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NEWS IN BRIEF



## Sweet Smell of Success

Restaurateur sees fruits of his labor. Pg. 24



## Be Beary Careful

It's not Yogi and BooBoo in the woods. Pg. 9

## Be Help Until Help Arrives

New CERT classes forming now. Pg. 12



## Eyes on the Road

Distracted drivers pose danger to crews. Pg. 4



## Crossword

Fill in the blanks on: 19 Solution: 16

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 6

JUNE, 2021

# Summer season kicks off with in-water family fun and lots of excitement

By Nancy Zoellner

For 90 years, Lake of the Ozarks has been the Midwest's favorite spot to boat. With several events planned, 2021 is proving to be no exception.

The Lake Race Offshore Powerboat Race, which attracts some of the fastest and most powerful boats in the world, is set for the first weekend in June. This will be the seventh year for the race, which is sanctioned by the Offshore Powerboat Association and APBA.

The race, which will extend from Bagnell Dam up to the 4 Mile Marker, is set for June 5. The host location is the Neon Taco, located at the site of the former Beavers at the Dam. A couple events will let fans get a close-up and personal look at the sport.

A Racers Reception, which is open to the public, is set for 5 to 7 p.m. Thursday, June 3 on the Camden on the Lake Boardwalk. Activities will include a silent auction, appetizers, and a cash bar.

According to Lake Ozark City Administrator Dave Van Dee, a Street Party is set for from noon to 11 p.m. Friday, June 4, on the Bagnell Dam Strip. A section of The Strip from just below Balenger Road to Bagnell Dam will be closed to traffic and cordoned off for the consumption of alcohol offered by licensed bars/restaurants. This will allow attendees to take purchased alcoholic beverages with them as they walk around and look at the powerboat and Formula 1 race boats, the rigs

used to transport the boats and a multitude of accessories.

The rules will be much the as they were at similar functions:

- Everyone purchasing alcohol

• Anyone disrupting the activities may be removed from the event area.

There will be multiple shuttles available to transport people from

for 10:45 a.m. on the Summerset Dock Helipad at Neon Taco. Viewing can be from the Neon Taco deck, Lucky's Bar and Grill and Barstool Mountain. The National



One of the most fascinating aspects of the Lake Race is the method used to put the boats in the water. This pix was taken at the 2013 race.

in the event area must be 21.

• All persons purchasing alcohol must wear a wristband.

• The consumption of alcohol outside the event area will be prohibited except within the boundaries of establishments having a liquor license.

parking areas below Bagnell Dam and from other public and private areas.

Saturday's race action, which includes Formula 1, Tri Hull and Offshore -- will start with testing at 9 a.m.

Opening ceremonies are set

Anthem will be sung by Nashville recording artist Clayton Anderson. Former international boat racer and boat owner Dave Scott, also chairman emeritus of the Lake Race, is expected to attend as well.

continues on page 22

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## Armchair Pilot

By Nancy Zoellner

**A FLIER'S BAD TEMPER** cost her a vacation. During an American Airlines flight last month from Tokyo to Dallas Fort Worth, a woman became irate when the phone charger at her seat quit working. As flight attendants attempted to find the problem, she became belligerent, shoved, punched, and elbowed the attendants, then ran up the aisle and pounded on the flight deck door, demanding that someone resolve the issue. The woman, a Japanese citizen traveling with her mother to Cancun, was eventually handcuffed and the flight was diverted to Seattle. The FBI is investigating.

**JETBLUE ALSO EXPERIENCED** a passenger problem in May. During a flight from New York's JFK to San Francisco, a male passenger snorted cocaine in front of other passengers, grew increasingly aggressive, and brandished a knife. The man, who claimed he was Genghis Khan, also accused his seat mate of working with the CIA before sexually harassing her. The flight was diverted to Minneapolis-St. Paul International Airport and the man was removed from the plane by law enforcement.

**BAD BEHAVIOR ON BOARD** is becoming more prevalent, according to the Federal Aviation Administration (FAA). They typically deal with 100 to 150 cases of unruly passengers per year. However, in the first five months of 2021, the number topped 2,500, even though flights have not yet returned to pre-pandemic levels. Most of the problems were caused by passengers who refused to wear masks or drank too much alcohol - and those unruly passengers sank to new levels, assaulting and choking flight attendants and urinating and spitting on passengers. As a result, the FAA has adopted a zero-tolerance policy. Passengers who cause problems can face criminal charges, fines and lifetime bans from airlines. Fines had gone as high as \$35,000 but the FAA recently proposed a record-high \$52,500 penalty against a flyer accused of attempting to open the cockpit door during a flight and physically fighting with flight attendants on a flight from Honolulu to Seattle.

**IT'S NOT ALWAYS PASSENGERS** who act badly. Sometimes it's attendants. Such was the case when Delta Air Lines kicked a family off

a flight when they refused to give up a seat they had paid for and planned to use for their child's safety seat. The airline overbooked the flight and wanted the family to hold the child in their laps so they could put someone else in the seat. Attendants were videoed by the child's mother as she and her husband were told they would go to jail and their children would go into foster homes if they refused to comply. Both parents initially argued, then finally agreed to give up the seat, but instead, the family was forced off the plane and their seats were given to other travelers. Delta has since issued an apology and offered a refund and "other compensation."

**DELTA'S FLIGHT CREW** mistakes must have been few because, with a score of 860, the airline took top honors in the 2021 J.D. Power Airline Satisfaction Study. Southwest Airlines followed closely behind with 856 points and Alaska Airlines took third with 760 point. Passengers gave the high ratings for the airlines' increased performance during the pandemic - especially for dropping change fees and baggage fees for domestic flights. The airlines' policies of blocking off middle seats and cleaning protocols also made passengers happy, the survey showed. However, other surveys didn't reflect as kindly on pandemic performance. The 2021 Wichita State University Airline Quality Ratings reported that complaints increased last year by 400 percent - mostly due to the airlines' refund policies.

**TIRED OF MASKING UP?** You might want to consider delaying your vacation. Although the U.S. Centers for Disease Control (CDC) recently stated that those who were vaccinated could ditch the face covering, and the American Hotel and Lodging Association has recommended that its members ease mask requirements for those individuals, surveys show that many hotels are still asking guests to wear face coverings in public spaces. According to Flyer Talk, an online magazine focusing on travel, as of mid-May, Hilton Hotels, Hyatt Hotels, IHG, Marriott International and Wyndham Hotels still required guests at U.S.-based properties to follow the COVID-19 safety protocols.

**JUST FOR THE RECORD**, it's not illegal to require travelers - or anyone else - to provide proof of vaccination. Legal experts interviewed for a story in the Washington Post said the Health Insurance Portability and Ac-

countability Act of 1996 (HIPAA) Privacy Rule protects a person's identifying health information from being shared without their knowledge or consent by insurance providers, health-care clearinghouses, health-care providers, and their business associates. It does not prevent employers, business owners, schools - or any other entities - from asking about your health or asking if you've gotten the COVID-19 vaccine. What HIPAA does prevent is an airline calling the health care provider and asking for verification of vaccination.

**UNITED'S YOUR SHOT TO FLY** sweepstakes is offering a different approach to encouraging vaccinations. United Airlines recently announced that MileagePlus members who upload their vaccination card to their account by June 22 will be automatically entered for a chance to win big. According to the airline, five grand prize winners, selected randomly on July 1, will receive one year of free travel to any of its global destinations in any class of service for themselves and one companion traveling with them. In addition, 30 winners, selected randomly in June, will win a roundtrip flight for two in any class of service, anywhere United flies. For more information, visit <https://www.united.com/ual/en/us/fly/travel/your-shot-to-fly-sweepstakes.html>.

**TRAVELED MUCH?** Lego recently announced this summer it will be releasing a Lego Art World Map set that, at more than 3 feet wide, includes 11,695 pieces - more than any other set - and it includes pins so users can either mark places they've visited or hope to visit. According to Lego, users can also customize the look of the oceans, either sticking to instructions inspired by bathymetric mapping of the ocean floor or placing them in their own unique patterns. In a prepared release, Fiorella Groves, the creative lead for LEGO Art, said, "We know that our adult fans love to travel, but many haven't been able to do so for over a year now. We thought that there was no better way of helping explore the world while relaxing in the comfort of their home than by allowing them to build, rebuild, plan and reminisce through building." The set is priced at \$249.99 and also features a frame for hanging. It will be launched at Lego stores and on Lego's website June 1. It will be available at other retailers August 1.

