LAKE OF THE OZARKS

BOATING ON BACK

NEWS IN BRIEF

Crossover

Rock festival returns. Page 4

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SEPTEMBER, 2019

31st Annual Shootout wins all around

By Nancy Zoellner-Hogland

There's an old African proverb that states, "It takes a village to raise a child."

It also takes a "village," an entire community of sponsors, partners, volunteers and participants - and a multi-talented, multi-tasking director with a lot of binders and sticky notes - to carry off the Lake of the Ozarks Shootout. Because everyone stepped up to do their part and do it well, the Lake's single largest event and the nation's largest unsanctioned boat race was also one of the most successful.

"As far as the Shootout, everything went really well. We had great numbers, great people, great sponsors, great racers," said Christy Janssen, executive director for the Lake of the Ozarks Shootout. "We had a record year for the live auction - \$126,000, which is \$26,000 higher than last year. We added several new events and also ended up with about 760 volunteers - more than we've had in the past. Because of that I expect that we'll also end up with a larger amount of money for charity. (Approximately \$300,000 was raised last year.) The street party on the Bagnell Dam Strip in Lake Ozark was the largest ever with the biggest number of boats, the biggest number of attendees and absolutely no incidents of any kind. And a lot of people came out by boat and by land to watch the Shootout. Except for the tragedy, which

American Ethanol Top Gun driven by Tony Battiato All Shootout Photos - Justin Pfeifer courtesy of LakeExpo.com

Missouri State Highway Patrol (MSHP), 23-year-old Sean Burgess of Peoria, Illinois had been watching the race with friends from a large, floating Maui Mat at about the 33.9 mile mark, but apparently fell off the mat unnoticed and drowned. The race was shut

down around 2:30 p.m. to

search for the man. His body

was recovered around 10:47

was extremely sad, we were

According to a report by the

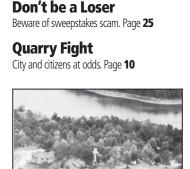
pleased all the way around."

that night by divers with the MSHP and Mid-County Fire Protection District. It was the first drowning in the history of the event.

"While not part of the Shootout, the young man that drowned was still part of our boating family at Lake of the Ozarks and that's very heartbreaking," Janssen said.

The American Ethanol Race Team, consisting of throttle man John Cosker and driver Tony Battiato, who hit a speed of 201 mph, was also pleased, winning this year's Top Gun award.

Their 50-foot Mystic catamaran had some engine problems early Saturday and spent the rest of that day in the pits. However, they came back Sunday morning and made two runs, reaching their top speed, before the propeller threw a blade through the hull, putting them out of the event. However, no one else came continues on page 20



LOPD funding for gear

MoDOC program on Page 8

Glimpses of the Lake's Past Dwight Weaver's look back. Pg. 19

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Crossword

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For the Latest Market Status and Real Estate Info, turn to Page 18 for this month's "As The Lake Churns"

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BUSINESS JOURNAL

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Armchair Pilot

By Nancy Zoellner-Hogland
WHAT SHOULD YOU PACK

in your carry-on on every flight? We've included a few items that Jetsetter Magazine recommends you take on every flight. Start with a roomy backpack with lots of pockets and a laptop sleeve, and compression socks, which boost circulation, help prevent swelling and blood clots while also keeping your feet warm. Eye masks, which block harsh light, and sunglasses large enough to hide puffy eyes are a must. A stainless steel water bottle will keep your beverage cold for 24 hours and hot for 12, a notebook or journal can help you save memories to enjoy long after your trip has ended and a mini-purse lets you have all the necessitiespassport, wallet, ID-ready at a moment's notice. A neck pillow will keep your head in an upright position while you snooze, wireless headphones drown out engine noise and crying babies, and a portable phone charger - well, you know the benefits. Same with hand sanitizer. And don't for-

FLY WITH A SERVICE or emotional support animal? The U.S. Department of Transportation issued new guidelines that went into effect immediately allowing airlines to ask for medical documentation proving a passenger's need for that animal. The new rules allow the airlines to deny access to animals deemed a threat, to require advance notice when bringing emotional or psychiatric support animals on board and to restrict animals to those recognized by the Americans with Disabilities Act. A service animal is defined as an animal that has been trained to perform specific tasks for an individual with a disability. An emotional support animal is intended to provide comfort and support to someone with an emotional or psychological disability.

get a cozy wrap or sweater.

Airplane cabins get cold.

Airlines can also deny access to animals deemed a threat but can't ban specific breeds. The ruling is in response to a wave of atypical "emotional support animals" such as squirrels, pigs, peacocks, fish and hamsters and animals that are not properly trained. Earlier this year a flight attendant had to get stitches after she was bit by an "emotional support dog."

THE FEDERAL AVIATION **ADMINISTRATION** (FAA) has banned certain laptops from flights until their batteries have been replaced because the batteries may overheat and pose a fire safety risk. The prohibited laptops are 15-inch MacBook Pro issued between September 2015 and February 2017. Afar travel magazine said the ban affects around 432,000 laptops. Apple voluntarily recalled the product in June. Afar included instructions on how to determine whether or not your MacBook Pro will be allowed onboard: Click the Apple icon and select "About This Mac" from the menu. Under the "Overview" portion, look for the description "MacBook Pro (Retina, 15-inch, Mid 2015)." If you do have this type of laptop, select and copy the serial number. Then visit Apple's recall page to enter your serial number, to determine if your computer has been recalled. If a new battery is needed, Apple will replace it for free, and you'll then be able to fly with your laptop again. Because the FAA has not yet announced how batteries will be checked, Afar suggests traveling with documentation and receipts from Apple.

A NEW RECOMMENDATIONbased app that allows guests to earn commissions by recommending stays for friends will be launching soon. The Standard International subsidiary One Night, Inc. will be launching the desktop version in October: the mobile version won't be available until sometime in 2020. According to a story in Skift, an online travel magazine, One Night currently has "more than 250 hotels available on its platform in 19 U.S. cities and international markets, such as London and Bangkok. One Night expects to grow its offerings to 300 properties in 30 U.S. markets by the end of the year." The Skift story stated the move will allow hoteliers to "break free from the growing power online travel agencies have over the hotel booking process." Investors include Airbnb, Square and Pinterest.

DO YOU LOVE ALL THINGS Disney? Have you visited one of the "happiest places in the world" in the past 12 months? Then you might want to apply for a spot on the 2020 Disney Park Moms Panel, a volunteer advisory group that answers 10 to 20 questions a week from potential park visitors, investing at least 20 minutes into each query. According to USA Today, sample questions from 2019 range from advice on advance planning and park rules to tips on what activities are best for various age groups. Those volunteers who want to serve as a Disney Cruise Line or Vacation Club panelist must have taken one of those vacations within the last 24 months. Applications for all spots open at noon EDT on Sept. 5 and close at noon EDT Sept. 12. Although it's called the "moms" panel, everyone is welcome to apply. Visit disneyparksmomspanel. disney.go.com/recruiting/ search-begins-soon for more information.

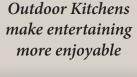
TRAVELERS ARE VULNER-ABLE to identify theft. That's why you should take extra precautions to protect your information, advises "Today in the Sky." Before flying, consider purchasing a privacy filter for your laptop or tablet to prevent a nosy seatmate from viewing your information. Be especially cautious at hotels. where some of the worst data breaches occur, according to a security management consultant quoted in the article. He suggested handing the hotel clerk your identification rather than saying it aloud when others are in the lobby and asking the clerk to write your room number down rather than telling you. And always take the customer copy of continues on page 17

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Page 4 September, 2019 Lake of the Ozarks Business Journa

Crossover – More than just a Christian rock concert

By Nancy Zoellner-Hogland

After a nine-year hiatus, the Crossover Christian music festival is returning to Ozarks Amphitheater in Camdenton. But this time it has a different focus. According to Festival Director Alan Sullivan, the mission of Crossover 2019 is to "build unity in the community and to inspire people to serve." The vision statement is "Building the community with music and hope."

"This may raise some eyebrows but I'd rather Crossover be known for its service and generosity than sermons and songs. That will do more to point people to the Gospel because they'll see we care about that whole person – that we loved people the way Christ loved us," he said.

The entire weekend-long festival is formed around those precepts.

The event kicks off at 6 p.m. Friday, September 20 with six sets of worship music provided by six Lake-area churches – Calvary Chapel, Freedom Church, Ninth Street Christian, Osage Hills, Tree 197 Min-

istries and Walk on the Water Faith Church.

"What better way to bring back Crossover than for our community to come together in worship. We all might have different ways of worshipping, we all might have different slants on the interpretation of the Gospel, but if you look at the first 16 verses in Ephesians 4 you'll see we're really called into unity. Verse 16 of Ephesians 4 says 'The whole body, joined and held together by every supporting ligament grows and builds itself up in love as each part does its work.' So in no way do we diminish the importance of the individual work of any given church. Instead, we want to come together to celebrate that we worship the same God," Sullivan said. "And that's why we also want to end Crossover on Sunday, September 22 with a celebration of unity. At 10 a.m. the Crossover Worship band accompanied by great vocalists from lots of different area churches will lead us in worship. Then we have a special speaker John Marshal from Springfield, Missouri."



He said it's their hope to continue to hold the Sunday morning community service annually from here on out. "Sunday morning is important because that's the time we'd normally be worshipping separately. Worshipping together at that

time is significant because it establishes our togetherness – our unity," Sullivan said.

That same type of service held a year ago was the impetus for this year's festival. Crossover began in 1999 and was held each year through 2010. Unfortunately, the effects of the recession were too great to overcome so the festival, subsidized by several businesses, was dropped. However, Sullivan said that two years ago, he felt led to bring it back. To continues on page 12

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Simple tips provided for better time management

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

With so many responsibilities to tend to as a small business owner, it's easy to get overwhelmed and fall short on what you want to accomplish. If you're a new entrepreneur who formerly worked for an employer other than yourself, you may discover managing time has become more challenging. That's natural. After all, you've gone from having your work schedule and priorities set for you to needing to prioritize every project and task related to running your business. Time management doesn't come naturally to everyone, but it's an essential skill that can be developed with some attention and effort.

Here are some simple time management tips to help you take control and become more productive:

· Don't Multitask – Believe it or not, multitasking has been proven to accomplish less rather than more. According to Sanjay Gupta, MD, on CNN. com, only 2 percent of people are exceptional multitaskers. The rest of us fail at it-and quite miserably, too. Gupta explains that when we "multitask," we're not really doing both activities simultaneously. In reality, we're diverting our attention from one part of our brain to another, which takes time and brain cells. The other side of our brain views it as starting a brand new activity when we switch back and forth,

making us slower and less effective than if we were to focus on just one activity at a time.

