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VOL. 17 -- ISSUE 5

MAY, 2021



NEWS IN BRIEF



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Boating accidents are preventable. Pg. 13



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Dwight Weaver's look back. Pg. 23



## Crossword

Fill in the blanks on: 19 Solution: 16

# The stage is set for Aquapalooza 2021

By Nancy Zoellner

Save the date! This year's Aquapalooza is set for July 17 - and for the first time ever, the day-long, party of the year will be hosted by Captain Ron's Bar and Grill at the 34 ½ mile marker.

As in the past, the event will feature an all-star line-up. This year, Madd Hoss Jackson, Dirt Road Addiction, Trixie Delight and Dr. Zhivegas - Yacht Rock Tour will be performing on stage - and that stage will be strategically constructed over the sand pit volleyball courts at Captain Ron's for maximum visibility and sound quality. In addition to providing great music and fun, the day will also include lots of activities and prizes.

Those coming by boat can rent a dock slip for the day, but they are filling up fast so don't delay reserving a spot. Reservations can be made by calling 573-374-5852. Boaters who aren't able to reserve a dock slip in advance can simply tie up to each other and spend the day floating - in or out of the boat.

Don't have a boat? Don't worry! You won't be left out of the Lake's largest one-day family, on-the-water event. You can also come by land and party on Captain Ron's large sand beach. The restaurant and entertainment complex is located at 82 Aloha Lane in Sunrise Beach.

Aquapalooza, a Benne Media Production, was originally created as a MarineMax/Sea Ray owners' event. According to a

2008 press release, the idea for the floating party came from a desire to let all boaters - or boater-wannabes - get a closer look at the models offered and the lifestyle afforded by owning a Sea Ray. The first year, 82 on-water get-togethers were held world-wide with 20,334 registrants and guests attending in 4,369 boats. By year three, those numbers had nearly doubled. Over the years, the party has grown to include all people who love life on the water - drawing

Ozarks Aquapalooza. When MarineMax decided it was time to get out of the concert promotion business and stick with boat sales, they asked Denny Benne, owner of Benne Media, if he wanted to take it over - lock, stock, and copyrighted name. Of course, his answer was "Yes," and since that time, the annual event has continued to grow. Last year - for the first time in its history - the event was cancelled, but it was due to concerns about COVID-19 - not

Barrett at Dog Days, Ken Heinz at Horny Toad Entertainment Complex, and Gary Pruitt and JG at Shady Gators," said Benne. "Their contacts have been invaluable in securing this great lineup. It's really gratifying to see everyone pulling together to ensure Aquapalooza will continue on."

Benne added that he is also thankful for the help they've received from the Missouri State Highway Patrol/Water Patrol, US Coast Guard, Camden



Aquapalooza draws thousands each year. Photo Willman

an estimated 10,000 boaters to the Lake of the Ozarks event.

Since the first gathering, Benne Media has been the media partner for the Lake of the

for lack of interest.

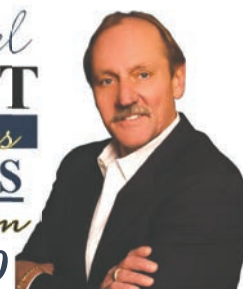
"But we're back on track and based on early feedback, this year's Aquapalooza won't miss a beat, thanks to Mark and Brian

County Sheriff's Office, the Sunrise Beach Fire Protection District, "and so many others. We hope to see you all on July 17th at Captain Ron's!"

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## Armchair Pilot

By Nancy Zoellner

**"EMERGING OPTIMISM"** for travel in 2021 is reported by baby boomers – people ages 56 to 74. According to a study conducted earlier this year by AARP, more than half plan to travel this year but COVID-19 safety protocols are guiding their selections. Just 13 percent plan to go on cruises – 82 percent of that group has already booked their trips. The survey also showed that 23 percent of those making travel plans for 2021 did not travel at all in 2020. Desire to see loved ones is the No. 1 reason for travel with 57 percent saying they are planning a trip in 2021 to spend time with family or friends. When asked for the most enticing incentive for travel, 84 percent chose "fully refundable tickets."

**IS MAN'S BEST FRIEND** also your favorite traveling companion? Do you have a hard time leaving him or her behind when you vacation? Travel Pulse (www.travelpulse.com) put together a list of the Top 20 Destinations for Pet-Friendly Travel that stretch from coast to coast with spots in between. Their first east coast pick is St. Pete/Clearwater, Florida, which they say is an area "popular for humans and pets alike! Dogs can play off-leash at the Paw Playground and play in the ocean at Paw Beach, which also features cooling stations and fountains. Later on, head over to The Dog Bar, a full-service human bar with a dog park attached. Check out the TradeWinds Island Resort, which offers pet-friendly suites, chef-made pet meals and a designed Pet Play Zone where your pooch can play off-leash." Huntington Beach, California is No. 1 on the west coast. According to Travel Pulse, Huntington Beach is "known as a great dog-friendly destination; one of its attractions is the Huntington Dog Beach, a leash-free beach where your dog can run free in the surf. Check out the Pasea Hotel & Spa, named #1 best pet-friendly hotel by USA Today."

**SUNSCREEN ISN'T EXEMPT** from the Transportation Security Administration's (TSA) 3-1-1 rule. It was accidentally added to the list of "medically necessary" liquids, and several travel media outlets jumped on the news. Soon after, the TSA announced

they had made a mistake and sunscreen in liquid, gel or aerosol form cannot be larger than 3.4 ounces if it's going in a carry-on. Larger quantities need to be added to checked baggage. The TSA is, however, still allowing one liquid hand sanitizer container up to 12 ounces per passenger. That change was made due to COVID-19.

**YOU'LL DEFINITELY NEED** sunscreen if you travel to the U.S. Virgin Islands, which has reopened to travel. However, that's not all you'll need. Visitors age 5 and older will first have to gain certification through the USVI Travel Screening Portal, which requires a negative COVID-19 molecular or antigen test taken within five days of travel to the islands or a positive COVID-19 antibody finger stick or blood draw test taken within four months of travel to the Islands. Once there, travelers will find face masks are required for everyone 2 and older and social distancing expected. While the CDC has warned against all travel to the U.S. Virgin Islands, as of mid-April, they had reported 3,028 confirmed cases of COVID-19 and 26 deaths since the beginning of the pandemic. The good news is, because the islands are a U.S. territory, American travelers returning to the U.S. after their trip will not have to meet the CDC's latest testing requirement for re-entry.

**MANY SECTORS** of the economy were negatively affected by COVID-19 and the travel and tourism industry was particularly hard hit. According to the World Travel & Tourism Council's annual Economic Impact Report (EIR), the industry suffered a loss of \$766 billion in 2020 just in the U.S. due to the ongoing coronavirus pandemic. Prior to the pandemic, travel and tourism supported more than 16.5 million jobs in 2019. That number declined 33.2 percent to 11.1 million in the U.S. in 2020; 62 million jobs were lost in 2020 worldwide. The study also showed that travel restrictions and mandatory quarantines resulted in a 37.1 percent hit to domestic travel spending and 76.7 percent on international spending, which fell from \$181.2 billion in 2019 to just \$42.2 billion in 2020.

**IF YOU JUST WANT** to get away, relax and avoid crowds, consider camping. Before you start packing, check out the Campendium's Fourth Annual Campers Choice Awards, which recognizes the 527 campgrounds that

received four or more 5-star reviews in 2020 from the Campendium community. You can find that list at <https://www.campendium.com/camping/campers-choice-awards-2020/>. The awards are broken down by category: Best National Park Campgrounds, Best National Forest Campgrounds, Best BLM Camping, Best Free Camping, Best RV Parks 2020, Best State Park Campgrounds 2020, Best County Park Campgrounds 2020, Best City Park Campgrounds 2020, Best RV Parks, Best State Park Campgrounds, Best County Park Campgrounds and Best City Park Campgrounds. The site also includes a list of best camping of 2020 by state.

**THINK US COVID** mandates are unreasonable? A new law adopted by the British Parliament restricts travel outside the country and charges a \$6,864.92 penalty to those who chose to violate the order. Under the law, which went into effect March 29, travelers can leave the United Kingdom without paying the fine only if they met at least one of 14 acceptable reasons. Those reasons include work or volunteer work that can't be done in the U.K., studying abroad, participating in legal proceedings, participating in competitive sports, purchasing or selling real estate, attending a wedding or children traveling to caretakers. Vacations are not considered acceptable reasons. The law could be in effect until mid-May if COVID numbers stay below a certain level. If they don't, the restrictions will expire by the end of June.