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# Put the phone down, road crew lives matter too

By Nancy Zoellner

Brandon, a member of the Horseshoe Bend Special Road District crew, has been married 15 years. He and his wife have a 14-year-old son, an 11-year-old daughter and a 5-year-old daughter who will be starting school this fall. On his days off, he takes his 89-year-old grandma to the store and works with the rest of the family to keep her yard mowed. He also pastors a church in Iberia and his whole family is involved in that endeavor as well.

When Jeremy isn't working on roads, he's busy driving on them, helping coach his daughter's traveling softball team. He also takes care of his widowed mother and spends as much time as possible fishing and hunting with his son. Because he wants to be the best he can be at his job, he belongs to the Missouri Association of County Transportation Officials, a non-profit organization for county employees involved with surveying, design, construction or maintenance of county bridges and highways in Missouri.

Aaron, also a member of the HBSRD road crew, is a Horseshoe Bend resident, which makes it

convenient to get to work in the winter when snowy roads have to be plowed. He has been married

counts on family visits.

Dusty, 35, has worked for the road district for nearly 10 years.

ment.

In addition to working together at the road district, these men

them from doing that.

"The Parkway traffic is unbelievable this year. In fact, this is the worst it's ever been. And the biggest problem is distracted driving," he said. "One day I sat up at the traffic light at Duckhead Road and just watched cars as they stopped. I can guarantee you, seven out of 10 drivers had a cell phone in their hands because they were looking down."

Lt. Jim Elkin with the Camden County Sheriff's Office said accidents on Horseshoe Bend are up substantially over last year. From January through April 2021, they worked 23 accidents. During the same period in 2020, they worked 12.

Luttrell's road crews have also noticed an increase in distracted driving – unfortunately because they've had several near misses already this year. When the crew was striping Horseshoe Bend Parkway earlier this spring, they were nearly hit four different times.

Luttrell said because workers have had so many close calls, the district ordered a truck/trailer-mounted attenuator (TMA). The protective equipment is designed

*continues on page 16*



**The next time Horseshoe Bend Special Road District crews work the Parkway, they will be protected by a truck/trailer-mounted attenuator, which absorbs energy during rear-end crashes.**

13 years and he and his wife have six children and eight grandchildren. His hobbies are crappie fishing, hunting, camping, and when time allows, traveling to places where he can enjoy all those activities. He also has a mother-in-law in a senior living facility who

He and his wife have been married 14 years and they have three children. He's also very involved in his community. He is a member of the Iberia R-5 School District Board of Education and for the past seven years has volunteered with the Iberia Rural Fire Depart-

have something else in common. They all want to make it home to their families at the end of their shift.

However, Kevin Luttrell, superintendent of the road district, said they all worry more and more that a distracted driver might keep

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#### Understanding Social Proof

What the heck is Social Proof?

Social proof is the concept that  
people are more likely to follow the  
ideas, beliefs, and actions of the  
masses. Positive comments from con-  
sumers about you, your company, or  
your product are the "social proof"  
to society that what your business  
has to offer is liked by someone. That  
tells the reader of those comments it  
is very likely that they will like it too.

Most often, your business's first  
impression is the one that customers  
see online. People are Googling you  
and checking out your social media  
channels before they call you. The  
information they find helps them de-  
cide if they will make that call. Think  
about how you find the things you  
buy online...do you look at reviews?

Providing social proof about your  
business is crucial for finding and at-  
tracting new customers.

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##### #1 – Have an Engaging Social Media Presence

Sharing a variety of posts on  
popular social media channels that  
encourage conversation is the first  
step. The comments made will keep  
people engaged and be seen by their  
friends, putting more eyes on your  
business.

If you haven't been intentional  
and strategic about your business  
social media presence, you're already  
at least 3-6 years behind your com-  
petition. If you continue on this path,  
imagine what that might look like for  
your business in another 3-5 years.

##### #2 - Request Reviews

90% of consumers read online  
reviews before making a purchas-  
ing decision or visiting a merchants'  
business. Most people only leave re-  
views when they are unhappy. Over



**Deanna Powell**

70% of consumers with a positive  
experience will only go online to  
leave a review if prompted.

In addition to these tips, consider  
having a reputation management  
dashboard where you can see and  
respond to all reviews in one place.  
There are several options for this out  
there. Give us a call and we can  
point you to them.

Make asking for those positive  
reviews easy. Find or build a link to  
take your existing customers directly  
to your review areas in Facebook or  
Google as examples. Let us know if  
we can assist you with making these  
links. Simply send it in an email to  
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## FIVE HOURS - FOUR BANDS





# Be bear aware - they could be in your neighborhood

By Nancy Zoellner

Although black bears are native to Missouri, they were nearly wiped out during settlement.

The goal is to maintain a viable black bear population compatible with habitat and human tolerance. Late last year the Missouri



A black bear was photographed in the middle of the day in Linn Creek.

Since being reintroduced in the 1960s, they've been making a comeback, especially in the south-central part of the state, where numerous sightings have been reported over the years. Research suggests the population is now around 1,000 and growing at approximately 9 percent each year. Recently, quite a few have been spotted- and photographed or filmed - in the Lake area. At least one has been seen in a residential area on Horseshoe Bend.

Because at the current rate of growth the population is expected to double in the next 10 years, the Missouri Department of Conservation (MDC) has determined that regulated hunting needs to be part of its management strategy.

Conservation Commission gave final approval to the MDC to carry out that plan.

This year's black bear hunting season will run from October 18 through October 27. In coming years, the season will begin on the third Monday in October and run for 10 days or until quotas are reached, whichever comes first. According to the MDC, hunting will be allowed in three Black Bear Management Zones (BMZ) that are all south of the Missouri River. Harvest quotas for each of the three BMZs will be determined annually each spring by the Conservation Commission based on recommendations by the MDC.

To determine who will be

*continues on page 11*



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for physical injury. If your financial windfall comes from the sale of a business or personal residence, it may be subject to capital gains tax.

Income tax may be deferred if the proceeds are eligible to be rolled over into an IRA. IRAs and other retirement plans are taxable as funds are withdrawn and allow for the deferral of income taxes over several years. An experienced tax advisor may help you uncover ways to minimize the impact of taxes.

**Invest.** You'll need to consider your assets as a whole, essentially starting from scratch. How do the new assets blend with your existing portfolio? There may be positions in assets you inherit that you will want to keep, perhaps for sentimental reasons. View these investments objectively as you determine how they fit into your overall financial picture. As previously mentioned, take your time. Selling and investing slowly over time as opportunities present themselves may lessen the probability of major mistakes.

**Ask for help.** The planning and decision making required when you receive a large lump sum of money can be overwhelming. And very few people have the investment management expertise needed.

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*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.*

Recently, the Mega Millions jackpot reached \$515 million. If you were one of the lucky winners of this lottery, your financial worries are over, correct? Unfortunately, no. In many cases, your worries have really just begun.

While your chance of winning a lottery jackpot is small, the challenges associated with managing a large influx of money are actually quite common. Whether expected or not, an inheritance, divorce settlement, severance package, pension payout, proceeds from the sale of a business, life insurance death benefits, or legal judgments can all place in one's hands the equivalent of several years of ordinary earnings.

When you find yourself in this position, you're at a crossroads—suddenly called upon to switch from wealth accumulation to wealth management. You will, of course, face circumstances unique to your situation. However, there are some general guidelines that apply to almost all such transitions.

**Take your time.** Financial windfalls often come with an emotional price tag. Fortunately, in most situations, major decisions are not immediately required. In fact, it is advisable not to make any major financial decisions for six months. Give yourself time to regain your emotional composure and consider how you wish to use your new wealth to benefit yourself, your family, or your favorite charities.

**Set goals.** Is your sudden wealth large enough that you can consider retiring? If so, you should think of your assets not as a lump sum, but in terms of the after-tax annual income that they can produce over the course of your life. Or, if you continue with your current career, would you like to eliminate debt, ensure the future funding of your children's college education, invest for your retirement, and provide for those who will survive you at your death? In either case, you'll need to update your estate plan to accommodate your newly acquired wealth and provide for the management of your assets in the event of your incapacitation.