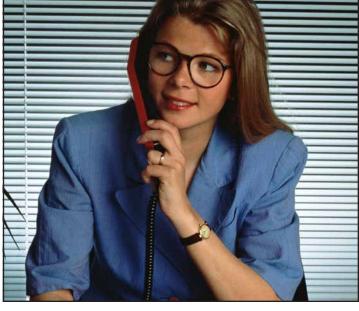
· Schedule Everything –This goes for your project work, administrative tasks, phone calls, meetings, and even checking and responding to email messages. While you may not always stick to your schedule, you'll be more conscious about staying on task and not squandering time.

· Make Email More Manageable – According to Adobe research, U.S. business executives spend 3.2 hours daily checking work email on weekdays. In addition, they spend nearly the same amount of time checking personal email: an average of 3.1 hours each day. As a small business owner

running your company, email will likely demand a good bit of your time, too. Honoring the first two tips above, schedule time to tend to your email and don't jump back and forth from email to other tasks.

· Build In Some "Wiggle Room" – In an ideal world, everything would go as planned. But we live in the real world where the unexpected happens consider contracting a virtual assistant who can take on some of your administrative tasks.

Starting a new business requires a lot of time, so it pays to spend it wisely and use it as efficiently as possible. For additional guidance and insight about all things related to starting and growing a small business, contact the SCORE chapter near you.

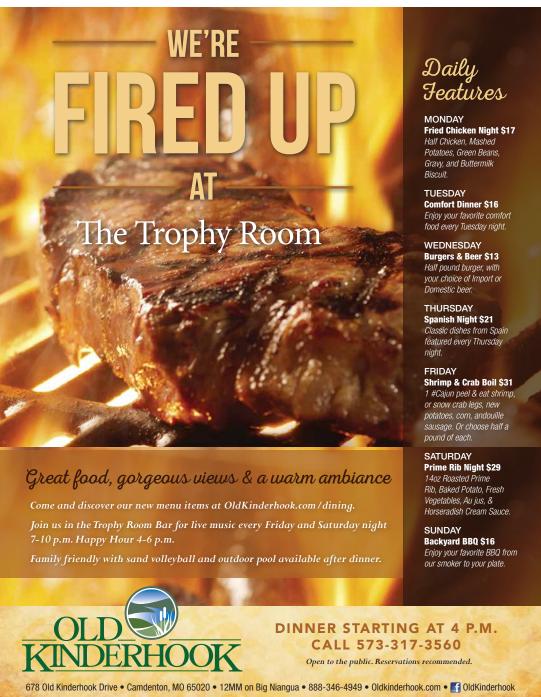


on a regular basis. By building some time into your day to accommodate unanticipated phone calls, tasks that run longer than you thought they would, etc., you'll be less likely to fall behind schedule with all

else.

· Delegate – If your problem getting things done is less rooted in your time management skills and more in the fact that you simply have too much to do, consider delegating and/or outsourcing. If you have employees, consider what responsibilities you might entrust to them. If you're a solo business owner with no staff, you might

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. For more information about contacting a mentor or volunteering contact the SCORE Lake of the Ozarks Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at 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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LOFPD gets funds to purchase gear, equipment

By Nancy Zoellner-Hogland

Many rural fire departments and districts, including the Lake Ozark Fire Protection District, are better prepared to fight brush and wildfires. That's due, in part, to the Missouri Department of Conservation (MDC) and the US Forest Service, Volunteer Fire Assistance Program, which provided grant funds to purchase personal protective gear, communications equipment and wildfire suppression equipment to help increase the capacity to suppress wildfires safely and efficiently

During July and August staff members of the Forestry Division of the MDC visited and presented checks of up to \$4,000 each to 168 rural fire departments and districts throughout the state. The total funding awarded through this year's matching funds grant program was \$386,639.14. According to the MDC, more than \$8 million has been distributed throughout the last 30 years.

"We purchased wildland personal protective gear such as brush coats, brush helmets. goggles and other safety gear – protective equipment that's designed to be used for fighting brush fires versus using our bunker gear that's designed for fighting structure fires," explained Mark Amsinger, chief of the LOFPD. "We replaced some of our outdated gear but we were also able to outfit some of the new guys we've hired."

The chief said when they're at full staff, they employ 12 fire-fighters – enough to staff three ambulances and a ladder truck and also have a battalion chief on duty. Three stations are manned 24 hours per day. Stations 1, the district headquarters, is located on Bagnell Dam Boulevard in Lake Ozark; Station 2 is located on Horseshoe Bend Parkway; and Station 3 is located on Welsh Road off State Route W.

"We've been fortunate to be able to get this grant funding every year or every other year. We spend up to \$8,000 and then get \$4,000 back. It's great – every bit helps cut down on our expenses," he said.

Although happy to be able to purchase the gear, Amsinger

said he hopes they never use it. To help accomplish that goal, for the past several years fire district staff members have been meeting with residents and property management groups throughout the district to present the National Fire Protection Association's Firewise program. That program teaches people how to adapt to living with wildfire and encourages neighbors to work together and take action now to prevent losses in the future.

"Through that program, we developed a community protection plan where we go out and conduct a step-by-step survey of your property and then provide a rating on how safe it is in regard to natural cover fires. Some of that includes looking at how close landscaping is to the house, if the shrubbery is extremely flammable, if the house could be protected by trimming back branches - all things that can get that fire load away from the house. We've done quite a few – some with individual homeowners - but we've also gone to Grandview once or twice and walked



Wayne Vaughn (left), forestry technician with the Missouri Department of Conservation, recently visited Lake of the Ozarks to present Mark Amsinger, chief of the Lake Ozark Fire Protection District, with a check. Photo provided.

through the entire neighborhood and showed them what they could do to help protect their property," he said, adding that there is no cost for the service and residents are not required to follow through with the suggestions.

The survey used by firefighters also looks at ground cover, slope of property, whether fuel

or firewood is stored on the property, the placement of out-buildings and gas and electrical supply, the availability of fire suppressing water supply and materials used in construction of the home.

Amsinger said anyone who wants to schedule a Firewise visit should call the district office at 573-365-3380.

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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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

Residents, city of Lake Ozark at odds over a proposed quarry



By Nancy Zoellner-Hogland

Three Lake Ozark aldermen – Dennis Klautzer, Larry Giampa and Joe Barfield – and Mayor Gerry Murawski, who broke the tie, voted to approve the first reading of a rezoning request that, if a Special Use Permit is also granted, would allow another piece of land along Highway 54 to be used as a quarry. Aldermen Vernon Jaycox, Patricia Thompson and Judy Neels voted against the move.

The rezoning request is for a 370-acre tract adjacent to Highway 54, across the highway from Rick's C-Store and accessed from Osage Hills Road. The land, recently purchased by Magruder Quarry and Equipment, had been zoned R-1 and C-2. Magruder requested a change to M-1 Manufacturing.

Several residents of the nearby Osage National Golf Community who were against the quarry attended the August 13 Board of Aldermen meeting to make their feelings known. However, because many didn't realize they would be allowed to speak only during the public comment portion at the beginning of the meeting, they didn't get to share their concerns with aldermen. Debbie Zander, who lives on Osage Hills Road near the spot where Magruder's land will be accessed, said after learning the guidelines, she planned to attend the next

the map shows the location of the propos

meeting prepared. She also hoped to bring dozens of residents with her who would also share their opinions. "And if they go ahead and rezone it, we'll start exploring our legal options," she added.

City Administrator Dave Van Dee said the city is always interested in hearing from citizens but said he thinks some of their concerns are unfounded. He explained his position.

"Magruder has indicated he is going to quarry the site but they're going to set an elevation so when they're done, it can be developed as an industrial park. Unlike a traditional quarry where they basically go until the minerals are gone, here they're going to work towards a set elevation similar to what Gary Prewitt is doing at Highway 54 and 242. However, right now he's just applied for rezoning. We haven't seen a detailed plan but he'll have to provide one before he moves forward because to quarry, he'll have to apply for a special use permit. That's when we can place conditions - hours of the operation, requirements for notifications before blasting - things like that," he said, adding that it will be a prime location for an industrial park

In a separate interview Zander disagreed with Van Dee's assessment and said those "conditions" won't curtail the problems quarrying will create for nearby homeowners.

"Osage Hills Road is zoned R-1 and C-2. The properties along the road are mostly homes with fulltime residents. Small commercial ventures would have little detrimental effect on us but changing the zoning to M-1 isn't compatible with the lives of the people who live here," she said, "Besides being an evesore for residents of our street both during and after construction, we will also have to deal with the nuisance from noise, dust, trucks and rocks falling off the trucks during construction. Our road will be destroyed and we will most certainly feel vibrations from blasting which could damage our foundations. It will also destroy property values. Who is his right mind is going to buy a house next to a quarry? Look at stories about other quarrying operations. They're full of complaints from nearby home-

She also questioned, with the size of the property, how long it would take to get the land "developable."

"Are we looking at five years? Ten years? Twenty years? If this is approved and he gets his special use permit, how long will we have to live with this mess? Will the city give him a cutoff date?" she asked.

continues on page 17

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

How Long Does It Take to Buy a Home?

As vacation season comes to a close at the Lake of the Ozarks, home buying season is still going full swing. We'll be busier than ever over the next few months as we help clients secure their mortgage and take steps to own a home at the Lake of the Ozarks. If you've been considering buying a vacation home, NOW is the time to get started. We're working our way towards a very good buyer's market, interest rates are doing well, and it's going to be an incredible time to jump in and secure the home of your dreams.

Whether you are a seasoned home buyer, or still just learning the ropes, it can be helpful to become more familiar with the process. Here is a quick overview of how long it takes to buy a home, and how Team Lasson will do what we can to make this a quick and seamless process.

The Home Buying Process

To map out your home-buying timeline, here is a closer look at the steps along the way.

Getting Pre-approved for a Mortgage

Completing your pre-approval first can show that you are a serious home-buyer. It can also show how much you are approved to borrow. Your lenders at the Lake of the Ozarks will typically ask for documentation to verify your assets, income, and credit history. During the process you'll want to do a few things, like preparing a down payment, avoid taking out new loans, do not switch jobs, continue managing your monthly payments, and gathering the documents that you'll need to submit.

Finding a Home

After you've been pre-approved for a mortgage at the Lake of the Ozarks, you can start looking for the home of your dreams. It is time to find your real estate agent who can assist you in the search for the perfect home in your price range. The house-hunting process can go quickly or it can take some time, just depending on your tastes, the location, season, the buying competition, and available homes for sale.