**BANKING ON A QUICK RETURN** to international travel now that vaccines against COVID-19 are readily available to everyone, United Airlines is adding three new direct flights for summer travel. Travel Pulse reported that, if approved, starting in July, United will offer new direct flights from Newark Liberty International Airport to Dubrovnik, Croatia; from Washington Dulles International Airport to Athens, Greece; and from Chicago O'Hare International Airport to Reykjavik, Iceland. If it gets government approval, United also plans to offer service three times weekly to Accra, Ghana from Washington Dulles beginning May 14; three times weekly service to Lagos, Nigeria from Washington Dulles later this year; and daily service to Johannesburg, South Africa from Newark beginning June 3.



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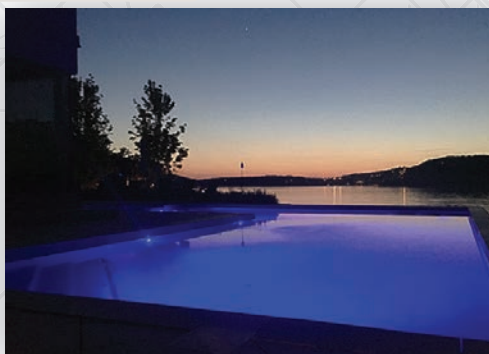


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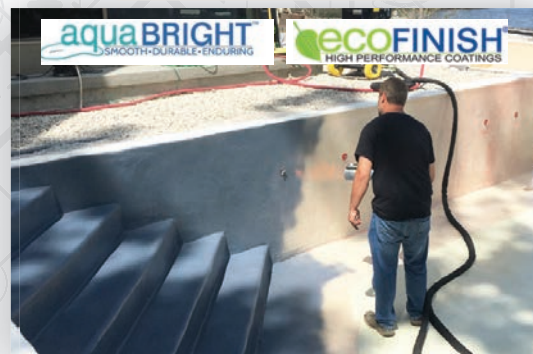
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# Midwest's favorite car show is back on track

Get ready for one massive show and a legendary weekend as the popular 33rd annual Lake of the Ozarks Magic Dragon Street Meet Nationals

Home order and concerns over COVID-19 delayed the show several months last year.

Organizers expect more than 1,000 exhibitors of all

ed to local organizations. The Muscle Car Giveaway winner will be announced at 5 p.m. Saturday on the Main Stage. The 50/50 raffle winner will

1. Only show vehicles will be allowed within the boundaries during that time to allow spectators to safely browse through the vehicles.

Residents who live within the car show perimeters will be allowed to enter and exit, but they will be required to show a "Resident Pass" to gain entry during show hours on Saturday. Residents should have already received their passes by mail. Those residents who did not receive a pass can pick one up at the Lake Area Chamber of Commerce, 1 Wilmore Lane in Lake Ozark. Vehicles without a pass will not be permitted in during Saturday's show hours.

Four areas of spectator parking will be available for car show attendees - in the large parking lot at the bottom of the Strip, below the dam, at Lake Ozark Christian Church and at Christ the King Lutheran Church. Handicap parking will be available in the Heritage School parking lot.

Shuttles will run from 8 a.m. to 7 p.m. with multi-passenger golf carts and shuttle buses. Shuttle stops will be located at

the top and bottom of the Strip and about mid-way.

Motorists who want to cross Bagnell Dam while the Strip is closed must use Valley Road. Otherwise, State Route 242 will allow easy access to the Osage Beach Parkway and Highway 54.

Face masks are welcome at the car show but are not required. Signs are posted on the Bagnell Dam Strip urging everyone to practice social distancing and multiple hand sanitizer stations have been provided by the city of Lake Ozark.

This year's show includes a few special features:

By popular demand, Bigfoot is coming back, but it's not the elusive creature that allegedly roams the backcountry. Instead, the Bigfoot monster truck will be on display near the top of the Strip.

Several lake-area schools will be participating in a pedal pull building contest, also near the top of the Strip. Students will build functional pedal pull vehicles from kits to be

*continues on page 16*

Photo courtesy of Sky View Photography



returns to its normal slot on the calendar. The car show, the only show that gives away a new muscle car, is set for Friday, April 30, through Sunday, May 2 on the Bagnell Dam Strip in Lake Ozark. The Stay-at-

makes, models and years of cars, trucks and motorcycles to show up and show off, so you won't want to miss it! The Lake Ozark Daybreak Rotary Club is giving away a 2021 Chevrolet Camaro with proceeds donat-

be announced at 5:30 p.m. For more information, check the club's Facebook page.

The Strip - from Henderson Road to Bagnell Dam - will be closed to normal traffic from 6 a.m. to 6 p.m. on Saturday, May

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### 5 Steps to Improve Your Website

Here are 5 steps to make your website better than 99% of websites!

#### Have Prominent Calls to Action All Over the Website.

You want to start with a very prominent call to action in the upper right-hand corner of your website, because the eye makes a Z from left to right when it scans a website initially.

Have another call to action in the space above the fold with your primary message. This is a strong call to action that will drive someone to do what you want them to do when you bought that ad to get them to your website in the first place. Throughout the website, you can't overdo the calls to action. If you're wanting them to contact you, get a free quote, whatever it is, you should have the opportunity to do so at every turn on your website.

#### Have a Very Clear Message.

What you instead should do is start thinking about the problem you solve in terms of the customer, how you solve it, and then what life looks like for the customer when you're done. It's the kind of message that talks about that's phrased in terms of what you do for the customer, the problem you solve, how you solve it and what life looks like after you have solved the problem.

#### How to Work With You.

This is another piece that most businesses will leave off their website. It's important because people want a roadmap. You want to guide them into what the experience looks like.

Example from our website: Step one is to fill out our quote request form. Step two, a customer service expert is going to contact you and talk with you about your project, outline the details, and get started. Step three is you are going to have the website of your dreams!



Sandy Waggett

#### Lead Magnet.

Make sure that you have a lead magnet on your website because people will not always take action to work with you on their first visit. A lead magnet offers them something of value that solves a problem, and then they give you an email address in exchange for that information. What makes that so valuable is that you're building a prospect list that you can nurture into customers over time.

The first visit to your website doesn't become an anonymous visit. Instead, you've captured information and you have the ability now to build that relationship, earn their trust, and then close the business over a series of contacts in the future.

#### Analytics.

Make sure you have Google Analytics installed on every page of your website. This will provide valuable information over time about how people got there, what they were searching for, what they did when they arrived, where they left, how they interacted with things on the website. You can then make improvements! Follow MSW Interactive Designs Twitter: @PutTheWebToWork Facebook: <http://Facebook.com/put-the-webtowork> Blog: <http://put-the-web-to-work.blogspot.com> Sandy Waggett, MSW Interactive Designs MSW Interactive Designs LLC ~ We put the web to work for you! 573-552-8403 [www.PutTheWebToWork.com](http://www.PutTheWebToWork.com)

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# Osage Beach new approach to attract police officers

By Nancy Zoellner

The city of Osage Beach needs to hire several police officers. However, according to City Administrator Jeana Woods, they've been having a hard time finding qualified applicants.

To address that, the city has adopted a new Police Officer Recruit program. According to a press release, the program will invest in the future of qualified candidates by sponsoring police officer recruits in a Missouri P.O.S.T. approved police academy and then hiring them as a fulltime officer after successful completion of the academy. The release said the city hopes to attract "successful individuals" - those who have "proven communication skills, demonstrated integrity, have a passion for service and caring for the community, and have taken initiative to gain higher education."

"We've been brainstorming the last few months about what we could do. We've had several positions open up - not just in the police department - but

that's been our biggest need. We know this has been practiced at other departments, so we thought we'd try it - think outside the box - and see what happens," Woods said, adding that the board of aldermen did not have to approve the plan because the money was available in the budget. "And they all knew we have been trying to hire people. They did vote to waive some of the restrictions on hiring relatives for temporary seasonal positions."

The starting salary for the police officer recruit position is \$30,000 annually, paid on an hourly basis with benefits. Upon completion of the law enforcement academy, which the city will pay for, and receiving P.O.S.T. certification, recruits will be promoted to the position of police officer. The starting salary is \$36,014 with a \$1.50 per hour shift differential pay, and uniforms are fully covered.

