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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 12 -- ISSUE 2

FEBRUARY, 2016

BOATING ON BACK

FREE DATE **ST. CHARLES BOAT SHOW ISSUE**
EXHIBITOR'S MAPS PAGES 28 & 29

Boating
Lake of the Ozarks

Volume Sixteen • Issue Two • February, 2016

THE H440 BOW CRUISER FROM FOUR WINNS IS NOW AVAILABLE!

NEWS IN BRIEF



Be freezin' for a reason

OB Police invites you to take the plunge. Pg. 24

Help when needed

Bill to bring technology to call centers. Pg. 4

Taste of the Orient

Restaurant offers new fare. Pg. 16

Keep it confidential

Shredding service protects businesses. Pg. 29

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Crossword

Fill in the blanks on: 32 Solution: 29

Those affected by floods can apply for federal assistance through FEMA

By Nancy Zoellner-Hogland

Those in disaster-designated counties that sustained damage to their homes, vehicles or personal property as a result of the severe storms and flooding that occurred from December 23, 2015 through January 9, 2016 can apply for grants through the Federal Emergency Management Agency (FEMA). Those homeowners, as well as business owners, also could receive federal loans through the Small Business Administration (SBA). The announcement that both Camden and Morgan counties, as well as 31 other counties in the state, were included in the disaster declaration, was made on January 21.

According to a media contact with FEMA External Affairs, the grant money can be requested to replace personal property that was destroyed by the flooding or to make basic home repairs and obtain temporary rental assistance if individuals need to live somewhere else while those repairs are being made. Disaster assistance may also include grants to help pay for medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses.

Although the spokesman said it was too early to provide hard numbers on how many people in the Lake area would be requesting the grant assistance, Ron Gentry, director of

Camden County's Emergency Management Agency, said during FEMA's first disaster assessment in the county, they classified 11 homes as having severe damage and seven homes with minor damage.

"However, those are the only homes we could get to in one day. I know there are a lot more damaged homes than that and that's why it's important for people to register and get the ball rolling," Gentry said. "Once people have registered, they will get a claim number and then a FEMA representative will walk them through the process to complete the paperwork."

Rick Bias, Morgan County's Emergency Management director, said in the early stages of the disaster, he had been heard from five residents and one business owner who had sustained damage but wasn't sure how many more people had registered directly with FEMA.

Gentry also said FEMA grant money is for disaster-related needs that are not covered by insurance.

"Insurance is still to be considered the 'first line of defense.' And FEMA will help only with those homes considered primary residences. They don't cover damage to second homes," he said, explaining that to be considered a "primary residence," the homeowner must live there more than half the time. "If you have damage, the sooner you

register, the sooner a FEMA representative will contact you and determine what type of assistance you're eligible to receive. Every household is handled on a case-by-case basis."

As a result of the declaration, those who are located in a declared disaster area also may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

According to SBA Administrator Maria Contreras-Sweet, businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs). EIDLs provide working capital to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to as-

sist through the disaster recovery period.

Disaster loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property, including automobiles.

The SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the same type of disaster damage from occurring in the future.

Interest rates on the loans can be as low as 4 percent for businesses, 2.625 percent for private nonprofit organizations and 1.813 percent for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition.

However, there are credit requirements, according to Contreras-Sweet. Applicants must have a credit history acceptable to SBA, they must show the ability to repay all loans and collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

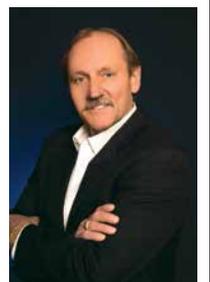
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**Who's representing YOU
at the negotiating table?**

For the latest market stats and real estate info turn to Page 22 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

Canines have been used at airports for years to inspect cargo, aircraft, parked cars, bags and the terminals themselves. Customs and Border Protection use them to search for banned goods, undeclared currency and illicit drugs. About five years ago, the Transportation Security Administration began using specially trained canines to screen passengers for explosive materials. Currently, close to 150 canines work security checkpoints and patrol at more than 35 U.S. airports. The TSA recently announced they would be doubling that number by year's end and adding more airports to the list. The TSA said because the canines smell at a molecular level, having the ability to detect parts per billion, they can sniff out bomb-making materials on both stationary objects (bags left sitting unaccompanied) or carried on a person.

Bed bugs have been found in everything from low-budget hostels to high-rise luxury hotels. To avoid them, after entering your hotel room, drop belongings in the bathroom, where it's easy to spot bedbugs on tile, and pull off bedding until you get to the bare mattress. Use your smartphone's flashlight app to inspect the seams of all four corners of both the mattress and box spring, as well as the headboard, looking not only for bugs but for small dark stains (excrement). Also check all furniture and behind any framed art on the wall. If you find evidence of bugs, gather belongings and ask for a new room that's not located above, below or next to the infested room because bedbugs move between rooms. Travelers also should attempt to keep everything off the floor of planes, busses, trains or taxis and place all bags inside plastic or protective covers before placing them in overhead bins. If you've been exposed to bedbugs, after arriving home immediately wash and dry all clothing before putting it away and vacuum or steam luggage. If you're too tired to tackle laundry immediately after arriving, store your luggage

in a tightly closed plastic trash bag until everything can be cleaned. If you suspect a bedbug infestation in your home, call an exterminator immediately. The longer you wait to treat your home, the worse the infestation will get.

Travelers that recently visited or are planning a trip to the Caribbean, including Puerto Rico, Central America, South America or Mexico need to be aware of another type of insect – the mosquito – and the mosquito-borne Zika virus. According to the Centers for Disease Control (CDC), although the symptoms, which include fever, rash, conjunctivitis, muscle pain and headache, are mild, pregnant women who become infected can have babies with birth defects. The disease, which may also be spread through blood transfusion and sexual contact, has also been linked to Guillain-Barre syndrome, a rare and potentially life threatening condition that leaves patients paralyzed. Anyone experiencing symptoms after a visit to the named areas should seek medical attention. In the meantime, because there is no vaccine or medication for the virus, mosquito-bite prevention is key. The CDC recommends using EPA-registered insect repellents and sleeping inside or in screened-in rooms.

Do you have tickets to areas affected by the Zika virus? United Airlines is allowing those travelers to postpone their trips or cancel and get a full refund if they planned to visit any of the areas mentioned in the CDC's alert. American Airlines is also allowing customers to do the same but only those traveling to destinations in Central America and they must provide a doctor's note stating they are unable to travel to one of four cities due to pregnancy.

If you're planning to renew or apply for a passport this year, the Bureau of Consular Affairs is recommending you do it now. Otherwise, expect a wait. That's because passports obtained in 2007, when the Western Hemisphere Travel Initiative was implemented, will be expiring in 2017. Because of that, the State Department is expecting record breaking demand for passports through 2018. Currently, it takes approximately six weeks to ob-

tain a passport, which is already two weeks longer than it took for passports requested at the same time last year.

What you eat before boarding a flight can make a difference in how you feel while in the air and after you land. To help travelers avoid in-flight jet bloat – or release of offensive odors – Smart Travel.com, an online travel site, provided a list of food and beverages to steer clear of on the way to the airport. Fast food is one. Digestion is harder at 35,000 feet so that big, thick, greasy burger might be a recipe for big heartburn. Alcoholic beverages should also be skipped because they can cause flyers to become dehydrated in the already dry air found in plane cabins. The changes in air pressure also causes swallowed air and gases in the stomach and small intestine to expand, leading to bloating – or worse – so avoid beans as well as broccoli, cauliflower and any other cruciferous vegetables, and carbonated beverages, which are full of tiny air bubbles. Sugar-free products can also cause bloating, gas and have a laxative effect. For the sake of your seatmates, avoid dishes high in garlic, which is absorbed into your bloodstream and lungs and then exhaled or seeped from pores. Travelers should also bring their own water. EPA tests have shown that one of every seven planes had tank water that contained bacteria. Coffee and tea are often made from the same tank water and is seldom heated enough to kill germs.

While you're thinking about what to eat before your next flight, take a couple minutes to watch this You Tube video that shows you how to pack an entire day's worth of clothing inside a pair of socks. Items are carefully folded and layered before being rolled around the socks, which are then folded down to make a neat little bundle. Of course, the day's outfit is simple – shirt, pants, underwear – and the socks. A several piece outfit probably wouldn't be able to be bundled in the same way. Here's the link: <http://roadwarriorvoices.com/2016/01/25/this-video-shows-you-how-to-pack-a-days-worth-of-clothing-inside-a-pair-of-your-socks/>

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Is there a benefit to exhibiting at business expos?

Chambers say 'You betcha!'

By Nancy Zoellner-Hogland

With so many transactions being conducted online, business owners often times lose out on the opportunity to meet with and showcase their products and services to prospective clients. Chamber of commerce officials say that's why events like the Lake West Business Expo and the Home, Business and Lake Living Expo are so beneficial.

"The Lake West Business Expo, which usually draws a crowd of approximately 1,000, allows our business owners to meet face-to-face with potential customers at a really good time of year. In the beginning of March, residents and second home owners are wanting to get out of the house and they're thinking spring – and home improvement – but it's a little cool to get out in the boat or start on those projects. They're still shopping around for ideas," said Ellen Bozich, membership director for the Lake of the Ozarks West Chamber of Commerce, which sponsors the show. "Businesses have a captive audience.

And because our show is a little smaller – a little more intimate - they have the time and the opportunity to talk to potential customers and explain their products in a little more detail."

Bozich said proof of the expo's success is in the number of pre-registrations. Each year, the nearly 100 vendor spaces are spoken for more than a month before the show date.

"In fact, most of our vendors reserve their spots for the following year before the end of the current year's show. That's why we always have a waiting list," she said, adding that each year the board discusses the possibility of expanding to accommodate the additional businesses that want to participate. "We just may do that one of these times, if we feel the interest is there."