Negotiating a Contract

After you've found the home that you are ready to purchase, your real estate agent will help you put in an offer. Negotiations with the seller could be quick or could take some time to reach a point where are parties are in agreement. Your agent will help guide you down this path.

After your contract is accepted, it will be time to schedule a home inspection, termite inspection and any other inspections you and your real estate agent



deem necessary. Check with your lender as well on inspections as some government loans may require certain inspections for that program. If anything shows up during the inspection, this could add additional time to the timeline.

The Closing Process

Once the inspections have been completed, your Lake of the Ozarks lender will then move the loan into underwriting. It may be necessary to submit additional paperwork during this process, and an appraisal will also need to be checked off of the list.

After your mortgage has been approved, your lender will give you a copy of your closing disclosure at least three business days before the closing date. The will include loan details, fees, and terms, as well as what you'll need to pay in closing costs to finalize the purchase.

The Timeline is Indefinite

As you can see, many different moving pieces make up the completion of a home purchase. In general, it can be done in as little as a month, but with other purchases, it could take a few months. If you are hoping to buy a home before the end of 2019, now is the time to get started. You can start the process to get pre-approved with Team Lasson by visiting our website (www.YourLakeLoan. com), and from there we can help you move towards the next step. This is going to be an amazing time to buy a home, so we look forward to hearing from you and helping you purchase your dream home! For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

Michael Lasson Senior Loan Officer NMLS #: 493712 4655 B Osage Beach Parkway Osage Beach, MO 65065 Direct: (573) 746-7211 Cell: (573) 216-7258 e-Fax: (866) 397-0318 Email: mlasson@fsbfinancial.com Website: www.YourLakeLoan.com

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Crossover Christian concert

continued from page 4 accomplish that, he networked with several churches and pastors and organized a community service that led pastors from 11 churches to close their doors on a Sunday morning to worship together at the amphitheater. The response was greater than expected. Nearly 2,000 people representing some 25 different area churches showed up. Knowing he was on the right track, Sullivan began recruiting sponsors and lining up several top names in Christian music to resurrect that will be appearing - We Are Vessel, Tasha Layton, Jason Gray, Colton Dixon and Building 429. Local group Curtain Call will be performing on the stage.

"Our vision statement says 'Building community' so we're also partnering with local not-for-profit organizations that help homeless, hurting and hungry people in our local community. We've invited Kids Harbor, CADV (Citizens Against Domestic Violence), Lake Area Helping Hands Homeless Shelter, Coalition

help center needs someone to drive a young woman they're serving to a doctor appointment. These are practical ways people can help and serve so we want them to go out to the commons area and talk to the representatives from these organizations. We believe God will inspire them to get involved meeting those needs."

Several other organizations that meet the guidelines will also be there to hand out literature and share information.

A limited number of hardcopy tickets for the Saturday







Crossover.

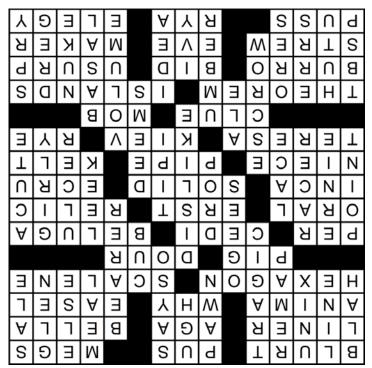
After the Friday evening community worship, Carrollton will perform a free concert. Their hits include "Tell Me," "Shelter" and "Promises." Saturday's activities begin at noon at the amphitheater with a free "Back Lot Street Party" that includes live music, games, a bounce house and concessions. Parking will be \$5 - half the regular price. Then the main gates to the amphitheater will open at 4:30 p.m. for those with tickets to the concert, which begins at 5. That's the only event that requires a ticket; proceeds are needed to cover the cost of the groups

for Human Trafficking and the Pregnancy Help Center to not only have tables with information set up but also to get up on stage between set changes to tell the people in the audience how they can get involved," Sullivan said. "Most people aren't likely to call an organization like Helping Hands and say 'I've got nothing else to do so how can I help you today?' But all these organizations have specific volunteer needs. Maybe CADV needs a mentor for a young woman coming out of an abusive situation, maybe the homeless shelter needs a ride to work for one of their residents or maybe the pregnancy evening concert are available at the Lake Area Chamber of Commerce and the Camdenton Chamber of Commerce for \$20 each or they can be purchased through Ticketmaster online at www.Crossover2019. com. Tickets can also be purchased at the gate for \$30. Kids 12 and under are free.

"This has become a nasty divided world. Our county has been exploding apart but I feel we've been called to find a way to celebrate togetherness and unity. And we believe this can be the start of a movement that will spread throughout our state and even our nation," Sullivan said.

Crosswords Solution

Puzzle on page 28



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Building an effective web *presence*

with Sandy Waggett of MSW Interactive Designs

Ignore Google's Changes at Your Own Peril

In every story there is a hero and a villain. In the story of your business, the customer is (or should be) the hero. Anonymity is the villain.

MSW Interactive Designs is celebrating our 20th business anniversary this year. We've helped businesses get found online since 1999 ... PRE-Google, as we know it today). I tell you this so you know the longstanding love/hate relationship we have with the search giant and why you should protect your business from dependence on it.

I am an SEO expert. I execute for clients and I study it every. single. day. I have for more than 20 years. I'm here to tell you, if you are solely dependent on ranking on page one, you are putting your business at risk.

Today, LESS THAN HALF of Google searches now result in a click.

Worse, 94% of ALL SEARCHES now happen on a Google product (think Google, Google images, Google Maps, and YouTube). If you include mobile, it's more like 97%.

When Google first hit the search scene and rose to popularity, they made search simple. A human had a question. The were presented with a clean page and a single search bar (unlike the 100+ link presented by Yahoo, Excite, or AOL). The human would search, get pages of results, then click through to visit the website (or websites) of choice in search of the answer.

This approach drove Google to the top of search - rapidly.

Suddenly, ranking on page one became critically important. That's where everyone searched for answers to questions and Google promised to send them to the "best" options to find the answers.

Sadly, Google has creeped to the dark side in recent years. It was a subtle shift over time evolving into what we face today.



Sandy Waggett

Today, less than half of Google searches result in a click to a business website.

Google is now in the business of keeping you on their website or directing you to another Google property. Smart snippets now give you AN answer right on Google's results page. (I capitalize "AN" because it's just AN answer ... not necessarily the BEST answer). Calls, reviews, directions, pictures, movie schedules, menus, hours, and more ... all presented right on Google's search results page. There's no need to click through to a business website for this information.

Google wins.

Millions of small businesses who relied solely on Google to avoid anonymity lose.

Google is a giant. It's not going anywhere soon. After 20 years in the web design, SEO, and internet marketing business, I'm not telling you to ignore it. I'm simply advising you to be an informed business owner.

Don't put all your eggs in the search basket. Ignore Google's changes at your own peril. VISIBILITY defeats anonymity. Diversify your marketing budget. Think social media, print, radio. Think about being visible everywhere your idea client hangs out.

THAT'S how small businesses win.

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Reducing barriers to encourage housing development

By Nancy Zoelner-Hogland

Home builders and developers are invited to attend an upcoming meeting of the Village of Four Seasons to hear a discussion focusing on development of workforce housing in that area. The discussion will take place as part of the Village's regular monthly meeting, which is planned for 5:30 p.m. Wednesday, September 11. It will be held at Village Hall, located at 133 Cherokee Road, just off Horseshoe Bend Parkway.

owner-occupied home will be approximately 2.5 times the household's annual income. Housing that costs more than three times a household's income or less than two times both indicate issues in the market.

According to the study's findings, "Ahead of the recession, construction activity focused mostly on higher end homes around the Lake. The region's smaller communities were seeing some construc-



Several homes are under construction in the Village of Four Seasons but an in-depth housing study conducted three years ago shows that to keep up with the need, there needs to be more. Nancy Zoellner-Hogland photo.

In 2016, the Lake of the Ozarks Regional Economic Development Council (LOREDC) commissioned RDG Planning and Design of Omaha to conduct a study of the Lake's housing market. Some nine months later, the report confirmed what most already knew – that quality, affordable housing was hard to come by. Although the term "affordable" is subjective, the study stated that for most households, an affordable

tion, but even that tended to be more move-up housing for individuals with the equity to purchase just slightly bigger family homes. However, many of these homes are out of the reach of the region's workforce. Entry level housing, often in price points that have lower profit margins for the private sector, are the type of housing needed by the workforce. Little of this housing has been built in the last ten years."

Since that report was released, Roger Corbin, a member of the LOREDC Housing Study Steering Committee who headed up the project, has been meeting with municipalities, investors, developers – all interested stakeholders - to remedy the situation. He'll be speaking to the Village Board of Trustees at their regular meeting to encourage them to consider rezoning on some of the vacant lots and adopting some of the measures already put in place by the Four Seasons Property Owners Association (POA), a homeowners association that encompasses much of the Village.

"The Village has a shortage of multi-family housing and they have a real shortage of workforce housing. I've been working with them and the POA for quite some time to find ways to change that," Corbin said. "There are numerous nice, level lots available where water service is available right away. In addition, the POA developed a sewer plan that allows much smaller and less expensive septic systems that have a much smaller acreage requirement."

He said the POA has adopted several incentives to encourage development, but said the Village of Four Seasons will have to zone it properly.

"I know they want to bring in more commercial but I plan to talk to them about planned use developments where they can put commercial in with workforce housing. They're sending me a copy of their new comprehensive plan. I hope to be able to dovetail the recommendations made in their plan with the recommendations made in the housing study," Corbin

said

According to Della Miller, owner, president and CEO of Missouri Association Management, which manages the homeowners association, the POA has around 3,000 lots available. She said some lots were donated to the POA as owners, many of whom purchased them for the membership benefits, got older and stopped coming to the Lake. Some were purchased decades ago by people who planned to build but didn't.

"We don't sell property but anyone interested in can stop by the office and pick up a list. We also have a list of lots that are for sale by owner and we have owners' permission to give out a contact number," she said. A visit to www. fourseasonspoa.con will show that many of those lots are free or priced as less than \$1,000. "Homebuilding has been picking up. I think we have around 30 under various stages of construction right now. Some were permitted last year and are still being built - some are just getting started. We reduced our building fees and are offering other incentives to attract more development - and it worked."

Corbin said that, in the meantime, the numbers overall are looking slightly better because the different jurisdictions are realizing that if they're going to increase the workforce, they've got to increase workforce housing.

"They go hand-in-hand. These entities can't expect to attract new business development if there's no place for the workers to live. There are definite shortages on the Westside and there are shortages in Camdenton. The only

jurisdiction that's made a real improvement is Lake Ozark. They've been building workforce apartments and are getting quite a gain on this," he said.