**Taxing matters.** Is your new wealth taxable? It's taxable as ordinary income if it comes from lottery winnings, royalties, severance payments, mineral rights, and the like. Legal judgments are taxable, except to the extent that they are compensation

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# Be bear aware

*continued from page 9*  
 allowed to participate in the hunt, the MDC held an online bear-hunting permit-application period from May 1 to 31. Applicants were required to pay a non-refundable fee of \$10 to enter. Only Missouri residents could apply to hunt in one of the three designated BMZs. A random drawing of all eligible applicants will determine who gets a permit. The selection will be determined by July. Lottery winners may hunt only in the BMZ specified on their permits. Lake of the Ozarks is included in BMZ 3.

Because black bears have been sighted all around the Lake, we've included MDC recommendations for staying safe.

Be bear aware while hiking, camping - or even playing golf since black bears have been known to frequent area golf courses. Stay alert and pay attention to your surroundings. To avoid confrontation; make noise- clap, sing, or talk loudly - so you don't surprise a bear. Travel in a group, whenever possible when hiking, and keep dogs leashed. Because odors attract bears, keep a clean campsite. Store all food and toiletries like toothpaste and deodorant in a secure vehicle or strung high between two trees and never burn or bury garbage or food waste.

If you see a bear, leave it alone! Do not approach it and make sure it has an escape route. If you encounter a bear up close, keep your arms raised; speak in a calm, loud voice; and do not turn your back to the bear. Instead, back away slowly but do not run.

According to the MDC, the most frequent interactions are with bears visiting bird feeders, bears accessing trash bags that are left out or in unsecured containers or getting into pet food.

To avoid attracting bears, never feed them. Feeding bears makes them lose their natural fear of humans and teaches them to see humans as food providers. They will

learn to go to places like homes, campsites, and neighborhoods to look for food instead of staying in the forest. A bear that has gotten used to getting food from humans may become aggressive and dangerous. When this happens, the bear has to be destroyed.

The MDC said to avoid problems:

- Bring in bird feeders when bears are active (March - November) or keep the feeder out of a bear's reach.
- Keep trash in secure containers or store in a secure outbuilding. Put trash out the morning of pick-up rather than the night before. Although not bear-proof, even just using a ratchet strap to keep your container closed can help discourage a bear.

A bear was spotted this April attempting to get into a trash container in Laurie. Another was caught tearing up trash bags in Camdenton this May, the morning after it was chased from the property by a conservation agent. The agent was called by the homeowner who found the bear eating from a trash container located near the entrance of her home. She sat with her three small children in her car for nearly an hour, honking her horn and flashing her headlights at the seemingly unaffected bear, before calling for help.

- Avoid feeding pets outdoors. If you must feed pets outside, only feed the portion they will eat and remove any unused food. Only store feed in secure containers, in secure outbuildings, or behind electric fencing.

• Once a bear has accessed food, remove or secure the attractant immediately and keep it inaccessible to bears because chances are high that a bear will return.

- Remember, a fed bear is a dead bear. As bears become accustomed to human food sources, they may lose their fear of people and may need to be killed.

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# Building a culture of preparedness

By Nancy Zoellner

The Community Emergency Response Team's mission is simple – they strive to do the greatest good for the greatest number.

They go about that in many ways – by helping with debris removal after severe storms, by providing traffic control and support for numerous events during the summer season, by keeping emergency responders supplied with bottles of cold drinking water and snacks at scenes, and by using learned skills to help their communities in a disaster-to be the help until help arrives.



**CERT training simulating emergency response**

Basic 20-hour CERT training classes, provided through the Federal Emergency Management Agency (FEMA), educate volunteers about disaster preparedness so they can carry out their mission. In the training, they learn basic disaster response skills such as fire safety, light search and rescue, team organization, and disaster medical operations—training and organization that professional responders can rely on during disaster situations, which then allow those first responders to focus on more complex tasks.

Samantha Henley, who has served as deputy director of the Camden County Emergency Management Agency since July 2020 and who oversees the county's CERT program, said new basic training classes will be presented later this summer. She is taking registrations now.

"We also provide ongoing training each month for graduates of the program that will be useful to them as they volunteer with CERT. We have a lot of traffic control, we'll be partnering with the Sunrise Beach Fire Protection District for helicopter landing zone train-

ing and soon we'll be pairing up with the Camden County Health Department for CPR, AED and first aid training courses," she said.

Those meetings are held at 6 p.m. on the first Tuesday of every month at the Camden County EMA building on South Highway 5, and they are open to everyone. The next meeting is set for 6 to 8 p.m. Tuesday, June 1.

Henley said she encourages people to attend so they can learn more about what the CERT team does – see that they offer a plethora of services to the community so every person, regardless of age or

neighborhood—they don't ever get called out. Level Two generally includes those who want to get called out for community events or local disasters. Level Three can get called out in their local community or even statewide," she explained, adding that she hopes to get more Horseshoe Bend residents involved. "With our topography and one way in and one way out, in a disaster – an earthquake, tornado like the one that hit Joplin, a flood if Truman Dam was compromised – it would be very easy for us to get cut off from the rest of the area so we need a larger group of people who are trained to get involved if that should ever happen. It could mean the difference between life and death for some."

According to the CERT training manual, which is the same one used across the United States, topics include:

Disaster Preparedness  
CERT Organization, Mobilization and Documentation

Disaster Medical Operations, Basic First Aid Care, Mass Casualty Incidents and Conducting Head-to-Toe Assessments and Public Health Considerations

Disaster Psychology, Disaster Reactions, Working with Survivors' Emotional Responses

Fire Safety and Utility Controls, Fire Chemistry and Fire Suppression Safety

Light Search and Rescue Operations, Search and Rescue Operations, Interior and Exterior Search Operations and Rescue Operations

CERT and Terrorism, Terrorist Goals and Tactics

Active Shooter Situations

Jones said they also discuss ham radio operation and how to determine GPS Coordinates of any address or the latitude and longitude of any GPS location.

In the meantime, she is organizing a couple work dates to organize the EMA's two CERT trailers – one that holds such things as water, fans, coffee pots and extension cords – items used to support responders and another that is outfitted with chain saws, tools and other equipment.

For more information, call Henley at 573-346-7108 or email her at [sam\\_henley@camdenmo.org](mailto:sam_henley@camdenmo.org). To reach Jones, call 618-973-1647.

Learn more about the local CERT at <https://emacamdenmo.org/about/our-partners/cert/>

The main CERT website can be found at <https://www.ready.gov/cert>

## 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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# Hiring the Right Talent for Your Small Business

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

At some point along the way, small business owners realize that they can't do it all themselves and still do it all well. Running a company is a huge undertaking and the larger and faster your company grows, the more you're going to need to rely on a trusted set of employees to continue to produce a quality product or service.

Hiring, however, introduces an entirely new variable to running a business and is a big change when you're used to running a company of one. Hiring the right talent comes down to honestly assessing the skills and talents your business needs most, being diligent and having patience in your search.

In its latest estimate, the U.S. Department of Labor is cited as reporting the estimated cost of a bad hire is about 30-percent of an employee's annual compensation. Needless to say, most small businesses can't afford to make the wrong hiring decision.

Making smart hiring decisions is less of a science than an art. SCORE CEO and former V.P of

Marketing and Communications, Bridget Weston, recommends that small business owners focus on refining the three primary areas of their hiring process to find the best candidates. She offers her advice on how to clarify the role, find qualified applicants and choose the best employee:

## Clarify the Role

Make the position you're hiring crystal clear to potential applicants so you can attract qualified candidates and avoid having to weed through irrelevant resumes. Write a detailed job description that identifies responsibilities and required skills and expertise. The more accurate your description, the more effective you'll be at attracting the right talent right off the bat.

## Find Qualified Applicants

Half of the battle of hiring the best talent is finding the best talent. Posting a job description to a job board is a good start, but to find great talent, do some work to put the opportunity into the right hands. Leverage your network of professionals and ask who they may know who could be a good fit. Use social media platforms, particularly LinkedIn, and do

some homework to uncover other potential candidates. More and more people are finding jobs via social media and it's now a hiring pool that employers can't ignore.

ee is a process and requires that you do your due diligence. Review resumes and speak to top candidates. It may take two or three rounds of interviews to get a solid understanding of which

that aren't as easy to identify on a resume, like cultural fit and the candidate's ability to communicate clearly with clients or customers. Finally, check references. References can help you learn more about how the candidate performed in past roles and whether they'd make a good fit within your organization.