This year's expo is set for 9 a.m. to 4 p.m. Saturday, March 5 at the Lake Christian Academy on Highway 5 in Sunrise Beach. The list of vendors includes home products for both exterior and interior, landscape, fencing, boating, camping, docks, real estate, insurance, banking,

lodging and more. Admission and parking are free. Lunch and snacks will be available and many of the vendors will be holding drawings for product giveaways. For more information or to get on the vendor booth waiting list, call Bozich at 573-374-5500.

March will also play host to the Camdenton Area Chamber of Commerce's Home, Business and Lake Living Expo (formerly the Products and Services Show).

Chamber Executive Director Trish Creach said vendor space at their show, which typically

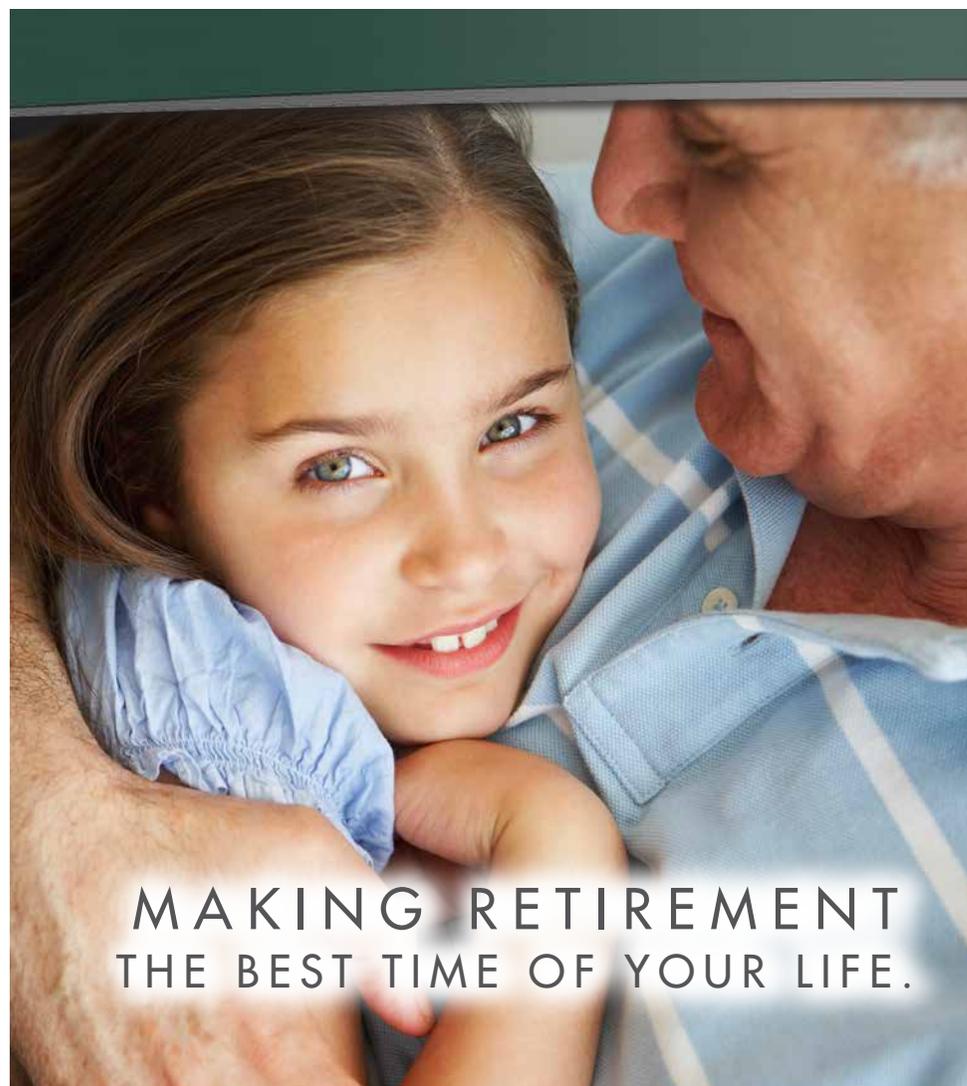
draws 5,000 to 6,000 attendees, is also at a premium.

"We're limited to 172 booths and always fill them. In the past, we have opened up adjoining rooms to handle the spill-over but that creates a few more challenges for traffic flow," she

continues on page 30



Trade shows provide business owners with opportunities to showcase their products, engage with current and potential customers, generate leads and network and advertise. Two such shows will be coming up in March. Photo provided.



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911 bill to improve safety for cell phone users

By Nancy Zoellner-Hogland

Imagine it. It's late at night. You're driving in the middle of nowhere when suddenly a deer runs out in front of your car. You swerve to miss it and slide down the embankment, rolling your car in the process. When you come to a stop, you find that both you and your passenger are injured and both your car doors are jammed shut. After finding your cell phone, you call 911 only to learn that the dispatcher on the other end of the line needs you to provide your location so she can send help. That's because the center that received your call doesn't have the GPS technology to locate you.

Sound far-fetched? It's not. In fact, 16 counties in Missouri don't even have 911 service or they have basic service. With basic service, when the three-digit number is dialed, a call taker/dispatcher in the local public safety answering point (PSAP) or 911 call center, answers. The emergency and its location are communicated by voice between the caller and

the call taker. Eleven others have "enhanced" service. In areas serviced by enhanced 911, calls made from landlines are routed to the proper PSAP for the caller's location, and the PSAP has equipment and database information that display the caller's phone number and address. However, the equipment is not able to pinpoint the caller's location when the call is made by a cell phone. In addition, those cell phone calls can bounce off towers and be sent to 911 centers many miles away. For instance, before upgrading, the Camden County call center handled a 911 call that was made by a person traveling on Interstate 55.

The lack of service has been directly linked to lack of funding. According to 911 officials, technology needed to provide GPS capabilities runs upwards of \$350,000 – an amount that is out of reach of many counties, especially those in rural areas, who are forced to pay for the systems themselves. That's because Missouri is the only state in the nation that doesn't collect

a 911 tax on cell phones.

Current law allows local governments to charge a monthly tax of 15 percent of the local tariff set by the state Public Service Commission up to 75 cents – on landlines only. However, the number of landlines has been steadily decreasing over the past 10 years as many Missourians opt for cell phones or phone service provided by a cable company. Consequently, funding has been drying up for those dispatch centers, putting the new technology even further out of reach.

In December, State Rep. Jeanie Lauer, R-Blue Springs, filed a bill that could change that and provide rural counties – especially those with heavily traveled highways – with the funding needed to add or upgrade existing 911 systems to keep the public safer.

If adopted as written, Lauer's bill, HB 1904, would give individual counties the ability to ask their voters to approve a monthly cell phone surcharge of up to \$1.50. In addition, the bill would allow collection of

a 3-percent tax on prepaid cell phone purchases. While a percentage of the money from the sale of prepaid cell phones would go back to the counties where they were purchased to be used to improve technology, the rest would go to the statewide 911 trust fund that would be created by the bill. Counties could then request grant funding from that fund to purchase new infrastructure or improve service. The bill would also add a "silver alert," basically an amber alert for senior citizens that have become lost.

According to Scott Cason, president of the Missouri 911 Directors' Association and director of the Crawford County 911 Center, it's badly needed.

"A statewide committee consisting of different emergency service personnel would be formed and that committee would establish guidelines so there's continuity between counties. Currently, there's no oversight – no regulation. Counties handle 911 the way they want and phone companies kind-of provide information the

way they want. That needs to change," he said.

Lauer said that since filing the bill she's heard from several people who tried to call 911 but couldn't get help because their calls were redirected to the wrong county or because they couldn't be located. This is the fourth year Lauer has presented the bill, which was passed with overwhelming majority by the House in both 2014 and 2015 but didn't make it through the Senate for various reasons. Because they've received overwhelming support from sheriffs, police chiefs, fire and other officials, Lauer said she's hopeful it will be adopted this year.

Process of adding wireless 911

The FCC has divided its wireless E911 program into two parts - Phase I and Phase II. Under Phase I, the FCC requires carriers, within six months of a valid request by a local Public Safety Answering Point (PSAP), to provide the PSAP with the telephone number of the originator of a wireless 911 call and

continues on page 33



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2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Water Patrol split from Highway Patrol gaining support

By Nancy Zoellner-Hogland

House Bill 1960, which would remove the Water Patrol Division from the Missouri State Highway Patrol and place it under the state Department of Public Safety, has been referred to the Committee on Public Safety and Emergency Preparedness. The move took place on January 28, just days after another Lake of the Ozarks municipality expressed support for the bill.

State Rep. Diane Franklin (R-123), who filed the legislation, said she would be formally requesting a hearing for the following week, which was after the deadline of this issue of the "Lake of the Ozarks Business Journal."

"The bill to separate and create an independent Water Patrol is moving forward. I am confident the bill will get a hearing and optimistic for debate in the House and beyond. HB 1960 to separate the Water and Highway patrols has received strong support in the Lake Area and across the state. I

am grateful for the enthusiasm surrounding this initiative," Franklin said. "There are a few wrinkles in the bill to iron out as we move forward in the process, such as transfers for the communication infrastructure outlined in the bill. I am certain these issues can be worked out. I look forward to exercising the will of Missourians and improve public safety with separate, focused missions on the roads and on the waters."

The bill is co-sponsored by Rep. Rocky Miller (R-124), Rep. David Wood (R-58), Rep. Ken Wilson (R-12), Rep. Don Phillips (R-138) and Rep. Jim Neely (R-8). Franklin said although official co-sponsorship is not bipartisan, the verbal support from others on this endeavor has been.

Franklin said she's also encourage but the backing she's received from government entities in the Lake area.

