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NEWS IN BRIEF



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Time for businesses to support turkeys. Pg. 16



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Crossword

Fill in the blanks on: 19 Solution: 16

YOUR MONTHLY NEWS SOURCE FOR THE LAKE OF THE OZARKS

VOL. 17 -- ISSUE 8

AUGUST, 2021

The Shootout: An event like no other



The 2020 Top Gun Winner: American Ethanol Mystic Race Team with a top speed of 202 MPH.

By Nancy Zoellner

Year after year, the Lake of the Ozarks Shootout has been hailed as the largest unsanctioned boat race in the US. It's also been voted as the No. 1 boat race/shootout in the country by Powerboat Magazine readers for the last two years – and it's just as popular at home.

In fact, the Shootout has grown to be the Lake's biggest event of the year, drawing tens of thousands to the Lake the weekend before Labor Day Weekend.

Organizers agree – with all the national attention the Lake has been getting over the past

year and a half, they expect nothing less – and maybe a whole lot more – at this year's 33rd Annual Shootout, set for Saturday, August 28 and Sunday, August 29.

Headquartered at Captain Ron's Bar and Grill in Sunrise Beach for the 14th consecutive year, the event allows boats of every class and size to race against the clock competing for "Top Gun."

If you're thinking of putting your boat to the test, a complete list of rules for racers is on the Shootout website. Divisions include professional, manufacturers and non-professional; hull

types range from V-hull to deck boats; lengths run from 22 feet to 50 feet and over; and you can race with any type of engine from stock to custom-built. PWCs – stand up and "sit down" in stock and modified divisions also compete.

"It's a great way for boaters to get out and prove their boat is fastest and for boating fans to enjoy the excitement of a race up close and personal," said Ron Duggan, president of Lake of the Ozarks Shootout, Inc. who oversees the race.

Spectators are allowed to come to the race by water, tie up

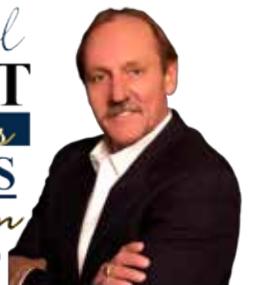
and watch from alongside the course.

However, if you're a boat captain looking for an even closer seat for the Shootout, the Lake of the Ozarks Watershed Alliance is looking for you! To keep the event safe and fun, patrol boats are needed to make sure spectators don't get too close to the racers. The perk is volunteers get a front row seat to the race. But that's not all! All captains and co-captains will get a free Shootout T shirt, lunch, water, and ice, and they will be provided with a patrol flag, radio and a STAY BACK 100'

continues on page 15

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Armchair Pilot

By Nancy Zoellner

YOU CAN NOW SELECT THE GENDER you would like printed on your U.S. passport, even if the gender you select does not match the gender on your supporting documentation such as a birth certificate, previous passport, or state ID. The State Department no longer requires medical certification to change the gender marker on your U.S. passport. To request a new passport with a different gender than the one you have on your current passport, or if you are applying for your first passport, you can simply submit a new application and select your preferred gender marker. Currently "M" or "F" are the only available options but that will soon change as well. The State Department is working on adding a gender marker for non-binary, intersex, and gender non-conforming persons as soon as possible.

IN HOPES OF REDUCING the number of badly behaved adults on airlines, the Federal Aviation Administration has launched a new campaign with children talking about appropriate behavior on board. "Fighting is not good when you're on a plane," said one boy. "They should know better if they're adults," was the message from one girl. Right now, the video, titled "Kids Talk: Unruly Passengers," is airing on the FAA's YouTube channel; the FAA has not yet said if it will be airing it anywhere else. Since the FAA began tracking complaints in January 2021, they report receiving approximately 3,271 from airlines about passengers behaving badly. The majority - about 2,745 - involve passengers who refuse to wear face coverings; penalties sought against those passengers this year alone has exceeded \$682,000.

NOW TRAVELERS HAVE another reason to be angry with badly behaving passengers - they have caused some airlines to stop offering alcoholic beverages on board both now, when COVID is making masks mandatory - but possibly in the future, as well. Research shows that consuming alcohol - beer, wine and liquor - at cruising altitude can exacerbate the symptoms of drunkenness and can also cause more headaches and dehydration. According to a story in *Flyer Talk*, flight attendants support the move but are concerned

that flyers will just bring alcohol on board with them, which is prohibited by federal law.

A TIKTOK VIDEO that has recently gone viral shows a woman duct-taped to her seat on an



American Airlines flight after reportedly attacking flight attendants and attempting to exit the plane mid-flight by opening the door. According to the passenger who filmed the incident then also made a follow-up video, the woman also had duct tape over her mouth. Flight attendants reportedly taped her mouth after she started biting and spitting at attendants. The tape didn't stop her from screaming at passengers as they disembarked from the plane. Police and medical personnel were waiting by the plane's entrance as passengers walked out.

HAVE YOU EVER WONDERED why your tray table has to be stowed before takeoff and landing? *Travel and Leisure* magazine provided the answer. Basically, they need to be up so that they won't block you from evacuating in the event of an emergency. Since takeoff and landing are the most critical phases of a flight, that could be the time you'd need to get off the plane in a hurry. In addition, when trays are stowed, travelers are more likely to put away cellphones, laptops and food and drink, which could all become projectiles in a crash.

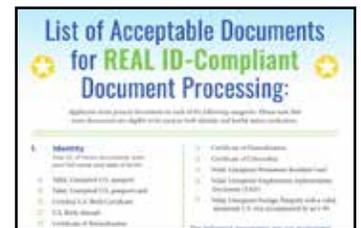
DELAYED FLIGHTS may soon be a little less irritating for ATT customers. The carrier and Boeing Wireless announced they are in the process of bringing the carrier's 5G service to 12 airports across the country and will be adding service to another seven major airports by the end of the year. The service, to be available at gate areas and concession spaces around each airport is expected to be available in 25 airports by the end of 2022.

MANY AMERICANS who are not sick with COVID but are sick of staying home, have decided to return to a "normal" life, which includes traveling. That uptick in ticket sales is causing problems for airlines, many of which laid off workers or offered early retirement or extended leave packages during the pandemic. Now they're

scrambling to bring those employees back and to also hire new employees to replace those who won't be returning. According to a story in *Flyer Talk*, air travel is recovering at an exponential rate, but airlines aren't equipped to handle it. In July 2021, American Airlines was forced to cancel over 900 flights due to a lack of workers.

ARE YOU DREAMING OF taking a vacation? *Travel and Leisure* magazine provided tips on how to save money so you can achieve that dream. "The first step in saving for a vacation is planning for it," writer Cailey Rizzo advises. Plan where you want to go, where you want to stay and what you want to do while you're there. "While you're researching, keep a running tally of how much airfare, accommodations, food and activities will cost. After you've planned a vague itinerary, take the total estimated cost and write it on your calendar for your intended date of departure. Count how many weeks until you'd like to leave and divide your cost by the time you need to save. You now know how much you need to set aside each week in order to be able to afford your dream trip." Then watch your everyday spending, cutting out "extras" and saving where you can. In the meantime, keep the dream alive by taping up one or more pictures of your "dream destination" around the house and use it as the background on your phone.

IF THAT DREAM VACATION takes you out of the country, you've got a little more time to get your REAL ID. In April, the secretary of Homeland Security announced the Department of Homeland Security (DHS) was extending the REAL ID full enforcement date by 19 months, from October 1, 2021 to May 3, 2023, due to circumstances resulting from the



COVID-19 pandemic. "The pandemic has significantly impacted states' ability to issue REAL ID-compliant driver's licenses and identification cards, with many driver's licensing agencies still operating at limited capacity," the secretary said. For information on the forms required to obtain a REAL ID in Missouri, visit dor.mo.gov/driver-license/documents/RID.pdf.

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Long list of events leads up to the Shootout

Will you be the first ever Dyno Shootout Top Gun?

A Dyno Car, Truck and Bike Show has been added to this year's list of pre-Shootout events so you can give it a try. The show, set for noon to 10 p.m. Thursday, August 26 on the Bagnell Dam Strip, will include competitive classes and plaques for class winners in both the regular show and the Dyno Shootout.

A dynamometer, also known as a "dyno," is a device that measures force, torque or power. For chassis or engine applications, a dynamometer is designed to create a load to duplicate various speed (RPM) and torque (Nm or lb-ft) requirements. From this data, power (HP or kW) can be calculated.

Awards will be presented at 8 p.m. Registration is limited for the dyno runs so don't wait too long to sign up. You can register at lakeoftheozarksshootout.com/car-show-registration

According to Lake Ozark city officials, they will not be closing the Strip down to traffic for the event. Instead, like Hot Summer Nights events, the center lane will be blocked off with vehicles set

up for public viewing along both sides and in the center lane of Bagnell Dam Boulevard.

The Strip will be closed to thru traffic from noon to 10 p.m. on Wednesday, August 25 when the Strip once again hosts the Shootout Meet and Greet. Boats and rigs will line up on Route 242 about mid-afternoon for a parade of boats to The Strip. Everyone is invited to come and visit with race boat drivers and take pictures while enjoying all the Strip has to offer.

Parking will be available below Bagnell Dam Boulevard with shuttles providing transportation to the Strip. In addition, parking will be available at Christ the King Lutheran Church, Lake Ozark Christian Church and School of the Osage Heritage School. Resident passes will be provided by Shootout volunteers prior to the day so residents can access their homes and businesses.

A golf tournament sponsored by Lake Valley Golf Club and the Lake of the Ozarks Marine Dealers Association is set for Sunday, August 1. The rest of the activities, which includes events like the "Run What Ya Brung" Poker



The Mini Shootout is a big hit. Marlon Vaccaro from Port Charlotte, FL took the 2020 Top Gun Award with a new record speed of 125 MPH with his mini speed boat "NO FRILLS." Lake TV photo.

Run, Mini Shootout, Hall of Fame Induction and the Great Shootout Treasure Hunt, take place

between Friday, August 20 and Friday, August 27 – the day before the race.

For Shootout event details, visit lakeoftheozarksshootout.com.

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Managing Rental Property Insurance



Russell Burdette

Insurance is one of those things that we hate to pay for but are glad that we have it when we need it! If you are going to rent your home or condo to the vacationing public you definitely want to make sure that you have your property properly insured.

One of the first things that I tell new owners that are joining our vacation rental program is to let their insurance agent know that they will be renting their property to vacationers. If there is a claim situation, that is not the time to let your agent know that you have been renting your property. You don't want any surprises when it comes time to make a claim.

