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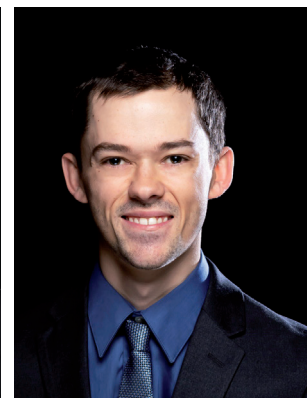


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ON THE COVER Jolly Roger's Calypso pirate ship cruising the Gravois Arm of Lake of the Ozarks. CHARIS PATIRES PHOTO



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Sweater Weather



If you were to ask me what time of year to visit Lake of the Ozarks my answer would be in the fall. It's not as busy, there is still plenty to do and some of my favorite events are happening now.

I love spring but there's so much yardwork and powerwashing to prepare for outdoor entertaining, and while summers can never get hot enough for me, I probably boat more in the off-season than any other time of year.

For me, every weekend in September has been booked for at least a month. Between local events, a weekend getaway to Oklahoma City and Labor Day holiday plans, my schedule filled up fast. I've already blocked off the

first Saturday of October for the Fall Boutique Crawl and plan to attend mid-October's Harbor Hop so it looks like it's going to be a couple of busy months.

Getting one last meal in at my favorite waterfront restaurants before they close for the season is also on my list of to-dos. See our feature story inside on where to go!

Since we are out boating so much in the fall, we get to see a lot of spectacular colors. The Missouri Department of Conservation does a great job reporting fall colors weekly starting in September on their website. You can plan in advance when it might be best to take a scenic road trip. Pencil in plenty of time for stops along the way.

While most of the time the vibrant colors peak around mid-October in the Lake area, those attending Bikefest in September will still be able to take advantage of beautiful scenic drives around the Lake.

There was a very short period in my 30s that I rode a motorcycle. Never drove one, just rode in the back seat. When we did go out I really enjoyed it. Our route would often take us around the backroads of Miller County and scenic countryside. You'd be surprised how fun it is to stop at a few neighborhood taverns. The conversations you have with the locals at the bar can't be beat and I've had some of the best greasy food come out of those kitchens. Even if you prefer to go by car, taking one of the mapped routes featured during Bikefest would be well worth it. There are so many places to eat and stops for shopping. Read more about it in our cover story!

Wishing you lots of cozy evenings by the bonfire and hope to see you at an event in the Lake area this season!

3 FAVORITE FALL ACTIVITIES



Wineries & Breweries

Do a quick google search and you'll be able to find a local brewery or winery within a short drive at the Lake. Several new ones have opened recently and I always love to enjoy seasonal beers on a lazy weekend afternoon.



Food Truck Festival

After attending the spring Food Truck Festival I'll be back to try other vendors I missed out on. Held Sept. 16 at the Osage Beach City Park, I expect it to be just as popular as it was earlier this year.



Outdoor Concerts

Some of the best musicians have been playing at Ozarks Amphitheatre in Camdenton. The Goo Goo Dolls and Train are both performing in September and it's probably not too late to grab some tickets!

4427 Osage Beach
Parkway North
(Old School Commons)
Osage Beach, MO 65065
573-346-2132

PUBLISHER

Trevor Vernon
tvernon@vernonpublishing.com

EDITOR

Charis Patires
charis.lakesun@gmail.com

EDITORIAL STAFF

Judy Goppert
Marie Krolikowski
Paul Leahy

MARKETING CONSULTANTS

Candace Williams
candace.lakesun@gmail.com

McKayla Williams
mckayla.lakesun@gmail.com

PHOTOGRAPHERS

George Denny
Brad Glidewell
Charis Patires
Alan Wohlgemut

DESIGN & PRODUCTION

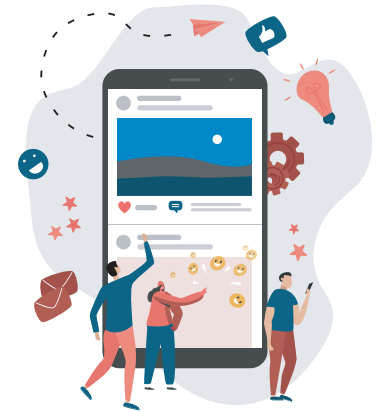
Tracey Steinkraus
Barbara Deitrick

Copyright 2023 by Lake Media, owned by Vernon Publishing. All rights reserved. Lake Lifestyles magazine is published six times annually for distribution in Missouri and in the Midwest. Lake Lifestyles provides residents of and visitors to the Lake of the Ozarks with lifestyle and recreation features about the greater Lake of the Ozarks area. While effort has been made to authenticate all claims and guarantees offered by advertisers in this magazine, we cannot assume liability for any products or services advertised herein. The publisher reserves the right to accept or reject any advertising or editorial material. The publisher will assume no responsibility for unsolicited manuscripts, transcripts or other materials. All advertisements created by the publisher are not considered a work made for hire and the publisher retains the copyright to all advertisements created by the publisher for the advertiser. The advertisements may not be reproduced without written permission of the publisher.

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Contributors

SEPTEMBER/OCTOBER 2023



John Neporandy

John became a full-time freelance writer specializing in freshwater fishing in 1993. His articles have been published in *Field & Stream*, *Outdoor Life*, *BASSMASTER*, *B.A.S.S. Times*, *Bassmaster.com*, *Fur-Fish-Game*, *North American Fisherman*, *Fishing Facts*, *In-Fisherman*, *CRAPPIE World*, *Crappie Journal*, *BASSIN'* and other national and regional outdoor publications. The Lake Ozark resident is also the author of "THE Lake of the Ozarks Fishing Guide" and "101 Bass Fishing Tips, Twenty-First Century Bassing Tactics and Techniques from All the Top Pros" available on Amazon and his web site, <https://jnoutdoors1.jnoutdoors.com>. The veteran outdoor writer was inducted into the Freshwater Fishing Hall of Fame in the "legendary communicator" category in 2016.



George Denny

George's family has been coming to the Lake of the Ozarks for more than seven decades. Moving here in the late 60's, he graduated from School of the Osage. He works for *Vacation News* magazine, a Lake Media publication, where his photos have been on more than 250 front covers. George may be best known for his watersport and aerial photography, as well as his photography at the Lake of the Ozarks Shootout. He was nominated into the inaugural Lake of the Ozarks Shootout Hall of Fame in 2013.



Judy Goppert

Writing is a way of life for Judy Goppert. She began her career as a radio jingle writer, then upon graduation from college with a degree in Writing from Missouri State University, worked as copywriter for a variety of advertising agencies in Springfield and Kansas City. She had the opportunity to write for some high-profile clients, including Tyson, Helzberg Diamonds and Lodge of Four Seasons. As reporter and editor of a local small-town newspaper, she spent over 15 years interviewing and telling the stories of unique people in all walks of life. She is a published author of two gift books and is currently a freelance writer for a wide variety of magazines, including *HERLIFE New York*, *SIMPLYkc* and *Lee's Summit Lifestyle*.



Doug Beck

Doug has been boating since the age of 14. He moved to the Lake in 2002, and owned and operated an environmental company. He sold the company in 2016 and now focuses his time on boating and water safety.

Doug has taken and continues to take boating education classes. He completed a US Coast Guard Class by the World Wide Marine to earn his OUPV, and vessel assist USCG License. The following year he upgraded to a 25 Ton grade Master and currently holds a 100 Ton Master. He is a National Safe Boating Instructor for Tow BoatUS, Freedom Boat Club and Ozark Boat Safety Training. He is an active member of the Water Safety Council and does charter work driving personal boats to water taxis, the Celebration, The Lake Hopper and Playing Hooky.



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TIPS

from a local bass pro

CASEY SCANLON LOOKS FORWARD TO FALL FISHING

Story by JOHN NEPORADNY JR.

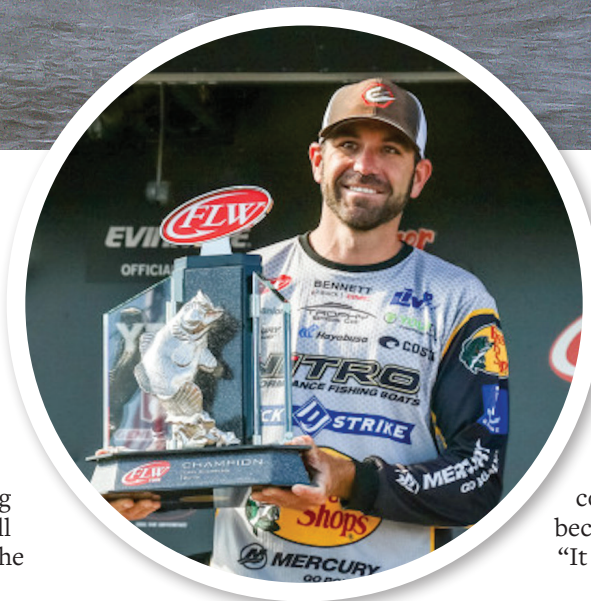
AL GRIFFIN PHOTO

Fall festivals at Lake of the Ozarks create plenty of family fun and the Lake also entertains anglers with excellent bass fishing during autumn.

While festival visitors devour snacks from a variety of food booths, bass gorge on baitfish in their version of a fall feast at the Lake.

Lake of the Ozarks guide and touring pro Casey Scanlon looks forward to fall fishing when bass feast on baitfish at the Lake. Scanlon has won regional fall tournaments at Lake of the Ozarks and is a former Bassmaster Elite competitor, 2013 Bassmaster Classic qualifier and winner of the 2012 Bassmaster Central Open at Table Rock Lake. He also won the 2019 FLW Tour event at Lake Champlain and now competes in the Major League Fishing Toyota Series circuit.

The cooler mornings and nights of early September prompt bass to start moving around from their summertime haunts.



Touring bass pro Casey Scanlon enjoys fall bass fishing on his home waters of Lake of the Ozarks. (PHOTO COURTESY OF MAJOR LEAGUE FISHING)

“Really in August bass start making a move shallower and shad are moving shallower,” Scanlon says.

The local pro notices bass are all over the Lake from shallow to deep water by September.

“It kind of opens up the book for a variety of techniques and patterns,” Scanlon says. “Bass become a little more active because the water is cooling down so reaction baits start to become a bigger player.”

“It is really a dynamic time of the year,” he says. “It’s really about following the baitfish and keeping an open mind because things change a lot day by day based on weather conditions. That makes it challenging and also really exciting because each day is a little different.”

Scanlon claims all sections of the Lake produce good bass fishing throughout the fall.

“That is the great part about the Lake is that you can do either (the lower or upper end of the Lake) to be successful,” he says.

“I try to do both. I guide a lot around the Lake so we get to fish different portions of the Lake. Typically the river and creek arms start to turn on first and shad start to migrate into those areas.”

The tributary arms are good areas to fish shallow and get away from recreational boat traffic, but Scanlon suggests anglers can also catch bass on the lower main parts of the Lake in the clearer water by fishing docks and brush piles at various depths.

A variety of lures trick Lake of the Ozarks bass throughout the fall.

“My favorite all-around bait for fall is a half-ounce Trophy Bass Company Pro Jig in some shade of brown or green pumpkin with a green pumpkin trailer like the Tackle HD Speed Bug (plastic crawfish),” Scanlon says.

The tournament competitor also favors topwater lures such as the Tackle HD Worldwide Buzz Bait or a walking-style topwater plug. When fishing around baitfish Scanlon opts for a half-ounce white Trophy Bass Company Ozark Flash spinnerbait. He suggests feeding bass in the fall will also attack a crankbait, whether it is a shallow-diving square bill model or a deep diving version. “Of course all your soft plastics that you use all summer—whether it is a 10-inch worm or a shaky head—continue to produce in the fall,” Scanlon says.

As the water and air temperatures continue to cool in October, Scanlon starts throwing bigger jigs, topwater lures and spinnerbaits to match the size of the gizzard shad bass are eating then.

Cold fronts throughout the fall can make bass more aggressive or moody, which influences Scanlon’s lure selection.

“I don’t think cold fronts (negatively) affect bass as much if the water temperature is above the 60-degree mark,” Scanlon says. “It might make them bite better so I will probably throw some kind of reaction bait like a spinnerbait, crankbait or topwater to try to catch them that way, and if that doesn’t work, I will slow down with a jig or possibly even a jerkbait.”

The local guide notices bass fishing patterns remain about the same throughout September and October because the water temperature lingers in the 70’s especially if the Lake area is experiencing an Indian summer.