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.

Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA.



## Choose the Best Employee

The key here is to take your time. Choosing the best employ-

candidates are best for the job.

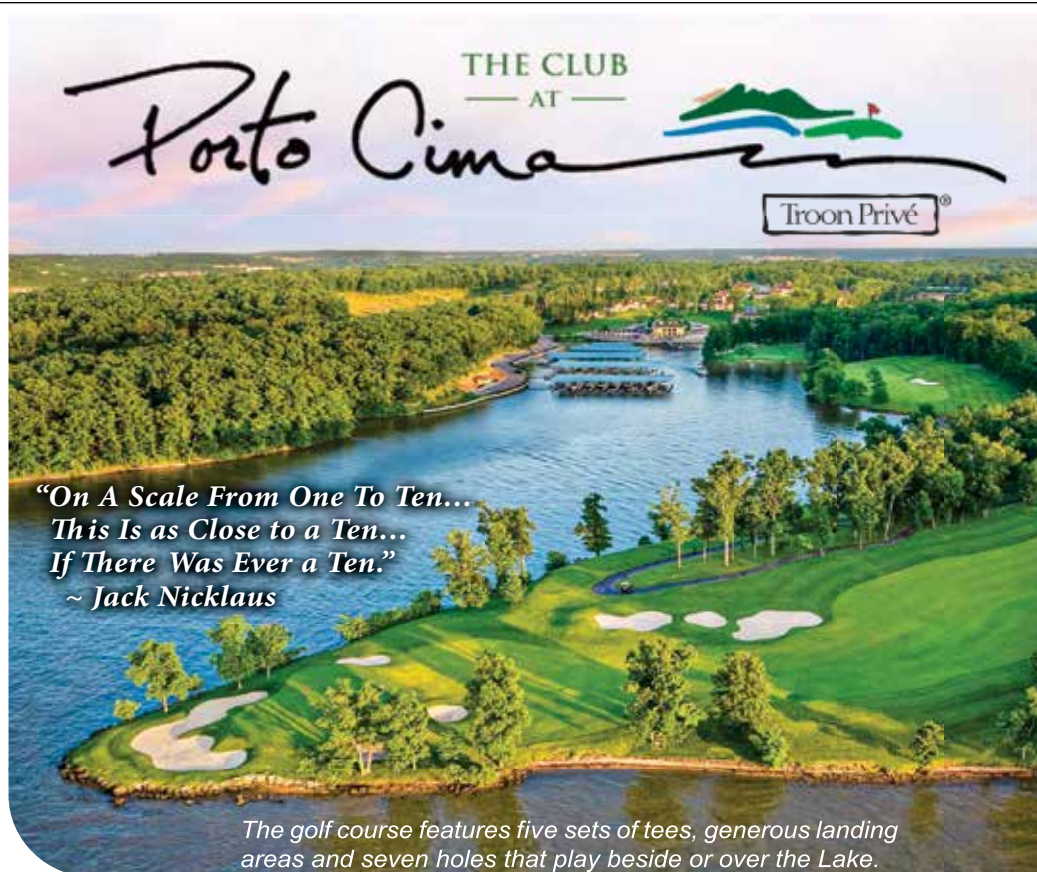
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# CONGRATS ON THE PROPANE PROJECT OF THE YEAR!

**Congratulations to Second Home Living and all those involved in the SHL Lake of the Ozarks Propane Inspiration Home.**

Showcasing the possibilities of propane home appliances for homeowners, buyers and builders, this project recently received national recognition from PERC [Propane Education & Research Council] as a Propane Project of the Year.

*"This home truly adopted propane as its go-to fuel to create an efficient and energy-saving combination. The high-efficiency furnace and tankless water heater are upper level for efficiency, and that will show a very favorable payback period over the coming years. Overall, this home utilizes propane to the fullest extent possible, with energy efficiency and security in mind in case the power goes out."*

— 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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# Put your phone down



*continued from page 3*

to absorb collision energy during rear-end impacts and prevent impacting vehicles from plowing into workers working in front of the TMA or under-riding the truck and causing damage to equipment and themselves. The TMA was due to arrive a few days after the Memorial Day weekend.

“Any time we’re on the Parkway - whether we’re in a mobile or stationary work zone - we’ll have it with us. We’ll park the trailer behind the guys so if someone isn’t paying attention to where they’re going, instead of driving under a dump truck or into our guys and possibly killing them, they’ll hit the trailer,” he said. “Who in the world would have ever thought that we’d need a crash trailer on a 45-mph road? But we’re not the only ones having problems. I’m in the Central District Coalition for Roadway Safety and the crash numbers are skyrocketing all across the state.”

In 2020, Missouri Department of Transportation (MoDOT) protective vehicles with TMAs were struck an unprecedented 48 times.

Despite signage and flashing lights, one motorist crashed into the equipment at 70 mph, and the TMA ended up underneath the driver’s truck.

According to the Missouri State Highway Patrol, 557 construction-zone-involved accidents resulting in four deaths, 199 injuries and 417 cases of property damage have occurred so far this year.

The AASHTO Journal, a weekly transportation news magazine of the American Association of State Highway and Transportation Officials, reported that crashes involving a distracted driver killed 3,142 people in 2019 - the latest year for which data is available - which is up nearly 10 percent from 2018.

The Transportation Research Board recently noted in a blog post that when a person reads a text while driving, their eyes are off the road for an average of 5 seconds. At 55 miles per hour, that is equivalent driving the length of a football field while blindfolded, the group said.

“Anyone working on a roadway is in danger,” Luttrell said.





## Mortgage \$ense

### Should You Pay Off Your Mortgage Early?

When you own a home, the thought of having a mortgage for the better half of your life can be very daunting. Especially in times like we're experiencing now, having any kind of debt can leave you with uncertainty. Many people are looking at ways to cut down on their expenses and to chip away at their debts to ensure a more secure future, including paying off their mortgage early. There are some pros to paying off your mortgage early. Depending on your situation and reasoning, it could be a great financial step. Here are just a few things to consider before deciding whether to pay off your mortgage early.

#### Benefits of Paying Off Early

Paying off a mortgage early means a large sum of money freed up each month. This can be a great opportunity for homeowners to put that extra cash towards a retirement fund. Eliminating a mortgage payment also means you'll need less income to cover your daily expenses in retirement.

Early payoff can also result in paying less in interest during the life of the loan. Additionally, it can provide homeowners with an asset that could be leveraged when needed. If you've got equity in your home, that could be used to open a home equity line of credit to cover any emergency expenses that might arise.

#### Risks to Consider

While there are benefits to early payoff, there are also some risks to consider. Paying off a large sum toward your mortgage could deplete any emergency reserves you might have saved up and leave you cash poor. This means, you may be forced to take out a loan to cover any unexpected expenses that could arise.

Another thing to consider is that paying off your mortgage eliminates the option to take a tax deduction on the interest you paid on the loan, resulting in a higher annual tax bill. You could also miss out on investing in other savings avenues that are experiencing high growth.



You may also be required to pay a prepayment penalty. The amount of a potential prepayment penalty varies by lender but could range from 2 to 5 percent of the total loan balance, which can get expensive.

#### Talk to a Trusted Mortgage Lender First

As you consider whether or not paying off your mortgage loan early is right for you, be sure to talk to a trusted lender who knows the business, and can guide you down the right path. The pros and cons of this decision should not be taken lightly, as your decision affects your financial future. If you've got questions about your mortgage loan, we're here to help. Give Team Lasson a call today to discuss your financial future and how the life of your mortgage can affect it. Let me share with you some ideas on how you can combine strategies to potentially pay off your mortgage faster and more efficiently put your money to work for you.

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## Making the roadways safer

By Nancy Zoellner

During the evening hours of Saturday May 22, the Camden County Sheriff's Office, in conjunction with the Camden County Prosecutor's Office and the Impaired Driving Detection Unit, conducted a sobriety checkpoint at the intersection of Bittersweet Road and Horseshoe Bend Parkway. During the operation, 437 vehicles traveled through the checkpoint. Of those, three drivers were arrested for driving while intoxicated and one was arrested for felony drug possession. Citations were also issued for driving while suspended and possession of controlled substance.

