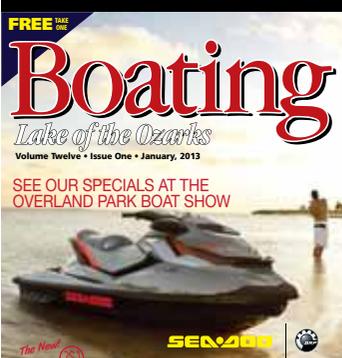


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BOATING ON BACK



NEWS IN BRIEF

HAPPY NEW YEAR!

Always a bright side

While the summer's hot dry weather hurt some, it helped others. Page 15

Clean medicine chest

New collection unit at sheriff's office takes drugs out of reach. Page 4

THE SOURCE

page 22

Eyes wide open

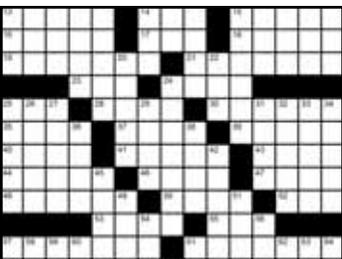
How retailers can avoid giving 'five-finger discount'. Page 6

Mega-plex coming

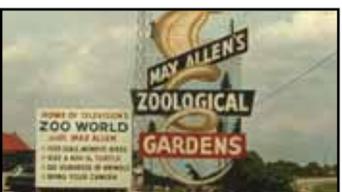
Construction permitting process underway for new Wehrenberg. Page 3

Crossword

New feature on page 38



Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 29

Technology & Lifestyles

Gifty gadgets and gizmos. Page 21

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 1

JANUARY, 2013

Ameren's battles over ownership continue

By Nancy Zoellner-Hogland

Lawsuits continue to be filed against the utility. In December, three more lawsuits were filed against the power company asking the courts for declaratory judgments on behalf of James and Margaret Thompson; Lonnie and Judith Hendricks; and Virginia Kay Eagan, who all own homes in Lake Valley Subdivision in Camden and who are all clients of First American Title Insurance Company.

In November, suits were filed on behalf of Howard Larkins of Stover; Marc Schmidt and James Stanford of Gravois Mills and Wayne and Melissa Young of Stover. They all have title insurance through Fidelity National Title Insurance Company, formerly Chicago Title Insurance Company, who is paying the legal fees.

In the fall of 2011, suits were filed on behalf of Donald and Rhonda Choate, David Staubley and Donald and Patsy Bruns, all Camden County residents; and this past spring, lawsuits were filed on behalf of Christopher and Susan Cipolla and Charles Sanzottera, who all own property in Morgan County. They all are also clients of First American Title Insurance Company.

Because Morgan and Camden counties are in the same circuit, attorneys said it is likely that the cases will all end up in front of the same circuit court judge. They also said it

was likely that many more suits would follow.

The lawsuits are claiming "adverse possession." This allows a "squatter" to sue to get legal title to the property. Adverse possession requires the person or persons to have been

"ing" property owners claiming adverse possession. The judge ruled the utility – Empire District Electric – no longer owned the land.

In 2006 the Missouri legislature amended the adverse possession statute to exempt utili-

suits were filed against Ameren after the power company notified them – and approximately 1,500 others – that all or a portion of their properties were inside the project boundary. Ameren officials said as such, those properties don't actu-



Ameren's Bagnell Dam Osage Energy Center

photo by Darrel Willman

in possession of the property and acting as if they owned the property, through payment of taxes and maintaining the land for 10 years.

Similar lawsuits were filed by property owners at Lake Taneycomo. In 2000 and again in January 2012, state courts found in favor of "encroach-

ties from these types of claims. However, in January 2012, the Taney County Circuit Court judge upheld the previous ruling, stating the amendment did not apply to adverse possession claims that began more than 10 years prior to passage of the 2006 amendment.

The adverse possession law-

ally belong to the people who purchased them but instead, belong to the power company.

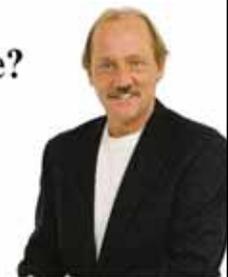
Earlier this year Ameren got permission from the Federal Energy Regulatory Commission (FERC) to comprehensively lower the Osage Project boundary to 662 plus carve out

continues on page 14

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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 19 for this month's
"As the Lake Churns"



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Armchair Pilot

By Nancy Zoellner-Hogland

With passenger wait times averaging 2 to 2 ½ hours, many airports are going the extra mile and adding a wide assortment of amenities for travelers. Beauty salons, barber shops and spas offering manicures, pedicures and massages are now the norm at many major airports across the U.S., as are gourmet restaurants. However, some are even going so far as adding walking trails, huge indoor playgrounds and golf courses like the one next to Los Angeles International Airport. Boston's Logan Airport provides rocking chairs and Washington's Reagan National and Dulles airports host live musical performances year round. An airport spokesman said when travelers are free to choose connecting flights they are more likely to choose an airport offering the amenities over one that does not, providing an additional source of revenue.

Lambert St. Louis Airport has just begun offering an amenity of sorts to travelers who own electric vehicles. Those owners are now able to get a free charge during the day at any of the five new charging stations just purchased by the airport. The stations will be located in Super Park Lot A across from Terminal 1. According to airport officials, they made the decision to purchase the stations because of the growing number of electric vehicles in the area. The airport also purchased four electric vehicles to replace pick-up trucks used to patrol the airport's Super Park terminal garages and long-term lots.

It appears some airlines are interested in wooing health-conscious passengers as well. A City University of New York School of Public Health survey recently found that airlines are serving more meals and offering healthier and higher-quality food choices than last year. The survey, now in its seventh

year, looked at the food served on 11 different airlines operating in North America and used a 0 to 5-star scale to score the health of meals served; the health of snacks; food variety; calories; menu innovation; cooperation in providing nutritional information and also looked at improvement over last year's survey. Virgin Airlines ranked highest with 4 ¼ stars. Allegiant Air came in last with 1 ½ stars. For more information, go to www.DietDetective.com.

It appears that there will continue to be a plethora of travelers to attract. In early December the International Air Transport Association released a report projecting an 800 million increase in passenger load by 2016. According to the report, nearly 500 million of those passengers will fly on domestic routes; 331 million will travel internationally. The forecast attributed the increase to the anticipated travel to Asia Pacific, Latin America and the Middle East with nearly 200 million expected to fly routes within or connected to China.

Unfortunately, those travelers may not be any safer. According to a report by "SmartPlanet," an online news roundup site, although hundreds of thousands of dollars have been spent, security is still lacking. Fake boarding passes are still getting through security checks and low pay for airport security staff has resulted in constant turnover, which means many have little on-the-job experience in handling problems—and recent funding cuts could bring about a drop in service. However, a newly formed airport screener union just ratified its contract with the TSA, giving them collective bargaining rights more say in what they wear on the job and benefits.

Private industry is still hard at work to address travel safety. Hitachi recently unveiled a prototype boarding gate that

in just seconds can determine if a traveler is carrying explosives. The device blows a short puff of air as a passenger passes and then in just 1 to 2 seconds collects and analyzes particles collected to detect explosive compounds. It also detects explosive material residue on hands when passengers swipe a boarding pass. The gate, which can process 1,200 passengers per hour, may also be put into use at some stadiums, train stations and event halls.

In the meantime, a firm that supplies airport body scanners is under review after it was anonymously reported that the machines do not perform as promised. Rapiscan scanners, which use a form of X-rays, were touted as displaying a stick-figure image of the passenger being scanned. However, the tip said that is not the case—instead the detailed body image is revealed to screeners. The tipster said Rapiscan "knowingly manipulated" the scanned image in order to defraud the government and gain a contract. The TSA, which purchased 174 of the machines, has stopped installing them and instead, is moving about half to storage until the matter is straightened out.

A microbiology professor is advising travelers to take a few "security" measures by arming themselves with hand sanitizer. Dr. Charles Gerba, with the University of Arizona, took test swabs from airplanes and found norovirus, the influenza virus, diarrhea, MRSA and E. coli germs on toilets, tray tables and the latches on overhead bins—calling them the three "germiest" spots on board. He advised passenger to use the sanitizer frequently, especially after using the bathroom, on board. However, he said airport bathrooms can be almost as bad. The best defense is frequent hand-washing and getting a flu shot before traveling.

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New theatre coming soon

By Nancy Zoellner-Hogland

If all goes as planned, Lake-area movie goers will have another venue to choose from later this year.

A new 23,258-square-foot Wehrenberg Theatre facility, to be located in the Shoppes at Eagles' Landing, will contain eight auditoriums containing a combined 1,128 tiered stadium-style seats, a concession stand and restrooms. The largest auditorium will house 282 seats.

Charles Misenheimer, deputy director/building official for the city of Lake Ozark, said although final plans had not yet been submitted, developer Gary Prewitt had requested a foundation permit in hopes of starting work before the end of 2012.

Thomas Construction Company will be acting as the general contractor.

Wehrenberg History Wehrenberg, based in St. Louis, is the oldest family-owned and operated theatre circuit in the nation.

The company was started

in 1904 by Fred Wehrenberg who, after watching a film clip of passengers riding a train at the 1904 St. Louis World's Fair, rented a former bakery located next door to his saloon, purchased a piano and 99 kitchen chairs and launched the Cherokee Theatre in 1906. Business

boomed, inspiring the Wehrenbergs to open the Airdome - St. Louis' first outdoor movie theater. Patrons sat on folding chairs and were cooled by breezes in the summer and warmed by potbellied stoves in the winter.

As the business expanded, more theatres were added

to the circuit. Then, in 1948, Fred and his son-in-law, Paul Krueger, opened the first Wehrenberg Drive-In. The drive-in was named "Ronnie's" after six-year-old Ronald Paul Krueger, Paul's son and Fred's grandson. As a boy, Ron worked at the drive-in, running the miniature train around the playground and handling the pony rides and then later, working as carhop, usher and conces-

sionaire before taking over as president of the company.

Over the years the company changed with the times, adding multiplexes - originally theatres with two to six screens, but now housing ten or more screens. Wehrenberg also expanded outside the St. Louis area, building theatres in Springfield, Osage Beach and Cape Girardeau and then in Cedar Rapids, Iowa.



An architect's rendering of the new Wehrenberg Theatre to be built at the Shoppes at Eagles' Landing.

Happy New Year!

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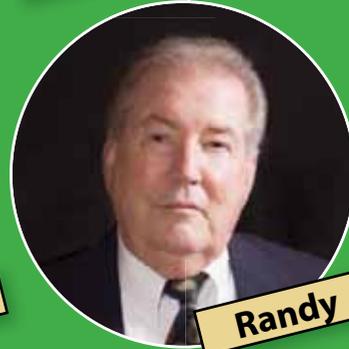
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Program helps rid communities of unused medicines

By Nancy Zoellner-Hogland

In September, Americans emptied medicine cabinets, bedside tables, and kitchen drawers of unwanted, unused, and expired prescription drugs and took them to collection sites located throughout the United States as part of the Drug Enforcement Administration's (DEA) National Prescription Drug Take-Back Day. It was the fifth time in two years, and the second time in 2012 that the DEA partnered with state, local and tribal law enforcement agencies to hold the event which is responsible for removing more than 2 million pounds - 1,018 tons - of prescription medicines from circulation.

However, as successful as the Drug Take-Back Days have been, according to research, there are just as many people, if not more, who don't bother to take advantage of the program. Instead they leave the medicines in a bathroom cabinet where they can be used by teens looking for a quick high. In other cases, people don't

want to store the drugs until the Take-Back Days so they flush them down toilets or throw them into the garbage - both of which can have damaging effects on the environment and contaminate the water supply. That's where MedReturn Drug

Collection Units come in. The 54-inch-tall by 26-inch-wide by 21-inch-deep, powder-coated steel containers with shrouded padlock are placed in law enforcement agencies to serve as secure drop-off spots where residents can dispose

of prescription drugs in a free, safe and easy manner. Missouri is currently home to 14 MedReturn Drug Collection Units. Ten of those units were provided thru a grant from the Missouri Association of Community Task Forces (ACT Missouri), a private not-for-profit corporation founded, in part, to produce healthy, drug free communities.

In early December, a MedReturn collection box was installed in the lobby of the Camden County Sheriff's Office. Citizens will be able to deposit their medications anonymously any time of the day or night, 7 days a week, 365 days a year. Once collected, the drugs will be properly disposed of by incineration in the sheriff's office Drug Terminator.

Capt. Kelly Luttrell, spokesman for the Camden County Sheriff's Office, said citizens are encouraged to black out their personal information on the prescription bottles, but not the contents of the bottle itself. He also said because it's an anonymous program, no in-

vestigations will be conducted relative to any prescription being dropped off.

Adair County Sheriff Robert Hardwick said that since obtaining the container about a year ago, it has been constantly full, collecting some 200 pounds every two to three months.

"We were really excited to be part of this program so in the beginning we worked with the TV and radio stations to create ads. And they work! Every time they air, we get overloaded. An ad ran today and already we've had more than 30 pounds brought in," Sheriff Hardwick said, adding that many of the drugs are brought in when a loved one dies from an illness. "A lot more comes from people after they beat an illness and no longer need the medications. My deputy told me those people always tell him why they're bringing the drugs in. He said it's very emotionally rewarding for them - you can hear it in their voices and see it on their faces."

continued on page 12



The Camden County Sheriff's Office recently installed a MedReturn Drug Collection Unit in their lobby where residents can dispose of unwanted medicines. A similar unit provided to the Adair County Sheriff's Office has helped them remove more than 1,000 pounds of unused prescription drugs from their community. This is about a month's worth. Camden County is hoping to have a similar response. Photo provided.

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Be on lookout for those wanting something for nothing

By Nancy Zoellner-Hogland

Osage Beach Police Sgt. Arlyne Page is warning retailers that they need to remain attentive and know the methods thieves use to steal – and store employees need to stop turning a “blind eye” to shoplifting because they don’t want to get involved. She said that not following that advice could result in huge losses for stores, missing out on pay increases or bonuses for employees and higher prices for consumers.