Some insurance companies offer rental property insurance and some don't. So it is very important to check with your current company and not just assume that you will be covered if something happens. Also different companies will have different limits on their policies. You may need to shop around to ensure that you can get the coverage you need. Some agencies won't go above \$500,000.00 in coverage while others will go up to \$2,000,000.00.

Also in addition to letting your agent know that you are renting your property, you will want to ensure that you are now covered for loss of income. While some homeowner policies would cover you in a rental situation, they may not provide for loss of income. We had this happen to one of our owners this past year when the unit above had a water leak. It took three months for all the repairs to be completed and he lost income in May, June and most of July. He was able to collect because he had the proper policy.

Ask if there are any policy exclusions and exactly what is covered and what is not covered. Again you

don't want to find out that you are not covered when you need it most.

If you go with an out of town insurer, make sure they know your market. For instance they may assume that property values are similar when they could be quite different. Also if your property is a condo you may only be responsible for the interior and your association would be responsible for the exterior, so you may only need coverage on what you are responsible for replacing, any upgrades (and contents) and not the entire value (sale price) of your condo.

If you are thinking of renting your property and have questions about insurance, ask an expert! Two great local agents that we deal with are Chris Wagner of Farmers Insurance 573-302-0001 and Nathan Reid of American Family Insurance 573-348-5451. Either one of them would be glad to speak with you about your vacation rental insurance needs.

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

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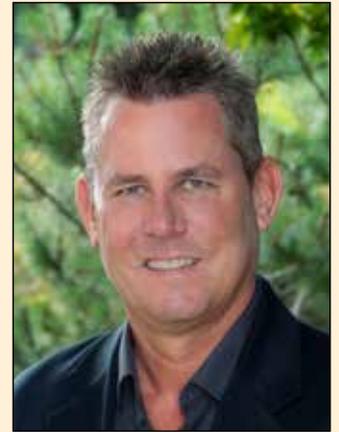
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Is Your Website Accessible to ALL Your Possible Clients? More accessibility means more happy customers. American Disabilities Act (ADA) Compliance is more important than ever for your website. Can people with sight, hearing, or issues use your website? This past month (July) was Disability Pride Month, making it an excellent time to put focus on the topic of making your website accessible to not just some possible clients, but ALL of them. Currently, much of the internet is inaccessible to many people with disabilities.

So why does this matter?

The main reason is that it's the right thing to do to ensure your website can be enjoyed by everyone visiting it. The other reason is that you want to protect your business from a lawsuit if the website does not follow the ADA requirements for websites. There have been a rash of legal action against non-compliant websites, and you don't want to be next!

ADA Requirements

In 2010, the U.S. Department of Justice passed the Americans with Disabilities Act Standards for Accessible Design, mandating all electronic and information technology, like websites, be accessible to those with disabilities, like vision impairment and hearing loss.

How to check if your website is complaint

One tool we use at MSW is found at this website - www.wave.webaim.org. This online tool will identify "Errors", "Alerts" and other issues in your website. If you have "Errors", these need to be fixed or you are at risk and not compliant. Often, it's a matter of ensuring you have tags on your visual elements that can be picked up by a website reader, and that your color

scheme is not an issue for someone who may be color blind.

If my website is not compliant, what can I do?

Talk to your website designer. Many of the "Errors" found from this checker can be fixed. There are also some software solutions available that can be installed in your website that will ensure the website is completely ADA compliant. To see an example of this software, visit www.mswinteractivedesigns.com. There is an ADA icon at the bottom right of our pages that have all options available for visitors who may be disabled.

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There is a tax credit available to allow you to deduct the cost of making your website ADA compliant. The tax credit is available to businesses that have total revenues of \$1,000,000 or less in the previous tax year or 30 or fewer full-time employees. This credit can cover 50% of the eligible access expenditures in a year up to \$10,250 (maximum credit of \$5000). The tax credit can be used to offset the cost of undertaking barrier removal and alterations to improve accessibility. As always, if we can answer any questions on this topic, please contact us!
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Lake Ozark says: Slow down!

By Nancy Zoellner

Drivers exceeding the posted speed limit on Lake Ozark streets has been a constant problem. Posted speed limits are often ignored, posing potentially dangerous situations.

Lake Ozark Alderman Matt Wright said he was tired of seeing people speed through the city - and down his street - and decided to do something about it.

First, he talked to Police Chief Gary Launderville about obtaining a portable speed trailer that monitors and displays the speed of approaching vehicles as a deterrent to speeding. However, the chief said the cost of the unit, which ranges between \$7,000 and \$15,000, was not something the LOPD's budget would allow, so Wright took it upon himself to begin a fundraising campaign.

In the meantime, the chief found a demonstrator unit that was available for use - and would possibly be for sale in the future. The cost of the unit, which collects various data including speeds, traffic counts and more, would be a little less than \$10,000. After fundraising for just a couple weeks, Wright was able to raise more than \$5,000 in donations.

City Administrator Dave Van Dee said the city will cover the balance.

"The chief and I have had conversations about this. I told Matt to raise what he can raise, what he can't, we will find a way to pay for it. Because the unit also has a traffic counter, that helps me on the transportation side so I think it would be a very good addition to our inventory," he said. "We will be moving it around to determine our stress points at intersections or on roadways, and we're certainly going to be using it on holidays to determine if there are things we need to do differently. If we see that we're getting a lot of stacking at our signals, for instance, we can go in and change timing to alleviate the congestion."

The speed trailer was set up on Welsh Road on the North Shore the first week and recorded more than 5,000 vehicles. As of Monday, July 9, the trailer was on Oak Ridge Road and in mid-July it moved to the Bagnell Dam Strip.

The chief said they had received a lot of positive feedback from the neighborhoods. However, one resident said he didn't

think anything except a ticket would slow drivers down. Van Dee said that ticketing might be part of the process.

"This mechanism is just one tool the city will use to address speeding. As time goes on, and we get more familiar with it, there's a possibility that just past that speed trailer, an officer will be parked," Van Dee said. "We will do what needs to be done to keep the situation from getting out of hand. There is no one method that's going to cure everything - if there were, everyone would be using it. But I know the chief and I know the officers and I know they are concerned about safety. We appreciate Matt for taking on the project. That's the kind of partnership we like to see."

Several studies have shown speed trailers to be effective, slowing traffic down from 1 mph to 11 mph compared to conditions before the sign. A South Dakota study showed that 74 percent of motorists exceeded the speed limit before a speed feedback sign was deployed. Afterwards, the number of speeding motorists fell about 20 percent, with speeds reduced 4 to 5 mph. Other studies have shown ongoing speed reductions even after the radar signs were removed. In Riverside, California, researchers observed a 6.1 mph reduction at the radar speed sign trailer and a 2.9 mph speed reduction down the street past the trailer. Then, one week after the speed trailer was removed, there was still a 0.6 to 1.7 mph reduction. Another study in Minnesota found slower traffic a full year after the temporary speed feedback signs were removed.

According to the Missouri Coalition for Roadway Safety, approximately 40 percent of all traffic fatalities in Missouri involve excessive speed.

Anyone interested in donating can drop a check off at the LOPD, 3162 Bagnell Dam Blvd. Checks should be made out to the Lake Ozark Police Benevolent Association. Donations can also be made through PayPal, Venmo, check or cash. For PayPal, visit paypal.me/lobpal; for Venmo, search @LakeOzarkPolice-Benevolent.



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

A living trust is a common estate planning tool for transferring assets at death to children and other loved ones. One of the primary reasons trusts are used is to avoid the necessity of having assets tied up in Probate Court (a common misconception is that a Will avoids probate – it does not). Another reason might be to minimize the amount of estate taxes owed upon death, although under current tax laws, estate tax is reserved for the very wealthy. However, one of the most important benefits of a trust is the ability to protect your assets from your children and from their creditors.

Note, this article is not about protecting your assets from your own creditors. While there are asset-protection trusts and other techniques for doing that, a revocable living trust does not accomplish that goal. However, it can be a valuable asset-protection tool for your children if properly drafted.

A common estate plan might provide that upon your death (or upon the death of the last to die of you and your spouse), your assets will be distributed outright to your children. While that has the benefit of being simple, there can be risks with such a plan:

- **The child may be immature or irresponsible with finances.** In many cases, a child who receives a sizable inheritance will view it as a windfall and may not be able to resist the temptation of spending it on items or services that he or she ordinarily would not have purchased.
- **The child may have creditors.** If a child owes money to a creditor (whether as a result of a loan, a civil judgment, or otherwise), and defaults on that debt, that child's assets are subject to being seized or attached by his or her creditors. To the extent a child receives an inheritance outright, it becomes fair game to his or her creditors.
- **The child may get divorced.** In a divorce, a couple's marital assets are typically divided equally between the former spouses. While inheritance is considered a "separate" asset under most states' laws, and not marital property, it can easily be reclassified as marital property if the child commingles it with other marital property. An example of

this would be using that money to help purchase a marital home, or depositing it into a joint bank account.

A properly drafted trust can reduce these risks by limiting or delaying the distribution of assets to your children and putting control of distribution decisions in the hands of a qualified trustee. Sometimes family members are placed in this role, but a corporate trustee is usually much better suited to deal with the legal and fiduciary complexities involved in managing a trust, and has the added benefit of avoiding family issues that can arise when one family member is put in control of another family member's inheritance. In most cases, a trust will give the trustee some degree of discretion concerning distributions of income or principal to the trust's beneficiaries. Central Trust Company serves as trustee for many such trusts, and is governed by strict fiduciary standards and procedures to ensure proper administration of the trust and management of the trust's assets for the benefit of the beneficiaries.

In conclusion, making a properly drafted trust part of your estate plan, combined with the designation of a capable and qualified trustee, can help ensure that after you are gone, your assets will be preserved and protected from your children, their creditors and their ex-spouses. To learn more about how these techniques could benefit your family, contact Trenny Garrett at 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.



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'Captain Ron' Making a Difference for 13 years

By Nancy Zoellner

Lake of the Ozarks is home to a multitude of entrepreneurs who have risked it all, refused to give up and as a result, have created jobs, improved the quality of life, and brought untold revenue into the economy. Nobody embodies that description more than Ron Duggan, the owner of Captain Ron's Bar and Grill and the head of the team of eight who are responsible for saving the Shootout.

Although it didn't happen by accident, never in his wildest dreams did he plan to run a restaurant - much less a restaurant that hosts an event responsible for bringing thousands of race fans from around the world to Lake of the Ozarks.

