

# LAKE OF THE OZARKS BUSINESS JOURNAL

BOATING ON BACK

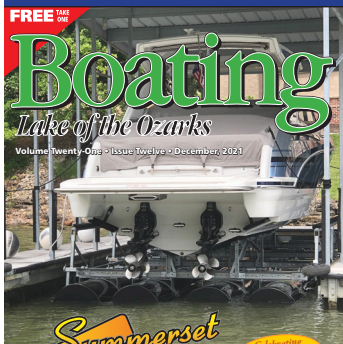
OVER 15 YEARS OF BACK ISSUES ONLINE

WWW.LAKEBIZJOURNAL.COM

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 12

DECEMBER, 2021



NEWS IN BRIEF



## Lake Area Gives

Thousands to get Christmas shoeboxes. Pg. 10



## Grand Slam!

Christmas gift is sure to score. Pg. 16



## Take a Gamble

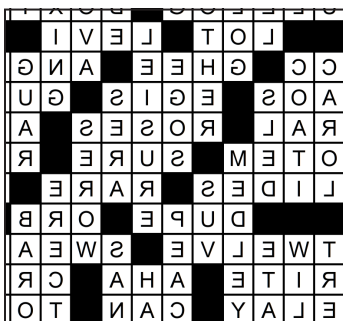
Pros & Cons of Casino. Pg. 7

## Gadgets & Gizmos

Great techy gift ideas. Pg. 14

## Gift Giving

Ideas for those hard-to-buy-for. Pg. 12



## Crossword

Fill in the blanks on: 19 Solution: 16

# Changes in store for the outlet mall

By Nancy Zoellner

The Osage Beach Outlet Mall is under contract. If all goes as planned, the buyers hope to add something the Lake hasn't seen in a while: family entertainment.

Chris Foster, the son of well-known developer Dan Foster and a partner in the new venture, said they have a non-disclosure agreement with current owner Simon Property Group that prevents them from sharing a lot of details but added that he thinks both those who live at the Lake and those who visit will be happy.

They've contracted with Kansas City-based Legacy Development to help them carry out their plans. Legacy Group has been involved in creating more than 50 projects with over 31 million square feet of retail space across 14 states. One of their projects is Legends Outlets in Kansas City, Kansas. According to Foster, that shopping center is 90 percent occupied.

"I have a 6-year-old and I know that in the wintertime, there's not much to do with children. We had so many family destinations years ago – the Fort Funtier Land – an amusement park with rides and games for kids, the old Hillbilly Town and pretty much the entire Bagnell Dam Strip was family friendly. We believe that to be successful as a community, we need to have these types of things," Foster said, adding that while his family has a lot of development experience, they don't have experience developing retail. "So the takeaway is we'll combine the knowledge of

the Foster family, which has been in the area a long time, with the horsepower of a large, nationwide development team – a team of experts in retail – to come up with a great plan."

churning.

"Sometimes people assume no answer is a confirmation of what, in this case, was misinformation and we wanted to make sure people know that our focus

Outlet Mall was home to more than 100 stores. Foster said while they don't see the mall returning to that size in the future, they are looking at creating more commercial opportunities for the



This file photo shows the Osage Beach Premium Outlets mall as it looked in 2011 when occupancy was higher than today. It shows the immense footprint of the property, and the areas open for expansion as well.

Photo: Willman

Foster said they originally planned to hold off making any announcements until all the details were worked out. However, word got out that the mall was under contract and then the Facebook rumor mill started

is to keep the mall operating. We just plan to build on the blocks that are already there to create a dynamic new project that will benefit the Lake area well into the future," Foster said.

At one time the Osage Beach

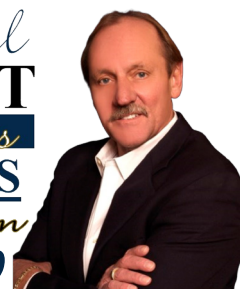
people that are coming down here. He also said to create the best shopping experience, it makes sense to consolidate the existing stores in one area.

"And when we talk about  
continues on page 11

Who's representing ***YOU***  
at the negotiating table?

Get Michael on ***YOUR*** side! Call him today at 573.280.0170

C. Michael  
**ELLIOTT**  
& Associates  
**REALTORS**  
YourLake.com





# LAKE OF THE OZARKS BUSINESS JOURNAL

Look for us on  
Facebook



Like us on:  
facebook®



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided (we will not publish your phone or street address). Letters and comments may be edited for space, content or clarity without notice. All submissions become the property of Benne Publishing, Inc., and are Copyright 2020 as part of the magazine's contents. Anonymous comments or letters will not be published.

Local businesses are invited to e-mail or mail relevant press releases for local events and news to the Editor for possible inclusion. Provided as a free service, we do not warrant all materials will be published and/or printed. Materials printed are done so on a space-available basis. A photo may be included.

Include a self-addressed stamped envelope if you mail materials you wish returned. We are not responsible for materials lost through mailing. Materials without return postage will not be returned. We do not accept letters, comments, materials, press releases, etc., via phone or fax. The mailing and email addresses are below. ***All materials presented herein are the responsibility of the originating author and do not necessarily reflect the views of Benne Publishing, Inc., or its employees.***

Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154  
Journalsales@mix927.com

www.lakebizjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman  
Writers: Nancy Zoellner and Darrel Willman.

Contents Copyright 2021, Benne Publishing, Inc.  
160 N. Hwy. 42, Kaiser MO 65047

## Armchair Pilot

By Nancy Zoellner

**PLAN AHEAD AND APPLY** early because while there is some good news – the wait time for a passport is down from 18 months – there's also some bad. It takes eight to 10 weeks from the day the passport agency or center receives your ap-



plication to receive it – if you pay the regular \$110. For \$60 more, your request will be expedited and will take only five to seven weeks to arrive. Prior to the pandemic, the processing time was 6 to 8 weeks. You can also speed up the process, albeit only slightly, by sending your application via USPS Priority Mail Express, and paying an additional \$17.56 for a delivery time of one to two days. According to the US State Department, that provides the fastest turnaround and best protection for important documents. Track the status of your passport application by visiting <https://passportstatus.state.gov/>.

**JUST WHEN IT LOOKED** like it was safe to start making vacation plans, Austria announced that country is closed to all travel until at least December 13. According to a story in *Afar* travel magazine, as long as the lockdown is in effect, hotels, restaurants, tourist attractions and most stores must remain closed and people must stay in their homes unless they are buying groceries, going to the doctor, or exercising. Once the lockdown is over, Austria will once again be requiring proof of vaccination to enter hotels, restaurants, movie theaters, beauty salons – and just about everywhere else. Several other countries have recently re-enacted travel restrictions so check before purchasing airline tickets.

**WHILE INTERNATIONAL TRAVEL** might be down, the trip over the river and through the woods to Grandma's for Thanksgiving was nearly back to pre-COVID levels, according to the U.S. Transportation Security Administration. The TSA reported screen-

ing about 2.3 million passengers passing through TSA checkpoints on Wednesday, more than on any other day during the pandemic. The Friday before Thanksgiving saw 2.4 million airline passengers. In March 2020. The TSA anticipated screening about 20 million air passengers from Friday, Nov. 19 to Sunday, Nov. 28, which is close to pre-pandemic levels.

**TIMES SQUARE WILL BE OPEN** to the public this New Year's Eve, but to be part of the party watching the ball drop, you must have proof of vaccination. The requirement isn't just for adults. Everyone ages 5 and older must be vaccinated. Those who can't get the vaccine for medical reasons must show proof of a negative COVID-19 test.

**UNITED AIRLINES RESUMED** alcohol sales during flights. It was the only airline to do so, as of late November. The change was announced in mid-November. All airlines stopped selling alcoholic drinks on board a few months ago due to the increase of unruly behavior by passengers. The Federal Aviation Administration took reports of over 5,110 incidents just this year, 2,867 of which were filed after passengers refused to comply with the federal mask mandate. According to a United Airline spokesperson, they had fewer issues on board and felt it was time to time to loosen restrictions. However, they didn't loosen them too far. Passengers are limited to one mini bottle of rum, gin, bourbon, vodka, scotch, or Bailey's Irish Cream during each beverage service.

**EVEN WITHOUT ALCOHOL**, the unruly behavior – and the fines – have continued. According to the FAA, a JetBlue passenger was slapped with a fine of \$45,000 for throwing his carry-on at passengers and laying on the floor in the aisle, grabbing a flight attendant by the ankles and putting his head up her skirt. A \$42,000 fine was issued against a passenger on another JetBlue for refusing to comply with the facemask mandate; making non-consensual physical contact with another passenger; threatening other passengers and making stabbing gestures; and for snorting cocaine from a plastic bag. Another JetBlue passenger was fined \$29,000 for refusing to don a facemask, shouting obscenities at the flight crew, intentionally bumping into a seated passenger, and then punching the passenger in the face when he complained. A Frontier passenger was fined \$25,500 for allegedly repeatedly kicking the aircraft bulkhead; screaming obscenities at the passenger next to her; locking herself in the lavatory

for 30 minutes; yelling obscenities at the flight attendant, throwing corn nuts at passengers and shoving both middle fingers in the flight attendant's face more than once. Numerous passengers were fined from \$13,000 to \$15,000 for drinking alcohol that was not provided by the airlines. In each case, law enforcement met the aircraft at the gate.

**INSTEAD OF ALCOHOL**, water is your best option for battling dehydration, dry skin and headaches from cabin pressure and circulating air, according to a story in *Travel and Leisure*. However, you need to make sure it's bottled. Although the Environmental Protection Agency (EPA) implemented an Aircraft Drinking Water Rule in 2011 that requires airlines to regularly test their water and disinfect and flush water tanks, studies conducted by different groups have found water on some planes continues to be contaminated. Airlines have insisted their potable water is clean.

**LIKE A FEW MINUTES** of privacy in the plane restroom? According to a former flight attendant interviewed by *Mel Magazine*, travel-



ers looking for a more private trip to the toilet without worrying that someone will be waiting outside the door should head to the restroom as soon as the pilot turns off the seatbelt sign and just before drink service begins. Those worried about creating unpleasant odors should ask an attendant for packets of coffee grounds, which soak up odor, then set them up or hang them in the lavatory.

**INTERESTED IN THE FUTURE** of travel? Join Skift as it hosts the second annual Design the Future online event, that they promise will "bring together visionary designers, brand builders, entrepreneurs, and trend experts for important discussions centered around the ideas travel needs to define the decade ahead." There's no cost to attend the virtual event but pre-registration is required. Sign up by visiting [skift.com](https://skift.com) and scroll to the bottom of the page.

**KS95.1**  
*All Your Favorites!*

**573-378-5669**

KTKS 95.1 • THE LAKE'S BEST COUNTRY


**WWW.LAKERADIO.COM**




*We are specialists in refinishing plaster and fiberglass pools, new pool construction pool decks, patios, outdoor kitchens, & fireplaces. Call us today to schedule your free Outdoor Living consultation.*



Before



After



**ecoFINISH**  
HIGH PERFORMANCE COATINGS  
**aquaBRIGHT**  
SMOOTH • DURABLE • ENDURING



+ creative design + quality construction + competitive pricing + professional turn-key execution

*Outdoor* **LIVING**  
by TXR



Visit our website:  
[www.TXRAC.com](http://www.TXRAC.com)

See us on  
 and  
 houzz

St. Louis / Lake Ozark - 573-552-8145 • Toll free at 888-318-1346 • 101 Crossings West Drive Suite 200 - Lake Ozark, MO



# Dam project is running behind

By Nancy Zoellner

The bridge over Bagnell Dam will be closed to traffic longer than expected because the decking was in worse shape than anticipated.

According to Chris Graham, project engineer with the Missouri Department of Transportation, they originally planned

to repair expansion joints and barrier walls, install a new membrane at the steel plate joints to keep water from seeping down below, repair the adjacent sidewalk and remove approximately 2 to 3 inches of crumbling concrete on the deck that was poured in the early 1980s, then replace it with a new driving surface.

“To remove it we mill – break up – the first couple inches of concrete and then we use high-pressure water as a second process to remove the rest of the concrete. However, once we started using the pressure, the concrete was coming loose to about 5 inches deep and in some areas the deterioration goes even

deeper,” he said. “There’s no way to tell until you get in and get the existing concrete off of it.”

Graham said the wear was caused by a combination of age – the bridge was built more than 90 years ago – and winter weather. When the salt that is spread to make the bridge passable does its job, then mixes in with the melting snow and ice, the residue seeps down into the cracks and, over time, causes the concrete to deteriorate.

Both Graham and MoDOT District Engineer Bob Lynch said because they won’t know the extent of the damage until they complete the removal process, they can’t say when the bridge will reopen to traffic. However, Graham said he’s hopefully that, if the weather will cooperate and they get days where they can pour new concrete, they could wrap up the project by mid to late December.

“We use a latex-modified concrete, and the latex is very sensitive to UV light so we’re trying to make the pours late afternoon into the evening to minimize cracking from the UV rays, but we need to pour when the temperature is above 35 degrees,” he said.

