

# BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 2

FEBRUARY, 2014

## BOATING ON BACK

FREE TAKE ONE ST. LOUIS BOAT & SPORT SHOW FEBRUARY 26TH - MARCH 2ND

### Boating

Lake of the Ozarks

Volume Thirteen • Issue Two • February, 2014



## NEWS IN BRIEF

### Boating boom

Is it time to increase inventory? Page 22.



### So far, so good

Lake unaffected by Target breach. Page 17.

### Hiring process begins soon

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### Reel deal

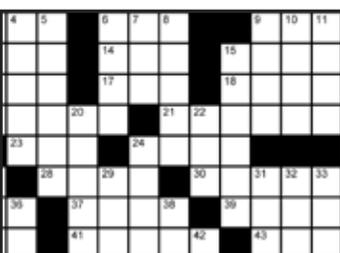
Winter tournaments chill anglers. Page 24.

### Muddy waters

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### Crossword

Fill in the blanks on Page 27.

### Monthly Features



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Dwight Weaver's look back. Page 18

## Residents asked to aid cell tower effort

City pleads, 'Don't let cell towers ruin our view in Osage Beach'

By Nancy Zoellner-Hogland

The city of Osage Beach is calling on the people to help them stop passage of a bill loosening restrictions on cellphone companies. Officials say that, if approved as it is now written, Senate Bill 650 will disrupt the city's ability to regulate cellphone towers and could turn Osage Beach, Lake of the Ozarks – and ultimately the state – into a cellphone tower forest.

"We are protecting our proven system for evaluating the need for new cell phone towers to serve the residents of Osage Beach. If we exempt the cell phone industry from local authority, what is the next industry to ask for the right to build what they want, wherever they want; billboards, bars and restaurants or gas stations? Where does it end? Local control works because local people make the local decisions about the communities they live in. This is a fight for self-governance at the most basic level," said Mayor Penny Lyons.

Currently, Osage Beach, as well as some other municipalities in the Lake area, requires the companies to put up bonds to cover the cost of dismantling and removing the towers once they are no longer used. However, un-

der the language that begins on page 5 of the bill, that fee cannot be imposed on cellphone companies unless it is also required of all other commercial developers. According to city officials, this is an unreasonable restriction.

"No city imposes a bond upon developers putting up buildings because they are infinitely reusable by others in the marketplace. If a building is no longer occupied as a restaurant, it can be put to use as a store or insurance agency or doctor's office. How can you possibly reuse a cellphone tower?" said Ed Rucker, city attorney for Osage Beach.

The law would also remove the city's right to require cellphone companies to co-locate on a single tower.

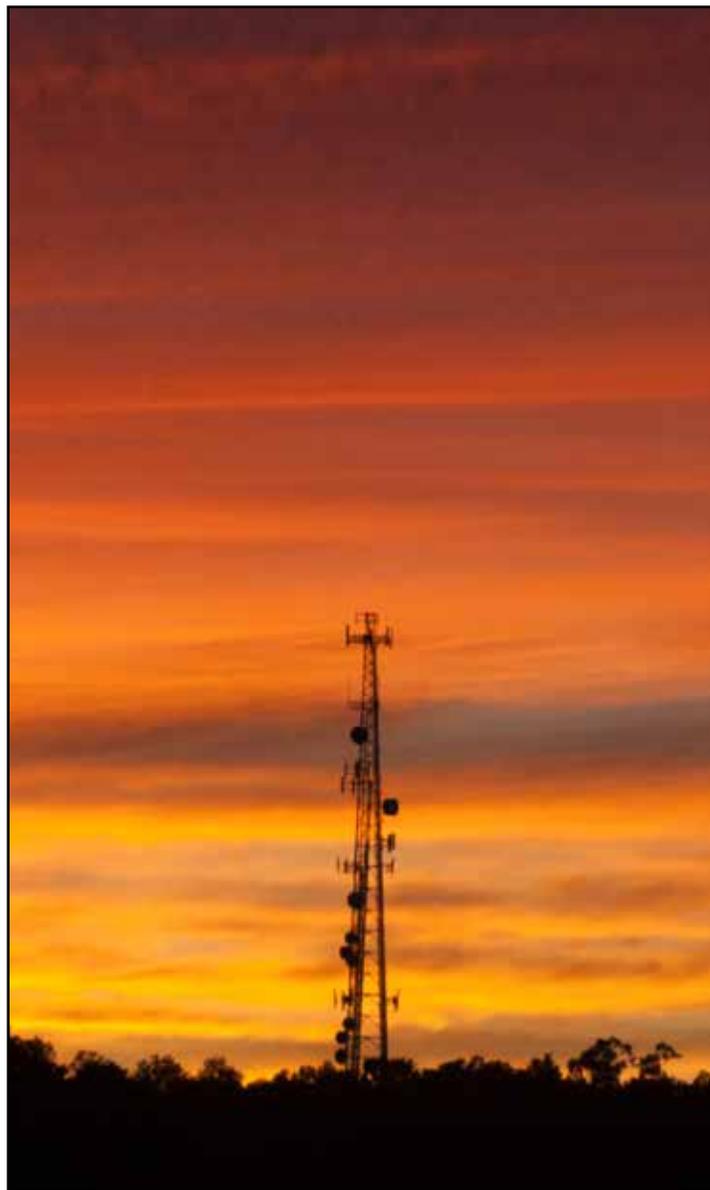
"We can't say to them, 'What about putting your antenna on this existing tower?' We have to take their word for it that they verified that it won't work," he said, adding that by removing that ability from governing agencies would allow companies to add towers whenever and wherever they pleased.

"Right now we keep the towers along the corridor and in industrial areas but if this gets passed, the next thing you know, a cellphone tower could pop up in someone's

back yard. The residents of the city need to know what's going on and they need to get involved because at a recent meeting of the Lake of

the Ozarks Council of Local Government, where this was discussed, (State Rep.) Rocky Miller said he would vote for

*continues on page 12*



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Who's representing YOU  
at the negotiating table?

For the latest market stats and real estate info turn to Page 10 for this month's "As the Lake Churns"

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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Linda Bishop, Advertising Manager (573) 216-5277

www.lakebusjournal.com

lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

Rita Rose Event photography

## Armchair Pilot

By Nancy Zoellner-Hogland

A few helpful travel sites have recently been released or are in the works. The Pack the Bag app allows travelers to create their own "to-pack" lists where travelers plug in such information as the date of their journey, their mode of transportation and destination. The app then suggests "don't-forget" items and then allows travelers to check off those items as they're packed. The website Jauntful.com will allow users to create and then share printable guides that will include travel trips, and Jetpac City Guides, a smartphone app that is still in the design phase, will use public Instagram accounts to create curated city guides.

**Two Southwest Airlines pilots** who were grounded in early January after landing at the wrong airport probably wish they had downloaded some sort of travel guide before taking off. The flight, carrying 124 passengers and five crew members, was scheduled to fly from Chicago's Midway International Airport to Branson Airport, according to an airline spokesperson. Instead, the Boeing 737 landed at Taney County Airport, where the longest runway is approximately half the length of the runway at Branson. No one was injured in the "abrupt" landing and Branson flight crews arrived at the Taney County Airport to take care of customers and their baggage. The airplane, which was able to take off on the shorter runway, departed for Dallas the next morning - with two different pilots. The airline spokesperson said the Federal Aviation Administration was investigating the incident.

**Delta Air Lines** recently announced plans to spend more

than \$770 million over the next two years to refurbish airplane interiors. Improvements include new slim-line seats that feature adjustable headrests and power outlets; overhauled lavatories; redesigned overhead bins; updated and improved galleys; as well as the addition of in-seat video with satellite TV on some planes. Delta also plans to install fully lie-flat seats with direct-aisle access in BusinessElite on its international wide-body aircraft by mid-2014 and all transcontinental flights will be outfitted with lie-flat seats in BusinessElite by summer 2015. Last year, American Airlines updated cabin design of its new Airbus A319, Airbus A321, and Boeing 737-800 aircraft. Some of those updates included leather seats, in-flight Wi-Fi, and power outlets and in-flight entertainment systems that offer hi-definition screens with a variety of offerings of movies, TV shows, live news, travel information, games and music at every seat.

**Beginning this month**, Lambert-St. Louis International Airport will see a 12 percent increase in flights to Mexico and the Caribbean, serving as many as 14 flights per week to six warm-weather vacation destinations. Weekly service to Puerto Vallarta and Los Cabos, which begin February 15 and 17, respectively, are responsible for the increase. Lambert said Cancun is currently the most popular vacation market, with flights six days a week. Other winter favorites are Huatulco in Mexico, Montego Bay in Jamaica and Punta Cana in the Dominican Republic. The direct flights are offered on Frontier Airlines, with vacation packages offered through Apple Vacations and Funjet Vacations.

**Lambert's snowbound** travelers were able to enjoy a delicious hand-rolled soft pretzel and other freshly baked treats with the December opening of Auntie Anne's Pretzels. The new shop, developed under a partnership with global restaurateur HMSHost, is located in Terminal 2 next to Gate E12 in the concourse that serves Southwest Airlines and Air Tran Airways. Auntie Anne's is the fourth new food and beverage concept to open at the Airport in the last 14 months; three of those are in Terminal 2. It's part of an effort to update menus and introduce fresh concepts that airport officials said are in more demand by today's travelers. The other recent openings include St. Louis Brewmaster's Tap Room (E24), Grounded in St. Louis (A9), and Eighteen|76 (E10). A fifth restaurant, a new Pasta House/Schlafly's is scheduled to open soon in Terminal 2 across from Gate E6.

**To make sure airlines** can get their winter-weary passengers to those destinations, late last year, Lambert added another MB5 Multi-Tasking Snow Vehicle, manufactured in Wisconsin, to its fleet. The snow removal machine is powered by two, 500-horsepower engines and does the work of both a snow plow and a jet broom. It's a good thing they did. The January 5 Polar Vortex, which dumped nearly 11 inches of snow in less than 24 hours, cancelled more than 400 flights but airport officials were able to keep at least one runway open during the worst of the storm. However, it came at a high cost. Lambert officials estimated the 787 hours of accumulated overtime for 220 workers cost some \$25,000 and the 200 tons of sand, 200 tons of salt and 200 tons of de-icer added on an additional \$45,000.



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## Business Journal Socials

Thursday Feb. 13  
Night Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday Feb. 13 at Bootleggers, hosted by BassingBob.com--- See You There!

# Personal property assessment forms due March 1

By Nancy Zoellner-Hogland

Camden County residents that don't return their personal property assessment forms on time cost the county's taxpayers more than \$2,000 in postage each year.

Camden County Assessor Eddie Whitworth said that's because when the forms, mailed on January 1 to each person and business who declared tangible personal property in the county the previous year, aren't returned to the assessor's office by March 1, they have to be resent.

He said usually approximately 85 percent of the 33,000 individuals and 5,000 business owners in Camden County return the forms on time. The other 15 percent that don't are subject to penalties ranging from \$10 to \$100, depending on the value of the property.

"Until about 1994, few penalties for non-filing were applied so consequently, a lot of the lists were filed late," Whitworth said. "The state amended the law in 1994 to require the penalties. A lot of people don't like paying the additional money but it has helped us because compliance

has increased dramatically. We know the forms arrive at a busy time of year and it's easy to forget to turn them in. That's why we make every effort to remind people to return them on time."

Whitworth also said personal property owners who have not received a list are not excused from filing.

Those who moved to Camden County in the past year need to contact the assessor's office because new residents aren't automatically placed on the roles. Even those who have no changes in their personal property from the previous year are required to return the form to the county assessor by March 1.

The process may get a little easier in years to come. He said the county is in the process of integrating a new personal property system and once it is in and operating, they plan to offer online filing.

"We won't be able to accomplish that for another couple years but we're moving in that direction," Whitworth said. "We'll probably still mail the forms for a while but once the system is operational and fully

integrated with the collector's office and the county clerk's office, we should be able to provide the option to receive the assessment forms online. I'm sure most people will be happy to see that happen."

He said the Missouri Department of Revenue will soon be requiring counties to include vehicle identification numbers (VIN) on the personal property reporting forms. Once the systems are linked, it will allow Missourians to renew license plates online.

"And that means people won't have to wait in line at the license office anymore," Whitworth quipped.

For more information, or to have a form mailed, call 573-317-3820.

How personal property tax is calculated

According to Missouri law, "Tangible Personal Property" includes "every tangible thing, whether animate or inanimate, other than money, and not part or parcel of real property." Taxable personal property also includes property used for commercial, industrial, and

agricultural purposes. It does not include household goods, furniture, wearing apparel and article of personal use and adornment, owned and used by a person in his home or dwelling place. All personal property, except for houseboats, cabin cruisers, floating boat docks and manufactured homes, is assessed in the county where the owner resides. Those items are assessed where they are located.