“We don’t see a big change until the water really starts cooling down (usually in November),” Scanlon says.

One fall phenomenon that can have a negative effect on fall bass fishing is the turnover — a condition when the upper warmer layers of water mix with the colder lower layers of water causing bass and baitfish to go into a funk for a while. Scanlon notes the turnover starts on the upper end of the Lake in the tributary arms in late September and works its way down the Lake to the Bagnell Dam area through the end of October.

“I try to keep an eye on water clarity and turnover then,” Scanlon says. “If the water starts looking funny and I start seeing that the water is mixing in colors with the algae I try to stay away from areas like that.”

The vast size of the Lake allows anglers to avoid the turnover and fish areas that have better water conditions and active bass. “I think there are enough bass in the Lake that you can pick a section and catch bass there all year,” Scanlon summarizes.



Lake of the Ozarks bass fishing is great when the leaves start turning colors. PHOTOS PROVIDED

Casey Scanlon relies on a spinnerbait to catch Lake of the Ozarks bass gorging on shad during fall.



NEW BOATING REGULATIONS

REGULATIONS

RECENT CHANGES AND PROPOSED LEGISLATION IMPACTING LAKE OF THE OZARKS

Story by DOUG BECK



The Show-Me-State boasts an impressive 568 lakes. One of the most popular is Lake of the Ozarks. This sprawling man-made reservoir has more than 1,150 miles of shoreline and endless opportunities for boating, fishing and water sports.

Lake of the Ozarks has 75,000 registered docks for both commercial and residential use. With that many docks (many have multiple slips and watercraft) combined with the number of visitors who trailer in boats, and Lake of the Ozarks is one of the most popular tourist destinations in the midwest. It is estimated that on any given holiday or weekend from Memorial Day through Labor Day, there are 165,000 boats being operated on Lake of the Ozarks.

In that mix of boaters there are experienced, novice and first-time captains headed out to enjoy a day on the Lake. Captains have the job of keeping the entire crew safe, making sure the vessel is operational, all gear is on board, and must know at least some of the basic laws and regulations, which are often changing.

Let's take a look at some of the existing laws, new ones, and a few proposed regulations that would have an impact on Lake of the Ozarks.

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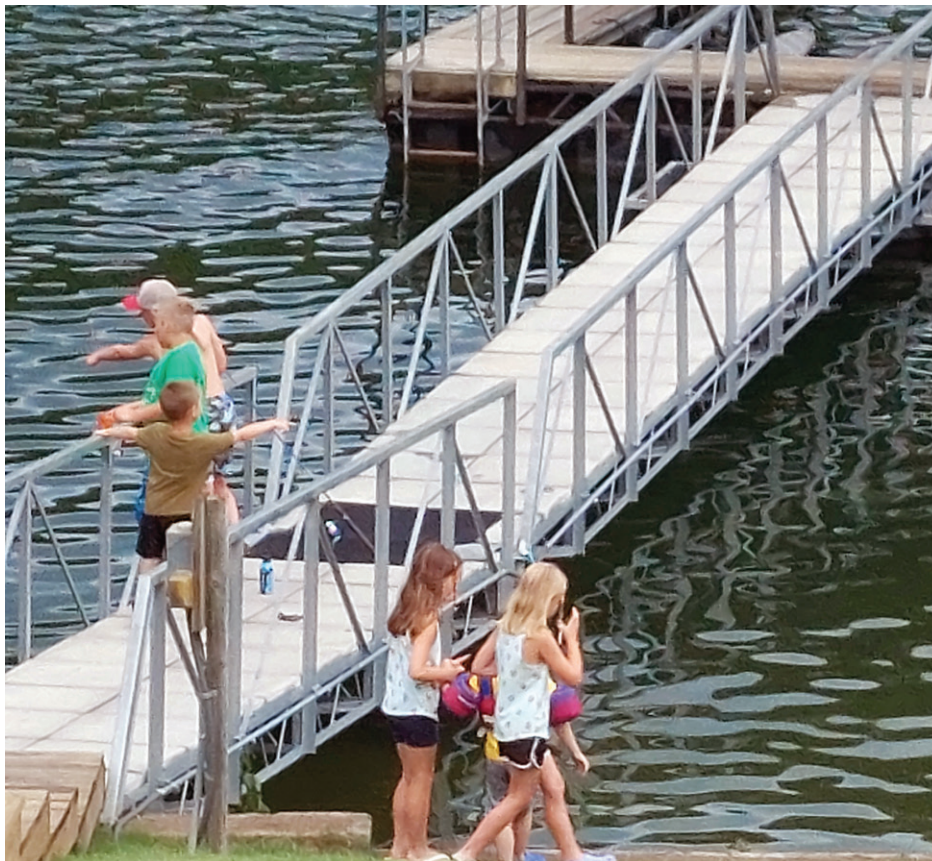
WHO'S IN CHARGE?

There are two entities that operate on Missouri waterways — the Missouri Highway Patrol Water Patrol Division and the United States Coast Guard Upper Mississippi St. Louis Sector (USCG). The USCG enforces all federal and state regulations, they work in tandem with the Water Patrol. The Water Patrol only enforces state regulations, not federal. One main difference between the two agencies is that the Water Patrol can only stop a vessel with probable cause. They must have reasonable suspicion of the presence of evidence of a crime or reasonable grounds for believing a person is guilty of a criminal act. An example of that would be an officer sees a boat operating erratically, operating at night without navigation lights, or having no registration numbers displayed. This would give the officer reason to board the vessel.

The USCG does not need probable cause and can board the vessel to perform safety checks and check for proper credentials of the captain, as in the case of a passenger charter. Make no mistake, the USCG has full authority to arrest and will impound vessels.



CHARIS PATIRES PHOTOS



WHAT ARE SOME OF THE CURRENT LAWS?

Who Can Drive

Missouri boating laws regulate the age, certification, and safety of boat owners. All persons must be at least 14 years of age to operate a motorboat or personal watercraft unless supervised by an adult. Anyone board after January 1, 1984 must have a boating safety certification approved by the Missouri State Highway Patrol or a U.S. Coast Guard or Power Squadron boating course certificate.

Docks & Trespassing

A new law that became effective in July 2021 states that a boater is not allowed to anchor within 100 feet of someone's dock in a way that prevents the dock owner from getting their boat in or out. Boaters are not allowed to tie up to or step onto other people's docks without their permission. The new law doesn't apply to boaters in an emergency or during inclement weather.



CHARIS PATIRES PHOTO

WHAT TO HAVE ON BOARD

✓ *Life jackets*

Boaters must have a life jacket for each occupant of the boat and children under the age of seven. This law does not apply when the person under the age of seven is in a part of a watercraft which is fully enclosed. All PWC users must wear one. Have a Coast Guard approved, wearable life jacket for everyone, of the proper size, in good condition, and readily accessible. Readily accessible means that the life jacket is not in a closed container or hard-to-reach storage area.

✓ *Registration*

Missouri watercraft registration certificate issued by the Missouri Department of Revenue. Outboard motors, regardless of horsepower (excluding electric trolling motors) are required to have a certificate of title and be registered with the State.

✓ *Throwable device*

This is required if vessel is 16 feet or longer.

✓ *Horn or whistle*

All vessels from 16 to 40 feet must have a sounding device. All vessels over 40 feet must have at least one sounding device and a bell.

✓ *Navigational lights*

From sunset to sunrise use proper navigational lights while underway.

✓ *Fire extinguisher*

New fire extinguisher regulations became effective in April 2022. The type and how many you need on board can be confusing. If you own a boat that is model year 2018 or newer, you may need to replace your fire extinguishers. Extinguishers must not be more than 12 years old from the manufacture stamped date.

✓ *Carbon monoxide detector*

All boats must have at least one working carbon monoxide detector. This is a lifesaving measure that will help protect boaters from the dangers of carbon monoxide poisoning. Several people have died at Lake of the Ozarks while boating from carbon monoxide poisoning.

✓ *Cut-off switch*

In April 2021, a new engine cut-off switch regulation was implemented. Operators of recreational vessels less than 26 feet must use an engine cut-off switch. This includes PWCs. The intent of the law is to prevent unnecessary accidents, injuries or deaths if a driver is ejected. Two exceptions are if the main helm is in an enclosed cabin or if the boat does not exceed hull speed or go on plane.

NEW LAWS PROPOSED IN 2024

Laws are constantly changing and legislators have always lobbied hard to propose new boating laws. Additional regulations are not intended to restrict boating and water activities. The purpose of these proposed changes are to ensure continuing education and safe operation of vessels. Here are a few being discussed that would have a major impact on Lake of the Ozarks.

- Changing minimum age requirement for life jackets.

This law will change from under seven to meet federal requirements that all passengers under 13 must wear a life jacket while a vessel is underway.

- Merging records.

Currently, Missouri keeps Boating While Intoxicated records and Driving While Intoxicated records separate which impacts insurance and penalties. This means you could be convicted of a BWI but it won't impact your ability to drive a car (and vice versa). The penalties for BWI and DWI are similar. A first offense BWI is a class B misdemeanor with the possibility of jail time, a \$500 fine, and mandatory completion of a boater safety course. The proposal increases the penalties with larger fines and jail time, and felony charges in the event of death and or injury.

- Allowing the Missouri Water Patrol to enforce federal regulations.

If passed, any individual offering a fishing charter would be required to obtain a guide certification/license. Currently the state only requires guides to have a fishing license, however, since it is a passenger-for-hire, the USCG mandates that to operate as a passenger-for-hire, a charter must be credentialed by the USCG. The proposed change would require all guides to have a USCG license prior to obtaining a guide permit. By making this rule change, it will allow Missouri Conservation and Water Patrol officers to stop and board vessels without probable cause.

- All boaters would be required to take a boating class and on-the-water testing. The proposal says all residents will be required to take a National Association of State Boating Law Administrators approved boating class as well as an on-the-water operating and education class and testing — similar to driver's license testing and renewal requirements. The NASBLA is a non-profit that works to develop public policy for recreational boating safety. NASBLA certification is the guideline that the Missouri Water Patrol follows providing online and in person boating safety education courses and issuing boater education certificates.

Doug Beck is a certified National Safe Boating Council Instructor, the co-chair of Lake of the Ozarks Water Safety Council and president of the Captains Association of Missouri.



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Last Call

OUR TOP 5 WAYS TO CELEBRATE THE END OF SEASON

Story by MARIE KROLIKOWSKI

For many of us, Labor Day weekend conveys the end of summer, the last hurrah and an end to the past few months as we've known them. At the Lake of the Ozarks, there's still plenty of on-the-water activities to extend the season. Before you think about winterizing your boat this soon, consider some of these great fall weather water activities.

1. TAKE IN THE SHORELINE FALL COLOR

Visitors from all over travel miles to get a glimpse of the Lake of the Ozarks fall colors and seeing it by boat provides a whole new perspective. The Lake's bluffs make for a dramatic fall backdrop and the area state parks are a great location for this.

A boat ride through the Lake of the Ozarks State Park, located from the one to the 14-mile mark of the Grand Glaize Arm, provides the solitude of a coves. The marina at Grand Glaize Beach rents pontoon boats and has a general supplies store with a variety of fishing and boating equipment. The marina is open Friday through Sunday during the month of October.

Ha Ha Tonka State Park is another great option for breathtaking fall color. Located on the Big Niangua Arm of the Lake, the park offers approximately two and one-half miles of shoreline to boat. According to Park Superintendent Ryan King, October is the second busiest month of the year for visitors to the park.

"Peak season for color is typically the week before Halloween," King said. The trees are impressive, however, from mid-October through the first of November Maple, Oak and Sycamore trees and lower-level Sumacs turn to vibrant colors. The full range of colors, King explained, include orange, yellow and bright red.

Boaters can access the park via the Big Niangua Arm, right around the 14-mile mark. Boat docks are available at no charge for those up to 24-foot in length.



CHARIS PATIRES PHOTO



LAKE OF THE OZARKS CVB PHOTO



Surround yourself with nature while discovering the more than 3,700 acres of Ha Ha Tonka State Park. A great location to visit each season.

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2. LEARN SOMETHING NEW

Whether you're a first-time rider or want to improve upon your skills, Kirby's School of Wake provides lessons at the Lake through the end of October. They offer everything from wakeboarding to wakesurfing, and even tubing. According to Kirby Liesmann, Pro Wake Boarder and Coach, this is the perfect time of year to learn.

"We call this ski season," Liesmann said. "There's less boat traffic and the water is calm, yet still warm. We do have wetsuits in all sizes for those who want them."