At their January 26 meeting, the Lake Ozark Board of Aldermen meeting unanimously approved sending a letter of sup-

port for the bill to Franklin. The letter, which thanked her for introducing the bill, stated, "That merger has impaired the safety of residents and visitors to the area, who are here to enjoy the Lake of the Ozarks' many wa-

ter-related activities. Prior to the merger, we had an independent Water Patrol who focused on the unique challenges of boating safety and law enforcement on the water... Therefore, your proposal to detach the Water Patrol administrative, facilities and equipment opera-

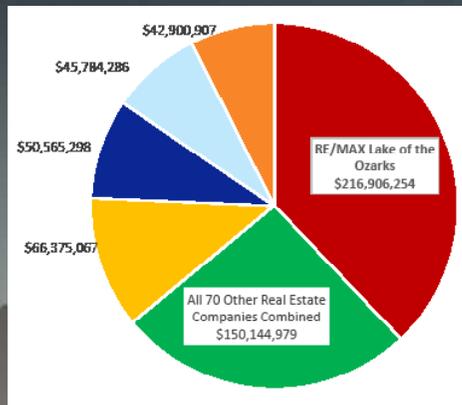
tions from the Highway Patrol makes sense. Our Lake of the Ozarks is one of the crown jewels of Missouri's recreational and second home communities and the safety and security of our residents and visitors is an issue of primary importance for all levels of government."



ter-related activities. Prior to the merger, we had an independent

tions from the Highway Patrol makes sense. Our Lake of the

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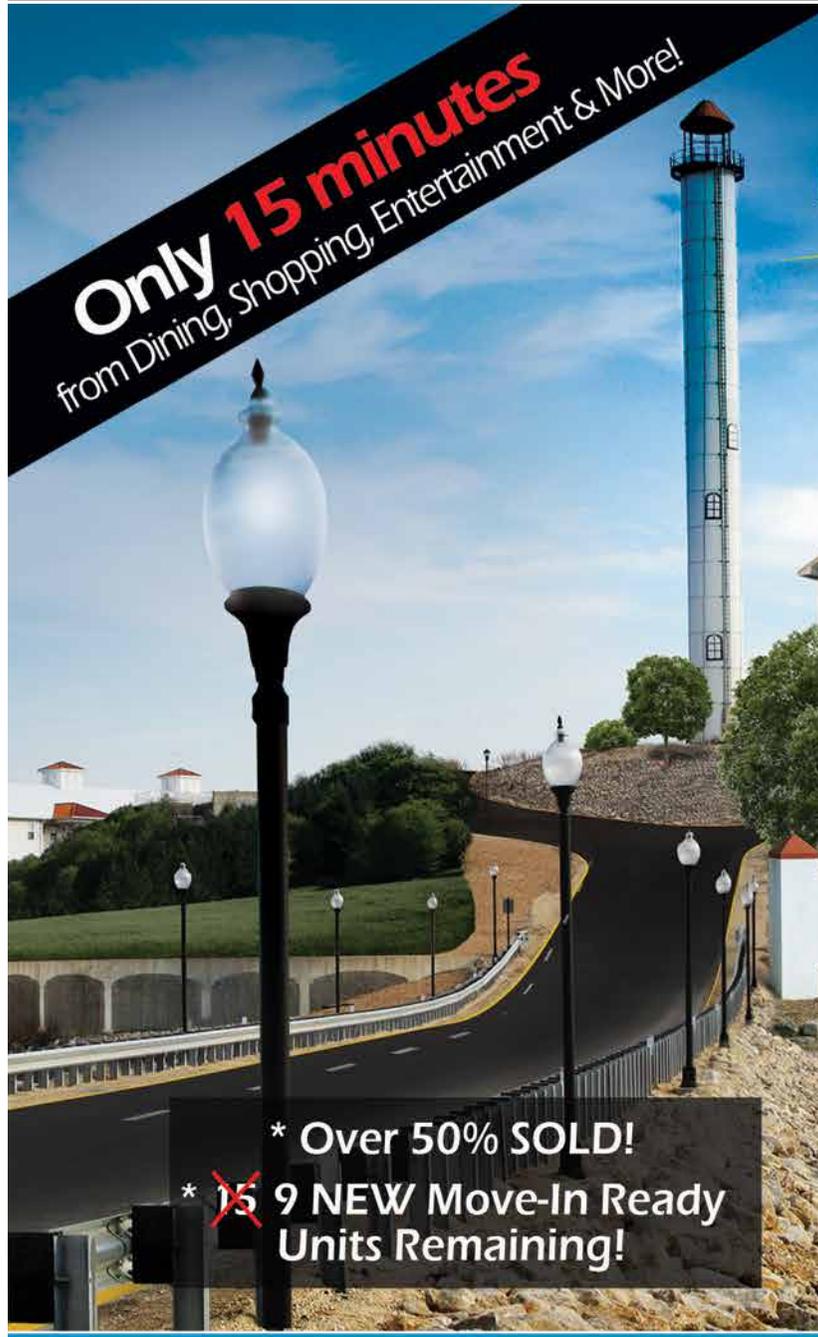
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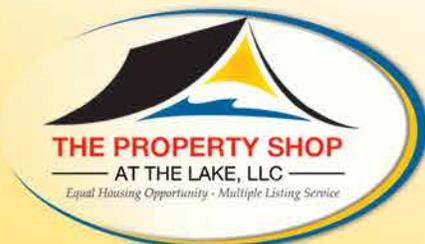


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Step by step, hotel project closer to a reality

By Nancy Zoellner-Hogland

Work is continuing on the 250-room hotel and public event space project planned for a 37-acre tract near the intersection of KK and Business 54 in Camden County.

In December, Camden County commissioners gave a unani-

portation Development District (TDD). Once that is in place, Foster plans to meet with commissioners to discuss a Tax Increment Financing (TIF) plan, according to a spokesman for the project.

“Unfortunately, at this stage, things just seem to move slowly

would have to thoroughly research the TIF proposal before giving an answer.

“We’ve never done a TIF before so there’s a lot of work that would have to be done to get that ball rolling. We’d all like to see more development in the county, of course, because that would mean more jobs and more revenue, so while this is not a step that we would take lightly, it is a step that we will seriously consider because this would certainly spur growth in that area,” he said.

According to the Missouri Department of Economic Development (DED), a TIF merely freezes the property’s taxes at current levels – where they would stay forever if nothing is developed on the property. Establishment of a TIF allows a developer to use money to develop the land instead of paying the higher property taxes that would have been assessed as that property is developed. State statute allows a TIF to run for a maximum of 23 years but that can be shortened by the issuing entity. No other county money

would be put toward construction of the Peninsula project – or any other project financed by a TIF.

CIDs are organized for the purpose of financing a wide range of public-use facilities and then establishing and managing policies and public services relative to the needs of that district. When a CID is established, an additional sales tax can be collected inside the designated CID area only, which, in this case, would encompass only the Peninsula development. That money can then be used to pay for such things as convention centers, meeting facilities, parks, streetscapes, sidewalks, lighting, water, storm and sewer systems, parking lots and child care facilities for that development. The special sales tax would not be collected outside the established CID area.

TDDs are independent political subdivisions organized to levy taxes or assessments to pay for the construction of roads, bridges, interchanges, intersections, parking facilities or other transportation related im-

provements inside the district’s boundaries. TDDs may generate revenues through sales taxes (up to 1 percent); ad valorem taxes on real and personal property (up to 10 cents per \$100 assessed valuation); special assessments; or tolls. As with the CID, those taxes are collected inside the TDD area only, which, again, would encompass only the Peninsula project. The TDD is authorized to issue bonds on its own behalf, and then utilize those captured taxes and assessments to pay debt service on bonds issued to construct the transportation projects. When the bonds are paid off, the TDD is terminated. As with the CID, the additional tax would not be collected outside the established TDD area.

Foster’s plan shows that, when completed, the development would provide approximately 300 jobs and inject hundreds of thousands of dollars into the Lake economy by way of tax revenues and additional business the venue will draw to the area. The Peninsula

continued on page 10



The behind-the-scenes financing arrangements are underway on a project at the 29-mile mark of the Osage that officials say should bring about additional growth in the area.

mous nod to developer Dan Foster’s request for a Community Improvement District (CID). The developer is now working with 26th Judicial Circuit Court and the Missouri Department of Transportation to form a Trans-

– but they are, in fact, moving forward, so we’re going in the right direction,” he quipped.

Presiding Commission Greg Hasty said although he couldn’t speak for the other two commissioners, he felt that the county

