know whether or not you are a fiduciary. It is important for you to know because as a Retirement Plan Fiduciary you are held to a high standard of conduct. You are also personally liable should you not be a prudent and loyal Plan Fiduciary. So.....how do you know if you are lucky enough to wear the fiduciary hat?

The first way to become a plan fiduciary is to be named or delegated the authority. What in the world does that mean? All defined contribution plan documents (401K/403b) must name a plan fiduciary. Most often the named plan fiduciary is “the employer”, so if you are the owner of a company or sit on the board of directors, congratulations you are most likely a plan fiduciary. Being delegated this authority means that somebody, usually the employer, has told you that you are on the retirement plan committee or that you are responsible for overseeing the company's retirement plan.

At face value it does not appear to be that difficult to determine if you are in fact a plan fiduciary... but it's not that simple. There is another way that you could be a fiduciary and that is through the function of your role, job, or action. If in working with or administering your company's retirement plan, you are exercising control or authority in the decision making, you are most likely a fiduciary for that action.

Here a couple of examples:

Deciding to remove an investment from the plan's investment lineup- Fiduciary



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager

Deciding to switch plan record keepers- Fiduciary

Submitting the contributions each pay period- Non-fiduciary

Deciding how to fix a late deposit- Fiduciary

You are a fiduciary if you have taken on that responsibility by your actions, by being named, or by being delegated. What about your plan's service providers, your record keeper, third party administrator, broker, adviser, are they fiduciaries? Because the high standard of care and liability mentioned above applies to all plan fiduciaries, it is advisable to hire service providers, where possible, that serve in a fiduciary capacity. If you don't know, then ask them, or look at the service agreement or contract.

Once you answer the question “Am I a fiduciary?”, then the question becomes what are my duties as a fiduciary? If you would like to learn about the duties of fiduciaries, please contact Bart Schulte at bart.schulte@centraltrust.net or (573) 302-2474.

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

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Lake Regional's January Classes, Events, Support Groups

Women's Cancer Support Group

1 p.m. Tuesday, Jan. 3, Lake Regional Cancer Center conference room

This monthly support group is for any woman with a cancer diagnosis who is receiving treatment or is in recovery. Spouses and guests also are welcome. Registration is requested at lakeregional.com/Events. Call Lake Regional Cancer Center at 573-302-2772 for more information.

Amazing MOMS Take Five

10-11:30 a.m. Wednesday, Jan. 4, Lake Regional Family Birth Center conference room

This support group is for breastfeeding mothers and for women who are pregnant and wanting to learn more about breastfeeding. Call Lake Regional Lactation Consultant Annie Havner, R.N., IBCLC, at 573-302-2999 for more information.

Baby, Breastfeeding & Beyond – Osage Beach

5 p.m. Monday, Jan. 9, Lake Regional Hospital, third floor conference rooms

This class is for women in their third trimester. Learn all about caring for a newborn in this interactive class. You'll learn about breastfeeding, diapering, bathing, swaddling, car seat safety, comforting and much more. You also will learn what to expect after delivery and receive tools to help you thrive in the first few weeks of parenthood. Visit lakeregional.com/Events to register, or call the Lake Regional Family Birth Center at 573-348-8244 for more information.

Men's Cancer Support Group

1 p.m. Tuesday, Jan. 10, Lake Regional Cancer Center conference room

This support group is for any man with a cancer diagnosis who is receiving treatment or is in recovery. Spouses and guests also are welcome. Registration is requested at lakeregional.com/events. Call Lake Regional Cancer Center at 573-302-2772 for more information.

Grief Support Group

5 p.m. Tuesday, Jan. 10, Harper Chapel, 5567 Osage Beach Parkway, Osage Beach

This free support group helps participants move through grief caused by various losses, including illness, death, divorce and other difficult life events. Billye Bennett, R.N., leads the group. For more information, call Lake Regional Public Relations at 573-348-8222.

AHA Heartsaver CPR, AED, with Optional First Aid Course

8 a.m.–12 p.m. for CPR/AED and 12:30–3:30 p.m. for First Aid, Wednesday, Jan. 11, Lake Regional

Hospital, third floor conference rooms

The morning session covers how to perform CPR on an adult, child and infant, and how to use an AED. If you also require first aid certification, stay for the afternoon session. Participants who demonstrate the skills taught in the course receive a Heartsaver CPR, AED, First Aid course completion card. The cost for CPR, AED (morning only) is \$40; the cost for CPR, AED, First Aid (all day) is \$70. Registration is required. Visit lakeregional.com/events to register, or call Elizabeth Evans, R.N., at 573-302-2243 for more information.

Infant CPR

6 p.m. Thursday, Jan. 12, Lake Regional Hospital, third floor conference rooms

This free course will teach American Heart Association guidelines for infant CPR and is available to parents or soon-to-be parents and grandparents. Online registration is required. This is not a certification course. To become certified, please sign up for one of our comprehensive American Heart Association CPR courses. Visit lakeregional.com/events to register, or call Elizabeth Evans, R.N., at 573-302-2243 for more information.

Stroke Survivors Support Group

1 p.m. Wednesday, Jan. 18, Lake Regional Hospital, third floor conference rooms

This free support group is for anyone who has survived a stroke. Caregivers and loved ones also are welcome. Crystal Lloyd, R.N., Lake Regional's stroke coordinator, leads the sessions. Participants receive information, share stories and tips with each other, and engage in activities to improve their quality of life. For more information, call 573-302-2959.

Adult Mental Health First Aid

8:30 a.m. Tuesday, Jan. 24, Lake Regional Hospital, third floor conference rooms

Just as CPR helps you assist an individual having a heart attack, Mental Health First Aid helps you assist someone experiencing a mental health or substance use-related crisis. Adult Mental Health First Aid teaches people how to recognize signs of mental health or substance use challenges in adults, how to offer and provide initial help, and how to guide a person toward appropriate care if necessary. Registration deadline is Tuesday, Jan. 10. Register at lakeregional.com/MHFA.



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First winter storm of the season put many to the test

By Nancy Zoellner

Snow and cold was forecast a couple days before the Christmas weekend – to the delight of many children who just knew Santa needed snowy rooftops to make the best landings.

However, probably even Santa wasn't prepared for the brutally cold temps that accompanied that snow.