After graduation, new officers will be placed in a field training officer program for 12 weeks. From this point on,

officers work 12-hour shifts, 7 a.m. to 7 p.m. or 7 p.m. to 7 a.m. Days of the week are on a rotating basis weekly. Shift assignment is based on seniority after successfully completing the FTO program. Officers are expected to work weekends, holidays, etc. Overtime is earned after working 84 hours in a two-week pay period.

To be considered, candidates must

- Be 21 years old at the time of graduation from the police academy.
- Be a U.S. Citizen.
- Possess a high school diploma or GED from an accredited school.
- Possess/obtain a valid Missouri driver's license with a good record.
- Have no felony convictions.
- Sign the Police Officer Recruit Agreement. This agreement requires successful candidates of the Police Officer Recruit program to agree to work for the City of Osage Beach for 5 years from promotion to police officer.

For more information, re-

quirements, and how to apply visit <https://www.gov->

fied candidates; 65 percent of agencies reported having too



[ernmentjobs.com/careers/osagebeach/jobs/3054992/police-officerrecruit?pagetype=jobOpportunitiesJobs](https://www.gov-jobs.com/careers/osagebeach/jobs/3054992/police-officerrecruit?pagetype=jobOpportunitiesJobs).

The police department also has openings for dispatchers and a secretary.

Law enforcement agencies across the United States - not just in Osage Beach - are struggling to hire law enforcement officers. According to the results of a study conducted by the International Association of Chiefs of Police, 78 percent of agencies reported having difficulty in recruiting quali-

few candidates applying to be law enforcement officers; 50 percent of agencies reported having to change agency policies in order to increase the chances of gaining qualified applicants; and 25 percent of agencies reported having to reduce or eliminate certain agency services, units, or positions because of staffing difficulties.

There are approximately 18,000 law enforcement agencies in the United States. Those agencies employ more than 1 million people - 70 percent of which are sworn officers.

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# How to become a better, more competent leader

## Attend the Employment Law, Training & Development, Benefits and Wellness Conference

By Nancy Zoellner

Business owners and managers are facing challenges that were unheard of 20, 10 – even 5 years ago.

The #MeToo movement and continued rise in corporate wrongdoing claims has highlighted the importance of conducting prompt, thorough and ethical investigations of workplace misconduct. How should those investigations be handled?

The COVID-19 pandemic brought changes to the Missouri Workers' Compensation Law and how the emergency rule can affect Workers' Compensation claims. Are there best practices for businesses to follow to keep their employees safe and avoid claims?

"Diversity," "unconscious bias," and "privilege" have become "buzz words" in today's society. How should they be addressed in the workplace?

More than ever, employees are expressing their opinions on social media, in the clothes they wear to work, and what

they say to fellow employees at the workplace. When does freedom of speech end and business policies begin?

Now that medical marijuana dispensaries are operating, how can employers balance the medical rights of a patient against workplace safety?

It would be nearly impossible for one individual to research employment laws and find answers to every one of those questions – as well as the many others that are affecting business today. That is why it is important for business owners, managers, supervisors – anyone who sits in a leadership position over others – to attend the Missouri Employment Conference. Set for May 12, this year's conference featuring 16 different speakers will be virtual.

"The Missouri Employment Conference is the fastest growing conference of its kind. What makes it different than other conferences? We offer six different accreditations to professionals from all different industries," explained Nan Bo-

land, president of Missouri Employment Conference. "This conference offers professional development certifications to six different accreditations: Human Resource Certification Institute Credits (HRCI), Society for Human Resource Management Professional Development Credits (SHRM), Continuing Legal Education Credits (CLE), Continuing Professional Education Credits (CPE), Missouri Municipal Finance Officers Association Certification (MoMFOA) and American Society of Association Executives Credits (CAE)."

"Typically, most conferences offer training to a specific audience, such as human resource professionals. What we have found is all professionals are impacted by the legal changes happening in the world, all professionals need training and need to brush up their skills to effectively lead or manage a department – from a small office or a large organization. We invite all professionals from all industries to attend this conference and have the same opportunities for training in

employment law, leadership development, benefits, and wellness topics. You don't have to belong to any association."

Boland said about 50 percent of the attendees come to get their continuing education credits. The others come to learn how to communicate more effectively, to learn more about employment law, or to build a better understanding of training and development and employee benefits and wellness topics.

"Employment law seems to be changing almost daily lately and with COVID and all the challenges of bringing people back to work – all the different strategies and the different rules – this would be very beneficial to nearly every company big or small and every person who is in a management role," Boland said.

The registration fee will provide access to the entire virtual conference. The platform will be Zoom. Once registered, participants will get links to access the sessions, which will be presented in three different tracks simultaneously.

"We want to make this as interactive as we can even though it will be a virtual conference. The attendees will have access to the chat features as well as the question and-answer features so they will be able to interact with other participants as well as the speakers. In addition, several speakers will have polling questions which will be fun and keep the audience active and interactive," Boland explained.

The conference will also include a virtual networking social over the lunch hour, and it will be open to all who are registered. Some of the conference sponsors will also attend the social via Zoom and will be doing giveaways.

"We have some of the best employment law attorneys covering the most up to date legal changes as well as some of the best leadership training in all of Missouri and beyond," Boland said.

To learn more about the conference or to register, visit [missouriemploymentconference.com](http://missouriemploymentconference.com). Registrations must be completed by midnight May 11.



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## A Matter of Trust

### Should You Use Your Retirement Savings to Pay for Your Child's College?



**Bart Schulte, MBA, CWS®**

*Vice Pres. & Portfolio Manager*  
the case with retirement accounts. For example, a 401(k) plan can only be contributed to through salary deferral.

#### Retirement account rules can be complicated

The IRS permits penalty-free, early distributions to be taken from IRAs for the purpose of qualified higher education expenses. When a distribution is taken from a traditional IRA or Roth IRA to pay for college before age 59 and a half, you are generally exempt from the 10% early withdrawal penalty. However, if an early withdrawal of earnings is taken from a Roth IRA, or any early withdrawal from a traditional IRA, taxes would be due.

#### Prioritizing retirement savings

Many people need to prepare to live off of their retirement savings for 20 to 30 years or more, since longevity is on the rise. That being said, there is always an option to borrow money to finance the cost of college. There is no such thing as a retirement loan. Therefore, that is why it is often recommended to prioritize retirement savings before college expenses.

There are obvious complexities when saving for college and determining where to draw the appropriate funds from. This makes it all the more important to work with your tax professional and your trusted financial advisor on this journey. This will allow you to spend more time watching your children grow, and less time worrying about how to pay for their bright, and prosperous future. Contact Bart Schulte today at (573) 634-1261 or at [bart.schulte@centraltrust.net](mailto:bart.schulte@centraltrust.net).

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

It's that time of year again when many parents are proudly watching their children walk across the stage to receive their diplomas as they graduate to the next chapter in their lives, but did you know that the average cost for a college undergraduate degree is now around \$25,000 per year? That equates to about \$100,000 for a four-year degree. Now, fast forward 18 years, assuming a 6% percent inflation rate, and that same four-year degree now costs \$264,000. This makes it easy to understand why college education expenses are at the forefront of many people's minds.

Some people choose to concentrate all their efforts on maximizing their retirement savings and then drawing on these funds for college expenses. However, if college tuition is paid for out of a retirement account over several years, it's almost impossible to predict what will be in the retirement account after a child completes college. This could cause a severe retirement savings shortfall, and lumping college savings and retirement together in this manner can cause confusion. To help increase the odds of achieving both of these goals, financial planning professionals often suggest establishing dedicated college savings accounts.

#### Maximizing tax advantages

There are several different types of college savings accounts. Each type offers tax benefits that help make it easier to save for college while possibly reducing the tax burden.

With 529 college savings plans and Coverdell Education Savings Accounts (ESAs), any withdrawal(s) taken to pay for qualified higher education expenses; such as tuition, fees, and room and board, are free from federal income taxes. Many states also offer additional tax benefits to residents who use their home state's 529 plans. Another advantage of a dedicated college savings account is that it is relatively simple for gifts from family, friends or others to be deposited directly into the account. This is not usually





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— Matt Evans,  
Building Systems Analyst with Newport Ventures and Propane Project of the Year Judge

Thank you to all those involved in making this project a success. Learn more about this project at [propanehomepro.com](http://propanehomepro.com).