For additional information or to schedule a lesson, call 573-694-0640 or go to www.kirbyschoolofwake.com.

3. JOIN THE HOP

There's one last chance to try your hand at poker this season by boat at waterfront establishments. This year's Fall Harbor Hop will be held on Saturday, October 14. To participate, stop by any of the listed Harbor Hop stops on www.funlake.com/harborhop, draw a card and move on to the next stop to draw another.

Once you've completed a poker hand, turn it in for the chance to win prizes. Lots of gift cards from local businesses and cash is handed out to winners, a handful of people with the worst hands, and random drawings will be held.

The Harbor Hop is held in May and October each year. A tie occurred at the spring event with the overall winners (one from St. Peters and the other from Sunrise Beach) turning in a four of a kind hand of kings.

4. ENJOY THE CALM

Fall means fewer boats on the water, calmer conditions and plenty of open dock space at lakefront establishments. With an average October water temperature of close to 70 degrees, this is the perfect time to enjoy water sports.

Tubers and skiers can glide through the water easier this time of the year. It's the perfect time to get on the PWC and even better for canoeing and kayaking. Enjoy the cooler temperatures of fall and cove out for the day or an overnight stay.

While others have winterized their boats and are already counting the days until spring, you're extending your season and still enjoying Lake life on the water.

5. FINAL FAREWELL

The majority of waterfront food and drink establishments close for the winter months, but not without going out with a bang. Several offer food and drink specials the last day open for the season, and even the last week or month before going into hibernation. Most say the exact date depends on weather but expect them to wind down in October and November.

Below is a list of some of what a few local hot spots to celebrate the end of a long season. Check your favorite establishment's social media for additional information.

BACKWATER JACK'S

18 MM of the Main Channel

Appreciation Day for patrons is held the last day open for the season. Half off all food and drinks until they sell out. The exact closing date is yet to be determined.

LARRY'S ON THE LAKE

31 MM of the Main Channel

On weekends only during the month of November enjoy half off food and drinks. The establishment strives to remain open as long as possible, but the exact closing date is to be determined.



CHARIS PATIRES PHOTO



The Lake of the Ozarks Convention and Visitor Bureau hosts the Harbor Hop twice a year. The fall Hop will be in October.

LAKE OF THE OZARKS CVB PHOTO



Staff toast the end of the season at Docknockers.

DOCKNOCKERS ORIGINAL ON FACEBOOK



Jolly Roger's hosts Drink Jolly Dry each year to raise money for local charities.

PHOTO PROVIDED

TAP AND GRILL LAKE SIDE BREW HAUS

6.5 MM of the Main Channel

Customer Appreciation Day for patrons is the Saturday before Thanksgiving. Discounts are offered on select food and drink items. Some items are not discounted.

DOCKNOCKERS

4 MM of the Main Channel

Various specials offered during the last week in October.

SHADY GATOR'S

7 MM of the Main Channel

Half off food and drink items the last day of the season until they sell out. Closing date is yet to be determined.

PARADISE TROPICAL RESTAURANT & BAR

24 MM of the Main Channel

Half off food, drinks and clothing. Fuel will also be discounted. Closing day is October 22.

FRANKIE AND LOUIE'S

10 MM of the Main Channel

Half off food, drinks and clothing. Fuel will also be discounted. Closing day is October 29.

NEON TACO

0 MM of the Main Channel

Half off food, drinks and clothing. Closing day is October 28.

JOLLY ROGER'S GRUB & GROG

4.5 MM of the Gravois Arm

"Drink Jolly Dry" will be held on October 21. The event includes food and drink specials offered on a first-come, first-served basis until items are gone. There will also be an auction with proceeds donated to the Lake of the Ozarks Idiot's Club and club members will be there selling T-shirts and memberships. Funds raised benefit underprivileged youth. Over the past four years, the event has raised \$82,192 to help the needs of school aged children. Get tickets at www.grubngrog.com.

DOG DAYS BAR & GRILL

19 MM of the Main Channel

Closing date is yet to be determined.

SHORTY PANTS LOUNGE

21 MM of the Main Channel

Closing date is yet to be determined.

INFAMOUS PUBLIC COURSES

Championship courses every golfer should play

Story by PAUL LEAHY



The Straits Course at Whistling Straits in Kohler, Wis. PHOTOS PROVIDED

Paul Leahy played The Straits Course in 2011.



Have you ever wanted to play a golf course that has hosted a major golf championship but didn't think you could? Many of these facilities are strictly private, however, there are more than 30 around the world open to the public and waiting your arrival.

In the United States there are 18 of these championship courses, some within a day's drive of Lake of the Ozarks. Many have been around for a long time while others have been built recently and have hosted majors in the last decade. I had the privilege of playing three of these treasures: the Straits Course at Whistling Straits in Kohler, Wis., the Champions Course at PGA National in Palm Beach Gardens, Fla., and the Donald Ross Course in French Lick, Ind.

Let's take a deep dive into some of these gems.

First on my bucket list is the Old Course in St. Andrews, Scotland. The home of golf is most definitely a must-play for any avid player and historian of the game. Since 1873 the Old Course has hosted the Open Championship 30 times, with the most recent being in 2022. To play the ancient links would be a thrill and the memories would certainly last a lifetime. If you do plan the trip I would look at the other links venues on the

R&A's Open Championship list of courses as they are all open to the public. You could play gems such as Muirfield Golf Club in Gullane, Scotland; Royal Troon Golf Club in Troon, Scotland (which is hosting the 2024 Open Championship); and the Royal Birkdale in South Port. I would play as many as I could.

Closer to home, a great midwestern trip is the Keller Golf course in Maplewood, Minn. Keller hosted the 1932 and 1954 PGA Championships and the PGA tours St. Paul Open from 1930 to 1968. Another stop, this one within five hours of the Lake, is Kohler, Wis. and the Straits Course. This venue has spectacular views of Lake Michigan as you and your caddy walk the majestic links. Host site of the 2004, 2010, and 2015 PGA Championships, this course is infamous for the 2010 incident where Dustin Johnson was penalized on the 18th hole for grounding his club in a bunker to miss out on a playoff. If you ask nicely, the caddy will show you which bunker it was, as there are roughly 1,000 of them on the course. If three PGA Championships were not enough, the 2021 Ryder Cup was also contested here.

An hour from the Straits is Erin Hills Golf Course in Erin, Wis. Brooks Koepka won the 2017 US Open on this Irish-inspired treeless site.

The last stop in the midwest is French Lick, Ind. to the Donald Ross Course. This grand old course was built in 1917 and hosted the 1924 PGA Championship where Ben Hogan took the title. A \$5 million renovation project in 2005 brought the course back to its original layout and is definitely a must-play when you're in the area. I certainly enjoyed myself a few years back as I walked and played where some of the greats of the past had played.

If traveling to the East Coast, you could spend two weeks along the eastern seaboard playing some classic courses that have all hosted championships. From New Jersey to South Carolina, there are nine courses making this another great golf adventure if you're up to it. Some of the highlights are the Ocean Course at Kiawah Island, S.C. (site of the 1991 Ryder Cup and 2012 and 2021 PGA Championships); and Pinehurst No. 2 in Pinehurst, N.C. It hosted the 1936 PGA Championship and the 1999, 2005 and 2014 US Opens. The last of Missouri's own Payne Stewart's Major Championships was won here at the 1999 US Open. New York and Pennsylvania each have two venues on the list with Bethpage Black in Farmington, N.Y. at the top of the list. It hosted the 2019 PGA Championship, and 2002 and 2009 US Opens where Tiger Woods took home the crown in 2002.



Hole No. 7 at Pebble Beach.

Paul Leahy with a group of local golfers playing The Straits Course.





No list of courses you can play would be complete without mentioning the Pebble Beach Golf Links in California, host site of six US opens and one PGA Championship. Some of the greats of the game including Jack Nicklaus, Tom Watson and Tiger Woods have all won US Opens at Pebble. I had the opportunity to attend the 2019 US Open and the views were unbelievable. It is definably in the top three of courses I have yet to play. The only other California Championship venue you can play is the

South Course at Torey Pines in La Jolla which hosted the 2008 US Open won by Tiger Woods.

There are 13 different states with facilities that have hosted men's major championship golf where you can book a tee time. No state has more than two such facilities where eight states only have one course. They are scattered throughout the country so wherever you find yourself there will probably be a course nearby. Some other U.S. courses are Chambers Bay in Tacoma,

LAKE AREA GOLF TOURNAMENTS

Laker Invitational @ The Oaks

The Laker Athletic Boosters is hosting the 37th annual Laker Invitational Golf Classic on September 4 at The Oaks Golf Course. Cost is \$125 per player and includes golf, cart, tee gifts and lunch. Sponsorships are available.

This is a four-person Las Vegas Scramble consisting of two-person scramble teams with the best scramble score on each hole used. The hole-in-one prize is a 2023 new Chevrolet vehicle provided by Hulett Chevrolet-Buick-GMC in Camdenton.

Lunch/registration starts at 11 a.m. with tee off at 1 p.m.

Money raised goes to Camdenton R-3 School District's athletic programs.

For more information, contact John at 573-346-2235 or Jason at 573-346-7272.

AMVETS Tournament @ Eldon Golf Club

AMVETS Post #108 is holding its 12th annual charity golf tournament in conjunction with Disabled American Veterans September 8, with a 10 a.m. shotgun start at Eldon Golf Club. The event is a four-person scramble, \$400 per team fee. Lunch, silent auction, contests and prizes included.

For more information, email amvetstpost108golf@gmail.com or call Pat McCrady 314-486-2108 or Debbie Wurst 314-550-5787.

First Responder Open @ Osage National Golf Course

The fourth annual four-person scramble benefiting Safety Net of Missouri will be held at 11 a.m. on September 10. Lunch, dinner and a silent auction will be held. Cost is \$540 for four golfers or \$135 per golfer (before Sept. 1)

Safety Net of Missouri provides support and financial assistance to families of first responders that have died while on duty in several Missouri counties including the Lake area.

For more information or to register, go to www.first-responder-open.perfectgolfevent.com.

Big Brothers Big Sisters Scramble @ The Club at Porto Cima

A benefit golf tournament for Big Sisters Big Brothers will be held at The Club at Porto Cima on Rt. MM. September 19. The two-person scramble tees off at noon. Cost is \$100 for golf members and \$175 for non-members, and includes 18 holes of golf, cart, range, lunch and tournament prizes.

Sign up by going to www.lakebbs.org.



St. Andrews is the home of golf.

Wash.; The Bay and Pines courses at the Seaview Resort in Atlantic City, N.J.; Championship Course in Tanglewood Park, N.C.; The Red Course at Eisenhower Park in Long Island, N.Y.; and Cedar Crest in Dallas, Texas.

Going to every major league park or NFL stadium is impressive but playing each of these 32 courses would be epic!

**Idiots Club Tournament
@ Osage National Golf Course**

The 5th annual First Watch Charity Golf Tournament will be held on Monday, September 25. The Idiots Club has openings for 110 golfers at \$175 per golfer. Check-in and lunch will begin at 11 a.m. The shotgun start for the four-person scramble tournament will be at 1 p.m. For more information and to sign up, go to www.LOTOIdiotsClub.info.

**Two-Person Bucket Tournament
@ The Oaks Golf Club**

A Two-Person Bucket Tournament, featuring the eight-inch "bucket hole" will be held in a scramble/alternate shot format. Shotgun is 10 a.m. on October 1. Cost is \$100 per team or \$80 for club members. Price includes 18 holes of golf, bag lunch on course, special events and flight prizes. All teams will play nine holes of scramble and nine holes of alternate shot. Practice rounds available for \$40 per person the week prior to the tournament.

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Brad Glidewell
PHOTOGRAPHY

Bikes down the center lane on Bagnell Dam. BRAD GLIDEWELL PHOTOS



Lake of the Ozarks is known as the boating capital of the Midwest but it's the fall season that ushers in one of the largest event of the year — Bikefest. Tens of thousands of people will come from all over the United States September 13-17 to experience what the event has to offer and to take scenic rides along Ozark hills.

Bikefest began in 2005 when key members of the community came together for a meeting. Now in its 17th year, the event is said to draw tens of thousands of people from all over the United States. While the emphasis is on bikers, anyone can attend to participate in all of the activities scheduled over the course of several days.

Since Bikefest spans the entire three-county Lake area, it's not known exactly how many people attend but the economic impact is clear. It can be hard to find lodging, and roads and restaurants will be full the week of the event.

Organizers say Bikefest fills up more hotel rooms and vacation rentals than any holiday weekend at the Lake. With so much to do even non-bikers get out to enjoy the weather, free concerts, cycle shows, vendors, stunt shows and other entertainment.