While not inclusive, examples of personal property include vehicles, watercraft and campers—basically anything that requires a Missouri license plate. Residents are also required to report aircraft, boat docks and lifts.

Personal property reporting is not limited to individuals. Business owners are supposed to report such things as communication equipment including phones; security systems; and office furniture and equipment, including computers. Retailers are required to report store equipment including display cases, counters, shelves, racks, cash registers and safes. Restaurants are to report food preparation equipment and

lodging establishments are to report furniture, linens, kitchen appliances, TVs, laundry equipment and office equipment. Manufacturers should report all tools, storage shelves, forklifts and cranes and even pallets. Ranchers and farmers are required to report all planting, cultivating, harvesting and transport equipment as well as all livestock.

To determine the amount of personal property tax to be charged, the assessor determines the market value of the property. The value of vehicles is determined by the October issue of the National Automobile Dealers' Association Official Used Car Guide. After the assessed value is calculated, the tax levy is applied.

For example, an automobile with a market value of \$10,000 would be assessed at 33 1/3 percent or \$3,333.

If the assessed value is \$3,333 and the levy is \$4.56 per \$100 assessed valuation (the rate for Horseshoe Bend), the tax bill would be \$151.98 (\$3,333 X \$4.56/\$100).

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# LOWA applies for grant to stop erosion

By Nancy Zoellner-Hogland

When members of the Lake of the Ozarks Watershed Alliance (LOWA) passed under the Lake of the Ozarks Community Bridge during the Two Dam Days, an annual kayak and canoe paddle race from Truman Dam to Bagnell Dam, they noticed the water was brown with dirt that had been washed into the water by wave action.

Donna Swall, LOWA executive director, said it concerned her so much that, when the event ended, she started re-researching the issue and found that in the 15 years the bridge has been in place, the end of the point under the west end of the bridge had receded by more than 51 feet.

"Initially when they started construction on the bridge, there was land under the first two columns on the Sunrise Beach end," she said. "Today, it's washed out so much you can drive a boat between the columns and the shoreline."

According to figures provided by LOWA, that means that

more than 7 million pounds of sediment, which acts as a platform for E. coli, had been deposited into the water, adding an estimated 14,500 lbs. of nitrogen and 4,000 lbs. of phosphorus to the Lake.

To combat the problem, this past September, LOWA applied for a Missouri Department of Natural Resources (MDNR) and the Environmental Protection Agency's Section 319 Non-Point Source Implementation grant. The grant is through Missouri Department of Natural Resources (MDNR) Water Protection Program and is titled "Partners Protecting the Lake through Sediment Load Reductions." According to LOWA, the term "load reduction" refers to the reduction or prevention of the amount of soil, silt and excessive nutrients entering the Lake, all major contributors to water pollution.

LOWA is applying for a little less than \$300,000 in federal grant money and contributing about \$200,000 in non-federal

match money.

Swall said the grant money will be used to apply riprap, as well as to plant native grasses, shrubs and trees, along the peninsula under the bridge.

New research has shown the benefits of riprap—especially regarding increases in macro invertebrate populations thriving among the tiny spaces in the rocks, thus creating habitat and food for fish. Installing native plants in riprap will trap

nutrients such as phosphorus and nitrogen, as well as e-coli and silt and clay sediments: preventing them from washing into the Lake, thereby increasing water transparency and water quality.

*continued on page 7*



**When the Lake of the Ozarks Community Bridge was completed and opened to traffic on May 1, 1998, the peninsula on the west end of the bridge extended to the second set of piers. Intense wave action has been blamed for washing away more than 50 feet of that land. File photo.**



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### 20308 Timberlake Village Dr. #342, Rocky Mount

3 Beds, 3.5 Baths, Extra Lg. Screened Porch & Open Deck, Custom Cabinets w/granite, stainless appliances, custom 2 person shower in master bath. Fireplace, hardwood & tile floors, wet bar in living room. Includes 12x40' Boat slip, garage & 2 PWC slips. \$259,900.



### 1695 Grand View Dr., Porto Cima

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### 451 Deer Trail Dr., Climax Springs

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# Frequency of local mail delivery to stay same

By Nancy Zoellner-Hogland

Those who rely on Saturday mail service should be pleased to learn that weekend service will continue – at least for the time being.

The \$1.1-trillion budget approved by Congress includes a provision that six-day mail delivery will continue. It also states that rural mail delivery will continue at its current level of service.

For the past two years, the U.S. Postal Service (USPS) has been pressing Congress to end Saturday delivery as a means to cut expenses. However, for the time they will have to rely only on a recent stamp hike to turn their situation around. In late January, the cost of first-class postage increased by 3 cents and bulk mail, periodicals and package service rates increased by 6 percent. This brought the price of a postage stamp to 49 cents. The cost of mailing a postcard increased by one penny to 34 cents.

USPS officials say the hike should last no more than two years. The independent Postal Regulatory Commission voted 2 to 1 not to make the price



increase permanent, though many say inflation over the next 24 months may do that

anyway.

Although the USPS does not depend on tax money for operation, it is subject to Congressional control. Federal law prohibits the agency from raising prices more than the rate of inflation without approval from the commission.

In recent years, the USPS has been trying to get Congress to pass legislation designed to help them move, if not into the black, a little further from the red. The organization proposed ending Saturday mail delivery and reducing payments on retiree health benefits. In 2006, Congress ruled the USPS make annual payments of \$5.6 billion to cover the expected health care costs that will be incurred by future retirees. The USPS is the only federally contracted provider that is mandated to make those payments. To date, Congress has not followed through although the USPS has defaulted on three of those payments.

# Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

## Responsive Web-site Design (RWD) revisited!

A year ago, we presented a column on Responsive Website Design. It was a relatively new design concept and it is a tool for developing websites that provide an optimal viewing experience across a wide range of devices (from desktop computer monitors to mobile phones). We recently talked with a great client of ours who wanted to build a new website with a responsive design...we talked about the pros and cons of RWD and the decided to go with a more traditional desktop design with a stand-alone mobile website. We want to share these pros and cons once more with you!

### Responsive Website Design – Advantages

There are several wonderful advantages to having a responsive design with your website. One of the biggest advantages is that the site displays very nicely across all devices and all screen sizes. You also have one complete view for all traffic to your website, since it does not force re-directs to a different URL like a stand-alone mobile website does. Responsive websites can also minimize maintenance demands for your website since you only need to make an update in one location.

### Responsive Website Design – Disadvantages

There are also some drawbacks to responsive web design. Search engine optimization for responsive websites can suffer on the mobile side. Without getting too technical, determining proper keywords and content for responsive websites can be challenging. Mobile users tend to use different keywords when searching than desktop users do. Finding the right way to balance the search engine optimization for mobile users and desktop users can be challenging on a responsive site. If you have a stand-alone mobile site, it can be optimized separately from your main site. Another disadvantage is that your website can take more time to load. With responsive design, we tend to use larger images that scale dynamically (in dimension but not in file size) for smaller screens. Additionally, on mobile devices users tend to have to scroll much more



Sandy Waggett

since all content from the desktop site is displayed on the mobile version. In many cases, your mobile site doesn't need to have all the content that a desktop user would see. Mobile users tend to want basic information and they want to access it quickly.

### RWD may not be the best fit for certain types of businesses

Visitors to your website may fall into different groups with different expectations of what they want to see. In this client's case, they have 2 very different types of visitors to their business website. They are a large entertainment business offering food, drinks, events, weddings, concerts with ticket sales, and other merchandise. Most mobile visitors to this website are not looking for detailed info on this venue, and do not want to wade (scroll with a RWD design) through a lot of photos or venue information. They do however; want to know what band is playing tonight, how to get a ticket, and how to find the venue. In this case we recommended a traditional desktop design and a stand-alone mobile site to satisfy both audiences viewing their website. As always, give us a call if we can answer any questions on the pros and cons of Responsive Website Design or Mobile websites!

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Sandy & Mike Waggett  
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## LOWA applies for grant

*continued from page 4*

“Through LOWA’s 319 Healthy Lake grant we have learned the importance of best management practices for protecting the Lake quality and for protecting the shoreline from erosion caused by boat wave action in the high traffic areas on the main channel. Rip rap has been found to be on the top of the BMP list. We can see erosion and silt that is visible to the naked eye around the shoreline where there has been no seawall protection. In these areas of bare land and at the footing of sea walls, the wave action has undermined the land and is pulling soil from behind the seawall into the lake. Our research has found the LOWA Low Impact Landscapes in the yard to be very effective for protecting land and keeping storm water out of the Lake. We’re hoping that this can become a demonstration site to show homeowners what can be done on their lakefront properties,” she said.

Joe Roeger, treasurer and vice president of the Community bridge board of directors, said the board is supportive of LOWA’s efforts.

“While we knew there was some erosion, we were unaware of the extent of the problem. Our only concern was

that it would be done correctly. Since LOWA is involved, we knew that would be the case,” he said, adding that whether or not the project gets funding, the bridge is not in danger. “Those piers are set very, very deep into bedrock and the erosion of the ground has no impact below the water. We get an intensive inspection by MoDOT (Missouri Department of Transportation) every two years and a slightly less intensive inspection on the off year, and the bridge is secure.”

Swall said additional components of this three-year grant would include:

- Water quality monitoring,
- Macro invertebrate monitoring,
- Educational outreach programs, and
- A cost-share incentive program with participating landscape and riprap companies that would allow Lake residents to implement LOWA LILs in the 0 to 18 Mile Marker project area.

Swall said they were hoping to start the project in February but were delayed, waiting for grant money to become available. For more information about LOWA call Swall at 573 434-4400 or online at [www.slowa.org](http://www.slowa.org).



## Hulett Helps Feed The Hungry In The Lake Area

Jason Hulett Won National Recognition for Community Service and Industry accomplishments for the upcoming NADA Convention. As a result, Ally financial donated \$1000 to Lighthouse Ministries to help feed the hungry in the Lake Area. In its third year as exclusive sponsor of the TIME Dealer of the Year award, Ally is recognizing dealer nominees and their community

efforts by contributing \$1,000 to each nominee’s charity of choice.

The nomination of Jason Hulett, dealer principal at Hulett Chevrolet Buick GMC in Camdenton, Missouri, for the 2014 TIME Dealer of the Year award was made by the Missouri Automobile Dealers Association and announced by TIME in October.



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# Mortgage Sense

with Michael Lasson of First State Bank Mortgage

## November Jobs Report

The highly anticipated release revealed that employers created 203,000 jobs last month, above the 188,000 expected. The Unemployment Rate fell to a 5-year low of 7 percent while the Labor Force Participation Rate (LFPR) managed to tick up to 63.0 percent, though it is still at lows not seen since the late 1970s. The LFPR is a measure of how many people are looking for work. All in all this was a good report, but the labor market is not out of the woods yet.

Also of significance, the second reading of third quarter Gross Domestic Product (GDP) rose by 3.6 percent, above expectations and the best level in a year and a half. But a closer look shows the gains coming from a large buildup in inventories. This is important to note because a buildup in inventories could cause goods to stay on the shelf and not materialize into sales, which could set the stage for a disappointing read in the fourth quarter.

In housing news, research firm CoreLogic reported that home prices, including distressed sales, rose by 12.5 percent in October 2013 compared to October 2012. This marks the twentieth month of year-over-year home price gains. In addition, New Home Sales for September fell but October's New Home Sales surged 26 percent, coming in above expectations. Both reports were delayed due to the government shut-down.

What does this mean for home loan rates? Remember that the Fed



has been purchasing \$85 billion in Bonds and Treasuries each month to stimulate the economy and housing market. The Fed has said that its decision regarding when to taper these purchases will be dependent on economic data. Whether data has been strong enough for the Fed to begin tapering these purchases after its meeting of the Federal Open Market Committee on December 17-18 remains to be seen. Either way, the timing of the Fed's decision will definitely impact home loan rates heading into 2014 and it's why economic data in the coming weeks will be important to monitor.

The bottom line is that now remains a great time to consider a home purchase or refinance as home loan rates remain attractive compared to historical levels. Let me know if I can answer any questions at all for you or your clients.

I would love the opportunity to help you manage your Lake of the Ozarks Mortgage Loan or refinance. Give me a call at (573) 746-7211 or send me an email at mlasson@fsbfinancial.com with any questions you may have!

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# As the Lake Churns Market Notes

Recent reports show that both Lake Ozark and Osage Beach's sales tax revenue is up this year. Lake Ozark's revenue has increased by 26% and Osage Beach is up 1.6% over 2012. New retail developments in both cities have played a large part in this uptick and in Osage Beach, Prewitt's Point and Dierbergs generated \$510,000 in tax revenue.

Nationally, homes values rises 7.9% over last year. This is the 2nd yearly gain in a row and in 2012 and 2013 homes have gained back about 44% of the total value lost from 2007 through 2011 when values decreased each year.