When the bridge reopens

to traffic the load limit will be reduced from 40 tons (80,000 pounds) to 18 tons (36,000 pounds). Both Graham and Lynch said it was required to get another 10 to 15 years out of the bridge. The next project will be a full deck replacement, which will take more than a year.

At their November 9 meeting, both Lake Ozark Mayor Dennis Newberry and aldermen expressed dismay not only about the delay but about the weight reduction and the problems it might cause with deliveries to businesses on the Bagnell Dam Strip.

Newberry and aldermen said they felt MoDOT should take steps to alleviate those issues – “steps” that included building a turnaround at the bottom of the Strip or creating an alternate route for trucks too large to make a U-turn. However, Lynch said lowering weight limits was common on aging bridges and they haven’t built turnarounds for any of them. He also said that although MoDOT owns about 180 feet of Bagnell Dam Boulevard at the south end of the dam, because they don’t own any right-of-way, they wouldn’t have land available to build a turn-around

*continues on page 17*



The Bagnell Dam Bridge has been closed to traffic since September 7 and will remain closed at least a couple more weeks into December. Nancy Zoellner photo.

## WE ANSWER TO A HIGHER AUTHORITY.

### THE FIDUCIARY STANDARD



## Central Trust Company

Central Trust Company adheres to the “Fiduciary Standard” and will always act in the best interest of our clients regardless of the type of account or relationship. Call or visit us online today to learn how our free-from-conflict investment selection process and adherence to the “Fiduciary Standard” differentiates us and how it will make a positive impact on your investment plan and performance.

WEALTH & RETIREMENT PLANNING | INVESTMENT MANAGEMENT | TRUST & ESTATE SERVICES

WWW.CENTRALTRUST.NET | 573-302-2474 | 1860 BAGNELL DAM BLVD. | 2<sup>ND</sup> FLOOR



# Loan Experts who put You First!



**Dale  
Wilkerson**  
NMLS# 510422



**Linda  
Allen**  
NMLS# 710200

Our experienced lenders specialize in providing financing for all types of real estate projects. Plus, we underwrite and service all loans. We respond quickly to your needs with flexible, common-sense lending solutions.

- Residential Loans
- Commercial Loans
- Construction
- Second Homes
- Condominiums
- Buy or Refinance

We're 1st with Competitive Rates, Flexible Terms and Low Closing Costs. We make the loan process easier.

*We put you 1st!*



**FIRST BANK**  
OF THE **LAKE**  
Member FDIC

573.348.2265 • FBLake.Bank

Located at the entrance of the Osage Beach Outlet Marketplace  
4558 Osage Beach Parkway, Suite 100 | Osage Beach





# Osage Nation Casino could cause exponential growth

By Nancy Zoellner

Since the news of the proposed casino was announced, interest in development in the City of Lake Ozark has skyrocketed.

Assistant City Administrator Harrison Fry said aldermen and city officials had been inundated with requests for more information since the announcement was made late last month that the Osage Nation had purchased 28 acres in the city and planned to spend some \$60 million to build a casino and entertainment complex that will include a hotel and restaurant. The land is at the intersection of Bagnell Dam Boulevard and the Osage Beach Parkway where the now-vacant Quality Inn sits.

"We've been getting questions not only about the development but from outside developers who now see Lake Ozark as a viable market. We also recognize that we have a couple TIF districts that have been largely undeveloped and a couple other holdings of significant size that are of interest to these parties. The city needs to be preparing for this level of interest and a new type of development in Lake Ozark - to a scale that we've never seen," Fry advised, adding that before the meeting started, someone stopped by to ask about the city's electrical capacity for these types of developments. "For these reasons, City Administrator (David) Mitchem has identified an opportunity for us to begin planning for economic development."

Mitchem, chosen from a stack of applicants, came on board last month to replace retiring City Administrator Dave Van Dee. He explained to the board why he



The 28-acre site, at the intersection of Bagnell Dam Boulevard and the Osage Beach Parkway. File photo. Willman

felt it would be prudent to learn what potential developers have in mind.

"We recognize that one of those who are calling us are talking a good game but I'm not sure they have the capacity to do anything. Others that we are aware of indeed have the capacity. I believe it's important that the city engage developers early in the process. That makes buildout of their properties more predictable and it's more predictable for us as we consider the impact on quality-of-life issues and on our infrastructure - water, sewer, streets, wastewater, housing, and workforce," he said, adding that he would like the board to allow him to develop and then send a request for information and qualifications to parties who have con-

tacted the city. "That way we're involved early in the process, we can make the whole process more predictable for them and us."

Mitchem said he would send the questionnaire to major developers both in Missouri and throughout the Midwest and post it on the Missouri Municipal League and the Home Builders Association websites. He said because affordable housing would also have to be a component, he also planned to send it to financial institutions and builders in the St. Louis area that he was familiar with.

Mayor Dennis Newberry said he felt that process would let the community know they were exercising their due diligence.

"The Osage Nation has made a big proposal. We know that oth-

ers are interested in this market so rather than align ourselves with anyone individually I think it's a good idea to put it out there to see just who would be interested in this market. Harrison, Dave and I had this conversation yesterday," Newberry said. "We're not chasing anything. We're just letting it be known that we're open for business and that we would enjoy learning who would like to be a part of this community. We can use the announcement by the Osage Nation as a catalyst - as a springboard to keep things going."

However, Newberry said he would not be endorsing the Osage Nation project - at least for now.

"They haven't submitted anything to the city. We know they've bought the property - they closed

on it in June - and we know they have to go through federal laws and there is some state involvement. But as far as I'm concerned, I don't think I, the board members or any of the staff should endorse the project until we have more information," he said, adding that he did feel it was important to forge an alliance with the Osage Nation in order to have input into the project and so they could help influence the outcome.

Osage Nation spokesperson Rich Chrismer said, "Support for this project has been overwhelmingly positive from local and state officials, tourism leaders, business owners and economic development stakeholders who view this initiative as a tremendous opportunity for the Lake region.

*continues on page 17*



**Ron  
Dodge**

**573-578-9025**



# City, community members look at the problems and effect of proposed casino

By Nancy Zoellner

Lake Ozark city officials agree - until they get more information on the casino proposed for that city, they're not for it or against it.

In late October, the Osage Nation announced they would be investing \$60 million to build a casino with hotel, restaurants, and entertainment space on 28 acres in Lake Ozark. Under the Indian Gaming Regulatory Act (IGRA) of 1988, Native American tribes can establish casinos in states outside their reservations if the land is historical territory, and if the project is approved by the U.S. Interior Department and the governor of the state where the casino is to be located.

At their November 23 meeting, during a discussion about the proposed entertainment district, Alderman Vernon Jaycox asked if the city was going to endorse the project - and what he should tell people when they asked if the city was in favor of it.

"We don't pick winners or losers," Mayor Dennis Newberry answered. "We let the market dictate. I do think there will be a point in time when it will be very clear not just to board members but to the entire community that they're coming and it's happening and there's nothing that can stop it. I think it would be very important for the city and the county and the state to forge a relationship with them to help influence the outcome."

However, Joe Roeger, owner of First Title Insurance and a resident of the Lake area since 1983, disagrees with Newberry's

stance and shared that opinion at their November 8 board meeting. He said he also plans to inform the community that they can stop the casino from coming to town - all it will take are phone calls to the governor's office.

"It kind of riles me when I hear people say 'Oh there's nothing we can do. It's already a slam dunk,' because those are false statements designed to sideline those who may be in opposition to the casino," he said. "I don't know if all of you have been brought up to speed on the IRGA (online at <https://www.nigc.gov/general-counsel/indian-gaming-regulatory-act>) but this is a long process and it is, by no means, over."

In a separate interview, Roeger listed some of his objections: He said he did not believe a first-class casino and hotel could be built for \$60 million. "So contrary to what they're claiming, this will not be a destination endeavor. It's naïve to think the pie is going to get bigger because of what they're going to build. Instead, they're only going to take a slice of the pie that we do have - they'll take advantage of the economy we built and the 3 million visitors we have. People who are already here may visit the casino, but they'll be doing it at the expense of the restaurants and other venues."

He also said that while a tribal-state compact would establish the amount of winnings to be turned over to the state, he wasn't sure how much of that money would trickle down to the local level, where it would be needed

to address the issues brought on by problem gamblers and the additional crime that could accompany the venue.

However, according to a press release from the Osage Nation, they plan to give back to the surrounding communities through philanthropic contributions to local schools, law enforcement and other first responders, local charities, and community improvement projects. In addition, a study conducted by the Journal of Socio-Economics, "Indian gaming in Oklahoma: Implications for community welfare," reported that as Indian gaming operations in Oklahoma have grown in size, they typically have generated significant positive economic effects in the host county by increasing median household income and decreasing unemployment and crime."

Roeger said he also has a study, the "Economic Impact of Casinos on Home Prices," commissioned by the National Association of Realtors that reported casinos can negatively impact real estate values in more ways than one.

At the November 23 meeting, Newberry said that in addition to being concerned that the casino might pull workers from already existing, already understaffed business, he too was concerned about the real estate market. But in his case, he was worried that people moving to the area to work in the casino would create an even greater shortage of work-force housing.

"They've contacted me at least a half dozen times asking for an

endorsement, but my question to them is 'What are you going to do to help us find a solution to housing,'" he said.

To provide the Osage Nation with a better picture of the need, Newberry said he asked the board of realtors to compile stats to share with them. "What the market needs today and then forecast that for 3, 5, 10 years so we can share that with them and open that dialogue. I think they've got to address it. They've been somewhat dismissive and told me that that's our problem

and they'll direct us to federal programs that would help us build housing. I said, 'When you made the announcement that you're eventually going to employ 600 people in our town, I think you bought the problem and you're going to have to help us come up with solutions.'"

In the meantime, Roeger said he would be spreading the word that because the governor will have to sign off on the project before it can move forward, people against the casino need to make their opinions known.



The Osage Nation is currently expanding casinos in Bartlesville and Pawhuska, Oklahoma. The site plan for the Bartlesville location shows the type of development the proposed casino in Lake Ozark might take. The local development is proposed to occupy 28 acres. The Bartlesville, OK location is on 125 acres and the Pawhuska site entails 60 acres.

The Lake Ozark development will have to clear some obstacles before construction can begin as the 28 acre site would have to be taken into a trust by the federal government (Department of the Interior) and the tribe would need to negotiate a compact with the state regarding the casino.

The trust procedure, according to the Osage Nation has begun, but they have not issued a comment regarding other obstacles.

*Let me help make your dreams come true!*

[www.LotoLiving.com](http://www.LotoLiving.com) • [rond627@outlook.com](mailto:rond627@outlook.com)



**RE/MAX**  
LAKE OF THE OZARKS  
Each Office Independently Owned and Operated



## SPREAD HOLIDAY CHEER — BAXTER'S GIFT CARDS.

Purchase \$100 in gift cards, get \$25 gift card bonus.

Purchase \$500 in gift cards, get \$150 bonus.

Purchase \$1000 or more, get a gift card bonus *that never expires* — equal to 35% of your purchase!

Call **573-365-2669** or visit us to purchase gift cards.

**Let Baxter's help with your holiday party at our place  
or yours! Off-site catering available.**

**BAXTER'S**  
LAKESIDE GRILLE

**2124 Bagnell Dam Blvd. Lake Ozark, MO 65049**  
**baxterslakesidegrille.com**

## Ready to Build or Remodel?

**Let DKB help you select the  
right products to create your  
next one of a kind space.**

Start by visiting **dkbshowroom.com**  
to see the wide selection of products  
we have to offer. Build your wish list or  
schedule a one-on-one consultation with  
our kitchen and bath experts.

Finalize your plan by visiting our  
DKB showroom to shop for cabinetry,  
countertops, sinks, faucets and more to  
fit your lifestyle and budget.



*We Do Kitchens & Baths Better*

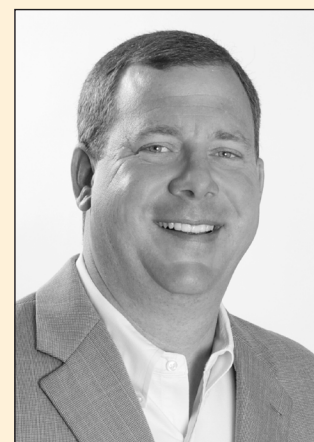


924 Hwy 42 • Osage Beach, MO • 573-348-4464  
**dkbshowroom.com**



## "Insurance Talk"

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



**Jeff Bethurem**

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

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

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

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

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

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

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

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

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



## UNPARALLELED EXPERIENCE. UNPARALLELED RESULTS.

Long & Robinson, LLC, isn't your typical law firm. You won't find stuffy, pretentious attitudes or inflexibility here. Instead, you'll find a team of experts with a practical, down-to-earth approach and a winning track record.



Our clients include condominiums, homeowners associations, property management companies, oil and gas contractors, commercial contractors, subcontractors, construction companies, and sureties.



CONSTRUCTION LAW



COMMERCIAL LITIGATION



CONDOMINIUMS

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.

Their inadequacies set up associations for financial failure.