Ameren wasn't. With high winds and temperatures dipping in the single digits causing system failures, nearly 5,000 outages were reported in Camden County. While around 20 were on Horseshoe Bend and a few more were in Sunrise Beach, the majority were in Osage Beach where

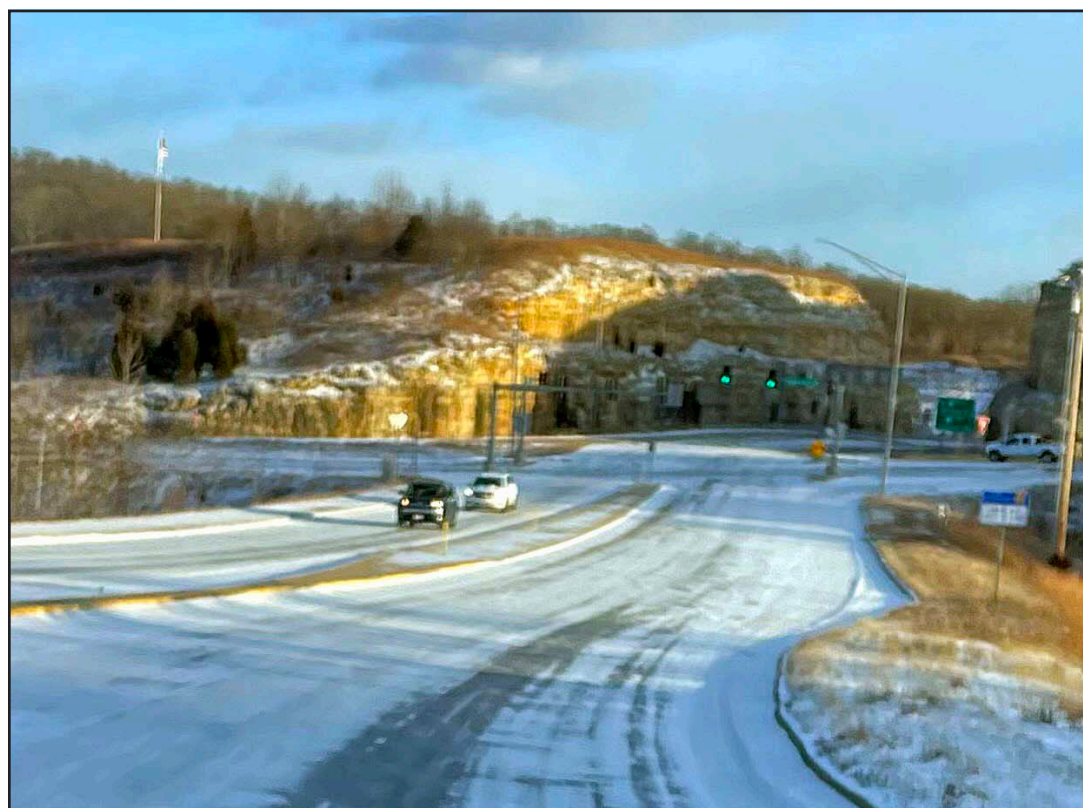
Special Road District, and Matt Michalik, head of Lake Ozarks' Public Works Department, warned via Facebook posts that the extreme temperatures would prevent the salt and deicing agents from melting snow and ice.

"The crews are still out doing their job, but until it warms up and the sun comes out (forecasted for Saturday) their efforts seem to be in vain," according to the HBSRD.

The Missouri State Highway Patrol, which posted "Go as slow as you can, not as fast as you can't" on its Facebook page, responded to a fatality accident in Morgan County on Christmas

the needs of those staying at the shelter.

"I had been working to get an emergency shelter in place for over a year and had been talking with Community Christian to get it. In this particular situation, when we were experiencing negative-30 windchill factors, it started with a call from Commissioner James Gohagen, who asked us to spearhead the organization of volunteers and serve as the point of contact for all the donations. We started on Tuesday and worked with K.C. Cloke, director of the Camdenton Area Chamber, who has a list of volunteers who usually help when needed. Between her people



Roads around the Lake area weren't horrible – but they weren't great either because the extremely cold temperatures prevented deicers from melting snow and ice from the pavement, as is evidenced on Route 242.

many customers were without power for more than 12 hours. Harper Chapel United Methodist Church was one. Pastor Eric Schmidt posted on a Facebook Live video that with no heat in the building, sprinkler system pipes running through the ceiling froze and burst, flooding the church basement with 4 inches of water, and causing damage to the floors and ceiling in the welcome area.

Road districts stayed on top of things

Both Kevin Luttrell, superintendent of the Horseshoe Bend

Eve and two accidents in Miller and Camden counties on December 23 and 24. Reports from local agencies weren't available.

The extremely cold temperatures brought about a first for the Camden County Emergency Management Agency, which opened and operated an emergency warming shelter open from 7 a.m. Thursday, December 22 through noon on Sunday, December 25 at the Community Christian Church in Camdenton.

EMA Director Samantha Henley said it was heartwarming to see the community response to

and our CERT volunteers – as well as people from the church and the community – it all came together like clockwork," Henley said, adding that once word got out that they needed to keep one man and one woman supervising the shelter on six-hour shifts, around the clock, "People came out of the woodwork to help."

"Pastor William Brown has been absolutely amazing! He made a point to give us anything that we needed to make it successful and we had two other pastors come in with donations

continues on page 15

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Carve out time for a new hobby

By Nancy Zoellner

Wood carving minus patience equals firewood.

It's an old woodcarver saying that probably would ring true with Rich Ovans, a soft-spoken, laid-back, measured guy who has carved as a hobby for nearly 20 years. Looking at his extensive collection of carved wildlife, lighthouses, versions of Father Christmas and other pieces, it is hard to imagine that he's ever turned out "firewood."

"I got started when I was living in Wisconsin. My boss saw that a night class on carving was going to be held and asked if I wanted to go. I thought it would be fun so I went and really liked it. While we were in class we got to know a guy that had a cabinet shop and he invited a group of people to come to his shop every Thursday. We'd sit around and carve different things," Ovans said. "He knew

some carving instructors and occasionally he'd invite them to come in and share different techniques. We were doing power carving using an NSK, which is a high-speed carving tool that allows you to do detail."

He continued meeting with the group for the next 10 or so years, attending four-day carving seminars each spring and fall to perfect his skills. Then he retired and he and his wife Carole Valentine moved to Lake of the Ozarks. Because he had enjoyed the hobby as well as the camaraderie of his former group, after he and Carol had settled in, he decided to look for a local carving group. He learned about the Lake of the Ozarks Woodcarvers Club while attending an art show at the Regalia Resort and Convention Center or Horseshoe Bend, where a club member was displaying

his work.

The club, which meets monthly at the Camdenton United Methodist Church, contains members of all ages and skill levels. Membership is \$20 per year.