Locally, home sales continue to increase in numbers and value. A total of 1,462 lake area homes have sold as of December 20, 2013. This is an increase of 7.1% over 2012 sales of the same time frame. Data gathered from Lake of the Ozarks MLS for all dates noted. Broken down by property type, here's an overview of how the sales shook out:

	LAKEFRONT	LAKEVIEW/ACCESS	OFF LAKE
2012 # SALES	660	197	473
2013 # SALES	685	235	541
% OF INCREASE	3.78%	19.28%	14.37%
2012 AVG. \$	\$ 277,544	\$ 132,229	\$ 102,802
2013 AVG. \$	\$ 306,809	\$ 158,216	\$ 114,609
% OF INCREASE	10.54%	19.65%	11.48%

I recently responded to a person who posted a request for advice via an online real estate forum. Following is the question along with my response.

Question: What do new house buyers look for in their real estate Agent? Does personality really matter?

Answer: Buyers should look for an agent with experience, knowledge of the area they are purchasing in, knowledge of the real estate process, good negotiation skills, honesty and integrity, a good reputation among the community, fellow agents and previous clients,



Real Estate and Lake News with C. Michael Elliott

patience and the time available to work with them based on their needs. Personality does matter; a buyer should feel at ease with an agent as they will be spending a great deal of time together. Their agent will also be working with other agents, lenders, inspectors, title companies etc., so a good personality along with the aforementioned traits will benefit the buyer when their agent deals with other people on their behalf.

If you have a question regarding real estate, please feel free to

call, email, or post a message on my blog. I'll get back to you promptly. If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 573.365.SOLD or cme@yourlake.com. You can view thousands of lake area listings with photos and virtual tours at www.YourLake.com. You can also log your opinions and ask questions on Michael's real estate blog, www.AsTheLakeChurns.com

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# "Tax Time"

with Bobby Medlin CPA

## Section 469: Passive Activities

What does it mean, in the income tax world, to be passive in an activity? Let's take a look at Internal Revenue Code Section 469 and how it may affect your tax situation. It is more common to run into this situation than you may think.

Being considered passive in an activity, under Section 469, means that you do not materially participate. So how do you materially participate? Sec. 469(h)(1) says that a taxpayer shall be treated as materially participating in an activity only if the taxpayer is involved in the operations of the activity on a basis which is (A) regular, (B) continuous, and (C) substantial. Nice subjective terms on the surface, but wait!

How do you obtain, and prove, material participation? Keep this in mind, your spouse's participation counts as your participation and here are the fundamental ways to be considered materially participating. (1) You participate over 500 hours per year, (2) you participate at least 100 hours and up to 500 hours in that activity and in other 100/500 hour activities. (called significant participation), (3) you participate at least 100 hours and more than anyone else, (5) you are the only participant in the activity, (6) you materially participated in the activity in five of the past ten years or in any three prior years for a service activity.

Work done in the individual's capacity as an investor does not count, including (1) studying and reviewing financial statements (2) preparing or compiling summaries or analyses of the finances or operations of an activity for your own use, and (3) monitoring the finances or operations of the activity in a non-managerial role.

What's the big deal with a passive activity though? If you have a



**Bobby Medlin, CPA**

loss in a passive activity, then you can't deduct it on your current tax return, you must suspend the loss and carry it forward to use it when you have a profit from the activity or when you dispose of the entire passive activity.

If you have a profit from a passive activity, then it is subject to the new 3.8% tax on net investment income if your taxable income is over \$200,000 if filing single or over \$250,000 if married filing jointly.

Furthermore, recent court cases have established that in the case of a trust, only the actions of the trustee of the trust can count towards establishing material participation. That makes it very difficult for a business activity inside a trust to avoid being treated as a passive activity. If you make a profit from a business activity in a trust, the trust will pay income tax at the top Federal rate of 39.6% after reaching \$11,950 of taxable income, plus 3.8% net investment income tax on investment and passive activity income. Add on another 6% for Missouri tax and you are at 49.4% effective tax rate! Next month we will look at strategies to avoid high trust income tax rates and to establish material participation easier.

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](http://www.bobbymedlincpa.com)

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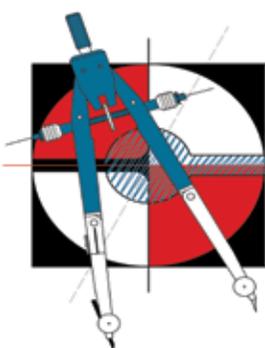


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NMLS # 493712

**Mike Ogle**  
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# Residents asked to help

*continued from page 1*  
it," said Osage Beach City Administrator Nancy Viselli.

City officials said the proposed bill, which can be found at <http://www.senate.mo.gov/14info/pdf-bill/intro/SB650.pdf>, goes against several other portions of the city's municipal code as well.

Currently, that code allows them to turn down an application if the tower would conflict with safety and safety-related codes and requirements or the historic nature or character of a neighborhood or historical district; if the use or construction of wireless telecommunications facilities is contrary to an already stated purpose of a specific zoning or land use designation; or if placement and location of wireless telecommunications facilities would create an unacceptable risk, or the reasonable probability of such a risk, to residents, the public, employees or anyone else. The ordinance also regulates, among other things, tower height and visibility, security measures and signage.

Rucker said the city has suggested easy fixes to the bill but as of yet, those changes have not been made.

"For instance, in the portion covering the bonds for tower removal, you could simply remove the word 'commercial' and add the word 'similar,'" he explained.

In November, the city sent a letter that included those changes to Miller, who last year introduced a piece of legislation that was amended and used to pass the cellphone legislation. That law was approved and set to take effect August 28. However, Cole County Circuit Judge Patricia Joyce issued a preliminary injunction and then struck down the law, declaring it invalid. As expected, lawmakers reintroduced the similar legislation in January. In the letter, the city states they have not had any problems with their current system.

"We have not been sued by a wireless provider, or, had

a problem with them in the review process. For the City there is no issue that requires a new state statute. If a wireless company has a specific complaint about the provisions of our ordinance or the conduct of our consultant they have not brought it to the attention of the staff," the letter reads.

In the meantime, Lake Ozark is in the process of formulating an ordinance regulating cellphone towers. They also recently voted to extend a moratorium on construction or modification of all towers that, according to City Administrator Dave Van Dee, will give them time to get the guidelines in place. The proposal is set to go before the city's Planning and Zoning Commission at their next meeting on February 5. It will then go before the board of aldermen on February 11.

At a December special meeting of the Lake Ozark Board of Aldermen meeting, William W. Jenkins, vice president of CIS Communications, a telecommunications site acquisition and construction company, said in a separate interview that co-locating antennas is always their first choice.

"Whenever possible, we use an existing structure – rooftops, water towers, anything that's available and 100 to 250 feet high," he said, explaining that cellphones relied on 'line-of-sight' technology. "In the flat lands of Kansas, it's not a problem but in Missouri, and particularly Lake of the Ozarks, where you have nothing but hill after hill, it's much harder to transmit. There already are literally hundreds of towers in the Lake area but to provide service to everyone at all times, you'd need hundreds more."

However, Van Dee said although cellphone companies say they don't mind regulations and say they want to co-locate, their actions speak louder than words.

"When I worked at another municipality, we were asked to process a request from

Verizon, who wanted to put up a tower right across the road from an AT&T tower," he said, adding that AT&T recently approached the city about erecting a tower near the Shoppes at Eagles' Landing. "It was our impression that they chose Lake Ozark because we don't have any regulations in place."

## How to take action

**The contact information for those elected to represent the Lake area is:**

**Rep. Rocky Miller**

**Mo. House of Representatives**

**201 West Capitol Avenue**

**Room 115B**

**Jefferson City MO 65101**

**Phone: 573-751-3604**

**E-Mail: Rocky.Miller@house.mo.gov**

**Rep. Diane Franklin**

**Mo. House of Representatives**

**201 West Capitol Avenue**

**Room 206B**

**Jefferson City MO 65101**

**Phone: 573-751-1119**

**E-Mail: Diane.Franklin@house.mo.gov**

**Rep. David Wood**

**Mo. House of Representatives**

**201 West Capitol Avenue**

**Room 115A**

**Jefferson City MO 65101**

**Phone: 573-751-2077**

**E-Mail: David.Wood@house.mo.gov**

**Senator Dan Brown**

**201 W Capitol Ave., Rm. 419  
Jefferson City, Missouri  
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**(573) 751-5713**

**FAX: (573) 751-0733**

**E-Mail: Dan.Brown@senate.mo.gov**

**The letter written in November to Rep. Rocky Miller can be viewed on the city's website at [www.osagebeach.org](http://www.osagebeach.org).**

**Follow Osage Beach on Facebook at <https://www.facebook.com/osagebeachmo> and on Twitter at <https://twitter.com/OsageBeachMO>**

## A Matter of Trust

*with Trenny Garrett, Central Trust & Investment Company*  
**Steadier Sailing?**

Stock market investors around the world were cheering as 2013 came to a close. Markets were up all over:

- S&P 500-stock index up 32.39%;
- Dow Jones Industrial Avg. up 29.65%;
- Japan's Nikkei Stock Avg. up 57%;
- Germany's DAX up 25%;
- France's CAC 40 up 18%.

These advances far outstripped the growth in the world economy and represent a continuing recovery from the collapse in stock prices in 2008. The DJIA set a new record 52 times in 2013. The question for investors now is how much upside potential is left in stocks.

The big losers in 2013 were precious metals—gold was down 28.65%, and silver fell 36.63%. The long-term Treasury index was down 12.66%, and the municipal bond index was off 2.55%.

Falling prices for bonds are inevitable as the Federal Reserve Board begins tapering off its bond purchases under Quantitative Easing. As yields and interest rates rise, as they must as the economy becomes healthier, the value of existing bonds must decline.

### Housing

In the 12 months through October 2013, average home prices rose 13.9%, according to the S&P/Case-Shiller home price index. Many housing markets have reached or exceeded the price peaks last seen in 2007. A study of Zillow housing data by The Wall Street Journal revealed that in 10 of the nation's 50 largest metropolitan areas, average home prices equal or exceed earlier highs. Nationally, home prices fell 23.8% from 2007 to 2011, according to Zillow; overall, prices remain down 16.3%. In about 1,500 cities that experienced especially severe housing busts, the current prices are 25% or more below the top.

Although the firming up of prices in the housing sector is welcome news, there is an important caveat. Buyers have the benefit of exceptionally low mortgage inter-



**Trenny Garrett, J.D., CTFA**

est rates, giving them more buying power. As the Fed tapers off bond buying, and interest rates begin to rise, home prices could be adversely affected.

### Unemployment

The unemployment rate fell from 7.3% to 7.0% in November, the lowest rate in five years. The labor force participation rate was unchanged, at 63.0%. That figure is well below what it was before the last recession began, and suggests one reason why the economy is performing well below its potential. Interestingly, economists project that ending the benefits will reduce the unemployment rate by another quarter point. That's because benefits are only paid to those who are actively seeking a job. If those whose benefits are ended stop looking for work, they'll no longer be counted as unemployed.

Are you facing what could be a complicated financial issue? We're here to help! 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](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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## SEND YOUR ANNOUNCEMENTS

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# "Insurance Talk"

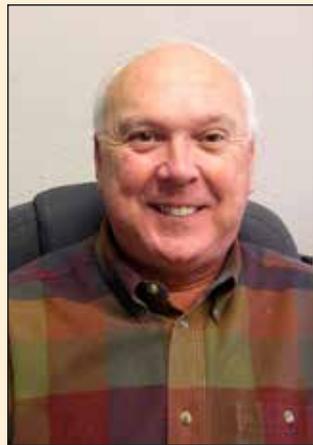
with Ron Hall of Golden Rule Insurance

## Affordable Care Act 2014

January 1, 2014 has passed us by, and many people are still uncertain of the changes with the Affordable Care Act. This has been a hot topic in the media lately, which can lead to some uncertainty of what is true or false and what it all means.

One of the changes taking place is the Health Insurance Marketplace. The marketplace is where individuals and small business can buy health insurance benefits. There will be four difference categories of plans –bronze, silver, gold and platinum, as well as a catastrophic plan for those under 30. This marketplace will let you choose from these different plans that have to meet standards for benefits and cost. These marketplace plans are required to cover essential health benefits, which include ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder, prescription drugs, rehabilitative and habilitative services and devices, lab services, preventive and wellness services, chronic disease management, and pediatric services (including oral and vision care).

For those who do not have access to an employer health plan, there are tax credits available if you enroll in an individual health plan. Those who fall under this category must also be in the income bracket of 400 percent below the federal poverty limit.



Ron Hall

There are several rules that come into play with the new health care act. These rules apply to both the small-group and individual markets. In the current and past plans, there are usually annual and life-time catastrophic limits that will be paid per person. In the new act, these will not be imposed to dollar values of coverage, but only to each beneficiary for nonessential health benefits. There can also be no rescissions of coverage, unless in the case of fraud. There is also a new rule that says pre-existing conditions cannot deny you coverage. In conjunction with this, you also cannot be dropped because of certain medical conditions. You will still need to purchase coverage during open enrollment periods, but there will be new opportunities to purchase individual plans if you loose coverage from a different plan.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@golden-ruleinsurance.com.