*We have recovered tens of millions of dollars for homeowner associations and their members.*

SELECT THE FIRM WITH PROVEN RESULTS. LEARN MORE AT  
WWW.LONGROBINSON.COM OR CALL 816-541-2100 TO ARRANGE A CONSULTATION



# LONG & ROBINSON

## LLC

1800 BALTIMORE AVENUE, STE. 500, KANSAS CITY, MO 64108

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



# Locals spread great joy around the world

## Locals provide tangible proof that someone cares

By Nancy Zoellner

Samaritan's Purse is a non-denominational evangelical Christian organization that since 1970 has helped meet needs of people who are victims of war, poverty, natural disasters, disease, and famine with the purpose of sharing God's love. Since 1993, they've used shoeboxes to aid them in carrying out their mission.

It started in the summer of 1993, when Samaritan's Purse President Franklin Graham, the son of the Rev. Billy Graham, received a call from a man in England asking if

he'd be willing to fill shoeboxes with gifts for children in war-torn Bosnia. Graham agreed, but then forgot about the promise until he received a call back around Thanksgiving asking about the gifts. He asked his friend, the late Pastor Ross Rhoads of Calvary Church of Charlotte, if he and his congregation could help fill the need.

A Sunday shortly afterward, Pastor Rhoads demonstrated for his congregation how to fill a shoebox with simple gifts and encouraged them to also include a

letter to the child. Within weeks, the church had 11,000 shoeboxes lining their hallways. Due to their generosity and additional gifts from Canada, Samaritan's Purse sent 28,000 shoebox gifts to children in the Balkans that Christmas.

Operation Christmas Child was born, and through these gifts, Samaritan's Purse communicated to those children and their families what the angel said to the shepherds about Jesus' birth: "I bring you good news of great joy that will be for all the people."

The program continued on and since that fateful first year, and with the help of people all around the world, has provided shoeboxes to more than 188 million children in more than 170 countries and territories. This year, like every year for the past 15 years, people of this area helped spread the good news and great joy by packing more than 12,000 shoeboxes for Operation Christmas Child.

"It's pretty amazing and heartwarming to see all these boxes filled by people who don't even know the children but still care about them," said Brooke White, the area coordinator for the program.

She explained the process that's followed.

Both plastic and cardboard pre-printed boxes can be purchased inexpensively online. They're also sold at a few retailers but at a higher price. Gift givers aren't required to use the boxes, but they make packing easier because they fit 16 to a carton.

To make sure the shoebox gifts get to a child of the right gender and age, Samaritan's Purse offers some different label options. Participants are asked to make a \$9 donation per shoebox to provide for collection, processing, shipping, and other project costs – but it's not required. If people donate online and get printable labels, they will be able to track their boxes and find out what country they go to.

To make it easy to pack the boxes, Samaritan's Purse has lists of gift suggestions on its website.

After the boxes are packed, they are to be taken to any of the drop-off locations. This year there were nine in six surrounding counties – Camden, Miller, Morgan, Osage, and half of Maries and half of Pulaski counties. Spirit FM, which is the longest-standing location in the tri-county area, the Rock House Church in Linn Creek, and

the Osage Beach Assembly of God were drop-off locations in Camden County.

Sometimes boxes are brought in by individuals who just want to bless children, but most of the time they come in by the dozens from organizations or churches whose members get involved. This year, a church who did not want to be identified brought in 1,300 boxes – another brought in more than 800. The record for this area is 1,500 from one church.

As they are dropped off, the shoeboxes get packed into cartons. On pick-up day, they're loaded into semis headed to one of eight processing centers across the United States where they are inspected by volunteers who make sure no food, liquids or inappropriate items are included. Next, the boxes get divided by boy or girl and age categories.

those events have to be scheduled at different times throughout the year. It's planned so that they go to different locations each year."

White has gone twice to help with the distribution – once to Cameroon and once to Uganda.

"The kids are so excited! They don't know why they're there. They just know they've been invited to a fun event. First, they hear a gospel presentation, and the kids are so well-behaved they sit and listen to every word. Then the gift boxes are handed out and after a 3-2-1 countdown, the kids get to open their boxes. It's like a giant birthday party but better because most have never gotten a gift in their life. They love things that make noise, things that light up, toys, balls. A lot of these kids can't go to school because their parents can't afford school supplies so getting those is



Left to right, Shelly Vaughn, Brooklyn White, Hellen Armstrong, Linda Soft, Vickie Shelton and Michele Bradley were just a few of the volunteers who helped load up the semis heading to the Dallas-Fort Worth processing center. It took quite a bit of muscle to fill the trucks to the top and plenty of volunteers showed up to provide what was needed. Samaritan's Purse suggests shopping year-round for items to fill the shoeboxes. A list of suggestions is on the website.



Then first week in December they get loaded on cargo ships and sent to their destination countries.

"We're contacted by our partners in the different countries telling us how many of each age group they need. Our goal is to get that number of shoeboxes into their hands," she said, adding that this year they will ship to more than 130 countries. Once the boxes arrive, they are given to ministry partners who have pre-arranged outreach events where the boxes will be given out. "Because we have so many,

a really big deal. Flipflops are also very popular because so many kids don't have shoes," she said. "I can't even describe what it's like. When you talk about bringing great joy – well, this is it."

For more information on the program or ideas on gifts, so they can be picked up throughout the year, visit [samaritanaspurse.org/what-we-do/operation-christmas-child/](http://samaritanaspurse.org/what-we-do/operation-christmas-child/). Several videos of box openings around the world can be watched on YouTube.



## Building an effective web presence

with Deanna Powell, MSW  
Interactive Designs

### GeoTargeting – Get in Front of Prospective Clients Near Your Location

**Location-Based Marketing Finds New Customers for You**

**Both the “locals” and visitors!**

Geotargeting, geofencing, proximity marketing... these are all terms used for a type of location-based marketing that puts your ads in front of people located near your business. If someone has the location services on their cell phone turned on (which nearly all of us always do), these platforms can target ads for businesses and attractions located within miles of that phone's location.

Beyond the people who already live near your business, geotargeting can reach anyone that is traveling through your area.

**Targeted Ads vs. Geotargeting - A small but important difference**

Targeted ads on social media are sent to a specific group of people that you choose, while geotargeting specifically finds potential customers near your business location.

For example, MSW runs ads for many of our social media clients at Lake of the Ozarks, Missouri, which is a resort-based area. We will target ads to people who live in St. Louis, Kansas City, Omaha, and other geographical areas containing people who might be intrigued by the idea of taking a lake vacation. This encourages potential customers to visit and engage with our clients.

Now, that's different than proximity marketing. You are still putting ads in front of potential clients but, rather than sending those ads to where they live to entice them to visit you sometime in the future, you are reaching the ones that are physically in your business's location already. Because they are already near you, they are very likely to “swing by” to see what you're all about. That's especially true



Deanna Powell

if your ad offers some type of discount or special incentive.

**How Can Geotargeting Help Your Business?**

**It's not just for restaurants and attractions.**

Restaurants and local attractions can benefit from proximity marketing, but they aren't the only ones. If you've got a physical business that you're trying to draw people into, geotargeting is a super powerful tool for making that happen.

Think about all the possible ways that you can use location-based marketing for your specific business. Would a discount entice passers-by to visit your location, or can you offer a small gift with purchase for mentioning the ad?

There are lots of possibilities for creative geotargeting, but if you're stumped for ideas, the experts at MSW can help!

It doesn't have to cost a lot to implement location-based marketing. This is something that MSW Interactive Designs can help you with and answer any questions that you might have. Give us a call today and discover the many ways that our team can help you reach more customers.

**Follow MSW Interactive Designs**

MSW can be found on Facebook, Twitter, and Instagram at @PutTheWebToWork  
Deanna Powell, MSW Interactive Designs LLC ~ We put the web to work for you!  
573-552-8403  
www.PutTheWebToWork.com

## Changes at Outlet Mall

*continued from page 1*  
repositioning, we're also talking about adding a lot of different entertainment components. At this point, nothing is off the table,” he said, adding that some of those components could include attractions similar to what can be found in tourist destinations like Gatlinburg, Tennessee, Myrtle Beach and, closer to home, Branson.

In addition, Foster said their plan may also include a housing component.

Foster said when looking at the total amount of acreage, it makes sense. However, like the rest of the possibilities, that piece of the development puzzle is just under consideration at this point.

“We are pretty far along in the process on a lot of different items, and we'd like to get started early next year but we haven't closed on the property yet. We're in our due diligence period. We won't be moving forward with the project until and unless we can see it to a successful completion,” he said.

Osage Beach Mayor John Olivarri said he hopes the Fosters can work out the details so the plan moves forward.

“Legacy is a well-known company with multiple developments across the county. We feel they are a very credible developer and we're looking forward to working with them and the Fosters on reinvigorating the Outlet Mall. It's a prime piece of property right in the middle of our retail hub so we're anxious to see it be redeveloped and flourish,” Olivarri said.



*A place to park your  
RV Year-Round with  
Low Annual Rates*



**Patio - Lounge - Fitness Center  
Kid's Playground - Laundry Facility**

## The Lake's Premiere RV Resort

*Gated year-round RV community with first-class amenities*

Lake view and interior rates • 30 & 50 Amp Full Hook Ups  
10X50' Concrete Pads • Paved Roads • Covered Boat Slips  
Next door to **Coconuts Caribbean Beach Bar and Grill** and  
**Bananas Waterpark**



**(573) 505-2686**



15209 RED HOLLOW ROAD  
GRAVOIS MILLS, MO, 65037  
**WWW.COCONUTSRVRESORT.COM**

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

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



# Christmas Gift Giving

## For Him

That guy in your life can be hard to buy for – or is he? These ideas might be just the ticket to pleasing him this holiday season. Dads and Grandpas may be candidates for clothes, but little brothers are sure to like electronics.

Husbands and brother-in-laws might be more in the mood for something masculine, or suave like gifts of glass, wood and leather.

### Urban Map Glass

\$18 ea. Well Told -- Specialty etched 11 oz. 3.5" high by 3.25" dia. Glasses with a metro city map (30 major cities to choose from) to give a distinctive feel to his favorite beverage. Sold individually, made in America. Uncommongoods.com



### Wood Phone Docking Station

\$47 TESLYAR -- Finally, a place for all of the doo-dads and what-nots he lugs around. Space for his wallet, phone, glasses, wristwatches, loose change and much more. Solid wood, stained gloss finish.



### Indoor BBQ Grill

\$40 Maxi-Matic -- Too hot outside? Raining? Don't let the weather spoil your BBQ plans. This 14" electric grill can be used indoors or out—Thermostat control to 450 degrees F. Dishwasher safe with a tempered glass lid.



### Bacon Crate

\$70 Mancrates -- Who doesn't love bacon? Get the carnivore on your shopping list a Man Crate with two packages of jerky, a seasoning grinder, 3 oz. of peanut brittle and Bacon Jam.



### Groove Silicon Ring

\$50 Groove - Zeus Edge Tundra Ring. Wear it to keep from damaging your valuable wedding ring. Medical grade quality silicon in four styles and sizes from 8-14.



## For Her

When that woman in your life deserves the best, it's time to find the perfect gift. Whether it be for your wife, girlfriend, sister, or daughter-- it can be difficult to find something that's as special as she is. Here are a few gifts that she's guaranteed to love and that will also let her know how much she's loved and appreciated.



### Live Indoor Satsuki Azalea Bonsai Tree

\$30 Brussel's -- Arrives growing in its own decorative ceramic container—6-8" high with soil and care instructions. Rhododendron indicum with brilliant blooms of radiant colors in late spring.

### Name Earrings

\$20 Etsy.com/shop/CaitlynMinimalist -- Personalized jewelry in 925 Sterling with Rose Gold, 18K Gold or Sterling plate options. Made by hand spelling out her name. Sure to get a smile out of her this holiday season.



## For All



### Pizza Socks

\$26 Rainbow Socks Local and online Who doesn't like pizza and socks? Fun for all ages and all tastes!



### Blue Night Light Bluetooth Speaker

\$26 Elecstars Local and online Plays music and flashes six bright colors or offers a subtle glow at bedtime.



### Microwave Bacon Grill

\$10 Prep Solutions Local and online It can also do sausage, Tacquitos and messy foods with the oils draining away. Effortless crispy bacon. Mmmm bacon.



### Ember Temperature Control Mug

\$100 Ember - 10 oz white App Controlled Heated Coffee Mug. Ceramic, with base providing 1.5 hr. Battery life. Auto on and off with the temperature set by an app on your phone. The included coaster charges the mug.

### Cat Measuring Spoons

\$25 World Market -- Novelty set of super-cute but very usable measuring spoons with a happy cat motif. The purr-fect gift for the feline fan in your life. 4-pc ceramic, hand painted. Imported.



### The Comfy Wearable Hoodie Blanket

\$45 The Comfy - Five different styles/patterns in microfiber with sherpa lining. Huge hood and pocket to keep their hands warm when snuggling on the couch.



## Mortgage \$ense

### Top 5 Reasons to Retire at the Lake of the Ozarks

The Lake of the Ozarks is a top Midwest vacation destination, but it's also an amazing place to live! Many retirees choose this area to be their retirement destination. Our Lake of the Ozarks mortgage lender knows how fantastic life here is and we want to help you enjoy that way of life, too! Learn why you should retire at the Lake of the Ozarks below:

#### 1. Great Entertainment Options

There are a ton of activities to enjoy at the Lake of the Ozarks! From golfing to shopping to dining to events, you'll find plenty of things you love to do in our area. The seasonality of the area also creates a unique environment where you can enjoy the hustle and bustle of the busy summer months with plenty of activities and then soak in the slow-paced winter months -- it's a great mix!