Duggan was born and raised in Kansas City. After graduating, he worked for United Parcel Service and Westfall GMC Trucks. In the early 1980s, his father, who was an attorney, opened a law practice at Lake of the Ozarks and, for a while, went back and forth between the two offices. When he finally made the move to the Lake, he opened Sunrise Abstracting and Title Services. About six months later, he asked his son to come down and manage it for him.

"I kind-of hem-hawed around for most of the summer, then in August of 1983, my wife and I packed up everything and our one child and moved to the Lake. I bought the company from him a few years later and I've been doing that ever since - for 38 years now. That's actually how I make my living," he said.

Taking that job changed his life in more ways than one.

While handling the closing for the property that now houses Captain Ron's, three different



times the buyers walked away from the purchase after learning about the sewer issues and the other problems. "It was an old mobile home park, and the mobile homes were pretty much junk. The restaurant was rough and needed a lot - a lot - of work," Duggan explained. "Then one day a friend called and said if I bought the property, he'd run the restaurant for me. I went down to look at it and thought that I'd tear it down and build condominiums because in 2006, the condo market was really strong. However, he convinced me to let him run the restaurant through the 2007 season. I did and people really supported it, so we decided to be in the restaurant business."

When he attended the Shootout that fall, he learned that Shooters 21 was going to be torn down and unless a new spot was found, the race would end. He and his wife agreed that would be a huge loss to the Lake so he, as well as two other venues, applied for a permit to host the event. His first request was denied but he didn't give up. He and his team put together a presentation and on the second go-round, the application was approved. Totally

committed to making it work, adjoining land was purchased and Duggan hired a contractor friend to tear down the existing restaurant and build a new one. He also added several other improvements that enhanced his venue but, more importantly, would benefit the Shootout. In fact, crews worked throughout the entire spring and summer of 2008 to get everything ready for the big event.

Duggan said that first year they hosted around 110 boats. He said he and his team, who serve as members of the Shootout Board of Directors, "learned by doing" as they job shadowed fire department volunteers and Osage Beach Fire Chief Jeff Dorhauer, who had overseen the event for years but who was ready to step down. Duggan said although they wondered at times how they'd ever be able to remember everything - and they didn't always feel calm, cool and collected on the inside - it didn't show on the outside. "In fact, a lot of naysayers came up to me afterwards and said, 'I didn't think you guys could do this but congratulations - you all did a great job.' We did what we set out to do."

His dad has since bought the 20 acres at the top of the hill and the RV park that was there, which Duggan said brings in a lot more business and provides more space to park during the Shootout. They run visitors up and down the hill in golf carts. He also bought six houses that include seven rental units on 27 acres with 700 feet of lakefront. One of those houses is used as media headquarters for the race, broadcasted live around the world on radio and TV stations and social media feeds.

In addition to attracting worldwide attention to Lake of the Ozarks and bringing millions of dollars into the economy, the Shootout has also provided millions to the Lake-area fire district rescue teams and numerous charitable organizations - \$2.5 million, to be exact. Last year, the 32 organizations and eight fire districts that ran Shootout events ended up with \$400,000 in donations that were divvied up based on a formula that includes the number of hours worked by volunteers.

"During the year there are about 40 people who put in tons of time and organize the 800 volunteers that make it all happen. Captain Ron's hosts it, but it is most definitely a community effort," Duggan said.

The Shootout has been a pretty big deal for the Lake area - but it's also been a pretty big deal to the Duggan family.

Duggan said his wife Nicole, who was 8 1/2 months pregnant when he purchased the restaurant, was very supportive of taking on the race. "She thought it would be great for the restaurant, great for the community and great for this side of the Lake. In fact, she came up with the idea for the treasure hunt and oversaw it that first year to make sure it was a success," Duggan said, adding that she now helps her husband with the Shootout wherever she's needed.

The first year Captain Ron's hosted the Shootout, his oldest son was working as one of the restaurant managers. He now comes back home to help with the event when he can. Their 20-year-old son also helps wherever he's needed and does whatever needs to be done, and their daughter, who has grown up in

the restaurant, works in the gift shop at Captain Ron's. His other son, who lives out of town and has a harder time getting away from his job, has had to miss out on a lot of the fun.

Duggan hasn't let his business ventures keep him from being involved in his kids' lives. He coached AAU basketball for 30 years, he coached all of his children's traveling teams and now he coaches the junior high and high school basketball teams for the Macks Creek School District. "After my son's sophomore year, their high school coach quit. They didn't have a viable candidate, so the boys asked me to apply, I did, and they hired me. My daughter Brooklyn is a freshman, so I know I'll coach for the next four years, then I'm hanging it up," he said, adding that he's also involved in the school district, attending as many activities as he can.

And then there's his day job at Sunrise Abstracting and Title Services, where he employs 16 people in three different closing offices in Sunrise Beach, Camdenton, and Lake Ozark. "We've had a few downturns - 2008 to 2011 was rough - but the last two years have been wonderful."

Although Duggan hopes to retire in a few years, it's doubtful that will find him relaxing in a recliner with his feet up. This year, he and the same group that runs the Shootout agreed to take over Aquapalooza, the Lake's largest on-water concert and family boating event held in June each year. He said although they got at least a couple dozen comments on how organized it was and how smoothly it ran, he's already thinking about how he can make Aquapalooza even better next year. "It's fun. It's what I do."

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Sheriff announces Special Needs Locator Program

By Nancy Zoellner

A study by researchers at Cohen Children's Medical Center of New York found that more than a quarter of a million school-age children with autism spectrum disorder or other developmental disorders wander away from adult supervision each year. And according to the Alzheimer's Association, six in 10 people living with dementia will wander at least once; many do so repeatedly.

Although Miller County doesn't have a huge special needs population, Chief Deputy Michael Rayhart with the Miller County Sheriff's Office said if a new program adopted by the sheriff's office in conjunction with the Miller County Health Center saves just one life, "it's worth the time it took to get it and to train on it."

To help bring those wanderers home, Project Care Trak was recently launched. Rayhart said that traditional search methods rely on the ability of the lost person to respond to the calls of the searchers. Project Care Trak bracelets give an "electronic" voice to those who can't - or won't

- communicate.

"Each client enrolled in the program is issued an electronic bracelet that's programmed with a unique frequency for that individual. The bracelet, which looks like a watch, emits a unique radio signal 24 hours a day. The bracelets are waterproof, so they don't have to be removed for bath time, and they're fastened with a key, so they stay put," he explained. "Children sometimes try to get them off, but I've combatted that by providing stickers for them to decorate the band and make it their own."

As soon as the caretaker of someone wearing one of these bracelets realizes that person is gone, they are to call 911. Rayhart said deputies trained on the system will respond to their location. "The tracking device is telemetry based and looks like a small electronic box with an antenna. When the device is pointed in the direction of the person wearing the tracking bracelet, it will give us a strong signal. Then we can walk straight to that person."

The signal can be picked up a distance of 1 mile on the ground

or 5 miles in the air, when a helicopter is used, so time is of the essence, Rayhart said, adding, "The sooner we get there, the less time that person has to travel. A

Rayhart said he's seen firsthand how Care Trak can help rescuers find those who have wandered.

"Several years ago, I was part



couple times we've had to use our cars because the wearer has managed to get quite a distance away."

According to Healthline.com, adults from 60 to 80 years generally have a walking speed of 2 to 3 miles per hour. Children generally travel at a pace of 3 to 4 miles per hour.

of a search and rescue group through the Snohomish County Sheriff's Office in Washington state. Care Trak was very big there and was used often so I saw the difference it made. When I came to Miller County, I talked to Sheriff Gregoire about it and he thought it was a great idea, so I started applying for grants,"

he said. "Unfortunately, I wasn't successful the first few tries."

However, he did not give up and his perseverance paid off. His grant request was approved in the latest round of the health center's Health and Wellness Grant funding. In this case, the health center not only approved the \$7,000 grant request, but it also agreed to facilitate the Project Care Trak program by handling registrations. Although there is a one-time fee of \$300 and an on-going battery replacement fee of \$6 every two months, Rayhart said they are looking into the possibility of creating a payment plan or even underwriting families who cannot afford to participate but need to.

"Only a handful of people are currently signed up - one, the caretaker of an elderly person with dementia, registered the day after they received the equipment - but I expect the number will grow quickly once word gets out," he said.

For more information on the program, call Rayhart at 573-369-2341 ext. 707 or the Miller County Health Center at 573-369-2400.

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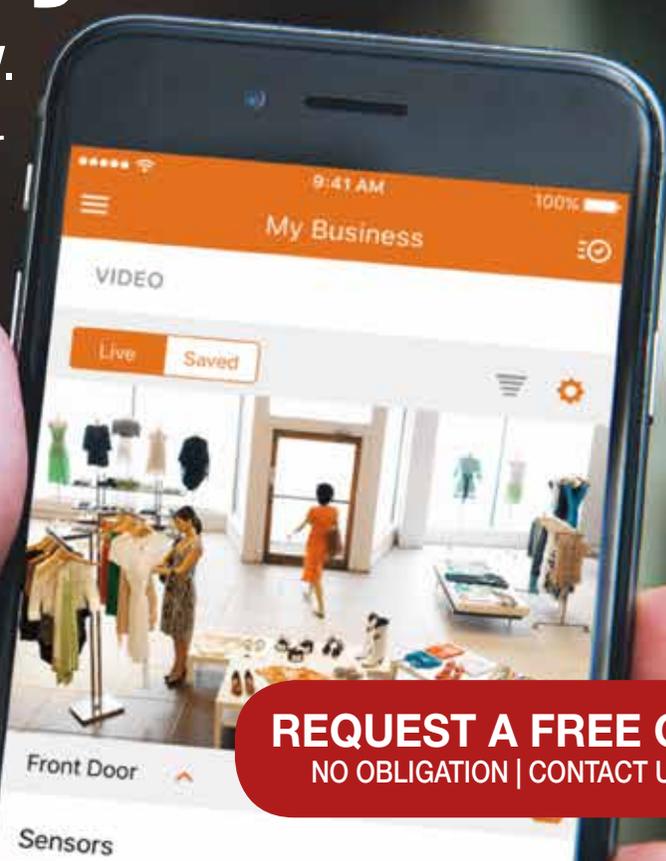
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Lake of the Ozarks Shootout: Then to Now

By Nancy Zoellner

Most everybody has heard the story. Back in the mid-1980s, a bunch of locals who liked to tie up to “cove out” also liked to brag about whose boat was fastest.