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## Managing Rental Property

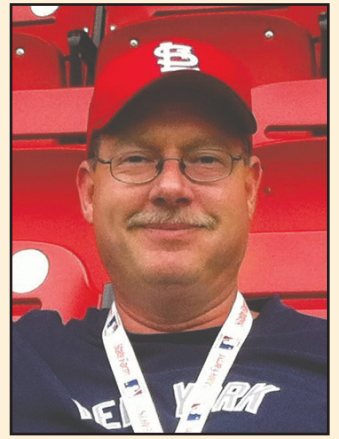
### What's Up Dock?

One of the more frequent questions that I get, is just how important is a boat dock or a boat slip when it comes to your vacation rental property? The answer to that question is best answered with another question, "How many vacation renters are bringing or renting a boat while they are here at the Lake?" Once you have the answer to that question, you will realize the true value of having a boat slip available.

These days we usually don't accept a home or condo without a boat slip onto our rental program. About 25% of all our renters that rent a condo and closer to 50% of those that rent a home bring a boat. So, if your home or condo doesn't have a boat slip, you are reducing your pool of available renters by 25% to 50%. In addition, many of our guests rent a boat for a day or two and need a place to park it overnight. Last year 40% of all rentals between Memorial Day and Labor either brought or rented a boat during their stay.

It is even more important that a rental home have a dock with a boat slip. And the bigger the home the bigger your dock should be and the more boat slips you will need. Bigger homes are usually rented by a couple of families or a group of people that many times are bringing more than one boat. Our history shows that large homes with two or more slips rent better than those homes that only have one boat slip available.

Size is also a factor. Most of the older homes and condos have boat slips in the 10' x 24' range. On today's lake that is pretty small,



**Russell Burdette**

especially when the boats keep getting bigger and bigger. You can put a smaller boat in a big slip but you cannot put a bigger boat in a small slip. I would recommend that you try to have a slip in the 12' x 32' or 12' x 36' range just to be safe and again to maximize your rental opportunities.

Another question I am frequently asked is if the slip should have a lift or not. The best answer is that you should avoid having a lift in the slip. Lifts are set up for a specific boat and unless the renter has the same size, weight and hull style you could end up with damage to the lift or even the boat. Ensure that you have proper padding and tie downs while instructing your renter that a properly tied boat should be fine unless you have very, very rough water.

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](mailto:russell@yourlakevacation.com).

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# Be safe on the Lake – attend Water Safety Seminar

By Nancy Zoellner

The Lake of the Ozarks Water Safety Council was formed in 2007 to promote water safety at Lake of the Ozarks. They initially met that goal by building awareness of the importance of wearing life jackets and designating sober captains. Three years ago, they decided to take their message to the public on a larger scale and organized a Water Safety Seminar.

According to organizers, 65 people attended that first event. They expect 150 or more at this year's seminar, which will be held Saturday, May 15 in Paradise B Meeting Room at Margaritaville Lake Resort (formerly Tan-Tar-A) in Osage Beach. It will kick off at 8 a.m. with a continental breakfast; the program will begin at 8:30.

"This seminar is for people who are new to the Lake, who are new to boating or maybe have boated for a while but want a refresher course, or people who just want to be 'in the know' while recreating on the Lake of the Ozarks. And that's what we're all about. Our mission is simple - we want to keep

our Lake safe. We feel this is a good way to help accomplish that," said Bob May, co-chair of the Water Safety Council.

In addition to the speakers, the Missouri State Water Patrol, the U.S. Coast Guard, Tugboat U.S., and the Lake Ozark Fire Protection District will all be

Ozarks

- Mike Kenagy – Lake of the Ozarks Marine Dealers Association

- Jeremy Anderson, Big Thunder Marine – Performance boat safety on Lake of the Ozarks

- The Brian and Nathan Keese Story – Hear from Ca-

- Lake Regional Health System – If an accident occurs on the water this is what you need to know.

- Hazards on the water – James Dill, Lake West EMS What to look for and how to be prepared.

- Electrical Hazards – Mi-

Ozarks – Whether a boat breakdown, out of gas or an emergency situation, learn the steps on who to call and the response on the water.

May said because they want to allow plenty of time for interaction, the speakers will only be talking about 15 minutes each session. The rest of the time will be left open for discussion and questions. A lengthy question and answer session covering the entire seminar will wrap up the day.

The seminar is free but advance registration is required because seating is limited. Register online at [lozwatersafetycouncil.com](http://lozwatersafetycouncil.com).

The Water Safety Council is still looking for vendors who want to help promote water and boating safety. More information is available on the registration link or you can contact Water Safety Council Marketing Chair Doug Beck by phone at 573-216-8141 or email [info@lozwatersafetycouncil.com](mailto:info@lozwatersafetycouncil.com).

Margaritaville will be providing special room rates for those who need overnight lodging. Call 573-348-3131.



at the docks just north of Margaritaville's gas dock to answer questions and to display and discuss their boats.

The speakers and topics to be covered during the seminar include:

- United States Coast Guard/ Missouri Water Patrol - Responsibilities on the Lake of the

milla Molica, wife and mother to Brian and Nathan who lost their lives on a Missouri waterway and how this loss is saving lives today.

- On the Water – Life Jackets Are For Everyone – A personal account by Darin Keim of how a lifejacket could have saved his friend's life.

chael Boyd, LOZ Association of Electrical Contractors Be aware of electrical hazards on shore and on a dock and the steps to resolve them.

- Emergency Water Assistance with Chief Mark Amsinger, Lake Ozark Fire Protection District; and Capt. Travis Coleman, Tow Boat, Lake of the

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# The Lake's open so the show must go on

By Nancy Zoellner

As COVID spread throughout the world last year, the number of reported cases skyrocketed, and stay-at-home orders were issued, most national touring bands found that it wouldn't be economically feasible to perform, and they cancelled or postponed performance dates until 2021.

This year everyone is singing a different song.

As the number of cases and deaths continue to drop and the average number of daily COVID-19 vaccinations given nationwide continue to rise, venues at Lake of the Ozarks announced that live music would back this summer. Whatever your musical taste, those venues will be serving up a selection of artists that should make everyone happy.

If everything goes as planned, from May to September Ozarks Amphitheater will host 15 concerts as well as the Missouri Symphony Orchestra and the Crossover Christian Music festival.

"It's an exciting year for us

and the names we're bringing in this year are adding to the excitement," said Mary Kay Von Brendel, director of operations at Ozarks Amphitheater. "We've been working for several years to be able to bring them to our venue and now it's

happening. It's giving us the opportunity to prove ourselves in the industry and to bring even bigger artists down the road."

Their season will kick off May 22 with Aaron Lewis, who is known for his outlaw coun-

try tunes.

Big names like REO Speedwagon, Three Dog Night and Styx will also be performing at Ozarks Amphitheater this season. Three Dog Night and REO Speedwagon were two of the acts that were booked for

the 2020 concert season, then rescheduled.

For those who might still be wary about crowds, seating arrangements will allow concertgoers to choose the level of social distancing they are

*continues next page*





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*continued from previous page*  
comfortable with. The first tier will not offer any socially distancing options. However, the second tier will, by leaving every other row empty. In addition, seating will be sold in "pods," allowing concertgoers to sit with friends or family but be socially distanced from others.

"We took the fence down so the entire amphitheater – all 10,252 seats – will be in rotation this year," Von Brendel said, adding that premium seating, which includes table service and close-in parking, will also be available. "Concessions as well as additional points-of-sale will be open to make it convenient for our guests. We're still discussing what our new menu offerings will be. We're always looking to improve."

The current schedule is included below but check their Facebook page for changes or additions.

The Regalia Hotel and Conference Center will also be rocking all summer long – and their concerts will also be held outdoors, but with a twist. Performers will be on a stage next to the Hippopotamus, the Lake's largest swim-up bar, and concertgoers are invited to bring their swimwear.

Beatles fans won't want to miss the Liverpool Legends, who will be playing the weekend of May 14 and 15 at the Regalia. Memorial Day is bringing an assortment of acts to town. Sister Hazel and Everclear will be performing May 28 and Travis Twitt will be on stage May 29.