#### 2. Variety of Housing Options

There are many housing options available in the area. Single family homes, condos, townhomes are just a few of the popular retirement housing options available in the area. There are both on and off-the-water housing options, as well! Find the perfect location with the right amenities and community for your unique situation.

#### 3. Enjoyable Climate

Take advantage of all four seasons at the beautiful Lake of the Ozarks. The warm summer months, mild spring and fall, and cold winters offer a mix of climates that you can enjoy. The seasonal changes bring about gorgeous views around the area, as well!

#### 4. Top Medical Facilities

Our area is home to a highly awarded hospital system. From emergency needs to routine check



ups, you and your family can feel safe with your healthcare needs in the area. There are also other top facilities in surrounding communities. No matter what your health needs, you'll likely find a great solution in the area!

#### 5. Breathtaking Natural Scenery

We can't leave the beautiful scenery off our list! It's one of the big draws of our area! No matter the time of year, the rolling Ozark hills boast stunning views all around the Lake of the Ozarks. Our lake makes for some spectacular natural views, as well!

#### What are you waiting for?

Now's the time to start planning your retirement at the Lake of the Ozarks. Our Osage Beach mortgage lender is here to make this home purchasing process a breeze. Contact Team Lasson today to learn how you can best prepare to relocate to the area. Call (573) 746-7211 or visit our website at [www.yourlakeloan.com](http://www.yourlakeloan.com) for more information. 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](mailto:mlasson@fsbfinancial.com)

Website: [www.YourLakeLoan.com](http://www.YourLakeLoan.com)

A Division of First State Bank of St. Charles. Equal Housing Lender. Bagnell Dam Association of REALTORS®, Affiliate of the Year 2011, 2014, & 2015.

## Season's Greetings

From our family to yours this Holiday Season, we'd like to wish you the very best.

We work hard for our customers and are proud of the relationships we've forged-- both old and new.

Merry Christmas &  
Happy New Year!

# Mills & Sons

## INSURANCE

- SINCE 1869 -

**573-365-2002 - [www.millsinsurance.com](http://www.millsinsurance.com)**

**Send Your Public Event Information and News Releases to**  
**[Lakebusjournal@gmail.com](mailto:Lakebusjournal@gmail.com)**

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

# SLOW DOWN GET OVER

Presented as a Public Service Message from the Missouri State Highway Patrol. Don't text and drive. Buckle Up.



# How to Put the Power of STEM in Your Kids' Hands

Want to encourage your child to embrace science, technology, engineering and math (STEM) education both inside and outside of the classroom?

Studies show that kids who are exposed to STEM concepts from a young age are more likely to show interest in pursuing STEM careers. With over 50% of the fastest-growing jobs related to STEM, it's no wonder that competency in these areas is a strong indicator of future

teamwork helps students develop the skills needed to succeed in any field.

Here are some of the simplest ways to get kids excited about everyday scientific concepts, creativity and STEM:

- Encourage kids to actively participate in STEM-related activities at school and at home. Not sure where to turn? Students and families can check out the range of free content and downloadable lesson

an effort to make STEM education easy and accessible.

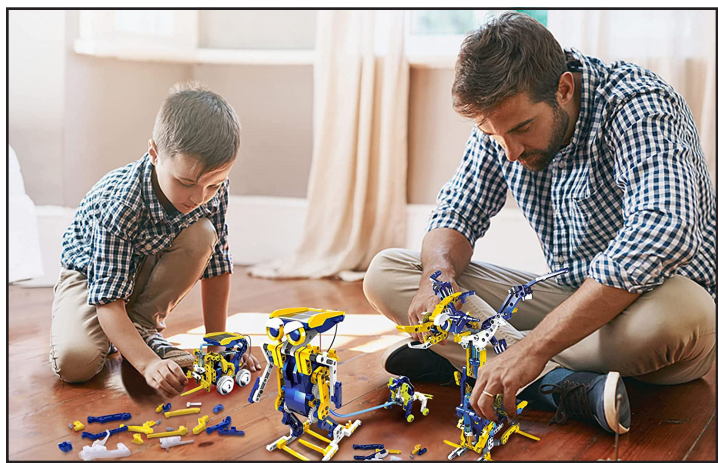
- Expose budding scientists to high-quality learning tools, such as Pilot's line of FriXion erasable pens, markers and highlighters. The first and only "STEM Pen," FriXion is the only writing instrument to be Authenticated by the experts at STEM.org. The unique, thermo-sensitive, erasable ink inside every FriXion pen makes it ideal for everything from taking lab notes and reviewing reference materials to demonstrating scientific principles and covalent bonding. These writing tools allow students of any age to draw, erase, highlight and revise easily and cleanly, so they can take on STEM tasks fearlessly.

- Keep content engaging for your child's age group. Whether accessing lessons online or doing a science kit together, be sure you've selected resources and programming at the right level for your child.

- Seek out cool and exciting STEM opportunities. For example, Pilot's Science FriXion STEM Student Grant rewards exceptional middle and high school scholars who are going above and beyond both inside and outside of their

classroom to help enhance the lives of others through their passion for STEM. The grant will award

ity STEM education. To learn more and submit a handwritten nomination, visit [FriXionSTEM.com](http://FriXionSTEM.com).



career success. But STEM education doesn't just help students go directly into STEM careers. Its focus on creative problem-solving, critical thinking, innovation and

plans available at [FriXionSTEM.com](http://FriXionSTEM.com). Pilot Pen recently partnered with the curriculum experts at STEM.org to develop this curriculum for students in grades K-12 in



students and their schools a total of \$50,000, so that students can enhance their studies and schools can continue to provide high-quality

With the right tools and resources, you can bring kids into the world of STEM, and offer them the building blocks for innovation.

## TECHNOLOGY AND LIFESTYLE

### Cool Gadgets and Gizmos for the Geek in All of Us



#### Zivko The Robot

If you've always wanted a robot of your very own, but wanted to make getting it as difficult and time consuming as possible, this ZIVKO the Robot STEM kit is just your ticket. Perfect for assemblers of all types over 3 (small parts). One hundred and seven glorious parts, plus a screwdriver and side cutters (not included) await you. After assembly the robot will go into "Follow Me" or "Explore" modes and will track you or evade obstacles, respectively, via an infrared sensor and micro-controller programming--with interactive LEDs and sounds. **\$40 [Amazon.com](http://Amazon.com)**



#### Personalized Ammo Box

For the person who has everything and no where to put it. This personalized 30 Cal. Ammo Box is genuine military surplus, complete with "scratches, scuffs, dents, rust and other marks" direct from the military one would presume. You can personalize it with a name and one line of text to complete the look. The color of the box and the printed information already on the outside may vary according to the seller. **\$35 [personalizationmall.com](http://personalizationmall.com)**



#### Password Vault

Remember the electronic Rolodex? No? It's reincarnated at the **Sharper Image** in the form of a "Password Vault"-- but for a lot more money. If you are one of the people who constantly forget your passwords, this may be just the thing. Pin-protected and isolated from hackers, this will keep up to 400 usernames and passwords from various websites and/or accounts. You enter them in once, and you're good. Unless you're one of those people who use the same password for everything. **\$70. [SharperImage.com](http://SharperImage.com)**





SHOWCASE PUBLISHING INC

Be a part of our award-winning publications in 2021



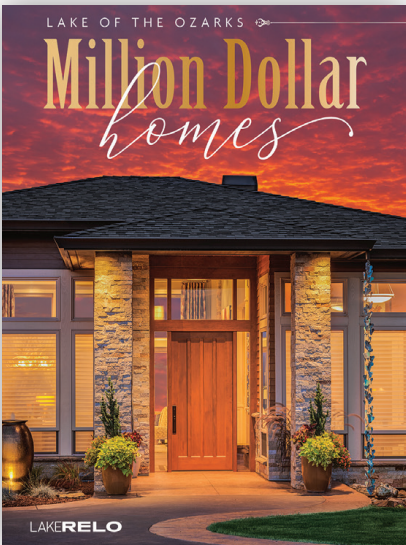
Lake of the Ozarks Second Home Living  
Published quarterly



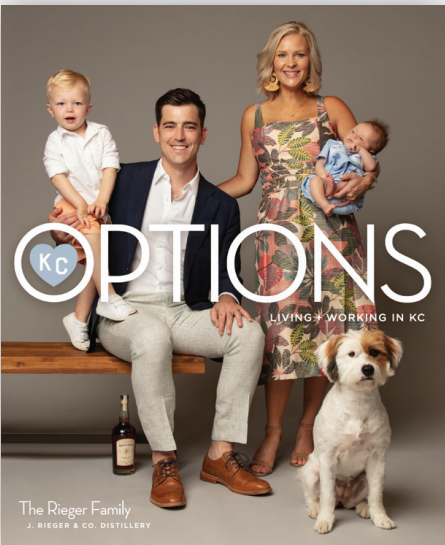
Official Shootout Program Guide  
Published annually



Lake Relo  
Published twice a year



Lake of the Ozarks Million Dollar Homes  
Published twice a year



KC Options  
Published once a year



Cabo Living  
Published three times a year

For more information about our luxury periodicals, please check out any of our websites.



# Give the gift of skill, confidence this Christmas

By Nancy Zoellner

If you're looking for the perfect Christmas gift for your favorite baseball or softball player – especially those in the “difficult to buy for” age, look no further. LOZ Sports Training has your answer.

The facility, started by Jeff Vernetti, the general manager of Ballparks National, is outfitted with three cages where ball players can train on their own or take advantage of private instruction for both baseball and softball.

Because the training is specialized, Vernetti said they can tailor the instruction to meet any skill level – everything from kids who have only played recreationally or who have never played and simply want to get better to kids who hope to make the varsity team or who want to perfect their skills to play in college.

“You don’t have to be really, really good to use the facility. It’s for everybody,” he said. “Owning and running Ballparks National, a facility that, while enjoyed by locals, is really for visitors to the Lake, we noticed there aren’t a lot of opportunities locally for players to hone their skills in baseball, softball or other sports. If they really want to specialize or train more so they can get better at their craft, the kids have to go to Jeff City, Springfield, or Columbia. We decided to develop LOZ Sports Training to provide that opportunity.”

The center is located at 1097 Runabout Road just past the

Dogwood Animal Shelter in Osage Beach. They opened October 4, then used November to figure out all the systems and get the details worked out. Now they’re in full swing.

“As the weather gets colder and nastier and no one wants to do anything outside, these next

those older players can come in for batting practice either using the machine or pitching to each other.

“Not everyone is going to play professionally but it will give kids the proper training. The training provided by high school coaches in the area is really good but

directions – Versailles, Richland, Lebanon – even Springfield, because it’s all about the training.”

The lead instructor is Brock Heerdt, who is also the general manager of LOZ Sports Training. In addition, they also feature instructors Sara Jones, Benji Foyle, and Wyatt Ahart.

struction. The website provides bios that includes their full sports history and LOZ Sports is looking for additional instructors to add to their staff.

Vernetti said if this winter is as busy as they think it will be and the facility “proves itself,” they plan to expand from its current



four months will be the prime time to train. We already have local clubs renting the cages, we also have people who rent a cage and train on their own and then we have several people coming who want to take private instruction – all in both baseball and softball,” Vernetti said.

And the training facility isn’t just for kids. Because there are several adult leagues in the area,

sometimes there’s not a lot of opportunities outside of schools, there are economic challenges or kids work in the summer because that’s our busy season at the lake so they can’t play summer ball. This gives them the opportunity to improve and play better when they get on the field,” Vernetti said. “Brock has done a great job leading our training staff and customers are coming from all

Heerdt recently moved to the area from Los Angeles, California where he spent 23 years playing the game – some professionally in a minor league – and the last eight coaching. Jones has more than 17 years’ experience playing and coaching softball. Her coaching was at the college level. Foyle and Ahart just joined the staff after playing collegiately and will focus on baseball in-

3,000 square feet to add multi-purpose courts that can be used for specialized training in sports like basketball and volleyball.

Visit [lozsports.com](http://lozsports.com) for more information. All the booking is handled online. After creating an account, players can see the facility schedule and the times that are available. Currently, the facility is by appointment and no walk-ins are allowed.

A black and white photograph of The Beatles performing on stage. Paul McCartney is in the foreground on the left, playing a bass guitar. George Harrison is next to him, also playing a guitar. Ringo Starr is behind them, playing the drums. John Lennon is on the right, playing a guitar. They are all wearing their signature dark suits and white shirts.