“It’s time for complacency to end. None of us can afford it any longer. You’d be surprised at the number of store employees that have told me they saw people stealing merchandise but decided to look the other way because they didn’t want to take the time out of their busy schedules to go to court or deal with police – or they think it doesn’t affect them because it’s not their stuff that’s getting stolen,” she

said, adding those kinds of attitudes could have aided three shoplifters that were caught last month with more than \$6,000 in stolen merchandise that had been taken from the Osage Beach Walmart and 10 different stores in Prewitt’s Point Shopping Center and the Osage Beach Premium Outlet Mall.

However, she said the willingness of two shoppers at the mall to get involved saved the day.

On December 15, officers from her office were called in reference to three shoplifters who had just left the Osage Beach Premium Outlet Mall. Two off-duty officers, one from the Foristell Police Department and one from the Maryland Heights Police Department, had been parked in front of the Kitchen Collection. They watched as the subjects pulled their Dodge Caravan into the spot next to theirs and

then proceeded to empty bags into the van. Next, they carried those empty bags into the Kitchen Collection store.

Page said the officers contacted store management to alert them and were told that the suspects were leaving but had not purchased anything. However, the officers said the shopping bags were full when the trio exited the store.

The off-duty officers then proceeded to follow the thieves as they left the mall and traveled west on Highway 54. The van was stopped by Camdenton officers at the Camdenton City limits. The driver, 53-year-old Lawrence E. Ross from St. Louis was arrested for driving while revoked. All three subjects and what turned out to be a leased van were returned to Osage Beach. That’s when Osage Beach officers found the stolen property.

Roeisha Henderson, 27,

from St. Louis; Vanessa Harrison, 44, from St. Louis; and Ross were all charged with felony stealing by shoplifting through the Camden County Associate Circuit Court with a bond of \$1000 cash bond or \$10,000 surety. Ross was also charged with driving while revoked. Because one of the 11 stores is located in the Prewitt’s Point Shopping Center, charges have also been requested through the Miller County Associate Circuit Court.

“This was pretty typical. Professional shoplifters often take large, folded up shopping bags into stores with them, or they may also stuff the bags with plastic or paper to make them look full. After entering their victim store, they remove the stuffing from the bag and replace it with stolen merchandise. At this time of year, ‘pros’ also wear heavy, bulky coats with ‘boosters’ – false liners that can be filled up with merchandise. And then sometimes shoplifters split up

and one will keep store personnel busy while the other one steals,” Page said. “Then there are your shoplifters that work with their children – especially babies – so they can stuff their strollers or diaper bags full of stolen merchandise.”

She said parents need to know that they could be reported to the Division of Family Services (DFS) and charged with child endangerment if they are caught committing a crime with children in tow.

“In some cases, when we aren’t able to contact relatives to take custody of the shoplifters’ children, they’re turned over to DFS. We don’t let shoplifters off the hook just because they have children or a baby with them,” Page warned.

According to the National Association of Shoplifting Prevention, an estimated one in 11 people shoplift. The majority – about 75 percent – of all shoplifters are adults and most – more than 70 percent – said the decision to steal was spontaneous and not pre-planned. The association reported that from June 2010 to June 2011, stealing cost retailers more than \$119 billion – up nearly 7 percent from the same period in 2010.

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Kiwanis Club Of Ozark Coast Receives Check From Lake Shootout

The Kiwanis Club of Ozark Coast was recently presented a check for nearly \$2500 from the organizers of the annual Lake Shootout in appreciation for Kiwanis’ volunteer efforts during the event.

Presenting the check to Club president Aaron Spieler (left) were Ron Duggan (center), organizer of the event, and Mike Kenagy, volunteer supervisor.

The Lake Shootout started as a local event racing event and now has gained worldwide attention, bringing thousands of visitors to the Lake area, while raising more than \$100,000 for Lake area charities.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at the Resort at Point Arrowhead in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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Offshore Races may return to Lake of the Ozarks

By Nancy Zoellner-Hogland

By early January, organizers should know if the Bagnell Dam Strip Association (BDSA) will be able to host the Offshore Super Series (OSS) boat races. If all goes as planned, power boat racers will compete Friday, June 7 through Sunday, June 9, 2013 on a track that will extend from Bagnell Dam to the 4 mile mark.

Jeff Van Donsel, a member of the BDSA, said OSS officials will be meeting with the Missouri State Water Patrol in early January to design the course.

"If they can agree and the Water Patrol approves our request for a regatta permit, we too will be moving forward with great speed because we won't have much time to put it all together," Van Donsel quipped, adding that already many organizations and businesses have "climbed on board," as sponsors, pledging or donating hundreds of thousands of dollars. "Beavers at the Dam has agreed to act as official host, which is perfect because they'll be right there

close to the action. We're pretty excited because it looks like it's all coming together – as long as we can get the regatta permit – because until we have that in hand, we have nothing. The word got out a little prematurely that this was a done deal, but that's not the case."

He also said once the BDSA

has that permit in hand, they will be making formal requests to Ameren-Missouri, the Missouri Department of Transportation and the city of Lake Ozark to close traffic across Bagnell Dam during the event.

"We thought that would be a perfect spot to view the race, but while we've talked with

representatives from both entities, they haven't given us formal approval yet either. We also haven't officially approached the city. We're expecting a crowd of about 10,000 to visit the Strip that weekend so it should also be a great boost to businesses on what is traditionally a pretty soft week-

end. For that reason, we hope that the city will give us their full support," Van Donsel said.

Organizers said OSS races of the past drew more than 25,000 spectators overall during the three-day event, injecting an estimated \$4.5 million into the local economy. The last OSS race at the Lake was in 2009.



Team CRC won the OSS Cat Extreme Class in 2009. The Offshore Super Series is expected to return to Lake of the Ozarks June 7-9, 2013. (Photo: J.B. Simpson/LakeExpo.com)



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LOWA grant helps property owners save money

By Nancy Zoellner-Hogland

Riprap – rock of various sizes placed strategically at the base of seawalls – absorbs and deflects the impact energy of waves before they reach the seawall, nearly eliminating the bounce-back blow on docks and boats. The gaps between the rocks trap and slow the flow of water, lessening shoreline erosion which can undermine the integrity of seawalls and muddy up the Lake. Fishermen appreciate riprap because it provides a near-shore habitat that is valuable for production of aquatic food sources, fish spawning and protection of fry and fingerlings from predators.

While many tout the benefits of riprap, many others bemoan the high cost of installing the product.

Now, thanks to grant money and a newly formed partnership between the Lake of the Ozarks Watershed Alliance (LOWA) and Rock Works of Lake Ozark, property owners can protect their shoreline at half the price, up to \$2,500. Signing up for the program

is as easy as making a phone call to Mark McDonald, manager of Rock Works. He will visit the property, take pictures and then submit the request to LOWA for consideration.

“We do all the work for them, including applying for the permit from Ameren if the job is approved by LOWA. The only thing the property owner has to do is write out a check for half the amount of the job once it’s completed,” McDonald said, adding that there is a \$2,500 cap for each project. “So if the riprap would normally cost a homeowner \$5,000, under this grant program it would only cost \$2,500. But if the job would normally run \$6,000, the homeowner would still only get \$2,500 off the cost.”

Donna Swall, executive director of LOWA, said the program is part of LOWA’s Cost-Share Incentive Program, funded through the 319 Healthy Lake Grant received in 2010.

“Our whole mission is to keep our healthy lake healthy – to make it a model for other

lakes across the nation. One of the biggest – and easiest – things we can do to accomplish that goal is to keep the sediment out of the Lake because that serves as a platform for E. coli. We started out with the low-impact landscaping (LOWA LILs) program, which is designed to control and reduce the amount of storm water runoff and ultimately the sediment that ends up in the Lake. But then the idea came to me that a large amount of sediment comes into the Lake from under seawalls. I don’t care how expensive or how well-built your seawall is, eventually the movement of the waves will erode the base and each wave that goes out will suck more and more dirt out with it. Riprap can stop that and not only keep the sediment out of Lake of the Ozarks, it will also protect what is, for most, a very costly investment,” she said.

Swall took her idea to the Department of Natural Resources (DNR), which oversees the grant. After receiving a hearty endorsement, she next sought

out riprap installers who would be willing to knock 10 percent off the cost of each job.

“That was one of the requirements. We had to get a real, tangible match to qualify. After I explained the program to him, Mark’s company was more than willing to come on board with us,” she said, adding that they hope other companies will also get involved in the program as well.

To date, one riprap job has been approved and 15 others are undergoing Ameren’s per-

mitting process.

In the meantime, Swall said she’s also been busy compiling information from the LOWA LILs program and organizing training sessions for next year.

Under that program, LOWA sends a team of trained volunteer evaluators to meet with property owners and discuss their needs and plans to incorporate low-impact landscaping. To be accepted and receive the cost-share funds, owners must fill out a form that

continues next page

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continued from previous page
includes a description of the project, a sketch of the plan and a written cost estimate from the landscaper that will be doing the work. After reviewing the proposal, LOWA will return the form with approved dollar amounts to the home or business owner. When the work is completed the landscaper or the home or business owner must notify LOWA, which will send an evaluator out to confirm the project was completed as approved. Then LOWA will pay the landscaper, who must agree to give a 10-percent discount, the amount specified in the pre-approval, again up to \$2,500.

Any sites that are in the watershed for the Lake of the Ozarks, including the coves, arms, second-tier homes, residential and commercial areas surrounding the lake are eligible. Projects that qualify include:

- Repairing and/or adding terraces along with native or low maintenance vegetation to steep slopes to slow the progress of storm water down the slope and provide a place for it to soak in.

- Adding rain gardens that divert runoff from impervious surfaces like roofs, patios, and parking areas into areas where it has time to soak in.
- Installing compost socks to catch and slow runoff on slopes or create rain gardens.
- Removing landscaping river rock and replacing with vegetation, especially native and low maintenance plantings that provide shade, soak up runoff, require little irrigation or fertilizer.

- Adding trees or shrubs intended to shade houses or foundations

- Replacing turf grass that require mowing with native and low maintenance plants

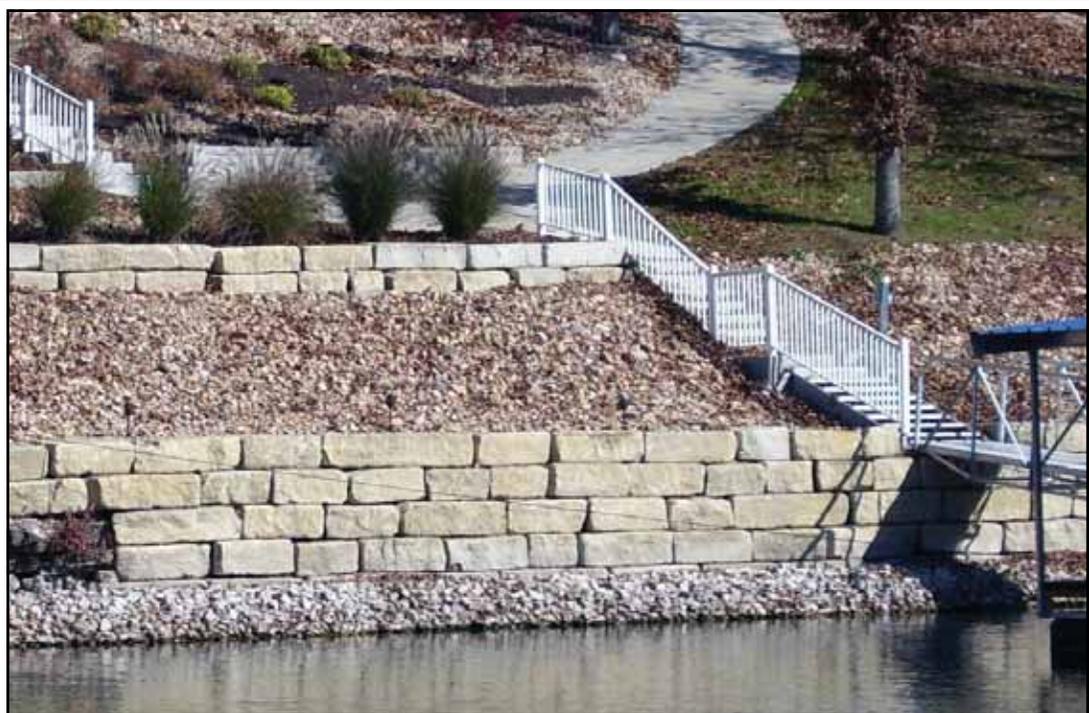
- Adding rain barrels
- Converting eroded areas to a series of vegetated and mulched berms that will catch and soak up future runoff.

- Adding or converting an existing patio to pervious pavers

- Removing a flume, concrete or rocky channel that funnels runoff directly into the lake, streams or storm sewers

Swall said so far, 90 people have submitted requests under the landscaping program.

"When our trained evalu-



ators come out, they also dig up soil samples to analyze the composition to see what, if anything, it's lacking. People that participate in the program, whether through a landscaper or doing the work themselves, can also purchase native plants at cost from us," she said, adding that the LOWA LILs and the riprap programs were scheduled to run until

December 31, 2014, "Or longer, if additional federal or state money becomes available or if we can get some major support from bigger local partners that are stakeholders – people that have big investments at the Lake and who are dedicated to maintaining water quality. Studies have shown we have a healthy lake. However, we have to take precautions to keep

it that way. Hopefully others share our views and will join us so we can continue to offer these kinds of programs."

For more information on either of the projects visit www.soslowa.org or call Swall at 573-434-4400. For more information or to be considered for the riprap program, call McDonald at 573-280-7654.

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Union-backed legislator attempting to dictate store hours, time spent with family

By Nancy Zoellner-Hogland

A recent poll found that retailers who opened their doors on Thanksgiving may have drawn more shoppers than Black Friday sales ever had. The poll, conducted by Ipsos for Thomson Reuters, found that 30 percent of Americans surveyed shopped either online or in stores on Thursday – slightly more than shopped on the day after, which typically has been the busiest shopping day of the year. The poll, which included interviews of 3,815 American adults from November 22 to December 3, 2013, also showed that nearly 20 percent of those polled reported spending between \$100 and \$199 on their shopping trips.