Ron White, building official for the city of Osage Beach, said they are in the process of working on an ordinance that gives incentives to developers who are looking at constructing multiple affordable housing developments.

"The board feels that giving developers some savings on permit fees would entice them to come to the city. In fact, our mayor just spoke to me about this morning. He asked me to put together some numbers to show what the savings would be for some of the past developments. I'm working on that now and expect this will soon be on the agenda," he said.

In the meantime, since January 2018, Osage Beach has permitted the construction of 53 new residential units; including 34 single family homes and duplexes and 19 multifamily units in condominiums or four-plexes.

Lake Ozark City Administrator Dave Van Dee said while he's pleased with what they've been able to accomplish, they are also looking at several options – some that he described as "out-of-the-box," – to attract more affordable work-force housing.

The Village of Four Seasons reported that 17 new homes were permitted in the past year; six have been completed.

The LOREDC study can be viewed by visiting https://loredc.com/wp-content/uploads/2019/01/2016_10-19-Lake-of-the-Ozarks-Housing-Study_Web.pdf.



U.S. Census Bureau updates Census Business Builder

The U.S. Census Bureau released improvements to Census Business Builder (CBB). Census Business Builder version 2.6 now includes up-to-date employment data from the Bureau of Labor Statistics (BLS).

Both the Small Business Edition (SBE), available at https://cbb.census.gov/ sbe/#, and the Regional Analyst Edition (RAE) of CBB, obtained by visiting https:// cbb.census.gov/rae/?utm_ campaign = & utm_ m e d i u m = e m a i l & u t msource=govdelivery#, will now feature data on employment and wages from the Quarterly Census of Employment and Wages for the nation, states and counties. The address for that site is https:// www.bls.gov/cew/?utm_ campaign = & utm_ m e d i u m = e m a i l & u t msource=govdelivery.

This update provides timely data to help business owners compare quarterly employment rates and weekly wages, and learn how their business compares to

Census 2020

other businesses like them.

Along with new data from BLS, updated 2018 Building Permits, labor force data from the Quarterly Workforce Indicators (QWI), and consumer spending data are also available. Additional updates to the tools include:

- New employment size and receipts size breakouts from County Business Patterns and Nonemployer Statistics (for both SBE and RAE).
- New data on labor force by worker age from the QWI (for both SBE and RAE).
- For the RAE, there are new drawing tools to simplify selecting areas of interest for a region and direct links to the Region Part Reports from the summary report.

Also for RAE, data are now available at the two- and three-digit North American Industry Classification System (NAICS) basis.

The Census Business
Builder address is https://
www.census.gov/data/
data-tools/cbb.html?utm_
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FUN IN THE COOK AND THE COOK AN

"Insurance Talk"

with Ron Hall of Golden Rule Insurance

Long-Term Care Insurance 101

These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade.

It's a good thing that more and more of us can expect to live well into our golden years. Yet, there's a flip side that a lot of us don't like to talk about: How healthy will we be when we're 90?

According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

Reasons to Consider Long-Term Care Insurance

In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely.

With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid.

Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily



Ron Hall

living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, your eligibility might be determined by a mental test score instead.

Once you're eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the money for "qualifying expenses", as defined by the policy.

Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans' waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care.

Insurers are choosy too. The older you are, the more likely you are to be turned down — and the more expensive the policy will be if you are accepted.

So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle.Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.

Residents, city at odds over quarry

Van Dee said those concerns would all be discussed with Magruder during the permitting process. However, he said it's his understanding that the quarrying will begin on the north end of the property so it would be a while before the work gets close to Osage Hills. He also said Magruder has talked about leaving a buffer area along the highway and added that regardless of the time it takes, Magruder will be required to keep the road in reasonable repair. However Van Dee said he thinks neighboring property owners might be overconcerned about damage from blasting.

"I live right across from an area where they were blasting for development. I felt a vibration and I heard the blast but we don't have a single crack in a wall or any cracks in concrete related to that. I can't say what the city would do if homeowners would have damage, but I know we will do what we can legally do to protect the public the best we can. Typically when that happens, there's legal recourse," he said, adding that he understood residents' apprehension. "They may be thinking back to the day when they drilled a hole, they dumped as much dynamite as they could, they lit the fuse and ran. When they blast today, you might feel

continued from page 10 a vibration and you'll see a little puff of smoke but it's all very controlled."

Van Dee also said anyone traveling in that area was going to encounter heavy vehicles, dust and falling rock for quite some time because of the new underpass being built to replace the Highway 54-Winterchange.

Bob Lynch, district engineer with the Missouri Department of Transportation, said they will go out to bid on that project this fall, construction will start over the winter or early spring and will last approximately two years. The redesign includes an underpass, which will be built south of Mt. Carmel Church, on and off ramps, roundabouts and a relocation of Osage Hills Road. "We will do our best to keep traffic flowing smoothly but it will be quite a project," he said.

Van Dee said although Magruder planned to keep the material he needs to level his site, he would be selling the excess, "So since he would be so close and since the price of material is determined by the distance it has to be hauled, if he gets the MoDOT job it could save the taxpayers a little money."

The vote on the second reading was scheduled for August 27, after this issue of the "Lake of the Ozarks Business Journal" went to press.

Armchair Pilot

continued from page 2 your hotel receipt when it bears your credit card number - and keep it with you. Once in your room, conduct a sweep to look for hidden cameras. Also don't broadcast your itinerary on social media, lock up laptops or other electronics when leaving the room and avoid Wi-Fi hotspots, which can be faked by hackers attempting to collect information.

Will you have a lengthy layover between flights on your next trip? Instead of dozing in an uncomfortable airport lounge chair, consider a tour. Salt Lake City offers a free tour of Temple Square, home of the massive Mormon Church, or the Utah Museum of Contemporary Art. Those stuck at Los Angeles can enjoy a tour of the Hollywood Walk of Fame, the Hollywood Sign and the Santa Monica Pier – for just \$96. If you'll be waiting at least five to six hours in Singapore, plan to include a free tour to Chinatown or Marina Bay Financial Center and the Singapore Flyer Ferris wheel. Japan's airport offers several free Englishspeaking, volunteer-led tours that include visits to a historic theme park, temples, nature hike or allow guests to enjoy a home-style Japanese meal.



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The future remains bright for Missouri, Lake job seekers

Jobs continue to grow and unemployment was at nearrecord lows in July. That's according to the Missouri Department of Economic Development.

A report from the Missouri Economic Research and Information Center shows that Missouri's seasonally adjusted unemployment rate has remained at 3.3 percent for the past five months. Seasonal adjustment is a statistical technique used to measure and remove influences of predictable seasonal patterns to show how employment and unemployment change monthly. The report states:

Over the past year, employment in Missouri has grown by 34,700 jobs with gains across key industries:

- Health Care and Social Assistance (+12,200 jobs, up 2.9 percent)
- Accommodation and Food Services (+5,500 jobs, up 2.1 percent)
- Professional, Scientific, and Technical Services (+3,900 jobs, up 2.4 percent)

The employment numbers, though slightly higher, are also low in the Lake's tri-county area. The Missouri Department of Labor numbers show an unemployment rate of 3.5 percent for Camden County in July with 59 individuals filing unemployment claims; 3.6 for Miller with 42 filing unemployment claims and 4.2 for Morgan County with 31 filing unemployment claims.

There's more good news. Missouri continues to be one of the most affordable places to work and live, according to the Council for Community and Economic Research's quarterly Cost of Living (COL) survey. The overall index for the first quarter of 2019 came in at 87.1, significantly lower than the national average of 100 and fourth lowest in the nation. Particularly notable is Missouri's housing, which is the second lowest in the country.

Missouri's participating urban areas-Joplin, Springfield, St. Louis, Jefferson City, Columbia, and Kansas Cityall came in under the national average, led by Joplin, which landed in the top 10 least expensive urban areas in the country out 257 participants. The index, which has been published since 1968, evaluates grocery, housing, utility, transportation, health, and miscellaneous good and service costs from participating cities and metropolitan areas across the country.

COL data is used in a variety of ways, including analyses of the best cities to work and live in, as reported in an article by SmartAsset. The article features St. Louis as one of the top 10 American cities to work in the technology field, due in part to its low cost of living and concentration of technology employment. To read more about the COL index, visit MERIC's Cost of Living Data Series webpage.

Additionally, Missouri came in seventh in a recent U.S. News list of the 10 most affordable states. According to the magazine, they determined which states are the most affordable based on the cost of living and housing afford-

ability. The article stated they took into account the prices of different goods - one pound of ground beef, a half-gallon of milk and a dozen eggs - and services. Housing affordability was based on the cost of a 2,400-square-foot, four-bedroom home in relation to the median family income.

According to the study:

Missouri's cost of living rank: No. 4 Housing affordability rank: No. 11 Median household income: \$53,578 Average home price: \$247,085 Ground beef: \$3.63 Milk: \$2.11, Eggs: \$1.46

The "most affordable states" ranked Iowa first followed by Ohio, Indiana, Oklahoma, Michigan, Nebraska, Missouri, West Virginia, Kansas and Pennsylvania.

There's even good news coming from the housing market. Based on information from the Association of Realtors (both the Bagnell Dam Association of Realtors MLS and Lake of the Ozarks Board of Realtors MLS) for the period January 1st through June 30th of 2016, 2017, 2018, and 2019, property sales are increasing at Lake of the Ozarks. The totals include the following categories: Residential, Villas and Townhomes Waterfront: Residential, Villas and Townhomes Offshore; Waterfront Lots; Other Lots and Lands; Condos and Timeshares; Commercial Properties; Farm; and Homes over a Million.

Year Total Volume 2019 1600 \$318,583,508 2018 1549 \$311,449,870 2017 1490 \$302,012,037 2016 1325 \$256,129,672



As the Lake Churns

Shootout Month

It's Shootout month! My family and I look forward to this every year. All of the events leading up to and including the Main Event are a blast and bring so much activity to the area during a time frame that in years prior was a very slow time for lake area businesses. I admire and appreciate all of the leaders and volunteers that work all year to make this event happen. I thought I'd give vou a little shootout stats and information (in case you've been living in a cave) then give you information about the lakefront real estate market that front the race area from the 32 to the 35 mile marker.

Per the official Shootut website: The Lake of the Ozarks Shootout is the largest unsanctioned boat race in the US, named one of the nation's eight "must-see" boating events according to Powerboat Magazine, the Shootout will take place for the ninth year at Captain Ron's Bar & Grill. The event raises funds for eight Lake-area rescue teams and numerous other charitable organizations; last year, \$300,000.00 to 32 different Charities and 8 Fire Departments. The Lake of the Ozarks Shootout is alive and well and looking forward to the 31st year in August of 2019.