"They don't use much power. Instead, they use knives and gouges. Both men and women belong and while we have had some young people attend, after they get a little bit of skill, they leave. I think they don't want to hang out with all the 'old people,'" Ovans laughed, adding that most of the members range in age from their 40s to their 80s. "We have about 40 regulars but not everybody shows up for every meeting. We carve a little, talk a little and have coffee and cookies."

The club, which has a collection of books on carving that can be borrowed free of charge, holds

continues next page



Just one of many display cases that fill the home of Carole Valentine and Rich Ovans, who has been carving for almost two decades.

"Insurance Talk"

Are You Covered If Your Subcontractor's Work Isn't Done, Right?

Acme Construction, a home building company, constructed 20 homes in 2003. It hired subcontractors to perform the concrete work, plumbing, wiring, and roofing. One year later, it received complaints from two of the homeowners about cracks in their foundations. Acme notified its liability insurance company. When the homeowners eventually sued Acme, the insurance company provided legal defense and set up reserves to pay for any resulting settlements.

Fast forward to 2005 when Acme built 35 homes to meet the demands of an active housing market. Other than the subcontractor who did the concrete work in 2003, Acme hired the same group of subs to work on these homes. When snow started melting after the winter of 2007, complaints started to come in about leaking roofs. Eventually, seven homeowners determined that they had to completely replace their roofs, and sued Acme for the faulty work. Acme again notified its insurance company. This time, however, the company denied the claims, saying that the insurance policy did not cover them. Acme had to pay for its own legal defense and liabilities.

What changed between 2005 and 2007? The insurance company added to the policy an endorsement that created a significant coverage gap—Exclusion-Damage to Work Performed by Subcontractors on Your Behalf.

This endorsement modifies an important exclusion contained in the general liability section of the policy. Without this endorsement, the exclusion states that the insurance does not apply to damage to the insured's work if the damage arises out of it or any part of it and if the damage occurs after the insured has finished the work. However, the provision gives coverage back if the damage arose out of work performed by a subcontractor working on the insured's behalf. In the 2005 incident, Acme had hired a subcontractor to build the foundations for the new homes. Because the subcontractor had done the faulty work, Acme's general liability policy covered the resulting defense costs and liability.

With the endorsement attached, the policy does not cover liability for damage to the insured's work



Jeff Bethurem

and arising out of it, even if another contractor performed the work. Accordingly, Acme's policy did not cover its liability for the defective roofs. Without the attachment of this endorsement, Acme would have had coverage.

An insurance company might add this endorsement to a policy in the belief that faulty construction is a business risk, not an insurable one. Accidents such as slips and falls, unintentional fires, and injuries suffered while using a product are all examples of insurable risks. Performing work improperly, mismanaging cash flow, and making poor strategic business decisions are examples of business risks. Insurance companies feel they cannot insure business risks because to do so would remove an incentive to reduce those risks. If a carpenter knows he can collect insurance if he does a sloppy job building a house, he has less of an incentive to build it well. When a company attaches this to a policy, it is transferring the risk of a subcontractor's poor performance back to the insured.

Almost all contractors subcontract at least some of their work, so this is an issue to take seriously. All contractors should review their liability insurance with their insurance agents to determine whether they have this endorsement. Since it can present a very significant coverage gap, they should discuss alternatives such as negotiating with the company to remove it or seeking another company that is willing to leave it off. Even if it means paying an additional premium, removing the endorsement may save a lot of expense in the long run.

To discuss this and other endorsement's, give Jeff a call at (573) 348-1731, and he will be more than happy to sit down and discuss it. Jeff@goldenruleinsurance.com. Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance.

Carving out a hobby

continues from previous page
monthly classes that have taught everything from bark carving to caricatures. The club also hosts a raffle project each year where a theme is chosen and members can participate by carving two like objects that fit the category. This year's theme was Santa's Workshop and the final sets included pieces like reindeer, sleighs, toy soldiers and of course, Santa that ranged in size from 1 to 3 or 4 inches.

With each raffle, tickets are sold to the general public at various events and festivals around the area. Then at their Christmas party, two winners are drawn – one from the tickets sold to the public and one from the names of those who donated carved pieces to the project. Each winner gets a full set of figures.

The club also holds a wood-carving show, sale, and competition each fall at the Community Christian Church in Camdenton. Rich said this year's show included around 30 booths – some with people selling carved pieces, some selling carving tools and some just displaying their works of art for judging. The only criteria is that the piece had to be carved within the last two years before each show. Winners take home ribbons.

Small groups of club members

also meet more often in a few different spots around the Lake.

Ovans said he meets with three or four carvers each Tuesday at the Osage Beach Senior Center, located in the building behind Hope Lutheran Chapel.

"I'm usually there at 8 a.m. and then we knock off at 11 when they start serving lunch," he said. "I encourage anyone who wants to do something besides sit and watch TV this winter to join us. It's not an expensive hobby to get into. Of course you can spend a lot more, but a decent beginner wood carving set can be had for less than \$50. Most of our carving is done with basswood, which comes from northern Minnesota and Wisconsin. The best wood is a little hard to come by since Covid, but Menard's carries it. A 2-by-2 block is around \$2.50. If you like relief work, which is a carving on a flat piece of wood, a piece that's around 9 inches wide and 12 or 13 inches tall with bark on the edges is around \$15. You'll also need a leather strap like barbers used to have to sharpen your knives and those run around \$15. And there are always carvers around who are happy to help someone get started."

For more information about the club, visit lakeozarkswoodcarvers.org – but be forewarned – it hasn't been updated in a while.

First winter storm

continued from page 12
of food and things like warm socks. The American Red Cross provided bottled water and wool blankets and the EMA provided the cots. We have both regular cots and cots for the disabled, which are larger and padded and have the ability to hang IV bags," she said.

The church provided board games and other activities to keep the kids happy. Donations of perishable food was packaged into individual boxes that could be handed out. Non-perishables that weren't consumed would be stored at the church in case they were needed for future events.

Henley said because of the organization and support, the church said it could be used for any other sheltering events that may be needed "whether that be from a large scale emergency or

from something like this where we need to get people out of the extreme cold. Truthfully – I just can't say 'Thank you' enough to all the people who so willing came together to take care of our community. The response has just been overwhelming."

She also gave credit to former EMA Director Denise Russel, who had the foresight to develop the pack that they used to open the shelter.

"She came up with paperwork to sign in all the volunteers and all the guests, she developed a checklist of protocols to follow, she created a list of safety items to look for on a walk-through of the facility – literally everything we needed was there in a box. It took decades for that to be used but when it was needed, it was all there – and it was a Godsend," Henley said.