In addition, according to a release by Reuters, of those who said that they shopped in stores on Thanksgiving, nearly one-third of the respondents said it was the first time they

had shopped on the weekend, suggesting that the earlier-than-normal sales succeeded in wooing a whole new set of shoppers. And ShopperTrak, which measures foot traffic at stores across the country, estimated that while sales fell 1.8 percent on Black Friday, they rose 2.7 percent for the overall weekend, which included Thanksgiving Day.

Now one Missouri legislator wants to put a stop to what shoppers have shown they support.

On December 3, Democrat Jeff Roorda of Barnhart, elected to represent the newly formed 113th District, pre-filed legislation that would prohibit retail stores from opening on Thanksgiving. The matter will be taken up in the spring 2013 session of the General Assembly. Calling it a “Thanksgiving Family Protection Act,” Roorda said in earlier interviews that

the holiday should be about families and not about profit – and that Thanksgiving should not become “Black Friday eve.” He said he has bi-partisan support for the measure.

However, Roorda, who, according to the website Followthemoney.org, received \$6,077 in campaign contributions from, among others, Food and Commercial Workers Local 655; \$3,000 from Teamsters Local 41; and \$1,000 each from the Carpenters District Council of Greater St. Louis and the Plumbers and Pipefitters Local 562, apparently doesn’t place as much value on the importance of “family time” for restaurant servers and employees that work in movie theaters, gas stations and drug stores because those establishments would be exempt from the forced closure.

David Overfelt, president of the Missouri Retailers Associa-

tion, said he sees Roorda’s legislation as a “lose-lose” situation for everyone involved.

“It’s obvious that the people enjoyed shopping on Thanksgiving - every study or survey showed huge support. Cyber stores operate 24-hours a day and you know they’re still going to be offering huge reductions on merchandise so by prohibiting stores from competing it will further cut into the local retailers’ sales. And for counties that haven’t adopted a use tax, it’s a double whammy because that would mean no sales tax would be collected on those sales,” he said, adding that he has since talked to several store managers and employees about the Thanksgiving Day experience. “Most of the employees seemed to enjoy getting holiday pay so they’d have more money to spend on Christmas.”

A spokesman from Target said most of their employees actually volunteered to work that day to get the additional money.

That’s why Overfelt said he believes the market – and not the government – should dictate holiday hours.

“Mr. Roorda said the public is up in arms because they think it’s wrong to force people to work on Thanksgiving. Well, if the public doesn’t support shopping on Thanksgiving, let them stay home. No retailer will stay open if he’s not making money. And if the store manager or owner can’t get

enough employees willing to work, he’ll have to stay closed. It’s just that simple,” Overfelt said. “There are those who are calling this a matter of ‘greed’ and of ‘fairness,’ but if this was the case, then every business should shut down. Why punish one entity over another?”

Joe Roeger, who heads up the Lake Area Chamber of Commerce Legislative Committee, said he doubts the bill will get any traction.

“But if it does, we’ll probably get involved. I just don’t think it’s even going to get out of committee,” he said.

Maine, Massachusetts, Connecticut and Rhode Island all have laws prohibiting retailers from opening on Thanksgiving Day. However, Massachusetts Governor Deval Patrick and the Massachusetts Retailers Association are looking into legislation that could reverse that state’s 17th-century blue laws, which prohibit retail employees from working until the clock strikes 12 a.m. One of the biggest complaints is that the law leaves no time for staff to prepare for midnight openings. Opponents of the law also point out that it was penned in the 1600s by Puritans in an attempt to prevent Colonists from staying home from church on Sunday in order to drink or conduct business. The law also includes other restrictions such as a ban on dancing on Sunday. Those laws, which carry a penalty of a \$1,000 fine for each violation, haven’t been enforced.



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Mortgage Sense

with Michael Lasson of First State Bank Mortgage

What is a VA Guaranteed Loan

VA guaranteed loans are made by banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home --which must be for their own personal occupancy.

To get a loan, a veteran must apply to a lender. If the loan is approved, the Veteran's Administration (VA) will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed, and allows a veteran to obtain favorable financing terms.

There is no maximum VA loan. However, lenders will generally limit VA loans to \$417,000. This is because lenders sell VA loans in the secondary market, which currently places a \$417,000 limit on the loans. For loans up to this amount, it is usually possible for qualified veterans to obtain no down payment financing.

A veteran's basic entitlement is \$36,000 (or up to \$104,250 for certain loans over \$144,000). Lenders will generally loan up to four times a veteran's available entitlement without a down payment, provided the veteran is income and credit qualified and the property appraises for the asking price.

Note: For properties in Hawaii, Guam, Alaska and the U.S. Virgin Islands loan limits can be up to \$625,000.

VA Loans Offer the Following Important Features:

- Equal opportunity for all qualified veterans to obtain a VA loan.
- No down payment (unless required by the lender or the purchase price is more than the reasonable value of the property).
- Buyer informed of reasonable value.
- Negotiable interest rate.
- Ability to finance the VA funding fee (plus reduced funding fees with a down payment of at least 5% and exemption for veterans receiving VA compensation).
- Closing costs are comparable with other financing types (may be lower).
- No mortgage insurance premiums.
- An assumable mortgage.
- Right to prepay without penalty.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA does not do the following:

- Guarantee that a home is free of defects. The VA guarantees only the loan. It is the veteran's responsibility to assure that he/she is satisfied with the property being purchased. The VA appraisal is not intended to be an "inspection" of the property. A veteran



should seek expert advice (a qualified residential inspection service), as necessary, BEFORE legally committing to a purchase agreement. If you have a home built, the VA cannot compel the builder to correct construction defects--although the VA does have the authority to suspend a builder from further participation in the home loan program. The VA cannot guarantee a veteran is making a good investment. The VA cannot provide a veteran with legal services.

How Does a Veteran Obtain a VA Guaranteed Loan?

Contract to purchase: Veteran selects home and discusses purchase with seller or selling agent and signs purchase contract conditioned on approval of a VA guaranteed loan.

Loan application: Veteran selects lender, presents Certificate of Eligibility, and completes loan application. Lender will develop all credit information and request VA to assign a licensed appraiser to determine the reasonable value for the property. Veteran will pay for credit report and appraisal unless the seller agrees to pay. Either VA or the lender will issue a value for property for loan purposes based on the appraisal.

Loan decision: If the established value is acceptable to all parties and the lender develops that a veteran is credit and income qualified, the loan may be approved. Most lenders are authorized to make this decision.

Loan closing: Veteran (and spouse) attend the loan closing and sign the note, mortgage, and other related papers. The lender or closing attorney will explain the loan terms and requirements as well as where and how to make the monthly payments.

How Can I Obtain More Information About VA Home Loans?

This is just a brief summary of how the VA Mortgage Product works, for more information on this and other Mortgage related topics please contact Michael Lasson at First State Bank Mortgage at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlakeloan.com.

ProStar Auctions recognized

ProStar Auctions has been one of the leading single donors to the Hope House charities and activities hosting numerous events during the last three years.

At a recent tenth anniversary on-site event, ProStar was recognized for its contributions and efforts.

ProStar Auctions has chosen the Hope House as its primary

charity and has been raising money at every auction.

The Hope House acts as an emergency aid center and provides a helping hand and offers hope and short-term assistance to hundreds of families each month in Eastern Camden and Western Miller counties.

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Program helps rid communities of unused medicines

continued from page 4

Luttrell said under the drug drop box guidelines, participants are allowed to deposit prescription and over-the-counter medications; vitamins and nutritional supplements; pet medications; Epi-Pens and medicated ointments. They are not allowed to deposit needles or other sharps; thermometers; bloody, infectious or hazardous waste; hydrogen peroxide; aerosol cans; inhalers; loose pills or unsealed liquids; medications from businesses, clinics, pharmacies, or hospitals and any type of household waste.

Benefit of MedReturn to the community

According to the 2011 Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health (NS-DUH), more than six million Americans abuse prescription drugs. That same study revealed more than 70 percent of people abusing prescription pain relievers got them

through friends or relatives, a statistic that includes raiding the family medicine cabinet.

- Pharmaceutical Research and Manufacturers of America estimates 3 percent – or 2.8 million pounds – of prescription medications go unused by U.S. consumers. Recent data collection efforts suggest the percentage may be even higher.

- A study by the Partnership for a Drug-Free America of 7th through 12th graders found that 40 percent of respondents believe using prescription drugs is safer than using illegal drugs. In addition, 29 percent think that pain relievers are not addictive and 62 percent of teens who abuse prescription pain relievers said they do so because they are easily accessible through parents' medicine cabinets.

- According to the National Survey on Drug Use and Health, more young people ages 12 to 17 abuse prescrip-

tion drugs than any illicit drug except marijuana – more than cocaine, heroin, and methamphetamine combined.

- A Substance Abuse and Mental Health Services Administration report stated that every day 2,500 kids, ages 12 to 17, abuse prescription painkillers for the first time, and the majority of teens who abuse prescription drugs say they are easy to get and are often free. "Prescription and Over-the-Counter Drug Abuse among the Nation's Teens" is available online at http://theantidrug.com/pdfs/prescription_report.pdf.

- The Office of National Drug Control Policy found that 70 percent of people who abuse prescription pain relievers say they got them from friends or relatives.

- Dangers don't just include abuse. According to a health report on MSNBC, 46 million people in the U.S.

have drugs in their drinking water. Visit <http://www.msnbc.msn.com/id/26662637/> to read the whole story.

- For a list of drugs considered "safe to flush" by the U.S. Food and Drug Administration, visit <http://www.fda.gov/Drugs/Re->

[sourcesForYou/Consumers/BuyingUsingMedicineSafely/EnsuringSafeUseofMedicine/SafeDisposalofMedicines/ucm186187.htm](http://www.sourcesforyou.com/consumers/buying-using-medicine-safely/ensuring-safe-use-of-medicine/safe-disposal-of-medicines/ucm186187.htm).

- A list of resources for parents and community leaders is available at <http://www.mya.org/takeback.asp>.

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Estate Planning: Not Just for the Rich and Famous

Many individuals believe that estate planning is only for the very wealthy, and is put in place to primarily save on estate taxes. However, an estate plan can be so much more. A good estate plan is your family's roadmap if you aren't able to deliver it in person.

A trust can provide for the care of a loved one without overwhelming them with a large sum of money. A trust should be very personal, and great care should be taken to address each beneficiary's specific situation. An added benefit to leaving your heirs money in trust is that it can be protected from creditors, bad marriages and outside pressures. Many families today have children from multiple marriages. Addressing how they will receive money and assets will go a long way to reduce any conflicts at your death.

In some situations, you may want to establish a charitable fund to benefit certain types of organizations or a specific charity. Perhaps you want to establish a scholarship fund at your high school or leave a percentage to your favorite charity. A good estate plan will even have a list of your personal property and who you want to receive that property. A great deal of heartache and resentment can be avoided by preparing this list and leaving it with the person you have named as trustee of your estate. The plan can certainly provide for the disposition of money, but that is usually the easy part.

The plan addresses what will happen with your family home and other property you may own. Do you want it to be sold? Should an heir have the option to purchase? Many people even incorporate spe-



Trenny Garrett, J.D., CTFA

cial provisions to ensure their pets are well cared for should something happen to them.

What if you can no longer care for yourself or live alone? Do you want to stay at home and have a helper come in or do you prefer assisted living? Make sure your desires are followed by putting this in writing. If you become incompetent, who will make decisions on your behalf? As part of this process, you will also create a living will, a durable power of attorney and health care directive. This is very important, and everyone should have these in place.

While some of these topics are not always fun to think about, it is critically important that you make the decisions rather than leaving it up in the air. An estate plan allows you to decide who will handle your affairs and how they will be handled. Of course, estate planning can avoid probate and save estate tax, but it is so much more personal. A well drafted estate plan might keep family harmony, protect your loved ones and it is a great gift of peace of mind to your heirs.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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Sales tax issue has some looking at election process

Approved tax will help fund Lake Ozark sewers

By Nancy Zoellner-Hogland

Beginning January 1, those who shop inside Lake Ozark city limits will spend a fourth of a penny more sales tax on items they purchase. However, that will happen only because Miller County voters approved the measure at the polls on November 4. According to the numbers reported by the County Clerk Rowland Todd's office, Camden County voters rejected the measure 29 to 22 votes.

But Lake Ozark city officials said they believe that count was a result of confusion and problems at the Horseshoe Bend polling site, where the 70-some Lake Ozark residents who live in Camden County and who are registered voters, vote.

Lake Ozark Aldermen Jeff Van Donsel said he has firsthand knowledge of at least one issue.

"My wife and I went to the polls at the same time. After showing our I.D., we were both

handed ballots. It wasn't until turning in my ballot that I noticed the Lake Ozark sewer issue wasn't even on mine. However, it was on the ballot they gave my wife," he said, adding that several other Lake Ozark residents also reported not seeing the issue on their ballots. "One of our residents went door to door and learned that none of his neighbors had been given the right ballots. I really wish city residents could vote inside the city. We have several large buildings available."

Both Lake Ozark Mayor Johnnie Franzekos and City Clerk Rachel Kelly agreed that a Lake Ozark voting site would make more sense. They also said although they both called Todd several times to discuss the issue of poll workers giving out incorrect ballots, he was not available and as of the end of November, he had not returned their calls. He was also not available to speak to this reporter. However, another employee at the Camden County Clerk's office said they intended to look into the mat-

ter, but didn't think it was anything other than a miscommunication with the judges, several of whom were new.

That employee also said the problems encountered with a malfunctioning ballot box wouldn't have affected the outcome. According to an election judge, the electronic reader quit three times before noon. It finally was replaced in the afternoon and ballots that had been case were placed in a locked box until they could be fed by a bi-partisan team into the new ballot counter.

"We're still trying to isolate the problem but we think there's an electrical issue at the Lodge of Four Seasons Convention Center, where we have our polling location, because we didn't have problems with our equipment anywhere else in the county," the county clerk employee said.