According to Sheriff Tony Helms, that intersection was selected because of the number of DWI-related arrests that have been made in the general area. Lt. Jim Elkin said deputies assigned to Horseshoe Bend wrote 15 DWI tickets in April.

The operation was conducted to reduce those numbers.

"My office is charged with maintaining order in the area, as well as ensuring citizens' rights are not infringed upon," Sheriff Helms said. "It is a difficult decision to use these checkpoints, although their design is to minimize the intrusiveness. Studies have shown they are suc-

cessful in reducing DWI offenses by 18 to 24 percent. While these percentages may seem little, they mean a lot to those who have lost loved ones to DWI related offenders."

He also said the checkpoint was not set up to increase revenues or write everyone tickets. "We are attempting to make your roadways safer to travel. Our request is 'Please drink responsibly and utilize some of the many ride services we have in the area,' because if you operate a motor vehicle intoxicated in Camden County, you will be arrested."

The Lake Ozark, Camdenton and Crocker police departments assisted with the checkpoint. Sheriff Helms said he appreciated their assistance, as well as the help and support provided by Assistant Prosecutor Caleb Cunningham and the checkpoint supervisors training with the Missouri Safety Center program, which he said plays a vital role in the reduction of DWI offenses. The sheriff also said he appreciated the people who traveled through the checkpoint and thanked them for their efforts. "Your support does not go unrecognized."



Camden County Sheriff's Office conducted a sobriety checkpoint on Horseshoe Bend. Photo provided.



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# MO takes on opioid addiction

By Nancy Zoellner

After a decade of debate and eight years of being the only state without one, in May, legislators approved establishing a statewide prescription drug monitoring program (PDMP), an electronic database that tracks controlled substance prescriptions in a state. The bill passed with bipartisan support in both the House and Senate.

If Governor Mike Parson, who asked for the legislation, signs it, the law will go into effect August 28, 2021. As of deadline for this issue of the Lake of the Ozarks Business Journal, he had not yet signed the legislation.

Supporters said they believe, if used properly, the PDMP will make it harder for people to get addicted to pain medication because physicians will be able to see that patient's prescribing history. Health officials have spoken at meetings about the ease of getting opioids simply by going from one doctor to another, one emergency room to another – even one veterinarian to another – complaining of pain and requesting pain killers.

The law establishes the Joint Oversight Task Force for Prescription Drug Monitoring, a group of healthcare professionals who will be responsible for overseeing the database and working to apply for grants or other funding to develop and operate the program. The task force, to consist of two licensed physicians or surgeons, two licensed pharmacists, one advanced practice registered nurse, and one licensed dentist, will work with

a vendor after a competitive bid to collect and maintain patient data submitted to the vendor by dispensers in this state. All data will be deleted after three years.

According to the Centers for Disease Control, PDMPs are only useful to health care providers if they check the system before prescribing – and if dispensers are uploading the information in a timely manner.

According to the final adopted version of Senate Bill 63, initially, each dispenser must submit the information to the vendor electronically within 24 hours of dispensation. Beginning January 1, 2023, the vendor shall begin phasing in a requirement that dispensers report patient dispensation information in real time, with all dispensation information to be submitted in real time by January 1, 2024. Dispensers who knowingly fail to submit the required information or who knowingly submit incorrect dispensation information shall be subject to a penalty of \$1,000 per violation.

The law includes several other provisions:

While the Task Force can provide data to public and private entities for statistical, research, or educational purposes, it must first remove all identifying information.

No patient dispensation information shall be provided to law enforcement or prosecutorial officials or any regulatory body, professional or otherwise, for purposes other than those explicitly set forth in HIPAA and any regulations promulgated

thereunder.

No dispensation information shall be used to prevent an individual from owning or obtaining a firearm or as the basis for probable cause to obtain an arrest or search warrant as part of a criminal investigation.

Anyone authorized to have patient dispensation information under the act and who purposefully discloses such information or uses it in a manner and for a purpose in violation of the act shall be guilty of a Class E felony.

According to finance site Waltheub.com, in 2020, Missouri was ranked #3 in the nation for overall drug problems. A rank of 1 represents the worst conditions for that category.

Nationwide, there were over 88,000 drug overdose deaths in 2020, up around 27 percent from the previous year. In an effort to help bring these numbers down, the government included \$4 billion for substance use and mental health programs in the American Rescue Plan stimulus.

After several statewide attempts failed, in 2017 St. Louis County launched a PDMP. Initially, the program included 14 jurisdictions. Currently, 75 jurisdictions, including the city of Osage Beach, which joined in 2018, are participating in the program. These 75 jurisdictions cover 85 percent of the state's population. The St. Louis County PDMP is operated through a third-party vendor and will be phased out over time once the state's program is in place.

## As the Lake Churns What a difference a year makes!

Last year came out of the gates strong. Compared to January of 2019, January 2020 total closed transactions had increased 20.28 percent, total dollar volume 37.6 percent and average sales price 14.4 percent.

Lakefront home sales had increased immensely. January 2020 Lakefront home closed transactions were up 28.6 percent, total dollar volume increased 62.3 percent and the average sales price increased 25.25 percent from January 2019. New listings decreased 14.6 percent and days on the market averaged 5 percent less than in 2019.

In February and March the closed transactions continued to increase year over years but each month the gains were less, new listings began to increase as did days on the market. In April, things really changed abruptly. New listings dropped by 45 percent compared to 2019, closed transactions dropped 18 percent and sales volume dropped 14 percent.

By the end of May 2020, the downward effects of the pandemic on the lake real estate market had eliminated most of the gains from the early months. Total closed transactions were down 5.56 percent year over year, total closed sales volume was even with the previous year and the average sales price was up just 5.75 percent.

One year later. We've watched most properties spend limited days on the market and enjoy multiple offers. The number of properties sold in 2021 has increased 44 percent compared to 2020. There is a 101 percent increase in total sold volume year to date. The average sales price has increased 39.87 percent for 2021 sales compared to those closed in 2020. There is also a 15.28 percent decrease in time on the market. These numbers include all properties types.

It's a little difficult to compare this year vs last due to the pandemic and the toll it took on the second quarter of the year. It is important to keep in mind that while there has been huge increases this year,



Real Estate and Lake News with C. Michael Elliott

there were some pretty big decreases or adjustments to the market during the early months of the pandemic. Even so, it's no difficulty to see that the pandemic drove our market up in a way that we have never experienced.

I have noticed over the last two to three weeks of May that there has been a slight slow down to the frenetic activity of the past year. I am seeing properties sit a little longer on the market and I am seeing more price reductions. I don't feel we are headed for any major change, but I do think that we've hit a ceiling on prices. There are a lot of buyers who are ready and able to purchase but who are not willing to overpay. I think we are reaching the point where prices will begin to even out and not climb as rapidly.

C. Michael Elliott & Associates is sponsoring Hot Summer Nights second Friday night of each month on the Bagnell Dam Strip. Lots of great food, music, events, and my favorite, cool cars cruising the strip. Karen and I will be there with my new (old) ride on June 11th. If you haven't been to the Lake Ozark Strip lately, you'll be impressed.

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. Data obtained from the Lake of the Ozarks Multiple Listing System for 2019 and 2020.