Of course, you can't have bragging rights without putting your boasting to the test, so the banter eventually led to casual racing. That was all well and good until the late 1980s, when those racers decided the Lake was ready for some real competition. Fran Steingrubey Sr., a business owner/drag boat racer at heart, had built Shooter's 21, and determined it would be the perfect place to host a race.

He and Carmen Netoli, John Page, Kevin Hurtubise and a few others put their heads together to come up with a plan. Former Water Patrol Captain Bill Swineburg got the needed permits, Bill Seebold convinced Anheuser Busch to get on board as a sponsor, and Lake-area fire districts volunteered to help run the race. In return, they were promised the proceeds to equip their water rescue units.

In 1989, the first Shootout was held and, as you can imagine, it was a huge success. A miles-long line of boaters lashed together along the course and Shooters 21 was packed with people inside and out to get in on the excitement and watch the racers compete. In the end, Randy Scism was named “Top Gun” with a clocked speed of 101 mph.

Over the years, the name of the event changed more than once, additional sponsors joined the effort, and the number of participants – and the horsepower – grew. Shooters 21 also changed hands, but the new owners were on board with the race, so it continued without skipping a beat. That all changed in 2007, when those owners decided to sell to a development company who had plans to tear down the iconic restaurant and nightclub and build million-dollar homes.

Ron Duggan, owner of Captain Ron's Bar and Grill at the 34 MM, just happened to be at what could have been the Lake's final Shootout.

“When I heard they were looking for a new place to hold the event I asked, ‘Why not hold it in the main channel in front of Captain Ron's?’ and the response was, ‘Well, that would be a good spot for it!’ As it turned out, three of us were vying for the opportunity

to host the event – Captain Ron's, Dog Days and Shady Gators – but we were all three denied permits,” he said, adding that after a story came out in the paper saying that, after 19 years, the Shootout would

coming to the venue. In fact, they worked all through the spring and summer of 2008 to get everything ready.

The first year, he said he and a group of “really great and com-

they were clocking boats at 208 mph and the drivers were coming back saying their GPS was saying 216 mph. I later learned our radar guns were only rated for 200 mph,” Duggan said. “As soon

as we found out, we immediately bought new radar guns that will clock speeds up to 500 mph.”

The first year, a poker run was the only other event held in *continues on page 18*



The place where it all began – Shooters 21 at – where else – the 21 MM by water and on Nichols Road by land. It's been replaced by a development with million-dollar homes. The Shootout's new home is Captain Ron's at the 34.5 MM.

be no more, he made a few phone calls and got a new hearing with the Water Patrol. “We even flew down to Key West to tell all the racers ‘Don't change your calendar because we're really trying to get this event.’ It was my first time being around power boat racing and it was quite a thrill.”

A month or so later, he attended the second hearing, and this time was granted the permit. Duggan said he feels Captain Ron's was chosen over the other two venues because a rock bluff runs along on one side of the “racetrack,” which means there are fewer access points, and that section of the Lake is long and straight.

Next, the race was on to get Captain Ron's shipshape and ready to host the thousands of people that would be there for the event. With help from Craig Clark, a friend and builder, on January 2, 2008, crews tore down the restaurant, leaving only the covered deck, and rebuilt a new Captain Ron's restaurant in just 73 days. Duggan also bought adjoining property and started making improvements that included a sand beach, tiki bars and walkways to support vendor booths. He also put in new docks to accommodate all the people who would be

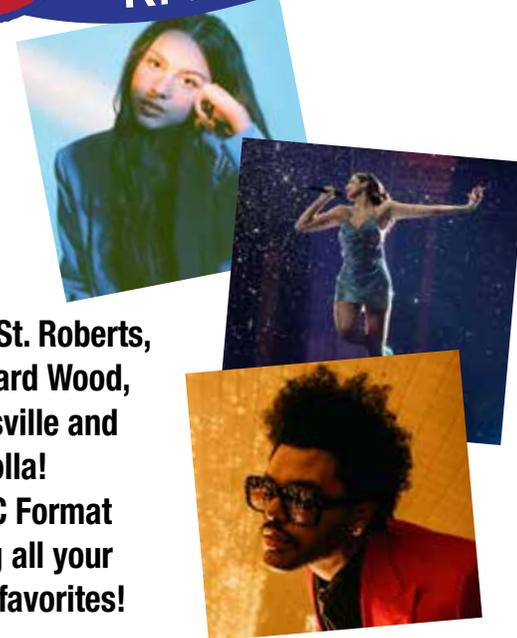
mitted friends,” all of whom still serve on the board of directors or volunteer today, job shadowed Chief Jeff Dorhauer and the fire department crews, who had been handling the event since the beginning, as they ran the show and worked all the key positions.

“We hosted around 110 boats that year. It was one of our bigger events and could probably be best described as ‘mad chaos,’ but from the naked eye, nobody would have known. It went really well but we were flying by the seat of our pants,” he laughed. “There were so many unknowns. We weren't sure how things would go at the new location, and everything was new to everybody – not just us – so even figuring out how to reserve a dock slip had to be learned.”

Over the years, a few changes have been made and seen. Racers are reaching speeds of over 200 mph.

While timekeepers still stand on the bluff and use radar guns to clock the speeds, today's guns are a lot more sophisticated. “They used to extend a long pole with three radar guns mounted on it out over the water and they would take the average of the three guns. I started getting complaints when

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The Shootout



American Ethanol Mystic Race Team, 2020 Top Gun Winners

continued from page 1

sign, which are to be returned to Pirates Point at the end of the event on Sunday.

LOWA is also looking for volunteers to help with cleanup and shuttle drivers. For more information or to sign up, contact Samantha Shwenk at 573-836-080 or email adminasst@lowwatershed.org.

A no-wake zone will run from the 31-mile marker to the 36-mile marker from 8 a.m. to 5:30 p.m. on Saturday, August 28 and from 9 a.m. to 3:30 p.m. on Sunday, August 29. In addition, from 1 p.m. to 7 p.m. on Saturday, August 29th, the no-wake zone will be extended to the 21-mile marker.

The extension was added to make it safer for participants and spectators, but also cause less problems for local residents who live along the course.

Although the Shootout attracts a lot of attention because of the excitement it brings, it also brings something much more valuable to the community. According to the numbers, it's also been one of the largest - if not the largest - fundraising events at Lake of the Ozarks, raising money for Lake-area rescue teams and dozens of charitable organizations. Last year, a record-breaking \$400,000 was paid out to 32 different charities and eight fire districts. A list of recipients can be found on the

website.

For more information on the Shootout visit lakeoftheozarksshootout.com or the Lake of the Ozarks Shootout Facebook page, where you'll find several videos of last year's race.

SATURDAY'S SCHEDULE:

8 - 11 a.m. Captain Ron's breakfast
 8 a.m. - 4 p.m. Racer Registration on Cannonball Beach, safety inspections and class identification
 9 a.m. - 5 p.m. Vendor Village and Racer Village will be open to the public at Buccaneer Bay and Captain Ron's
 9:45 a.m. Opening ceremony - National Anthem
 10 a.m. - Races begin with the Non-Professional

SUNDAY'S SCHEDULE

8 - 11 a.m. Captain Ron's open for breakfast
 8 a.m. - 3 p.m. Racer Registration, Safety Inspections & Class Identification on Cannonball Beach
 9 - 10 a.m. PWC Classes Run
 9 a.m. - 4 p.m. Vendor Village and Racer Village open to the public at Buccaneer Bay and Captain Ron's
 10:00 a.m. National Anthem
 10 a.m. Races begin with Professional Class and continue through the day
 4 p.m. - An awards ceremony wraps up the event.

Captain Ron's Bar and Grill is located on Lake Road 5-50 in Sunrise Beach by land and at the 34.5 MM by water.



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Reasons to Refinance in 2021

Refinancing your home at the Lake of the Ozarks can be beneficial for reducing the length of the loan, lowering your monthly payment, or improving your rate terms. When done correctly, refinancing can save you a lot of money and could be the best financial step for you to take. If you have ever considered refinancing your home, then you need to think about it, and see if it is the right option for you! Your Lake of the Ozarks mortgage lender is here to help, so we have 6 reasons why refinancing may be the best step for you.



required to purchase private mortgage insurance (PMI). If the home's value has increased, you can use this amount to refinance and stop paying that PMI.

#1. It Can Lower Your Interest Rate: Did you know that if you can lower your interest rate by at least 1% (or 0.5% on higher loan amounts), you should consider refinancing? Interest rates are incredibly low right now, and the chances that you can get a better rate by refinancing now are much better than in previous years. This is a huge asset because you could end up saving a lot of money in interest paid throughout your loan.

#2. Switch Your Loan Type: There are many different loan types available for homes, some are better for certain people than others. If you currently have an adjustable-rate mortgage (ARM), you may want to switch to a fixed-rate mortgage (FRM). This can allow you to lock in a low rate for the entire term of the loan instead of just a few years! It might also be feasible to drop from a 30-year mortgage to a 20 or 15 year. With the lower rates, you could have close to the same payment you currently have but shorten the term of the loan. This is something you can discuss with your mortgage lender at the Lake of the Ozarks!

#3. Be Aware of Balloon Payments: Some mortgages have a large payment due at the end of the loan term - usually, 5-7 years, called a "balloon payment." This type of mortgage is a short-term loan that is set up like a long-term loan for the first few years. You may need to refinance your loan to avoid paying this large expense.

#4. Stop Paying Private Mortgage Insurance: When more than 80% of the home's sale price is borrowed, sometimes the borrower is

#5. Cash Out Home Equity: Home equity is often used as a way to finance a remodeling project, college tuition, car purchase or a vacation. If your home's value has increased, you can refinance to cash out that extra amount. You would actually be refinancing your mortgage for more than you currently owe on it and then pocketing the difference.

#6. Consolidate Debts: If you have a lot of high-interest debts, you may be able to save money by consolidating those debts into a mortgage. Auto loans, credit cards, second mortgages, and other debts that typically have a higher interest rate can all be included in your refinance. Do you have more questions about refinancing a Lake of the Ozarks home? Team Lasson would be glad to answer your questions! You can start by filling out an application on our website (www.YourLakeLoan.com) so that we have an idea of your financial position. We look forward to helping you decide if refinancing is the right choice for you! LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Big birthday party planned at Lake of the Ozarks

By Nancy Zoellner



make it a celebration to remember, that evening, the Lake of the Ozarks will be hosting a mile-long fireworks display. Currently, it's the only major celebration to be held on the actual date that the Show Me State was born in 1820. The birthday bash also commemorates the 90th birthday of the completion of Bagnell Dam.