Other acts include "One of Hip-Hop's most technically advanced wordsmiths," and Yonder Mountain String Band, a jam-band bluegrass group.

Shady and Lazy Gators will also be holding dozens of concerts this summer. Their current schedule is also listed below. The Backwater Jack's Amphitheater is looking at a late July/early August opening. However, according to Andy Prewitt, they haven't started booking bands yet because they "don't have a finish date on the amphitheater and the weather keeps delaying the concrete pour."

High Tide at Redhead Lakeside Grill has five concerts scheduled this summer. However, as of deadline for this issue of the Lake of the Ozarks Business Journal, they could

announce only one – country artist Adam Doleac, who will be performing May 28. For more information, visit the website Hightidepool.com.

#### **Ozarks Amphitheater Concert Schedule**

May 22 Aaron Lewis

June 11 Lee Brice w/ Lainey Wilson

June 19 Jamey Johnson w/ Whiskey Myers

June 25 Rodney Carrington

June 26 Styx w/ Collective Soul

June 27 Missouri Symphony Orchestra

July 4 REO Speedwagon

July 9 Jon Pardi

August 11 Shinedown w/ Special Guest Pop Evil

August 20 ~22 Crossover Music Festival

September 3 Brantley Gilbert

September 17 Three Dog Night

September 25 Pumpkin Chunkin Palooza

October 2 The Avett Brothers

Shinedown performing at 8 p.m.

Wednesday, August 11, 2021

Brantley Gilbert 6:45 p.m. September 3

#### **Lazy Gator 2021 Concert Series**

22-May-21 Coffey Anderson

4-Jun-21 Colt Ford

5-Jun-21 Parmalee

25-Jun-21 Dr Z, Prince Tribute Band

26-Jun-21 Lanco

2-Jul-21 Easton Corbin

10-Jul-21 Randy Rodgers Band

16-Jul-21 Granger Smith

23-Jul-21 David Lee Murphy

20-Aug-21 Casey Donahue

21-Aug-21 The Urge

28-Aug-21 Paul Oakenfold

17-Sep-21 Jackly

#### **Shady Gator Epic Summer Concerts**

May 28 - 30 Platinum Rock Legends

June 4 & 5 – Rough Ryders

June 6 – Nace Brothers

June 11 – 13 – Madd Hoss Jackson

June 20 - Chubby Carrier & the Bayou Swamp Band

June 25 & 26 – Well Hungarians

July 1-4 – Platinum Rock Legends

July 9-11 - Dr. Zhivegas

July 18 – Nace Brothers

July 23 & 24 – Dr. Zhivegas

July 25 - Chubby Carrier & the Bayou Swamp Band

July 30-Aug. 1 – Well Hungarians

Aug. 6 & 7 – Dr. Zhivegas

Aug. 8 – Nace Brothers

Aug. 13-15 – Well Hungarians

Aug. 27 & 28 – Platinum Rock Legends

Sept. 3-5 – Well Hungarians

#### **Aquapalooza July 17 Lineup**

Madd Hoss Jackson

Dirt Road Addiction

Trixie Delight

Dr. Zhivegas – Yacht Rock Tour



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# Midwest's favorite car show

*continued from page 4*

displayed and judged. There won't be actual pedal pulling.

ered concourse judging. The award ceremony will take place 1 p.m. Sunday at the



## Magic Dragon Street Meet Hours

Participants can register at Mt. Carmel Baptist Church, located at 755 Bagnell Dam Blvd., from noon to 5 p.m. on Thursday, April 29; from 6 a.m. to 8 p.m. Friday, April 30; and from 8 a.m. to 6 p.m. Saturday, May 1.

Vehicles will be on display from 5 to 10 p.m. Friday, April 30; from 8 a.m. to 7 p.m. Saturday, May 1; and from 8 a.m. to 1 p.m. Sunday, May 2. Pedal cars will be judged at 5:30 p.m. on the main stage.

Vehicles will be judged on Sunday. Judged vehicle parking only is from 9 to 11 a.m. Vehicles to be judged must be in designated area no later than 9 a.m. Non-judged parking opens at 9:30 a.m.

Judging criteria will include such things as paint, graphics, wheels, "everything under the hood," and vehicle interior. Judging will be done by a team of volunteers and is not consid-

## Ozark Live Stage.

· One first place award will be presented to the highest score in each vehicle class.

· One second place award will be presented to the second highest score in each class (contingent on at least 5 vehicles participating per class.)

· The Best of Show award will be presented to the vehicle with the highest overall score.

## How the car show got its name

Some say that the Lake of the Ozarks, which is over 90 miles long, looks like a big dragon from the air as it winds through the central Missouri hills. Several years ago, it became known as "The Land of the Magic Dragon". At the first car show in 1987, the name "Magic Dragon" was used and it has stayed with to this very day.

For up-to-date information, click on [www.magicdragon-carshow.com](http://www.magicdragon-carshow.com).

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# How to make writing a business plan less intimidating

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Writing a business plan is one of many important steps an owner needs to take before launching a new business. There is no shortage of entrepreneurs who feel that writing a business plan is an intimidating task. Many of those same entrepreneurs, however, are likely to agree that their plan played a major role in their ability to launch and sustain a profitable business.

A business plan isn't about the document itself, but rather the discovery process you use to create it. Business plans can be tackled in a number of different ways, but all should go after the same result – to clearly demonstrate the viability of your business to generate revenue and turn a profit. Your plan needs to state the business case for the business itself, discuss marketplace, financials, SWOT analysis, and much more. It's a lot to think about.

Too often owners decide to jump right in rather than take the time to properly plan. The benefits of planning – and the investment in the time it takes to write the plan – are invaluable in the end. Thinking through your start-up costs and revenue projections ahead of time, for example, will help you make the types of decisions that could be the difference between your business losing money or generating a profit.

When you're ready to start

your business plan, create manageable goals and hold yourself accountable for meeting deadlines.

The easiest way to get started is to create a task list with manageable goals and deadlines. Here are some tips to make writing a business plan less intimidating and easier to accomplish.

## 1. Don't Attempt to Write Your Plan All at Once

Break up your plan into smaller sections and tackle each section one at a time. A great way to work through a business plan is to first create an outline. This will naturally create a guide for you to build from and keep your plan well-organized so you avoid feeling overwhelmed.

## 2. Schedule Time to Write

Schedule time to work on your plan. Get out your calendar and block out time each week to write. When you create a schedule and stick with it, you'll complete your plan faster and be ready to launch sooner.

## 3. Use Technology and Other Resources to Your Advantage

There are plenty of online tools and templates available, many free, that you can utilize as you start your business plan. Using a template is a great way to create your plan's outline and get started. SCORE offers a range of business planning templates for download that can give you a head start.

## 4. Get Feedback Along the Way

Ask trusted mentors and other partners to read through your plan as you go. They may offer suggestions on how to improve or clarify sections of the plan.

Writing a business plan can be an intimidating task. But, with the right approach and support, your plan will give you more clarity into and validation of your business concept than just about any other tool. Developing a business plan takes consistent effort and dedication. You can make the writing and planning process easier and far less intimidating with a SCORE mentor by your side.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

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# As the Lake Churns Hot Seller's Market



Real Estate and Lake News  
with C. Michael Elliott

You don't need me to tell you that it's a HOT seller's market or that property values have doubled and then some this year. I think that information is glaring at you from every media source available.

As I write this as the end of April, there are currently about 1200 properties on the market in the Lake of the Ozarks and Bagnell Dam area multiple listing system. This number includes all homes, on and off water, condos, lots, farms, and acreages. There have been almost that number of properties sold and closed so far this year. We also have just under 1,000 agents in our local MLS with hundreds of agents who primarily work other areas also working the lake market.

I see a lot of information talking about whether now is the time to sell or buy. There are so many variables to this answer depending on everything from how you plan to use the property to what level of risk you are comfortable with.

Almost all properties, and especially homes and condos, are receiving multiple offers. Some things to keep in mind as a buyer. You need to be in a position to move quickly when a property becomes available. If you aren't located at the lake full time, develop a relationship with a broker that you can count on. You need a broker who will be able to visit a new listing as soon as it hits the market, tell you if it will suit your needs and give you a video walk through. Even better, is a broker who will let you know as soon as a suitable property becomes available AND one who will seek out property not on the market or for sale by owner for you.