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Managing Rental Property New Year Resolutions

Here are some New Year Resolutions for 2023 that should be on every vacation rental owner and manager's list for the upcoming year.

1. Keyless entry... If you have not installed a keyless entry system on your rental then you are driving your customers to the competition. The convenience of not having to pick up or return keys, of not losing keys or having to keep track of multiple keys makes keyless entry a no-brainer. We use a Schlage system because it is durable, looks great and is easy to use for the guest and programmer alike. There are now systems available that allow you to change codes via the internet, to set times that the codes will work and won't work and that will even allow guests to use their own phone to unlock the door. Technology has come a long way from using an old-fashioned key!

2. Flat screen televisions.... If you still have a box TV in your home or condo your property looks very dated (and your property's looks are what set you apart from your competition). The price of flat screen tv's are so low now that there is no excuse not to have flat screen tv's. In fact, the first generation of flat screen's, (the ones that weighed more than 20 pounds) are now outdated. The newest tv's are light weight, have great pictures and plenty of options. Make sure the tv's in your property have streaming capabilities. If not, you can add a ROKU stick to an older flat-screen as an inexpensive upgrade!

3. DVD player.... Even DVD players are becoming outdated. While you can still purchase DVD's fairly inexpensively, and even get a DVD player, the technology is growing in leaps and bounds.



Russell Burdette

Streaming has now overtaken renting DVD's. But if you still have a DVD player, make sure that you have a DVD library at your rental property as well.

4. Digital thermostat.... Today there are so many options for digital thermostats, including those that you can control from your home via Wi-Fi. A digital thermostat will help you save on your energy bill and if you have one that you can control remotely, even better. It stinks, using an old thermostat, when you can hardly read the temperature, or even determine what setting it is on.

5. Wi-Fi.... If you don't have Wi-Fi you are definitely sending your guests to another property that has actually joined the 21st century! 100% of our properties have Wi-Fi, a few years ago, our lone property that didn't have Wi-Fi, experienced 84% less rental nights than our average comparable property. This seems like a no-brainer to me but some people are still penny wise and pound foolish as the old saying goes.

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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Crossword Puzzle

THEME: VACATION DESTINATIONS

ACROSS

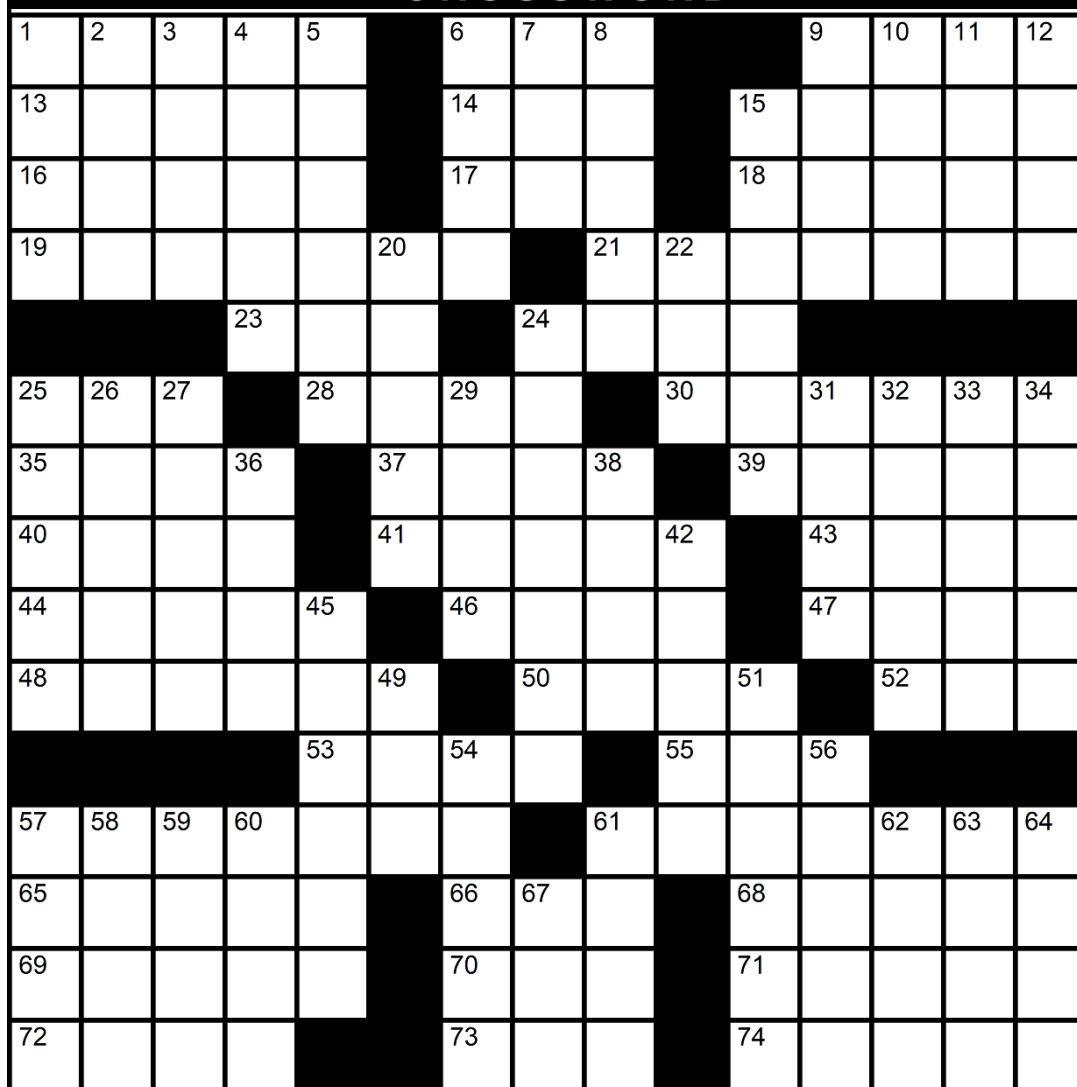
1. Walt Whitman's dooryard plant
6. Bag, à Paris
9. Sound of astonishment
13. Smell of baking bread, e.g.
14. Self-importance
15. Ma Bell, e.g.
16. List of Catholic saints
17. Bobbsey twin
18. Donor's bequest
19. *Country to see Stonehenge
21. *Country to see Neuschwanstein Castle
23. Tokyo, in the olden days
24. Way off freeway
25. Gremlin or pixie
28. Assistant
30. Crunches alternative (2 words)
35. Mountain lake
37. Thailand, pre-1939
39. Parlor piece
40. *Maldives continent
41. Plaudit and pomp
43. Unadulterated
44. Child-eating daemon, Greek mythology
46. Red carpet purse
47. Pelvic bones
48. Gives way under force
50. Like acne-prone skin
52. Pose a question
53. Letter opener
55. Morse code dash
57. *Grand Canyon state
61. *Broadway state
65. Loaded
66. Marbled bread
68. Bad car
69. South Pacific sailboats
70. "_____ Milk?"
71. Related on mother's side
72. Unload on eBay
73. Gilligan's home
74. Tap, e.g.