If you are interestest in a condo, Plaza Garden aka West Palms on the Lake, sets at the finish line. Its located on the South end of the Hurricane Deck Bridge at the 35 Mile Mark across the chanel from Captain Ron's, the home of the Shootout. Currently there are eight units available priced from \$194,000 to \$310,000. The units offer three and four bedrooms. The complex has dock slips, pool and clubbouse

A total of 16 Lakefront homes currently available range from \$219,000 to \$795,000 and offer homes with two to five bedrooms. Property type and amenities vary widely on these. Don't let the top range of \$795,000 put you off, the bulk of these houses are listed in the \$200k to \$300k



Real Estate and Lake News with C. Michael Elliott

range. There are five homes in the \$300k range and eight homes in the \$200k range.

If you have interest in more information on any of the properties in the area of the Shootout, It me know. If you'd prefer to be as far as possible from the boat mecca created by the race, I can help you with that as well. I also have a great group of knowledgeable, topnotch agents that will work in your best interest and are enjoyable to work with. C. Michael Elliott and Associates is a boutique, privately owned office with a staff and full time agents that believe perfect service is a given. There are some great real estate agents at the Lake but you won't find any better than the agents I work with daily. Please give us a call if you are considering buying or selling, we'll explain our services in detail and you can decide if we are a good fit for you.

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 or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway. View thousands of lake area listings at www. YourLake.com. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLake-Churns.com

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GLIMPSES OF THE LAKE'S PAST With Dwight Weaver

LIFE GOES ON AND VISUAL HISTORY DISAPPEARS

Some of the most dramatic changes along the roadside in Osage Beach since the coming of the Expressway in 2011 are near the west end of the Grand Glaize Bridge. If you are traveling west, the building that formerly housed the Potted Steer is gone. To the right the cove once behind the powerline tower has

been largely filled to form a base for the expressway and the hillside to the right once occupied by Idle Days Resort and Gala Resort buildings is vacant. The Celebration excursion boat now docks here.

If you are traveling northeast toward Bagnell Dam and the Grand Glaize Bridge the changes begin at the top of the hill at the stop light opposite Hawks Nest Lodge. The buildings of Shady Slope Resort are gone and those of Lake Chouteau Resort once along the highway are no longer visible there. Sherwood Resort is also gone. Antique shops now occupy the former location of Sherwood Cafe adjacent to Bridgeport.

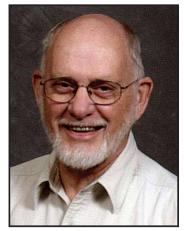
If you own any of the old Lake maps once published by the Lake of the Ozarks Association hold onto them if you want to reflect upon the past someday. The new maps that you find on the Internet do not generally show these older historic places and Google maps have largely replaced the old paper foldout maps you once carried in the glove compartment of your car, even the paper fold-out Missouri highway department maps have become scarce.

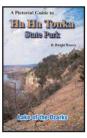
Life goes on but the disappearance of paper products is disappearing our history, which is the sad part of progress. The image that accompanies this article (photographer unknown) is an aerial view of the original Shady Slope Resort. Its water tank tower was once a landmark. Ironically, the metal base of the tower structure, perched on a small building, survives to this day as a rusty artifact.

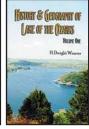
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

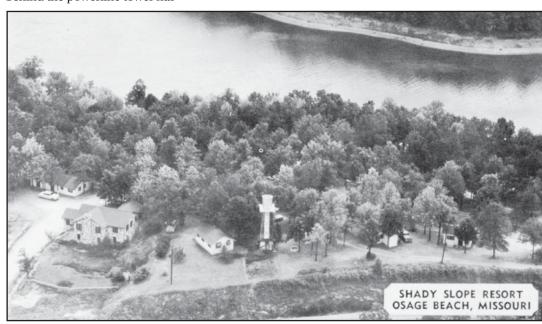
The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.









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31st Annual Shootout wins all around

continued from page 1 close, allowing them to hold on to the title.

This year, Benne Media, which publishes the Lake of the Ozarks Business Journal and owns Classic Hits 102.7, Mix 92.7, and KS 95.1 — The Lake's Country Station, was contracted to produce the network TV and radio broadcast for the 2019 Shootout. Mike Clayton, program director for Benne Media, said they couldn't have been happier with the way everything came together.

"It was our goal to bring a new, fresh, exciting look to the Shootout broadcast on TV and on the radio. We hired St. Louis based Envision Media Group, a company out of St. Louis that worked on the Super Bowl, Cardinal Baseball and ESPN Sports, to achieve that quality. We ran almost a mile of cable, brought in a satellite truck and generators and 4K cameras and a camera boom. We had a 16-person crew and people from our staff who worked hard to make it happen," he said, adding that Bob Teague from Teague Custom Marine provided the commentary and powerboat knowledge, Rod Smith from KRCG Sports anchored the radio and TV coverage, and Will Holtz from Lake TV covered the dock reports. Knowing that they were at the help put us at ease."

Clayton said Benne Media wanted to say "Thanks" to all of their sponsors, the staff at Captain Ron's and Ron Duggan, the Lake of the Ozarks Shootout Performance Boat Center, the Shootout board of directors and committee members, Christy Clark Janssen, their media partners, announcers and Envision

Media for all of the help they provided during the production and broadcast of the 2019 Lake of the Ozarks Shootout.

"It was our goal to draw additional awareness to this already popular event and the Lake of the Ozarks and, in turn, help raise record money for the more than dozen partnering charities. We thank everyone for their support of the Shootout," he said.

In addition to "taking a village," it also takes a lot of attention to detail to carry off the Shootout.

The day after the event, Janssen said even though she still has a lot of work ahead of her to wrap up this year's quest for Top Gun, she's already been at work organizing fundraisers for next year.

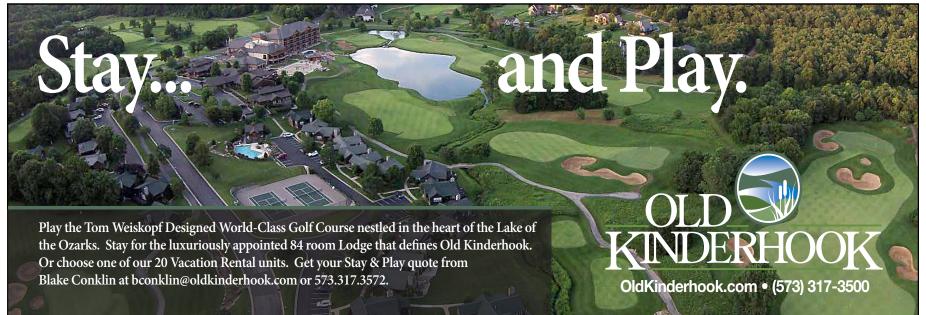
"We actually have two events this year – the Holiday Premier Party Tasting with Wood's major brands and the Regalia Hotel in October and the Gala of Trees in December - that will help us get started with next year's Shootout," she said, admitting that it takes a lot of organization and attention to detail to keep track of everything. "I have binders for every event and then I have a massive binder where I keep every flyer, every billboard that I do, every note that comes in, every permit. So basically, I have binders everywhere - and sticky notes! I never delete an email because I often have to refer back to them so I bought more space on the Cloud, I have reminders on my phone and I carry a steno pad with me everywhere I go because I have so many people telling me things. It gets kind-of crazy but I've never enjoyed anything so



Brad Rowland won in his class and came close to his 2016 record (of 114 mph) with a 112 mph run in his South Bay pontoon named Tooned in Two. Photo by Justin Pfeifer/LakeExpo.com



CR Racing/Anchoring.com, a 32-foot Doug Wright owned by Missouri teammates Casey Boaz and Rob Unnerstall won in its class with a speed of 121 mph. Photo by Justin Pfeifer/LakeExpo.com