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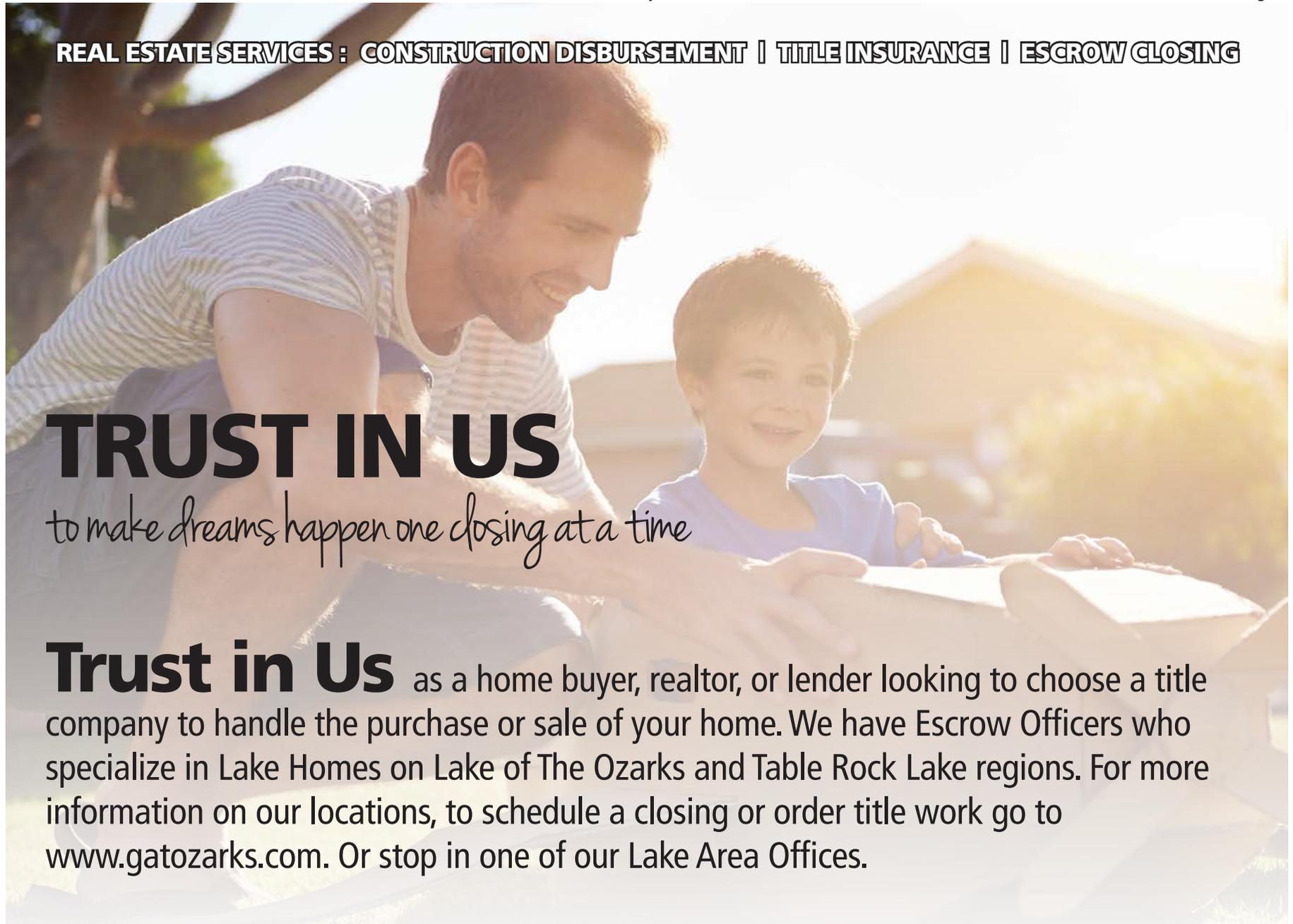


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Missouri awarded \$2.9M for ethanol expansion

Missouri will receive \$2.9 million in federal grant funds to install as many as 171 renewable fuel pumps throughout the state. The grant funds are being made available through the U.S. Department of Agriculture's Biofuel Infrastructure Partnership.

"American-made biofuels help to strengthen our economy by reducing dependency on foreign oil while creating an important market for Missouri farm families," Gov. Jay Nixon said. "I appreciate the Missouri Department of Agriculture and our friends at Missouri Corn for working together to secure this grant funding that will be put to good use in communities across the state."

In Missouri, the infrastructure expansion will provide the equipment needed to sell up to 4.9 million additional fuel gallons per year at the region's leading ethanol retailers. Current grant participants include Kum & Go, HyVee, MFA Oil and Prairie Land FS. All Missouri

fuel retailers will have an opportunity to participate in the infrastructure expansion.

"In Missouri, agriculture continues to be our state's number one economic driver, and an important contributor to that is our renewable fuels sector," Director of Agriculture Richard Fordyce said. "This grant will make ethanol blends more readily available in our state. While gas stations make it easy for motorists to choose between regular and super grade petroleum at the pump, few stations allow motorists to make a similar choice when it comes to a blend of ethanol and petroleum."

"This is a huge opportunity to increase consumer access to higher ethanol blends and support retailers who understand the importance of a diverse fuel supply," said Missouri Corn Merchandising Chairman Gary Porter, a corn farmer from Mercer. "We applaud Gov. Nixon, the Missouri Department of Agriculture and USDA for their

commitment to higher blends of corn-based ethanol and reducing our nation's dependence on foreign oil."

The infrastructure provided through the USDA grant will allow drivers to dispense ethanol-blended gasoline, ranging from unleaded gasoline to up 85 percent ethanol and 15 percent gasoline (E85) through blender pumps. These pumps also dispense mid-level ethanol blends such as E15, E20 and E30.

In January, Gov. Nixon became chairman of the Governors' Biofuels Coalition. In 2015, he served as the vice chairman. The 33-state bipartisan organization was founded more than 20 years ago to increase the use of ethanol based fuels, decrease the nation's dependence on imported energy resources, improve the environment and stimulate the national economy.

Jeff Coats joins Pinnacle Real Estate Partners

His background is in construction and he will be specializing in the commercial division of Pinnacle Real Estate. His spouse Stacey, licensed to sell real estate since 1999, is also a sales associate of Pinnacle Real Estate specializing in residential sales.

Originally from the Detroit, Michigan area, the Coats' family moved to the Lake Area 23 years ago after vacationing here and wanting to avoid Michigan winters. The Coats' currently own the Batter's Box restaurant and have owned The Cozy Café here at the lake for 21 years.

In making the announcement, Mark Beeler, an operating partner at Pinnacle said, "Jeff's vast knowledge of Lake Area businesses construction and residential areas will be beneficial for his clients."

Coats can be reached by phone at 573-280-6880 or by email at jeffcoats15@gmail.com

Pinnacle Real Estate Partners was formed in 2014 by Mark Beeler, Kathy Beeler, John Garrett and Star Cooper Garrett to fill the need for a comprehensive real estate company design to provide clients with the full range of services.

John Garrett, another partner in Pinnacle concluded, "We



have long felt that our clients would welcome a 360 degree full service firm with sufficient experience and understanding to handle their specific needs, whether large or small. As we continue to grow with addition new agents, we are expanding the range of services we offer buyers and sellers."

Pinnacle Real Estate Partners is located on the first floor in a suite of offices in the Parkside Village complex located at the corner of Osage Beach Parkway and Nichols in Osage Beach and at their new offices located at 3287 Bagnell Dam Blvd. in Lake Ozark. Both offices can be reached at 573-693-1300. Pinnacle Real Estate Partners mission remains Our success is measured by how far we exceed your expectations.

Hotel project

continued from page 8
project is being overseen by Senate Hospitality, a Nashville development, management and consulting firm. Other Senate projects include such well-known facilities as the Gaylord Palms Resort and Convention Center, the Westin on Beale Street in Memphis and the Gaylord Texan Resort and Convention Center.

In the meantime, Chris Foster, Dan Foster's son who is involved in the Peninsula project as well as construction of a senior facility in Eldon, has been named to the Santa Monica Pier Board which oversees one of California's most visited landmarks. Foster was selected from more than 80 candidates for the four-year term on the seven-member board. Members are selected based on development, finance and design experience.

Foster says this is his first

opportunity for public service and he is looking forward to the challenge.

"Having grown up at Lake of the Ozarks and been involved in projects that balance the needs of both tourists and residents, I feel I have a lot to offer the pier board," Foster said. "One of the board's primary goals is to make the pier more accessible for the locals while still attracting tourists."

Santa Monica is a beachfront town of about 90,000 in the Los Angeles metroplex. The century old pier is home to a state-of-the-art solar-powered Ferris wheel among other attractions.

The pier board oversees day-to-day operation of the facility as well as marketing and promotion. The board also manages special events and, since the pier is a popular movie background, filming operations.

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“Tax Time”
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Path Act



Bobby Medlin, CPA

On December 18, the president signed into law the Protecting Americans from Tax Hikes (PATH) Act of 2015 and the Consolidated Appropriations Act of 2016. The Path Act retroactively extends 50 or so tax “extenders” that are taxpayer-friendly. The Consolidated Appropriations Act includes a delay of the Affordable Care Act’s 40% excise tax on “Cadillac” health plans as well as an extension of various energy credits.

Congress has, in recent years, only made these tax provisions good for one or two years at a time. This go around, however, many of the provisions were made permanent. Here is what you need to know to plan ahead for 2015 tax filings and 2016 tax planning.

Depreciation deductions gained a boost from the new law. Section 179 expensing limit of \$500,000 has been made permanent and is indexed for inflation going forward. Bonus depreciation, where 50% of the cost of eligible property can be deducted in the year of acquisition, was extended through 2017. For 2018, bonus depreciation is allowed at 40% of the cost, and for 2019 it is 30% of the cost. After 2019, bonus depreciation expires. For those of you purchasing cars for business use, the bonus depreciation gives you quite a bit larger deduction for new vehicles. Upgrades to car fleets should be planned out between now and the end of 2017 to gain maximum depreciation deductions to avoid annual limitations on vehicle depreciation.

Those deducting commercial buildings and restaurant improvements also benefit under the new law. The faster 15-year write off for certain real property improvements in these cases, was made permanent. Otherwise, some of these deductions would have been taken over a 39-year period.

Those of you needing to upgrade HVAC for business use will receive a windfall under the new provisions. Certain units used for heating and cooling can be fully deducted in the year of purchase under Section 179 beginning in 2016.

Education sectors benefit as well.

The American Opportunity Tax Credit was extended and made permanent along with the \$250 above-the-line annual deduction for educator expenses.

Thinking of giving to charity to get a large tax deduction? You may qualify for the qualified conservation easement contribution deduction, which has now been made permanent. This provision is commonly used in strategic planning to save income and estate taxes and now can be relied upon as a permanent provision without annual uncertainty about expiration.

Another, very beneficial charitable contribution provision was made permanent. The up to \$100,000 tax-free IRA distribution of required minimum distributions to a qualified charity was extended and made permanent. This provision also works well for estate planning savings and income tax savings.

Additional provisions that help individual taxpayers include enhanced child tax credit, deduction of sales tax, and deduction of mortgage insurance premiums which are all available for use on a permanent basis.

Those of you selling a business may want to check out the extended Section 1202 which excludes part of your gain from selling your corporate shares.

Bobby Medlin, CPA is a founding partner of Bobby Medlin CPA Group, LLC and has been advising businesses in areas of estate planning, succession planning, and tax strategy for over 30 years.

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

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Personal property forms can now be e-filed

By Nancy Zoellner-Hogland

Camden County residents can now file their personal property declarations online.