In the meantime, Lake Ozark City Administrator Dave Van Dee said they are hoping an additional \$127,000 will be raised by the new tax.

"If the economy starts improving, we'll do even better,

which would be awesome because this additional money will not only be used for bond indebtedness, it will also allow us to expand into existing neighborhoods when the neighborhood or the city is ready for sewer," he said, explaining that unless there was a serious issue of malfunctioning septic systems or unless the Department of Natural Resources (DNR) or the Environmental Protection Agency issued new mandates, the city preferred to wait until they garnered 100-percent support from all residents before bringing service to an area. "You can imagine how disheartening it would be to build a new home and put in a several thousand dollar septic only to learn that the city was going to force you on to their system in a year."

The portion of the money earmarked for bond indebtedness will be used to pay for sewer upgrades ordered by the DNR after the city experienced a large sewage spill several years ago. Several improvements and repairs have

already been made. However, Van Dee said the city still needs to replace numerous manhole covers, sewer mains and lift stations around town. That work is estimated to cost \$2.2 million.

"We don't have your typical terrain here at Lake of the Ozarks, which means most everything needs to be pumped uphill. That's presented quite a challenge. However, we're really hoping that the majority of the work will be complete by the end of 2013 and the rest will be finished up in 2014. Then everything should meet DNR standards," he said.

According to Van Dee, the city currently has close to 1,300 sewer customers. Residential customers pay a base rate of \$15 per month plus \$3.31 per 1,000 gallons of flow. Commercial customers pay \$22.50 per month plus \$4.21 per 1,000 gallons. If the sewer tax hadn't passed, city officials were prepared to increase the base rate by \$2.50 per month.

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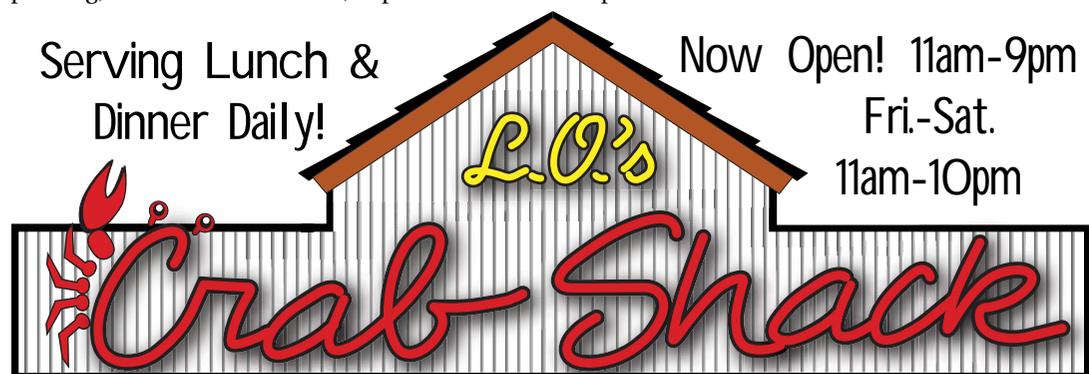
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Ameren's battles over ownership continue in courts

continued from page 1
 below 662 for existing dwellings. Soon after, Ameren filed Estoppel Certificates in the Camden, Miller and Morgan Recorder of Deeds offices that grant easement rights to use the properties. Those certificates serve as a legally binding commitment promising that Ameren won't take steps to remove existing structures located on the power company's property. However, all realtors contacted agreed that selling easement is quite different than selling land that is owned, and both title companies and lenders said the Estoppel Certificates don't provide a marketable title.

"And Ameren knows that," said one title company representative that asked not to be identified. "At the onset, their attorneys met with representatives from title companies and were told in no uncertain terms that the Estoppel Certificates were nothing more than lease agreements and do nothing to address fee simple ownership."

In an earlier interview, Tim



An interesting old photograph shot by the EPA October 10, 1930 shows the Bagnell Dam under construction. The Bagnell Dam was the last of the big privately funded hydroelectric projects. NARA photo.

Sear, a Lake-area homeowner and Kansas City attorney who has been researching the issue since 2007, said there are other issues that haven't been addressed.

"Under this Estoppel Certificate, who has easement rights and where do they begin and end? For an easement-to-build to have any value, it has to be exclusive. I need to know what the

legal description is for the area in which I have an easement to build and I have to know that easement is exclusive to me – that others, including Ameren, cannot come onto the property without my permission. I also need to know that no one else can be allowed to build within that legal description. None of those issues are resolved by the Estoppel Certificate," he said, adding that he also has other concerns.

"If this remains Ameren-owned property, they're basically the landlord. The Estoppel

Certificate states what Ameren won't do, but it says nothing about what they will be allowed to do. Ameren seems to want to expand management of the shoreline. If they retain ownership, could they later require people to maintain the grounds in a certain way – require replacement of trees or certain types of plantings? There are just too many unanswered questions," Sear said, adding that at the very least, everyone that received a letter from Ameren should contact his or her title company.

Some affected landowners have been actively involved in getting others to follow that advice.

Schmidt, who owns a home in the Johnson Bay Subdivision and who was part of the November lawsuits, said he met with several of his neighbors in an attempt to get them to file claims with their title companies. Larkins said he too has been actively working to get more homeowners in his subdivision involved, going so far as to offering to make copies of their homeowners' title insurance policies and provide letters to be submitted to the title company.

"All they have to do is sign the letter. I'll do the rest for them. I'm doing this because I sincerely believe the more pressure we put on Ameren, the better this is going to turn out for everyone," he said.



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Silver linings to the near cloudless summer

By Nancy Zoellner-Hogland

The long, hot and dry summer was hard on ranchers, farmers, landscapers and the like but it's been great for the body shops in town, who all report booming businesses ... from deer hits.

"This has been a tremendous year for us," said Jerry Hawken, owner of Hawken Paint and Body. "We've actually stayed busy all year long repairing damage from accidents with deer but once we hit rut – mating season for the deer – it really got busy! It sounds crazy but in mid-November I had five vehicles come in just in one morning – all from deer hits."

Allen Scott, owner of Hi-Tech Auto Body and Towing, said he's experiencing a record year for deer-accident collision repair.

"And we're up significantly – not just by a few. Summer was really bizarre! Usually we see about one deer accident a month or even one every other month, but this year we were averaging more than one deer accident a week. It's bad for our customers but it's been great for us. Since rut season started, I've been able to keep everyone busy just taking care of all the deer hits," he said.

It's not localized to Osage Beach. Other shops located around the entire Lake area reported similar boosts in business.

The Missouri Department of Conservation (MDC) blames it on the weather.

According to information provided by the MDC, the period from January through June was the hottest on record. The last significant rainfall for the season was on May 7, making June the sixth-driest on record in Missouri. One-hundred degree-plus temperatures began in June and lingered into August. In July alone, temperatures topped 100 degrees on 15 days in central Missouri. The extreme heat, wind and unusually low humidity sapped what little moisture once existed in the state's soil. In fact, as of July 24, the National Climate Data showed the entire state of Missouri as being in at least severe drought. More

than two-thirds of the state was in extreme drought, and the Bootheel and adjacent counties were in an exceptional drought, the most severe classification recognized by the National Climatic Data Center.

As a result, Missouri forests, which already were stressed by multiple ice storms in recent years, cicadas and insects, saw a sharp reduction in acorn production – a staple for the deer. The scarcity of acorns, coupled with a shortage of vegetation in forested areas, forced deer to move around more to search for alternate food sources, which, in turn, has made them easier for drivers – as well as hunters – to find.

Hunters throughout the state – and the Lake area – are taking advantage of that travel.

According to the MDC deer harvest map, which tracks deer taken during all seasons, as of early December Camden County hunters had already bagged 4,959 deer; Morgan County hunters brought in 4,596; and Miller County reported 3,474.

The MDC deer harvest summary for firearms season, which ran from November 10 to November 20, reports that Missouri hunters killed more than 204,000 deer statewide. Hunters in Camden County took a total of 3,285 deer – 1,137 antlered bucks, 489 button bucks and 1,659 doe. Morgan County's numbers were slightly lower with 3,183 deer taken – 1,007 antlered bucks, 468 button bucks and 1,708 doe. Miller County's numbers were lowest with 2,395 deer taken – 770 antlered bucks, 418 button bucks and 1,207 doe. Compare those numbers to last year's firearms season when Morgan County hunters were on top with 2,506 total deer harvested; Camden followed with 2,012 and Miller County hunters brought in 1,784.

Numbers aren't in yet for this year's archery season, which doesn't end until January, but season totals for the 2011-2012 archery season, which ran September 15, 2011

thru January 15, 2012 show bow hunters in Camden County took 754 deer – 238 antlered bucks, 102 button bucks and 414 does. Morgan County bow hunters took a total of 639 deer – 188 antlered bucks, 77 button bucks and 374 doe. Hunters in Miller County took a total of 463 deer – 122 antlered bucks, 60 button bucks and 281 doe.

Bob Chatham, who oversees the Osage Beach managed bow hunt, said all signs indicate that those numbers will also be up substantially. He said that halfway thru this year's season in Osage Beach, 82 deer had already been harvested.

"Compare that to last year, when we had 85 taken during the whole season. Since bow season goes until January 15 and since I continue to see deer everywhere, I expect that number could go substantially higher," he said, adding that 36 deer had been bagged in the city park. "In preceding years we've only had 12 come out of the park but this year they've been so thick, we even extended the hours a little. What's making it even more remarkable is that we have fewer hunters taking part in this year's event than we've had in the past."

This year Lake Ozark aldermen approved a measure that would allow bow hunting inside city limits. However, in Lake Ozark hunters are responsible for getting approval from land owners. City Administrator Dave Van Dee said that's resulted in only one hunter requesting to hunt.

"We might change that next year and allow people to register in advance if they want to allow hunting on their property but for now, the city doesn't have a lot of involvement in the program," he said.

For more information on the Osage Beach hunt, which is open to the public, visit www.osagebeach.org, then under the "Department" heading, scroll down to "Planning," then "Animal Control" and then "Deer Control and Hunting."

"Tax Time"

with Bobby Medlin CPA
New Taxes Tax Effect

The calendar has turned to a new year, ushering in new taxes from the Affordable Care and Patient Protection Act of March 30, 2010. Nearly three years ago, Congress passed legislation that has yet to fully apply to taxpayers. In a landmark decision, handed down in June 2012, this law was upheld by the U.S. Supreme Court and Americans will begin to experience the effects over the next few years.

The 2013 phase of this historic law implements new taxes on some taxpayers. First, Medicare tax will begin to apply to some investment income. Previously, Medicare tax has only been paid on salary, wages, and self-employment income, which are all earned income. Now, single filers with adjusted gross income (AGI) of \$200,000 or more and married taxpayers with AGI of \$250,000 or more will pay an additional 3.8% Medicare tax on interest, dividends, royalties, rents, and passive activity income, which are all a type of investment income.

Also, 2013 is the first year of an additional .9% Medicare tax on earned income in excess of \$200,000 for single taxpayers and \$250,000 for married couples. These thresholds will not be indexed for inflation, which means over time, more and more people will pay the tax.

Beginning in 2014, this same law will begin to impose penalties on Americans that do not carry qualifying health insurance coverage. Initially, the annual penalty for failing to carry adequate health insurance coverage will be \$95 per adult, \$47.50 per child with a \$285 family maximum, or 1% of income, whichever is greater. The penalties for 2015 go to \$325 per adult, \$162.50 per child, with a \$975 family maximum, or 2% of income, whichever is greater. Finally for 2016, the penalty is \$695 per adult, \$347.50 per child, with a \$2,085 family maximum or 2.5% of income, whichever is higher.



Bobby Medlin, CPA

There are religious and hardship exemptions that can be granted and you can have a period without coverage of up to three months before the penalties apply.

These penalties will not apply to taxpayers that have income under 400% of the Federal poverty level if their health insurance is purchased through a state exchange. Using 2009 published data, 400% of the Federal poverty level for a family of four is \$88,200.

Not only will these penalties not apply for such taxpayers, there is a Premium Assistance Credit whereby the Federal government will subsidize premium payments for taxpayers. This credit is designed on a sliding scale so that taxpayers at the poverty level will pay no more than 2% of their income for health insurance and taxpayers at 400% of the poverty level will pay up to 9.5% of income for health insurance.

Premium Assistance Credits will be paid directly to the insurance company by the IRS on behalf of the taxpayer. Since IRS is responsible for overseeing these credits, as well as the penalties, expect big changes to your 2014 tax return filing process. There will be new forms and schedules to prepare and to file as we see the new Federal mandate in action over the coming years.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

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Adobe Photoshop CS6 release brings new features

Adobe Photoshop CS6
\$550 online (\$699 retail)
www.adobe.com

The CS6 version marks the 13th upgrade to the image-processing standard Adobe Photoshop.

According to Adobe there are lots of improvements, suped-up performance under-the-hood. New Content-Aware scaling features, the ability to use video, a new streamlined interface, a new Blur gallery, more precise crop tool-- and more if you get it through the Creative Cloud. We'll get to that later.

The new Mercury Graphics Engine takes full advantage of your system and its GPU (Graphics Processing Unit). This means that if you have a suitable video card you can accelerate the software's actions in real time. No fuzzy preview. Likewise, if you have a multi-core processor and a 64-bit operating system it will take advantage of those. Finally, the more RAM (Random Access Memory) you throw at it, the more you can do. Our test

system for instance uses 12 GB of RAM, has an Intel i7 quad-core CPU, runs Windows 7 Ultimate 64-bit operating system and has an ATI 4890 video card. While using Photoshop, the software utilizes all CPU cores and will happily gobble-up RAM as needed when working with very large images. Because our video card is supported it will render effects smoothly in real time.

And there are more of those effects. Primarily, the new Content Aware Patch lets you use content aware on objects or areas in your image. This allows you to move, extend or otherwise manipulate them and the tool fills-in behind you. Like other content-aware, this works okay when you have exactly the right image-- the rest of the time, the results vary based on what you select within the image (see example). This is however a great add-in especially for commercial users who have a lot of very-controlled images.

continues on next page



Photoshop CS6 brings a new Content-Aware patch for moving objects (or whatever) within a photo. This nifty new feature however requires a suitable image to obtain the best results.