CLASSIC  
HITS

COOL102.7

Tune In To

Cool1027.com

Your Favorite Songs

from the 60s - 70s - 80s

Crosswords Solution

T	R	O	N	S		S	M	E		L	L	E	Y
S	E	R	O	T		N	A	C		A	V	A	R
E	A	V	E	C	R	A	H	A		E	T	E	W
R	E	T	E	A	T	E	S		E	L	V	E	T
			B	O	R		E	P	E	D			
N	E	D		E	R	A	R		S	E	D	E	E
D	E	R	I	D		E	S			M	T	O	T
V	A	V		S	E	S	O	R			A	L	U
E	L	E	G		S	I	S	E		S	O	A	L
S	E	S	G	L	E	A	N	E	E	H	G		C
			I	L	E				L	O	T		
	G	N	I	X	O	B		G	O	T	E	L	Y
N	R	O	A			B	I	O		A	M	A	P
E			T	E	P	E		G	A	R	A	N	O
E	C	U	B	E			A	C	T		A	C	M



# Learn how to better your business the easy way

December may be a busy month, but SCORE makes it easy to continue to get small business tips and strategies with online webinars. Because the one-hour workshops are presented at noon each week, it will allow you to learn while you're having lunch – at no cost to you (except for the lunch, of course). Visit [score.org/live-webinars](https://score.org/live-webinars) to register.

## December 2: Win Customers with Your Website

How do you set your website up to win over customers? Your website has to attract and engage visitors, educate them about your products and services, and convert them into customers. Success begins with a plan! This webinar, presented by Co-Founder of Cardsetter Jessica Baldwin, will show you the key elements your website needs to succeed. After the session you'll have a better understanding of:

The critical role your website plays in your online marketing strategy

The features and tools you'll need to execute your plan

How to get everything working together to achieve your goals

How to set your website up to attract, engage, and convert your ideal customers

Attendees will receive a free website planning workbook.

## December 7: What's Next for Small Businesses as Covid Capital Relief Funds Wind Down?

December is the last month to apply for the Small Business

Administration's Economic Injury Disaster Relief program, one of several government relief programs targeted to small businesses during the coronavirus pandemic. This webinar, presented by Small Business Majority's Xiomara Pena, will cover information you need to know about the EIDL and other capital resources, including:

Latest information on Economic Injury Disaster Loans and Advances

Updates on the Employee Retention Tax Credit

Other state and local relief programs

What's coming next

Question and answer

## December 9: Conversion-Boosting Strategies: Simple Changes that Can Help Grow Online Sales

Shopping cart abandonment is a growing concern for all types of online sellers, from small businesses to the biggest names in e-commerce. Regardless of how much effort your business puts into building and launching an engaging site and driving customers to it, there are many reasons why users add items to their carts and leave without making a purchase.

In this session, FedEx Services Marketing Director Michelle Hoang and FedEx Dataworks Product Director Brady Marchione share their expertise on the common reasons customers abandon

carts and simple, strategic changes you can make – including user experience tips, returns solutions and more – to help you reduce your abandonment rate and convert potential buyers into completed orders.

You'll learn about:

Optimizing your e-commerce site to help boost conversions

The dos and don'ts that could make a difference to your cart abandonment rate and your bottom line

How to build a customer journey that can help you convert, from your homepage to your checkout process

Improving buyer confidence and order completion with the right returns strategy

## December 14: The New Must Have Marketing Strategy For 2022

2022 will bring in some fundamental changes to the way we market our products and services, requiring us to adjust strategies, campaigns, and budget. Identifying opportunities now and preparing a thoughtful, streamlined, and inventive marketing plan that is relevant to today's consumer mindset and industry shifts will allow you to accelerate your financial goals and competitive edge.

This webinar, presented by international marketing strategist, inventor, and Founder of 8 Simple Steps Maureen Edwards, will address:

What's out, what's in & how to

determine what's best for your business in 2022

2022 top social media changes, impacting your digital marketing direction

The top "must implement" campaigns to reach, influence, and acquire your right-fit customers

The appropriate budget allocations that maximize your ROI

The #1 marketing best practice that will define goal attainment

## December 16: Google My Business for Home-Based Business Owners - Get Found Without Using Your Home Address

STOP! Before you show your home address on your Google My Business page, check out this workshop.

If you are using your home address in your Google My Business listing, or you haven't created an account because you don't want to use your home address on such a public forum, then this workshop is for you. This session is specifically tailored to the unique needs of entrepreneurs who do not have a storefront or brick and mortar but want to capitalize on the benefits of Google search to bring more awareness to your brand and get more sales.

The key takeaways for participants:

The benefits of Google My Business for home-based business owners

Suggestions for ways to create a Google My Business account that protects your home address

details from the public

Tips on how to increase traffic to your Google My Business page

## December 28: Critical Questions & Information Needed to Do Proper Business Planning

You have decided to start a business and fulfill your entrepreneurial spirit and dream of working for yourself. Starting a business is a tough decision and needs proper planning. Believe it or not, there are several ways to methodically ask yourself the proper questions to determine if you are ready and what you need to do.

Join this hands-on webinar session, led by SCORE Mentor John Tile, which will cover:

The basics of a business plan and will provide a few samples

A step-by-step process to develop the key information for your business plan

What you will need in order to do a simple business plan for yourself and a more detailed business plan if you need a bank loan

Upon completion of this webinar, you will have the key information that you will be able to use with your SCORE mentor in follow-up sessions to develop your formal business plan.

If you don't already have one, visit <https://www.score.org/find-mentor> to find a mentor who can work with you in person or remotely through phone, email, and video.

## Dam Project running behind

*continued from page 4*  
– and an alternate route – Valley Road – is already available.

Public Works Director Matt Michalik said most delivery drivers have been handling the U turn at the bottom of the Strip with ease. Those who can't, use Valley Road. He said during the Bagnell Dam stabilization project, trucks of all sizes drove down Business 54, then made a right turn on Valley Road. Only one got stuck – a truck with a new driver behind the wheel pulling a flatbed trailer carrying a 50,000-pound excavator.

"The only issue I see will be people who don't know about the restriction coming to town from the north with a heavy load – but MoDOT will put signs up and within a short time, GPS apps will inform users of the restric-

tions," Michalik said.

Ironically, after Route 242 opened 10 years ago, city officials asked MoDOT to prohibit large trucks from crossing over the dam. More than once, trucks that met at the turn on the north end of the bridge got wedged and blocked traffic while being "unstuck." However, Lynch said they couldn't restrict traffic on a public route.

He also said although no one was happy about putting a new weight limit on the bridge, they had no choice. "The bridge was built in the early 1930s. We're just trying to get the longest life we can out of it. I expect that in 10 to 15 years, we're going to have to completely remove the driving surface to the full depth, then reconstruct it. That would be a very large project and with the length

of the dam and the amount of work and concrete it would take to do that, it would require a very lengthy closure period – more than a year," he said. "At that time, we'll widen the driving surface to 12 feet. When the dam and the bridge were built, 10-foot lanes were sufficient."

According to a road study conducted in 2019 by Cochran Engineering, some 41,000 vehicles – or 569.4 per hour – traveled on Bagnell Dam Boulevard during Memorial Day weekend.

For more information about this project or other transportation-related matters, call 1-888-ASK-MoDOT (275-6636) or visit [www.modot.org/modot-central-district](https://www.modot.org/modot-central-district). Follow the MoDOT Central Missouri District on social media for project updates.

## Casino growth

*continued from page 6*

Based on previous projects, this new entertainment center could create as many as 150 new jobs in the area, which together with new tourism, revenue and growth, will have a substantial and positive impact on the local economy. Moreover, Osage Nation plans to give back to the surrounding communities through philanthropic contributions to local schools, law enforcement and other first responders, local charities, and community improvement projects. They are also committed to partnering

continues on page 17  
with local vendors and businesses whenever possible to provide products and services for the facilities. The project will dramatically expand the Lake-area's tourism footprint, generating jobs

and economic opportunity, and serving as a new revenue engine for the local and state tax base. On average, 90 percent of the workforce employed at similar facilities operated by Osage Nation are non-tribal members, creating new employment opportunities and growing tax revenue for the local community."

Chrismer also shared additional information about project funding and timeline in response to questions submitted by this reporter.

"The Osage Nation will not seek public funding for the casino. With respect to construction timelines, this is a complex, multi-faceted project, and we are committed to sharing more definitive project timelines as soon as we are able."



# REINHOLD ELECTRIC INC

Reinhold Electric, Inc. proudly serves the St. Louis Metro, St. Charles, Wentzville, Illinois and Lake of the Ozarks areas.

**We offer 24 Hour Emergency Service**

## Residential-Commercial-Industrial

Please contact us at: 573-873-5543

Email: [Greg@reinholdelectric.com](mailto:Greg@reinholdelectric.com)

or Email: [Katie@reinholdelectric.com](mailto:Katie@reinholdelectric.com)

Please visit our website at: [REINHOLDELECTRIC.COM](http://REINHOLDELECTRIC.COM)



**Your only  
Locally Owned  
Lake of the Ozarks  
Magazine.**



**Statewide  
Award Winning  
Publication.**

**Pick up L•O PROFILE'S newest issue statewide  
or visit [www.loprofile.com](http://www.loprofile.com) to download!**

## As the Lake Churns Sometimes Tried and True is Best



*Real Estate and Lake News  
with C. Michael Elliott*

You may have heard that all real estate is local. I know I've talked beat the drum about why it's a good idea to have an experienced, knowledgeable broker to help with pricing and other items important to making a good buying or selling decision.

I think recent events with Zillow and their home buying adventures present a cautionary tale based on exactly these points. Or, as my wife likes to say, "You can either be a good example or a horrible warning."

Don't get me wrong, I think Zillow has done a fantastic job of putting together a real estate search app and follow up system that was lacking in this industry. They truly nailed that and captured the market. Whether they got greedy or over ambitious or a combination of both, their ibuying program showed none of the well thought out execution of their marketing platform.

Zillow paused it's ibuying program at the beginning of November. Reports showed that at the end of the third quarter 9,790 homes in inventory, with another 8,172 homes under contract. They stated they would honor the existing contracts but would not be purchasing any additional homes.

Until this event, I really thought of the zestimate as a gimmick to draw people in and a bit of an aggravation to be honest. It was rarely correct, and I have spent a lot of time digging through Zillow's data in order to show homeowners where Zillow had gotten it so wrong.

It never occurred to me that this company believed its own hype and was prepared to pur-

chase homes based on these, frequently way off, guesstimates.

Three main things went wrong here. 1. They relied on computer generated pricing without having any direct knowledge of the home or neighborhood. 2. Often, the sellers drawn to this type of quick sale transaction have homes with issues. These may range from repairs and updates to unfixable flaws that make them more difficult to sell. 3. They didn't have relationships with various local contractors needed to bring the homes they purchased up to par.

Each of these items could be overcome by a local real estate professional. Think I should see if Zillow needs a listing broker?

C. Michael Elliott and Associates is a boutique, privately owned office. 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](mailto:cme@yourlake.com) or stop by C. Michael Elliott & Associates, 3738 Osage Beach Parkway.*

**Send Your Public Event Information and  
News Releases to  
[Lakebusjournal@gmail.com](mailto:Lakebusjournal@gmail.com)**