Solution on page 25

DOWN

1. Spike, as in punch
2. Iraq's neighbor
3. Like a maxi skirt
4. Soap plant
5. *One of two countries to see Niagara Falls
6. Mail a package
7. Agha, alt. sp.
8. Gloria Estefan's hit
9. Disease-causing organism
10. One of algae
11. Diagnostic test
12. One-trick ungulate?
15. Sluggish
20. _____canceling earbuds
22. Ambulance squad, acr.
24. RE/MAX agent, e.g.
25. *Amalfi Coast country
26. Kenyan tribesman
27. Amazon "club"
29. Vegas cube
31. Cone-shaped quarters
32. Throat dangler
33. *Mona Lisa city
34. Go stealthily
36. Nervous biting victim
38. *Haleakalā island
42. Accent mark
45. Software plug-ins
49. Barack Obama, pre-pres.
51. Waived
54. Frustration, in a comic book
56. Laughing African predator
57. *Swiss or Italian skiing destination
58. Steak option
59. "White Wedding" Billy
60. Eagerness
61. Post-deductions amount
62. Yemen's neighbor
63. College cadet program
64. ACL location
67. Uncle Sam wanted this

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SCORE, the nation's largest network of volunteer expert business mentors is dedicated to helping small businesses get off the ground, grow and achieve their goals. Since 1964, the organization has provided education and mentorship to more than 11 million entrepreneurs. SCORE also hosts free, live webinars every month on small business tips and strategies. Each webinar begins at noon Central Time and usually lasts one hour. To register, visit score.org and click on the "Take a Workshop" tab, then click on the Live Webinar box on the left side of the page.

How To Pay Small Business Taxes Strategically To Avoid One Big Tax Bill – January 5

Paying taxes as a small business owner can be tricky. If you don't plan ahead, you can end up with a huge tax bill when you file your tax return. In this webinar, our expert presenter will teach you how to avoid penalties by estimating your taxes and choosing the best way to pay your taxes using the different IRS payment options. You will learn:

- Which electronic payment method is best suited for your business
- About underpayment and late payment penalties
- How IRS payment options can help you avoid a huge tax bill

How To Start A Business Using A Free SCORE Mentor – January 10

Starting a small business is not easy, especially when you don't have business experience. At SCORE, we have free business mentors who can help you build and run your business.

In this webinar, you will hear real stories from SCORE Mentors and the clients that they helped. You'll hear about:

- Why you need a mentor, and how they can help you start and grow your business
- How to find the right mentor using SCORE's extensive, nationwide network of business experts
- How SCORE mentorship plays out in the real world of starting and growing a business

The Best Start Up Strategies For Starting A Small Business – January 17

How can you start a business the right way and ensure you have the best chance to succeed? Every entrepreneur or small business owner has asked them-

selves this same question at some point in their business journey.

Many factors determine a business's success, but the two most significant factors are good planning and thoughtful strategy. In this webinar, serial entrepreneur and Best-selling author, Ramon Ray will share his best tips on starting your business the right way. You will learn:

- What problem is your business solving
- Who is the ideal customer for your business
- How to determine your price

Should You Get Certified as a Woman-owned, Veteran-owned or Minority-owned Business? – January 19

Join this webinar if you are interested in learning about getting certified as a minority-owned, veteran-owned and woman-owned business. We'll review frequently asked questions on this topic and you'll have the chance to get your questions answered. This session is perfect if you're seeking new opportunities to grow your business and/or potentially pursuing certification for your business.

This live Q&A, facilitated by a certified SCORE mentor and expert on this topic, will dedicate the entire duration of time to answering your specific questions about Supplier Diversity & Certifications. Before attending, it is recommended that you:

- View the Supplier Diversity & Certifications course modules (1-3) at <https://www.score.org/supplier-diversity-course>
- Submit your question(s) via the registration form.
- Or prepare your question(s) to submit during the live session.

SEO Marketing For Small Business Websites – January 24

Whether you've had a business website for years or you're a startup looking to have an online business, SEO visibility is critical to your success. Google, Bing and other search engines are constantly changing their search algorithms, which means you have to be ready to adjust your online marketing so customers can find your website.

In this webinar, our seasoned SEO expert will show you the best SEO practices for dominating search engine results with your own domain and across your social media. You'll learn

the following:

- How to future-proof your SEO
- How to prioritize your SEO initiatives to see an immediate impact
- How Google makes its ranking decisions
- Why Video SEO is critical for most businesses

How to Turn Your Invention Into A Product and Bring it Market – January 26

All great products or inventions started as great ideas, but how do you go from an idea to production? How do you take that product and build a business to start earning royalties?

In this webinar, our expert inventor and business owner will teach you how to brainstorm ideas, protect your intellectual property, bring your idea to life and commercialize it for sale. You'll learn the following:

- How to come up with a great idea
- Creating a model or prototype
- Protecting your idea with patents, trademarks and copyrights
- Selling your invention or product

How To Create A Marketing Plan For Your Small Business – January 31

Are you overwhelmed by all the marketing choices for your business? Not sure how or where to spend your time and money? It sounds like you need a marketing plan! Without a plan in place, you could potentially waste thousands of dollars and hundreds of hours trying to grow your business.

In this webinar, professional marketing coach and expert Patty Ross will help you create a marketing plan, define your brand, determine your audience and find where to advertise to get a positive return on investment. A well-executed marketing plan will help you:

- Define your businesses strengths, weaknesses, opportunities and threats
- Set goals for marketing your business
- Define your target audience
- Create your Unique Selling Proposition based on competitor analysis
- Measure and Optimize your Marketing Efforts
- Define your brand with proper visuals and messaging
- Determine the tools you will need to execute your marketing plan

As the Lake Churns Wishing You All Happy Holidays!

I'm taking a pause from the statistical reports this month to wish everyone the happiest of holidays from my wife, Karen, and myself and all of our associates at our brokerage firm.

We appreciate your support in reading this article, choosing to work with us in buying and selling and recommending our services to your friends and family.