SHOOTOUTRESULTS.COM/CLASSTOP.PHP

SHOOTOUT WINNERS OF EACH CLASS					SHOOTOUT WINNERS OF EACH CLASS					
CLASS	SPEED	DRIVER	BOAT NO	RUN TIME	CLASS	SPEED	DRIVER	BOAT NO	RUN TIME	
MC2A2R	123	MAURICIO VIVANCO	1	08-24-19 11:30:49 AM	NV2S2B	73	BEN SMITH	1	08-25-19 10:24:54 AM	
MC5P2R	156	DAVE MEGUGORA (MAGOO)	1	08-24-19 10:21:31 AM	NV3F2A	94	DON SYLVA	1	08-24-19 09:51:47 AM	
MC6P2R	162	BOB BULL	1	08-25-19 09:29:09 AM	NV3M2R	89	JOHN HUMPHREY	1	08-25-19 12:17:37 PM	
MCO3R2	123	TAYLOR SCISM	1	08-24-19 10:13:25 AM	NV3P1A	92	SHAWN MERCER	1	08-25-19 08:00:34 AM	
MCO3S2	113	BRAD BENSON	2	08-24-19 09:28:10 AM	NV3P2A	111	CHAD PRATER	1	08-24-19 09:35:15 AM	
MCO5R4	114	BILLY MOORE	1	08-25-19 12:56:14 PM	NV3S2B	80	MARK HANSON	1	08-24-19 08:20:22 AM	
MPO1R1	76	CAROLYN DORRIS	1	08-24-19 10:38:34 AM	NV4A2R	110	CHAD ENGEL	2	08-25-19 07:29:46 AM	
MPO2R1	66	JIM DORRIS	1	08-24-19 10:36:06 AM	NV4F2B	93	JEFF CASEBIER	2	08-24-19 10:30:27 AM	
MPO2R2	81	JOHN ODOM	1	08-24-19 10:41:08 AM	NV4F3B	92	MIKE MAASEN	1	08-25-19 10:27:30 AM	
MV1E1	30	RANDY VANCE	1	08-24-19 09:02:35 AM	NV4M2A	95	DWIGHT HEUBNER	1	08-25-19 07:18:22 AM	
MV2S1B	73	NEIL WALLACE	4	08-25-19 09:42:33 AM	NV4S2B	91	JASON FLEER	1	08-24-19 10:10:16 AM	
MV4F2B	79	DANIEL SUCHOCKI	1	08-24-19 11:09:50 AM	NVO2F2	98	MARK WEIGL	1	08-24-19 09:54:20 AM	
MV4P2R	143	BEN ROBERTSON	1	08-25-19 08:03:01 AM	PC1P1A	107	CHRIS (DUFF) JOHNSON	1	08-25-19 07:13:22 AM	
MVO3R3	93	ANDREE BAKKEGAARD	1	08-25-19 08:40:17 AM	PC1P1B	137	IVAN, BUCK STRACENER	1	08-24-19 11:03:11 AM	
MVO4R4	87	TAYLOR SCISM	1	08-25-19 07:27:06 AM	PC4P2R	173	RONALD SZOLACK	1	08-25-19 08:52:32 AM	
NC1P1B	111	LARRY WISER	1	08-24-19 08:49:16 AM	PC6P4R	201	TONY BATTIATO	1	08-25-19 11:37:55 AM	
NC2P1A	117	WARREN NEIGHBOR	1	08-24-19 08:15:16 AM	PCO1F1	95	RICK KOTECKI	1	08-24-19 11:15:17 AM	
NC4A2R	113	JOSEPH CARDELLA	1	08-24-19 09:19:26 AM	PCO3F2	121	ROB UNNERSTALL	1	08-24-19 10:02:19 AM	
NC4S2A	113	RUDY SANZOTTERA	1	08-24-19 07:58:59 AM	PPO2R2	83	MIKE MISPLAY	2	08-24-19 12:37:18 PM	
NCCO3S3	73	TIFFANY MAASEN	1	08-24-19 08:23:45 AM	PV1F1B	74	MIKE GORDON	1	08-24-19 09:32:11 AM	
NCO2F2	119	TOM KENNEDY	1	08-24-19 10:23:41 AM	PV1M1B	87	RON MOORE	1	08-25-19 09:35:07 AM	
NCO3R2	108	JUSTIN DIGIOVANINI	1	08-25-19 10:48:29 AM	PV1P1A	128	TYLER CROCKETT	1	08-24-19 09:22:19 AM	
NPO1F3	112	BRAD ROWLAND	1	08-24-19 09:58:56 AM	PV2M2B	87	BRAD HARRINGTON	1	08-24-19 09:29:02 AM	
NPO1S1	59	GARY BURRIS	1	08-25-19 08:43:21 AM	PV2P1B	96	MARK NELSON	1	08-25-19 12:07:22 PM	
NPO2R1	59	KOLBY DORRIS	1	08-24-19 10:46:35 AM	PV3M2A	80	TIM KOWALSKI	1	08-24-19 09:40:06 AM	
NPO2R2	78	TIM PIVONKA	3	08-25-19 08:46:32 AM	PV4P2B	96	DELVI FLORES	1	08-24-19 08:02:35 AM	
NPO2S2	68	TIMOTHY SCHOENING	1	08-24-19 11:28:14 AM	PV4P2R	122	CHARLIE SCHAEFER	1	08-25-19 08:24:30 AM	
NV1F1B	67	CARRIE SIXKILLER	1	08-25-19 08:13:00 AM	PVO1F1	84	DEREK DAWSON	1	08-25-19 10:20:00 AM	
NV1M1B	89	KIM KRAMER	4	08-25-19 11:11:14 AM	PVO2F2	112	THOMAS WEIGL	1	08-24-19 11:06:59 AM	
NV1P1B	107	TYLER STEVENSON	1	08-24-19 10:52:31 AM	PWC1	57	A.J. MCCRACKEN	2	08-24-19 07:20:40 AM	
NV2M1A	98	LAWRENCE COELHO	1	08-24-19 08:31:47 AM	PWC4	70	GREGORY CLAY	2	08-24-19 07:38:46 AM	
NV2S1B	81	JEFF HOEKSTRA	1	08-24-19 10:18:10 AM	PWC5	63	STEVE LEE	1	08-24-19 07:15:45 AM	





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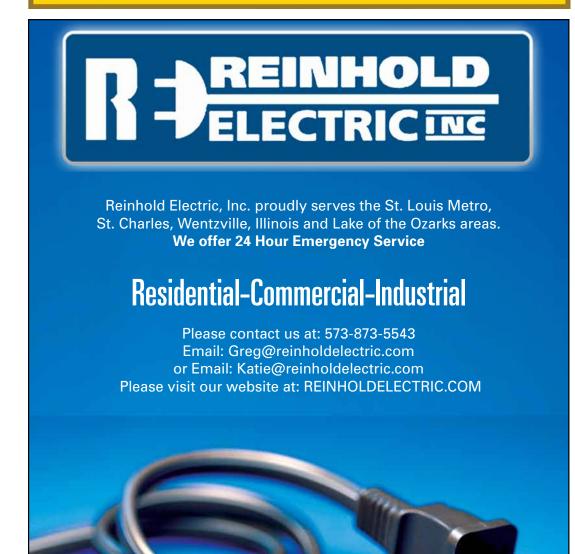






Stop by to view our homes on display!

Making Homeowners' Dreams Come True For 30 Years



Learn how to launch your business with success

By Nancy Zoellner-Hogland

Have you always dreamed of owning and operating your own business? A program offered through State Fair Community College could help make that a reality – and keep it from turning into a nightmare.

The program, titled "Launch U," includes course material and presentations designed to equip new business owners with information to build a foundation for success. The next session begins October 1.

"Launch U Mixers," informational sessions that explain the program and allow time for questions and answers, will be held from 5:30 to 7 p.m. on Thursday, September 12 and Tuesday, September 17 at the State Fair Community College Campus at Stonecrest Mall in Osage Beach. The mixers are free of charge, open to everyone and pre-registration is not required.

"A lot of information is shared at the mixers but in a nutshell, we explain that Launch U is a program for those with a business start-up idea or even those in the very early stages of opening their door, and that the program can provide them with a lot of information that can make the difference between success and failure," said Kelly Asbury, director of State Fair Community College's Small Business Development Center.

She said those who attend the Launch U program will learn how to complete a Small Business Administration approved business feasibility plan and develop and perfect a business pitch that they would use if, for instance, they would need to borrow start-up money from a bank. Each Launch U participant will receive a handbook, access to cloud-based business planning software and a plethora of market research data, as well as support from a network of local experts in the fields of marketing, accounting, business law and banking.

"I think the collaboration between the students is actually one of the biggest benefits of the program. Everyone is there for the same reason and they really want to work together to help each other succeed. There's a lot of critiquing - they frequently play devil's advocate - but quite honestly, everyone needs objective viewpoints. It's fun to watch them as they talk and work through issues and sometimes come up with ideas that are absolutely awesome - ideas that I can learn from," Asbury said, adding that one of the perks was that dinner was provided for participants at the start of each class. "We know most everyone is coming straight from work so we try to make it as easy as possible for them."

The last session includes a pitch contest.

"They have the support of their peers but their peers are also judging them, giving them scores and giving them feedback. Certificates are awarded for the first and second place winners in the competition," she said, adding that an informal graduation with cake and certificates of completion wrap up the night.

The cost of the 12-session Launch U program, which limits class size to 15, is \$250. It will be presented from 5:30 to 8:30 p.m. on Tuesdays and Thursdays for six weeks. Another perk to the program is that participants also get free business counseling through the SBDC.

Asbury said past graduates have gone on to open everything from retail operations and restaurants to service industries and technology-based businesses.

Those interested in learning more about the Launch U program but who are unable to attend one of the mixers can contact Asbury by emailing her at Kasburyl@sfccmo.edu or calling 660-596-7350.

Send Your Public Event Information and News Releases to Lakebusjournal@gmail.com

A Matter of Trust

Are You An Emotional Investor?

Over the past few weeks, market volatility has increased substantially and talk of a recession is on the rise. While we would like to think that the investment process has no room for emotion, the truth is that many investors become nervous when financial markets begin to show signs of volatility. That's okay, and it's expected to have emotions when it comes to your wealth. But too much emotion can be hazardous to your long-term goals. We encourage you to stop for a moment and think about whether you are feeling or exhibiting any of the following signs of emotional investing.

Fear of loss. Many investors are generally motivated by fear or by greed. Research shows that, for many people, the pain of loss is larger than the sense of satisfaction from a gain of the same size. Taken to an extreme, fear of loss leads to investment paralysis.An excessively risk-averse investor may park funds in ultra-safe, low-yielding bank deposits or short-term Treasury securities until a decision is made, accepting long periods of low returns. Or winning investments may be sold off too quickly in an attempt to lock in gains, while losing investments manage to stay in the portfolio indefinitely.

Following the herd. Many people find it easier to go with the crowd, to own the current hot stock, mutual fund or other investment. At least that way, if the investment does poorly, one has plenty of fellow sufferers with whom to commiserate. But when the "crowd" is defined as one's family and friends, the crowd's investment goals may be very different from one's own.

Hair-trigger reflexes. Markets move on news. In many cases, the first market response is an overreaction, either to the up side or to the down. Sometimes "news" is only new to the general public, and it's already been reflected in the share price through trading by those with greater knowledge. The true importance of any news event can only be discerned over the longer-term.

Generally, it's better to watch the market react to news than to be a part of the reaction. Remember that



Bart Schulte, MBA, CWS® Vice Pres. & Portfolio Manager

market dips may present the best buying opportunities but they're also the toughest times, emotionally, for making a commitment to an investment.

Betting only on winners. You've probably read the disclaimer, "Past performance is no guarantee of future results." The disclosure is required by regulatory agencies because it is indeed true. Higher returns are usually accompanied by higher risks. Ultimately, those risks may undermine performance.

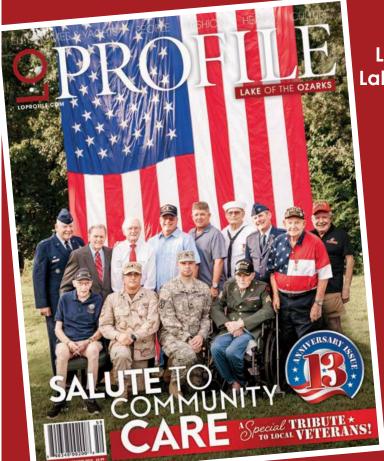
Abnormal returns, whether they are high or low, tend to return to the average in the long run. Investing on the basis of the very highest recent returns runs a significant risk of buying at the top of the price cycle, with a strong chance for disappointment.

The alternative approach

To avoid impulsive decisions that may be tainted with emotion, you should have a long-term investment plan that is customized to your goals and your time horizon.Remember, longer time horizons give investors more time to recover from bad years, and more chances to be in the market for good years. When is the last time you had a review of your plan or even created a plan? Doing so will likely provide peace of mind and take some of the emotion out of your investment decisions. Contact Bart Schulte today at (573) 302-2474 or bart.schulte@ centraltrust net

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

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



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It's the time of year to make money— or get bargains

The City of Osage Beach will be hosting its 11th Annual Citywide Rummage Sale, rain or shine, from 8 a.m. to 2 p.m. Saturday, September 14 at homes throughout Osage Beach.