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



# Crossword Puzzle

**THEME: HAPPY HOLIDAYS**

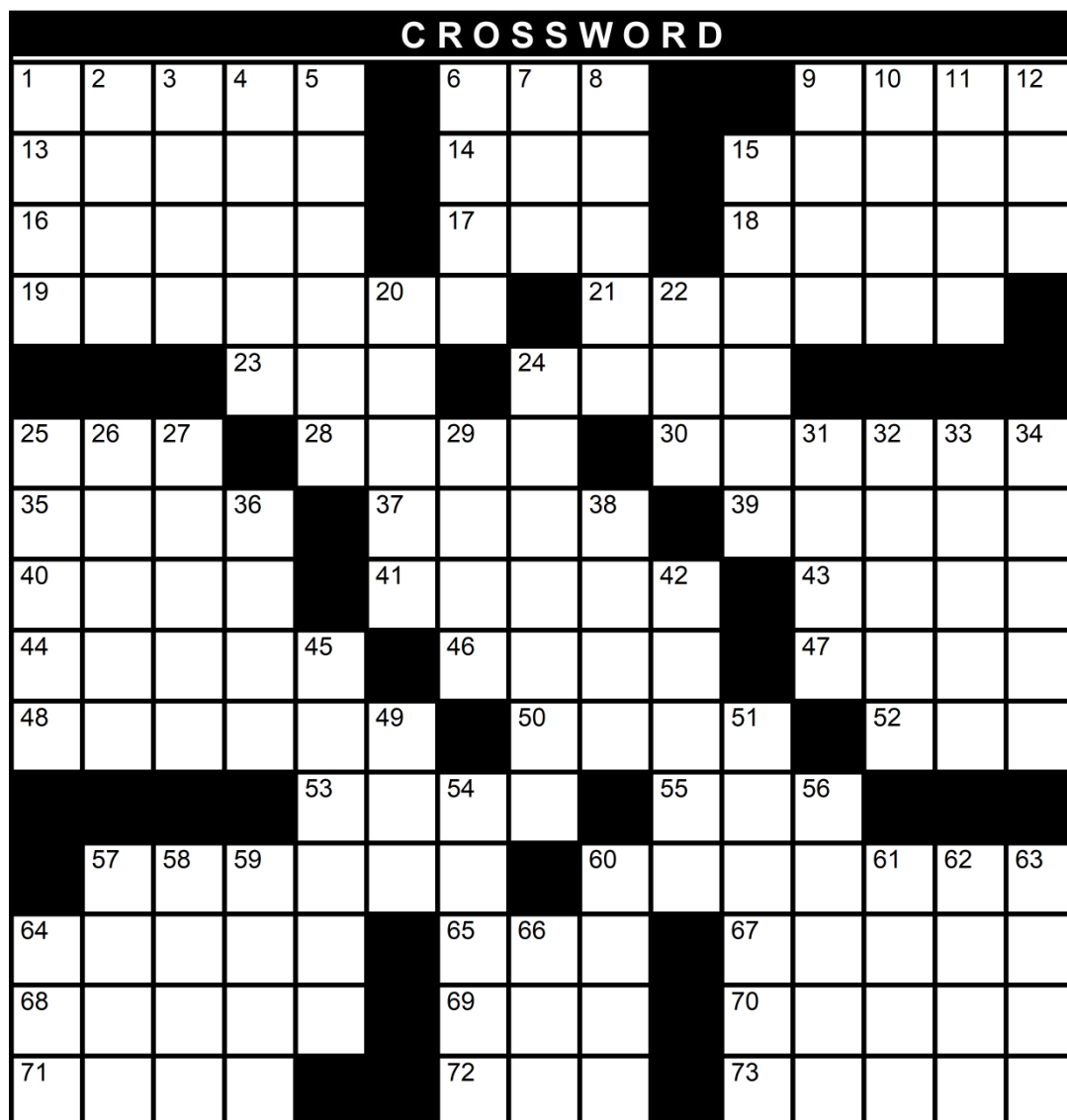
**ACROSS**

1. Pilgrim's destination
6. Make a scene
9. Rubik's puzzle
13. Hawaii environs
14. Toothy fish
15. Cone-shaped dwelling
16. White Swan in "Swan Lake" ballerina
17. \_\_\_\_-Wan Kenobi
18. \*Decorate with wreaths and holly, e.g.
19. \*Either dessert or source of heat (2 words)
21. \* \_\_\_\_ Day, or second day of Christmastide
23. Land parcel
24. Strauss of denim fame
25. Broadband access overseer, acr.
28. Clarified butter
30. Acute one and obtuse one
35. Southeastern Asian country
37. Jousting's breastplate
39. Shrewdness
40. Caspian basin river
41. \*Pasadena's Tournament of \_
43. Tel \_\_\_\_, Israel
44. Native American emblem
46. "Why not?"
47. Hitchhiker's quest
48. Omits when speaking
50. Hard to find
52. Bear's winter quarters
53. Hoodwink
55. Scepter's partner
57. \*Number of days in Christmastide
60. \*"Ugly" holiday party garb?
64. Prepare a letter
65. "Bingo!"
67. Hunger for
68. Pass-the-baton race
69. \*Cranberry sauce sometimes comes from it
70. Same as tori
71. Raise the roof
72. German river
73. Stall sound

**Solution on page 16**

**DOWN**

1. Whiny and miserable
2. Shade of beige
3. Finish a ceiling, to a plasterer
4. Marlboro alternative
5. Not digital
6. Bug-eyed
7. Not Uber
8. Social group
9. Ghana monetary unit
10. Second word of many fairytales
11. Cause of Titanic's demise
12. Poetic "even"
15. Burdensome
20. Not this or that
22. Lab eggs
24. Time off
25. \*Champagne holder
26. \*Wassailing composition
27. Raccoon's South American cousin
29. Feeling of superiority, pl.
31. \_\_\_\_ gum, food additive
32. Furiously angry
33. Exclude or omit
34. \*Number of candles in kinara, Kwanzaa
36. \*Troika vehicle
38. "Will be," according to Doris
42. Asian goat antelope
45. Potpourri
49. Chevy Suburban, e.g.
51. Builds
54. \*Popular holiday wish
56. Munchausen's title
57. \*Bedecked arbor
58. Shakespeare, to his friends?
59. And others, for short
60. Minus
61. Tropical edible root
62. Anon's partner
63. Take a load off
64. Like some humor
66. \*Traditional main holiday dish



**BRING EVERYTHING YOU LOVE TOGETHER!**

**Blazing Fast Internet!**  
ADD TO YOUR PACKAGE FOR ONLY **\$19.99/mo.** where available

**2-YEAR TV PRICE GUARANTEE**

**\$64<sup>99</sup> MO.**  
for 12 Mos.

America's Top 120 Package  
**190 CHANNELS**  
Including Local Channels!

**CALL TODAY - For \$100 Gift Card** Promo Code: DISH100

**1-888-416-7103**

All offers require credit qualification, 24-month commitment with early termination fee and eAutoPay. Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/Sling or Hopper 3 \$5/mo. more. Upfront fees may apply based on credit qualification.

dish AUTHORIZED RETAILER ALTITUDE

© StatePoint Media

**Summerset BOAT LIFTS**

**Camdenton - (573) 348-5073 - Osage Beach**  
[www.summersetboatlifts.com](http://www.summersetboatlifts.com)

**DAMSEL CLEANERS**  
WASH & FOLD

**COMMERCIAL WASH & FOLD**  
*Serving Hotels, Resorts, Vacation Rentals*

**573-348-6500**

**5980 MAYER COURT • OSAGE BEACH**  
**DRY CLEANING • ALTERATIONS • SHIRTS**





# For your many sides, there's Nationwide.®

## Golden Rule Insurance

573.348.1731

[www.goldenruleinsurance.com](http://www.goldenruleinsurance.com)

Products underwritten by Nationwide Mutual Insurance Company and Affiliated Companies. Home Office: Columbus, OH 43215. Subject to underwriting guidelines, review, and approval. Availability varies. Nationwide, Nationwide Is On Your Side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide CPO-0836AO (08/16) 6831741

## A Matter of Trust

### Business Retirement Plans: Are You on the Hook?

As of 2020, 67% of employees in the private industry workforce had access to a retirement plan. We know that in many cases, outside of an individual's homeownership, their retirement plan tends to be their largest financial asset. This makes it an important retirement vehicle for all employees, including business owners. While business owners tend to offer a retirement to support employee retention and talent attraction, the retirement plan is not revenue generating so even if they're responsible for continued oversight of the plan, conducting those reviews is out of sight, out of mind.

As a business owner, you are most likely the fiduciary of your company's retirement plan. As the plan's fiduciary, you are responsible and liable for oversight of the plan's administration, investments and fees. Unfortunately, the financial industry does not arm business owners with the tools they need to easily monitor the plan on an ongoing basis.

The common thread in recent court cases and settlements against plan fiduciaries is three pronged: plan administration costs are excessive, the plan's investment share class is not the lowest available, and the plan's investments are underperforming. At no fault to the business owner, analyzing a retirement plan is not in their wheelhouse—and honestly, shouldn't be. Business owners should be confident that whoever they hire can help them understand the intricacies of retirement plans.

Fiduciary oversight means that the business owner has to understand what types of investments are available while deciding as a fiduciary or co-fiduciary on potential changes to the investment line up and what share class those investments are because some advisors are actually paid through these investments rather than, a fee based on the size of the plan. Monitoring performance is also important when it comes to the investment options. Again, it may seem simple, but depending on the providers you are working with, you might be



**Trenny Garrett, J.D., CTFA**  
Senior Vice President

limited to certain mutual fund families which prevents you from swapping a fund out. Or maybe the plan has proprietary investments in the fund line up—proprietary investments are a significant red flag.

The other part of plan oversight which isn't a fiduciary matter, but a business decision, is plan design. Many times these plans started 5-10 years ago almost out of necessity to provide benefits to employees. However, as the business grows, the plan needs to evolve as the goals may change. Retirement plans can be fairly simple or have a number of bells and whistles included which can offer more benefit to the employees and can allow the business owner(s) and other highly compensated the opportunity to defer more funds into retirement. This is where it helps to have an expert that understands the regulations surrounding retirement plans.

We truly enjoy working with business owners to evaluate their plan and help them understand all the details. We take an objective approach and if there are areas of the plan that can be improved, whether it is fees, investments, or plan design, we can then work with the owner(s) to map out options. We bring a high level of expertise to even the smallest of businesses. To learn more, contact Trenny Garrett at [trenny.garrett@centraltrust.net](mailto:trenny.garrett@centraltrust.net) or 573.302-2474.

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

## Your Home Loan...Your Way



**Michael Lasson**

NMLS # 493712  
(573) 302-0909  
[mlasson@fsbfinancial.com](mailto:mlasson@fsbfinancial.com)



**Michelle Lasson**

NMLS #934557  
(573) 746-7212  
[malasson@fsbfinancial.com](mailto:malasson@fsbfinancial.com)



A Division of First State Bank, NMLS #416668

[fsbfinancial.com](http://fsbfinancial.com) | 573.365.LOAN (5626)  
4655B Osage Beach Pkwy | Osage Beach, MO 65065

Multi-year recognition as Bagnell Dam Association of  
REALTORS' Affiliate of the Year



**Send Your Public Event Information and News Releases to**  
**[Lakebusjournal@gmail.com](mailto:Lakebusjournal@gmail.com)**

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



# Ameren warns customers about scams

As the holiday season nears, Ameren wants to protect customers from sophisticated scammers who are aggressively targeting utility customers in the area.

"Customers can protect themselves by recognizing the scam tactics and reporting them to the appropriate authorities," said Maria Gomez, security supervisor for Ameren. "Scammers have become more sophisticated by masking phone numbers to appear as though the call is from Ameren or by calling residential or business customers threatening disconnection and demanding immediate payment during busy times, such as during the holiday season. A new scammer tactic is requesting customers to immediately pay using a cash app, which Ameren will never request from customers."

Ameren is providing information to raise awareness of scams and educate customers before they become victims.

## HOW TO SPOT A SCAM

Know the different forms of scams such as phone calls, text messages, in person, and online tactics to target customers into providing personal information or payment.

Scammers often pose as Ameren employees, threatening to disconnect or shut off service if a customer fails to make an immediate payment – typically using a prepaid card or a cash app.

They also often mask incoming calls so they appear to be from Ameren on caller ID systems, and then give a different phone number to make a payment.

Scammers seize the opportunity to target customers during busy or high-anxiety times such as the holiday season, COVID-19 pandemic, or extreme weather.

**Door Knocking Impostor:** Door-to-door impostors pose as utility workers to gain entry or access into unsuspecting victims' homes.

**Social Media Charity Scam:** Social media posts are telling

customers that a charity will pay for their utility bills if the customer first makes a partial payment by money transfer.

Scammers offer suggestions on form of payment: loading an app, bitcoin, or locations of where to get cash cards.

## KEYS TO PROTECTING YOURSELF

Never give your credit card, debit card, social security, ATM, checking or savings account numbers to anyone who calls, sends a text message or email, or comes to your home requesting this information.

Don't trust anyone asking for immediate payment. If you suspect someone is impersonating an Ameren employee, end the conversation and immediately call Ameren Illinois at 1.800.755.5000 or Ameren Missouri at 1.800.552.7583.

Never purchase a prepaid card to avoid service disconnection or shutoff. Legitimate utility companies do not specify how customers should make a bill payment and always offer a variety of ways to pay a bill. Ameren customers can make payments online, by phone, electronic check, by mail or at in-person pay locations.

For more information, visit [Ameren.com/stop-scams](https://www.Ameren.com/stop-scams). Customers should also follow Ameren on social media to receive the latest updates on scams.

Sign up to manage your account online at [Ameren.com](https://www.Ameren.com) where you can immediately check the status of your account.

St. Louis-based Ameren Corporation powers the quality of life for 2.4 million electric customers and more than 900,000 natural gas customers in a 64,000-square-mile area through its Ameren Missouri and Ameren Illinois rate-regulated utility subsidiaries. For more information, visit [Ameren.com](https://www.Ameren.com), or follow us on Twitter at @AmerenCorp, Facebook.com/AmerenCorp, or LinkedIn/company/Ameren.

# 'Tis the season for holiday scams

The holiday shopping season is underway and the National Intellectual Property Rights Coordination Center (IPR Center) is launching a new holiday shopping toolkit to help consumers protect themselves from substandard or even hazardous counterfeit toys, electronics, cosmetics

shopping toolkit to avoid becoming a scammer's next victim."

What's the risk of buying counterfeit products? Counterfeit electronics can overheat and explode, bicycle helmets can break upon impact, phony cosmetics and health care products can be made with dangerous or unsanitary in-

If a deal seems too good to be true, it probably is.

Don't buy expensive items from third party websites.

Take advantage of security features. Passwords and other security tools add layers of protection if used appropriately.

Check privacy policies. Take precautions when providing information, and make sure to check published privacy policies to see how a company will use or distribute your information.

Check your statements. Keep a record of your purchases and copies of confirmation pages and compare them to your bank statements. If there is a discrepancy, report it immediately.

Sold online and in stores, counterfeit goods hurt the U.S. economy, cost Americans their jobs, threaten consumer health and safety, and fund criminal activity. Every year, the U.S. government seizes millions of counterfeit goods from countries around the world, worth billions of dollars, as part of its mission to protect U.S. businesses, as well as the health and safety of consumers.