The fireworks display, one of several events to be hosted by the Lake, will begin at 9:45 p.m. and will be held at six different sites from the 13 MM all the way to the 42 MM, with a display at the 10 MM of the Niangua. What makes it special is that

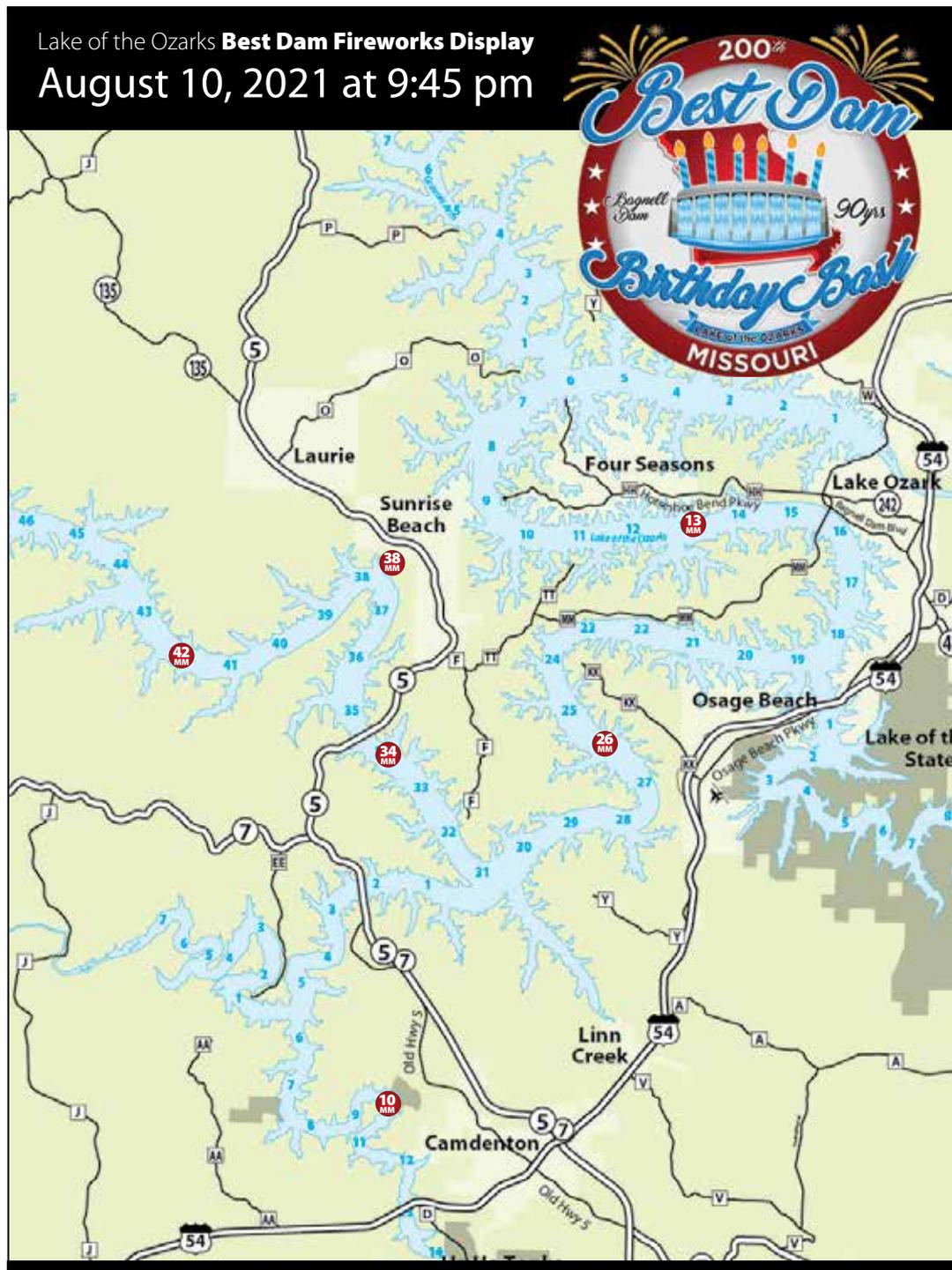
each location will feature the exact same show, with fireworks being fired at exactly the same time. According to Matt Sutcliffe, president and CEO of Premier Pyrotechnics, that will be accomplished by using a computer firing system that will be choreographed to a soundtrack featuring a Missouri-born artist. That soundtrack, put together with help from Lake TV and Kevin Burns, will be broadcast over 93.5 KRMS.

Sutcliffe said collectively, the six shows represent one of the largest displays ever fired in Missouri.

continues on page 18

Consider this an invitation to the Best Dam Birthday Bash of the bicentennial. On Tuesday, August 10, Missouri will celebrate its 200 birthday and to

Lake of the Ozarks **Best Dam Fireworks Display**
August 10, 2021 at 9:45 pm



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

Shootout: Then to Now

continued from page 14
 coordination with the Shootout. As they grew, they added a couple events each year to raise more money. Knowing they would need

from the proceeds of their events. It worked. As fast as they came up with ideas, they had organizations willing to take them on; the Lake West Chamber of Com-

merce agreed to coordinate the volunteers. This year, the Shootout includes 13 additional events that kick off August 1 - everything



more help, they came up with the idea to turn events over to other civic organizations and then make a donation to the groups

merce agreed to coordinate the volunteers. This year, the Shootout includes 13 additional events that kick off August 1 - everything

from a golf tournament to a treasure hunt on Captain Ron's sand beach. A car, truck and motorcycle show was added to the lineup and Duggan said by the looks of things, it's going to be huge. Duggan said although he doesn't have any immediate plans for change, he said they'll just keep hosting the event, improving as they go.

In the meantime, the race, set for August 28 and 29, has earned the distinction as the largest unsanctioned boat race in the U.S., bringing tens of thousands of spectators to Lake of the Ozarks. For more information on the race, see the cover story and visit www.lakeoftheozarksshootout.com.

Best Dam Birthday Bash

continued from page 17

Each site will offer viewing by land or water, with the exception of the 42mm, which is a water-only viewing site. Bridal Cave plans to set-up a sound system and have hamburgers, hotdogs, and drinks for sale in an area that overlooks the lake. All other locations, except the 42mm, will be open and serving from their normal food and drink menus.

All the displays, except for the one at Bear Bottom Resort in Sunrise Beach, will be shot from a barge. Each site donated money to support the displays. One Source Services donated use of three of the barges and Roughwater Docks donated use of the barge at Captain Ron's. Margaritaville is supplying its own barbe-

cue competition at the Laurie Fairgrounds, a 5K Run/Walk at Old Kinderhook, a motorcycle ride leaving from Zack Wheat Post 624 American Legion in Sunrise Beach, an outdoor art festival at several locations around the Lake area, concerts at Ozarks Amphitheater, a Hot Summer Nights car show on the Bagnell Dam Strip - and to keep the party going a little longer - at the Osage Beach Fall Festival. Souvenir T-shirts with the Best Dam Birthday Bash logo will be available at several locations.

13MM - Lodge of Four Seasons on Horseshoe Bend Parkway in Lake Ozark

26MM - Margaritaville Resort on State Route KK in Osage Beach

10MM - Niangua Bridal Cave off Highway 5 just north of Camdenton

34MM - Captain Ron's off Highway 5 in Sunrise Beach

38MM Bear Bottom off Highway 5 in Laurie

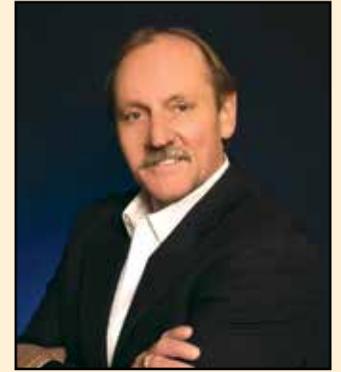
42MM One Source

Other Birthday Bash events include a blood drive at the Camdenton Chamber office, a barbe-

cue competition at the Laurie Fairgrounds, a 5K Run/Walk at Old Kinderhook, a motorcycle ride leaving from Zack Wheat Post 624 American Legion in Sunrise Beach, an outdoor art festival at several locations around the Lake area, concerts at Ozarks Amphitheater, a Hot Summer Nights car show on the Bagnell Dam Strip - and to keep the party going a little longer - at the Osage Beach Fall Festival. Souvenir T-shirts with the Best Dam Birthday Bash logo will be available at several locations.

For more information, visit bestdambirthdaybash.com. Links to each event appear on the Birthday Bash Events page. For information on celebrations throughout Missouri, visit missouri2021.org.

As the Lake Churns 2nd Quarter



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

Real Estate and Lake News with C. Michael Elliott

2018-2021 Comparison Lake of the Ozarks						
Year	# Trans	Volume	Avg. DOM	Avg. Sales Price	Trans%	Vol%
Residential, Villas & Townhomes Waterfront						
2018	394	\$139,025,118	128	\$352,856		
2019	375	\$142,289,015	131	\$379,437	-5%	2%
2020	442	\$170,368,449	113	\$385,449	18%	20%
2021	496	\$296,480,051	65	\$597,742	12%	74%
Residential, Villas & Townhomes Offshore						
2018	527	\$77,820,621	124	\$147,667		
2019	493	\$82,671,489	110	\$167,691	-6%	6%
2020	521	\$95,383,071	106	\$183,077	6%	15%
2021	697	\$168,266,110	78	\$241,415	34%	76%
Waterfront Lots						
2018	49	\$6,053,400	184	\$123,539		
2019	31	\$3,496,550	181	\$112,792	-37%	-42%
2020	46	\$5,969,400	183	\$129,770	48%	71%
2021	127	\$25,006,575	188	\$196,902	176%	319%
Other Lots & Lands						
2018	123	\$4,277,912	202	\$34,780		
2019	151	\$5,167,519	134	\$34,222	23%	21%
2020	165	\$5,959,627	137	\$36,119	9%	15%
2021	241	\$13,701,520	204	\$56,853	46%	130%
Condos & Timeshares						
2018	403	\$67,927,919	117	\$168,556		
2019	408	\$71,549,803	105	\$175,367	1%	5%
2020	422	\$80,675,545	103	\$191,174	3%	13%
2021	510	\$131,089,868	38	\$257,039	21%	62%
Commercial Properties						
2018	48	\$12,613,600	344	\$262,783		
2019	36	\$12,052,532	165	\$334,793	-25%	-4%
2020	39	\$12,344,800	183	\$316,533	8%	2%
2021	67	\$24,085,382	189	\$359,483	72%	95%
Farm						
2018	13	\$4,753,000	107	\$365,615		
2019	10	\$2,410,000	151	\$241,000	-23%	-49%
2020	7	\$2,781,000	139	\$397,286	-30%	15%
2021	20	\$9,238,100	102	\$461,905	186%	232%
Homes Over a Million						
2018	12	\$19,210,500	249	\$1,600,875		
2019	15	\$21,460,000	163	\$1,430,667	25%	12%
2020	15	\$19,740,467	136	\$1,316,031	0%	-8%
2021	56	\$93,817,101	76	\$1,675,305	273%	375%
Year	Total	Volume				
2018	1557	\$312,471,570				
2019	1504	\$319,636,908				
2020	1642	\$373,481,892				
2021	2158	\$667,867,606				

Based on information from the Association of REALTORS® (alternatively, from the Bagnell Dam Association of REALTORS® MLS and Lake of the Ozarks Board of REALTORS® MLS) for the period January 1st through June 30th of 2018, 2019, 2020 and 2021. The data collected for this report is information that was reported to the MLS as of July 8, 2021.