LAKE OF THE OZARKS

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# Crossword Puzzle

## THEME: 1970s LYRICS

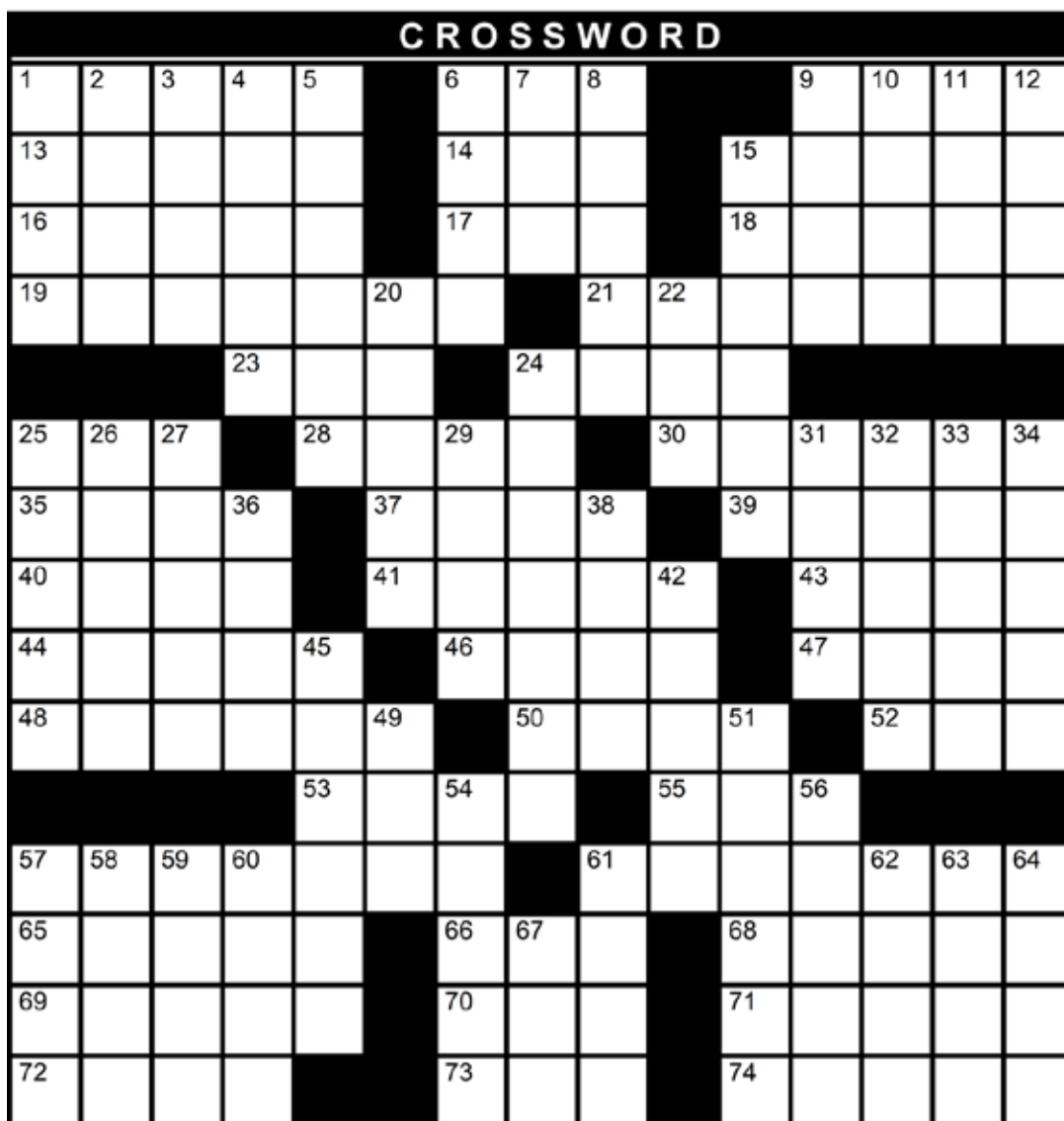
### ACROSS

1. \*Carole King: "But you're \_\_\_\_\_ away"
6. "I Thee \_\_\_\_\_"
9. Ring practice
13. Hacienda brick
14. \*Billy Joel: "I love you just the way you \_\_\_\_\_"
15. What speakers do
16. Leg of lamb
17. Styling goo
18. Spooky
19. \*Rod Stewart: "Oh, Maggie, I couldn't have tried \_\_\_\_\_"
21. \*Stevie Wonder: "Very superstitious, writing's on \_\_\_\_\_"
23. Type of constrictor
24. Can of worms
25. \*"\_\_\_\_\_ Cola, what a beautiful drink"
28. Capital of Peru
30. \*Carly Simon: "I had some dreams, they were \_\_\_\_\_ in my coffee"
35. Bad luck precursor
37. Swing seat, possibly
39. Macaroni shape
40. Capital on the Baltic Sea
41. Figure with vertex and rays
43. Venetian magistrate
44. Not fitting
46. Sealed with a handshake
47. Wise man
48. Annotator and commentator
50. Facts and figures
52. Bambino
53. Chinese monetary unit
55. International Labor Organization
57. \*The Knack: "M M M My \_\_\_\_\_"
61. \*Sister Sledge: "We are family, get up everybody \_\_\_\_\_"
65. Last European colony in China
66. Pastrami's partner
68. Sheik's bevy
69. Movie premiere, e.g.
70. Gunk
71. Ancient assembly area
72. Used to be wild?
73. Attila, e.g.
74. Part of mortise joint

## Solution page 16

### DOWN

1. Long story
2. War god in Norse mythology
3. Same as fogey
4. J. Robert Oppenheimer's project
5. Reorganize or modify
6. \$7.25/hour, e.g.
7. Old fashioned 'before'
8. Nile's mouth
9. Boatload
10. What paralegal and parachute have in common
11. Seed covering
12. Angler's spool
15. Punch buggy car
20. Indian cuisine yogurt staple
22. Drunkard's sound?
24. Enter uninvited (2 words)
25. \*Bruce Springsteen: "Tramps like us, baby we were born \_\_\_\_\_"
26. \_\_\_\_\_ acid
27. "And Seth.... \_\_\_\_\_ Enos"
29. \*Eric Clapton: "Darling, won't you ease my worried \_\_\_\_\_"
31. Oldsmobile founder
32. Lusitania's destroyer
33. Grown-up pupper, in social media
34. \*ABBA: "Dancing queen, young and \_\_\_\_\_, only seventeen"
36. Back of the neck
38. Dashing style
42. Spritlike
45. Test (2 words)
49. \*Terry Jacks: "We had seasons in the \_\_\_\_\_"
51. One tritely familiar
54. Frustration, in print
56. Missouri River tributary
57. Old World duck
58. \*Creedence Clearwater Revival: "\_\_\_\_\_ you ever seen the rain?"
59. They're hidden up a sleeve?
60. Goes with rave
61. Eon, alt. sp.
62. \*Black Sabbath: "I am \_\_\_\_\_ man"
63. Infamous Roman emperor
64. J. Edgar Hoover's man
67. \*Queen: "Scaramouch, Scaramouch, will \_\_\_\_\_ do the Fandango"



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# Casey's is finally coming to Lake Ozark, ALDI to follow

By Nancy Zoellner

Casey's fans will be happy to know that, barring any unforeseen problems, the new store under construction in Eagles' Landing will be opening later this year.

It's been a long time coming. Casey's initially planned to build at the intersection of Route 242 and State Route MM but because of the terrain, it would have been more difficult to get in and out of the parking lot and it was going to be too costly to lower the grade. However, they didn't give up on the idea. Last fall they submitted a new site plan for Eagles Landing.

"It was approved by Planning and Zoning and their building permits were issued last month

ty of room for vehicles trailering boats.

Lake Ozark isn't the only Midwest city getting a new Casey's. In January 2020 the company announced it had set a three-year goal of adding 345 stores to its chain. A major portion of that goal was reached in May when Casey's acquired Buchanan Energy, which owned Bucky's Convenience Stores. With the acquisition, Casey's now owns and operates more than 2,300 stores in 16 Midwestern states. The convenience store chain also launched a brand update that includes a new logo and expanded services for customers including a rewards program, enhanced online order-

and they changed the footprint of the building, so it had to go to the Planning and Zoning Commission again for their review," Fry explained. "It was accepted so if they decide to move forward, I think their next step is to finalize their negotiations on land procurement and their development agreement. Once that's completed, it will be as simple as coming in with their building plans and getting it permitted."

With the new design, the store and parking will cover about 19,200 square feet. The store will be about 12,700 square feet, a reduction of a few hundred feet, according to Fry, and will include just over 100 parking spaces. The-



**The excitement is growing in Lake Ozark as the construction of Casey's (foreground) is underway in Eagles' Landing. The convenience store and fuel station is on track to open before the end of the year. Just down the hill (in the background looking northeast) an Aldi grocery store has announced plans to build. Construction contracts and various permits are needed before construction can begin and as of late May, no time frame had been announced by Aldi officials. In the background at right is Menards.**

when they gave us complete structural plans. They started construction around mid-May and are moving at a wonderful pace to make this happen and our inspector said he's very happy with the work he's been able to observe from their build team," said Lake Ozark Assistant City Administrator Harrison Fry. "Personally, I could not be any happier! I'm not much of a pizza eater but Casey's pizza was always a staple back home. Pretty soon I won't have to drive to Osage Beach to get it."