You will need to be pre-approved for financing or have the ability to pay cash in order to compete with today's offers. Depending on the property, you may need to make an offer considerably above the asking price. While you need to be able to make a strong offer, I urge you to be cautious about giving up your rights to inspections and appraisals. It's easy to get carried away with winning the bidding war. An

experienced real estate broker can help you stay calm and make rational long-term decisions.

If you are considering selling your lake property, you are definitely in the driver's seat. Prior to accepting offers, setting the asking price and how you initially present your property to the market still matters and can make a big difference in your final sale price. If you need to purchase another property, you should research your options before deciding to sell.

Some properties are receiving as many as twenty offers. This is a great position to be in but can bring a lot of confusion in deciding which offer to accept. Highest price seems like the obvious choice but there are many other factors to consider. Various contingencies, closing dates, items included in the sale and buyers financing are a few of the items that you will need to weigh out. A buyer might make a cash offer, but your broker should verify that they have the funds to bring to the closing table or you could be starting over at square one. With the amount of ready buyers, it's a great idea to have a backup offer in place in case the first buyer is unable to complete the purchase.

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. 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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.

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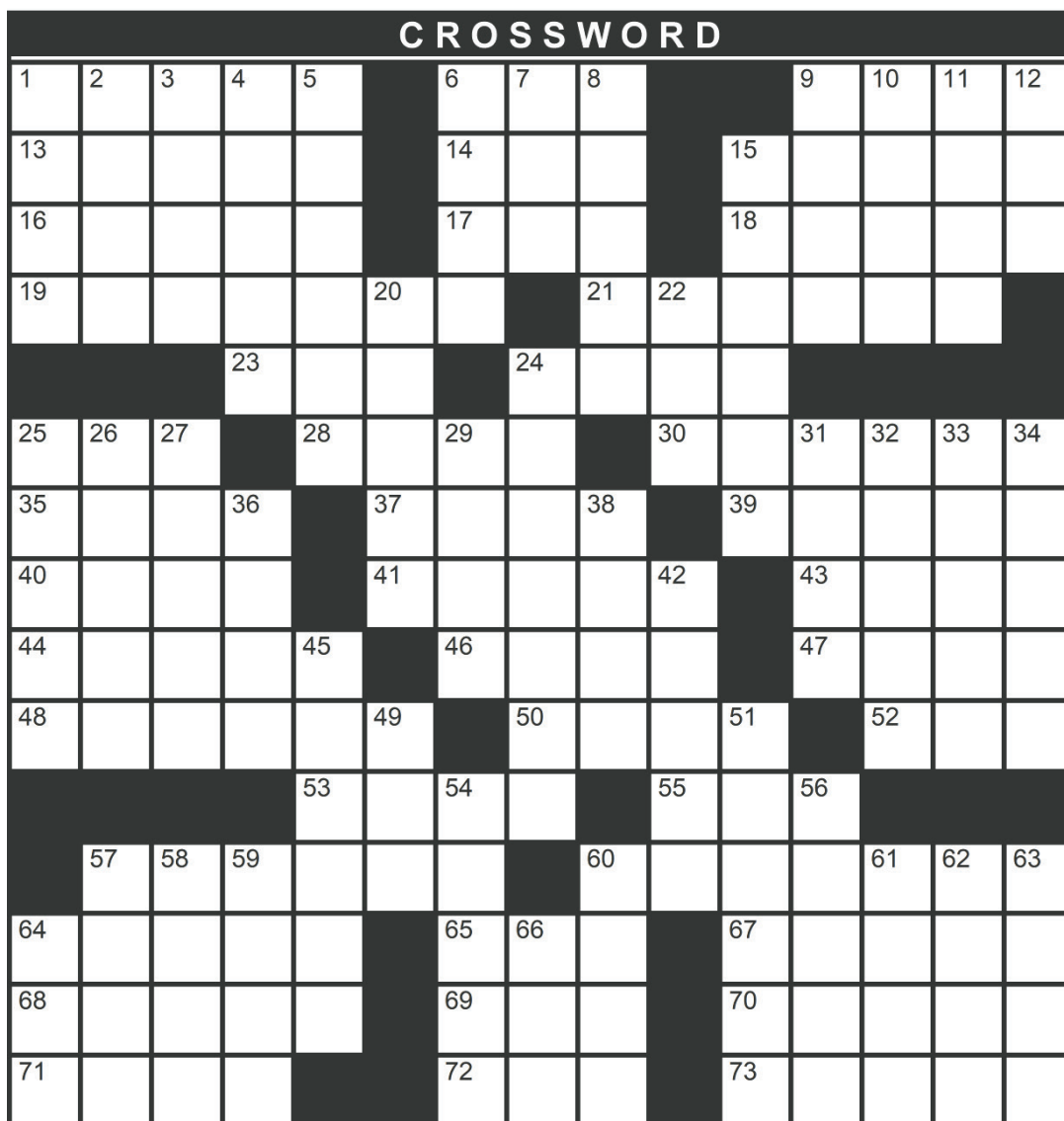
# Crossword Puzzle

## THEME: FICTIONAL MOTHERS ACROSS

1. Build a collection
6. Economic measure acronym
9. \*Beverly Goldberg's schmoopie
13. Use an épée
14. Neither here \_\_\_\_ there
15. Tall ancient monument
16. Daisy-like bloom
17. Much of it about nothing?
18. Commotions
19. \*She's 'Bow' to Dre in TV sitcom "Blackish"
21. \*Mother to Jo, Meg, Amy and Beth March in novel and movie
23. Before tac
24. Ripped
25. Part of Super Bowl entertainment, pl.
28. Homesteader's measure
30. \*"Game of Thrones" Lannister and mother to Joffrey, Myrcella and Tommen
35. Douses
37. Adjutant
39. Article of faith
40. Genuflecting joint
41. \*TV mother to Alexis and David, "friend" to Jocelyn Schitt
43. "Will be," as sung by Doris Day
44. Perform in a play
46. Load sixteen tons, e.g.
47. Peacock's pride
48. \*Mowgli's adoptive mother
50. Apartment
52. Skeleton in a lock
53. Part of a jousting outfit
55. Spelling competition
57. \*Mother to Carlton in "The Fresh Prince of Bel-Air"
60. "Well, I'm a-standin' on a corner in \_\_\_\_, Arizona," from the Eagles "Take it Easy"
64. Country's LeAnn \_\_\_\_
65. Hoover's agency acronym
67. Piano practice piece, e.g.
68. Church song
69. What Usain Bolt did
70. Poisonous substance
71. \*Wife to Papa, mother to Baby
72. Sum it up
73. Go on a buying spree

## Solution page 16 DOWN

1. Way, way off
2. \_\_\_\_ Verde National Park
3. Naysayer's favorite prefix?
4. What bloodhound is after
5. Croatia's neighbor
6. Nibble away
7. Affirmative action
8. Movie trailer, e.g.
9. Elementary particle
10. \*Claire Dunphy and Mitchell Pritchett's mother
11. Soothing lotion ingredient
12. Bell and Barker, e.g.
15. Christopher Kimball's "Milk \_\_\_\_"
20. \_\_\_\_'s razor
22. Part of a circle
24. Tiresome
25. Questioner
26. \*"Mamma Mia!" mamma
27. Do this or forever hold your peace
29. '80s band "Quiet \_\_\_\_"
31. Catch one's breath
32. \_\_\_\_ a peak
33. Bone-chilling
34. Europe's "boot"
36. Short for seconds
38. \*She played Ricky Schroder's stepmom on "Silver Spoons"
42. Defendant's excuse
45. Religious belief
49. \_\_\_\_ Khan
51. Plural of #39 Across
54. Below, prefix
56. Impede
57. "Everywhere you want to be" credit card
58. Muslim holy man
59. Plural of velum
60. \*Ellen, Scarlett's mother in "Gone with the \_\_\_\_"
61. Like the best accommodations
62. War god in Norse mythology
63. Make one's way
64. Dashboard acronym
66. \*Kunis, Hahn and Bell as "\_\_\_\_ Moms"



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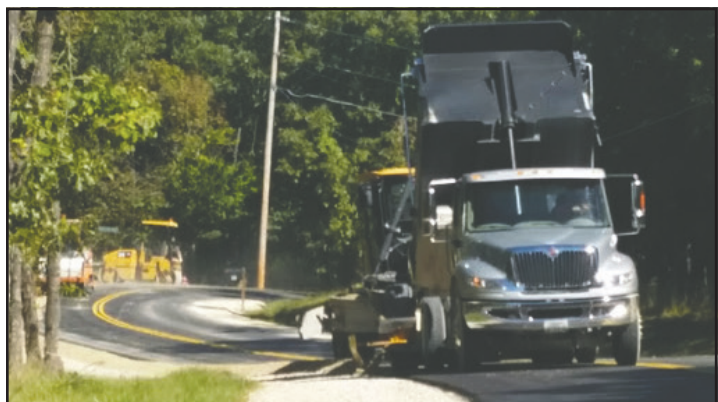
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# Voters overwhelmingly approve road levy extension



By Nancy Zoellner

It was clear. With 396 “Yes” votes cast and just 49 “Nos,” the residents of Horseshoe Bend want to keep the Horseshoe Bend Special Road District (HBSRD) operating as it has been for almost six decades.