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Crossword Puzzle

THEME: LEGENDARY ATHLETES

ACROSS

1. *Baseball's "The Say Hey Kid"
5. TV tube in days of yore
8. Proof of age, pl.
11. Medicinal succulent
12. Toward shelter, nautically
13. White heron
15. Poet ____ Angelou
16. Where a bib is tied
17. Taste like grapes
18. *First African American to play in MLB
20. Chap or fella
21. Do like Etna
22. Auction set
23. Property defacer
26. Italian vermouth brand
30. 2nd largest bird in world
31. Informal wear
34. "The Man Who ____ Too Much"
35. Relating to Scandinavia
37. Chicken _____ king
38. Nearsited one
39. Bear in the sky
40. The largest Asian antelope
42. *Dolphin great ____ Marino
43. Reusable painting pattern
45. Stands out
47. Cotillion V.I.P.
48. Deli item
50. Cain's brother
52. *a.k.a. The Great Bambino
55. Oyster gem
56. Dwarf buffalo
57. Algonquian people
59. Body trunk
60. Hay spot
61. *"Battle of the Sexes" champion
62. A in FANBOYS
63. Altitude, for short
64. "Comme ci, comme ça"

Solution page 16

DOWN

1. Mom in Scotland
2. Wing-shaped
3. Walk-the-dog toy
4. Bottom of the ocean
5. Fastener
6. Move a plant
7. *Pele or Bob Feller when they debuted
8. Armenia's neighbor
9. Cabinet div.
10. Dirty dwelling
12. Declares invalid
13. Encourage, two words
14. *NHL's "The Great One"
19. Very angry
22. Type of English course, for short
23. Where women are from?
24. "To death" in France
25. Florence Nightingale, e.g.
26. Mountain goat terrain
27. Opposite of cathode
28. Himalayan country
29. *Track and field star of 1936 Olympics
32. Frozen rain
33. " ____ at ease"
36. *He simultaneously played in MLB and NFL
38. Ginger beer in a cocktail, e.g.
40. Pen point
41. Sea in the Mediterranean
44. Yo-Yo Ma's instrument
46. Talks like a chicken
48. Overfamiliar from overuse
49. Terminate, as in mission
50. Same as eon
51. Shakespeare, a.k.a. ____ of Avon
52. "Ali ____ and the 40 Thieves"
53. *Tinker, Evers and Chance, e.g.
54. Egg-layers
55. Parent volunteer organization
58. Id's partner

CROSSWORD												
1	2	3	4		5	6	7		8	9	10	
11					12				13	14		
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62						63				64		





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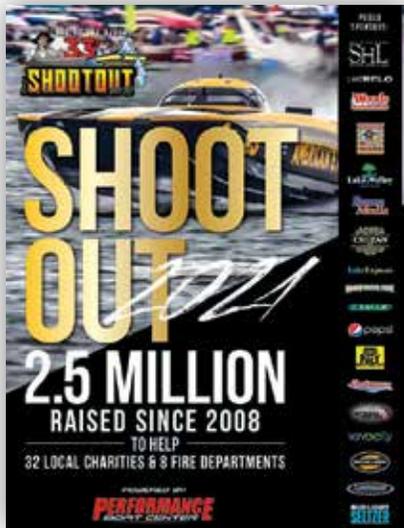


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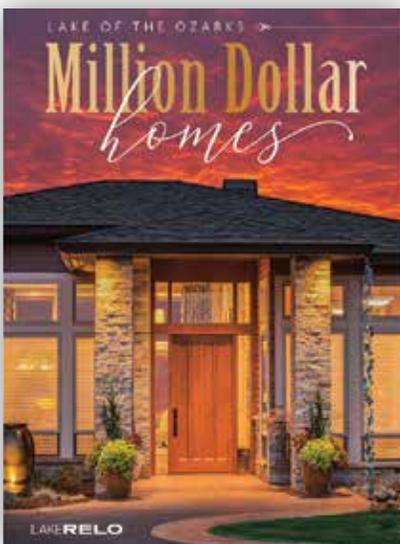
*Lake of the Ozarks Second Home Living
Published quarterly*



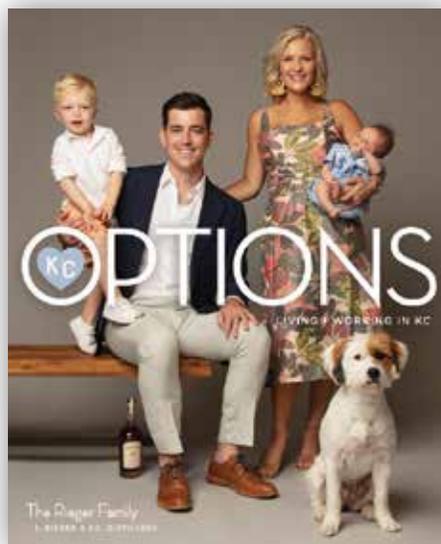
*Official Shootout Program Guide
Published annually*



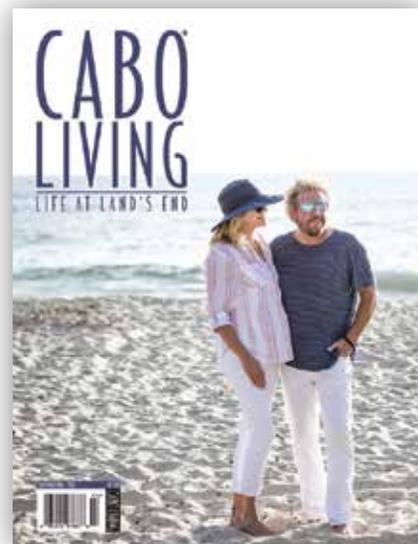
*Lake Relo
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*Lake of the Ozarks Million Dollar Homes
Published twice a year*



*KC Options
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Behind the scenes of broadcasting the Shootout

By Nancy Zoellner

Some say the Lake of the Ozarks Shootout is the greatest week of the year at Lake of the Ozarks.

Mike Clayton, Morning Show host at Mix 92.7 Today's Best Hits and Wonderland Camp Communications/Fund Development director is one of them.

"When you see the thousands of people who funnel through Captain Ron's and realize that tens of thousands watch it on television, listen to it on radio and stream it on their phones and computers, it's hard to dispute that. It's even harder to argue when you see the massive amount of money that's raised by the Shootout and understand how it helps so many charities – and the people they serve – and also see how many fire districts and first responders are assisted. It really would be impossible to top this."

That's why he's excited that Benne Media is back to produce the Lake of the Ozarks Shootout, set for August 28 and 29, for the third year in a row.

"It's really an honor to be part of this," he said. "Our whole team – our whole group – our whole staff – is out there for three days straight making sure we dot all the "I"s and cross all the "t"s and that everything is running as it should. We want to make sure we don't disappoint anyone tuning in," he said.

In addition to handling all the audio production and streaming the event on various media sites, Clayton said Benne Media again hired Envision Media Group out of St. Louis to produce the televised portion. "Basically, they come in with a full audio and visual production crew with 4K camera technology and satellite trucks. They will be responsible for sending it to affiliates, not just in Missouri but all over the country."

Carrying it off requires months of planning and quite an elaborate set-up. Ron Duggan, owner of Captain Ron's Bar and Grill, which hosts the event, provides a rental home adjacent to the restaurant to use as media headquarters. Once everything is set up, the house resembles a broadcast studio – complete with a graphics person, a director, multiple sound and video people – and screens everywhere. A stage equipped with lighting, multiple cameras and a teleprompter is set

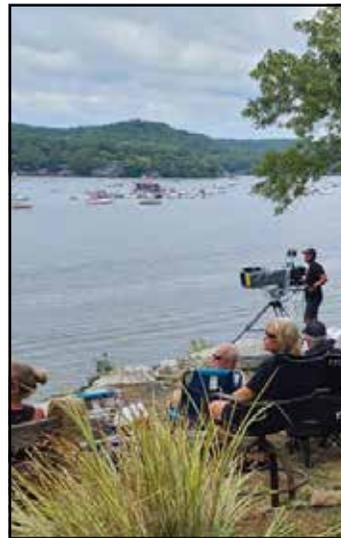


In front of the cameras (left) Rod Smith, Denny Benne - Broadcast Producer, and Bob Teague hosting the show. Behind the cameras (right), a team of technicians, sound and graphics personnel bringing the sights and sounds of the Shootout to viewers and listeners over the air and online.



up just outside the house. That's where Rod Smith, sports anchor for KRCG TV-13, and Bob Teague, a former competitor in offshore and endurance races, will be stationed while providing a play-by-play commentary of the Shootout, and also interviewing some of the racers.

Clayton said they will also be holding interviews with racers and people who are involved with the Shootout on the docks. And of course, cameras will be



Radar crews sit atop the bluff overlooking the Shootout, measuring the speeds the boats reach.

out on the racecourse, both in the start boat and on the bluff where speeds are recorded.

"Everyone who can't be there in person but who doesn't want to miss any of the action will have plenty of options to choose from," Clayton said. "We started working on this year's broadcast

in January. After the Shootout, we take a couple months off, and then we start working on affiliates and ways to approve the look and the feel. We are always trying to find ways to make it better because we know it's an important event, not only for the Lake of the Ozarks but also for the charities that benefit. With more people

coming to Lake of the Ozarks, we're expecting an even bigger crowd this year and also expect more people competing in more classes for Top Gun. Everybody thinks they have the fastest boat. This is their chance to prove it since the Shootout is open to everyone."