Bikefest Participants

When Sgt. Harold Macfarland walks into the Harley-Davidson dealership in Osage Beach everybody stops what they are doing to say “Hi.” They call him Mac. The 90-year-old Osage Beach resident has gained notoriety for his fleet of unique motorcycles and Mustangs.

Mac recalls as a child always being jealous of men who could afford nice cars and motorcycles, so in his 70s he decided to purchase his first Mustang and shortly thereafter a Harley trike. Today he mostly rides a 2017 Harley freewheeler Sport Trike. It is full of military brass and Air Force decals, and has all the bells and whistles. All of his vehicles have some type of military emblem.

Mac went into the service in 1952 and was an aircraft mechanic. A Vietnam war veteran, he always makes sure to proudly wear and display a military badge. He tells the story of his return to the United States from Vietnam and the negative treatment he received while traveling across the country to make it back home. That experience had an impact on the rest of his life.

“I don’t let people forget I was in the service,” he said.

Mac often attends shows, including Hot Summer Nights on the Strip where you’re likely to find him parked in front of The Leatherman. Over the years



Sgt. Harold Macfarland (Mac) on his 2017 Harley freewheeler Sport Trike.
CHARIS PATIRES PHOTO

he’s collected more than 50 plaques and trophies from attending shows.

Mac usually sticks close to home on his motorcycle, traveling around the Lake area. He attends Bikefest and says he enjoys going around to the stops and talking to people.



Passport winner Carl Schimpf with his Harley-Davidson Sportster S.
CHARIS PATIRES PHOTO

“I love Bikefest and have the best time there,” he said.

One of the things he looks forward to the most is the Passport Run. Much to his surprise last year he was the grand prize winner of the Harley-Davidson Sportster S. It’s a sportier bike than he’s used to so it doesn’t get many miles but Schimpf says he is grateful to have won the bike and will be back again this year. His itinerary usually includes long rides, stopping at O’Tommy’s in Climax Springs, hearing Jackyl play at Shady/Lazy Gators and eating at Wobbly Boots.

Born and raised in Jefferson City, Schimpf enjoys riding the backroads of Missouri but doesn’t venture farther than that.

“Missouri has some great roads to ride and small towns to visit,” he said. “I’m just enjoying staying in my state.”

2023 Passport winners bike. CHARIS PATIRES PHOTO





American Legion Riders.
PROVIDED PHOTO

is a \$15 membership fee to become a Rider. Locally, there are about 65 members but across the United States membership hovers around 110,000.

The Lake Thunder Riders host a fundraiser on the Friday of Bikefest to help raise money for their programs. On Sept. 15, the Veterans Memorial Ride will be held starting at the VFW Post 5923 in Camdenton at 10 a.m. A breakfast is offered by donation. At 11:30 a.m. local law enforcement will escort the group of riders to the Post in Sunrise Beach. A lunch made by the American Legion Auxiliary begins at noon (by donation) and the silent auction starts at 1:30 p.m. Live music from the Fender Benders is from 12:30-3:30 p.m. The event is free and open to all riders.

A late-in-life rider, Bill purchased his first motorcycle in 2004 and has participated in a number of rides mostly in Missouri and Arkansas for the Legacy Ride hosted by the American Legion. He “just crossed over to the dark side” and traded his Harley for a Honda Trike. Bill hopes to make it to Sturgis some day and plans to set some time aside to participate in the Bikefest Passport Run this year — in between his volunteer duties at the Legion.

“We like to think we are making a difference,” Bill said. “It gives me purpose.”

American Legion Riders

U.S. Army retired veteran Bill Meenan often hangs out at the American Legion in Sunrise Beach. He and his wife, Chris, keep busy volunteering for the many community programs offered at the Legion.

Upon retirement from Fort Leonard Wood, the Meenans quickly became Legion members at Post 624 located just down the road from where they live. They had been involved with the Legion located in St. Robert but missed the camaraderie of members when they moved to the Lake. They began helping with the Post’s community programs that focus on providing assistance to area veterans. The couple is also involved in the color guard and perform military honors at graveside services.

Bill also serves as the director for the American Legion Riders of Post 624. Chris is the secretary. The group calls themselves the Lake Thunder Riders and is often seen participating in parades, promoting motorcycle safety and organizing fundraisers.

In order to join the Lake Thunder Riders you must have a motorcycle registered in your name, be member of the American Legion, a member of the auxiliary or a member of the Sons. There



American Legion riders memorial. PROVIDED PHOTO



Passport run Yamaha. PROVIDED PHOTO

Passport Run

One lucky person will take home a 2023 Heritage Softail 120th anniversary edition Harley-Davidson. It is No. 512 out of 2,000 bikes made, provided by Lake of the Ozarks Harley Davidson. New this year, a CF Moto 300SS Sport Bike and a CF Moto 300NR Naked Bike, provided by Surdyke Yamaha, will also be given away. With no more than 20 stops, the official Bikefest Passport Stop is the highlight of the weekend. Thousands of bikers will get their passports stamped for a chance to win the grand prize — a 120th anniversary edition Harley-Davidson.

To participate in the Passport Stop, purchase a passport at any of the participating locations.

WHAT TO KNOW BEFORE YOU GO:

- Passports are \$25
- Passports are stamped Wednesday-Saturday.
- Riders must visit all locations to be considered for the motorcycle giveaway.
- Passports can be turned in at the official Lake of the Ozarks Passport Booth from 12 p.m. Sept. 13 until 12 p.m. on Sept. 17. The drawing begins at 1 p.m. Sept. 17 at Harley-Davidson.
- Riders do not have to be present to win.

Vendor Villages

While out and about at Bikefest, be sure to stop at any of the official Vendor Villages. Everything from food vendors, tattoo artists and axe throwing is being offered at these locations.

Lake of the Ozarks Harley-Davidson in Osage Beach will have a demo truck. Attendees can test drive the 2023 model year H-D lineup for free.

Outside of Camdenton, Lake Breeze Point hosts a street party called The Hangout at the end of Old Route 5 (7127 Old Route 5). A tent with an outdoor bar and vendors will be set up. Breakfast, lunch, a beer garden, and root beer floats and lemonade for non-drinkers will be for sale. Music from DJ Eddie will keep the crowd entertained all day while adult games and an axe trailer will be available. Festivities begin around 9 a.m. Thursday-Saturday of Bikefest. Vendors will be selling everything from biker mugs and tumblers, clothing, antique jewelry, and a tattoo artist will be on site.



Vendor Village. CVB PHOTO

Passport Stops

Lake of the Ozarks Harley-Davidson

American Legion Zack Wheat Post 624

Backwater Jack's

Captain Ron's

Coconuts Caribbean Beach Bar & Grill

Dog Days

Franky & Louie's

Horny Toad

Harmy's Cheese Store & More

The Leather Man

Neon Taco

Oh Tommy's Pub & Grill

Osage Beach 1st Assembly of God

Paradise Tropical Restaurant

Redhead Lakeside Grill

Shady Gators

Shorty Pants Lounge & Marina

Surdyke Yamaha

The Encore Lakeside Grill & Sky Bar

Tirebiter's Peanut Pub

Wobbly Boots



Harley-Davidson Vendor Village. GEORGE DENNY PHOTO

Lake Breeze is offering Biker Nuptials for \$99 which includes biker vows, gift bag and a photo.

In Lake Ozark, the Toad Cove complex and Encore Lakeside Grill & Sky Bar are the other Vendor Villages featuring live music, food and merchants.



BRAD GLIDEWELL PHOTOS

Bikefest Tips

- Riders are encouraged to wear protective riding gear/have motorcycle serviced/checked out before leaving on a trip.
- Hydrate throughout your ride.
- Check in at a Passport Stop, be sure to get stamped in time at all locations, and turn in Passports by noon on Sunday.
- Everyone on the roads should be extra vigilant and give riders room.
- For more information, go to www.LakeBikefest.com.





Harley-Davidson store GEORGE DENNY PHOTO

Fall Rides

The official Bikefest website has six mapped rides great for anyone (by motorcycle or car) who wants to see the best scenic spots in and around the Lake area. Rides are mapped in a loop and range from a short drive to see Ha Ha Tonka to the longest one that spans across four lakes and takes over five hours to complete. These rides are detailed online and are self-guided.

In May each year, Lake of the Ozark Harley-Davidson hosts the three-day Ozark Rally Rides event. There are a five guided rides, of various lengths, leaving out of the Osage Beach Harley-Davidson each day. The rides average three hours but go as long as five hours. Fuel fill-ups, photo opportunities and other pit stops are planned along the way.

The events are free, but online registration is required. Ask about it while at Bikefest and make plans to return next year.

For more information, go to Ozark Rides Rally on Facebook or go to www.ozarkridesrally.com.



Bikes over Bagnell Dam. CVB PHOTO

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Bikers on the Bagnell Damstrip. GEORGE DENNY PHOTO



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We make some of the planning easy by putting you in front of local professionals that have the experience and knowledge to help you keep your property a worthwhile investment. If you are looking to complete a small or large project in the next couple of months, take the advice from our experts and you'll be enjoying your new space in no time.

NEW CONSTRUCTION TIPS

Living at Lake of the Ozarks presents a lot of logistical challenges. The Lake is widespread and terrain can be steep, especially when building on lakefront lots. These two factors alone can greatly impact the cost of a project.

Dan Spanburg, general manager of Ozark Custom Homes

and Design, says they often have to get creative with the layout, building bridges and elevated garages to bypass some of the additional excavation that would be required. It is one tactic they use to help curb costs.

The beginning of the season at Lake of the Ozarks is not the time to start looking for a contractor. In the fall, weather is favorable, the cost for some material goes down, and local contractors are more available.

"I'm a firm believer that September is not only the kickoff for football but also the best time of year to kick off new home construction," Dan says. However he warns that completing projects is taking longer than it used to so it's best to start the planning process early.

If you are looking to build at Lake of the Ozarks, Dan suggests you do your homework first. Making decisions about the type of style, floor plan, budget, and lifestyle needs before breaking ground or even purchasing a Lake lot. Knowing these "must-have" items first will help you narrow down the right location to start looking.

Even more important might be choosing the right contractor. Whether you are building a new home or renovating an existing home, at some point you will need a skilled professional that can get the job done. Dan says you want to find someone that takes the time to understand what you want, report back on the progress of the project, works within your budget, and works well with you personally.

“This is someone you will be spending the next year with and it must be a good match of personalities combined with years of home building experience,” he said. “Talk to more than one contractor. The one your friend used may not be a good match for you.”



WHAT'S TRENDING

One-level living and ADA compliant homes are a popular request for Lake customers coming to Charles Cloke, owner of Cloke Custom Homes. They may not need the amenity at the moment, but homeowners are planning for future needs and retirement.

Smart homes continue to evolve and equipping a home with the latest technology is often requested. These days homeowners can control their HVAC, lights, security systems and garage door from their phone or tablet.

Cloke says if you are looking to build a new home and want to be in it by next year, the time to start is now.

“With current demand of the construction industry along with supplies, future homeowners need to be realistic with time frames and understand that new builds could take a year before completion.”



OZARK CUSTOM HOMES AND DESIGN

Dan Spanburg, GM
573-286-5082
dan@lozchd.com



I'm interested in building a home at Lake of the Ozarks. What is the process to begin the planning stages and how long can I expect construction to take?



We are a custom home builder with in-house design. This allows customers to bring us their ideas and to think outside of the box before construction begins. We do not charge a fee for design and meet with owners to understand their needs and wishes for the project. All of this is done before they spend any hard-earned money.

Discussing a budget gives customers a realistic expectation of the scope of work, and allows them to make adjustments in materials or make other simple design changes to keep costs where they need to be. Once construction begins, monthly “work in progress” meetings are held to review costs during construction and make any changes. Sometimes money that has been saved in one part of the home can be put into upgrades elsewhere. The key to our success is that homeowners and contractors work as a team throughout the process.

New home construction at Lake of the Ozarks is currently taking more than 12 months to complete from start to finish. One reason it is taking longer is due to the lack flat lot availability. We are building large, complex retirement homes on challenging Lake lots requiring more concrete and excavation than I've ever seen before. Challenging lots require innovative solutions.

Choosing the right home builder will significantly impact your home's quality, your satisfaction with the construction process, and protect your long-term investment. It's important to find a professional and experienced builder who has a team of contractors, especially if you are new to the area. We have been building homes for more than 40 years on the Lake's west side, mainly in the Mistwood subdivision located down Lake Road 5-58 (Sellers Road).