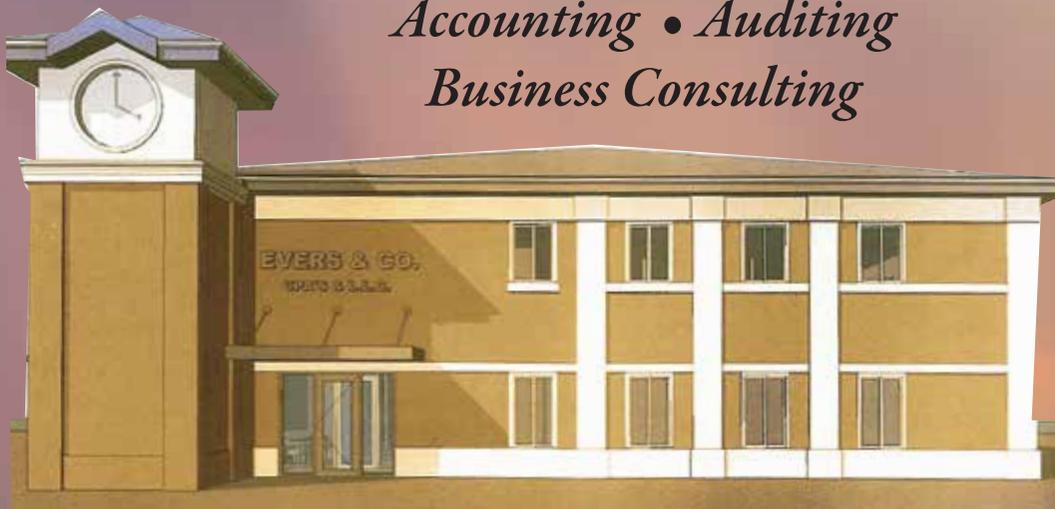


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## Managing Rental Property

with Russell Burdette of Your Lake Vacation

### Purchasing the Right Rental Property

This month we will focus on homes and next month we will take a look at condominiums.

Finding just the right home can be a challenge. Purchasing the wrong home can cost you a lot of money, money that may be hard or impossible to recoup. The right home can bring in \$20,000.00 to \$100,000.00 per year in gross rental income. Those numbers depend on three essentials: location, size and amenities.

Location, location, location could not be more true than at the Lake of the Ozarks. Since I am more familiar with the East side of the Lake (Osage Beach, Horseshoe Bend and the North Shore) those are the areas that I will focus on.

Most rental inquires (for us 98%) are for the Osage Beach/Lake Ozark area and most of them want to stay somewhere between the 7 and 22 mile markers. The home you're looking for must be waterfront and have at least some sort of Lake view. Please note that there are certain areas here at the Lake that do not allow the nightly rental of homes. Your Realtor should be able to help you identify those areas. You do not want to purchase a home only to find out that you cannot use it as a vacation rental.

Once you narrow down the location you can move on to step two: Size. And size does matter when it comes to a vacation rental home. In our current economy, families are looking to save money. One way to save money is to share a rental home with another family. As a general rule, the more bedrooms, the more you can charge per night and the more rental nights you will receive. Over the last five years our three bedroom homes



Russell Burdette

have averaged around \$7-\$10K in gross income, four bedroom homes around \$12-\$22K and five bedroom homes \$35-\$55K and there is about a 30% to 50% increase in average rental nights each time you add a bedroom.

Finally you need to look for the best possible amenities. The perfect home would have a great view, attached garage, a driveway that isn't too steep, only a few steps down to the dock with at least two large boat slips (not having a dock is a deal killer for a private home), an open floor plan, four plus bedrooms, plenty of dining, a large deck, a game or family room, good sized kitchen, extra parking, three plus bathrooms and no real close neighbors.

If you're in the market and looking for a great rental property or think you might have a great potential rental property, don't hesitate to give me a call. I would love to speak with you! Happy renting and have a great day!

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



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## Dr. Rodemann Earns Board Certification

Amanda Rodemann, DO,



Women's Clinic of JCMG, has successfully completed the requirements for certification by the American Board of Obstetrics and Gynecology (ABOG).

Certification is obtained by passing a comprehensive examination that is designed to measure mastery of knowledge and clinical judgment. Certified professionals must renew their certification annually by completion of all the assignments in the ABOG Maintenance of Certification process.

## 23rd St. Pats Water Parade

Mark your calendars for the 23rd Annual St. Pats Water Parade in 2014 scheduled for Saturday, March 15.

Awards are given for the best boat decorations and prize drawings are held at each stop. Souvenir long sleeve shirts are

also available.

Contact the Lake West Chamber at 573-374-5500 for more info, to register for the parade, reserve your seat on the Tropic Island or to order shirts in advance.

## Newcomers/Longtimers Presents Scholarships

The President of Newcomers/Longtimers selects secondary educational institutions each year to receive scholarship funds from its annual Homes Tour proceeds. The recipients are chosen from students recommended by the school. The students then complete an application and go through an interview process with the N/L Scholarship Committee.

Four students from the Criminal Justice program of Columbia College and the Collision Repair and Marine Technology programs of

Lake Career and Technical Center were presented with scholarship awards during the December 19 Newcomers/Longtimers Luncheon held at Osage National Golf Resort.

Scholarships were awarded to Chris Twitchell, a senior in the Criminal Justice program of Columbia College; Jeramey D. Burton, Lake Career and Technical Center Collision Repair Technology program; and Kenton A. Bressie and Blake M. Clayton, Marine Technology program.



L-R: Carlene Chubbuck; N/L President; Chris Twitchell, Columbia College Criminal Justice scholarship recipient; Sam Fleury, Columbia College instructor; Jean Andrew, Scholarship Committee Chair.

## Kathleen Beezley-Tite Returns To Bank Star One



Bank Star One has announced the appointment of Kathleen Beezley-Tite to the position of senior loan officer in the bank's Mortgage Lending Department. She previously worked for Bank Star One from 2010 to 2012.

Ms. Beezley-Tite has extensive experience in mortgage lending having served more than 23 years in the industry.



L-R: Carlene Chubbuck, N/L President; Larry Wittrock, Lake Career & Technical Center Instructor, Blake Clayton & Kenton Bressie, Marine Technology scholarship recipients; Jeramey Burton, Collision repair technology scholarship recipient; Gary Briscoe, Instructor; Jean Andrew, Scholarship Committee Chair.

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**NEW**



The Lake Area Chamber recently held a ribbon cutting for H&R Block. To schedule an appointment stop in their newly expanded location in the Stonecrest Mall at 3797 Osage Beach Pkwy in Osage Beach or call (573)348-3248. Pictured from Left to Right: Nancy Steward, Branch Manager; Ed & Jackie Daves, CAV; Ron Riddle, Secretary; Romy Riddle, Owner; Gloria O'Keefe, CAV; Wendy White, Executive Director LACC.

## Golden Rule Insurance Agency Receives Award

The Golden Rule Insurance Agency of Osage Beach recently received a prestigious achievement award from Columbia Insurance Group (Columbia). JL & Belinda Brenizer of the Golden Rule Insurance Agency accepted the Pinnacle Agency Award on January 15th, 2014 from Frank Blakemore, Territory Manager for Columbia.

The Pinnacle Agency Award is earned by an elite group of independent insurance agencies who partner with Columbia. These agencies demonstrate consistent professionalism, profit and growth with Columbia, specifically in commercial lines. The Golden Rule Insurance Agency/ Hawkins Insurance Group was founded in 1956 and provides professional insurance and financial services to Osage Beach and surrounding communities.

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# Lake area so far unaffected by Target breach

By Nancy Zoellner-Hogland

According to Lake-area bank officials, although Target provided them with long lists of accounts that could have been compromised as part of the late 2013 data breach, to date, as of late January, no unauthorized activity has been reported on those accounts.

However, that could change. Law enforcement said they believed account information stolen during the Target security breach is now being divided up and sold off regionally.

On January 19, Texas law enforcement arrested two Mexican citizens who arrived at the Mexico-Texas border with 96 fraudulent credit cards that allegedly were made using data stolen from Rio Grande Valley residents during the Target data breach. Law enforcement officials said the cards were used to purchase "tens of thousands of dollars' worth of merchandise" from several national retailers, including Best Buy, Wal-Mart and Toys R Us.

According to a press release from Target headquarters, their investigation determined that the stolen information includes names, mailing addresses, phone numbers or email addresses for up to 70 million individuals. The breach affects customers who shopped at Target in the U.S. between Nov. 27 and Dec. 15.

"Much of this data is partial in nature, but in cases where Target has an email address, the company will attempt to contact affected guests. This communication will be informational, including tips to guard against consumer scams. Target will not ask those guests to provide any personal information as part of that communication. In addition, guests can find the tips on our website," the release reads.

Bank representatives said concerned customers also can call the bank to learn if their cards were on that com-

promised-account list.

In a prepared statement, Gregg Steinhafel, chairman, president and chief executive officer of Target apologized to customers. "I know that it is frustrating for our guests to learn that this information was taken and we are truly sorry they are having to endure this. I also want our guests to know that understanding and sharing the facts related to this incident is important to me and the entire Target team," he said.

He also promised that guests will have zero liability for the cost of any fraudulent charges that arise from the breach. In addition, Target recently announced that it will be offering one year of free credit monitoring and identity theft protection to all guests who shopped in U.S. stores through ProtectMyID, provided by Experian, a global information services company that helps individuals understand and keep track of their credit reports, as well as monitor for, and resolve, identity theft.

Guests have until April 23, 2014 to request an activation code, and then until April 30, 2014 to register for free credit monitoring through ProtectMyID. In addition to a complimentary copy of their credit report, guests who sign up will receive daily credit monitoring, identity theft insurance where available, and have access to personalized assistance from a fraud resolution agent. Access to the agent will continue even after other benefits of the initial one-year ProtectMyID membership expire. After 12 months, those who register have the option to continue their memberships at their own expense.

The free ProtectMyID offer being provided by Target does not include Experian credit score or reports from Equifax and TransUnion. When visiting the enrollment site, guests will have the option to purchase these additional services at their own expense if they choose, but

are not required to purchase a credit score to receive the benefits of credit monitoring and identity theft protection.

Target also provided the following directions on how to enroll:

1. Visit [Creditmonitoring.target.com](http://Creditmonitoring.target.com) to request an activation code. Guests will be required to submit their name and an email address. After submitting their information, Target will email guests within 72 hours with their unique activation code and directions for how to enroll in ProtectMyID. Guests should look for this email and check that it does not end up in a "junk" mailbox. Emails collected during this process will only be used for the purpose of sending an activation code for free credit monitoring.

2. After guests receive their activation code from Target, they may visit [www.protectmyid.com/target](http://www.protectmyid.com/target) and use the code to start the enrollment

process. It will be important to verify the code entered matches the notification received from Target. Also, guests must be sure to click the red "Click to Redeem Your Activation Code" button (or use the "ENTER" key).

3. Enroll in ProtectMyID. Guests will need to provide Experian with personal information such as name, address, date of birth and social security number. Experian asks for personal information so that identities can be verified during the registration process and future logins. This is strictly a security measure to ensure no one else, including Target, will have access to that information.

4. After completing these steps, guests are all set up, and can begin to take advantage of all the ProtectMyID features.

Guests who sign up for free credit monitoring should continue to monitor their

accounts and report any unusual or suspicious activity to their bank. In addition, we'd like to remind guests to remain wary of consumer scams, including phishing and social engineering.

In the meantime, Target announced it will be investing \$5 million in a multi-year campaign aimed at better understanding and then stopping cyber-security threats. Steinhafel said they would be working with the National Cyber-Forensics and Training Alliance (NCFTA), National Cyber Security Alliance (NCSA) and Better Business Bureaus (BBB) to advance public education around cyber-security and phishing scams. The coalition was set to convene in late January in Washington, D.C.

For more information about the Target data breach, visit [target.com/databreach](http://target.com/databreach).



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# Financing a business the right way

By Nancy Zoellner-Hogland

Choosing the right financing strategy is easy - if you know the rules. Unfortunately, many small business start-ups fail before they even get off the ground because new owners don't know those "rules" and either don't have sufficient capital or they take on too much debt.

In fact, the Small Business Administration (SBA) Office of Advocacy reports that three out of 10 new firms with employees fail to survive for more than two years and about five out of 10 close up shop within five years. The survival rate is even lower for sole proprietors.

Bruce Mitchell, chairman of the Lake of the Ozarks SCORE, said his organization can help avoid those funding pitfalls, counted as two of the most common reasons for small business failure. SCORE is a nonprofit organization of more than 12,000 volunteers who pro-

vide free, confidential business mentoring and training workshops to small business owners. Currently, the local chapter, which consists of 22 volunteers, provides service to Camden, Dallas, Hickory, Laclede, Miller, Morgan and Pulaski counties.