Benne Media is also a part

of every event leading up to the Shootout, either broadcasting live and/or volunteering. For more information on whom and where they will be broadcasting live, check with the radio station's Mix 92.7 Today's Best Hits Facebook page. For more information on the Shootout, visit www.lakeoftheozarksshootout.com.

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Tips for a Safer, More Enjoyable Summer at the Pool

Pools are great for play, exercise and therapy. However, it is critical that while enjoying ourselves, we take appropriate safety precautions.

According to the U.S. Consumer Product Safety Commission, more than 275 children nationwide under the age of 5 drown in swimming pools annually, and more than 4,100 children receive medical treatment for pool-related accidents, the majority of which occur in backyard pools. Luckily, building codes and standards can help.

“Building codes are life savers and as the leading building codes and standards developer, we are accounting for every facet of the home, which includes specific provisions to make pools and spas safer,” says Dominic Sims, CEO of the International Code Council.

To drive the importance of water safety home and ensure individuals are having safe pool fun, the Code Council shares the following tips:

- **Install fences and protective gates:** To ensure the pool area is inaccessible to unauthorized swimmers and children when there is no supervisor, install a fence at least 4-foot high around pool and

spa areas with a self-closing, self-latching gate or door. Move all chairs, tables, large toys or other objects away from the perimeter that would allow a child to climb up to reach the gate latch or enable someone to climb over the fence.

- **Keep safety devices nearby:** Always keep basic lifesaving equipment handy (pole, rope and personal flotation devices) and know how to use them. These aids should be kept on both sides of the pool and should remain stationary – not be misplaced through play activities.

- **Install alarms:** Install alarms on all doors and windows to detect unauthorized access from the home into the pool area. You can also install a pool alarm to detect accidental or unauthorized entrance into the water. While the alarm provides an immediate warning, it is not a substitute for the barrier fences, door and window alarms or safety covers.

- **Remember safety covers:** Install an approved safety cover on any pool. For the safety of all individuals, do not allow anyone to stand or play on it.

- **Be code-compliant with drain covers and grates:** To help iden-



tify compliance with current standards, all pool and hot tub drains must have a cover or grate marked with the appropriate product marking, including the service life in years and an information label that is provided to the pool owner. Not having a compliant cover could result in some part of a swimmer's body being entrapped in the in the drain – a dangerous situation that could result in injury or drowning. If a cover is broken, missing or noncompliant, the pool should be closed immediately, and a replace-

ment should be performed by pool professionals.

- **Ensure an existing pool has safe suction outlets:** Pools and spas with a single drain – other than an unblockable outlet – must have a certified blockable suction outlet and one of the following: a safety vacuum release system; a suction-limiting vent system; a gravity drainage system; or other safety features that comply with industry standards.

- **Secure the proper permits for a pool installation:** If you're install-

ing a pool, it will be important to contact your local building department first to determine what permits are needed and what requirements you must follow.

“With warm weather here and families spending more time at home, a pool offers hours of fun for everyone,” says Sims. “In addition to adult supervision, safety code compliance helps ensure a safer, more enjoyable pool experience.”

For more building safety resources, visit iccsafe.org. (*State-Point*)

The reality of running a small business

Lake of the Ozarks SCORE

It's easy to romanticize about being your own boss and striking out on your own.

It's also easy to forget what we all know to be true – running a small business is a difficult and life-changing challenge. The rewards are well worth the effort if you and your family are prepared for life as entrepreneurs. The best way to prepare for those changes is to understand the realities of running a small business before you dive in.

Entrepreneurship is a team sport. Before you launch and get to work, prepare for the changes that owning a business brings so you and your family can make the transition as easy as possible. Here are four places to start as you think through the realities of running a small business.

Income may be unpredictable at first

A steady paycheck is comforting. The most immediate impact of owning a business is the reality that there's no longer a check hitting your account every two weeks. Income shifts from expected to unpredictable when

you start out on your own.

Creating realistic expectations around income begins before you launch your business. You can lessen the impact of unpredictable income by anticipating how much cash you need to sustain your personal needs and the needs of your business as a lifeline while your business gets off the ground.

Working for yourself requires discipline

Being your own boss has lots of advantages if you're willing and able to hold yourself accountable to get the work done. Personal accountability and self-discipline are central to an owner's success.

If you're starting your business in your home, you'll need to work with your family to set firm work hours and boundaries, so work time and family time don't start to blur together. Dedicate a quiet room or set space in your home as your office or workspace. This will make it easier for you to stay on task and help you and your family better recognize boundaries.

You may need to forego some

luxuries

Sacrificing some personal luxuries usually goes hand-in-hand with starting a business. This could mean giving up your daily latte purchase for home-brewed coffee, cooking dinner at home rather than going out, and staying home rather than taking this year's summer vacation.

It's important to keep as much cash in your hands as you can when starting out, which means giving up on some of the things you don't necessarily need. Sacrificing luxuries now will ultimately pay off down the road as your business grows and becomes profitable.

Expect to work really hard

Many entrepreneurs find themselves working harder and for longer hours than they did when working for an employer. And, since there's no crystal ball in life, there's no way of knowing for how long the level of hard work will continue until you start to see the payoff.

Working hard day-in and day-out for your business takes commitment. Yet, while you can't expect to run a successful business

without hard work, it's equally important that owners find ways to maintain a work/life balance. Personal time away from the business is necessary for your health as well as the health of your family and your company.

Preparing now for the realities of owning a small business will better position you for success down the road.

There's no way to truly know how running a small business will change your life and that of your family's until you start. One of the best ways to get prepared for these realities is to speak to other business owners who have faced some of the same challenges.

Even better than speaking with one business owner is to consult with a group of business experts. Consider creating a business development board comprised of legal, accounting, banking, and industry professionals who will agree to provide pro bono guidance as you begin. Having a team to guide you can help you prepare yourself—and your family—for what to expect from running your own busi-

ness. A SCORE mentor can also serve as a part of your support team. Your mentor can help you prepare for the realities of running a small business and guide you along the way. Contact a SCORE mentor today.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts.

For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.

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"Insurance Talk"

Property Coinsurance and Current Materials Cost

If you've had a building project over the course of the past year, you have come to the same conclusion that nearly everyone in the world has: I should have built this last year. Construction costs have increased to a level that contractors, homeowners, and business owners alike didn't think was possible in a 12-15-month span. I have frequently heard these adjectives from clients about lumber prices: outrageous, ridiculous, crazy, absurd, unbelievable, etc. And it's no wonder; over the course of the past year lumber prices in the US have more than tripled. This has many people questioning: Do I have the right amount of insurance on my property?

The answer to this question isn't always the simplest. There are several factors that will determine whether you have "enough" coverage on your property. The topic (regarding property insurance) that we are frequently discussing with our clients is coinsurance. It's not always the most understood or well explained topic, but I will try to make it as easy as I can.

In a nutshell, the term coinsurance (in property) is an agreement between the insured (you) and the insurer (carrier), as a means to: Save the insured money on premiums, keep property from being insured too low, and ensure the carrier receives a fair premium for the risk. Coinsurance is usually expressed as a percentage. Typically, the percentages will be 80%, 90%, or 100% of the property's full value to be replaced. For example, if you have a building that has a replacement cost value of \$1,000,000 and your policy has an 80% coinsurance clause. Then you've agreed to insure this building for at least \$800,000 or suffer penalty at the time of a partial loss.

So if I insure my \$1M building for \$800, will I be penalized at the time of a claim?

No, not if your coinsurance agreement was 80%. If it was 90% then yes you would because you would have been required to carry \$900k of insurance on the building. Example: A fire burns your building and it's determined that there is \$200,000 in damage.



Nick Kruse, RWCS

Building Replacement cost:
\$1,000,000

Insured amount: \$500,000

Coinsurance: 80%

The coinsurance penalty can be figured as follows:

What you have in insurance (500k)/What you agreed to have (800k)= .625

You've insured your building for 62.5% of what you agreed to insure it for thus the 200k loss will be paid as follows:

200k * 62.5% = \$125k (- deductible). The insured will receive \$125,000 of the \$200,000 loss.

Obviously in this scenario, there's not a party in the matter that is going to be happy with the result of this claim. The insured is likely going to be looking for a new agent and carrier, and the insured is left with a substantial bill to get their property repaired. Even worse, if this is a business property will it still be able to operate during the time of reconstruction? That's a subject for another day.

In summary that is why now more than ever is a good time to take a hard look over your policy with your agent. Especially if you've had the same policy for several years and just been renewing year after year. Take the time to discuss your building valuation, replacement cost, and find out if you need to make a change to your property limits.

Nick Kruse has a RWCS designation and works at Golden Rule Insurance in Osage Beach. For additional comments or questions, he can be reached at 573-348-1731 or by email at nkruse@goldenruleinsurance.com.

Little Bobbers Children's Swimming Lessons

The Lake of the Ozarks Marine Dealers Association announced today that they are working together with some of the lake area swim facilities and existing programs to make funds available to teach swimming lessons to lake area children.

The funds have been made available in Versailles, Osage Beach, and Camdenton and will be available for the next three years.

Mike Kenagy, Executive Director of the Association said, "This is a great way for The Lake of the Ozarks Marine Dealers Association (LOMDA) to give back to our community and benefit the youth of the lake area".

Kyle Kelly, board member of the Association said, "With this beautiful lake area that we call home, it's imperative that our young people know how to swim. This really goes along with LOMDA's ongoing efforts to increase water safety in our area, by starting with our children".



To schedule upcoming swim lessons in Osage Beach you may contact Betsy Spica by email at ozarktadpoles@gmail.com. These lessons are held at The Regalia Hotel.

In Versailles you may contact The Versailles City Pool by calling (573) 789-1286

In Camdenton contact The

Aquatic Center by phone at (573) 346-2355.

The Lake of the Ozarks Marine Dealers Association is made up of over 40 lake area marine dealers, representing all the top lines of boats, marine accessories, docks, personal watercraft and everything else to promote fun on our local waters.

Enter the BUPD Video PSA Contest

Here's your chance to release your inner Spielberg! The Mis-



souri Coalition for Roadway Safety is seeking help in creating its next Buckle Up Phone Down (PSA). To do that, they are conducting a video public service announcement contest for their Buckle Up Phone Down campaign.

The contest is open to anyone. Just create a 30-second PSA, following the guidelines, that tells others why buckling up and putting their phone down while driving is important and asks them to take the BUPD challenge. Then fill out the online application and once your application is received, you will be sent a link to upload

your video.