There will be two entrances off Kestrel Lane to convenience store—one in the front and one in the back of the building. A Casey's representative said the layout of the parking lot will provide plen-

ing, delivery service, and curbside pickup.

It looks like Lake Ozark will have even more reason to celebrate. Fry said city officials are cautiously optimistic that ALDI Grocery Stores will soon be moving ahead with construction of a new store in Eagles' Landing.

"They had originally come to the city in 2018 with a site plan for development. That was approved but the project never moved forward. Then a couple months ago they reached out to us and said they were looking at the same spot, but they wanted to make some changes to their original plan. Some were pretty significant as far as the traffic flow for their site is concerned

new design includes two entrances to provide easier access.

"The original plan had both an entrance and exit on Kestrel Lane on the Kohl's side of the parking lot, but they changed the layout so one entrance is on that side and another will be across from the Menard's entrance. Because of its proximity to the highway, it will be right turn in and right turn out only," he said.

Because the water supply on that side of the city needs to be increased, under his agreement with the city, Gary Prewitt, who developed Eagles' Landing, will have to be in the process of adding a well before ALDI is given its certificate of occupancy.

## "Insurance Talk"

### You're Covered If a Subcontractor's Work Isn't Done, Right?



Jeff Bethurem

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 and arising out of it, even if another con-

tractor 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 and he will be more than happy to sit down and discuss it.

Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance. To learn more about insurance for your business, contact him at 573-348-1731 or [jeff@goldenruleinsurance.com](mailto:jeff@goldenruleinsurance.com).





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# Summer season kicks off

*continued from page 1*

Racing will begin about 11 a.m. and will continue to about 5 p.m.

The 4-mile racecourse begins at Bagnell Dam with turns two and three just past the 2-mile marker between Lotell Hollow and Jobson Hallow. The no-wake zone extends to about the 3-mile mark and along both sides of the course.

A special feature this year will be the addition of the NGK Spark Plugs Formula One Powerboat race organized by lake-area F-1 legend Tim Seebold. F-1 racing will take place between the OPA powerboat races. According to Seebold, the F-1 boats are 17 feet long and are powered by 270-horsepower outboards. There is deck-to-deck competition with boats often bumping each other for position.

The lower end of the Strip will be closed to traffic during the race, but a vehicle turnaround will be located in front of Blondie's. An awards ceremony is set for 6 p.m. at Camden on the Lake, H. Toads. For more information, visit [lakerace.com](http://lakerace.com) or pick up a copy of the free Lake Race Program Guide, available at several on and off-

water locations around the area. The guide also includes profiles of the racers competing in this year's Lake Race.

## Everybody loves a parade

Boaters will be going for the Guinness Book of World Records Largest Boat Parade beginning at 9 a.m. June 12. Currently the world record is held in Malaysia with 1,180 boats so organizers are hoping for 1,200 boats.

You must preregister to participate in the event, one of the many to be held to celebrate the 90th anniversary of Lake of the Ozarks and the 200th anniversary of Missouri's statehood. Registration is \$50 and will be used to cover the costs of one Best Dam Birthday Bash T-shirt and a flag that is to be flown during the parade to make it easier for Guinness adjudicators to count the boats as they go by. Additional shirts can be purchased when registering.

Because shirts and flags have to be preordered, organizers are asking everyone to sign up as soon as possible. Any additional funds will go towards a 12-to-15-barge fireworks display that will be held on Tuesday, August 10th to celebrate Missouri's Bicentennial.

Mortgage Headquarters, which donated the fee required by Guinness to bring the adjudicators, will be the Grand Marshall of the parade, which will start at the 19-mile marker and travel at idle speed to the 26-or-27-mile marker. Boats will be lined up by size, with the smallest in front, and boaters will be asked to remain in a staging area until they are told to line up. Organizer stressed that all boats will be required to travel



Aquapalooza 2021 will be held at Captain Ron's July 17

at idle speed – and Water Patrol agents will be posted along the route to make sure that rule is followed. Although the parade will go on even if organizers do not get enough registrations to break the record and bring even more attention to Lake of the Ozarks.

land.

For first timers, if you aren't able to reserve a dock slip in advance, plan to tie up to old or new friends, then spend the day floating – in or out of the boat – while listening to four different bands. Bring a cooler full of drinks and

snacks or make your way to the docks to order from the restaurant and party on Captain Ron's sand beach.

## The Shootout is back

The fun just keeps on going into August, which will bring the Lake of the Ozarks Shootout, the largest unsanctioned boat race in the US. The race against the clock, set for August 28 and 29, will be headquartered for the ninth year at Captain Ron's Bar and Grill, which will offer entertainment and games at the swim beach during the event. As in the past, the Shootout will raise funds for the Lake area's eight water rescue teams, as well as numerous other charitable organizations. Last year's Shootout raised \$400,000 for Lake-area charities, bringing the total raised to \$2.4 million since the race was moved to Captain Ron's in 2008.

Several other events are tied into the race, including a golf tournament on August 1, a Mini Shootout on August 21, a Shootout Treasure Hunt on August 23, a Shootout on the Strip Meet and Greet on August 25, a car, truck and motorcycle show on August 26, and a poker run on August 27.

For more information, visit [lakeoftheozarksshootout.com](http://lakeoftheozarksshootout.com).



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# Hard work and determination success story

By Nancy Zoellner

George Tucker came to the Lake in April 2007, fresh out of college, armed with a Communications Studies degree and with his younger brother Gregory at his side. When they arrived, they didn't just dip their toes in to "test the waters." They took a chance and jumped into the food service industry with both feet by purchasing Paradise Tropical Restaurant and Bar in Sunrise Beach. The decision to take a risk has brought them amazing success and has benefitted the community by creating more than 400 jobs.

"It was my idea - I thought it sounded like a good idea at the time - but I had no idea how to run a restaurant! Fortunately, the previous owners stuck around for a couple months to teach us the ropes and then we were on our own. Those first couple months were rough! I thought I had made the worse decision of my life and was like 'How can I get out of this one?'," George quipped. "The hours were the worst. When we were looking at the restaurant, I asked the owners 'So how many hours a week do you put in - 40?' They said every hour of every day - for as long as they could stay awake. I remember thinking 'Yeah right.'"

They quickly learned the former owners were telling the truth.

"At that time, Paradise was basically a little shack on stilts. It had plywood floors and no air conditioning, and only three servers were needed to serve the patrons. When you're small like that you can't run enough numbers to hire a manager or a chef and make it work - you have to do everything yourself - so I bartended/managed/helped the kitchen get through the busy shift/cleaned up and then did it all over again the next day. And the next. It was a rough run and to make things worse, we didn't make any money the first year. I had to go to the bank to work things out and sell my car to pay the employees. It wasn't easy but we gave it everything we had, knowing that we'd have to expand to make it profitable," he said.

That's exactly what they did in 2009, adding air conditioning inside and a beer patio for bands outside, reopening in time for the 2010 summer season. Because some of the surrounding home-

owners were concerned about the noise, in 2014 they expanded again and added a sports bar to act as a buffer and two-story sound deadening walls with acoustic panels to contain the music.

By 2015, things were running smoothly. Since Gregory had since gotten married, the brothers decided Gregory should run Paradise and George began looking for another restaurant to buy, focusing his attention on the Kansas City area. Then his realtor called and told him about a property on the Bagnell Dam Strip that was very inexpensive. "I said I'd take it. Then we got in there and I knew I'd have to tear the building down and start over. Before we even started rebuilding, I was trying to think of a unique concept. Some bartender friends and I had gone to Florida for the winter and everywhere we went, everybody was eating oysters. I knew I could get oysters to the Lake, so I decided to give it a shot and it worked. We sell thousands each week," he said.

But the story doesn't end there. Soon after Tucker's Shuckers was open and running, George and his brother were contacted about buying Franky and Louie's at the 10-mile mark in Sunrise Beach.

The Tuckers were friends with the former owners, who were ready to retire. However, although they wanted to sell to the Tucker brothers, they also wanted Ryan Sinclair, the general manager, to be involved so in 2016 George, Gregory and Sinclair partnered to buy the family friendly restaurant with a huge sand beach and campground.