"The first step toward success is a good business plan. One - no one is going to take the risk of investing in or loaning money on that business if you can't show that it's viable. And two - a business plan will show the entrepreneur if he or she is making a sound decision and also help determine just exactly what it's going to take to make it a success. Many people underestimate how much capital they're going to need to do things like rent a building, purchase inventory and advertise, or they fail to secure enough operating funds to get them through those first few months," he said. "The flip side of that is that they

borrow too much to ever get in the black. We can help avoid both of those scenarios and also explain the funding mechanisms that are available."

According to the SBA, the two major categories of financing are debt and equity. Debt financing means borrowing money that must be repaid over a period of time, usually with interest. These loans are often secured by some or all of the assets of the company. In addition, lenders commonly require the borrower's personal guarantee in case of default. This ensures that the borrower has a sufficient personal interest at stake in the business.

Mitchell said that in the past, banks were the major source of small business funding. However, they have been reluctant to offer long-term loans to small firms since the recession began. To help fill the gap, the SBA 7(a) program encourages banks

to issue long-term loans up to \$1 million for small businesses that are unable to find financing on reasonable terms through conventional lending channels.

The other category, equity financing, or equity capital, is money raised by a company in exchange for a share of ownership in the business. Equity often comes from investors such as friends, relatives, employees, customers, or industry colleagues.

However, Mitchell warned that borrowing from family members can cause a family rift.

"When making loans to family members, it should be done with the understanding that chances are, they're never going to see that money again. Anything else can drive a deep wedge," he said.

According to the SBA, the most common source of equity funding comes from venture capitalists—institutional risk-takers comprised of wealthy individuals, government-assisted sources, or major financial institutions.

Most specialize in one or a few closely related industries.

While equity financing usually eliminates the need to repay specific amounts at specific times, investors usually have an expectation of receiving some kind of return on their investment. They may also insist on having some input on decision-making, and be less flexible about repayment should the business falter.

Other funding or cost-sharing options include partnerships, joint ventures, alliances, co-branding arrangements and business incubators. Incubators rarely offer cash, but they provide crucial support in the form of free or reduced rent and business services.

For more information on how SCORE can help, visit the local chapter website at [www.LakeoftheOzarks SCORE.org](http://www.LakeoftheOzarks SCORE.org), or contact Mitchell by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call him at 573-346-5441.

See [sba.gov](http://sba.gov) for more.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### HOGAN'S LAKEWOOD COTTAGES

Looking northwest across the cove behind the White House on the Bagnell Dam Strip is a peninsula of land once lined with family resorts. Thornsberry Road, which connects to Ballenger Road, runs down the spine of the peninsula that once served these resorts. The beach front resorts, running up the cove from the point, originally included Allen's Cottages on the point,

Hale's Rock Cottages, Beachcomber Resort and Hogan's Lakewood Cottages. Other resort names associated with this strip of shoreline over the years include Bruner's Resort, Wilson's Rock Cottages, Golden Eagle Resort and Summer Place. The postcard photo of Hogan's Lakewood Cottages that accompanies this article was taken by Frank E. Gress in the early 1950s.

It is believed that Sherman and Ruby Hogan built Lake-

wood Cottages about 1947. They operated the resort into the 1950s. Hogan's Resort appears to have sold about 1972 and was renamed Golden Eagle Resort operated by Dorothy and Carl Spriggs. The resort closed in the late 1970s.

About 1962 Hale's Rock Cottages sold and was renamed Wilson's Rock Cottages. Beachcomber, the most enduring of these resort enterprises, was opened in 1947 by Ray and Ella Beck who sold it to Charles

"Chuck" and Mary "Fran" Warneke in 1964. The resort would go through several other owners until the last couple to own and operate the resort, Terry and Brenda Chain, purchased it in 1992. Eventually, Beachcomber would own all the buildings that were originally part of Hale's Resort and Hogans' Resort. Beachcomber closed about 2010.

Looking across from Hogan's Lakewood Cottages in the vintage postcard view shown here is the backside of Conrad's (two-level rock) Cabin Court, V. Red Moore's Café and the White House Hotel. For more information see the author's book: "History & Geography of Lake of the Ozarks Volume Two." ■

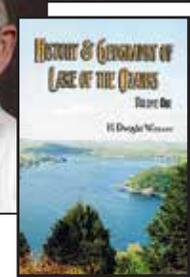
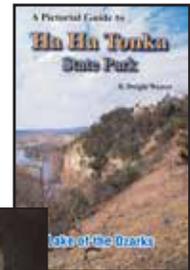
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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](mailto:dwightweaver@charter.net) or call 573-365-1171. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) to obtain more information or to purchase one of his books on line.



# How to hire good employees, interview to get good job

By Nancy Zoellner-Hogland

Employees often are the first and last impression made on customers. They can make – or break – a business.

Karen Bazar, owner of Southwest HRC, a consulting company that sets up small businesses with a state and federally compliant HR department, said that's why business owners should develop a good employment application and create a checklist they can use during the interview process.

"You can glean so much information from an application before even talking to a candidate. Most applicants have something they are trying to hide from you; it's your job to find out what that is," she advised. "Look for unanswered questions. Did they neglect to put telephone numbers down for previous employers hoping you will not call them? Did they neglect to put down their supervisors name? Is it because they don't want you to talk to them?"

Bazar said because stability

and dependability are two important traits, employers should also look for long gaps between their stints of employment.

"Perhaps they were having a hard time finding a job or perhaps they were employed but did not list those because they had been fired. Perhaps they had been in drug rehab or they had been in jail. It sounds farfetched but actually it's pretty common," she said, adding that business owners should always check with previous employers and check references before hiring.

Before conducting interviews, employers should prepare a list of questions and then ask them of each candidate. That makes it easier to compare each against the other to come up with the top candidate, she said.

Bazar, who has more than 20 years' experience in management as a human resource director in the banking, manufacturing and health care industries, put together a list of do's and don'ts for the hiring process.

- Don't go on gut feeling. Most

times they are wrong.

- Don't ask "yes" or "no" response questions. Instead, ask questions that require the candidate to talk about themselves. During that time, be quiet and listen.

- Leave dead quiet moments during the interview, forcing the candidate, who will be uncomfortable with that, to fill in the gaps by talking. You'll learn a lot more about the candidate that way.

- Ask previous behavioral questions. How did they function at their last employer, what did they do there specifically from the start of the day to the end of the day? Previous behavior is the best explanation for future performance. People are creatures of habit and always tend to do the same things over and over and behave in the same way in similar situations. If they weren't good behaviors you don't want to have to deal with them at your business.

*continues on page 30*



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# Don't Lose Your Electronic Life - Back It Up



Think about this for a moment. What if your computer crashed? Do you have a backup of your files and photos?

In today's electronic world, photos don't get printed to glossy 4x6 images (for the most part), and e-mails and other important documents don't get printed for safekeeping. They stay on our computers, in our accounts and in our Pictures folders. These can all be gone in a flash if the computer crashes. It's important to backup your photos, emails and other documents.

## Windows Built-In Backup Tools

For Windows XP users: Chances are the built-in backup option was not installed with the system. You will need your Windows installation CD. If you're one of the buyers who did not receive a system CD with your computer purchase, you'll need to contact the manufacturer and obtain one (usually not free).

Open the Installation CD by right-clicking the CD drive in My Computer and choosing "Explore". Here, look for a folder called "ValueAdd". Inside choose the Msft folder, then the NTbackup. Double-click "NT-backup.msi" -- note you may not see the ".msi" on the end of the file, depending on your views settings.

Install the NT Backup utility and follow the on-screen directions, choosing what you would like to backup and where you want to store the information.

For Windows Vista users: If you use Vista Starter or Vista Home Basic, the system does not come with a built-in backup solution. See our section at the end for free and commercial backup titles.

For other Vista users, open the Backup and Restore Center by clicking the Start button, clicking Control Panel, clicking System and Maintenance. Then click Backup and Restore Center. Again, follow the on-screen instructions specifying backup and destination folders.

For Windows 7 users: Windows 7 is virtually identical

to Windows Vista. Open the Backup and Restore Center by clicking the Start button, clicking Control Panel, then clicking System and Maintenance. Click Backup and Restore Center to begin, and follow the on-screen directions.

For Windows 8 users: Chances are, if you are using Windows 8, you have upgraded to 8.1 through the Store. If you have not, now is a great time. In Windows 8.1, the Backup and Restore functions found in Windows Vista and 7 have been replaced with "File History"-- a setup that keeps a constant copy of your photos and documents, and backs them up. But this really isn't an ideal solution, not all of us keep a backup device connected at all times. We need to first take an "im-

age" (copy) of our hard drive, and then store our photos and videos. Fortunately, the system image function is still there, just sort of "hidden".

Go to Control Panels, then System and Security, then choose File History. Notice the lower left corner, "Windows 7 File Recovery".

From here you can configure a Windows backup, selecting a system image, then storing that file on your external media.

## Cloud-Based Backup

Online or "cloud" backup services and websites are "in the cloud" so-to-speak, because they are on the internet and not physically attached to your personal device. These are gaining popularity among users for their convenience and reliability.

Free services unfortunately, are limited. Most of these have under 10GB of storage available for users. This will not cover the backup for most PC users indefinitely. You can use several of these free services to get the space you need, or move to a paid online service like Carbonite.

Microsoft Skydrive - If you have an older Hotmail account, you may be able to get 25GB of online storage through Skydrive. New users are limited to 7 GB. Automatic synchroniza-

tion is possible by using a dedicated "Skydrive" folder on your device. Since it's Microsoft, it's safer than most. Skdrive.com

Google Drive - Automatically comes with a Gmail.com account. Not only does this provide 15GB of storage (shared with email account) it provides online web-based word processing, spreadsheet, presentation, form and drawing applications free. Google's not going anywhere, so the data is safe from that regard. However, there is no encryption and Google is not shy about scanning emails and online stored documents and indexing their contents. For best results, ZIP your files with encryption prior to uploading. Automatic synchronization is possible by using a dedicated "Google Drive" folder on your device. Google.com

IDrive - Like most, IDrive gives you 5GB of free online storage and charges for more. A dedicated folder is not required for synchronization. You can choose from continuous or scheduled backups, and encryption is used prior to uploading (with a key you set) so security is excellent. The company behind the service was established in 1999 and so it is more secure than most in this regard. IDrive.com

*continues*

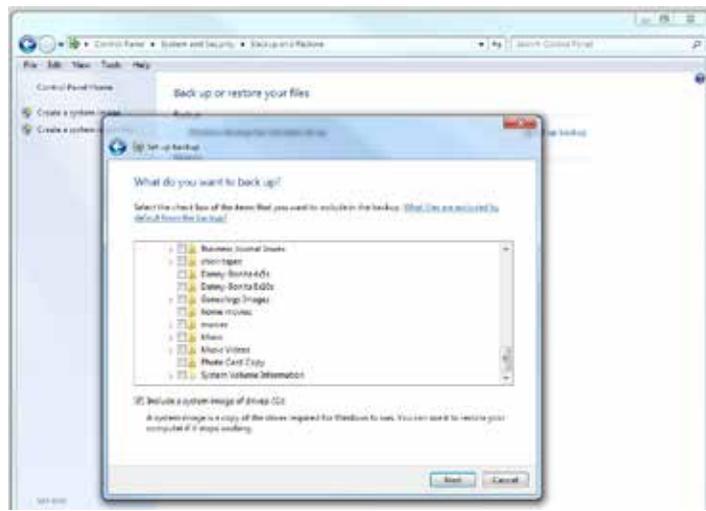
## WHERE TO BACKUP?