The pledge is simple: It asks participants to buckle up every trip, every time, and to always put their phone down while driving. Information on BUPD can be found at www.modot.org/BUPD.

The winning entry will be announced at the annual Highway Safety and Traffic Conference on September 20 in Columbia. The winning entry will then be used for promotion of Missouri's annual BUPD Day, October 22.

BUPD guidelines for Public Service Announcement (PSA) Information:

- This video and audio should be created as a 30-second PSA
- The PSA needs to promote buckling up all vehicle occupants, every trip, every time, and putting your phone down while driving
- May include Missouri statistics on inattention and unbuckled crashes, found at <https://www.savemolives.com>
- The PSA must include the BUPD logo found at <http://www2.modot.org/BuckleUpPhoneDown/MarketingTools.html>
- The PSA must include URL for more information and/or to take the pledge at www.modot.org/

BUPD

· Use of one of the provided royalty-free music options: <https://modot.box.com/s/mc01w3babbfx86tmurfe8xgo5fj63q8u>. No copyrighted music can be used

The video should consider ways to appeal to a diverse audience. All entries are subject to approval and must include submittal of the model release form by all participants included in the video. All entries become the property of the Missouri Department of Transportation.

Here's what you'll need to make your Buckle Up Phone Down video submission look great:

- Shoot all video on a camera or device that is recording at 1080p
 - Use a microphone to record any dialogue or important audio
 - All dialogue and audio, other than background music, should peak around level -12 when editing
 - The finished video should be 30 seconds in length, no more and no less
- For additional information on the contest visit www.modot.org/BUPD or email kelly.jackson@modot.mo.gov.

**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

Aquapalooza bounces back and better than ever



Despite being canceled last year due to Covid-19, and the change to a new venue, Aquapalooza came back -- and better than ever.

This year's event was held July 17th, and included entertainment by Madd Hoss Jackson, the

Black Note Band, Trixie Delight and Dr Zhivegas. The lineup included a variety of music from country to rock and even a little Disco with Dr Z.

"Aquapalooza was a huge success by any standard", said Denny Benne of Benne media.

"We weren't quite sure what to expect, having taken last year off and moving to a new location, but we could not be more pleased with the turnout".

"Our staff really went above and beyond this year, and the staff at Captain Ron's and his

volunteers were definitely up for the challenges of an event of this magnitude."

"It's estimated that there were 10-12 thousand people in attendance and everyone had a great time", said Greg Sullens, General Sales Manager for Benne Media.

Benne added that plans for next year's event are already underway and will be announced as soon as possible. He thanked everyone involved and all who attended for making this another safe and enjoyable Aquapalooza.

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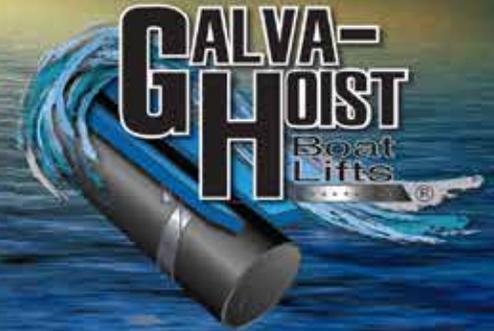
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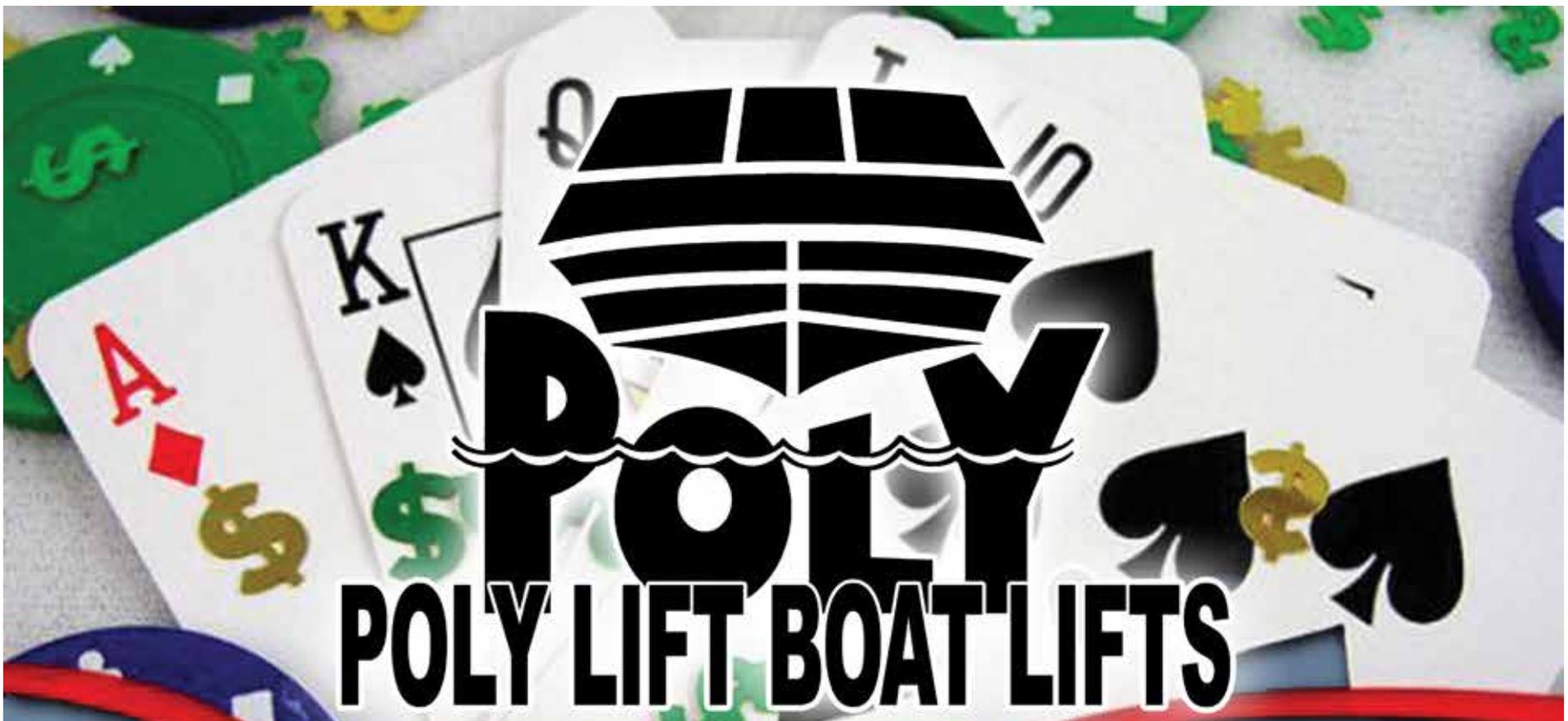
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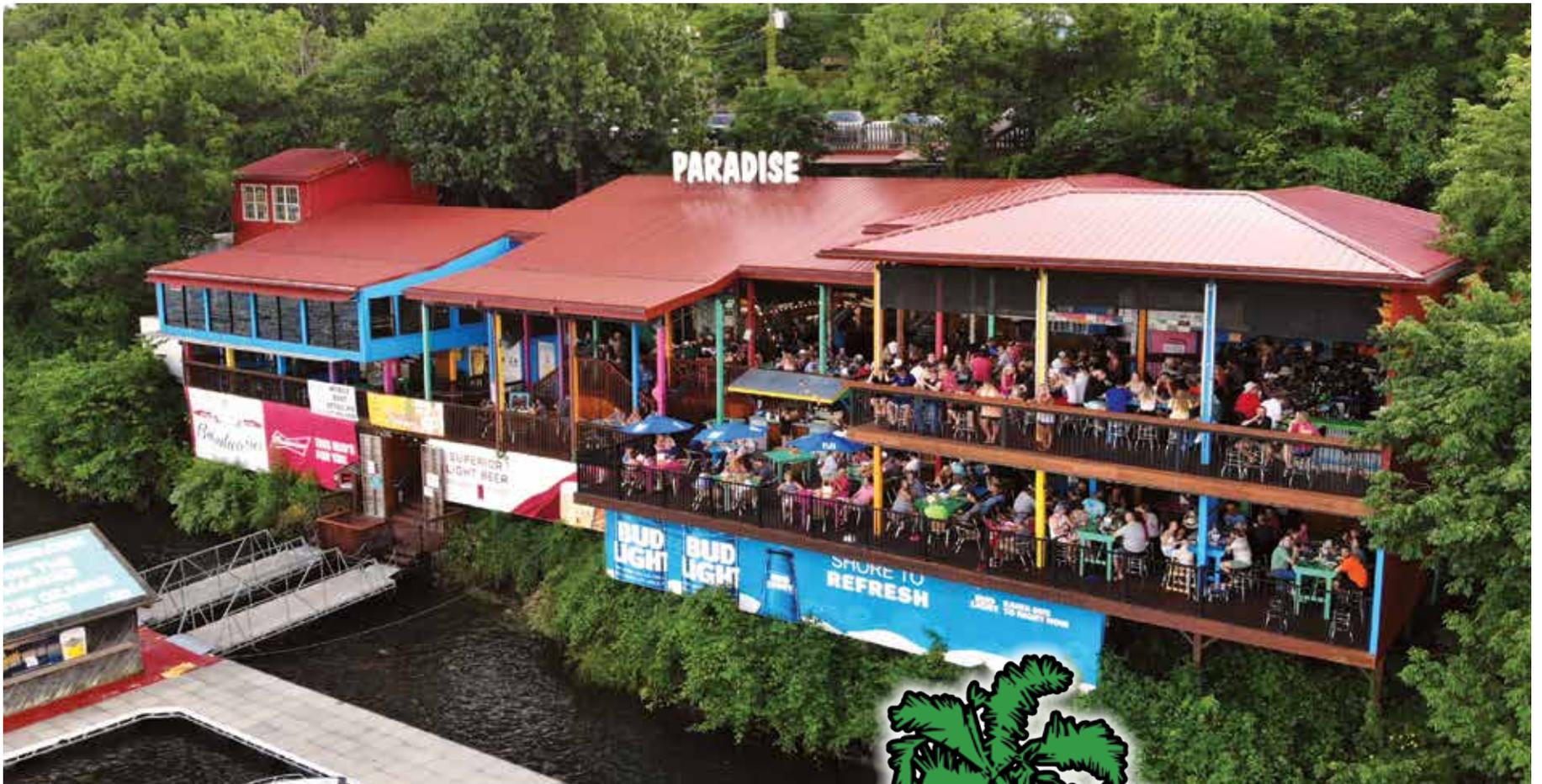
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