Formed in 1962, the road district covers all public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. While the roads on Horseshoe Bend are all Camden County roads, the district has all maintenance responsibility. Currently, there are about 170 miles in the system. Street signs with white lettering and a green background indicate the road is a county road and maintained by the HBSRD. Signs with green lettering and a white background indicate the road is private and not maintained by the road district.

The district also built and maintains a system of hiking and biking trails. Construction of the trails within the Village of Four Seasons was funded by the Village. Existing trails outside the Village were funded by the Lodge of Four Seasons.

The HBSRD is governed by a board of three commissioners: Jerry Jackson, who serves as president; Ron Tussey, vice president; and Kent Spangler, treasurer. Tussey, the only person running for the seat, was just reelected for another three-year term with 393 votes.

Funding is primarily from a tax levy of .35 per hundred, which must be renewed by the voters every four years. On a home with a market value of \$200,000, the tax is \$133 annually or \$11.08 per month. According to the Camden County Assessor's Office, that amount is derived by first finding the assessed value, which is done by

multiplying the market value by 19 percent. On a \$200,000 home that would be \$38,000. Next, that assessed value is divided by 100 – which, in this case, would come to \$380 – then multiplied by the amount of the levy of 35 cents.

“We always feel pretty confident that the voters will continue the tax, but we worry that the ones who want it will just assume that it will pass, and the ones who don't want to pay it will get out and vote ‘No,’” said HBSRD Superintendent Kevin Luttrell.

A realtor who asked not to be identified for fear of being accused of “playing favorites,” said she feels that in addition to the “neighborhood feel” of Horseshoe Bend, the roads increase property values and are a huge selling point. “They're are always well-maintained, the grass is neatly cut in the summer and in the winter, the snow removal is - hands down - the best!”

According to Luttrell, the grass cutting, which is a continuous project, just started the last week in April.

“It takes about four weeks to cut along every road so when he finishes with the last street, he pretty much starts over at the beginning,” he said, adding that in addition to maintaining the roads, crews also regularly handle things like culvert replacement and tree trimming so trees don't “umbrella” the roads. “If we didn't, in an ice storm, we'd have roads blocked with limbs. We also want sunlight to hit the pavement when we can get it.”

To keep the roads in good condition, the district establishes an annual road resurfacing schedule. This year's resurfacing schedule will cover: Carol Road, Osage Road, Osage Court, Apache Road, Windjammer Es-

tates Drive, Tidewater Court, Lakeshore Drive, Pointe Court, Sioux Road and Mohawk Court.

Luttrell said prep work – filling the shoulders and milling the intersections, which is done inhouse to save a money – will start the week of June 7. Paving is set to begin the third week of June, weather permitting.

Those who live on or who regularly travel Horseshoe Bend can sign up for automated road condition text alerts that will advise subscribers of the weekly schedule. Sign up on the website at [hbsrd.org](http://hbsrd.org).

The district currently employs nine road crew members, which includes Luttrell, one parttime office worker and one fulltime office manager, who also handles the Adopt-A-Road program. That program encourages individuals, families, groups or businesses to adopt sections of the roadway and then periodically pick up trash on those sections.

Office Manager Sarah Amsinger said several people have informally adopted their road and pick up trash while they're walking. However, for those who “officially” adopt a road by completing the application and agreeing to the safety guidelines, the HBSRD will post signs at the beginning and end of the section to recognize them or their group. Most of the main thoroughfares have been adopted by the 17 different groups enrolled in the program, however, there are still many more roads available.

Amsinger said they ask people to agree to pick up trash three times a year before the major holidays – Memorial Day, Fourth of July and Labor Day – so it looks nice for “company,” but participants are not limited to those times. The road district provides heavy duty trash bags free of charge and will pick the bags up after they're filled, if they're left alongside the road.

For more information on the program stop by the office at 134 Verbena Road during normal business hours or call 573-365-2832. Those who are interested in learning more about the district can attend the board meetings, which are held at 10 a.m. the second Thursday of every month at the district office, located at 134 Verbena Road.

## “Insurance Talk”

with Nick Brenizer of Golden Rule Insurance

### How to Keep Your Work Comp Premiums Down

Workers' compensation fraud can be very costly for small- to mid-sized businesses. Many businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company's experience rating, which results in higher workers compensation premiums.

One thing that people may not realize is that larger contracts may require you to have a lower “E-mod” or Experience Modification. Some contracts that you may be bidding on may make you have a 1.0 or lower E-mod to even bid on the job and it may even be lower than that. Workers' compensation claim fraud can occur when an employee is injured outside of work, but claims it happened at work to collect benefits.

It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While worker's compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction.

**Here are a few ways to reduce the risk of workers compensation fraud:**

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing— Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety policies.
- Educate employees—Help them understand the costs of claims and



Nick Brenizer, AIP, RWCS

the impact on the business, including rising premiums and decreasing productivity.

- Adopt zero-tolerance— Make it clear that false claims will not be tolerated.

- Pay attention to employees— Listen to employee concerns and complaints. Show compassion and be empathetic.

**If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.**

- Train supervisors in proper and timely reporting procedures.
- Investigate and obtain the facts immediately.
- Beware of sketchy details or discrepancies.
- Be wary of Monday or late Friday injury claims.
- Obtain a list of red flags from your carrier.

It is important to remember that while any workers' compensation fraud is too much, most claims are estimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces. Reducing the number and amount of workers' compensation claims is the most effective way to cut your premiums.

By reporting promptly, implementing simple safety programs, and working with your insurance company, loss control is the best investment with greatest return on your money. These tips were furnished by the leading Workers' compensation insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company.

Nick Brenizer, has his RWCS & AIP designation and works for Golden Rule Insurance Agency in Osage Beach. His contact information is 573-348-1731 or at [Nick@goldenruleinsurance.com](mailto:Nick@goldenruleinsurance.com)



## Mortgage \$ense

### What's the Difference: Investment Property vs. Vacation Property

There are few things that compare to owning a second home at the Lake of the Ozarks. You have a prime place to vacation at your leisure, and the ability to rent it out for some investment income while you're not using it. But at what point does it become more of an investment property than a vacation property? Well, in this week's blog, I'm going to be discussing the difference between an investment home and a vacation home.

#### What is a Vacation Home?

First, it's important to understand what a vacation home is. A vacation home is an additional residential property that you purchase to live in part of the year. For a home to be considered a second/vacation home, it must be over 25 miles away from your primary residence (although this can vary between lenders). A vacation home also has a specific amount of days that it can be rented throughout the year to avoid being classified as an investment property. When it comes to the taxes, a vacation home must be rented out for fewer than 180 days throughout the year and must be occupied by you personally at least 14 days of the year to remain a second/vacation home.

#### What is an Investment Home?

As for an investment property, this is a property purchased with the intention of generating income. While you can stay in this home, but property must be rented out more than 180 days per year to be considered an investment property on your taxes. A property can also be considered an investment home if you intend to flip the property or utilize it as a commercial space.

#### How the Mortgage Differs

The types of mortgages will vary depending on your classification of home as well. Lenders are typically more lenient on the terms with lower qualification requirements for



second homes as opposed to investment properties. You'll find higher mortgage rates on investment homes than on second homes. Investment property loans typically require proof of more liquid reserves, as well as a higher down payment required. It should be noted that it is fraudulent to mislead your lender about the classification of your home. So, being upfront about your plans for the property is essential to your mortgage process as it will clearly be reflected on your tax returns.