Those who want their homes included on the map will need to sign up no later than Friday, September 6 and pay a \$10 fee. Those who don't have enough parking – or enough space - to hold a sale can sign up for a booth in the parking lot of City Hall. Booths require a \$15.00 fee, which will be used to cover the costs of the maps and advertising. The fee is nonrefundable. Sign up at City Hall during normal business hours.

boxes and newspaper

- Start hanging men's and women's clothing
- Arrange to borrow or rent folding tables if you don't have any
- Buy supplies for sale signs: neon poster board, thick black marker, staple gun or duct tape, and wooden stakes if you can't hang signs on telephone poles or street signs
- Buy or borrow an apron with lots of pockets or a fanny pack
- Clean, polish, and wash sale items as needed

The day before the sale:

• Get starting change from the bank – 25 to 50 one dollar



To encourage shoppers to visit several sales, the city will be sponsoring a Rummage Sale Bingo. Bingo cards are to be stamped at the various sales around town. After shoppers have received 10 different stamps, filling their Bingo card, they may return the card to City Hall to be entered into a drawing for various prizes.

A map with a list of participating addresses will be available the day before the event at City Hall and online at www. osagebeach.org.

Tips for a successful sale

Getting ready for a yard/garage sales takes a significant amount of time. A good rule of thumb is to estimate how much time you think it will take to get everything ready – then double it. It's also of utmost importance to make a list to stay on track. Here are some tips from TheSpruce.com to help you get ready.

In the weeks and days leading up to the sale:

- Research pricing on antiques, collectibles and other items of value
- Start saving shopping bags,

bills, a few fives and tens, at least one roll of quarters, and a handful each of dimes and nickels

- If you're having the sale in your garage move non-sale items out or mark them with "Not for Sale" signs
- Set up your sale tables by item type
- Mark or move non-sale items, like planters, garden hoses, and statuary, from your vard and porch
- Rope off any areas where you don't want customers to go
 - Charge your cell phone The morning of the sale:
 - Lock the house
- Put your cell phone in your pocket
- Place furniture and other showy items nearest the street to attract customers
- Display small items such as jewelry near cashier's table so you can keep watch

According to several garage/ yard sale tips sites, gently used clothing in good condition is the top seller at sales followed by furniture, tools, baby items, sports gear and vintage/memorabilia.

Don't lose money attempting to collect 'winnings'

By Nancy Zoellner-Hogland

"Congratulations! We have a check for \$3 million for you!"

That's the greeting many are getting when they answer phone calls from someone in Kingston, Jamaica.

A Lake-area resident that asked not to be identified said when she questioned why she had won, she was told by a young man with a heavy accent - and a child yelling in the background - that he was calling from Publishers Clearing House and he had a check to give her because she had won the drawing. She said she told him she hadn't entered the contest but he said she was entered automatically when she paid her bills and shopped at her favorite grocery store. However, he wasn't able to say which grocery story. Knowing it was a scam, but wanting to hear the "end of the story," she played along.

"Cool. So how do I get my check?" she asked the man.

"How far are you from Osage Beach?" he responded.

When she said she was about 30 minutes away, he asked if

she could meet him at a certain bank in that city. She said she could and asked how she would recognize him.

"He said his name was David Peterson – he even spelled it for me – and said I should stay on the phone with him until I arrived. That way we could

talk while we were driving and each of us would know when the other arrived. When I said I couldn't do that because I had to put my dog in the crate before I left, he said I should call him as soon as I arrived and he would tell me what kind of a car he was driving," she said.

As soon as she hung up, she called the Osage Beach Police Department and explained what was going on. Patrol Supervisor Lt. Tim Taylor warned that "Mr. Peterson" probably wouldn't show up but instead would say he had gotten delayed in traffic. Then he would have another set of instructions for her to follow that would most likely involve her opening a bank account to deposit her winnings

and then withdrawing money to pay a handling fee. However, Taylor added that she should call 911 immediately if the phony "prize patrol" was there.

The phony-prize recipient said she decided to save money and gas by staying home and just calling Peterson's number

tion of the man and the vehicle and she would then immediately call police. Unfortunately, that's where it ended because repeated calls to the number were unanswered. Ironically, I learned that my daughter had received the same call – from

the same number - the day be-

fore," she said.

A Google search of the number which was led by an 876 area code showed the Lake-area resident and her daughter weren't the only "big money winners." Apparently, Jamaica is a major source of cold calls to victims who are told they have won money. An article posted on the AARP website warns, "Anyone receiving an unexpected call from area code 876 should be on high alert. There is a high likelihood that these calls are from scam artists.

Unfortunately, these scammers are very persistent and in some cases verbally abusive, threatening to harm victims if they do not send money."

A Better Business Bureau release warned that sweep-

stakes, lottery and prize scams are among the most pervasive frauds operating today. "The scheme currently involves scammers telling people they have won a large amount of money in a lottery or sweepstakes, sometimes by misusing the established name of Publishers Clearing House Sweepstakes. Victims send money, purportedly for taxes or other costs that must be paid before receiving a prize. Unfortunately, the winners don't receive the promised prizes."

The operation has become so big that nearly 500,000 people have reported this fraud to law enforcement agencies in the U.S. and Canada over the last three years. The majority of the frauds concentrated disproportionately on senior citizens. Law enforcement believes the actual number of victims and losses is likely much larger because many victims are too embarrassed to report it

Several law enforcement agencies across Missouri have issued warnings about the calls.



back in 30 minutes and telling him she was there.

⊜pch.com •

"Because I wouldn't be able to call the police if I was on the phone with him and he said he was actually there, I arranged to text my daughter a descrip-





www.lakeoftheozarksbikenight.com

the prize bike.

Lake of the Ozarks Business Journal September, 2019 Page 27



Knights of Columbus Annual Tootsie Roll Drive in October

Every year in October you will see members of the Knights of Columbus in their yellow aprons as you enter your favorite grocery store. They are offering everyone that walks by a delicious Tootsie Roll in exchange for a donation of any size so that they can support many of our local charities whose missions serve people with developmental disabilities. The Knights of Columbus are a Catholic fraternal, family and service organization dedicated to the principles of Charity, Unity, Fraternity, and Patriotism. Last year their efforts raised \$625,000 across the state of Missouri. Here locally, the Camdenton Council #6365 and the Lake Ozark Council #9273 donated the Tootsie Roll challenge proceeds to the following charities: The Lamb House Lake Area Industries, Lake of the Ozarks Developmental Center, Cardinal Glennon Children's Hospital, Judevine for Autism, The Brain

Injury of Missouri, and The Missouri State Council for Persons with Developmental Disabilities.

This event would not be possible if it weren't for the support of our local grocery stores allowing the Knights to utilize their store fronts and for our supportive community. Dale Holzer, General Manager at Save-A-Lot, has been a Knights of Columbus member for over 40 years and says he participates in the drive every year because he knows all the funds go to help kids and people with developmental disabilities.

This year you will see the Knights with their yellow aprons and tootsie rolls at Save-a-lot, Gerbes, Wal-Mart, Woods, and Hy-Vee, on Friday, Saturday, and Sunday October 11th-13th. When they offer you a delicious Tootsie Roll, please donate and support the individuals in our community with developmental disabilities.









92.7 FM - Eldon and the Lake



Crossword Puzzle

THEME: GEOMETRY 101 **ACROSS**

1. Say without thinking

6. Abscess contents

9. Fictional Griffin and actual Ryan

13. Witty one-

14. ____ Khan

15. Swan of the "Twilight" series

16. Carl Jung's inner self

17. What is the reason?

18. Painter's support

19. *Six-sided polygon

21. *Type of triangle

23. Appetizer in a blanket

24. Brooding

25. *___pendicular lines

28. Ghana monetary unit

30. Star of Raffi's song

35. Instead of written

37. "Formerly," formerly

39. Archeologist's find

40. Cusco valley dweller, once

41. *Plane to 2D is like _____ to 3D

43. Shade of beige

44. Daughter of a sibling

46. dream

47. Same as Celt

48. Mother of Calcutta

50. Capital of Ukraine

52. Robert Burns' "Comin' Thro' the

53. Classic board game

55. Unruly bunch

57. *Pythagoras'

61. Archipelago constituents

65. Donkey in Mexico

66. Auction proposal

68. Seize a throne

69. Scatter

70. The day before

71. "Prepare to meet your ____!"

72. Boot-wearing feline

73. Swedish shaq ruq

74. Lament for the dead

Solution: Page 12

1. Ho-hum

2. *Straight and infinitely extended

3. Type of operating system

4. Remake a map

5. Opposite of comic

6. Weakest in chess

7. "Gross!"

8. One's assertion

9. Square one?

10. Additional

11. Campbell of "Rhinestone

Cowboy" fame

12. White one at Macy's

15. Bringer of news, e.g.

20. S-shaped moldings

22. Mowgli to Raksha in "The Jungle

Book"

24. Feeling of aversion

25. *It has no dimensions, only

26. "Sesame Street" regular

27. Mario Andretti or Niki Lauda

29. Between stop and roll

31. Potato's soup mate

32. H. pylori consequence

33. Like a stereotypical girl

34. *Not right or obtuse

36. Spike punch, e.g. 38. Cone-shaped quarters

42. Regards

45. Real estate sale agreement

49. Type of brew

51. *Length x width x height

54. Earthy color

56. Primary

57. Cookbook amt.

58. Rwanda's majority

59. Does something wrong

60. Loads from lodes

61. Brainchild

62. Heat in a microwave

63. Fortune-telling coffee stuff

64. Light on one's feet

67. Like Brown league

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The Off Season

Traditionally our "Off-Season" starts the day after Labor Day here at the Lake of the Ozarks. However our fall rental season has been extended a little with events like Bike Fest, various fishing tournaments, golf outings and other things that attract guests to visit the Lake even when the lake is not the main attraction.

So what can you do to take advantage of the various events and what other types of things encourage visitors to the Lake of the Ozarks during the slower times of the year?

We have had a lot of success with golf groups over the years. You can get information from the Lake of the Ozarks Golf Council and they can provide you with forms and information on how to book stay and play golf packages at the area golf courses. Most golf groups consist of groups of four golfers. So you want to ensure that your home or condo has at least a combination of four separate sleeping options for your potential renters. This can be a bed, sleeper sofa or air mattress combination (the guys do not like to share a bed, so keep that in mind). The fall golf season actually runs from Labor Day through early November if the weather stays fairly

Bike Fest has turned into one of the largest bike events in the nation! Each September bikers descend on the Lake Area to meet and ride the scenic roads that encompass the Lake of the Ozarks. With over 50,000 bikers visiting the Lake they will need somewhere to stay!