CITY GRILL *Three In One... Something for Everyone*

The Homm Family have owned and operated a restaurant here in the heart of Osage Beach for each of the last 50 years beginning with Jo-Jo's in the fifties. Our newest location is City Grill and Blue Room Night Club. We are an 8,000 sq.ft. operation that includes our City Grill, offering a casual lunch and dinner menu with a bit of flair. We sell certified Angus steaks, fresh seafood, chicken entrees, crisp salads and an array of appetizers. Each Thursday, Papa Joe and Annelie prepare authentic German cuisine that includes Beef Rouladen, Jager Schnitzel, Sauerbraten and fresh Potato Pancakes. We have expanded our wine list and added some fun new desserts!



A Menu Sampling

(All beef selections are Certified Angus)

6 & 8oz Tenderloins • Signature Steaks
 Coarse Salt Encrusted Prime Rib
 14oz Strip Steak • Ribeyes
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 Orange Roughy • Blackened Tuna Filet
 Chicken • Pork • Pasta Dishes
 Children's Menu Available



Sports Bar Menu

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"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

"Why are my insurance rates going up?"

In the past few months, someone in our office is asked that question every day. If you haven't seen your homeowners or property rates going up just hang on as it is going to happen. There isn't an insurance company in Missouri that has not taken a rate increase, some larger than others however.

Why are rates going up? Basically there are three reasons we in the Midwest are seeing property rates on the rise. First, there is weather. In 2011, insured losses totaled over \$35.9 billion according to the Insurance Information Institute. These losses range from hurricanes, flooding, tornadoes and just good old thunderstorms including Hail. We don't hear as much about Thunderstorms but they account for \$25.8 billion in 2011 alone. Not only disasters in US effect our rates but world events such as the Japanese tsunami or earthquakes in New Zealand all effect the world-wide pooling of insurance risks as they share reinsurance companies. Second, Continuing recession effects insurance rates. As homeowners and property owners have less to spend on maintenance so claims for leaky roofs, ice damage, or updated wiring or waterlines are more likely. People are more likely to stay in older homes without updates. Also fraudulent claims occur since people cannot afford to fix things themselves. Third, rising health care costs affect insurance rates as the cost for medical injury claims become more and more expensive. The cost for health-care effects the workers compensation claims as well as bodily injury claims for automobiles and homeowners.

What can you do to lower the cost of your homeowners and property in-



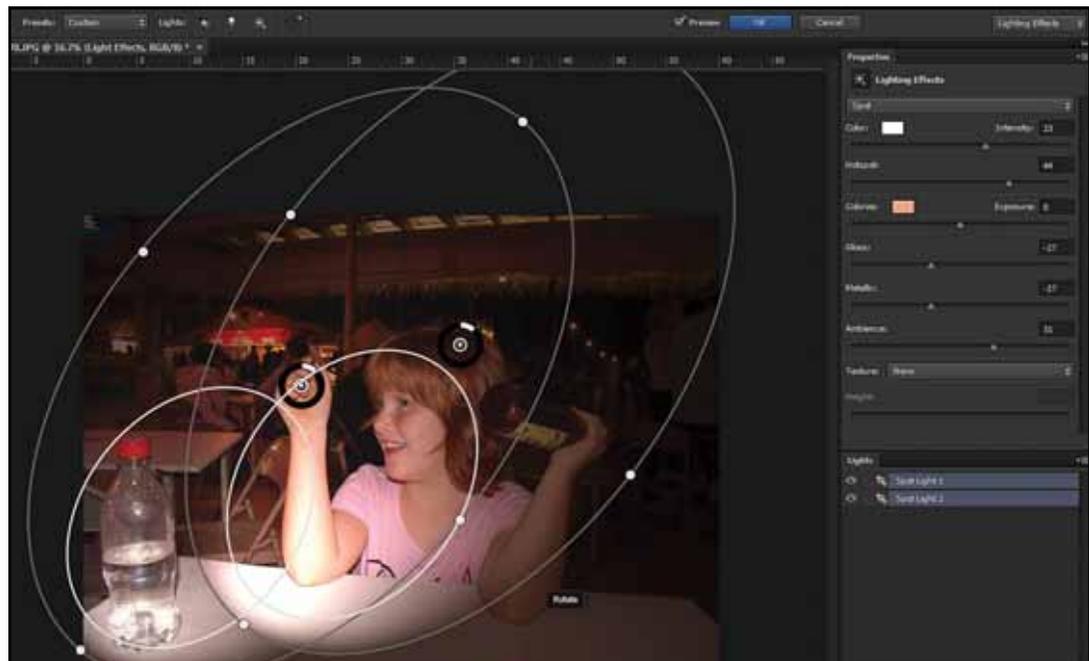
Belinda Brenizer, CIC

urance to help offset the increases? On the homeowners side, we recommend that you raise your deductibles or self insure more of the risk, check for extra credits your company offers such as multi-policy discounts, remain claim free, newer home discounts, alarm & smoke detector credits, gated community credits, new roof credits, senior discounts, customer loyalty credits and watch the special endorsements such as jewelry, silver or glassware which rates are expensive-might be better to put those in lockbox instead of listing them. Another very important thing to monitor is your financial credit rating. If it changes so will your insurance costs.. On auto insurance, if you have young drivers, good student discount can save as much as 30-35% so be sure your driver keeps up the grades and you let your insurance company know about it.

In the end, being informed about your policy and what discounts is available is the best policy and being properly covered is key.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

Adobe Photoshop CS6



continued from previous page
Adaptive Wide Angle will allow you to correct for the curvature produced in wide-angle shots with short lenses-- aberration-- or produce it-- which is fun. Our example shows how you can remove or induce a wide-angle effect (right) with this great new feature.

For point-and-shoot cameras with zoom, this can change that funny-looking wide group photo into a family portrait you'll keep.

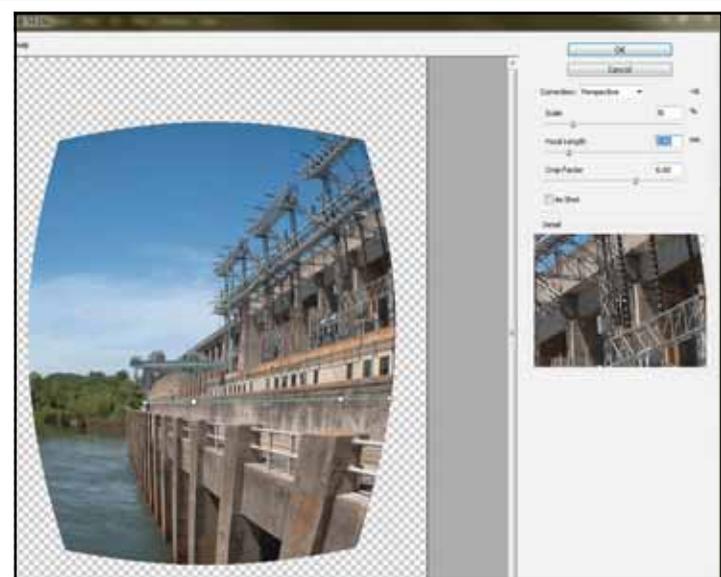
There is also a new Blur gallery-- in addition to the old favorites they've added tilt-shift effects and more. In the Lighting Effects we now get a full-screen real-time preview for a lot less trial and error (at top).

There are also improvements to auto-corrections (my favorite), presets, auto save and recovery (another big one), paragraph and character for type, conditional actions, skin tone color selection, layer tools and much more.

Subscription-based Creative Cloud: Photoshop CS6 and the rest of the Adobe product line is available through a subscription to their online service.

If you get just Adobe Photoshop the cost can be as low as \$20 a month. For access to any of their products, pay \$50 a month if you sign on for a year (\$600).

If you use software like this seasonally, or need it for a short period of time look no further-- this can save you



hundreds over the retail version. The \$600 a year package makes sense quickly as well when you factor in the cost over the Master Collection at \$2,600. You can be using the collection for less than 25% of the purchase price, and do not reach the full price for over four years. By that time, Adobe will have released an update -- and Master Collection users will have spent another \$525 or so to upgrade.

Adobe's Creative Cloud gives you every Adobe title instantly (Illustrator, Photoshop, Acrobat, Premiere, Fireworks, Flash and many more).

So who is Adobe Photoshop for? Probably not Grandma and her Sunday snapshots or the guy who puts his Beanie Baby collection on eBay. But if you take a lot of photos for work or a business, or prepare large numbers of images for print, this is a must-have. For

making your pictures the best they can be, there really is no substitute-- any professional can tell you without hesitation this should be the first-step for anyone in (or looking into a career in) an industry that is heavily dependent on photographs. With the addition of video import and editing, Adobe extends the dominance to fringe businesses in the marketplace and on the web as well. Printers, photographers, realtors, artists, webmasters-- the list is endless-- this should be your lead-off application.

If you have a previous version of Photoshop prior to CS5, this is a must. Users of CS5 and later, the performance enhancements and auto-save/recovery should be enough to justify your purchase (\$199). If you own a version prior to CS3 there is no discount when upgrading.

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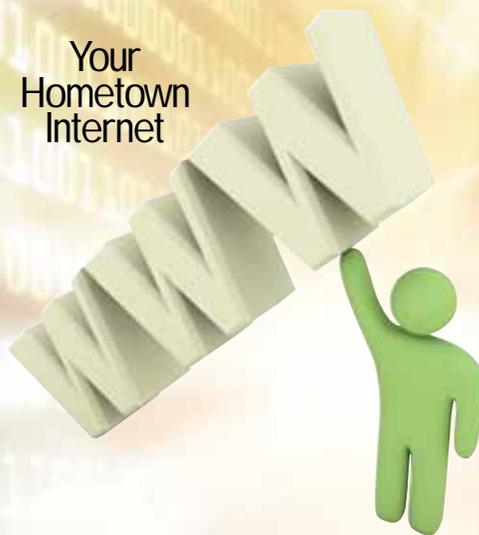
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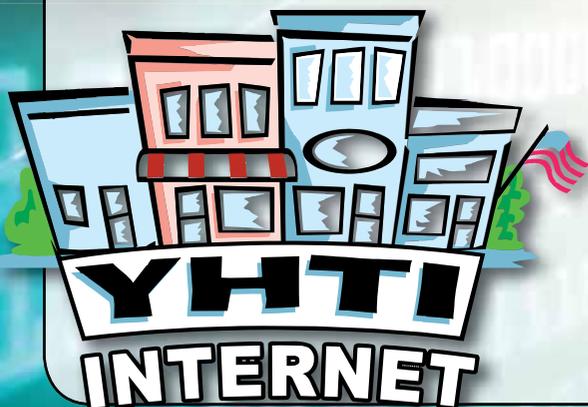
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As the Lake Churns The Fiscal Cliff



Real Estate and Lake News with C. Michael Elliott

As I am writing this, the White House and Congress have still not reached a budget agreement.

I don't feel going over the fiscal cliff on January 1st will cause an immediate collapse of our economy, as some doomsayers think. However, it will certainly turn on the heat as the clock starts ticking and various tax deductions and spending cuts begin to expire over the course of the next year.

I am concerned about the effect this will have on prospective and existing investors and second-home owners until we know what is going to happen regarding mortgage interest deductions and capital gains taxes.

Low mortgage rates and affordable sales prices have continued to assist in the real estate market recovery both locally and nationally. The lake area sales have sustained the steady growth we have been seeing all year with some segments also showing a rise in values.

One such example is lakefront lots where sales are up 37.1% over last year and the average sales price up 29.8%. Although the average sales prices of condos and lakefront homes are slightly lower than last year, the number of sales of both are up 18%.

Thanks to all of you who attended our Christmas Open House, it was a fun evening. Thanks also to Chris Rohrer and Mellissa Mackay, our office

neighbors, for hosting and working with us to make it a great gathering.

It was a pleasure meeting their clients and business associates. Karen and I have appreciated the support and camaraderie of our family, friends, clients and fellow agents all through the year. We were fortunate to have enjoyed the best sales year in 4 years. I believe most other lake real estate companies have as well. Best wishes for a healthy and happy 2013.

Information based on data from the Lake of the Ozarks MLS system from January 1 to December 15 of each year reported.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@your-lake.com. View thousands of lake area listings at www.Your-Lake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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Local artist exhibits in KC



Nationally recognized artist Laura De Angelis recently gave up city life for a small farm in the Lake Ozark area, drawn to its expansive beauty and abundant wildlife. Nature has always played a large role in her sculptures and nowhere is that more present than in the new body of work she's created titled "Pearl Diving" on display from January 4th until February 23, 2013 at Sherry Leedy Contemporary Art in Kansas City, MO.

Among other things "Pearl Diving" is a reference to Missouri's once thriving fresh water pearl industry, which after collapsing in the early 1900's from over harvesting and environmental pressures has made a comeback in recent years in a different form - the mussel's shells are now used as the irritant that stimulates oysters into producing a cultured pearl.

The show features meticulously crafted people and native animals acting out dream like narratives that are at once familiar yet foreign, blending archetypal mythologies and fables, with personal associations. Throughout the work the copious use of fresh water pearls take on a variety of unlikely roles such as the blood of slain deer in "Even the Mighty Will Fall" (pictured) or the mysterious interior of an opossum's pouch. An opening reception with the artist present will be held on January 4th, 2013 from 7 - 9 pm. For more information visit: www.sherryleedy.com.

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Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC
**Good Bye 2012,
Hello 2013!**

The team at MSW Interactive Designs hopes you reached all your business goals in 2012. We thought we'd start the year off right and give you 10 concrete actions you can take to grow your business web presence. We expect many new developments in search engine optimization and social media in the next 12 months and we will continue to keep you up to date monthly.

10 Tips to Improve Your Web Presence in 2013

1. If you don't have a website, social media presence, and mobile presence get them!

Phone books are a thing of the past and Google is your new business card.