So, when it comes to obtaining a mortgage at Lake of the Ozarks, these tips should help you choose the right mortgage to suit your needs as a homeowner. Understanding the difference between investment properties and vacation properties at Lake of the Ozarks can help you obtain the best possible results with your home. As always, I am here to assist you with all your mortgage needs and look forward to helping you achieve your dreams of living or investing at the Lake.

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## Have fun while helping build lifejacket safety awareness

By Nancy Zoellner

No matter where you work – on or off the water – you're being asked to wear your lifejacket to work on Friday, May 21 to help heighten awareness of the different lifejacket styles that are available and to demonstrate their comfort and versatility. You could be rewarded for your participation.

"The rules are pretty simple. We just ask you to take a selfie or have someone take a photo of you, your group or your pets wearing lifejackets, and then either post the photo on our Facebook page or email it to us," said Doug Beck, co-chair of Lake of

with Boat U.S. and the Camden County Health Department and we were able to get enough life jackets for every senator and representative to wear. On a break, they came down, put on the life jackets, and then posed for a photo on the capitol steps," May said. "It was just before Safe Boating Week and we made a big splash with that. We got national publicity through the National Safe Boating Council and several websites and news outlets picked up on it. We really got a good response."

To participate in this year's event, get a picture of the participants in their life jackets and

Officer Stacey Mosher and Bee Dampier at the Camden County Health Department developed a program for preschools and elementary schools in Camden County that taught on the importance of wearing life jackets and never swimming without a buddy, as well as how to be safe around the water.

The Water Safety Council developed a large stencil that said 'Life Jacket Zone' and with the help of the Water Patrol, volunteers used the stencils to spray that message on the walkways. May said unfortunately the paint didn't hold up as long as they had hoped so two



the Ozarks Water Safety Council. "Prizes – fun gift certificates – will be awarded for the Best Group Photo, the Best Individual Snapshot, and even for the Best Pet photo."

He said that since starting the program several years ago, they've received well over 100 entries. "It's something that people really have fun with it but it's really all about promoting safety around the water – and that could be in a swimming pool, the lake, a pond, a stream, a river – anywhere on the water."

A few years ago, the entire state legislature even got involved in the project. Bob May, who co-chairs the Water Safety Council with Beck explained how that came about.

"In 2017 or 2018 we worked

post the picture on the council's Facebook page at <https://www.facebook.com/LOTOWaterSafety/>. You can also email your picture to [info@lozwatersafetycouncil.com](mailto:info@lozwatersafetycouncil.com). Make sure you include the name of the group, individual, or pet.

"Your group or organization will also get a little publicity from your participation because, in addition to posting the photos on our Facebook page, we send them to the National Safe Boating Council. They might also show up on a local media site. It is a lot of fun and everyone has a lot of laughs posing for their photos but it's really all about safety. That's why we exist," May said.

The life jacket program is just one of several programs the council sponsors. Water Patrol

years ago they put the message on a smaller sign. The Lake of the Ozarks Marine Dealers Association and the Lake of the Ozarks Captains Association donated money to help get the program started. The council doesn't sell the signs but instead, asks for donations. They signs are available at the Camdenton Area Chamber of Commerce.

The Water Safety Council is currently working on a life jacket loaner program that would provide "loaner" life jackets at the state park public beaches for families who come without them. May said the children wear the jacket while they're swimming and when they're done, they return it to the rack "and everybody goes home safe."



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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## SOUTH BAGNELL LOSES THE FIGHT

The settlement of Lake Ozark came into this world amid chaos, noise, and controversy. Between January 1931 and January 1932 it grew at the west end of Bagnell Dam like a strip of roadside weeds on steroids. While the construction of Bagnell Dam was a well-planned and orderly project, Lake Ozark was born in a gold rush environment of men and women desperate to

take advantage of an awesome new Lake. The Great Depression was raging. Many of the new entrepreneurs had fled the bread lines and jobless realms of the cities to start a new life at a new Lake. They hoped tourists by the thousands would flock to their newly built emporiums for novelties and gifts, their gas stations, hotels, eateries, dancehalls, saloons, boat docks, marinas and shops selling bait and fishing equipment.

Main street was unpaved US Highway 54 and the developed area was less than three-quarters of a mile long.

The new town did not have a name. Various factions lobbied aggressively for their choice. The names put forth included: Lakeside, Lako, Lake Ozark, New Bagnell and South Bagnell. The faction favoring South Bagnell were among the loudest and formed the South Bagnell Chamber of Com-

merce. On the 4th of July the South Bagnell Chamber organized a huge celebration that included a water carnival featuring boats, swimming races, shows, rides and concessions.

New businesses on the new "Strip" who were strong supporters of the South Bagnell Chamber included Bruce's Ozark Inn (shown in the photo that accompanies this article, photographer unknown), Atteberry's Service Station, the White House Inn, George & Peggy's Shell Service Station, the Wayside Café, Harrison's Boat Dock and the Union Lunch Shop.

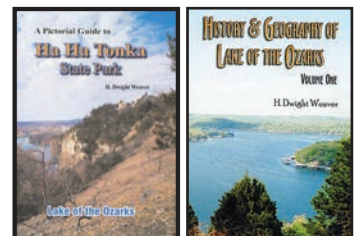
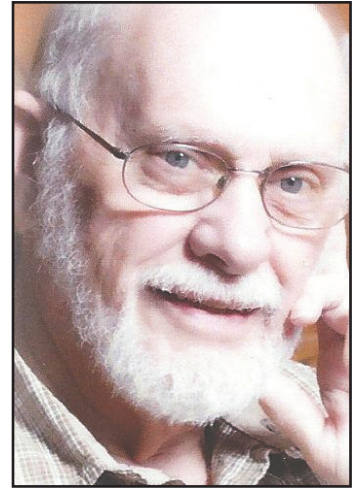
But alas, South Bagnell lost. The U.S. Postal Service and the new postmaster, Frank Andres, favored the name Lake Ozark and established the post office as such on Aug. 1, 1932, putting an end to all efforts to name the town something else. ■

*We present these past Glimpses in retrospect. Dwight passed away in late November, 2020.*

*This historical sketch is from the collection of H. Dwight Weaver and ran in October, 2011.*

*Weaver is the author of six books on the history of Lake of the Ozarks.*

*Visit his works at [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one online.*



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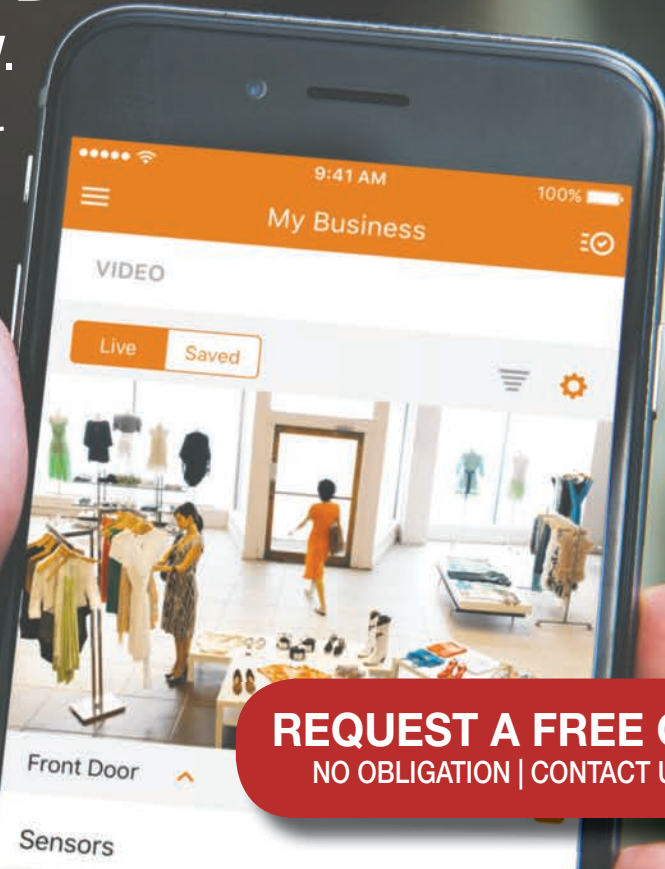
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