Why does a credit score matter?



A credit score is a snapshot of your credit history that can determine whether you qualify for the best interest rate—or any mortgage in general.

A credit score is a top-line analysis of your credit history. This includes how much debt you currently have, whether you make payments on time, and any bankruptcies or collection actions you've had in your past.

During the pre-approval process, you'll find out how much your credit score matters. You might be disappointed that the rate you're quoted is higher than the "teaser rate" you may have seen online. If you have a credit score of 680, for example, you likely won't get the same rate as someone with a score of 780, which is considered among the best credit scores. That difference in interest rate—even if it's a gap of just a quarter-point of interest—can add up over time.

Finally, remember that there is no single credit score. Mortgage lenders rely on a version of the FICO score that is likely different than the ones you see through free online services or your credit card companies.



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What types of policies (or certain coverage) should homeowners consider, especially here at the Lake.



The best advice for a lake homeowner is to consider liability exposure and purchase a Personal Umbrella Policy. Umbrella policies protect your assets in the event of an unexpected lawsuit.

An Umbrella Policy is an opportunity to trade your premium for legal defense, claims investigation and settlement for a legal judgement that would all come from your insurance company - rather than from your net worth! If you have a golf cart, boat, PWC, make sure there is liability coverage. These are all included under Umbrella coverage as well.

It's not unusual to get snow/ice damage here, and I've heard that some policies don't cover docks from certain ice damage. Can you explain that a bit, and what should homeowners be asking for when it comes to covering wintertime damage.

Insurance companies vary in their treatment of docks and lifts by contract. Have a discussion with your agent. We recommend lifts be covered as Additional Boating Equipment under your Watercraft Policies. When handled this way, coverage is broader for wave action than relying on your home policy.

Docks have a special offering from American Family - Collapse of a Boat Dock Due to Ice or Snow endorsement. This optional coverage ensures collapse coverage in a big winter storm. Boat Docks with American Family are automatically covered in Missouri for wind, hail, fire, etc. as your Personal Property, no need to pay for extra "Structures" coverage with us!



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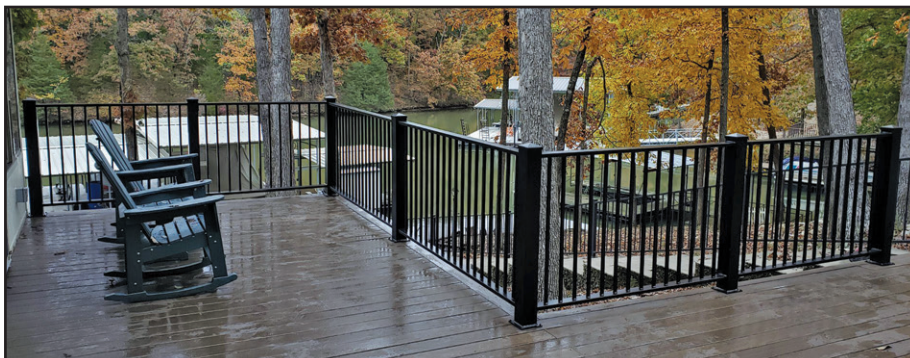
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His biggest piece of advice is to research before settling on a home builder for your next project. References should be easily obtained and checked.

“Also understand the best price may not be the best quality,” he said. “Be sure to review previous completed jobs to ensure their capabilities.”



SEASONAL PROJECTS

Winter preparation and inside projects begin to pick up as homeowners start to spend more time preparing for the holidays and changing of the season.

“Winter preparation is important especially with rising heating costs,” Paul Robinson, general manager of the Lake Ozark Menards, said. “Making sure doors and windows operate properly, seals are in good condition, checking the HVAC and having it cleaned and the filter replaced, and getting the fireplace cleaned are just a few things to check off the list. Winter emergency preparation is also a good idea.

“Always be prepared for the unexpected,” Robinson said. Make sure generators are working, have space heaters and extension cords available, and pack other emergency essentials in case you lose power. It’s not unusual to be without power for a few hours to a few days at the Lake during an ice or snow storm.

As far as fall projects, landscaping cleanup and overseeding is key to having a healthy lawn in the spring. Cleaning and washing the exterior of the home, and deck maintenance or upgrades to composite decking is another big project many homeowners are wanting to get done.

Flooring updates and interior painting are great ways to upgrade your home in the colder winter months, Robinson said.



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What type of seasonal maintenance should I consider for the exterior of my home?



One of the things many homeowners neglect is checking in and around the home regularly to identify problems early; doing this can save money in the long run.

Daren Spurgeon, roofing sales specialist for Elite Roofing and Siding says with the number of storms experienced at the Lake in recent months, it’s a good idea to do a roof inspection to make sure everything is properly sealed. Doing so will prevent leaks, water damage, extend the life of the roof, and avoid a small problem becoming a big one later on.

What advice would you give someone wanting to start a roofing or siding project?

If putting a new roof on your home is on the agenda, it is important to know that different materials can be harder to get or take more lead time to arrive, choosing the color, type, and design of the roofing and siding products early-on helps to ensure your project can start on time and stay on schedule, says Daryl Matheis, Elite’s Production Manager.

Elite Roofing and Siding tackles any project on the home’s exterior from the foundation to the roof. Our employees are on every job site and are known for delivering the highest quality work. “We offer a first-class buying experience for our customers where they are involved throughout the entire process,” siding sales specialist Jon Mills said. “Our in-house crews provide factory-trained installation to achieve full manufacturer’s warranty along with our own workmanship install warranty.”

What kinds of exterior upgrades are trending?

One of the things Mills says they are seeing more often are customers wanting to upgrade to premium products that offer a long lifespan and low maintenance. Custom Standing Seam Metal and DaVinci composite roofs are still in high demand. The Williamsburg Gray, released by Owens Corning earlier this year has quickly become one of our best selling shingle colors. We continue to see customers upgrading to premium products like James Hardie, LP Smartside and newer steel or aluminum siding options to achieve lower maintenance with a modern look.



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Why are roof maintenance and gutter inspections so important?

Homeowners should do roof and maintenance inspections at least twice a year. It is one of the most overlooked parts of the home and can lead to expensive repairs if damage is not caught early. Hiring a professional will ensure that proper maintenance is being done, saving you money in the long run.

We offer a couple of affordable roof maintenance programs to prolong the life span of your roofing and gutter systems. Professionals come out to inspect the roof for potential problems, replace any shingles, and reseal areas including pipe boots and roof vents if needed. They also inspect the gutters and downspouts, clean them, and check downspouts to make sure there are no clogs and water is running freely. We take pictures and document everything throughout the process, depending on the pitch of the roof. This service is performed twice a year for \$499.

One of the biggest ways you can prevent water damage from occurring in your home is to make sure our roof and gutters are working properly. Overflowing gutters, poorly-sealed skylights and pipe boots frequently lead to leaky roofs.





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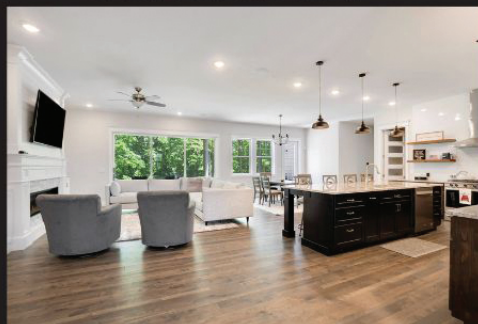
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“We offer a great selection of in-stock items that can get these projects done quickly,” he said.

Recently, the store has seen an increase in the demand for kitchen and bath renovations.

“These are always high priority for people to get done before the holiday season,” he said. “Klearvue cabinetry is a newer cabinet brand we offer that has countless perks, from lifetime warranty on parts and doors. The modular design creates countless design options for almost any room.”

For those projects you want done by spring, Robinson said get on the books with a local contractor now.

“If you are planning on doing it yourself, the biggest thing to do is get all the planning done,” he said. “Know your budget, get estimates on materials, and finalize your design. Make sure to have the unexpected budgeted for as well because with almost any project there are unforeseen expenses.”



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PROTECTING YOUR INVESTMENT

Homeowners at the Lake have a lot of things to consider when it comes to making sure their home, dock and personal watercraft have the right type of coverage.

Christy Fera, agency business owner for American Family Insurance in Camdenton, said homeowners at the Lake should consider liability exposure and purchase a personal umbrella policy to protect assets in the case of an unexpected lawsuit. If you own a golf cart, boat or PWC this type of coverage is a good idea. An umbrella policy is an opportunity to trade your premium for legal defense, claims investigation, and settlement for a legal judgement that would all come from your insurance company – rather than from your net worth.

Another thing to consider is how your dock and lifts are covered. Fera suggests having a conversation with your agent to find out because each insurance company is different. You can add additional boating equipment coverage under your watercraft policy. That way coverage is broader for wave action rather than just relying on your home policy.

There is special coverage offered by American Family that ensures coverage in case the dock collapses in a big winter storm. Boat docks insured with American Family are automatically covered in Missouri for things such as wind, hail and fire as personal property.

Insurance for boats can be tricky and depreciation on boat claims is a crucial matter to understand. Through their Agreed Value Hull Coverage on new purchases, your purchase price investment will be fully covered for five years in the event of a total loss.

Lake residents should also review condominium association coverage.

“Your personal condo insurance needs to measure up to your requirements for ownership a complex,” she said.

While the fall is a great time to review coverage, it’s also important to look at what home renovation projects should be completed. Fera says don’t underestimate the importance of proper home maintenance. It helps prevent claims, running into unfortunate uncovered damages, and having an overall bad experience.

Look into installing electronic detection devices such as freezing sensors, leak sensors, security systems and video doorbells for added savings. There are programs offered through American Family that are provided without a fee and give discounts to customers for participation.

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Where is a good place to shop for everything I need plus save some money in the process?



If you're looking for a place to "Save Big Money" on all your home improvement needs, look no further than Menards and enjoy all of the great services, low prices and shopping conveniences.

Menards is truly a one-stop shop for all of your home improvement needs featuring a full-service lumberyard and everything you need to plan a renovation or build a home. You'll find a large selection of lumber, roofing, siding, construction blocks, trusses, doors and windows, plus cabinets, appliances, countertops, flooring, lighting, paint, plumbing supplies and more. To complete the job, Menards has quality tools and supplies for everyone from the weekend do-it-yourselfer to the more experienced contractor.

Menards also has what you need to complete your outdoor projects and keep your yard in tip-top shape, plus a beautiful garden center, outdoor décor and patio furniture. Menards also has everyday essentials and much more!

A family-owned and run Midwestern company started in 1958, Menards currently operates 336 stores. Menards is known throughout the home improvement industry as the low price leader; it's no wonder the famous slogan - "SAVE BIG MONEY" - is so widely known and easy to remember. Menards does things right - the lowest prices in town and the way customers are always treated like family.



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Why use an American Sun Control Dock Sunshade?



Let's face it, a boat is a lot of fun. It's a wonderful time going out on the water with the family, to enjoy skiing or just slicing through the water on a bright sunny summer day. A boat is also an investment, a lot like an automobile. And like an automobile, a boat needs tender loving care. One of the main culprits that is working to destroy this investment, and ironically one of the reasons we enjoy boating, is the Sun. Those harmful UV rays can wreak havoc on your boat's gelcoat. And most of that damage occurs with the boat moored in the slip, just sitting there absorbing all that damaging UV light.

Sure, boat covers are great, but most people find it cumbersome to snap on the boat cover every time they park their boat in the slip. And although that boat cover protects the boat when it is on the boat it won't provide recreational shade. What's recreational shade? You know what I mean. Regular old fashion shade, blocking the sun so you can enjoy a picnic on the dock, or even on your deck. American Sun Control's Dock Sunshades are versatile enough to be able to be installed on decks too.

American Sun Control's Dock Sunshades are the best option to protect your boat and provide recreational shade on your dock or deck. Our Dock Sunshade material is a PVC coated high tensile polyester mesh designed for all outdoor applications. Fire rated and abrasion resistant our material offers great shading solutions and is backed with a 10-year performance warranty.



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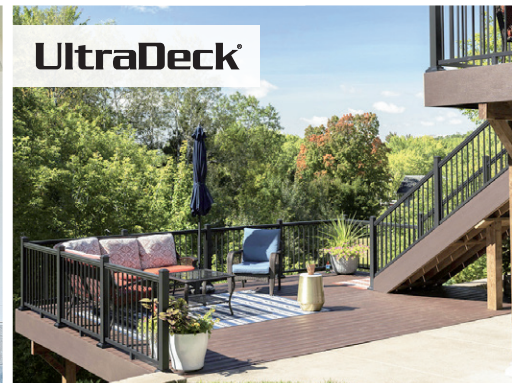
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What should I do to prepare my lawn for winter and ensure a well-manicured lawn in the spring?