The past two years have been the highest producing years by sales volume of my and Karen's careers beginning in the early 1980s. The pandemic was the catalyst that created the surge in business. In some cases, lifestyle changes were made possible due to changes in work environment. Reassessing what is most important in life and to their personal family led others to choose to purchase here. The increase in activity also brought investment buyers to the lake. Media shined a spotlight on the Lake that created widespread interest because we were "open for business". All press is good press, as the saying goes.

It has been a year of sadness and grief for us as well. Karen's father, Bill Matthews, passed away. He was an incredible man, husband, father, mentor, and friend. Karen also lost her sister, Cathy, loving wife to her childhood sweetheart; best mom and grandma; caring, kind and humorous sister. Karen's nephew, Jonah, also passed. Jonah was kind, funny and smart; he worked as a draftsman for Boos Block and was a highly valued employee.

That's a lot of loss. Karen tells me that gratitude carries her through the grief.

Grateful for the time we had with them, grateful they are no



Real Estate and Lake News with C. Michael Elliott

longer in any pain, grateful for the family and friends we still have.

We are mindful of the fact that we were extremely fortunate at a time when many others across the country and worldwide were not. We were able to continue to operate our business and take care of our loved ones both financially and physically. We are grateful that we live at Lake of the Ozarks where community support and personal freedoms are strong.

While I think it is important to make smart financial decisions when buying or selling property; time, memories and experiences with family and friends cannot be replaced at any cost. As I watched my wife organize photos for events this year, many of them were of her family boating, skiing, playing on the dock and gathering lakeside. If you can afford the lake home and it fits into your plans and goals for your family, I can't think of a better investment for your life.

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

WIPERS ON? LIGHTS ON. IT'S THE LAW.



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Missouri State Highway Patrol. Don't text and drive. Buckle Up.

Camdenton Area Chamber holds Annual Banquet

Close to 150 members of the Lake business community gathered for the Camdenton Area Chamber of Commerce Annual Membership Banquet held on November 10th, 2022 at The Exchange Venue in downtown Camdenton.

Camdenton Chamber President Ashley Swegle recognized three outgoing Board Members and thanked them for their contributions and for serving two full terms with the organization. Outgoing Board members recognized were: Johna Stanfield with Central Bank, Jasen Jones with Old Kinderhook, and Dave Kempker with LindySpring Lake of the Ozarks.

A small portion of the banquet included Chamber business to which five Board Members were elected to serve a three year term. The five newly elected incoming Board Members are: Ashley Swegle with American

National Insurance (serving a second term), Natalie Couch with Lake Area Industries (serving a second term), Margaret Alba with El Patron's Mexican Restaurant, Shawna Phillips with Central Bank, and David Shipp with LindySpring Lake of the Ozarks.

During President Swegle's closing remarks she highlighted the Chamber's successes for the year, making special note of the record attendance at both the Dogwood Festival and the Lake of the Ozarks Air Show. While mentioning the Air Show, President Swegle also unveiled the announcement of Bridal Cave as the Presenting Sponsor of the Lake of the Ozarks Air Show for the next decade. This sponsorship announcement coincides with Bridal Cave's kick off of their 75th Anniversary to be celebrated in 2023.



Armchair Pilot

By Nancy Zoellner

WHAT YOU WEAR matters. Although the days of suits and ties for men and dresses and heels for women are long gone, most airlines have dress codes. All airlines who had codes posted require shoes for safety reasons and many say they will refuse service to those passengers who are not properly clothed – for example, wearing revealing clothing like bikinis, underwear as outerwear or short shorts and bare mid-ribs, or who are wearing lewd, obscene, or offensive apparel. Females traveling to some areas of the Middle East have the most restrictive dress codes, which ban bare shoulders and knees and discourage tight-fitting clothing. To save the embarrassment of being booted from the flight, check first.

HOW YOU TRAVEL with your pet also matters, as was evidenced recently when a woman sent her sealed backpack – carrying a puppy – through the X-ray machine. According to a news outlet, the owner of the dog neglected to inform the screeners that she had a dog in her bag before putting the bag on the conveyor belt. Most American airlines allow cats and dogs to fly with their owners in the main cabin as long as they meet size, age, and destination requirements. However, pet owners are typically charged an additional fee and at checkpoints, the animals must be removed from their carriers, which are also screened. **DID YOU HEAR** the news? #AskTSA is now available by SMS! Just text the word “TRAVEL” to AskTSA (275-872) to get started. If you

ministration - TSA “What Can I Bring?” tool [tsa.gov/.../security-screening/whatcanibring/all](https://www.tsa.gov/.../security-screening/whatcanibring/all) **AS HAS BEEN THE CASE** for quite a while, the best time to book a domestic flight and get a good deal is typically one to two months out. The best deals to be had on international flights are usually gained by booking six to eight months out. However, there are several variables that could cause an increase or decrease in the price of a ticket: Supply and Demand – Are several flights offered between your selected airports? If so, you will have an easier time finding a good deal than on a route with little competition. The time of year



- Are you planning to travel over the summer or during the holidays – the busiest times of the year for airlines? If so, don't wait to get your tickets if you're waiting for a price reduction because it probably won't happen. Airfares probably won't drop to popular events like World Series games. However, travel experts say that although fares shot up once the pandemic passed, they have been falling over the past several months.

THE DEPARTMENT OF HOMELAND Security (DHS) announced last month that they again extended the REAL ID full enforcement date – this time by 24 months, from May 3, 2023 to May 7, 2025. Under the new regulations published to execute this change, states will now have additional time to ensure their residents have driver's licenses and identification cards that meet the security standards established by the REAL ID Act. As required by the law, passed in 2005, following the enforcement deadline, federal agencies, including the Transportation Security Administration (TSA), will be prohibited from accepting driver's licenses and identification cards that do not meet these federal standards at airport

security checkpoints. According to the DHS, the extension is necessary, in part, to address the lingering impacts of the COVID-19 pandemic on the ability to obtain a REAL ID driver's license or identification card.

FAMILIES WITH CHILDREN under 6 who are flying Southwest will soon be able to pre-board the aircraft, before group A and choose their own seats behind the first 15 rows of the aircraft. The new seating plan will run on select flights at airports across the United States for an undetermined period of time. Then airline officials will decide if the change should be permanent. The move comes after a July 2022 suggestion by the Department of Transportation for airlines to do everything in their power to keep families seated together. On numerous occasions, young children were separated from parents on flights when passengers refused to give up their seats to allow them to sit together. Masks are finally off but flyers are still acting crazy. A woman who got upset when she couldn't find her two children who left to use the restroom without permission, took her frustration out on a Miami-Dade American Airlines gate agent by throwing a monitor at him. She also caused some \$10,000 damage to a gate podium before continuing her tirade into the main terminal. She was finally detained by U.S. Customs and Border Protection officers.