Kayla Henry, Camden County assessor, said they implemented the Vanguard Assessment program in January. Instructions on how to e-file were included with the 41,500 declaration forms that were sent to residents in early January and by the end of the month, some 2,000 people had already filed online. However, because some residents didn't get the instructions, Henry explained the process.

"Residents can start the process by visiting the county's website at www.camdenmo.org. They'll find a link to the site right on the home page," she said.

The link is titled "Save a Trip to the Assessor's Office by Filing Your Assessment Online."

Next, she said users should click on the link to the assessor's office. Once on that page, click on the e-file Personal Property

tab on the left side of the page. That will take users to another page with complete instructions on how to complete the process.

Henry said users will need to have their assessment notice handy in order to file online because they'll need to enter the account number and the e-PIN number, both of which can be found on the upper right hand corner of the assessment notice. They'll also need all vehicle information, including the year, make, model, and vehicle identification number for any additional vehicles that need to be added.

"If there are no changes, it's very simple to complete. It's slightly more complicated if you're making changes, but it's still very easy to understand," she said, adding that once the changes are made and saved and the form is submitted, residents will not be able to sign back into their e-file account. "Any changes that need to be

made after the filing has been submitted online will have to be made in person at the assessor's office or over the phone. However, to make any changes over the phone, individuals will have to be able to tell us their e-PIN number because we won't give that out over the phone."

Henry also said she hopes that in future years, residents will be given the opportunity to receive the annual declarations online only. Currently, the county spends \$14,000 to \$15,000 in postage to mail the forms to residents.

Those who prefer the old-fashion method can still return the paper assessment form by mail or they can bring the assessment form to the Camden County Assessor's Office. The declaration must be filed by March 1 to avoid a penalty.

For more information, call Henry at 573-317-3876 or 573-317-3892.

Low-income Missourians get heating bill help

Applications for the Low-Income Home Energy Assistance Program are still being accepted

Now that it appears that cold weather has finally set in, thousands of low-income Missourians may find the cost of turning on the heat is beyond what their limited budgets can handle. The Missouri Department of Social Services is reminding Missourians in need that the Low-Income Home Energy Assistance Program (LIHEAP) can help them pay their heating bills this winter.

"There are thousands of Missourians who struggle to pay monthly bills and when cold weather hits, heating their home may be something they simply can't afford," said Brian Kinkade, Missouri Department of Social Services Director. "We do not want anyone to go without heat or take unsafe measures to stay warm during cold winter months."

LIHEAP offers help paying heating bills through March. Payment amounts can range

from \$45 to \$450, and are based on the household size, income, and type of fuel used for home heating. Payments are generally made directly to the utility company.

In fiscal year 2015, almost 143,000 Missouri households received LIHEAP assistance.

Individuals may be eligible for the program if they are a U.S. citizen or legally admitted for permanent residence, responsible for paying home heating costs, have an income at or below 135 percent of the poverty level (\$27,120 annually for a family of three), and have \$3,000 or less in bank accounts, retirement accounts, or investments.

If an individual qualifies for Energy Assistance, he or she may also qualify for additional help through the Energy Crisis Intervention Program (ECIP). ECIP makes payments to energy providers for households who have their energy service terminated or received a threat of disconnection, or who are

continued on page 18

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Nok Noi invokes the Orient

By Janet Dabbs

There's a new restaurant on the Westside of the Lake of the Ozarks that has everyone talking.

Nok Noi the Thai Place (Nok means "very petite" and "Noi" means small bird) opened in December in the Laurie Terrace Mall – and it was met with a robust round of applause from Westsiders.

"We have been overwhelmed by the response of people thanking us for choosing Laurie," said head chef and owner Nok Knernschild.

This is her second restaurant at the Lake. Her first restaurant

taught her much. One of the things she learned is to always use only the best and freshest ingredients in her made-from-scratch dishes.

"It is good, healthy food and I am very particular about what I serve," she said, adding that she believes her attention to detail is what has kept her clientele coming back for more.

The menu ranges from simple Chinese comfort dishes to intense complex Thai dishes. Nok's three most requested entrees are Pad Thai, Pad Cha with Red Curry and General Chicken. Thai food consists mainly of vegetables and fresh herbs like

third restaurant in Osage Beach, she will name "Fusion." Plans are to pair and blossom all of the best street food from every culture, and cook it in one place... hence the name. The menu will be a surprise and will constantly change, offering Italian, French, Mediterranean, Asian, Indian, and more. Nok also will offer Fusion dishes at Nok Noi on special days.

After spending a little time with Nok one comes to realize her customers soon become her friends and she has an offbeat sense of humor. She is also very confident, something she says comes from knowing God.



is the extremely popular Wok N Roll Thai Restaurant on the Bagnell Dam Strip in Lake Ozark.

Nok's Thai culinary skills are genuine. She was born in the small village of Chomburi, Thailand and was raised in Bangkok, where she learned to cook at her mother's side in their family restaurant. She said she has always had a passion for cooking.

"When I was young I traveled, sometimes as far as five hours away, to try different recipes. I would then go back home and mimic what I ate, and make it better," Nok said.

Her curiosity and hard work paid off. She continued to develop her talent for preparing international by working in top tier dining establishments, including the five-star Korean restaurant, Kim Bu.

Nok said that experience

cilantro and basil, paired with rice and noodles. But the ingredients and sauces are very different from those in Chinese recipes.

"Thai treats all the senses in your palate at once, from salty, to sweet, to sour," Nok explained.

Her secret recipe sauces are delectably unique.

"We do not copy. It's all in my head, what I grew up with," Nok said.

Her three signature sauces are: sweet and sour, soy based jalapeno and a habanero sauce... diluted with cayenne pepper.

"For the tough ones," Nok challenged, adding that customers may choose the heat level of their meals: low, medium, high or "Thai spicy."

Nok would like to open a

"God is blessing the work of my hands," Nok said. "I love to cook, I love to try new recipes and I love to make people happy."

Nok is also a giver. She holds an annual fundraiser where all the proceeds from the restaurant goes to missionaries.

"Try me out. I guarantee you will not be disappointed," Nok said.

Her husband Dennis agreed, promising that Nok Noi would "inspire images of the Orient in your mind, as if you were there."

Nok Noi is located at 401 N. Main (Highway 5) in the Laurie Terrace Mall.

Photo: Chef Nok Knernschild prepares Pad Thai, a traditional Thai dish of stir fried rice noodles with chicken or shrimp, cabbage, egg and sweet tamarind sauce. Photo by Janet Dabbs

"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

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Belinda Brenizer, CIC

Umbrella forms do vary so be sure to check out the wording as some are just "excess policies" that will trigger only when the underlying policies are exhausted and some are true umbrellas that will provide true unlimited defense payment and drop down even if no underlying for first dollar coverage on specific situations that you might not have a specific policy underlying and cover a loss that your underlying may not cover. I also so suggest that you place the umbrella with the same carrier that does your underlying auto and liability coverage.

I strongly recommend that everyone carry a personal umbrella. They are inexpensive and cover over your home, your autos and motorized and non motorized golf carts, wave runners, ATV's etc... You can normally purchase \$1 million for less than \$1 a day. I hear customers say I'm not worth a million or they can't get blood out of turnip but technically they can as they will levy future wages and earnings. This is a very inexpensive way to protect you and give some peace of mind.

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

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31-2A Falls Dr Lake Ozark
3 br / 3 ba Garage & 10' x 28' Boat Slip
MLS 3111522 **\$187,500**



106 Falls Point Dr Lake Ozark
3 br / 2 ba 10' x 28' Boat & PWC Slip
MLS 3112400 **\$159,000**



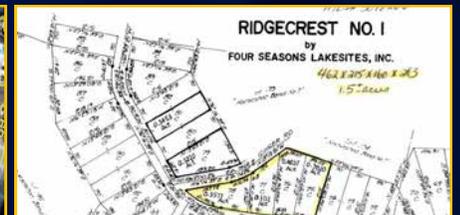
Lot 133A Oak Dr Porto Cima
Grand Point 80' Lake Front
MLS 3112414 **\$189,900**



Lot 47,49 Black Hawk Cir Lake Ozark
Black Hawk Estates 80' Lake Front
MLS 3112418 **\$99,900**



Lot 12 Iris Dr Camdenton
Hidden Oaks Estates Lakeview
MLS 3111407 **\$39,900**



Lot 75-78 Carol Rd Lake Ozark
Ridgecrest Lakeview w/Easement
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Heating Bill Help

continued from page 14
running short of purchased fuel (propane). The amount is based on the amount to restore or continue services which may be up to \$800 for the winter program. Eligible households facing a cooling crisis during summer months may be eligible for up to \$300.

Applications are now being accepted. Missourians interested in applying for LIHEAP can download the LIHEAP application with instructions and information on their nearest agency location <http://dss.mo.gov/fsd/liheap.htm> or visit www.DSS.mo.gov for more information.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Getting a Mortgage When You're Self-Employed

Being your own boss can have its advantages, except when it comes to purchasing a home. While it's not impossible for the self-employed to get a mortgage loan at the Lake of the Ozarks, it can be more difficult. It definitely requires advanced planning. Here are a few tips for the self-employed, to help you through the process:

1. Showing Proof of Income.

Anyone applying for a mortgage has to show proof of income, showing accurate proof of income though, can be difficult for the self-employed. You also want to make sure your income is relatively consistent; while lenders can ignore seasonal spikes, they don't want to see a decrease in income from the previous year. This leads into the next point about choosing your deductions wisely, as these deductions will affect your income that is reported.

2. Don't Take Too Many Deductions.

If you know you're going to apply for a mortgage in the next two years, be careful what deductions you take. The more deductions you take, the lower your income looks on paper. Keep in mind that your Lake of the Ozarks mortgage lender is going to go by what the IRS forms say, not what you say you brought home. While taking deductions for your business has its benefits come tax time, it can pose a huge disadvantage when it comes to getting a home loan. Random business expenses can come back to haunt you in the form of a lower taxable income, which results in a harder time qualifying for a loan.