Fall is the best time to grow healthy grass. The mix of warm soil and cool temperatures creates the perfect environment for a healthy turf. Grass seedlings will not be competing nearly as much with unwanted weeds and will be able to establish roots for a healthy lawn. Aeration and overseeding with a winter fertilizer makes the turf more resistant to drought, enhancing the growing and development cycle.

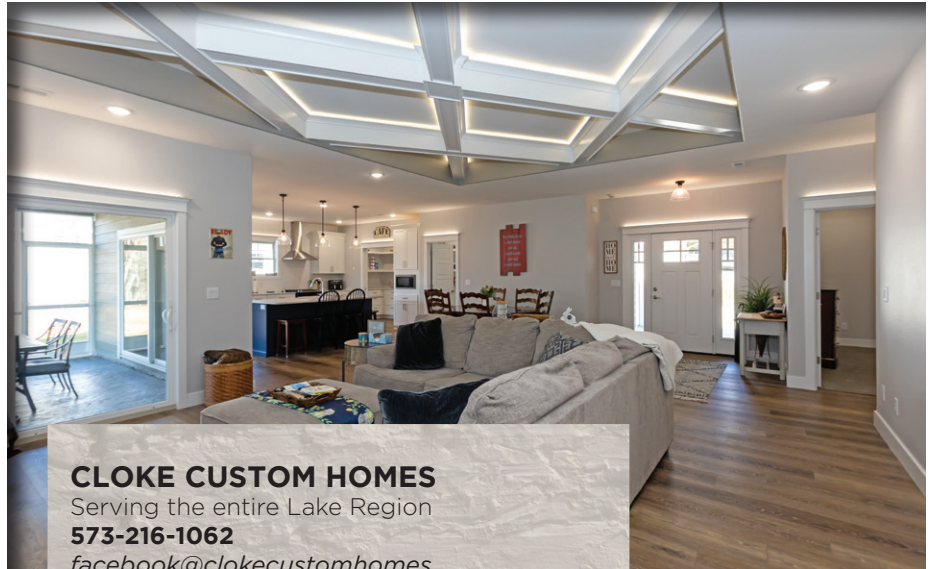
Also, you'll want to make sure your yard and lawn is picked up and well maintained all winter. We typically do fall cleanup from October-February which includes snow removal. In the spring, we focus on pressure/softwashing, fertilizing treatments and mulch insulation.



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What are some important factors to consider and prepare for when pursuing a custom built home?

With home real estate inventory being quite low these days, more and more home buyers are considering going the alternate route and purchasing land and building their own home verses waiting for something to come into the market. Before you even acquire your land, we highly recommend considering the following factors outlined below.

Budget; the first thing you must consider before anything else is your budget. When preparing your budget be sure to include all costs affiliated with land acquisition, permitting & fees, construction and the builder's fee. Once you've established your budget and have a clear understanding of specifically how much square footage your budget will allot for then comes the fun part of finding your ideal floor plan and your location. You can find many great floor plan samples online just by searching on google but it may be more efficient finding your land first to understand the landscape capabilities.

Once you've found the land and have settled on your floor plan then it's time to choose your builder. Unfortunately, the construction sector is littered with shoddy workmanship and even so called "contractors" who take the money and run. Choosing the right builder is one of the most important decisions within the process of building your own home. Our advice to navigating this minefield is to do your homework. Research the companies you are considering and make sure to read their reviews. Ask questions to get a clear understanding of their track record and experience, and be sure to ask for references. Reputable builders should be able to provide several past clients as references and offer to assist with connecting you to them to learn first-hand of their experience working with that company. Be wary if they don't have the credentials you're looking to review or references to speak with.

Lastly, while speaking to potential builders, ask them what their involvement level will be with your home build. Will they personally and physically be found on the job site and at what level will you be working with them directly during the build. If they can show you pictures of their highest quality jobs that they have built themselves, well then, you might just have a good one!



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7 TIPS FOR SURVIVING YOUR FIRST MAMMOGRAM

Story by LAKE REGIONAL HEALTH SYSTEM

Are you excited for your first mammogram? Yeah, we didn't think so. But there's no need to dread it, either.

"There's very little preparation required, but we have a few tips to make mammograms easier," said Lake Regional Radiologist Baron Adkins, D.O. "And knowing exactly what to expect will ease your mind, too."

Follow these tips for surviving your first one so you're more likely to stick with them every year.

1. SCHEDULE STRATEGICALLY.

Women report varying levels of mammogram discomfort, and it largely depends on breast size and tenderness. Schedule your mammogram for when your breasts are the least tender, usually the week following your period.

2. BE PREPARED WITH PERSONAL HEALTH INFORMATION.

On the day of your mammogram, you'll be asked about your family history of breast cancer and your personal history of cancer and hormone use, including birth control. To make it easier, you may want to jot down some notes to take with you.



3. TAKE AN IBUPROFEN.

The mammogram itself may be uncomfortable or painful, but it lasts only about 15 seconds per view, with four views being standard. Taking an ibuprofen helps alleviate the residual soreness that may last about a half hour after.

4. WEAR PANTS OR A SKIRT.

You'll be asked to remove your shirt and bra, but you can keep your pants or skirt on, so be sure to wear two pieces that day rather than a dress.

5. REWARD YOURSELF.

Getting a mammogram is a great step to take for your health. Take yourself to a movie or plan a lunch date with a friend for after the exam to make the day more enjoyable.

6. DON'T WORRY IF YOU GET A CALLBACK.

Getting a callback isn't uncommon, especially after your first mammogram because the radiologist has no prior image to use for comparison. Most callbacks can be attributed to folds in breast tissue and calcifications — not cancer. In fact, 90 percent of women who get called back for additional screening do not have cancer.

7. SET A REMINDER TO SCHEDULE YOUR NEXT ONE!

Whether you schedule around your birthday or another annual event, put a reminder in your phone to schedule next year's screening.

"You want to continue getting mammograms annually to ensure nothing gets missed," Dr. Adkins said. "The longer you go between mammograms, the longer a breast cancer can grow. Being proactive gives us the best chance to catch the cancer early."



LAKE REGIONAL WOMEN'S HEALTH FAIR

9 a.m. to 1 p.m. Saturday, Nov. 4 • Lake Regional Imaging Center, 1075 Nichols Road, Osage Beach

MORE INFO

Check your first mammogram off your list with this special scheduling opportunity. Lake Regional will bill your insurance or provide a special self-pay rate. Call 573-348-8222 to schedule your appointment today.

Don't need a first mammo? This fair is still for you. Receive free screenings for blood pressure and BMI, and find out if you're a candidate for genetic testing and skin screenings. Plus, interact with Lake Regional women's health experts in cancer, OB-GYN, stroke, urology and cardiopulmonary rehab. The first 100 women to arrive will receive a free pink cosmetic tote filled with small gifts.

For more Breast Cancer Awareness Month information and events, visit www.lakeregional.com/Pinktober.



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BAND BRINGS MIX OF FUN SONGS
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Story by MARIE KROLIKOWSKI

If you regularly seek out live music at the Lake of the Ozarks you may have been fortunate to catch a show with Blake Gardner & The Farmers. This multi-talented band can't be defined by a single music genre. They mix blues, reggae, hip-hop, funk, and everything else into an improvised performance that makes each show unique.

"We are a groovy, funky, bluesy, jammy, twangy, jazzy, hippy party and from the Midwest," explained lead vox/acoustic member Blake Gardner. "We just try to make the songs groovy and fun to listen to."

Although the band has members that rotate from time to time, the main group consists of Blake Gardner, Brandon Phillips (drums/percussion/backup vox), Jordan Tucker (bass), Forrest Wilson (lead guitar), Leighton Dennis (percussion/drums), Jeremy Jones (percussion/drums), and Trevor Phillippe (sax). All members live within the state of Missouri with Gardner living in Missouri and Illinois.

The group formed while in college and has been actively performing together since 2010.

The band puts their own twists on covers they perform but have originals also. They perform as everything from a solo act to a nine-piece band.

"It just kind of depends on what we're booked as or what the venue or occasion can handle," Gardner explained. "We mostly travel as a four or five-piece band." They typically play at the Lake, Hermann, St. Louis, Kansas City, SEMO, and

"It was a way to ignore college," Gardner said. "I thought Blake Gardner & The Farmers was a clever name, but there was one point where all the other members were farmers or had farms in their family. I do enjoy gardening."

western and central Illinois. The band has dipped into the states of Kentucky, Kansas, Arkansas, Iowa and Texas.

"We play at everything from pizza parlors to dive bars to wineries to concert halls to national music festivals," Gardner explained. "We'll go wherever we can set up."

What the band loves most about playing at the Lake, Gardner said, is the beauty, the people, the food, and the other music performers. Moving to the Lake area is something Gardner hopes to do someday soon.

The band is a full-time job for Gardner, and they're working on making it full-time for the other bandmates as well. Currently, other members work in everything from the service industry to being handymen to being a student.

They performed 114 shows last year between solo and band appearances. Their music can be found on all the music platforms, including Spotify, YouTube, Facebook, Instagram and more. An album has been in the works for the past six years and is close to completion.

Plans for the future, Gardner said, is to just keep hustling.



MORE INFO

Frog Hollow Wood Creations on Facebook www.froghollowcreations.com 573-692-0076



Engraved Art

FROG HOLLOW WOOD CREATIONS SHOWCASES
UNIQUE AND FUN PIECES

Story by JUDY GOPPERT



Missouri has been the backdrop to Bill Ferguson's heritage, and he is following in the footsteps of his family with his shop in Eldon.

"My family has always been in construction and my grandfather created bird houses from sticks," Ferguson noted. "My mother had a cousin that created furniture out of hickory branches. When FDR was president, he would take tours around the county. When he was in Stone County, he stopped in my cousin's shop. While there, he actually commissioned him to make a chair for him. That chair is currently still in the White House. I guess liking to create stuff is in the family. I attempt to put personal creativity into each item, and I like them all when I'm finished. The looks on people's faces when they find one of my works of art they like is worth any effort I put into creating them."

Originally from Granby, Mo., the oldest mining town in southwest Missouri, Ferguson worked in various factories and in construction before joining the military. He was a construction engineer training at Fort Leonard Wood when the National Guard began reorganizing. He and his wife moved to Lake of the Ozarks to open two armories for them.

"They couldn't find enough personnel to staff them, and my

wife and I didn't want to move again, so we made the decision to relocate here," he said. "We have three wonderful kids and seven grandchildren all still in the state of Missouri. My whole life has revolved around working with wood in one capacity or another."

Ferguson takes inspiration from whatever strikes his fancy. Unless asked to build something custom for someone, he simply sees something he likes and attempts to duplicate it or use his creativity to build something different. He enjoys laser engraving as he can pick and choose pictures to engrave onto items. He makes various sized stash boxes from extremely small to boxes that hold and display weapons. Jewelry box picture frames and wall art for the man/she cave are also popular.

"We do wood portraits from pictures, and much more. Each box is individually sanded and stained, and enhanced with four to five coats of finish," he continued. "When we do shows it takes several hours just to set up our displays. We are currently branching out into some other areas testing the waters to see how that goes. We also do fractal burning which is the use of electricity on wood. I do not recommend you try this at home, but the results can be very spectacular. We are honored to create flag and military displays for families."

They recently partnered with AH Leathers in Eldon to do leather engraving. This is new for them and a great opportunity to branch out into another area. Owner Morris Williams is their good friend and an excellent leather maker.

“We are enjoying the collaboration with him. We have also started making candles. I know there are a lot of candle makers out there and they all do great work,” he said. “We are hoping our scented candles will be a success as well, but one great side effect is that the shop smells delicious!”

They have lived in their rural Eldon home over 30 years, and the colloquial name, Frog Hollow, came from their children who began calling their land that, prior to them having air conditioning. He explained that the frogs in the valley would be so loud you could hardly sleep. So, when he opened his business, that struck him as the appropriate name.

“Now, we will often sit outside in the evenings to listen to the frogs singing in the woods. It is very relaxing, almost like being on the river,” he mused.

Frog Hollow will be displaying their wares at a show scheduled in Lebanon this November, at the September Turkey Festival in Eldon, and at the Flea Market for the Versailles Old Tyme Apple Festival in October. Bill is always scouting for shows in the area and has traveled to the Moberly and Macon, Missouri, areas. They do sell online and offer delivery within reason. He has traveled as far as Columbia to deliver.