2. Examine how your website is doing in the major search engines.

Try searching for what your customers are searching for and not for your business name. If you don't find your website on page 1 of Google for that search term, adjust the optimization on your website or call your webmaster.

3. Start a Blog.

This is the most important social media effort that you can do. Position yourself as the expert in your field with great content and link keyword anchor text back to your website.

4. Clean up your act.

If your website has typos, is hard to navigate, has a dated look, has non-professional photos, and you don't have prominent contact information on every page, clean it up. Your website **will be** the first impression of your business for many people.

5. Have clear calls to action on every part of your web presence.

If you want a visitor to do something, tell them to do it... sign up for a newsletter, call for a quote, visit your store, or buy now are all good calls to action. Make these prominent.

6. Get other businesses to link to your website.

Google factors in how many credible INBOUND links go to your website in ranking it. Get the chamber, CVB, other large organizations to link to your site even, if you have to pay for it.

7. Define your ideal client and optimize your website for that client.

If you repair cars and your ideal client is a high-end car owner



Mike Waggett

locally, then focus your search engine terms specifically to that client. For example, "BMW repair in Lake of the Ozarks".

8. Install Google Analytics. You can do this yourself, or have your webmaster take care of it. Install analytics on every page of your website. You can see in-depth information on how many visitors you have, what they are doing, where they came from, how they found you, and more.

9. Don't sell, provide value!

The days of "buy from me, I'm the best" are gone. When using social media, strive to provide information that your customers find valuable. It's ok to mix in sales messages periodically, but you will have little success if that is all you are doing.

10. Finally, set goals and determine what actions are needed to accomplish them.

Goals will help you see how you are doing and where to focus your resources. Examples: "rank in the top 3 in Google", "get 15 quality leads a month from my website", or "gain 1000 new fans this year on Facebook".

We want to provide you value in 2013.

Please let us know if there are any specific topics that you want us to write about in the next 12 months.

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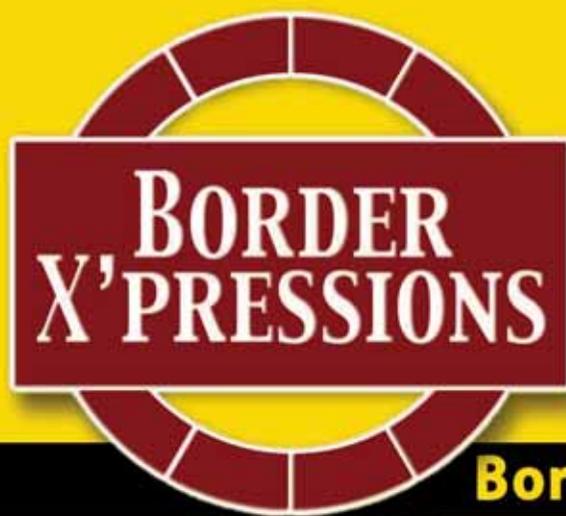
My CuppaCoffee

Nothing says "Happy New Year!" like a skull-shattering fuzzy-teeth knee-wobbling hangover. If you wake up in need of a serious Cuppa, this may be the vessel for you. This cup has a Pantone style color chart on the inside so you can gauge exactly how strong your coffee is. Milky, Regular, Dark and Strong or Black. Now, if it just had a viscosity gauge! About **\$8** from Flashwear.com



Remote-Controlled Cooler

Relax and let the RC-Controlled cooler deliver drinks to you and your guests! From thirty feet away, your inputs on the bottle-cap shaped controller are transmitted to this rolling fun dispenser that holds 12 cans and the ice to keep them cold. The fabric center portion allows it to collapse to just 6.5" high when not filled with adult refreshments. Use six "C" batteries and two "AA" in the remote. Maneuvers easily around furniture and passed-out patrons at only 12" in diameter and 14" high. About **\$70**. www.amazon.com



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THE SOURCE

Welcome to the new year, and welcome to The Source.

What is the Source?

The Source is your guide to businesses at the Lake of the Ozarks, with listings each month for the top companies in their field, their services or products, and how to contact them. You can also learn a bit about the business and the decision makers.

Each month a different segment of the business community will

be highlighted. This month we look at **Banking and Finance and Professional or Consulting services**. Here are banks and financial institutions, financial planners, stock brokers, credit unions, mortgage lenders, accountants, insurance agencies, equipment dealers, law firms, employment agencies and management companies-- to name a few.

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How Do We Help You? There are literally thousands of variables that can affect the outcome of your mortgage transaction. That's why you will receive your own personal mortgage team to act as a liaison between the title and escrow company, appraiser, credit agency, attorneys, and the REALTOR® plus any other services which may affect the transaction.

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THE SOURCE PROFILE: INSURANCE

Golden Rule Insurance

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Golden Rule Insurance Agency is a family-owned and -operated insurance agency. It has been in business for more than 25 years here at the lake and is a sister company of Hawkins Insurance Group, which has been in business since 1956. We offer insurance for all types of business and personal needs, and represent more than 50 insurance companies. This enables our agency to custom design an insurance program to fit each individual client's needs and budget.

Our staff has more than 200 years of combined service and knowledge in the insurance industry.

Our team of certified insurance professionals is committed to helping you find a policy that fits your needs. The team includes Certified Insurance Counselors (CIC), Certified Insurance Service Representatives (CISR) as well as Certified Life Underwriter Fellows (LUTCF). Specializing in business insurance including health/life, our team can assist anyone looking for quality insurance and service with local agents backed by a full staff of customer service representatives in the Osage Beach office. They combine our strong insurance background and product knowledge to assist both current and future clients in managing and planning for all types of risk.

To ensure that you and those you care about most are protected, we proudly provide insurance solutions to clients in the Midwest and surrounding states.

The agency's mission statement is, "to provide the best possible coverage, service and information, so clients can make intelligent decisions regarding their insurance as a part of our commitment to our mutual success."

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THE SOURCE

PROFILE: ACCOUNTING

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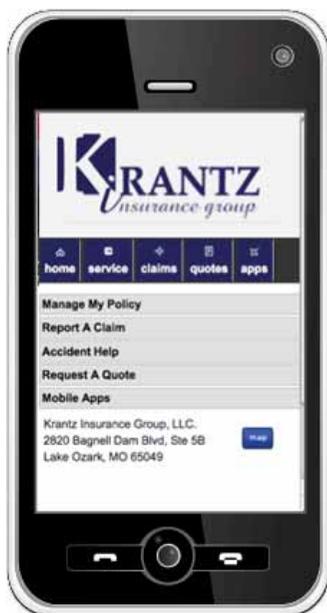
THE SOURCE PROFILE: INSURANCE

Krantz Insurance Group

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Trenny Garrett, J.D., CTFA

Central Trust & Investment Company - 573-302-2474 3848 Osage Beach Parkway Osage Beach, MO 65065

Central Trust is a leading provider of asset management services in Missouri, with offices in St. Louis, Springfield, Columbia, Kansas City, Lake Ozark and Jefferson City. The company currently has client assets of more than \$4.2 billion under administration. The staff includes portfolio managers, attorneys, Certified Financial Planners (CFP), Certified Public Accountants (CPA) and Chartered Financial Analysts (CFA). Central Trust differentiates itself by assigning a seasoned team of advisors to each client, enabling those clients to consistently reach someone intimately familiar with their account whenever they call or visit. We manage our clients' investments, IRAs, 401(k) rollovers, retirement planning and much more.

For non-clients with \$300,000 or more to invest, we offer a "Second Opinion Service." We will provide an objective evaluation of your current investment portfolio and manager. There is absolutely no obligation or cost for this service. Often, portfolios that are not actively managed are not allocated or diversified to best match the risk tolerance of the investor.

Central Trust offers integrated wealth management through comprehensive planning and world class investment solutions. With a team of more than 100 people, Central Trust is small enough that clients can still reach their investment officer for questions about their portfolios, but large enough that the experienced staff can guide them through the most complicated estate planning and tax issues. The company's investment philosophy is grounded in the fact that the most important part of building a portfolio is through managing a client's goals, objectives and expectations.

As such, Central Trust employs investment consultants and managers that can build customized solutions to meet a range of goals and expectations.

This unwavering focus on personal service is best summarized with a trademarked motto: Because You Are Central.TM

To find out more and to see if Central Trust is a good fit for your needs, please visit www.centrustco.com or call Trenny's office at 573-302-2474.

About Trenny Garrett, J.D., CTFA

Trenny Garrett is a Senior Vice President and Relationship Manager for Central Trust & Investment Company in Lake Ozark, Missouri. She has been in the legal and financial services industry since 1995. Her primary role at Central Trust is to provide wealth advisory, tax and estate planning strategies, and fiduciary services to clients.

She is President of the Community Foundation of the Lake, Past President and current member of the Lake Ozark Rotary Club and Past President and current board member of the Lake Regional Hospital Foundation. In 2009, she was named as one of the lake area's Top Ten Business Women of the Year. Trenny also serves on the Professional Advisors Council of the Community Foundation of the Ozarks in Springfield, Missouri.

Trenny holds a Bachelor of Arts from Westminster College, Fulton, Missouri, a Juris Doctorate from the University of Missouri Kansas City, School of Law, is a graduate of the Cannon Trust School and is a Certified Trust and Financial Advisor (CTFA). She loves golfing, boating, and enjoys being out on the lake.



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THE SOURCE PROFILE: FINANCIAL

Bank Star One

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Bank Star One is a subsidiary of the BancStar Inc., a bank holding company with three bank charters, seven retail branches and nearly \$270 million in assets. Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and Osage Beach; Bank Star of the BootHeel has two branches: Steele and Caruthersville; and Bank Star has one branch (Pacific). All branches are in Missouri.

Officers of Bank Star One include Rick Meriage, President; Gary Tuorto, Senior Vice President; Rodney Bax, Vice President; and Jeff Welsh, Vice President.

Directors of Bank Star One include: Arnold Sandbothe, Brad Badgely, Carolyn Lorraine, Charles Hapke, David McDaniel, David Means, Donald Ruthenberg (Chairman), Joseph C. Stewart III, Joseph C. Stewart Jr., Larry Laminger, Martin J. Bucher, Rosemary Augustine, and Thomas Keiser.

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THE SOURCE PROFILE: ACCOUNTANTS

OMO Business Services

Lonnie Dean • 573-216-8251

OMO Business Services officially has been in business for only three years under this name, but the roots of the business started many years ago. OMO Business Services is owned and operated by myself, Lonnie Dean. I started out part time in the financial services business in 1985 with one goal in mind and that was to help people save money and to organize their personal finances. Whether it was insurance, investments, tax preparation, property management or full service accounting everything is done with that goal in mind. After retiring from the Army in 2002 the chance to help people full time became a reality. Since I grew up around the Lake of the Ozarks, originally from Richland I decided to return to the area to help people.



By staying true to my goal of helping people I have done everything I can to keep my prices down and to provide the service people expect from an outside accounting service. The major difference between my company and CPA offices in the lake area are minimal. I am not a CPA but I have an MBA and have been doing tax returns for over 10 years in the area now and have at least 20 years of accounting experience. I currently have one full-time employee who has her degree in Accounting and is extremely knowledgeable with QuickBooks. Together we are able to support any type of client both personally and as a business. Our current clients range from small sole-proprietors to small corporations. We currently have 2 locations. We are located at 15405 Texas Rd. in St. Robert, MO with a satellite office in Lake Ozark at 1165 Bagnell Dam Blvd within the Ozark Realty office. Our primary focus is tax preparation and bookkeeping services to include payroll, but as a QuickBooks Pro Advisor I'm able to help businesses with any issues or setup of their QuickBooks files.

Mills and Sons Insurance - 573-302-1616

3535 Osage Beach Parkway, Ste 401 • Osage Beach, MO

At Mills & Sons, insurance is a family tradition. The agency was established in 1869 by T.W. Collins and was purchased in 1932 by Ray Mills, grandfather of current owner and President, Mitchell Mills. Mitchell joined the agency in 1983 following graduation from Drury College in Springfield and oversees both the management and sales force of the agency. Mitchell has served as President of the Missouri Association of Insurance Agents and is currently National Director for the Independent Insurance Agents and Brokers of America.

To carry on the family tradition, the fourth generation, to include Adam Mills, Mitchell's son, has joined the agency. Adam graduated from Missouri State University in May 2012 with an Insurance and Risk Management degree. This degree provided Adam with extensive training in Employee Benefits along with Property and Casualty Insurance. Adam now calls Lake of the Ozarks home and is looking forward to getting involved in many of the community organizations.

Mills & Sons offers both Personal Insurance and Business Insurance coverage. This would include policies such as Life, Health, Home, Auto, Boat, Business Liability, Property, Work Comp, and Builder's Risk to name a few.

Another intricate part of the company is the Employee Benefits department, which is managed by Tami Brown. Tami started her

insurance carrier in 1997 and joined the Mills & Sons team in 2002. In addition to the overall management of the department, Tami is also responsible for sales as she works with existing and prospective clients to evaluate their needs regarding health insurance coverage. Tami embraced her move to the Lake by getting involved in many community events and organizations and proudly serves as Vice President of Heart of the Ozarks PBW.

Other members of our Lake of the Ozarks sales team include Liz Brown and Teresa Bollenbach. Combined, they bring over 25 years of experience in the insurance industry. Both Liz and Teresa work directly with clients in designing insurance programs for businesses at the Lake.

As a Trusted Choice Independent Insurance Agency, Mills & Sons has a large number of major insurance companies in which to market your specific insurance needs. The agency also provides services to consumers in Missouri, Kansas, Iowa, Nebraska, Illinois, Texas, Oklahoma, Arkansas, and Louisiana.

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Mills & Sons Commitment is to treat you as a person, not a policy by identifying the specific insurance coverages that are right for you, your family and your business.



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Diana Finley joins Gattermeir Davidson Realty staff

Gattermeir Davidson Real Estate would like to introduce their newest team member, Diana Finley. Diana lives in Osage Beach and is very active within the Lake Community. As well as being a graduate of the Real Estate Institute and having received the Leadership Award from the Bagnell Dam Board of Realtors, Diana is also an adjunct professor at State Fair Community College and has been a broker since 2003. She has worked in all aspects of real estate sales.