3. Maintain a Good Credit Score.

Whether you're self-employed or not, your credit score plays a big role in determining your loan approval. You don't want to jump through all the



hoops of proving your income to find out your credit score isn't going to cut it. Make sure to maintain a good credit score in the months leading up to applying for a mortgage, and even after you've applied. Be sure to pay all your bills on time, use as little debt as possible, and don't open too many new credit accounts, especially in the 6-12 months before you apply for a mortgage.

Other tips for anyone looking to apply for a mortgage will also apply to those who are self-employed. While you may have to jump through a few extra hoops, the process of applying for a mortgage is the same as that of someone working for someone else. If you're self-employed and looking to obtain a home loan at the Lake of the Ozarks, give me a call at 573-746-7211. I will work with you every step of the way, providing the first class service you deserve!

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

SPower Of Attorney: The Basics



Trenny Garrett, J.D., CTFA

I often have the opportunity to speak with groups of people about estate planning issues. When I do, I always bring up the topic of Durable Powers of Attorney. In my opinion, everyone should have a Durable Power of Attorney. Having this properly drafted document may prevent the necessity of family or friends petitioning the local Probate Court to grant a Conservatorship, which can be extremely cumbersome for many reasons. So let's look at the basics.

A Power of Attorney is a document that allows you, the principal, to name someone, your agent or "attorney-in-fact", to act on your behalf. You can authorize your agent to perform a single task on your behalf or give him or her broad, general authority to basically do whatever you could do for yourself.

A regular Power of Attorney is no longer valid once you, the principal, become incapacitated. However, Missouri law allows you to create a "Durable" Power of Attorney which remains valid even after the principal is incapacitated. If you become incapacitated, your agent can step in and conduct routine business on your behalf. To create a Durable Power of Attorney, the document must state: "This is a Durable Power of Attorney and the authority of my Attorney-in-fact shall not terminate if I become disabled, incapacitated or in the event of later uncertainty as to whether I am dead or alive."

A Power of Attorney can be drafted to become active as soon as you've signed the document or only upon your incapacity. This is known as a "springing" durable power of attorney. Also, it is a common misconception that an agent may still act under a Durable Power of Attorney even after the principal is deceased. A Durable Power of Attorney is no longer valid once the principal dies.

Most Powers of Attorney grant the agent "general" powers which

authorize the agent "to act in a fiduciary capacity on the principal's behalf with respect to all lawful subjects and purposes..." RSMo. 404.710.1. However, in Missouri, be aware that certain powers must be specifically enumerated in the document before the agent is authorized to perform these acts.

A Power of Attorney is a very powerful and important document, so you should seek the advice of an attorney who is adept at drafting these documents and give careful consideration to whom you name as your attorney-in-fact. This document is just one piece of a complete estate plan. A good estate plan addresses disability and not just death. Central Trust can help you determine what plan may be best for you and your situation. Let us know if we can help! Contact Trenny Garrett at 573.302.2474 or trenny.garrett@centraltrust.net.

Are you facing what could be a complicated financial issue? We're here to help! We have a team of investment professionals that includes portfolio managers that deal with these issues daily. Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centraltrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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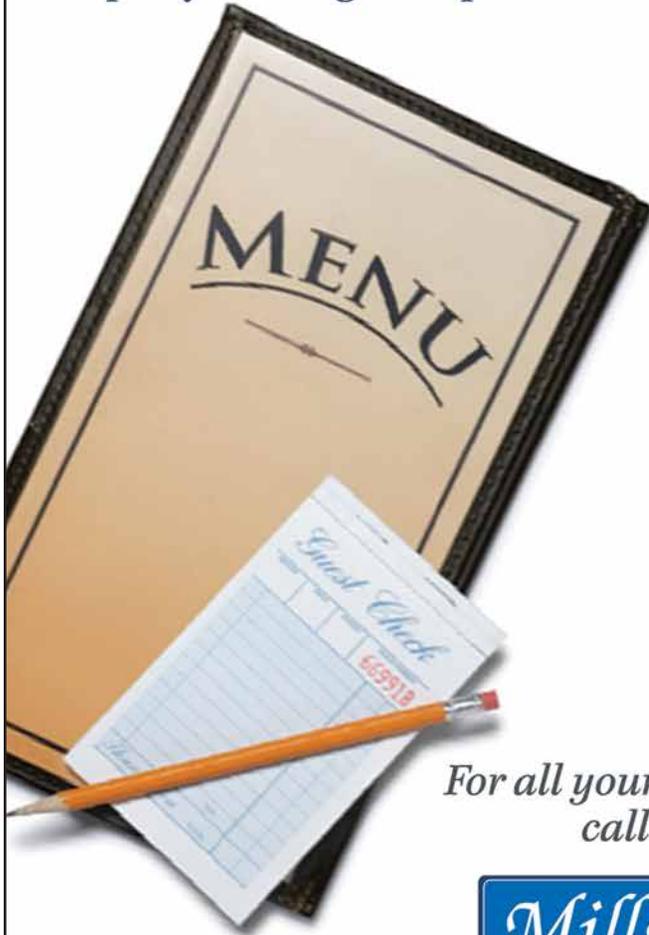
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As the Lake Churns

2015 Sales

Last month I shared with you the 2015 local area sales numbers showing the increases in the Lake of the Ozark's real estate market compared to 2014 and going back to 2011 sales. The Missouri and national real estate markets each saw strong increases in 2015. Sales data from the Missouri and National Associations of Realtors indicates continuing recovery and increasing consumer confidence.



Real Estate and Lake News with C. Michael Elliott

The number of Missouri homes sold in 2015 rose 10.6% above 2014, nationally the number increased 7.7%. The average sales price increased by 5% in Missouri and nationally 7.6%. The 2015 average home sales price in Missouri was \$174,445 and nationally reached \$222,400.

The breakdown by price of the 5,260,000 national existing home sales in 2015 is as follows: 14% were priced under \$100,000, 43% sold from \$100,000 to \$250,000, 31% sold in the \$250,000 to \$500,000 range, 8% sold between \$500,000 and \$750,000 and 2% sold at \$750,000 to \$1 Million with the remaining 2% selling for more than \$1 Million.

In 2014 approximately 11.5% of national home sales were distressed sales. This number decreased to about 8% in 2015. Sales to first time home buyers increased in 2015 and accounted for about one-third of all sales. Investors accounted for 15% of the 2015 home purchasers. One-Fourth of 2015 home sales were cash transactions.

Information from the Department of Housing and Urban Development shows 2015 new home sales increased 9.1% above 2014 sales. The \$374,900 average sales price was an increase of 8.4% compared to 2014 and a rise in values of 15.5% above 2013. Current new home inventory represents a 5.7 month supply.

As we head toward the historically busy spring market, one of the biggest

issues facing the housing market today is the sheer lack of supply of homes for sale. The current national home inventory has just a 3.9 month supply and is currently at a 12 month low. State and local inventory levels are also at statistical lows with the Missouri statewide inventory experiencing a 40% decrease since August 2015.

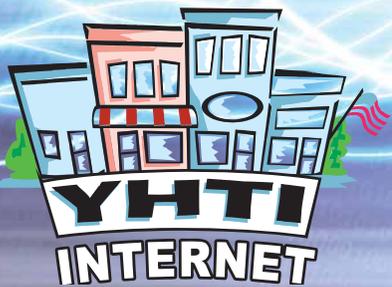
I anticipate the 2016 housing market to depict moderate but solid growth as the acceleration in existing home sales and prices both ease year over year due to higher mortgage rates, continuing tight credit standards, and lower affordability. The new construction market will see more significant gains in the coming year as new home starts and sales increase 10 - 15% year over year. 2015 total sales for existing and new homes should reach the 6 million mark for the first time since 2006.

Michael has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at 573.365.SOLD or cme@yourlake.com View thousands of lake area listings at www.YourLake.com \$1 million plus homes at www.LakeMansions.com You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com