FLIGHT DELAYS AND cancellations happen – usually at the worst time. To help travelers make the best of the worst situation, *USA Today* provided a list of 10 things to keep in your carry-on just in case. 1 – Toothbrush and toothpaste. No explanation needed (NEN). 2 – A change of clothing (including underwear). Also NEN. 3 – A portable phone charger. When terminals are full of delayed travelers, outlets can be hard to come by. 4 – All of your medication. 5 – An empty reusable water bottle. Bring it through security, then fill it for free. 6 – Portable cleansing products. Not as good as a hot shower, but better than restroom dispenser soaps and paper towels. 7 – Face masks and hand sanitizer – or not. 8 – Air tags electronic trackers that can be attached to keys, wallets or whatever to avoid leaving them behind – or to provide help locating them when you do. 9 – A blanket and/or travel pillow can make wait time less miserable. 10 – A good pair of earbuds or headphones to tune out airport noise and provide entertainment.



are wondering what can or can't go in your carry-on bag the Ask TSA team is online 7 days a week to answer whatever travel questions you have. You can also visit [tsa.gov](https://www.tsa.gov) or you can also check out the Transportation Security Ad-

How 5G Fixed Wireless Access is Bridging the Digital Divide

When working from home and attending school virtually became part of everyday life during the COVID-19 pandemic, it taught us how vital home broadband internet is.

A recent OpenVault report found broadband usage spiked nearly 50% year over year during the first quarter of the pandemic, and that usage has sustained today. Those with a stable internet connection were able to keep up with school, work and various tasks. However, because ISPs have continued to underserve certain customers for years, many families were left behind. In fact, more than 42 million Americans lack broadband access, according to Broadband-Now.com.

The Digital Divide refers to the gap between those who have access to high-speed internet and those who do not due to various demographic factors. Even many with internet access struggle with unreliable internet, low broadband speeds and poor overall performance. Options like fiber, which are known to be incredibly reliable, are difficult to build out across communities. Older options like DSL and satel-

lite lack the reliability and speeds to keep up with today's typical broadband usage. So, for decades, many in this country have been without a stable internet

program, a long-term \$14 billion program to combat the Digital Divide. This program offers a discount toward internet service for eligible households. However,

President Joe Biden stated that more than 30 million Americans are living in rural areas that still do not have access to high-speed internet.

The good news is that 5G is helping to bring new hope to the high-speed home internet industry. 5G wireless networks have massive capacity, more than 4G LTE networks ever did. According to industry experts, it means 5G can deliver capacity and speeds fast enough to offer home internet service directly to millions of homes across the United States, without the expensive builds or complicated installation common with Big Internet companies.

With 5G comes Fixed Wireless Access (FWA), a new service that will help bridge the Digital Divide. FWA is a cost-effective method of delivering high-speed internet to areas with limited fixed (wireline) broadband infrastructure. FWA works like any other home internet service, but instead of connecting through a cable, it does so through a wireless network using a router. It leverages the extra capacity of wireless networks, making it easy to deliver a reliable high-speed

internet experience to homes in traditionally underserved areas. FWA doesn't require drilling holes and setup is easy. Simply plug in a dedicated router, place it in an area with an optimal signal and you're connected.

Wondering whether 5G FWA is here to stay? ABI Research forecasts that in 2026, the FWA market will exceed 180 million subscriptions and generate \$70 billion in revenue. The 5G FWA market will then account for 40% of the total FWA market.

Two companies are leading the FWA market. One of them, T-Mobile, launched 5G Home Internet in 2021 and already has over 1.5 million customers.

At a time when connectivity has never been more important, 5G FWA will help millions access dependable, affordable home internet. Bridging the Digital Divide is not only crucial for those without access, but is good for the entire country. With 5G, there's a powerful opportunity to change the high-speed internet industry for good. *Statepoint*



connection, and competition everywhere has remained limited.

In 2021, Congress created the Affordable Connectivity Pro-

gram, a long-term \$14 billion program to combat the Digital Divide. This program offers a discount toward internet service for eligible households. However,

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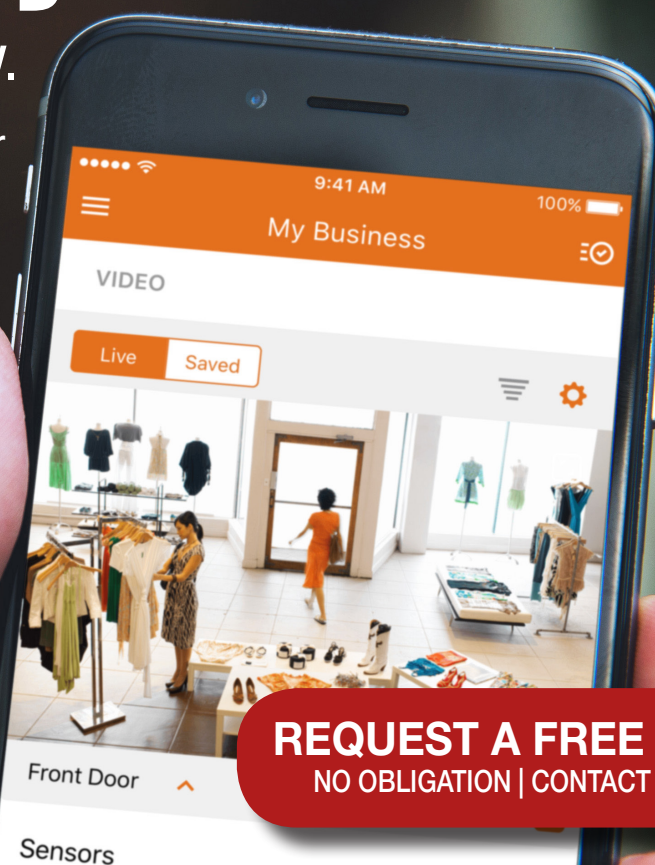
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New Year's Resolutions for Business Owners

New Year's resolutions aren't just for individuals and families. Businesses can benefit from them as a method to reflect and set themselves up for improvements in the months ahead.

Here are a few ways small business owners can get their enterprises on a better track in the new year:

- Hit the books smarter: Get your records in better shape by

or frequently are on the road for your business. Encourage real feedback and actually listen to what employees have to say. Be kind and encourage kindness among team members.