Originally from Rolla Missouri, Diana brings an in-depth knowledge of the area as well as professionalism and dedication. She is a graduate from Central Missouri State University with a bachelor's degree in Marketing. In addition, she graduated from University of Kansas with a Master's Degree in Healing Arts. Diana moved to the area in 1998 from Kansas City and along with 7 year old daughter Sophia are members of Osage Hills Church. Diana volunteers

for many committees at BOR and participates in charities including CADV, Troops and children's fund raisers.

Broker/Owner and Partner Ryan Gattermeir had this to say, "Gattermeir Davidson has continued to grow steadily over the past 4 years. Of course we could not do that without determined, experienced, and successful agents like Diana Finley. We are excited to have Diana on the team and look forward to assisting her in growing her business!"



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With Dwight Weaver

MAX ALLEN'S ZOOLOGICAL GARDENS

North of Bagnell Dam and just south of the junction of highways 54 and 52 (El Rancho Junction) is an old section of Highway 54 (abandoned in the late 1970s when Highway 54 was straightened and made a divided highway). The old route is now called Midway Road. In the 1950s, 60s and 70s, this stretch of the old road was noted for a group of tourist attractions that no longer exist. They included Stuckey's Pecan Shoppe, Nickerson Farms Res-

taurant, Max Allen's Zoological Gardens and the Ozark Deer Farm later known as Animal World.

The Max Allen's Zoological Gardens sign (photo courtesy of Max Allen Nickerson) that accompanies this article greeted travelers in those days. The building that housed the Gardens was a long, single story rock structure. Ruins of the building still stand. In its day the Gardens was a stellar attraction. Ivan James "I. J." Nickerson of the Nickerson Farms restaurant chain built the attraction in 1951.

They named their animal attraction for their son Max Allen who, from early childhood, had a strong interest in animals, especially reptiles. By the time Max graduated from high school at Eldon he was very dedicated to the zoological gardens and herpetology. Under Max's management the zoological gardens was transformed into one of the most respected roadside animal parks in the nation. He eventually earned academic degrees in Zoology. Although the zoological gardens are no longer in existence, Dr. Max Allen Nickerson is still a professional zoologist and is associated with the University of Florida at Gainesville. He is active in the efforts to protect endangered species, the Ozark Hellbender in particular.

The Zoological Gardens was noted for exhibiting some of the most venomous reptiles in the world and in his youth Max made many trips to exotic parts of the world to collect live snakes and other animals to exhibit at the Gardens. ■

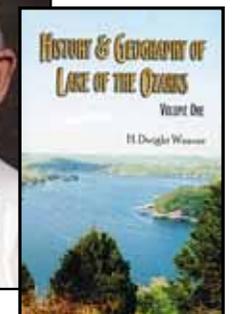
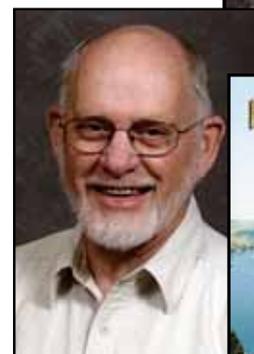
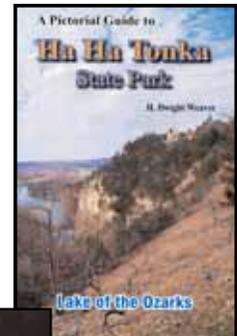
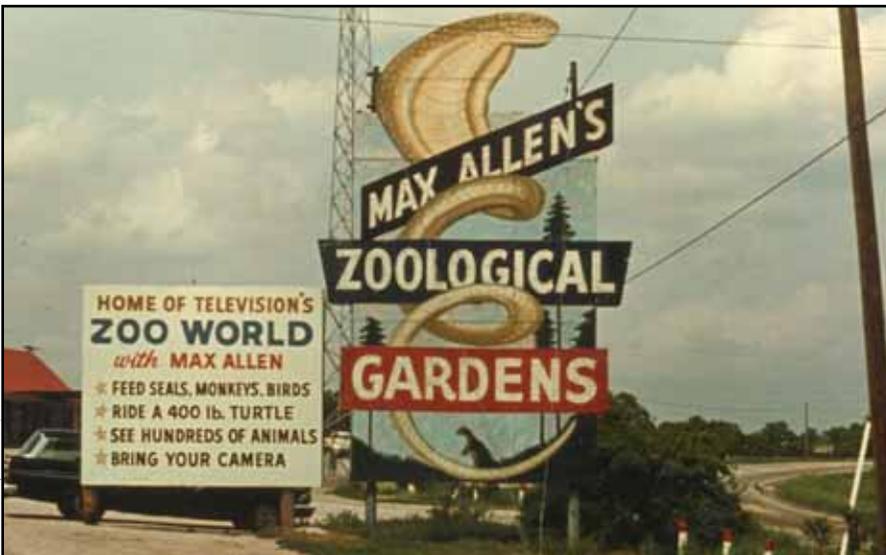
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history - Images of America, Osage

Beach - is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.

Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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



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Since August 6, 2011, the RE/MAX Lake of the Ozarks Foundation has raised over \$15,000 and has been donating that money back to various organizations in the Lake area. The Mission Statement is "RE/MAX Lake of the Ozarks Charitable Foundation is driven by the interest and passion of the members of RE/MAX Lake of the Ozarks. The goal of its members is to make a positive and measurable impact on our community in Lake of the Ozarks." Their

motto is "joining hands with our community." To wrap up 2012 the Foundation, which is made up of every Agent and Staff at RE/MAX Lake of the Ozarks, have donated to local charities such as CADV, Buddy Back Pack Program, Christmas for Kids, Breast Cancer Research, Christmas is Sharing, Fellowship of Christian Athletes, Tri-County YMCA, Daybreak Rotary, Blue Moon Animal Sanctuary, Woman 2 Woman, Kelly's Clown Golf Tournament for Make a Wish,

Osage and Camdenton Project Graduation, Agents for Aid food drive, and several local families in need (names will remain private). Pictured above is the amount of food and miscellaneous items that RE/MAX Lake of the Ozarks has donated for their Annual Food Drive.

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Crossword Puzzle

THEME: 2012 IN REVIEW
Solution on page 10

ACROSS

1. Come from an egg
6. Bad-mouth
9. Cargo
13. Gem state
14. Make a choice
15. Move sideways
16. Chocolate substitute
17. Wade's opponent
18. "The _____" moved to Chicago from NYC
19. *GOP's 2012 choice
21. *Deceased singing legend
23. Pock mark disease
24. Boris Godunov, e.g.
25. Chicken order
28. Vegetative prickle
30. Speed of play, pl.
35. Like decorated cake
37. Luau souvenirs
39. Third rock from the sun
40. Laughing on the inside, in a chatroom
41. Small drum
43. Memorization method
44. Full of pep
46. Russian parliament
47. Farmer's purchase
48. Auteur's art
50. Peacock's pride
52. *Ann to Mitt
53. "Anything ____?"
55. Excessively
57. *PSY's style
61. Bronx Bomber
64. Whippet or Basset, e.g.
65. Bard's before
67. Lifeboat support
69. Elephant trainer's goad
70. Summer mo.
71. "Lohengrin," e.g.
72. In a golfer's pocket
73. Registration, for short
74. One born to Japanese immigrants

Down

1. Wino's sound?
2. Month of Purim
3. Tropical tuber
4. Bite
5. Rub elbows
6. Nemo's forgetful friend
7. *Facebook's big move
8. Seethes
9. Dryer fire hazard
10. Scandinavian war god
11. Burn soother
12. Refuse to accept
15. Evening party
20. Jump for joy
22. Pillbox or tricorne, e.g.
24. Tomb of the Unknown Soldier, e.g.
25. Whitman's dooryard bloomer
26. A threat to food safety
27. "_____ on the ground floor"
29. Part of ROM
31. "Curiosity" landing site
32. Preface
33. Weasel's aquatic cousin
34. Outbuildings
36. *Felix Baumgartner's space _____
38. "Brave New World" drug
42. Indian side dish of yogurt and cucumbers
45. Corrects or edits
49. Chicken ____ king
51. *Where many struck gold
54. _____ campaign
56. Giraffe-like African animal
57. Steps to the river
58. First rate
59. Heat in a microwave
60. African migrators
61. Safecracker
62. December 24 and 31, e.g.
63. Michael Collins's country
66. Parisian way
68. Chi precursor

CROSSWORD														
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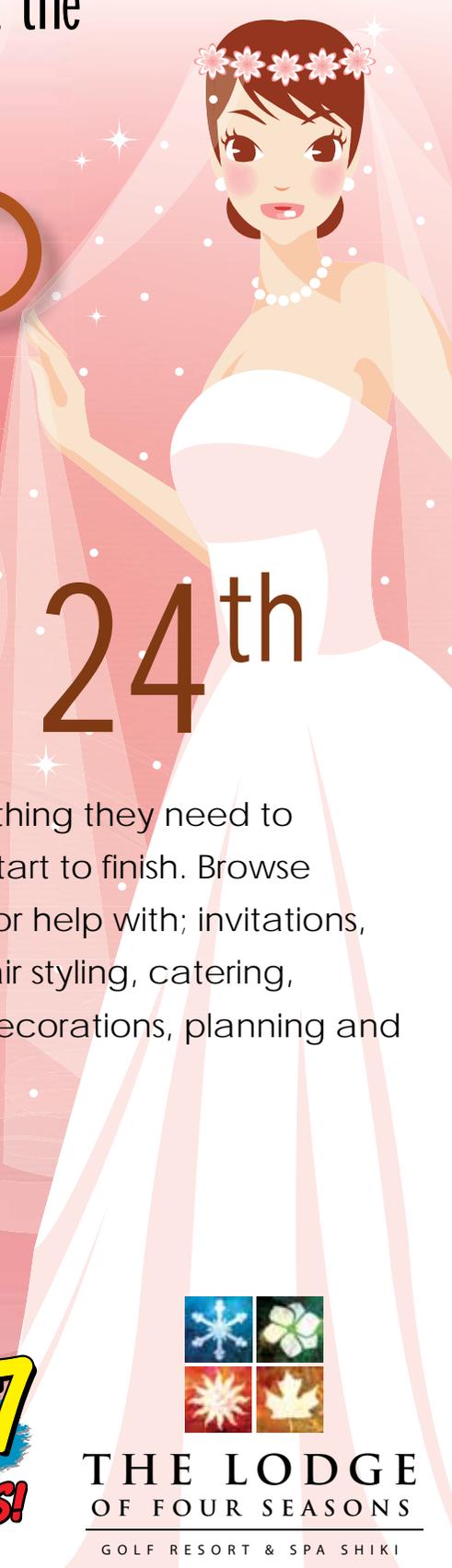
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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Steel Magnolias, 38 Benne Street, Camdenton. They offer a large assortment of trees, wreaths [custom made] and other Christmas items, Candleberry Candles known for their lasting scent. After the holidays they will be available for all your floral needs. Open Wednesday thru Friday 9:00 AM – 5:00 PM, Saturday 9:00 AM – 1:00 PM. Call 573-480-5599 or visit www.steelmagnolias.com. Pictured [L/R] Amy Hadfield, First National Bank; Trish Creach, Executive Director Camdenton Area Chamber of Commerce; Jerry McDermott; Shirley Schmidt; Bonnie McDermott, [with scissors], Owner; Doug Horman, First National Bank; Brenda Colter, City Administrator; Charli Allee, First National Bank and Darrel Shelton.



The Chambers recently held a joint ribbon cutting for State Fair Community College–Lake of the Ozarks and Central Methodist University for their new 24,000-square-foot location. Pictured From left (starting with ribbon holder): Ragh Singh, Morgan Crainshaw, Dr. Rita Gulstad, Wendy White, Becky Panchot; Deborah DeGan-Dixon, Tiffany Reimann, Dr. Marianne Inman, John McMahon, director, Judy Parkhurst, Gary Noland, John Farrell; Matt Davis, Dr. Marsha Drennon, Dr. Brent Bates, Lynn Farrell; Rowdie, SFCC mascot; Karon-Denett; Janice Ganther, Jennifer Bethurem, Ellen Bozich, Dave Meyers and Trish Creach, Camdenton Chamber.