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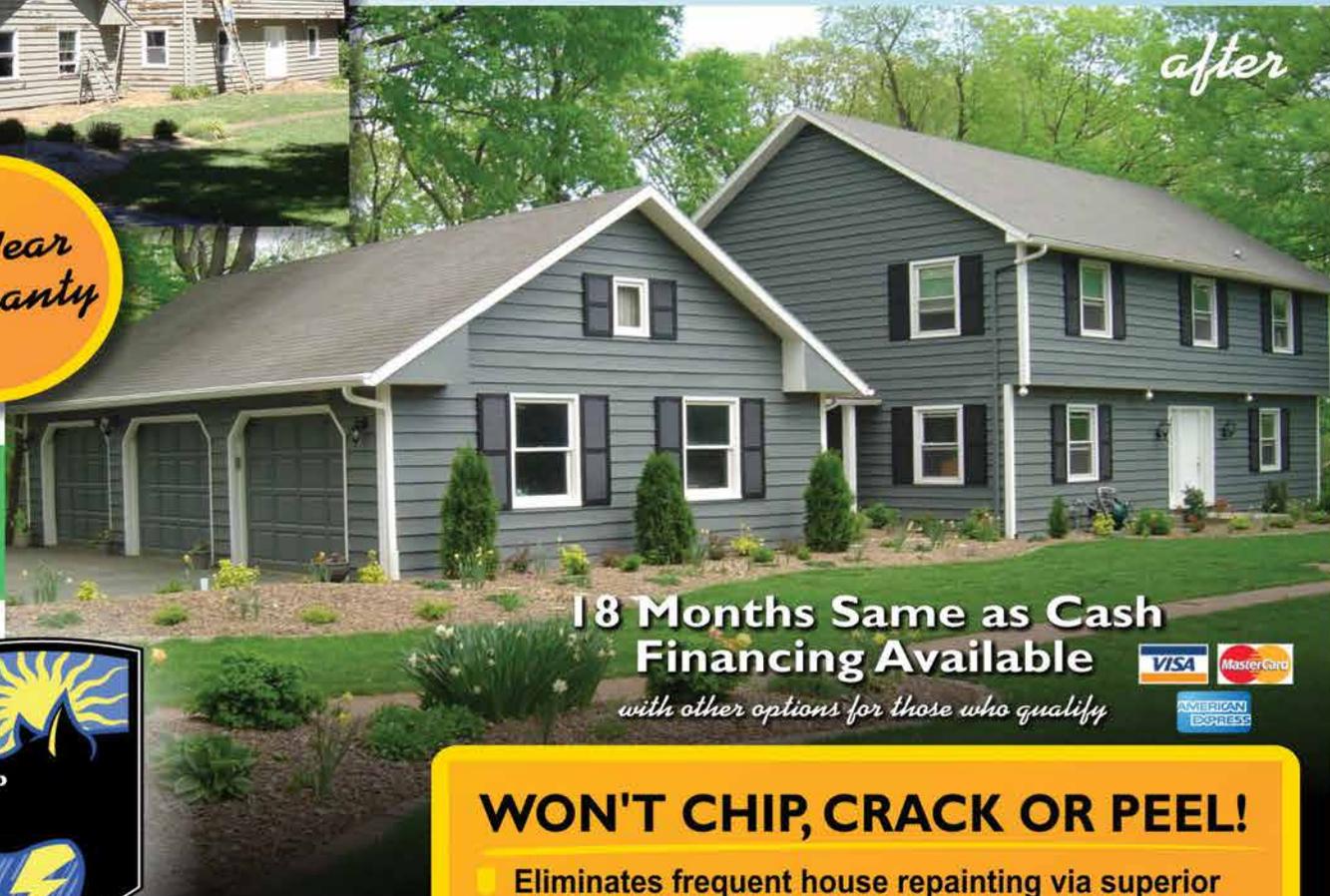
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Take the plunge and be a below-zero hero

By Nancy Zoellner-Hogland

February in the Ozarks. It's the time of the year when temperatures traditionally hover just slightly above freezing and the waters of Lake of the Ozarks average only a few degrees warmer. It's also the time when dedicated individuals have shown their bravery by taking part in the Polar Bear Plunge, a fundraiser for Special Olympics Missouri's year-round program of sports training and competition for children and adults with intellectual disabilities.

"It's a little crazy but a whole lot of fun," laughed Police Chief Todd Davis, who is overseeing this year's event – and participating in it as well. The Osage Beach Police Department has hosted the event for the past 20 years.

This year's event kicks off at 6 a.m. Friday, February 19 with the traditional Cops on Top. For the next 12 hours, members of the Osage Beach Police Department will be collecting donations for Special Olympics from the roof of the HyVee

gas station.

Then on Friday, February 26, the real fun begins. More than a dozen super plungers, who are known for their cold hands and warm hearts, will be taking part in the true test of endurance – the Super Plunge.

"Beginning at 3:30 in the afternoon, we get to jump in the Lake once an hour for the next 24 hours. And we have to raise a minimum of \$2,500 to do it," Davis quipped. "And yep, I'm one of them!"

The traditional Polar Bear Plunge is held the following day at Public Beach No. 2 in the Lake of the Ozarks State Park. Those who don't want to plunge won't be left out in the cold. They can walk or run in the Polar Bear 5K Strut which begins at 10 a.m. at the Osage Beach City Hall.

Registration for the plunge begins at noon. Those who are "bbbbrrrrr-ave enough" to face the cold must be at least 10 years old and raise a minimum of \$75 by event day.

For more fun, and a chance to win a prize, Davis said ev-

eryone is encouraged to come in costume and compete for the highly coveted Golden Plunger award. The parade of costumes will be held from 2 to 2:30. Plunges into the frigid waters of Lake of the Ozarks begin at 2:30 and end after the last heat of plungers takes its dip.

Once again, the little ones won't be left out. Children 9 and younger can participate in the Pee Wee Plunge by jumping into a pool enclosed in a heated tent at the Public Beach No. 2 boat ramp. There is a \$25 registration fee and each "pee wee" plunger will receive an official event t-shirt. Pee wees who fundraise and raise \$100 will get a Polar Plunge beach towel as well. For more info, contact Crystal at cshuster@somo.org or 573-635-1660.

Davis promised it will be a day to remember – and a day to make a difference for Special Olympics athletes. Last year, 371 Lake of the Ozarks plungers, 13 Super Plungers, 14 Pee Wee Plungers and 85 Strutters raised \$209,790. Lake

of the Ozarks is second in the state for raising money, beaten out by Kansas City, Missouri, which holds 13 plunge events, is sixth in the nation.

"Our numbers were down a little last year because it snowed and a lot of people couldn't get there. We're hoping that doesn't happen again this year but we're very pleased with what we've been able to do over the years," Davis said.

For more information or to register online visit <http://somo.org/plunge> and click on the Lake of the Ozarks link. Or, pick up a registration form at the Osage Beach Police Department.

Those who can't make it to the frozen festivities but still want to support the program can mail offline donations to Special Olympics Missouri, 1001 Diamond Ridge, Suite 800, Jefferson City, MO 65109. Please include your name in the memo line of checks.

2015 Polar Bear Plunge Winners
Top Individual 1st Place went to Amy Pemberton, who raised \$25,240

Top Team 1st Place: Bearly There, who raised \$40,400

Largest Heat: JCCC Crew with 51 Plungers

Golden Plunger Awards

Individual

Gold: Carol Duke, Property Shop at the Lake

Silver: Penguin

Bronze: Jim, Harley Jacket Team

Gold: Roots Hair Salon, Old Ladies

Silver: Price is Right

Bronze: Jolly Rogers, Pirates School

Gold: Camdenton, Crayons

Silver: Iberia, Indians

Bronze: Camdenton Middle School, Puzzle Pieces

Law Enforcement

Gold: Osage Beach PD, Batman & Robin

Silver: Highway Patrol GHQ, Zombies

Bronze: Davis Dawgs

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ROADSIDE DINING IN THE 1950S AND 60S, PART ONE

I moved to the Lake more than 50 years ago. One of the attractions that made the Lake area popular besides good fishing, boating and swimming was the many roadside restaurants and cafes. Here are several eating places in Osage Beach that I remember:

The Colonial Restaurant: The Ozark Hills Church now sits

where this restaurant used to be. It was The Colonial in the 1950s but became The Fountains Restaurant in the 1960s. While you ate you could listen to live dinner music being played on a grand piano by one of the owners.

Jo Jo's Restaurant & Cafeteria: The original building that housed Jo Jo's is long gone and is featured here in a postcard by T. Sidney Harley. The building that followed has seen various reno-

vations since the 1960s, but some of the bones are still there. A variety of eating establishments have occupied this spot over the past 65 years; the current one is J. J. Twigg's Restaurant & Lounge. In the 1960s Jo Jo's was noted for home-made pastries and the many hummingbird feeders outside its windows. The little birds made for lively entertainment as you ate.

Grand Glaize Café: Dating

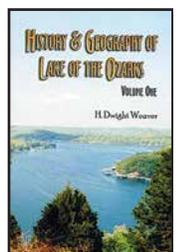
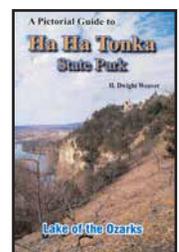
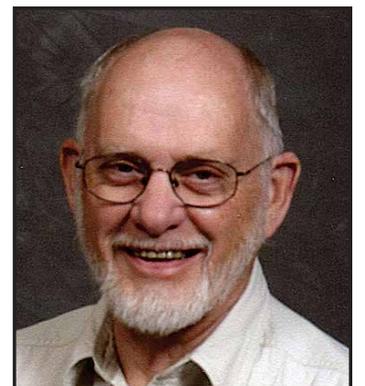
from the 1930s and also known as the "Hot Fish Café" because hot fish and hot biscuits were their specialty, this café was at the west end of the Grand Glaize Bridge. It later became The Potted Steer. The building still exists but the Potted Steer has not operated since the Expressway was opened and sits in limbo totally surrounded by traffic. Joe Boar, the owner and chef, has moved on to his Blue Heron, which crowns a majestic bluff overlooking the Lake off Horseshoe Bend Road. I'll feature more roadside dining memories in March. For more information see my book Images of America, Osage Beach. ■

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: dwight-weaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.

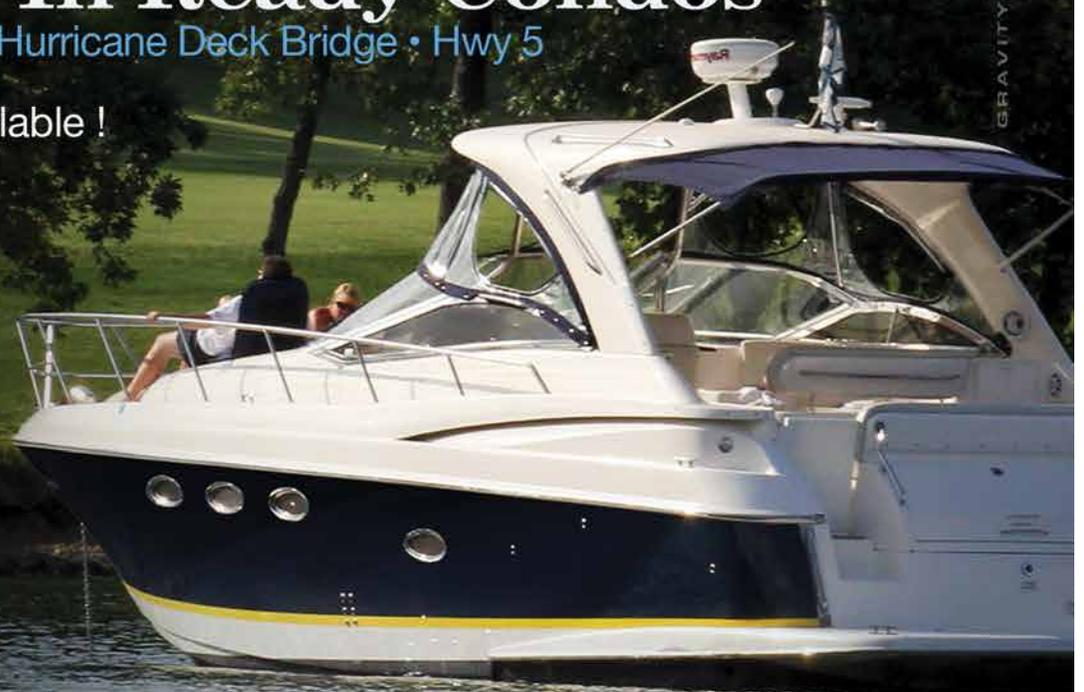




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Business Facebook Page

Facebook is obviously the top social media platform today. It is the second most popular website on the entire web, only behind Google.com. Facebook has more than 1.3 billion users. With a multitude of age ranges, income levels and education levels, you can reach just about any demographic you're looking for on Facebook. Facebook is great for building customer relationships, as well as increasing brand awareness and brand loyalty.