**Good question. Unless your computer has more than one hard drive, you will need to choose some sort of "external" backup option-- one not built-in to your PC. There are inexpensive wallet-sized backup USB drives for sale at any of the Big-Box discount stores. From about \$50 and up, you can choose the size that is right for you. Even the smallest of these should be more than enough for the average user. You'll need to get one before you begin.**

**Flash drives, media cards, CDs and DVDs are also an option-- although it will in many cases limit the amount you can backup, and/or require more than one. Large capacity flash drives, USB sticks and media cards are expensive. CDs/DVDs will take many discs to complete your backup. Online backup options may not be large enough.**

**How much room do I need for a Backup?**

**You will need at least enough to contain all of your photos, documents and emails. You can get an idea of how much this is my right-clicking My Pictures and choosing "Properties". It will calculate the size after a moment. Repeat this for your My Documents folder, and add them up. Email folders can easily add up another couple of GB (Gigabytes). Most users will need --at least-- 50 GB for a complete system image (essentially a copy of your computer), and 25 GB for photos, videos and emails. Luckily, a 500GB external USB backup drive can be had for around \$70 virtually everywhere.**

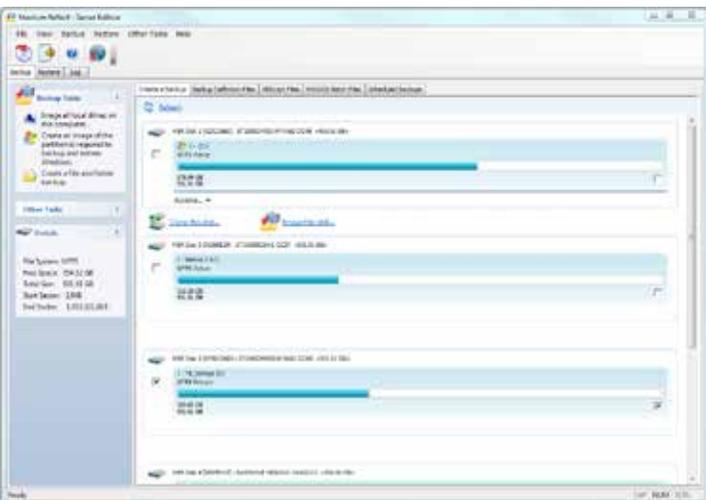


A couple of honorable mentions; Sugarsync.com (5GB, encrypted), Dropbox.com (2GB, unencrypted), Mozy.com (2GB, encrypted), and ADrive.com (50GB, ads, unencrypted).

Some thoughts on Cloud-based storage. Some of the advantages of cloud backups are; off-site backup, and reliability. We assume that these companies have managed servers with redundant backup, so that our data is safe from physical harm such as fire and flood. The disadvantages of these are size and reliability. By reliability, we mean longevity. Some online backup websites may just fold up and blow away, taking your important data with them. Stick to the big names for the most security from loss.

### Commercial Backup and Restore Utilities: Macrium Reflect

Macrium - and the free to use version have been our



go-to programs when setting up a new computer for a long time.

The ability to take a snapshot of a brand-new system installation was essential. If something went very wrong later, this could bring us back to the "out-of-the-box" configuration.

Of course now nearly all commercially-purchased systems include a recovery partition on the hard drive that lets you restore the factory setup.

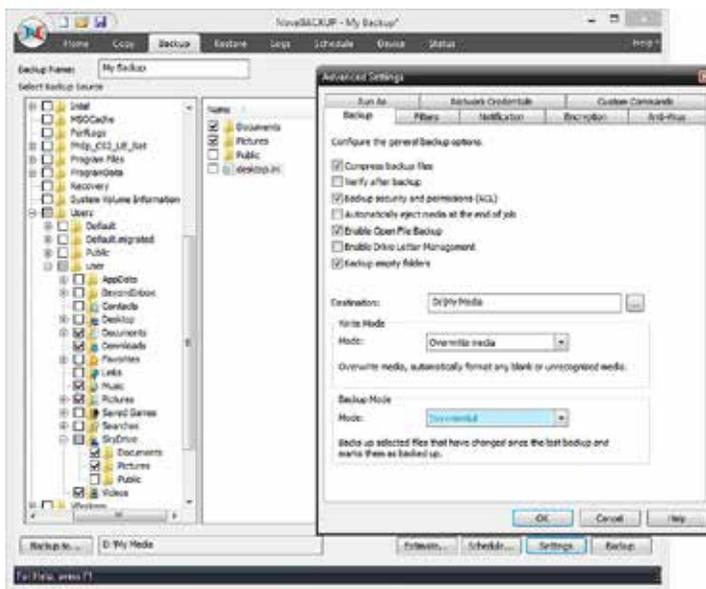
But Macrium still provides very diverse and powerful imaging and cloning tools, along with advanced backup and recovery options power users will relish.

You can create a recovery partition on almost any media, and recover to like hardware, or to a different drive and re-size the image. Of course the backup operations include full, incremental, differential, scheduled,

encrypted, scripted, etc. and combinations of these. \$45 www.macrium.com

### Nova Backup

Not a lot has changed since our last review of NovaBack-



up-- but then the task remains virtually unchanged. Backup what I need to a location I specify.

The options surrounding this task have changed very little as well. Of course they now include the Cloud, and NovaBackup accommodates that and also includes Windows 8.1 support. It accomplished its tasks exceptionally well then-- and now.

NovaBackup 2014 is one of the most-respected backup titles on the market. Like the others at the head of the class, Novastor's title can backup

all media types, encrypted or not, removable or fixed, virtual drives, online storage, you name it. You can backup drives (or any data) as an image (even incremental and differential images), incre-

### Acronis TrueImage 2014

Considered by many the "gold standard" when it comes to backup and imaging programs, Acronis TrueImage for 2014 is new and better than ever.

The user interface has been redesigned with a friendlier-than-ever look and feel, with common tasks accomplished quickly and easily from the main menu.

Not to worry, however-- the power tools that made Acronis TrueImage a favorite among systems administrators are still there, just tucked away from inexperienced eyes.

Highlights for the new version include the ability to convert an Acronis backup to a Windows Virtual Drive (or vice-versa), creation of boot-time recovery options, and Acronis Cloud-- a 5GB backup space on their servers for one year.

Acronis TrueImage 2014 can backup files or the entire drive, (as backup or image) sector-by-sector, with or without password protection. Backups can be one-time, scheduled, incremental/differential, and can include pre- and post-run commands, splitting of backup files (for say, DVD storage), validation-- and much more. There is little you cannot do within the options here.

Advanced users will find all of the options they need, and new users can finally enjoy Acronis TrueImage without confusing dialogs and windows.

This is a backup title we recommend for anyone interested in safeguarding their documents, photos and other important data.

\$50 [www.acronis.com](http://www.acronis.com)

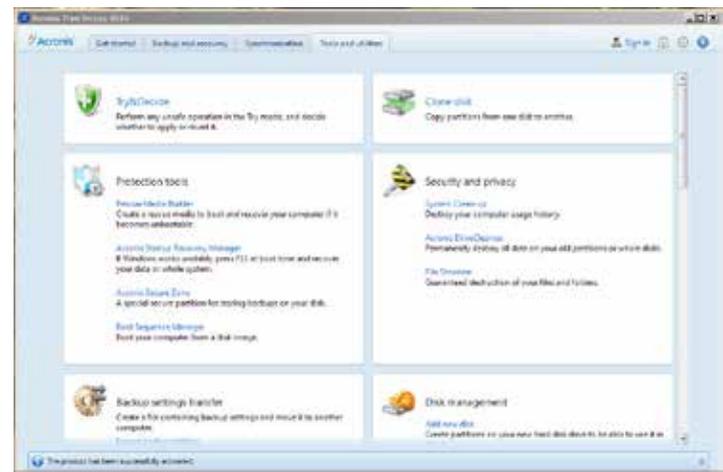


mental or differential backups, scheduled, encrypted with password, segmented, etc. You can even backup remotely.

But what sets NovaBackup apart (and has for some time) is the title's ability to scan for viruses during a backup and support for mapped network drives-- something administrators and office managers can love.

The server edition can also work with all Windows Server installations, both 32-bit and 64-bit, to allow for facility backup from an administrative position.

Of course NovaBackup can restore from any of these options, from a bootable disc, remotely, to separate partitions (allowing for re-sizing) and more. With disaster-recovery options and recovery boot media. \$80 [www.novastor.com](http://www.novastor.com)



### BACKING UP PHONES

With the advent of smartphones, tablets and e-readers (that have built-in cameras and video recording), the potential for data loss is even more profound. We happily snap away, taking hundreds of photos and videos. But like a computer, and even more to some extent, phones and tablets can fail, taking your images and movies with them.

Backing up these devices can be a bit more problematic. There are a wide variety of devices running on Android, Mac iOS and proprietary interfaces. An online backup solution like Google Drive or Microsoft Skydrive is a handy resource to back these devices up. Many smartphones (like the iPhone) ship with some sort of Cloud storage solution. AT&T users on Android devices can opt for and configure the "AT&T Locker", iPhone users have iCloud. Many other carriers and devices have a similar service.

If yours does not, or you don't want to trust all of your photos and videos to be kept safe "in the cloud", backing them up to a PC is also available. Transfer the images and video using your smartphone's "sync" feature. For tablets and e-readers like the Kindle Fire, an online service like Dropbox lets you put your data online-- and then subsequently download it for safekeeping to your PC. From there, burning the images to a DVD or having them made into prints can take it another step.



# Marine industry outlook improving

By Nancy Zoellner-Hogland

From all outward appearances, 2014 will be a good – if not great – year for the marine industry.

A report from Boating Industry Research and Markets predicts a 4.5 percent compounded annual growth for the global marine market for the next four years.

Boating Industry, which, in cooperation with the Marine Retailers Association of the Americas, produces the Marine

Dealer Conference & Expo, reported that the turnout for the first few major boat shows of the year is backing that forecast and might even help to boost that number a little higher. Organizers of the 60th Annual Progressive Insurance St. Louis Boat & Sportshow are gearing up for huge crowds to flock to see close to 1,000 boats and visit hundreds of booths featuring everything outdoors. The show is scheduled for February 26 through March 2 at America's

Center & Edward Jones Dome. For more information, visit [www.stlouisboatshow.com](http://www.stlouisboatshow.com).

According to Boating Industry, attendance at the 2014 Progressive Insurance Atlanta Boat Show, held January 9 thru 12, was up 25 percent over the previous year, making it the best attended Atlanta Boat Show since 2008. The Chicago Boat, Sports & RV Show, held the following week, drew a crowd of approximately 40,000, which was a 13 percent increase from

2013, and although numbers weren't yet tallied for the Toronto International Boat Show, held the same week, organizers said

[zarkboatdealers.com](http://zarkboatdealers.com).

In a Boating Industry survey conducted in November 2013, 63 percent of responding readers, which range from manufacturers to distributors to dealers, said their revenue increased in



they expected to report a similar increase.

The trend is also expected to continue for the Lake of the Ozarks Marine Dealers Association (LOMDA) Overland Park Boat Show.

Mike Kenagy, who in April will take over as executive director of the LOMDA, said participation at this year's show, which ran January 23 thru 26 and which is billed as Kansas City's largest boat show, also was up.

"We were completely full – it was the biggest show we've ever had," he said. "And the crowds were good too. We don't have the final ticket numbers tallied yet but judging by the crowds and the response of our associates, we're all sure that it's going to be an increase over last year – maybe not a huge increase, but an increase, all the same."

To help spread the word that Lake of the Ozarks is the place to boat – and to buy a boat – this year, for the first time ever, the LOMDA, comprised of more than 40 Lake of the Ozarks area boat and personal watercraft dealers, dock builders and marine accessories retailers, will host a boat show in St. Charles. Vv good show weather coop biggest show ever consistent up a smidge consider it a win-The show, scheduled for March 6 thru 9, will be held at the St. Charles Convention Center. A spring in-water boat show is scheduled for April 18 thru 20 at Dog Days Bar and Grill in Osage Beach and at the 19 mile mark of the Osage. For more information about the shows, visit the LOMDA website at [2013 – 38 percent by more than 10 percent. Only 16 percent reported a decrease from the previous year. Those numbers were steady across all types of marine businesses. Pontoons showed some of the greatest growth; outboard sales were up for the third year in a row, with an 8.8 increase from 2012; and inboards sales experienced 12.7 percent increase.](http://www.lakeo-</a></p>
</div>
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The survey also showed that manufacturers are optimistic about that trend continuing. Some 82 percent said they expected to increase their revenue in 2014 and 14 percent of manufacturers said they expect revenue to increase by more than 25 percent. That optimism is shared by others. In a recent press release, the National Marine Manufacturers Association (NMMA) said they expected the U.S. recreational boating industry to continue its post-recession climb with an estimated 5 to 7-percent increase in new powerboat retail sales in 2014.

Kenagy said some of the enthusiasm could be driven by the introduction of new lines of watercraft.

"These are really going to be 'big deals' for boating enthusiasts. I expect to see a lot of really happy boat dealers at the Lake this year," he said, adding that because lending seems to be "loosening up" and because more manufacturers were getting into the business of loaning money, it also should be easier to finance a boat this year. "It all points to the same thing – the marine industry is growing again. And that's good news for everyone at Lake of the Ozarks."

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# Anglers brave the cold for prize

By Nancy Zoellner-Hogland

Over the past few weeks, bass fishing has been tough and Sunday, January 26 was no exception. Anglers participating in the Bassing Bob–Robin's Resort Winter Bass Challenge Tournament Series took off at 8 a.m. from Robins Resort and after 7 1/2 hours of tough fishing, just five boats weighed in fish.

"As the Bassing Bob tournament doesn't allow the Alabama Rig, we expected that the weights would be down. The fishermen that caught bass on the jig-and-jerk bait are the real deal! They caught fish when the bass just weren't biting very well," said Bob Bueltmann, organizer of the tournaments.