"Fake goods pose real dangers to your health and safety and jeopardize the U.S. economy," said AnnMarie Highsmith, Executive Assistant Commissioner of CBP's Office of Trade. "Between October 1, 2020 and July of this year, CBP made 22,849 seizures worth \$2.5 billion. That's \$2.5 billion dollars in legitimate revenue that has been taken from the pockets of law-abiding American businesses to line the pockets of criminals and criminal organizations."

The IPR Center, working collaboratively with its 27 public and private sector partners, stands at the forefront of the United States government's response to combatting global intellectual property theft and enforcing intellectual properties rights violations. The IPR Center was established to combat global intellectual property theft and, accordingly, has a significant role policing the sale and distribution of counterfeit goods on websites, social media, and the dark web.

These efforts protect U.S. industry, the U.S. consumer, and the safety of the American public from the adverse economic impact and health dangers posed from introducing counterfeit products into U.S. commerce. Intellectual property rights violations can be reported to the IPR Center at [www.iprcenter.gov](https://www.iprcenter.gov).



and other products. The toolkit can be accessed at <https://www.ice.gov/topics/holiday-shopping>

The holiday shopping toolkit includes online shopping do's and don'ts, ways to protect financial and banking information, educational videos and infographics, and general information on how to spot fake merchandise.

"For most, the holidays represent a season of good will and giving, but for criminals, it's the season to lure in unsuspecting holiday shoppers," said IPR Center Director Matt Allen. "One of the key principles of crime prevention is education, and this holiday guide ensures consumers are equipped with advice from experts on how to protect their personal financial data and avoid buying gifts that can be harmful to their loved ones."

IPR Center partners Homeland Security Investigations, Customs and Border Protection (CBP), Federal Bureau of Investigation (FBI) and The Toy Association are teaming up to ensure consumers can make educated decisions when searching for the best deals this season.

"Criminals don't take the holidays off, so it's important for consumers to be aware of ways they can protect themselves this busy season," said Acting Deputy Assistant Director Carlton Peebles of the FBI's Criminal Investigative Division. "The FBI collaborates with our law enforcement and private sector partners at the IPR Center year-round to combat the sale of counterfeit goods, which threaten public health and safety and impose high costs to the U.S. economy. Everyone can help identify and thwart counterfeiters, and this year, we encourage the public to use our holiday

ingredients that should not be applied to the skin, and seasonal items for the home, like holiday lights, can be poorly wired and ignite fires.

Counterfeit goods not only cheat the consumer with substandard and potentially hazardous products, but the websites used can also put shoppers at risk of having their personal and financial data stolen for other nefarious purposes. Online shopping is particularly vulnerable to scams that trick the user into buying counterfeit and pirated goods.

"When it comes to fake toys, there are significant safety concerns," said Steve Pasierb, president & CEO of The Toy Association. "Counterfeit and knockoff toys sold by un reputable sellers are highly unlikely to comply with strict toy safety laws that are designed to protect children at play. These fake, noncompliant products might have small parts that can break off, may not be age-graded appropriately, or may pose other risks to children. When shopping online, families need to carefully scrutinize listings, and purchase only from reputable sellers and known brands, whose legitimate toys comply with the more than 100 different safety standards and tests required by law."

Among the tips the IPR Center is providing for holiday shopping:

Purchase goods only from reputable retailers and be wary of third-party vendors.

Read product reviews on websites and research companies you aren't familiar with.

Check seller reviews and verify there is a working phone number and address for the seller, in case you have questions about the legitimacy of a product.



Your favorite songs from yesterday,  
24 hours a day on Cool 102.7 FM



## EXCEPTIONAL VACATION RENTAL MANAGEMENT

Your Lake Vacation is one of the Lake's premiere professional vacation rental companies conveniently located in the heart of Osage Beach. We provide exceptional customer service, housekeeping, maintenance, accounting, marketing, interior design and 24 hour emergency services. Join our family of 100+ private homes and condos today!

- The Lake of the Ozarks leading innovator in professional vacation rental management
- Over 30 years of experience in the vacation rental industry
- We are a local brick and mortar, family owned and operated company
- Experience effective communication with our team of over 10 dedicated employees



4571 Osage Beach Pkwy  
Osage Beach, MO 65065  
573-365-3367  
[www.YourLakeVacation.com](http://www.YourLakeVacation.com)

## Managing Rental Property

### The Rental Season



Russell Burdette

Knowing your rental market and how the seasons vary can help you make good decisions on the marketing of your home or condo. Here at the Lake of the Ozarks we have a very short rental season. Many potential vacation rental owners are very surprised when they find out that about 90% of all their rentals will occur from May through September with only 10% of their rentals occurring during the other seven months of the year.

When you have a limited rental season, such as we have, what can you do to increase your rental nights? You have to absolutely maximize your in season rental nights and then look at ways to attract rentals in the off season as well.

How do you maximize your summer rentals? First, if you are using your property at all, be smart about when you use it. The Lake of the Ozarks is primarily a drive to, weekend destination. On smaller homes and most condos, most rentals will occur during the weekends. Avoid using your property on the weekends or use it on the slower weekends. Usually, the first two weekends of June and the last two weekends of August are slower due to school schedules. Secondly, during the peak season have a minimum night requirement and stick to it as long as you can. You don't want to book a two-night rental for a July weekend in January.

Another way is to realize there are only so many really good weekends available. Those weekends are typically Memorial Day weekend, the last two weekends of June, every weekend in July, the first two weekends of August and Labor Day weekend. You can also add the Shoot Out and Bike Fest weekends to

that list. Those are the absolute prime weekends. You want to get maximum nights and maximum price for those weekends.

How about prior to Memorial Day and after Labor Day? Most rentals have seasonal pricing where the spring, fall and winter rates are lower than the summer rates. But beyond that you can create packages including a free night or some other type of discount. Just remember that most guests can only stay two or three nights in the off season. Build a weekend package, but offering week packages in the off-season just doesn't make much sense in our market.

One additional way to attract off season rentals is to offer something different, a hot tub, game room, indoor pool, tickets to a show, restaurant discounts, gift cards or golf discounts. Find something that sets you apart from other rentals or that adds value to the rental. If the price is the same but you are offering additional discounts or amenities, then you will probably get the rental.

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

## CELEBRATING 20 YEARS

of keeping businesses like yours

# TOP of SEARCH & TOP of MIND



**MSW Interactive Designs LLC**  
*We put the web to work for you!*

**573.552.8403**  
[www.MSWInteractiveDesigns.com](http://www.MSWInteractiveDesigns.com)



LAKE OF THE OZARKS  
**BUSINESS  
JOURNAL**  
**Boating**

*Wishing you a joyous Holiday Season  
and a Prosperous New Year!*



*From Our Families To Yours...*

**Happy  
Holidays**

**THE LAKE**



**SEDALIA**



**VERSAILLES**



**ST. ROBERT**



**BOLIVAR**



**ROLLA**





# Countdown to Christmas!

Listen to the radio stations Santa listens to!  
Giving YOU the presents this year!  
Listen to KS 95.1 FM and Mix 92.7 FM for a  
*chance to win a sleigh-load of gifts!*



## Mix 92.7

Today's Best Music!

★ KS95.1 ★





**WISPER**  
INTERNET

**UNLIMITED**  
**INTERNET**

**Call**  
**(800) 765-7772**

- UNLIMITED data
- Work, play, and stream
- Connect every home device
- No hidden fees or taxes

**\*\$50 off installation fees when you sign-up for Wisper Autopay!**

[www.WISPERISP.com](http://www.WISPERISP.com)





# Lincoln Marine

## Make Lake Life Easier



✓ 90% automatic tarp cover, less time spent getting your boat covered and more time on the water

✓ Custom fit tarp that is mold and mildew resistant to ensure boat stays clean and free of any outside debris

**Lincoln Marine**  
**579 State Hwy Y, Eldon, MO 65026**  
**573-745-0154**

[www.lincoln-marine.com](http://www.lincoln-marine.com)

# Smart Security



powered by

**ALARM.COM®**

Relax. It's covered while you're away.

A Simple App on your phone to keep an eye on your business when you're not there.

- Remotely control your security system, locks and thermostat.
- Receive alerts when activity is detected.
- Watch live or recorded video.

**John Mueller**  
**314-575-1396**

Security Alarm Systems provided  
 by ACF Alarm Company  
 email: [sales@securitystl.com](mailto:sales@securitystl.com)



**REQUEST A FREE QUOTE**  
 NO OBLIGATION | CONTACT US NOW!





## The Membership of the Lake of the Ozarks Marine Dealers Association

### SERVING THE LAKE OF THE OZARKS AREA

#### All About Boats

3597 Osage Beach Parkway Osage Beach MO 65065 (573) 302-4100  
mtylersanders@yahoo.com  
www.boatozarks.com

#### Aqua Pest Solutions, LLC

1105 Runabout Drive Osage Beach MO 65065 (800) 718-1869  
aquapestsolutions@gmail.com  
www.aquapestsolutions.com

#### Atlas Docks, LLC

248 Keystone Industrial Park Dr  
Camdenton MO 65020(573) 346-3625  
jason@atlasdocks.com  
www.atlasdocks.com

#### B & M Manufacturing Company

1150 Old South 5 Camdenton MO 65020 (573) 346-7246 mb@haulritetrailers.net  
www.haulritetrailers.net

#### Benne Media

160 Highway 42 Kaiser MO 65047 (573) 348-1958 gsullens@mix927.com www.lakebusjournal.com

#### Bergers Marina

PO Box 517 Lake Ozark MO 65049 (573) 365-2337 dan@bergersmarina.com  
www.bergersmarina.net

#### Big Thunder Marine

PO BOX 759 Lake Ozark MO 65049 (573) 964-3499  
sales@bigthundermarine.com  
www.bigthundermarine.com

#### Boat Workx, LLC

4363 Osage Beach Parkway Osage Beach MO 65065 (573) 836-8042  
joe@boat-wrx.com www.boat-wrx.com

#### BoBo Ladders

PO Box 280 Moberly MO 65270 (660) 269-3891 sales@boboladders.com  
www.orschelproducts.com

#### Bob's No Wake Zone Boating Radio Show

4655 Osage Beach Parkway, St A  
Osage Beach MO 65065 (660) 492-2720 nowakebob@gmail.com  
www.bobsnowakezone.com

#### Bridgeport Jet Ski Sales

PO Box 186 Osage Beach MO 65065 (573) 348-1020  
sales@bridgeportjetski.com  
www.bridgeportjetski.com

#### Buzz's Board & Beyond

3797 Osage Beach Parkway, F6  
Osage Beach MO 65065 (573) 286-9664  
buzzboardsbeyond@gmail.com  
www.buzzboardsozark.com

#### Camdenton Area Chamber of Commerce PO

Box 1375 Camdenton MO 65020 (573) 346-2227  
info@camdentonchamber.com  
www.camdentonchamber.com

#### Captain Ron's Bar & Grill

PO Box 568 Sunrise Beach MO 65079 (573) 374-5852 duggan@usmo.com  
www.captainronsatthelake.com

#### Captain's Choice

PO Box 321 Osage Beach MO 65065 (573) 216-0630 boatliftremotes@gmail.com  
www.boatliftremotecontrol.com

#### Castaway Customs Midwest

PO Box 155 Jackson MO 63755 (573) 573-3486  
ellie@castawaycustoms.com  
www.castawaycustomsmwsc.com

#### Catalyst Electric

31 Rock House Road Linn Creek MO 65052 (573) 552-8488 office@catalystelectric.com  
www.catalystelectric.com

#### Crabco/Rough Water Dock

PO Box 1225 Sunrise Beach MO 65079 (573) 374-0470 john@roughwaterdock.com  
www.roughwaterdock.com

#### D & B Dock, Inc.

166 Sparrow Drive Climax Spring MO 65324 (573) 347-2327 dbdock@att.net www.dbdocks.com

#### Dock Dealers

87 Sorrento Drive Camdenton MO 65020 (573) 347-0505 steve@dockdealers.com  
www.dockdealers.com

#### Dock Realty/Dock Lifeguard

PO Box 8 Lake Ozark MO 65049 (573) 374-8849 dave@dockrealty.com www.dockrealty.com

#### DockGlide

54 Kays Point Ct Four Seasons MO 65049 (573) 693-0041 lisa@dockglide.com  
www.dockglide.com

#### Dog Days, LLC

1232 Jeffries Road Osage Beach MO 65065 (573) 348-9797  
barrettrestaurants@gmail.com  
www.dogdays.ws

#### Econo Lift Boat Hoist Inc.

PO Box 377 Camdenton MO 65020 (573) 346-7161  
econoliftmegan@gmail.com  
www.econolift.com

#### Fibersteel Boat Lifts

3910 N OLD HWY 5 Camdenton MO 65020 (573) 346-9688 fibersteel@socket.net www.lakeboatlifts.com

#### First State Bank Mortgage

4655 B Osage Beach Parkway  
Osage Beach MO 65065 (573) 746-7211  
mlasson@fsbfinancial.com  
www.yourlakeloan.com

#### Firstmate Yacht Services

PO BOX 1356 Lake Ozark MO 65049 (573) 216-2050 dave@fmys1.com  
www.firstmateyachtservices.com