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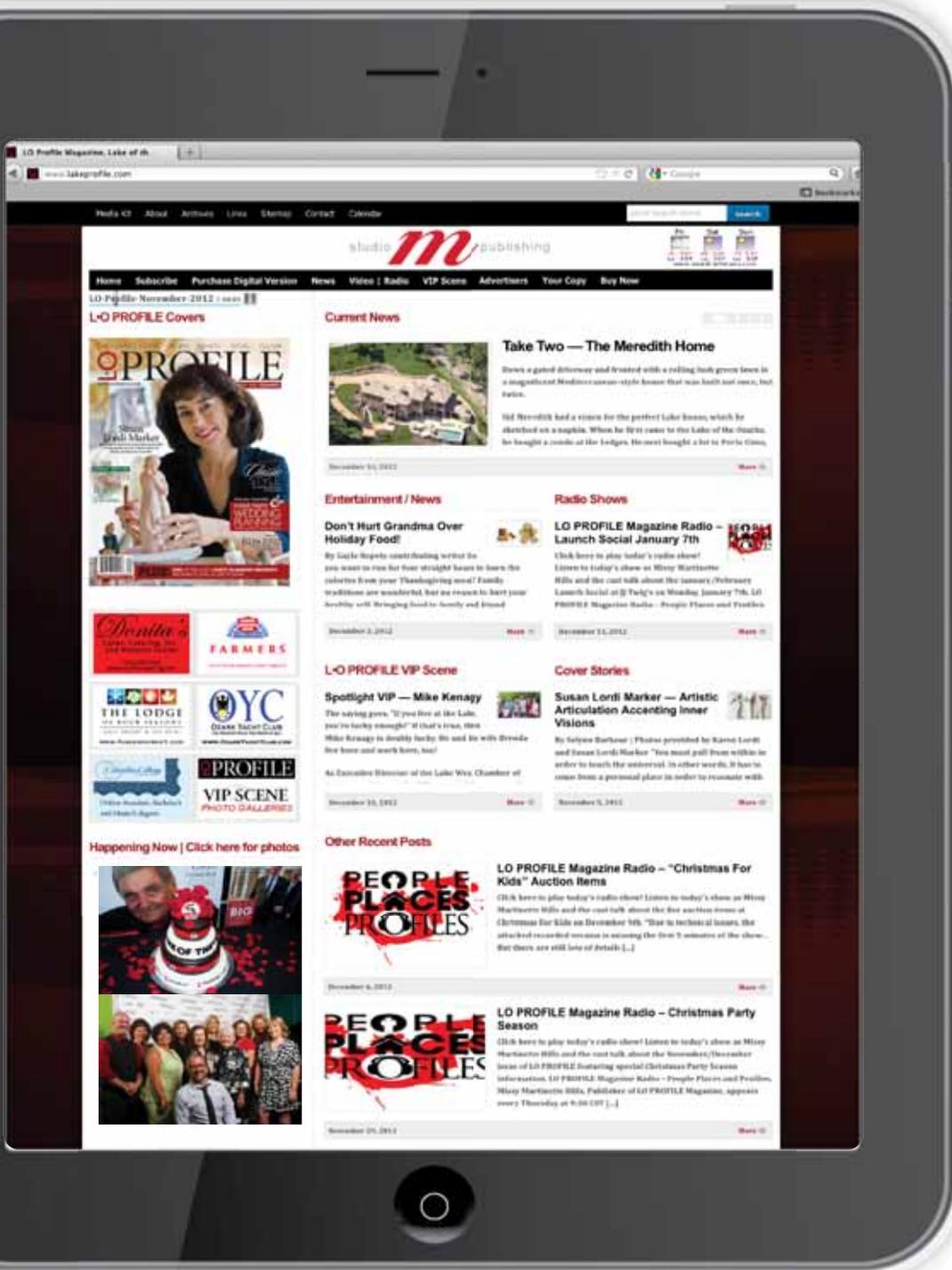


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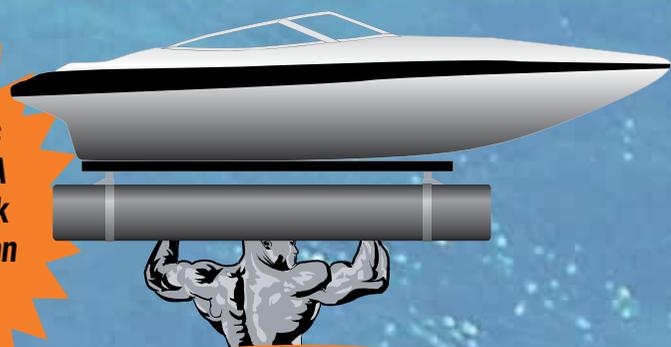


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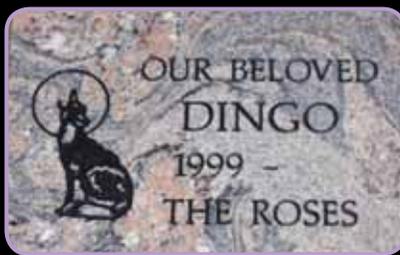
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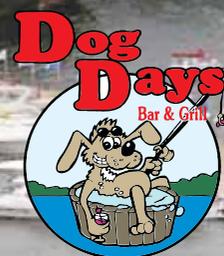
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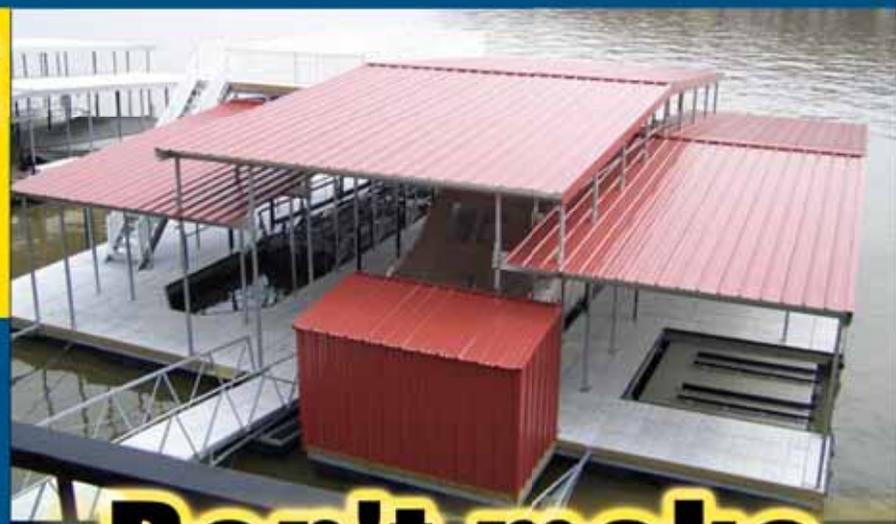
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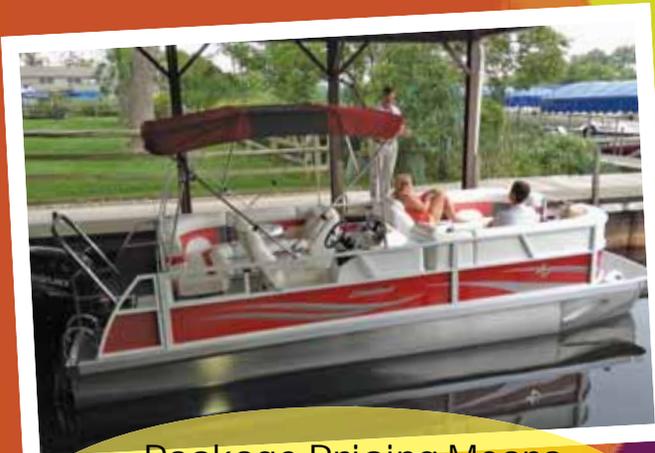
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34' Sea Ray Sundancer '06. Twin Mercs, 5KW Kohler Gen, heat & ac, windlass, BOWTHRUSTER too! Always a freshwater unit. Bottom, buff and wax being scheduled! **AT BLUE MOON!**



39' Mainship Mediterranean '90. **BOAT IS IN PRISTINE CONDITION!** The refurbishing includes 20K stereo, new canvas, carpeting, upholstery and more! Low hours and fully equipped! **NEW LISTING! Submit All Offers!**



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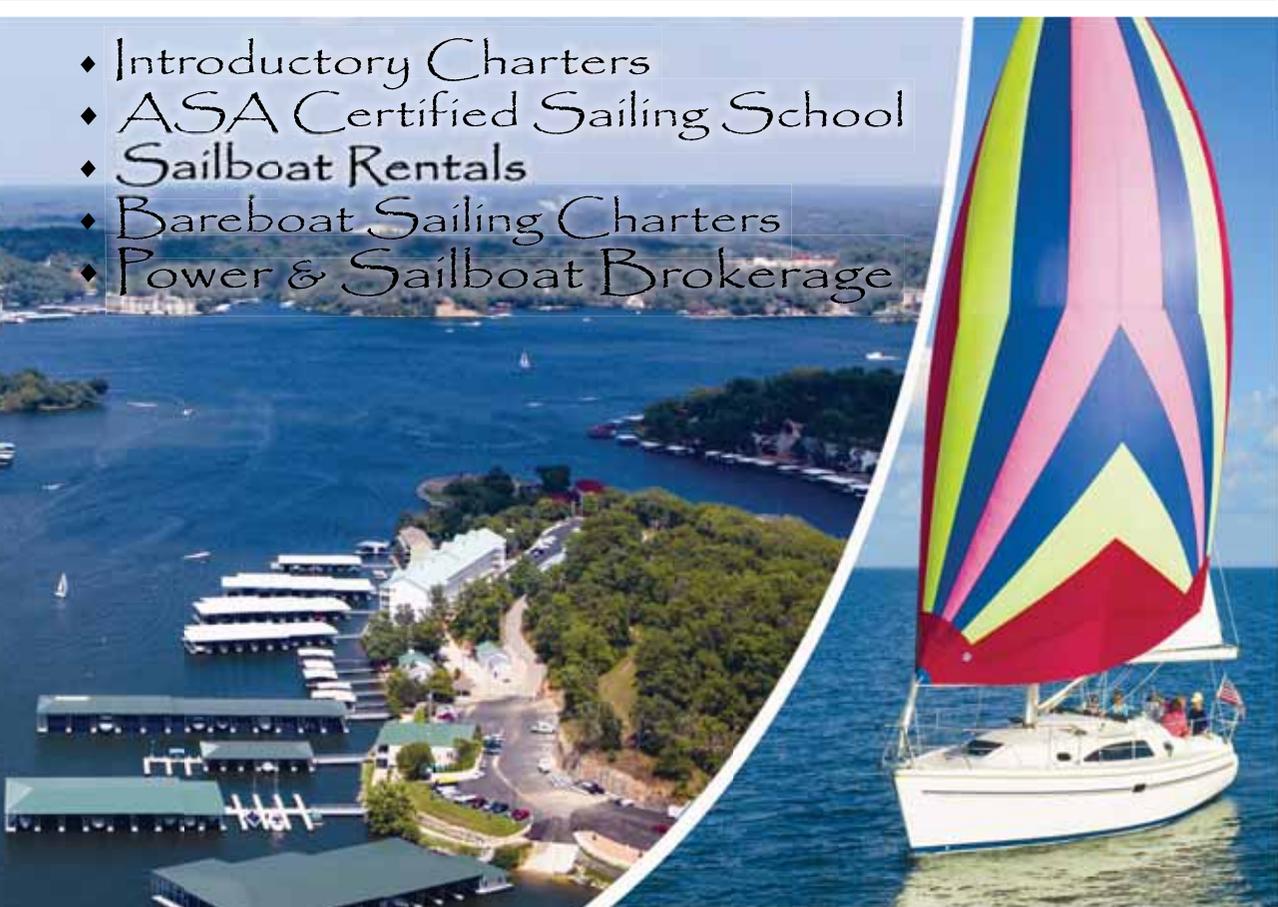
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40'	1990	40 Fountain	Lightning	\$29,995
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35'	1990	SeaRay	310 Sundancer	\$34,900
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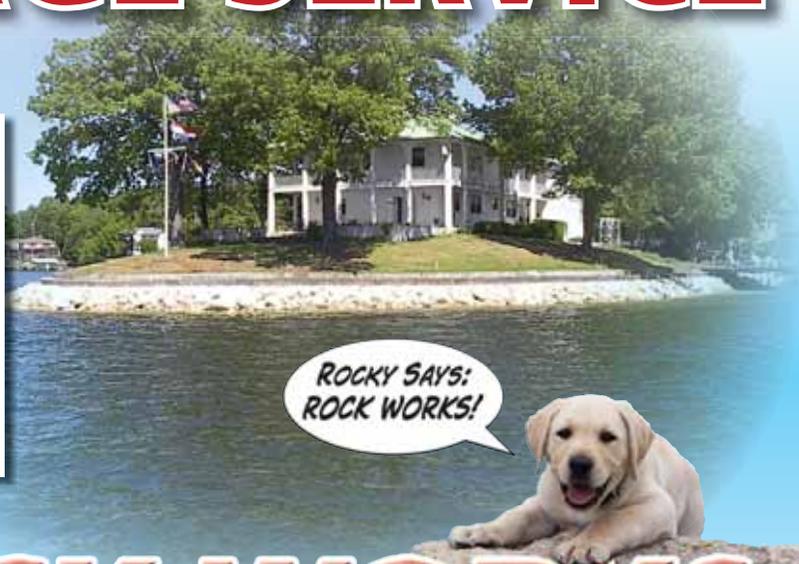


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2004 RINKER 236 BR – 350M – TT/RD/TRL – 360 HRS.....	\$26,900
1999 SUNDANCER 260 – 125 – WHT – 317 HRS.....	\$15,900
1995 REGAL 8.3 SE – VOLVO 7.4 GL DP – 630 HRS – WHT/TEAL.....	\$16,500
2006 CROWNLINE 320 LS – T350 MAG MPI – BLK/WT – 140 HRS	\$77,900
1996 FOUNTAIN 42 LIGHTNING – T526 – N/PPL – 129 HRS	\$73,000

PONTOONS

2008 PREMIER 250 SUNSATON – 225 – 65 HRS - EVINRUDE 225.....	\$34,900
1999 SUNDANCER 260 D – 125 – WT – 317 HRS.....	\$15,900
2008 PREMIER 350 SS – 225 ETECH – 185 HRS.....	\$36,000
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2000 REGAL 2660 SC – 7.4 – WHT 359 HRS.....	\$33,900
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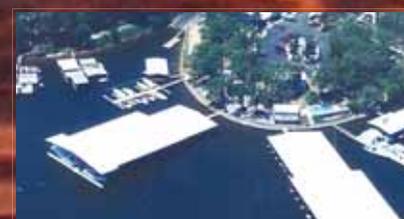
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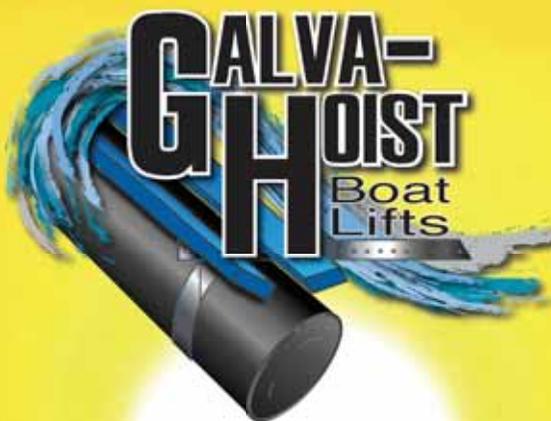
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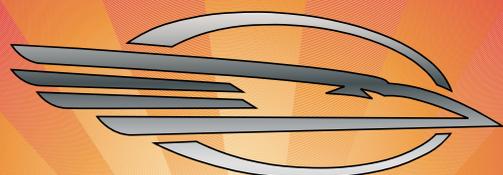
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