“Most of our business comes through word of mouth,” he smiled. “And when I deliver items, it gives me a chance to hear feedback and see the joy on people’s faces.”

With his continual love of shaping wood into masterpieces, it will be fun to see what creative artistry emerges from his shop next.



Eldon resident Bill Ferguson handcrafts artistic pieces and is often seen at local festivals and events. Fun chicken and squirrel feeders, engraved signs and boxes, military flag displays and a few other creations fill his booth.

MORE INFO

Frog Hollow Wood Creations on Facebook www.frohollowcreations.com 573-692-0076



Branching out from just creating wood pieces, artist Bill Ferguson has partnered with a local business to do leather engraving and recently began making candles, great for fall decorating. PHOTOS PROVIDED

Proud & Patriotic



Compiled by CHARIS PATIRES
 Photography by BRAD GLIDEWELL

Who says men's fashion has to be boring? You don't have to trade comfort for style these days.

While shopping during Bikefest, you'll want to set aside time to stop into the many clothing boutiques lining the Lake Ozark Strip including Outlaws, specializing in men's clothing. The store has a full line of practical, yet stylish pieces meant for comfort that can withstand heavy-duty wear. Many of the brands carried throughout the store give back to the community by supporting military charities so if you are looking for something patriotic to wear you'll find it here.



JACOB CURLEY

owner of Celerity Media Group (a digital marketing company); owner of Celerity Programming (a software company), and owner of 1776 Work Wear (a clothing company).

WHAT HE'S WEARING:

"We the People" flannel hoodie, \$74.95; Howitzer T-shirt, \$26.95; Howitzer jeans, \$54.95.

Funky, Fun Fashion



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Save the Date

Lake of the Ozarks Fall Boutique Crawl

A Shopping Extravaganza

October 7TH, 9am-6pm

Refreshments • Give-Aways • Fun!

Check us out on Facebook and Instagram for our latest styles and pieces. We carry all sizes for every body type.



TYSON SMITH
owner of Patriot Roofing

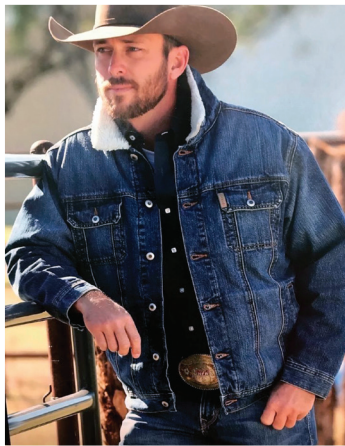
WHAT HE'S WEARING:
Howitzer flannel hoodie, \$74.95; Howitzert T-shirt, \$26.95; Howitzer jeans, \$74.95; Corral boots, \$515.

Skully button-up shirt, \$115; Howitzer jeans, \$74.95; Corral boots, \$515.



ABOUT THE STORE
Outlaw's - the Men's Outpost
1296 Bagnell Dam Blvd., Lake Ozark
Open Thursday-Sunday 11 a.m.-4 p.m.

During Bikefest there will be specials and free shipping so bikers don't have to worry about getting items home. A military discount is always offered.



OUTLAW'S IS EVERYTHING MEN'S!

OUTLAWS
THE MEN'S OUTPOST

FIND US ON  

The central graphic contains the store's logo, which includes a cowboy hat with a mask inside it, flanked by six stars. Below the hat are two crossed revolvers. The text "OUTLAWS" is in a large, bold, red font, and "THE MEN'S OUTPOST" is in a smaller, black font below it. At the bottom, it says "FIND US ON" followed by Instagram and Facebook icons.

OPEN Thursday, Friday, Saturday and Sunday 11am-4pm
(573) 552-1515 | Located on the Historical Bagnell Dam Strip



Howitzer camo button-up shirt, \$59.95; Howitzer jeans, \$74.95; Corral boots, \$320; Blenders sunglasses, \$59.99.

Lamb leather jacket, \$415; Howitzer jeans, \$54.95.

Key West IN THE Midwest

FRANKY & LOUIE'S
IS A STOP DURING
BIKEFEST AND
HARBOR HOP

PHOTOS PROVIDED



ABOUT THE RESTAURANT

Franky & Louie's

1028 Deer Valley Rd., Sunrise Beach
10-mile marker by water
Open at 11 a.m. daily through September,
weekends only in October. Last day is October 29.
573-374-5750
www.frankyandlouies.com

By CHARIS PATIRES

Waterfront restaurants at Lake of the Ozarks have come a long way. Quick stops to grab a cheap hamburger have turned into family-friendly lakeside hotspots to spend the entire day.

As the season comes to a close many of these popular establishments will shut down for the winter, making it the perfect time to swing by especially as fall colors start to bloom.

Consistently one of the most popular spots has been Franky & Louie's, a fixture on the Lake's west side where it feels like you are stepping into a Caribbean hideaway. Located at the 10-mile marker in Sunrise Beach, it draws customers from all over due to the variety of on-site amenities, good food, and fun atmosphere.

A long-time kitchen manager helps to keep things running smooth, especially important on those busy summer days when tourists and locals pack the beach. One bite of their pizza and you'll understand why it's the most popular item on the menu, followed closely by the Beach Bread (toasted garlic French bread with pizza toppings). You can make your own or pick from one of the speciality pies. Burgers are a fan-favorite including the Bacon Beer Cheese Burger, consisting of two, four-ounce Angus patties topped with house-made beer cheese dip and served on a brioche bun. The rest of the menu is made up of a wide variety of appetizers, salads, entrees, and sandwiches. Surf & Turf, jambalaya, kabobs, tacos, and other unique offerings. There's a kid's menu, an ice cream shop, non-alcoholic drinks for those under 21, and plenty of beachy games and entertainment to keep them busy.





LIVE MUSIC SCHEDULE

SEPTEMBER

- 1:** DJ Mikey J, 2 p.m.; Captain Geech and the Shrimp Shack Shooters, 9 p.m.
- 2:** DJ Mikey J, 1 p.m.; Captain Geech and the Shrimp Shack Shooters, 9 p.m.
- 3:** DJ Mikey J, 1 p.m.; Captain Geech and the Shrimp Shack Shooters, 9 p.m.
- 4:** Preston Ary Band, 12 p.m.
- 8:** DJ Mikey J, 2 p.m.; JD Heckler Band, 7 p.m.
- 9:** DJ Mikey J, 1 p.m.; JD Heckler Band, 7 p.m.
- 15:** DJ Mikey J, 2 p.m.; I-70 Overdrive, 7 p.m.
- 16:** DJ Mikey J, 1 p.m.; I-70 Overdrive, 7 p.m.
- 22 & 23:** Slick Nickle, 7 p.m.
- 29 & 30:** Velvet Bricks, 7 p.m.

OCTOBER

- 6 & 7:** Phat Mike and the Bartenders, 7 p.m.
- 13 & 14:** Win, Lose or Draw, 7 p.m.
- 20 & 21:** Slick Nickel, 7 p.m.
- 27 & 28:** Marcus Words, 7 p.m.
- 29:** Marcus Words, 12 p.m.

The beach area is free and open to the public. It's a great spot to watch the kids play in the water while you have a frozen cocktail in the sand. Management says it's hard to say which frozen drinks are the most popular — with so many fun and fruity flavors they all hit the spot. Mojitos are a customer favorite with the perfect combination of citrusy and minty flavors.

Anchored around the sandy beach and restaurant is an RV Park, vacation rentals and boat rentals.

Franky & Louie's is a Passport Stop for Lake of the Ozarks Bikefest and a participating location for the bi-annual Harbor Hop. The summer solstice party, volleyball tournament and cornhole tournament are other special events held in the summer.

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The Flavors of Italy

NEIGHBORHOOD DELI OPENS ON THE HISTORIC SQUARE IN CAMDENTON

By CHARIS PATIRES



Pictured, the chicken parmesan offered during a daily special recently.



The Goodfella is made of salami, prosciutto, mortadella, coppa, olive salad and lettuce.

In many cultures, food is an expression of love. Italian families are known for good food and conversation so for Jeff and Kelly Vernetti opening a deli in Camdenon made a lot of sense.

Vernetti's Italian Grocer is the couple's third business at Lake of the Ozarks. Coming from an Italian family and having a desire to serve the community, Jeff says the reason they moved to the Lake area was to open a business but he quickly saw several other unmet needs within the community.

"Moving here, the focus was on Ballparks National. We wanted to have that up and running and successful before taking on another challenge," Jeff said.

The privately-owned youth baseball and fastpitch softball complex is located just outside of Camdenon. Jeff is part owner of Ballparks National which opened in 2020. A year later they saw the demand for sports training for youth in the area and opened LOZ Sports Training. Two years after that, Vernetti's Italian Grocer opened its doors on the Square in Camdenon.

"Personally, we have felt a need to create things that further enhance this area for those that live and work in it," Jeff said. "Ballparks National was meant to bring visitors to the area, but LOZ Sports Training, and now Vernetti's, are businesses we have a lot of passion for as they are really community driven."

ABOUT THE STORE

Vernetti's Italian Grocer

32 Camden Court, Camdenon Square
 Open Monday-Friday 10 a.m.-5 p.m., Saturday 9 a.m.-4 p.m., closed Sunday.
www.vernettisitaliangrocer.com
 Vernetti's Italian Grocer on Facebook

CHARIS PATIRES PHOTOS

Neighborhood deli opens on the historic Square in Camdenton

Neighborhood delicatessons used to be on every street corner. The lure of something nostalgic, authentic and personal service brings customers into the small deli. They've already had to increase hours to keep up with demand.

The only Italian grocer around, Verneti's is a taste of the famous St. Louis Hill right here at Lake of the Ozarks. Jeff worked in sports radio for 10 years and often recorded his show at an Italian grocer on the St. Louis Hill.

"I enjoyed the atmosphere and environment," he said. "The focus is on family and knowing the customer, plus love of all things Italian."

Home cooks will appreciate the selection of Italian dry goods. The store carries pastas, oils, a variety of bread, jarred sauces and other ingredients. The deli has a wide variety of Volpi meats and cheeses sliced in-house and sold by the pound. A freezer of pre-made meals includes lasagna, stuffed pastas, coffee, pizza crust, dressings, homemade fried ravioli and mozzarella sticks, and many other items making dinner easy and delicious.



Italian-themed art and photos from popular movies adorn the walls. Fans of the movie "Goodfellas" will recognize this large painting where "one dog goes one way and the other goes the other."





PROVIDED AND STAFF PHOTOGRAPHY



Salad dressings, pasta sauces and marinades are a few of the original recipes sold in-house. Several desserts are on the menu. Pictured, slices of the tiramisu and limoncello.

With only two tables for seating, most customers opt for take-out. Sangwiches are made to order — named in honor of Jeff’s father’s quirky pronunciation of sandwich. Pick your choice of meat, cheese and toppings.

A handful of specials listed on the menu board make the perfect combinations for you. The Big Vernowski is popular with customers due to its mix of salami, sopressata, capicola, provolone and your choice of dressing. Another favorite is Fredo’s Delight made up of mozzarella, provolone, olive salad, tomato and a dressing.

A special of the day is available and can range from a pasta dish like chicken parmesan to the best-selling Don Vito (a

meatball sub). There are also bowl and wrap options for those who do not eat bread.

General manager and chef Cristen Webb has been in the restaurant industry all of her life, operating a pizza joint at the Lake until 2019. She makes sure everything is fresh, using quality ingredients. Sauces are made in-house daily. Many of their signature sauces and dressings are available to purchase.

Group orders can be made on the website and platters can be created for corporate events or family gatherings. They can also seek out specialty items for customers who might be looking for something specific.



Lake of the Ozarks WingFest will be Sept. 13 from 5-7 p.m.

GEORGE DENNY PHOTO

September 2

Fundraising Social

11 a.m.-6 p.m., Pappa Chubby's. Meet with members of the Lake of the Ozarks Idiot's Club and learn how to join this fun group. The social is an opportunity to find out what the club is about, and to purchase memberships and merchandise to support their programs for needy Lake area teens and children.

www.lakeoftheozarksideotsclub.org.

September 8

Car Cruise-in

5-9:30 p.m., Bagnell Dam Strip. The final Hot Summer Nights of the season will be held with cars, motorcycles and trucks of all makes and models on display throughout the evening. The theme this month is "A Salute to our Frontline Heroes." The cruise-in is free for participants and spectators and is held once a month May-September every year.