#### Firstmate, Inc.

410 Century Business Drive Labadie MO 63055 (866) 570-9707  
support@firstmatecontrols.com  
www.firstmatecontrols.com

#### Formula Boats of Missouri

4810 Formula Drive Osage Beach MO 65065 (573) 302-8000  
chadn@formulaboatsmo.com  
www.formulaboatsmo.com

#### G & G Marina

1528 Maritime Lane Roach MO 65787 (573) 346-2433 larry@ggmarina.com  
www.ggmarina.com

#### Gannett Media Group

494 Short Street Osage Beach MO 65065 (573) 424-0881 lhess@gannett.com

#### Golden Rule Insurance Agency

PO Box 810 Osage Beach MO 65065 (573) 348-1731  
nick@goldenruleinsurance.com  
www.goldenruleinsurance.com

#### H & H DockWorks, LLC

18 Penrose Drive Eldon MO 65026 (573) 964-1919 dockworks@dockworks.net  
www.dockworks.net

#### HydroHoist of the Ozarks

448 South Main Laurie MO 65037 (573) 346-7505  
lakeoftheoarks@boatlift.com  
www.boatlift.com

#### Iguana Marine Group

4773 Osage Beach Parkway Osage Beach MO 65065 (573) 552-9532  
info@iguanamarinegroup.com  
www.iguanamarinegroup.com

#### Jennings Insurance Group

4732 Osage Beach Parkway, Suite Osage Beach MO 65065 (573) 693-9443  
admin@jenningsinsurancegroup.com www.jenningsinsurancegroup.com

#### Kelly's Port

5250 Dude Ranch Rd Osage Beach MO 65065 (573) 348-4700 kyle@kellysport.com  
www.kellysport.com

#### Kwik Kar Dockside Boat Cleaning

3730 Osage Beach Parkway Osage Beach MO 65065 (573) 552-8460  
Jesse.Witt@kwikkarmo.com  
www.kwikkarmo.com/dockside

#### L O Profile

PO Box 1457 Lake Ozark MO 65049 (573) 365-2288 jennifer@lakeprofile.com  
www.loprofile.com

#### Lake Area Chamber of Commerce

PO Box 1570 Lake Ozark MO 65049 (573) 964-1008 info@lakeareachamber.com  
www.lakeareachamber.com

#### Lake Media

415 South Maple Eldon MO 65026 (573) 392-5658  
tvernon@vernonpublishing.com  
www.lakewestonline.com

#### Lake of the Ozarks Convention & Visitor Bur

PO Box 1498 Osage Beach MO 65065 (573) 348-1599 heather@funlake.com www.funlake.com

#### Lake Printing Company

6815 Hwy 54 Osage Beach MO 65065 (573) 346-0600  
lyndsey.normand@lakeprinting.com  
www.lakeprinting.com

#### Lake West Chamber of Commerce

PO Box 340, 125 Oddo Dr. Sunrise Beach MO 65079 (573) 374-5500  
director@lakewestchamber.com  
www.lakewestchamber.com

#### Lake West Marine, LLC

350 South Main Laurie MO 65037 (573) 372-8115 bob@lakewestmarine.com  
www.lakewestmarine.com

#### LakeExpo

PO Box 1805 Osage Beach MO 65065 (573) 207-9004 brent@lakeexpo.com www.lakeexpo.com

#### Lakefront Living Realty

4631 Windsor Drive Lake Ozark MO 65049 (573) 693-1613 stacey@lakefrontliving.com  
www.lakefrontliving.com/mo

#### Laurie Tent & Event Rental

14120 North State Hwy 5 Sunrise Beach MO 65079 (573) 374-8368  
laurientental@gmail.com  
www.laurierental.com

#### LOT0 Lift, LLC

4971 Old Route 5 Camdenton MO 65065 (573) 873-6058 lotolift@gmail.com  
www.lotolift.com

#### Marine Concepts, LLC

415 Kaiser Industrial Park Kaiser MO 65047 (913) 908-7223 marineconcepts@gmail.com  
www.worldsbestboatcover.com

#### MarineMax

3070 Bagnell Dam Blvd Lake Ozark MO 65049 (573) 365-5382  
dale.law@marinemax.com  
www.marinemax.com

#### Marty's Marine

3864 Osage Beach Parkway Osage Beach MO 65065 (573) 346-0023  
sales@martysmarine.com  
www.martysmarine.com

#### Midwest Boating Center

8 Rauscher Drive St Louis MO 63124 (573) 286-6079  
jason@midwestboatingcenter.com  
www.midwestboatingcenter.com

#### Midwest Touchless Boat Covers

613 SE Brentwood Lee's Summit MO 64063 (816) 985-6542  
boatcoverguy@outlook.com  
www.midwestboatcovers.com

#### Nauti Renovations

22024 Saddlefield Court Warrenton MO 63383 (636) 359-5833  
nautirenovations@gmail.com  
www.aquatracton.com

#### One Source Services, LLC

305 North Locust Street Linn Creek MO 65052 (573) 502-9350  
marty@onesourceservices.net  
www.onesourceservices.net

#### Otto Construction Inc.

PO Box 1821 Lake Ozark MO 65049 (573) 693-3772 james@ottoconstruction.biz  
www.ottoconstruction.biz

#### Paradise Upholstery & Canvas, LLC

1136 Spring Valley Road Osage Beach MO 65065 (573) 216-7214  
pete@paradiseupholstery.com  
www.paradiseupholstery.com

#### Performance Boat Center

1650 Yacht Club Drive Osage Beach MO 65065 (573) 873-2300  
brett@performanceboatcenter.com  
www.performanceboatcenter.com

#### Poly Lift Boat Lifts

PO Box 135 Sunrise Beach MO 65079 (573) 374-6545 mark@polylift.com  
www.polylift.com

#### Premier 54 Motor Sports, LLC

4370 Osage Beach Parkway Osage Beach MO 65065 (573) 552-8550  
rlmartin20@aol.com www.premier54.com

#### Premier Advantage Marine

48 Beachwood Drive Sunrise Beach MO 65079(573) 374-2231 cody@premier54.com  
www.advantagemarineloto.com

#### RMI Golf Carts

19882 West 156 St Olathe KS 66062 (913) 829-1211 mrogers@rmigolfcarts.com  
www.rmigolfcarts.com

#### Showcase Publishing

2820 Bagnell Dam Blvd., B-1 Lake Ozark MO 65049 (573) 365-2323  
spublishingco@msn.com  
www.lakeoftheoarkssecondhome.com

#### Summerset Boat Lifts, Inc.

1165 Jeffries Rd Osage Beach MO 65065 (573) 348-5073  
info@summersetboatlifts.com  
www.summersetboatlifts.com

#### Sunny's Marina

POB 1863, Lake Ozark, MO 65049 (573) 365-5333 keely@sunnysmarina.com  
www.sunnysmarina.com

#### Surdyke Yamaha & Marina

5863 Osage Beach Pkwy Osage Beach MO 65065 (573) 348-6575  
greg@surdykeyamaha.com  
www.surdykeyamaha.com

#### The Dock Box Guy, LLC

PO Box 3627 Camdenton MO 65020 (573) 836-5304 thedockboxguy@gmail.com  
www.thedockboxguy.com

#### The Real Estate Book

30 Old Duckhead Road Lake Ozark MO 65049 (573) 219-0326 hcpagelake@gmail.com  
www.realestatebook.com/homes/usa/mo/lake-ozark

#### The Wagner Agency, LLC

PO Box 724 Lake Ozark MO 65049 (573) 302-0001 cwagner1@farmersagent.com  
www.lakeoftheoarksmarineinsurance.com

#### Trico Dock Company

6000 Baydy Peak Road Osage Beach MO 65065 (573) 348-2737  
patrick@openwaterdocks.com  
www.openwaterdocks.com

#### Village Marina & Yacht Club

107 Village Marine Road Eldon MO 65026 (573) 365-1800 markbrick@villagemarina.com  
www.villagemarina.com

#### Voyage Marine & Storage, LLC

PO BOX 1060 Lake Ozark MO 65049 (573) 365-5900  
info@voyagemarineandstorage.com  
www.voyagemarineandstorage.net

#### WP Controls, LLC

16533 N. State Hwy. 5, Sunrise Beach, MO 65079 (888) 841-4404  
twright@wpcontrolsllc.com  
www.wpcontrolsllc.com

#### Yacht Club Powersports

4760 Formula Drive Osage Beach MO 65065 (573) 348-6200 dan@ycpowersports.com  
www.ycpowersports.com



# Who's On Your Roof?

**OPEN Monday - Friday**  
**7am - 6pm**  
**& Saturday by Appointment**  
*Elite Roofing & Siding is a Drug Free Company*



Preferred Contractor



**James Hardie**  
Associate Contractor

**GENFLEX**  
Roofing Systems

# ELITE

## ROOFING & SIDING

Residential and Commercial Roofing  
 Siding and Gutter Specialists

**www.302ROOF.com**



ACCREDITED BUSINESS

A+ Rated

1029 Ozark Care Drive | Osage Beach, MO 65065

(573) 302-ROOF (7663) | Email me: info@302Roof.com

**ASK ABOUT OUR STANDING SEAM METAL ROOFING and CUSTOM SHEET METAL FABRICATION!**



*Lifting your dreams...from canoes to cruisers.*



# Summerset

## BOAT LIFTS

## SUMMERSET BOAT LIFTS

EXCLUSIVE GALVA-HOIST DEALER

NEW AND USED LIFTS

**www.SummersetBoatLifts.com**

**CAMDENTON  
 OSAGE BEACH  
 (573) 348-5073**







# Endless Possibilities

Our lenders can help you find an affordable option to finance your next watercraft!



**Central Bank  
of Lake of the Ozarks**

Strong roots. Endless possibilities.™

[centralbank.net](http://centralbank.net)



Member FDIC



## Live Music & Late Night Eats!

What More  
Could You  
Ask For?




# Marty Byrde's


LAKE OF THE OZARKS

1286 Bagnell Dam Blvd - (573) 240-2274 - Open 11am Daily

CRABCO LLC



Certified Dock Builders




## ROUGH WATER DOCK


### Custom Dock Construction

Moves • Repairs • Add-Ons • Barge • 24/7 Emergency Service

573-374-0470 | [www.RoughWaterDock.com](http://www.RoughWaterDock.com) | Hwy 5 & Lk Rd 5-31 • Sunrise Beach



SUPPORT  
OUR TROOPS







# ECONOLIFT

## BOAT LIFT SYSTEMS

Boat Lifts for Speedboats,  
Pontoons, Fishing Boats,  
Waverunners & more  
Boat Lifts to support up to  
20,000 lbs



**SHALLOW  
WATER  
LIFTS  
AVAILABLE!**

**We Sell Lifts For Everything From  
PWCs to Cruisers!**



Econo Lift uses only the highest quality materials in its boat hoists. We use a totally enclosed polyethylene tank for more stability in open or high traffic water situations & durable, completely galvanized metal parts!



*We do not contract our service! We have our own service team employed by Econo Lift Boat Hoist!*

**Lifetime Tank Warranty**  
**5-Yr warranty on our USA Made Galvanized Steel**  
**Safety Valves • Ground Fault**  
**Deck-Mounted Boxes**



**Find Us Online!**



**ECONOLIFT**  
BOAT LIFT SYSTEMS

**No Reground Plastic, No Pigment or  
Harsh Chemicals that could weaken the  
integrity of the tank!**



**From Highway 5, Take Pier 31 Exit Then Right on Old Route 5**

**Trusted by Lake of the Ozarks  
Boat Owners for more than 37 Years!**

**[www.econolift.com](http://www.econolift.com) • 573-346-7161**





by Hydro Systems Inc.

# Poly Lift Boat Lifts

## LIFTING THE LAKE BETTER THAN THE REST SINCE 1975



**WAVE ARMOR  
PWC PORTS**



**WET STEPS  
DOCK LADDERS**



**LAKE LITE  
SOLAR CONTROL UNIT**



**CAPTAIN'S CHOICE  
CONTROL UNITS**

**TO JOIN OUR NEWSLETTER  
TEXT BOATLIFT TO 22828**

THE  
**Lake**  
OF THE OZARKS WEST  
CHAMBER OF COMMERCE

SUNRISE BEACH, MO. 573-374-6545 or 800-535-5369  
OSAGE BEACH, MO. 573-693-9277  
[www.PolyLift.com](http://www.PolyLift.com) Email: [sales@polylift.com](mailto:sales@polylift.com)

**100**  
Never Forgotten



**FREE** TAKE  
ONE

# Boating

## *Lake of the Ozarks*

Volume Twenty-One • Issue Twelve • December, 2021

**Summerset**  
**BOAT LIFTS**

*Celebrating  
38 Years at  
the Lake!*

**573-348-5073 • [www.summersetboatlifts.com](http://www.summersetboatlifts.com)**

**Benne Publishing, inc.**

Contents © Copyright 2021 - All Rights Reserved  
160 N. Hwy 42 - Kaiser MO 65047 | 573-348-1958 Tel. | 573-348-1923 Fax.