In addition to being dubbed the "real deal," the anglers participating in the winter series could be called a lot of other things too – adventurous, bold, daring, tough – maybe even crazy – but you can't call them "fair-weather fishermen."

During the first tournament held December 28, the temperature was a chilly 35 degrees at 8 a.m. when 42 boats hold-

ing 84 fishermen took off from Robin's Resort. The thermometer registered a balmy 58 in the afternoon but winds were fairly brisk throughout the day. During the second tournament held January 11, again it was 35 degrees when 29 boats carrying nearly 60 anglers took off from the resort. But this time, afternoon temps reached just 48 degrees and winds held steady throughout the day at 15 to 20 mph which made for a chilly ride. During the third contest, delayed from Saturday, January 25 to the following day, anglers got a break. Temps hovered at 45 degrees all morning, and then warmed to 58 in the afternoon. The sunshine and calm winds made for a very pleasant day on the Lake.

"We're extremely pleased with the participation – especially since this is the first year for the tournament series and the first time a winter series has ever been held at Lake of the Ozarks. We pulled in as many fishermen as some of the warm-weather tournaments attract. Our second tournament would

have been bigger but quite a few out-of-towners called and cancelled at the last minute. They couldn't get their boats out because of the heavy snow that fell across the Midwest a few days earlier," said Dave Bueltmann, who has been helping his brother Bob with the tournaments.

He also said they felt they achieved their goal of helping to boost business at the Lake during what is traditionally the "slow" season.

"We wanted to show anglers the benefits of fishing at this time of year when they pretty much have the Lake to themselves but a real driving force behind the tournaments was improving the economy. While we hoped for support from the locals, we also wanted to bring fishermen in from out of the area. The more business we can bring to Lake of the Ozarks during the winter, the better, because that means more jobs and more money in peoples' pockets," Dave said. "We also knew that if we could get them here, the beauty and peacefulness of fishing on the Lake in the mid-



Lyle Meyer and Derrick Tyree, the current championship leaders, won the January 26 tournament, organized by "Bassing Bob" Bueltmann, center. Photo provided.

dle of winter – and the big fish that would be caught - would keep them coming back."

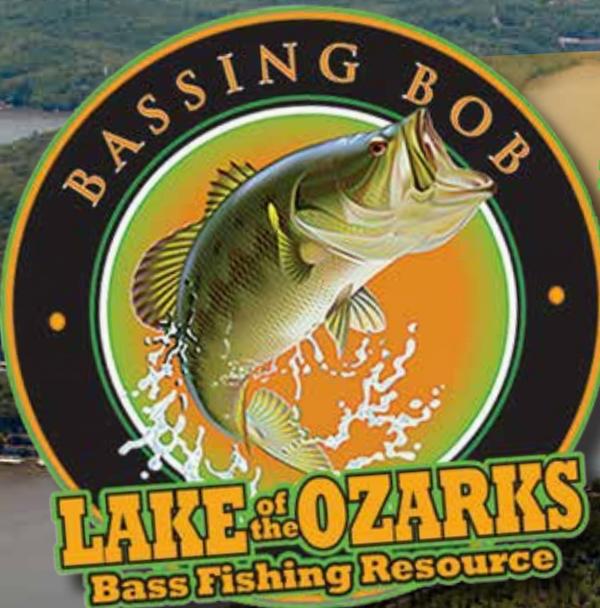
In an earlier interview, Bob said that some of the biggest bass are caught on Lake of the Ozarks in the winter.

"Contrary to popular belief, big bass do not go dormant once cold weather sets in. While the bass' metabolism slows during the winter months, the big fish with higher metabolism feed daily and thus an angler is more likely to catch a big bass this time of the year," he said.

The winter series is not the

only "first" for fishermen. Bob, who owned a software company in St. Louis before retiring and moving to Osage Beach, also created a website that offers everything for fishermen – videos; articles; maps; daily, weekly and monthly fishing reports; tournament news and a complete listing of every tournament held at the Lake. He said the site is designed so everyone from a recreational fisherman to a professional angler can learn more about fishing at Lake of the Ozarks

*continues on page 28*



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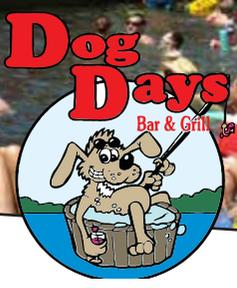
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 2nd Place \$900  
 3rd Place \$800  
 4th Place \$700  
 5th Place \$600  
 6th Place \$500  
 7th Place \$475  
 8th Place \$450  
 9th Place \$425  
 10th Place \$400  
 11th Place \$375  
 12th Place \$350  
 13th Place \$325  
 14th Place \$300  
 15th Place \$275  
 16th Place \$250  
 17th Place \$225  
 18th Place \$200  
 19th Place \$185  
 20th Place \$175

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**FALL**



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THE 4 BIGGEST BASS OF THE WEEKEND WILL WIN:

**1ST PLACE: \$70,000.00**  
**2ND PLACE: \$20,000.00**  
**3RD PLACE: \$10,000.00**  
**4TH PLACE: \$5,000.00**

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 3RD PLACE \$1,000  
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 8TH PLACE \$500  
 9TH PLACE \$450  
 10TH PLACE \$425  
 11TH PLACE \$400  
 12TH PLACE \$375  
 13TH PLACE \$350  
 14TH PLACE \$325  
 15TH PLACE \$300  
 16TH PLACE \$275  
 17TH PLACE \$250  
 18TH PLACE \$225  
 19TH PLACE \$200  
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# Crossword Puzzle

THEME:  
VALENTINE'S DAY

ACROSS

1. \*"Love Me Tender" performer
6. "And She \_\_\_\_" by Talking Heads
9. "For Whom the \_\_\_\_ Tolls"
13. Wall coat
14. B&B, e.g.
15. \*He fell in love with a face "that launched a thousand ships"
16. February "People," e.g.
17. Parental involvement org.
18. Trojan War story
19. \*He fell in love with Little Red-Haired Girl
21. \_\_\_\_\_'s fee
23. Old age, archaic
24. Display displeasure
25. \*Bride and groom say their "I \_\_\_\_"
28. Choir voice
30. Part of Yugoslavia
35. Iris holder
37. Paleozoic and Mesozoic
39. The fourth prime number
40. Rigid necklace
41. Of the kidneys
43. Baseball points
44. Was attached
46. Jittery
47. It should be opened when starting a fire
48. Winslow \_\_\_\_\_ and \_\_\_\_\_ Simpson
50. Back talk
52. "C\_\_\_\_ la vie!"
53. EU currency
55. \*"Just an \_\_\_\_-fashioned love song"
57. \*Cyrano de Bergerac's love interest
60. \*Popular Valentine's delivery
64. Disturbances
65. Get it wrong
67. Spur on
68. Strong adhesive
69. By means of
70. Fragrant resin
71. "I, Claudius" role
72. Bird-to-be
73. \*What Snow White did before Prince Charming's kiss

DOWN

1. Larger-than-life
2. Alfred "\_\_\_\_\_" LaRue
3. Americans need one to enter Australia
4. Accustom
5. Sister to Blanche DuBois
6. Clean the blackboard, e.g.
7. Symbol of industriousness
8. Mix-up
9. Like white-headed eagle
10. Albany-Buffalo canal
11. His pants are on fire?
12. Hallucinogen
15. Slang for communist sympathizers
20. Lazybones
22. Breed
24. What's-his-name
25. \*Even-Steven kind of date
26. Convex molding
27. Red Cross supply
29. Arborist's concern
31. Lord's worker
32. Egg cell
33. \*Aphrodite's Roman counterpart
34. Early stage of sickness, e.g.
36. High school breakout
38. \*"The Twilight \_\_\_\_\_," romantic film series
42. Popular disinfectant
45. Like Danny Zuko's hair
49. \*"Your Love is Like the Morning \_\_\_\_\_"
51. Skiers' turfs
54. \*His character fell in love with Lois Lane
56. Be situated within
57. Tug-of-War equipment
58. Emanation
59. \*Kisses and hugs
60. Hand grenade
61. "All for one, one for all" sword
62. Beef cut
63. Rotisserie skewer
64. \*Dudley Moore/Bo Derek romantic comedy
66. 18-wheeler

SOLUTION: Page 28

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
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16						17				18				
19					20			21	22					
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40					41				42		43			
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48					49		50			51		52		
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64						65	66			67				
68						69				70				
71						72				73				



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# Anglers

*continued from page 24*

The site, which offers both free and paid memberships, went live July 1. Since that time, membership has grown steadily, with close to 2,000 signed up to date and the site gets 800 to 900 visitors per day, resulting in more than 50,000 page views.

One more tournament is set for Sunday, February 9.

"While we'll crown a tournament series championship team, the tournament will include our regular pay-out format - there's no need to qualify to fish. The championship is an additional pot for which we have allocated 5 percent of entries from each tournament. So, come fish with us, but leave the A-Rig at home and let your true fishing skills put a check in your pocket," Bob said, adding that, as usual, they'll also include unique payouts to keep it interesting. "The slot prize is based on the closest to five pounds off the winning weight; we have a big-bass payout and we also have a prize for the lowest weight for five keepers. Then, of course, we pay out for the top three weights. Because only a few pounds separate leaders from the third place team, it will be fun to see how that plays out."

For more information, visit the website [www.bassingbob.com](http://www.bassingbob.com) or email [bob@bassingbob.com](mailto:bob@bassingbob.com).

Tournament results  
December 28 - 42 boats

1st Place Marcus Sykora and Bill Davenport with five keepers weighing a total of 18.14 pounds

2nd Place Mark Wiese and Bob Coffman with five keepers weighing a total of 18.01 pounds

3rd Place Rudd Bower and Joe Weiberg with five keepers weighing 15.30 pounds

The Big Bass award went to Marcus Sykora - Bill Davenport with a bass weighing in at 5.16 pounds.

January 11 - 29 boats

1st Place Dale Burgman and Jared Staver with five keepers weighing a total of 16.57 pounds

2nd Place Kyle Meyer and Derrick Tyree with five keepers weighing a total of 16.06 pounds

3rd Place Kobe Asberry and John Taylor with five keepers weighing a total of 14.92 pounds

The Big Bass award went to Jake Sesfert and Kirk Fischer with a bass weighing 5.05 pounds.

January 26 - 18 boats

1st Place Lyle Meyer and Derrick Tyree with three keepers weighing a total 7.38 pounds

2nd Place Marcus Sykora and Bill Davenport with two keepers weighing a total of 4.42 pounds

3rd Place Mark Wiese Jr. and Jay Hulsey with one keeper weighing 2.76 pounds

The Big Bass award went to Marcus Sykora and Bill Davenport with a bass weighing in at 3.01 pounds



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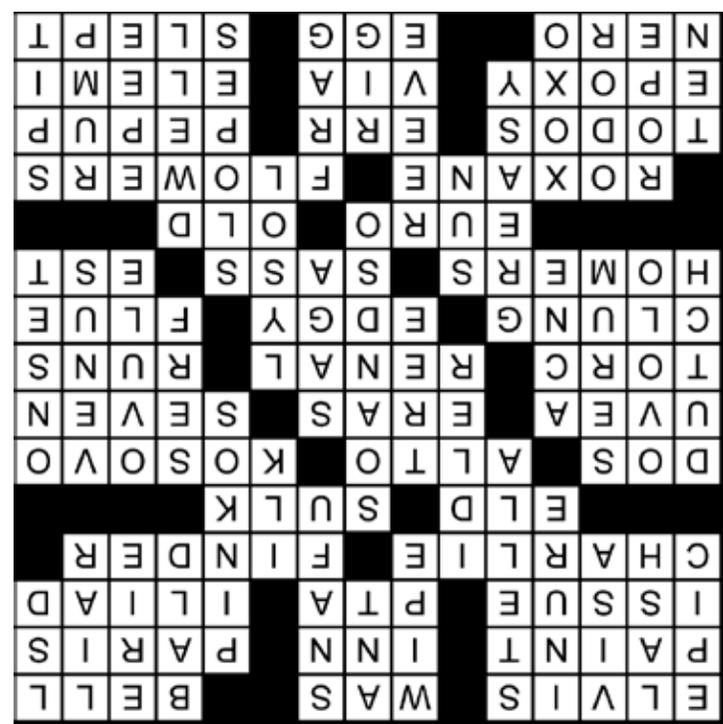
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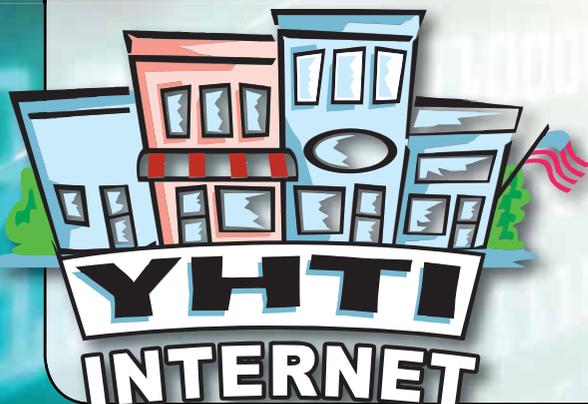
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# How to hire good employees

continued from page 19

• Always make sure your questions are legal. Ask only job-related questions. Personal questions about family, age, religion, dating, marital status, children, child-care, politics, medical and health are off limits. Employers who feel that they need to know some of that information should start a discussion about their situation relating to these issues and hopefully they will chime in and talk about their situations. But never outright ask.