In the meantime, the city of Lake Ozark decided they wanted to tear down the former police department building that was located across the alley and behind Tucker's Shuckers to build a parking lot. George donated money to demolish the building and the lot was built. He also bought Luby's Plaza to create more parking, then opened it to the public. When the owner of the building next to Tucker's Shuckers wanted to retire and sell, George bought it to help her out, then torn the building down, leaving only the concrete foundation.

His good turn turned out to be another good investment.

"I was on the floor at Tuckers more than anywhere else that summer and when I'd go outside, I'd always see a bunch of kids

over there playing tic-tac-toe or throwing rocks at each other. I realized we needed something for the kids to do while their families were waiting for tables so I started looking for something that would pay for itself," George said.

He also had to find something that would fit into a small footprint. After exploring a few options, he settled on a ropes course. Soon after, the Malted Monkey was under construction. A restaurant offering burgers, hot dogs, macaroni bowls, milk shakes and more was built on the ground level. Offices were sandwiched above the restaurant and below the ropes course to get

asking me if I wanted to buy it. We finally came together on the numbers in December, and we went from there," he said.

The restaurant, which is headquarters for the Lake Race, will offer a limited "Cali-Mex" menu with burritos, tacos, bowls and the like until the race is over, then it will be expanded.

George said the purchase included a lot of property that "was just in shambles" so they tore out all the big structures and cleaned it up. Other than purchasing two large docks, he plans to wait and see how the season goes before making any other changes.

The docks provide parking

team and they own a construction company to handle all the remodeling and maintenance on their holdings. Combined, they employ between 400 and 425 people through the summer months - fewer in the winter since only Tucker's Shuckers stays open year-round.

"Ryan takes really good care of Franky and Louie's, Gregory and I equally help out at Paradise and we have a really good manager Shanel Howard. I handle a lot at Tucker's Shuckers and we'll both be involved in the Neon Taco. It's hard work and some days I feel like I still don't know what I'm doing, but honestly, the biggest



maximum use out of the space. Since opening last July, the ropes course playground has been a huge hit. But the Tucker brothers weren't done expanding yet.

They recently opened the Neon Taco restaurant, formerly known as Beavers at the Dam, near the bottom of the Strip.

"The previous owner had been texting me the last couple years,

for 43 boats. Although one of the docks will be set aside for race boats and the other will be leased to boat owners to watch the race, once the event is over, just like his parking lots further up the Strip, the docks will be free and open to the public.

In addition to their hospitality industry holdings, the Tuckers also have their own marketing

challenge is hiring good employees. When you don't have enough people in the kitchen, it can make the whole restaurant fall apart," he said, ironically adding that the most satisfying part of his job is his employees and his customers. "They are what makes it all fun."





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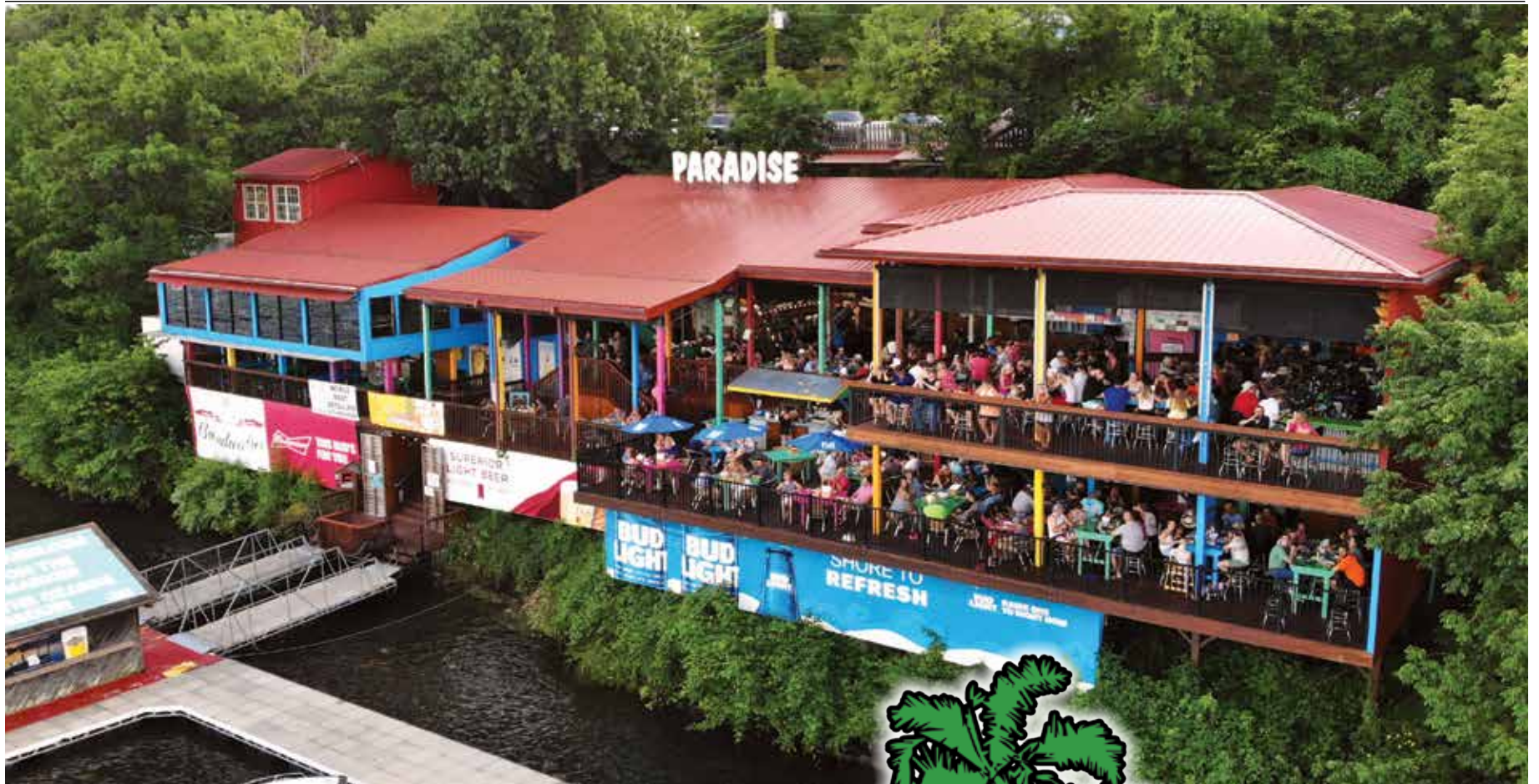
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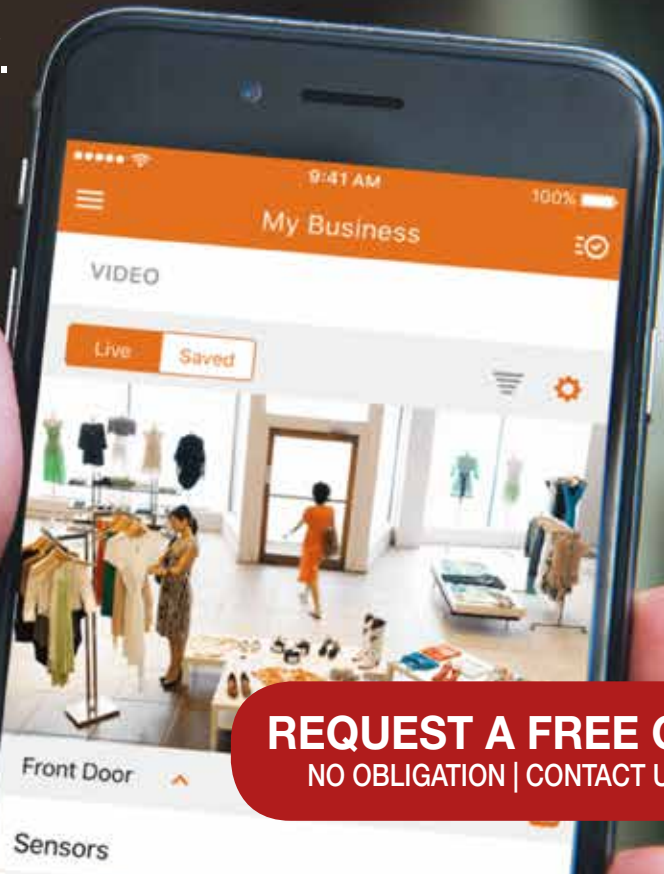
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