Also we have the Fall In-Water Boat Show located in late September at Captain Ron's. People from all over the mid-west will be here to look at and test drive the boat of their dreams. These guests just may need a boat slip so keep that in mind.



Russell Burdette

In addition we have a number of small fairs, events and festivals during the months of September, October and November that attract people to the area for a few days to enjoy the sights and food of the Ozarks. Some of them include the Hillbilly Fair in Laurie, the Eldon Turkey Festival, Jacob's Cave Swapping Days, the Versailles Olde Tyme Apple Festival, the Fall Harbor Hop, Enchanted Village of Lights at the Laurie Fair Grounds and the Christmas show at the Main Street Music Hall.

Combine those with the local wineries, state parks and other attractions and you have a number of things for your guests to do during the Off-Season. There are also a number of parades in the fall and spring shoulder seasons. Visit Funlake.com for a full list of events, festivals, fairs and fun! So get the word out that the Lake has something to offer all year long!

Russell Burdette is the owner of Your Lake Vacation, with more than 15 years of vacation rental management experience. If you are looking for a vacation rental manager or just looking for some friendly advice you can call him at 573-365-3367 or email at russell@yourlakevacation.com. Happy renting!









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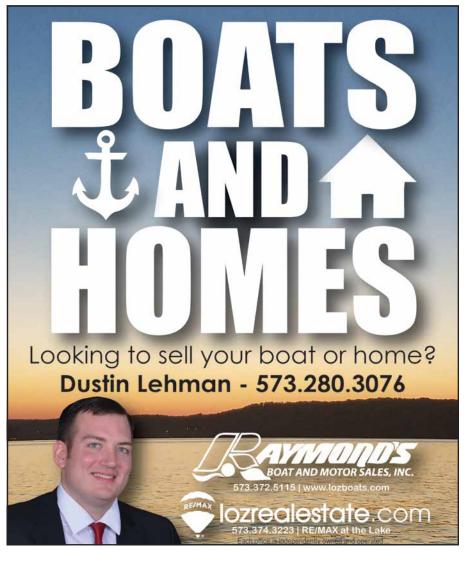
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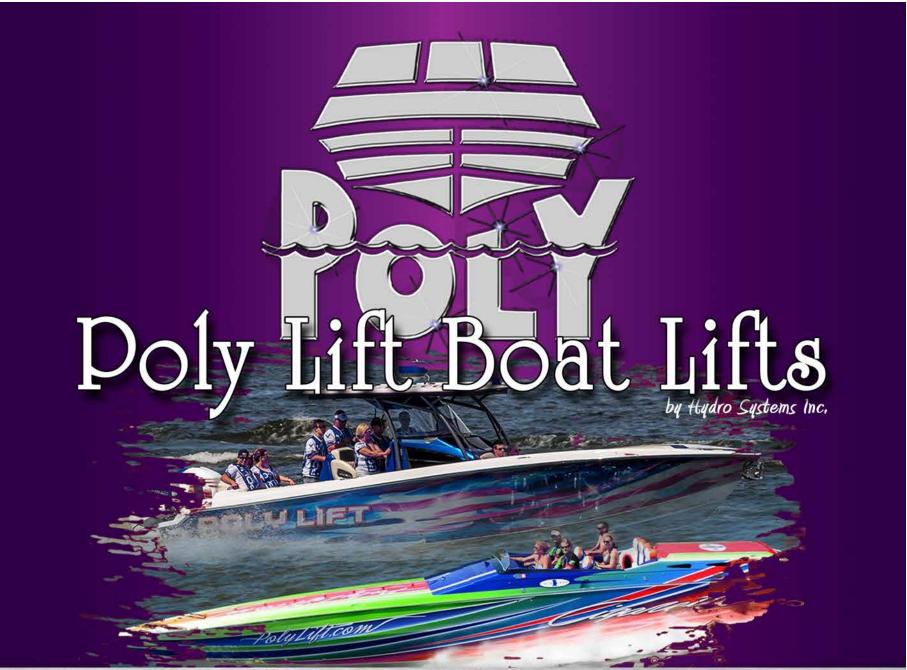
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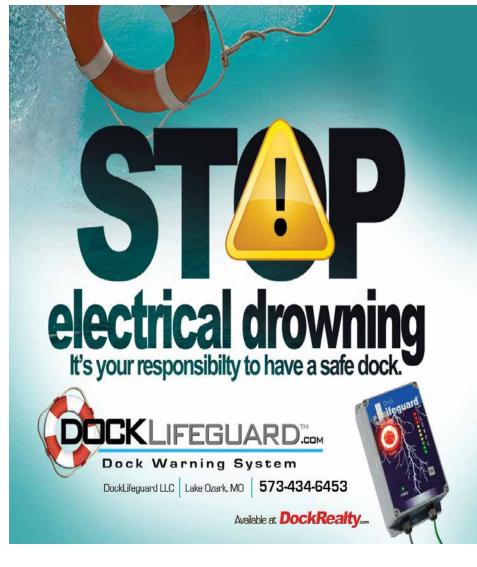
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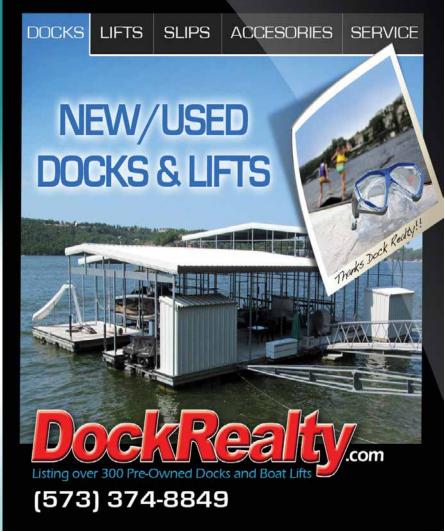


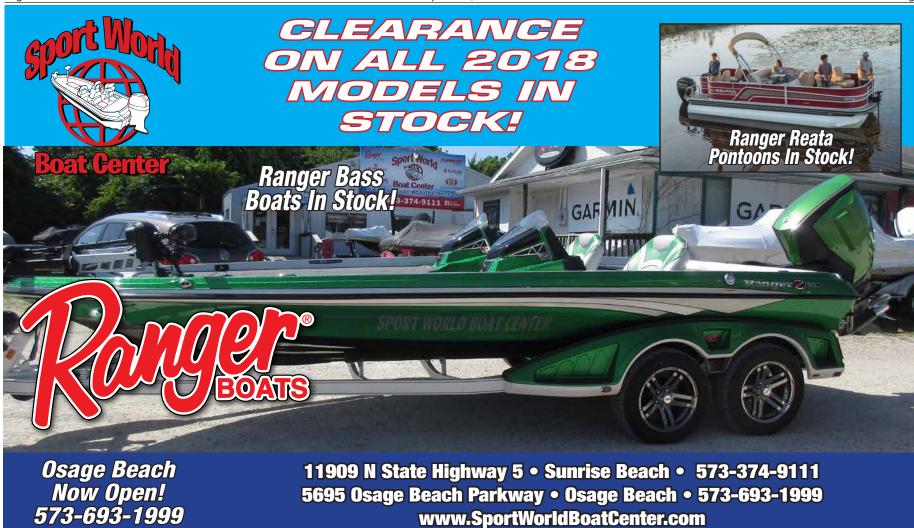
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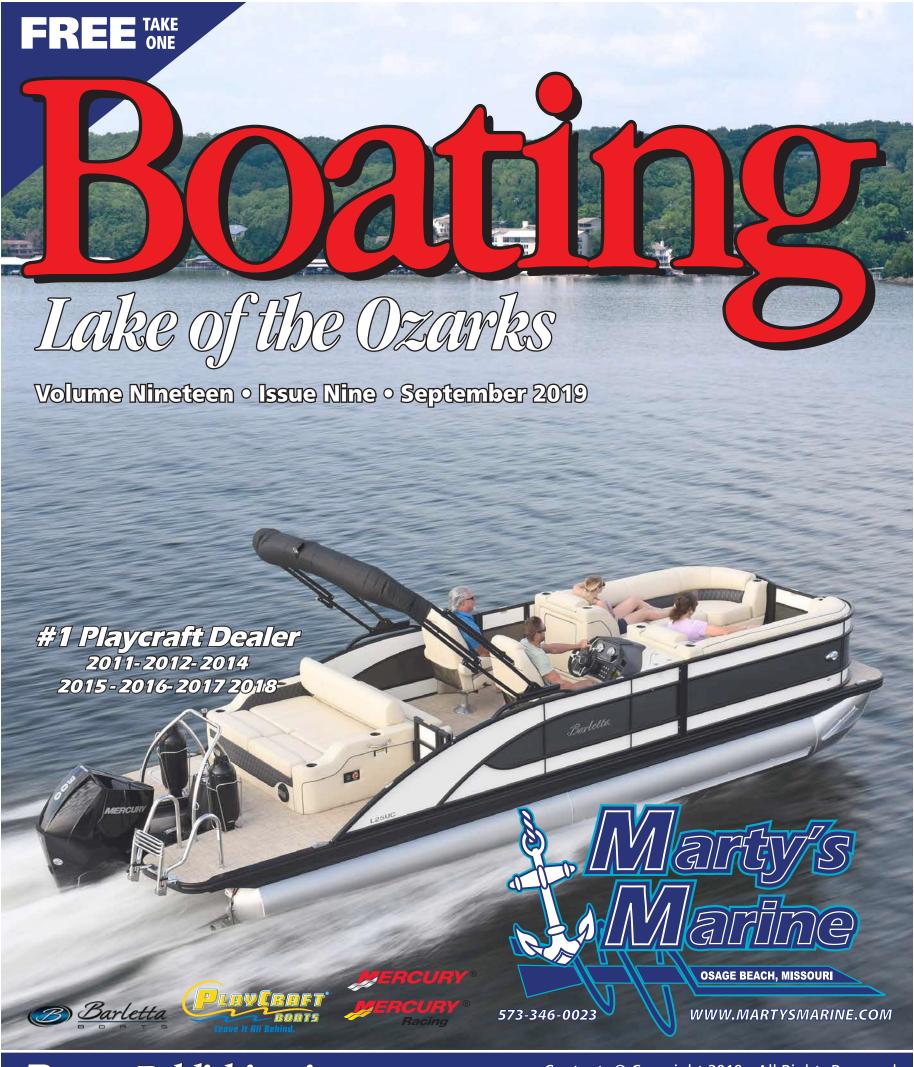
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