“So start off the interview with questions about their employment application - which means you will have to read it completely and make notes as to what is missing. Many interviews are failures because the interviewer did not prepare correctly so be ready to do a good job,” Bazar advised. “It’s also important for candidates to tell you about their strong points and also their weak points. If you know what they are, you’ll be better equipped to deal with them. Just as important, you’ll see if the candidates will be honest with you and admit they’re not perfect. This means they will be able to take constructive criticism when that has to happen on the job.”

Bazar provided a list of questions designed to make the candidate really think and force them to come up with answers they definitely weren’t prepared to answer.

“These are where you ask the question and then be silent. Give them time to think and prepare their answer,” she said.

Behavioral questions examples:

1. Quality means more than producing a product that doesn’t break down, it can also apply to service. Tell me about a time in your work history when you really provided quality service.

What was the situation?

Who else was involved?

What service were you providing?

How did your actions constitute “quality service?”

What motivated you to this action?

How were you received?

How did your customer benefit? Your organization?

What was the outcome of your action?

2. Will Rogers was known for saying he never met a man he didn’t like but he may be the only person. Tell me about a time when you had to work with some-

one you didn’t like.

What was the situation?

Why didn’t you get along with this person?

Why did you have to work with them in this situation?

What was the work you were carrying out?

What was the result of this situation?

Did you feel that your personal relationship had an effect on the work outcome?

Did you feel that the work had any effect on your relationship?

3. Everybody experiences a lapse in customer service occasionally. Tell me about a time when you feel you provided sub-standard service.

What was the situation? Who else was involved?

How did you handle the situation?

Ideally, how should you have handled the situation?

Why do you feel your customer service was lacking in this situation?

How did the customer respond?

What was the outcome?

How did this affect you? The customer? The organization?

Did any problems result? If so, what did you do to resolve the problem?

“Don’t let them off the hook if they say they can’t think of anything. If they have any work history at all, they’ve faced these types of situations. If they’re fresh out of high school or have never worked, then they can use examples of situations at school or in daily life,” she said. “Employers that follow these guidelines should be able to determine who will be a quality employee and who won’t.”

Bazar also provided suggestions for job seekers.

“Prepare a good resume. If you don’t know how, get help from the library, a teacher or a professional that you know. It doesn’t have to be fancy - just factual and neat. On the resume, list the name, address and phone number of previous employers and include the supervisor’s name. Provide exact dates of employment and not just the number of years worked. Best practice is to go back at least 5 years; 10 years is better. Those with no previous employers should list volunteer work or school or church projects,” she said adding:

• Don’t use family members for references.

• List job duties, hours of work,

what you liked and disliked about the job.

• List why you left. Were you laid off, fired, or did you resign? Tell the truth because they will find out anyway and it’s better to hear it from you than someone else. They understand that people make mistakes on the job and can accept that you have probably learned from your mistakes.

• Appearance is important. When you apply, whether you are going to be interviewed or not, dress for the job you would like to have 5 years from now. Keep piercings to a minimum. Keep tats covered. No low cut tops for ladies and no low slung pants for guys.

• Make and keep eye contact with the person taking your application or who is interviewing you.

• Be prepared for the interview. Have some idea of how you will answer questions and how you will present yourself. Everyone knows that you will be nervous but try to portray confidence and willingness to learn - and above all, be polite.

And finally, Bazar advised, “Once you have a job - even if you don’t like it - keep it until you find another. It’s much easier to get a job if you already have one. Then do your best and be on time.”

She also said while hiring good employees can be a key to a successful business, it’s just as important for business owners to have an employee handbook or manual.

“A well-drafted employee handbook will detail a company’s policies, rules and regulations and include any state or federal labor laws that apply. It will also set forth employer expectations as well as outline consequences for not following those guidelines. They’re not only beneficial for employees, who need to know what’s expected of them, but necessary to defend employers from potential liability. However, while organizations like the Missouri Extension Service and the Missouri Chamber of Commerce will assist with drafts of such documents, because of the legal issues involved, I don’t recommend that business owners prepare their own without professional help. They should be reviewed by an employment law attorney,” Bazar said.

For more information, email Bazar at karenbazar@charter.net or call her at 346-5417.

# Pinnacle Real Estate Partners formed

Effective January 1, 2014, The Beeler Group and Lake Ozark Real Estate have formed a new company, Pinnacle Real Estate Partners. The Beeler Group and Lake Ozark Real Estate have moved their offices to Parkside Village, Suite 112, 5780 Osage Beach Parkway, Osage Beach.

Pinnacle Real Estate of the Ozarks, LLC is the parent company to Pinnacle Real Es-

clients and show our commitment to our clients needs and expectations, each company needs to have its own identity, goals, objectives and experienced staff of professionals.

The ownership of the Pinnacle Companies is John Garrett and Star Cooper (left, below) and Kathy and Mark Beeler (couple at right, below). John, Kathy and Mark have consistently been recognized



tate Partners, Pinnacle Commercial Real Estate Sales and Leasing, Pinnacle Commercial Property Management and Pinnacle Vacation Rentals. The Pinnacle Companies recognize that to better serve our existing

in the real estate industry for their reputation of integrity, knowledge and experience. Star is a medical professional as a CRNA and works both in Lake of the Ozarks as well as St. Louis.



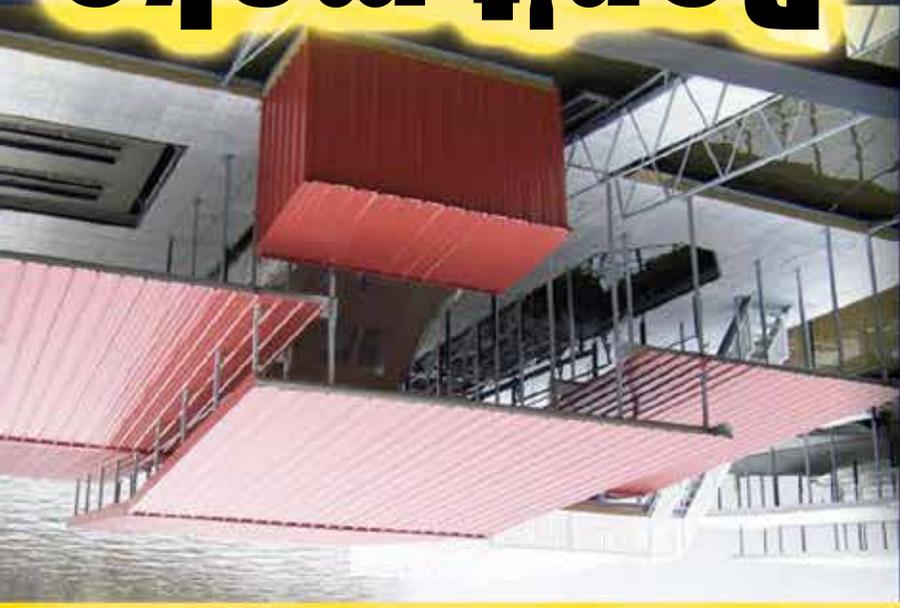
# Top 10 Women Group Donates to Hope House

In December, the Top 10 Women group hosted a fundraiser at The Vine Wine Bar & Art Gallery in Osage Beach. Donated baskets were raffled off, and combined with the admission, more than \$300 was raised. The group learned that there was a void needing to be filled at the Hope House to help local families with basic necessities. In addition to needing food and clothing, many families go without basic personal hygiene products that are most often taken for granted. Items such as soap, a toothbrush,

toothpaste, shampoo, laundry detergent, dish soap and even toilet paper often never get crossed off the list because they are just too expensive. Families with babies needing diapers and wipes have minimal options.

Pictured from left to right: Hope House Volunteer, Cheryl Gladback - Thrift store Supervisor, Michelle Cook, Melissa Krokson, Susan Creel, Donna Morris, Geneice Tyler, Katie Matthews - Director, Hope House Volunteer.

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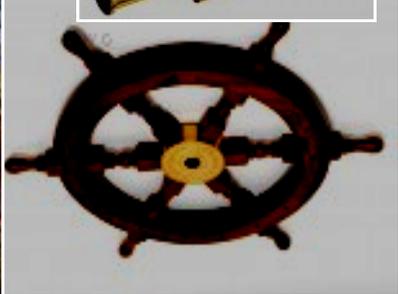
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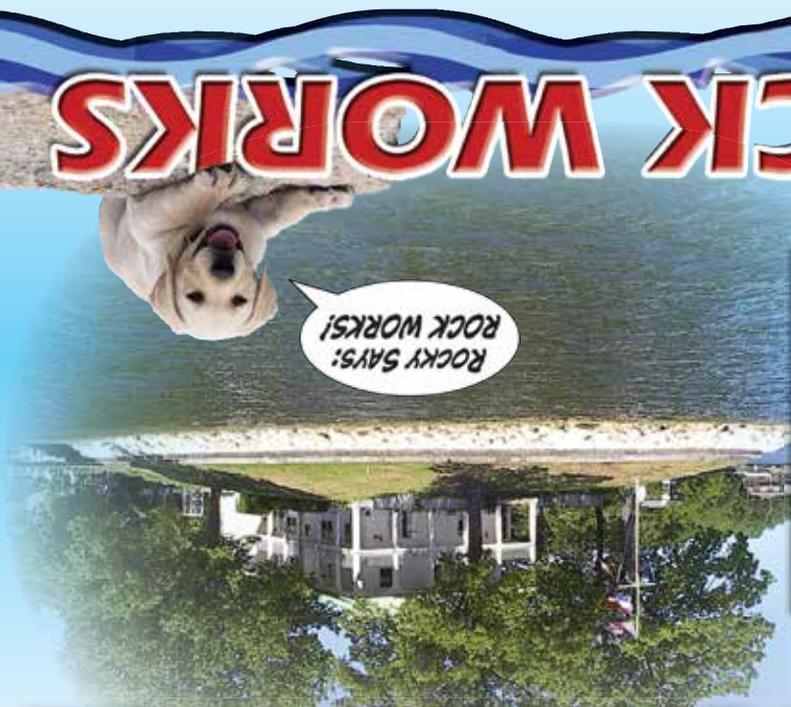
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- 2003 REGAL 4260 - 18.1 - NTT/BLK - 325 HRS.....\$174,900
- 2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP.....\$159,000
- 2001 REGAL 4160 - 1502 - WHT/TAN - 450 HRS.....\$131,000
- 2009 REGAL 4060 COMMODORE - 18.1 - 17AN.....\$305,000
- 1996 REGAL 402 - 17.4 - 800 HRS - WHT.....\$64,500
- 2005 SILVERTON 39 MY - 18.1 - WT/BLK - 175 HRS.....\$174,900
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- 1998 REGAL 322 - 17.350 - GRN - 600 HRS.....\$49,900
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- 2009 FOUR WINNS SL222 - 5.7 GXI DP - WT/BLK - TRL - 183 HRS.....\$34,900
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- 2008 REGAL 2700 5.7 GXI - 320 H.P. - NTT/RD - 120 HRS.....\$65,900
- 2008 REGAL 2700 - 5.7 - T/SAND - 150 HRS.....\$44,900
- 2008 REGAL 2700 - 5.7 GXI DP - NTT/BLK.....\$69,900
- 2007 COBALT 282 - 496 - WHT - 150 HRS.....\$69,900
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- 2009 REGAL 4060 COMMODORE - 18.1 - 17AN.....\$305,000
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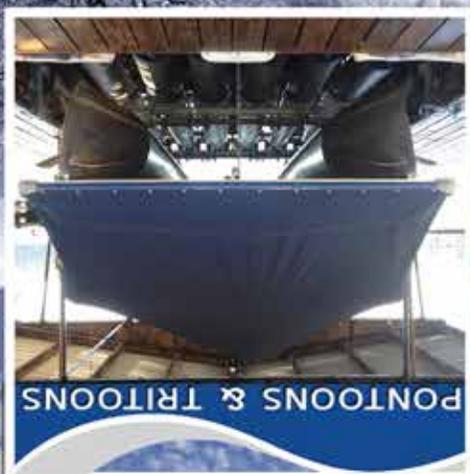
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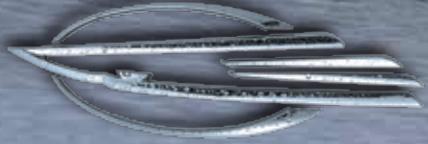
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