Hot Summer Nights - Lake of the Ozarks, MO on Facebook.

Walk/Run for the Fallen

10 a.m., Camdenton Memorial Lake Regional Airport. The Camdenton Area Chamber of Commerce will host the annual Lake of the Ozarks Walk/Run for the Fallen in Hangar D of the airport in Camdenton. Opening ceremonies is at 9 a.m. The Walk/Run for the Fallen pays tribute to the 160 Missouri Fallen Soldiers (military personnel who were either killed in action or a casualty of war) during Operation Enduring Freedom, Operation Iraqi Freedom, Operation New Dawn, Operation Inherent Resolve and Operation Freedom's Sentinel. Participants will wear a runner's bib with the name of a fallen soldier, and collectively the local runners and walkers will complete 160 miles (one mile for every fallen soldier). A car cruise-in will also take place this year.

573-346-2227

September 10

Fishing Derby

1-3 p.m., Captain Ron's. The 12th annual Kids Fishing Derby will give kids the opportunity to fish on Lake of the Ozarks. Free and open to the public. Registration is from 12-1 p.m. Each child must bring a life jacket and a rod/reel. Open to boys and girls up to 14 years old but will be broken down by age groups.

www.lakewestchamber.com

Ride for Freedom

9 a.m., Surdyke's Port 20. The Ride for Freedom will be held from Surdyke's Port 20 to Truman Dam and back. The 160-mile boat/PWC ride will begin with breakfast at 8 a.m. and the ride following. An after-party will be held at Dog Days later in the day. The event supports local troops and first responders.

www.surdykeyamaha.com

September 13

WingFest

5-7 p.m., Regalia Hotel & Conference Center. Find out who has the best wings when local restaurants compete during WingFest. All the wings you can eat served by Lake area restaurants competing for the title of Best Wings. Tickets are \$15 in advance at Central Bank locations or \$20 at the door. Held outdoor by the pool, weather permitting. Proceeds benefit local charities.

WingFest Lake of the Ozarks 2023 on Facebook

September 15 & 16

Garage Sale

9 a.m.-4 p.m., Camden County Museum. A variety of vendors will be selling new and gently-used items during an Indoor Garage Sale & Market Place. Free admission. Lunch available for a donation.

573-873-2990, www.camdencountymuseum.org

September 16

Taco and Margarita Festival

11 a.m.-5 p.m., Ozarks Amphitheater. A fundraising event for Wonderland Camp. VIP early entry is \$39 with general admission \$12. A Battle of the Bands, taco eating contest, professional live wrestling and other entertainment will be held.

www.ozarksamp.com

Car Show

10 a.m.-2 p.m., Lake Career & Technical Center. More than a dozen car and truck categories will be judged. The culinary students will be selling a pulled pork lunch. All proceeds supports the LCTC SkillsUSA Chapter.

www.camdentonschools.org

Wine Dinner

4 p.m., Jolly Roger's. A six-course dinner with wines will be served during this special fundraiser for Citizens Against Domestic Violence. Tickets are \$275 per person.
www.jollydinnerparty.com

September 18

Charity Dinner

5:30-8:30 p.m., Baxter's Lakeside Grille. A Lake Area Big Brothers Big Sisters reception and fundraiser will be held. Cost is \$75/person and includes heavy gourmet appetizers, drink tickets for house wine and domestic beer, raffle prizes, and silent auction items.
573-348-5507, www.lakebbbs.org



The Fall In-Water Boat Show is at Captain Ron's Sept. 22-24.

GEORGE DENNY PHOTO

September 22-24

Boat Show

Daily, Captain Ron's. The Lake of the Ozarks Marine Dealers Association hosts the annual Fall Clearance Boat Show. Check out the inventory left this year and test drive boats. Vendors and marine dealers will be on hand with a variety of boats, PWCs, boating equipment and other products and services for boaters.
www.ozarkboatshow.com

September 22 & 23

Dinner Theater

7 p.m., Camden County Museum. A dinner theater presentation of "Play On!" will be held. Doors open at 5:30 p.m. with dinner served at 6 p.m. Tickets are \$20/person.
573-873-2990,
www.camdencountymuseum.org



The Food Truck Festival.

LAKE MEDIA PHOTO

September 23 & 24

Food Truck Festival

10 a.m.-7 p.m., Osage Beach City Park. The Fall Food Truck Festival will be held featuring a variety of vendors and food trucks set up. There will be entertainment for kids and live music.
LOTO Food Truck Festival on Facebook

September 30

Veterans Event

9 a.m.-2 p.m., Elks Lodge #2517. Suits for Soldiers is being held for all active and military veterans. Free suits and shirts will be distributed. There will also be live music and food.
573-268-6874,
www.suitsforsoldierslakeoftheozarks.com

Community Event

4:30 p.m., Shawnee Bluff Vineyard. The 15th annual Champagne Campaign will include a dinner provided by PaPPo's Pizza and MaMaCita's. A silent and live auction will be held, and Justin Farrell will provide entertainment. Tickets are \$65 per person. The event is a benefit for the Community Foundation of the Lake.
321-258-5828,
www.communityfoundationofthelake.com

Turkey Festival

9 a.m.-4 p.m., Downtown Eldon. Celebrate fall at the 37th annual Eldon Turkey Festival with food vendors, booths, live music, a children's carnival, parade and other entertainment. Held all day in Eldon.
www.eldonchamber.com

Classic Show

12-4:30 p.m., Captain Ron's. The Heartland Classics Boat Show will be held at Captain Ron's where more than 30 antique and classic boats will be on display.
309-256-1727
October 7

Shopping Event

9 a.m.-6 p.m., Lake venues. More than a dozen Lake area boutiques will be stops on the Lake of the Ozarks Boutique Crawl. Spread out from Camdenton to Eldon, these boutiques will offer specials, giveaways, food and drinks, and other fun events. Pick up a punch card and map at the first place you visit and get stamped at all participating locations for the chance to win prizes.
Lake of the Ozarks Boutique Crawl on Facebook

Oktoberfest Celebration

4-7 p.m., Our Savior's Lutheran Church. An authentic German dinner complete with live polka music provided by Johnny Ziebert's band will be held in Camdenton. Brats, Sauerbraten, pork loin, German potato salad, sauerkraut, green beans, red cabbage dessert and drinks. Carry out or dine in available. Reservations available for six or more. A silent auction will be held. Money raised goes to local charitable organizations. Call and leave a message for more information or to RSVP.
573-346-7300 or 573-480-0741

October 7 & 8

Apple Festival

All day, Downtown Versailles. The annual Olde Tyme Apple Festival will be held in downtown Versailles. Tons of food and vendors selling merchandise will be set up along the square. Live music, contests, a play, a parade on Saturday, and other entertainment is scheduled. A full schedule is available online.
www.versaillesapplefestival.com

October 13 & 14

BBQ Competition

The Osage Beach Dragon Smoke BBQ Competition will be held at the Osage Beach City Park. The event is held during the annual Fall Festival and is a KCBS competition event. An opportunity to vote for People's Choice will be held.

573-302-7460 or
email egregory@osagebeach.org

Fiber Festival

12-6 p.m. Friday and 9 a.m.-3 p.m. Saturday, Community Christian Church. Hosted by the Lake Fiber Arts Council this year features a new, expanded schedule with two days of classes at the Fiber Arts Festival. Vendors will also be set up at the church in Camdenton. Lake Area Fiber Arts Festival on Facebook

October 14

Fall Festival

10 a.m.-4 p.m., Osage Beach City Park.

The annual Fall Festival will be held at the Osage Beach City Park, located off of Hatchery Road. Lots of vendors, live music, pony rides, petting zoo, bounce house, food, games and a barbecue competition.

www.osagebeach-mo.gov

Harbor Hop

All day, Lake venues. The annual Fall Harbor Hop will be held all day at more than 40 Lake venues. Hop from participating locations and draw a card to complete a poker hand for prizes. Hands must be turned in by 7 p.m. with winners announced by mail. A full list of participating locations is available online.

www.funlake.com/harborhop

October 18

CADV Brunch

11 a.m., Regalia Hotel & Convention Center. The annual Citizens Against Domestic Violence annual Brunch fundraiser is at a new location this year. The theme is "fairy tales" with



Harbor Hop. LAKE OF THE OZARKS CVB

participants decorating tables to match the theme. Lake area restaurants bring dishes to sample. A program and silent/live auction is also held. Sponsorships available.
www.cadv-voc.org

October 20 & 21

Apple Butter Fest

9 a.m.-4 p.m., Camden County Museum. The annual Fall Festival/Apple Butter Days will have homemade apple pies and apple butter for sale, craft booths, demonstrations, a quilt raffle, and chili supper. Free admission.
573-346-7191,
www.camdencountymuseum.org



WINGFEST

September 13 • 5-7 PM
Poolside at Regalia Hotel

Wings from: **HALFSAUCED BBQ | TUCKER'S SHUCKERS
TWISTED TONY'S | WOBBLY BOOTS | THE ENCORE
THE BEND AT THE DUCK | FRANKY & LOUIE'S
PARADISE | REGALIA HOTEL | CARIBBEAN MIX
NEON TACO | PAPPO'S | MARGARITAVILLE
OLD KINDERHOOK | REDHEAD LAKESIDE GRILL
WICKED WILLIE'S SPORTS GRILL**

Tickets Available at all Central Bank of Lake of the Ozarks Locations

\$15 Per Person or \$20 at the Door • Kids Ages 12 & Under are Free!

People *in* Places

Photos by GEORGE DENNY

AQUAPALOOZA

JULY 15 • CAPTAIN RON'S

The Lake's largest boating party of the year features live music, vendors and food on the water.



Olivia Dailey, Grace Stephens, Trinity Sherrill



Donna Debrabander, Diane Fairley



Angie Shelton, Shawn Shelton, Rob Goforth, Stephanie Clark, Karen Diaz



Barb and Mark Nicholson, Nikki Magditch



Luke and Jenna Colyer



Carly Collura



Michell Massey, Rhonda Galentine



Pam Noble, Desiree Zervas, Laurie Kempker



Kristen Rogge, AJ Spinello



Paige Saban, Faith Singleton



Greggo Emerson, Alex Kreis, Leo Wilson, Scarlet Taylor, Ryan Lansing



WINGFEST

September 13 • 5-7 PM | Poolside at Regalia Hotel

Tickets Available at all Central Bank of Lake of the Ozarks Locations



Denise Reger, Patrice Peterson,
Barb Busch



Judy and Jack Tezak, Sasha Rodrigue

HOT SUMMER NIGHTS

JULY 14 • BAGNELL DAM STRIP

A free car, motorcycle and truck cruise-in happens each month during the summer. Participants park along the Bagnell Dam Strip throughout the evening.



Stoehen and Tiffany George



A bridal party



Sydney Mahacek, AJ Willenberg,
Sara Wolf



Patty and Ronald Regan



Marcele and Virgil Harms



Payton Blank, Kara Gerard,
Kasey Robertson



Tommy Dubbs, Mike Kraus,
Mark Dowdy



Billy Survant, Jeff Culbertson



Bob Gattermeir, Marty Dubbs



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15th ANNUAL
Champagne Campaign
FUNDRAISER

September 30, 2023 | 4:30PM
Shawnee Bluff Vineyard
General Admission - \$65
Dinner provided by Pappo's Pizza and Mama Citas
Silent & Live Auction Items
Special Guest DJ Justin Farrell

Hosted by
COMMUNITY FOUNDATION
of the LAKE
a New Way of Giving

Contact Jan Amos at 321-258-5828

People *in* Places



Ronald Herdman, Brett Beavers, Dylan Carver, Timothy Beavers



Bruce Christy

DUCK DROP GOLF TOURNAMENT

AUGUST 4 • BEAR CREEK VALLEY
GOLF CLUB

The annual Duck Drop includes several fun events that raise money for local charities. Hosted by the Kiwanis Club of Ozark Coast.



Lily and Alison Martin



Glen and Martha Treankler, Doug Beck



Drew Busen, Brenda Brill



Heather Snyder, Craig Roonan



Jeff Carroll, Brett Woods



Ron Chovanec, Bob Myers



Steve "Hog" Wickam, Jim Wills



Abrahm and Carriell Mayo



Luke Hagedorn, Karen Horsman



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A photograph of a man and a young girl sitting on a boat, fishing. The man is on the left, wearing a grey jacket, and the girl is on the right, wearing a blue life vest and a pink shirt. They are both looking down at their fishing rods. The background shows the water and the boat's structure.

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COMMITMENT
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DEEP**