- Be goal oriented: Evaluate the past year and be honest in asking yourself if your business met its goals. Clearly define new ones and make sure your entire team knows what these goals



making sure to put in effect a process of checks and balances, whereby at least two sets of eyes hit your books every month or at least every quarter. Now is also the time to update balance sheets, generate income statements and compile cash flow statements.

- Be more positive: Foster a more positive work environment for in-house employees, as well as those who work from home

are. Create a plan with measurable benchmarks and with regular staff check-ins where your team honestly reviews monthly, quarterly and yearly goals together. Define goals and create a platform for your entire team to transparently benchmark their successes and failings.

The new year is the perfect time to reassess your company and to set it up for increased success in 2023.

Crosswords Solution

E	C	N	A	D		T	H		L	T	E	S
E	A	N	E		T	O	G		S	V	O	P
N	O	M	L	E		R	Y		N	E	D	L
K	O	R	K		N	E		A	N	O	Z	A
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O	C	E	L			O	G		A	V	A	R
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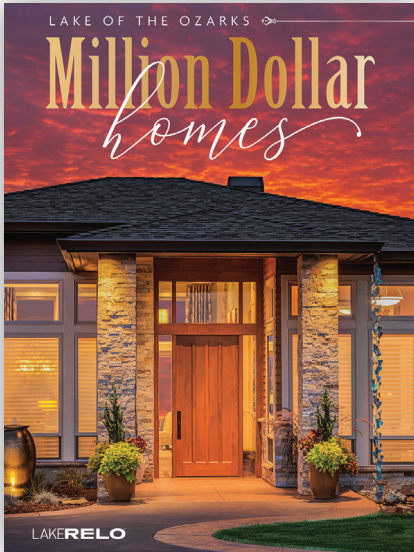
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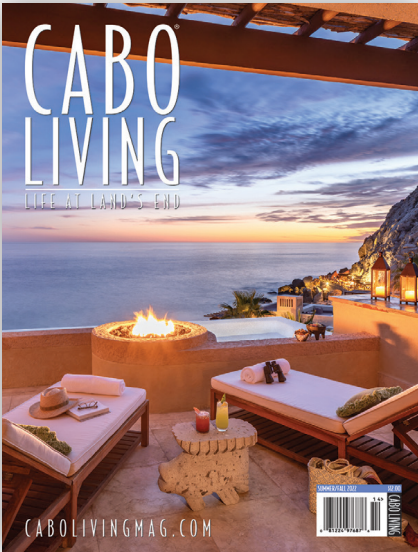
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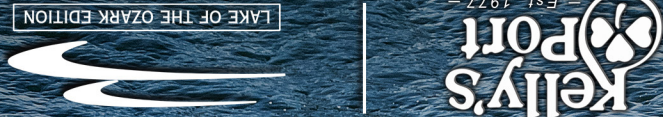
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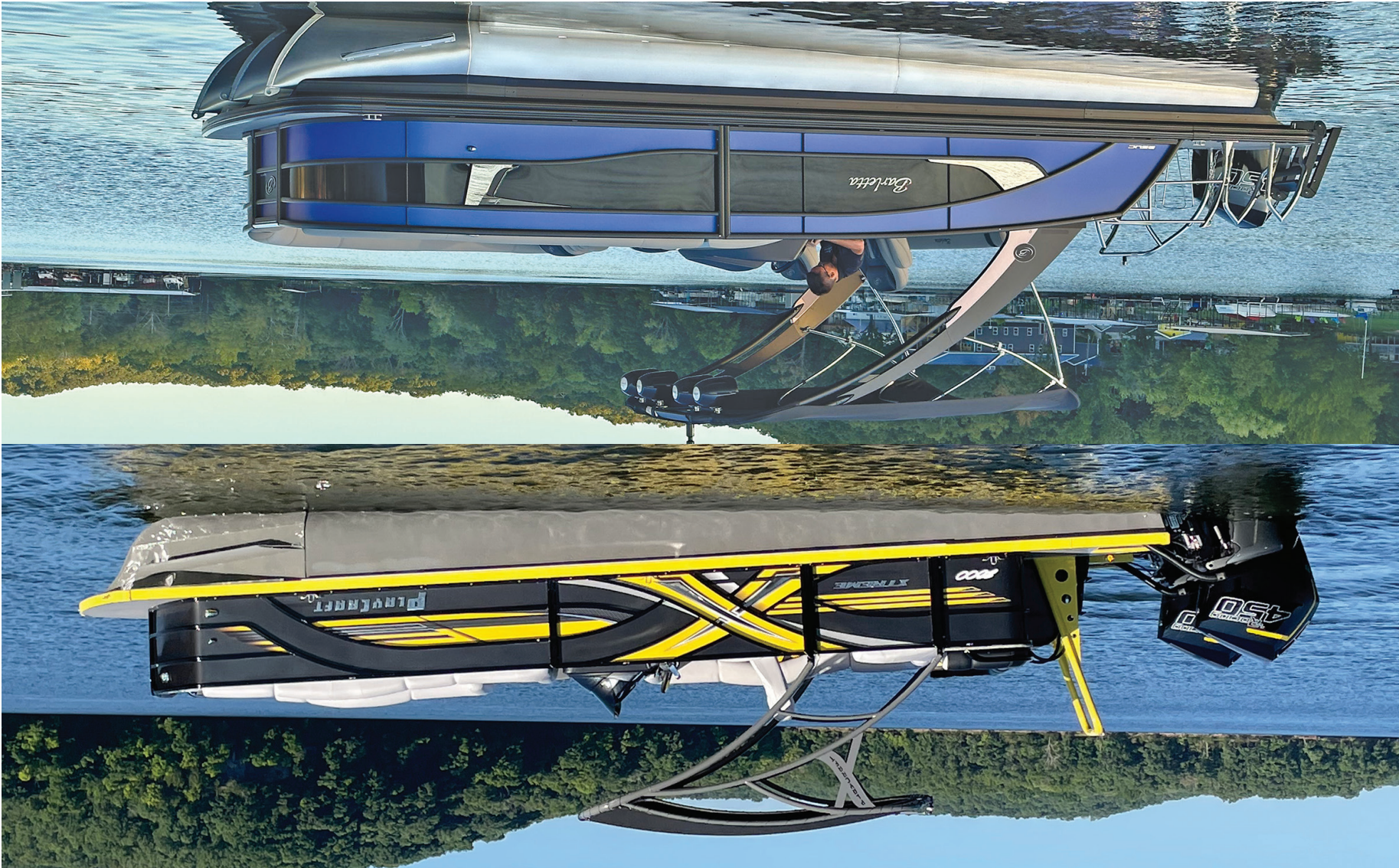


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