Business Twitter Account

Twitter has around 600 million users, most of them ages 18-29. If your goal is to reach a younger demographic, you definitely need to be on Twitter! Twitter has quickly become a place for everyone to easily speak to the public. Over 80% of Twitter users access the social network from their mobile devices, many of them checking their Twitter feeds multiple times a day.

Business LinkedIn Page

LinkedIn has over 400 million users, mainly ages 30-49. The higher average income of users and working mindset of the network make it an ideal social network for B2B businesses. Think of it as the professional version of Facebook, the business networking luncheon of social media. LinkedIn is all about building up and keeping business contacts.

Business Google+ Page

Google+ has been touted by many magazines and news blogs as a must-have. While Google+ may have less active users than other social media sites, it's still a platform that you want to consider for your business. Since it is Google's own social media platform, it is weighed heavily in search engine rankings.

Business YouTube Channel

YouTube has 1 Billion users of all ages. It has become the world's #2 search engine! This platform is a great way to build brand awareness. According to scomScore data, YouTube has a huge audience, reaching 81.2 percent of Internet users in the U.S. For businesses, YouTube is an opportunity to reach people in the moments that matter, when they're looking for answers to their most pressing questions or exploring their interests and passions through video. In these moments, people are increasingly turning to mobile for answers.

Business Pinterest Account

Pinterest has over 7 Million users, with an affluent female demographic. If your business is highly visual, such as in the fashion industry, wedding industry, etc., Pinterest might just be for you. Pinterest is also great for lead generation - 93% of Pinterest users made an online purchase in the past 6 months.

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Water Patrol split from Highway Patrol gaining support

continued from page 6

In a later interview, Lake Ozark Mayor Johnnie Franzekos, who worked more than 32 years as a firefighter in Kansas City, said he understands firsthand the importance of training.

“Specialized training is of the utmost importance when you’re working a job like that. These water patrolmen train for years on things like water rescue and diving. You can’t pull someone off the street, stick them in a boat and then expect them to do the job. It’s not fair to them and it’s not fair to the people they’re sworn to serve. Our legislators need to make this right. They owe it to our tourists and they owe it to our boating community, not just here but all around the state,” he said.

Earlier in the month, the Osage Beach Board of Aldermen approved sending Franklin a similarly worded letter. “Missouri must return to the days of an autonomous, pro-

professionally managed and nationally recognized State Water Patrol,” Mayor Penny Lyons wrote.

At that meeting, Alderman Kevin Rucker, who moved to Lake of the Ozarks in 1996 to take the job of chief of the Osage Beach Fire Protection District, said he was well aware of the value of the Water Patrol. He said although officers had been known for their service, safety on the Lake had regressed since the merger.

“I think whatever we can do to stand behind (Rep. Franklin’s bill), we should do that,” he added.

In 2010, the Missouri General Assembly voted to merge the patrols in a move to save money while increasing efficiency and safety. However, many have said the result has been just the opposite.

In a press release issued in early January by Rep Franklin’s office, she said she felt it was important to “return to the days of a focused Water Patrol mis-

sion that is fully devoted and passionate for the water and law enforcement. This means better training, enhanced resources on the water to increase safety and improved relations with marine interests. With public safety as the very top priority, the only way we can really accomplish this is to separate the Water Patrol from the Highway Patrol. We can return to the days of a top-notch, nationally recognized Missouri State Water Patrol.

“The legislation would detach from the Highway Patrol the administrative functions, facilities and equipment used within the Water Patrol Division. The administrative structure would be as it was prior to the merger. Radio communications and technology systems would be placed under the general purview of the Department of Public Safety for both Highway and Water patrol use, as testimony given at hearings investigating the 2011 merger has indicated the systems



State Rep. Diane Franklin (R-123) speaks on the floor of the House.

continuing the Water Patrol’s strengths and skills built over its half-century history. Governor Jay Nixon lauded the move and signed the bill, stating at the June 2010 signing there would be increased efficiency with no reduction in the number of officers. Instead, there are now fewer uniformed officers exclusively focused on patrolling waterways and decreased water patrol-specific facilities, such as boats.

“There seems to have been a post-merger shift in priority to the Highway Patrol’s advantage at the expense of safety and resources on Missouri’s waterways,” Franklin said. “There are 26 major rivers, 14 major lakes and 300,000 registered vessels operating on 275,000 acres of water in the state. There are 7 million visitors at these locations each year. It is reckless to diminish and de-prioritize patrol and law enforcement on these high-traffic venues.”

used post-merger enhanced Water Patrol operations. Also, troopers wishing to transfer between the Highway Patrol and Water Patrol would have a one-time option to select a retirement plan matching their personal desires, a process which would occur identically as with 2011 with the merger.

“The Missouri General Assembly acted in 2010 to merge the patrols with the intent of



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Ehang-184 Autonomous Aerial Vehicle

A series of accidents that killed people close to co-founder Shang Hsiao led him to assemble the team to design and manufacture a safer method for commuter flights. For now, the Chinese-made futuristic Ehang-184 will carry one 120 kg (264 lbs.) person up to 11,000 ft for 23 minutes of flight time. According to the company, the car-sized aircraft weighs 220 kilograms (485 lbs.) and is powered by 8 electric rotors on 4 arms. The automatic piloting system allows for its passenger to be unlicensed. A tablet-type control system allows the passenger to select starting and ending destinations as well as waypoints within the 23 minute flight window. Redundant systems allow for the craft to return safely to the ground should any one of the rotors malfunction or the power system fail. The company has not finalized American pricing for the aircraft, but industry experts believe it will fall into the \$200-300,000 price range. www.ehang.com



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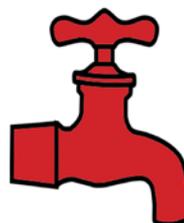
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Lake Area Industries offers service

Helps to help businesses reduce identity theft, lower liability

By Nancy Zoellner-Hogland

The Federal Trade Commission's Fair And Accurate Credit Transactions Act (FACTA) rule requires any person or business that gathers and maintains or otherwise possesses consumer data, or any compilation of consumer information, derived from consumer reports for a business purpose, to carefully and accurately dispose of that information to the point that they will not be reconstructed or reread. The regulation also mandates that if the person or businesses cannot carefully and accurately destroy that information, they must contract the services of a business that can.

The guidelines go on to say that the rule is designed to cut down on the incidences of identity theft by, among other methods, restricting the ability of thieves to go "dumpster diving" for valuable consumer information contained in discarded business records. "Consumer information" is defined as "any record about an individual, whether in paper, electronic, or other form, that is a consumer report or is derived from a consumer report." Not complying with the FACTA law may result in fines and/or class action lawsuits as well as federal and state authorities bringing legal enforcement actions for violation of this law.

Confidentiality and storage and disposal of employment records are also addressed in state laws governing, among other

topics, the minimum wage law and child labor laws.

With the number of incidents of identity theft continuing to increase, the pressure on businesses to protect their customers and clients is likewise increasing. Although many assume identity theft takes place online, Lisselt Holt, administrative assistant for Lake Area Industries (LAI), said it also takes place when papers are thrown in the trash can - then removed by those with nefarious schemes to cheat people out of their money. Because the Supreme Court ruled in 1988 that any item placed in the trash can is considered public information, businesses' responsibility begins before sensitive documents get dumped.

Holt said that's why LAI began offering secure document shredding and recycling service for individuals and business owners. Holt said a wide variety of businesses - medical facilities, accountants, realtors and attorney, as well as many others - currently use their service.

"Businesses that contract with us are provided with 65-gallon or 95-gallon locked bins where papers can be put in but can't be pulled out. Then, based on the business' need, our drivers will stop by on a monthly, bi-monthly or quarterly basis, pick up the filled bins and drop off empty ones," she said.

The bins are then taken to LAI where the papers are shredded and then recycled. Holt said

all workers who handle the paper have signed confidentiality agreements, and the shredder is in a secured warehouse that's outfitted with security cameras.

"We take every precaution to make sure your sensitive information is secured," she said, adding that they also offered the shredding service to individuals who bring their documents to LAI. Shredding service for individuals is 12 cents per pound with a \$12 minimum. "We have people bring their old tax records, bills - you name it - all sorts of things they don't feel comfortable just throwing in the trashcan where anyone has access to them."

LAI is located at 1720 N. Business Route 5 in Camdenton.

According to a press release issued by the organization, since 1983, Lake Area Industries, Inc. has been providing meaningful employment for individuals with disabilities, providing them daily challenges and support to reach their greatest potential. LAI also partners with and supports other non-profit organizations, in an effort to help others

in the Lake Area and strengthening and bettering the community every day. To learn more about Lake Area Industries contact 573-346-7934 or follow the organization on Facebook.

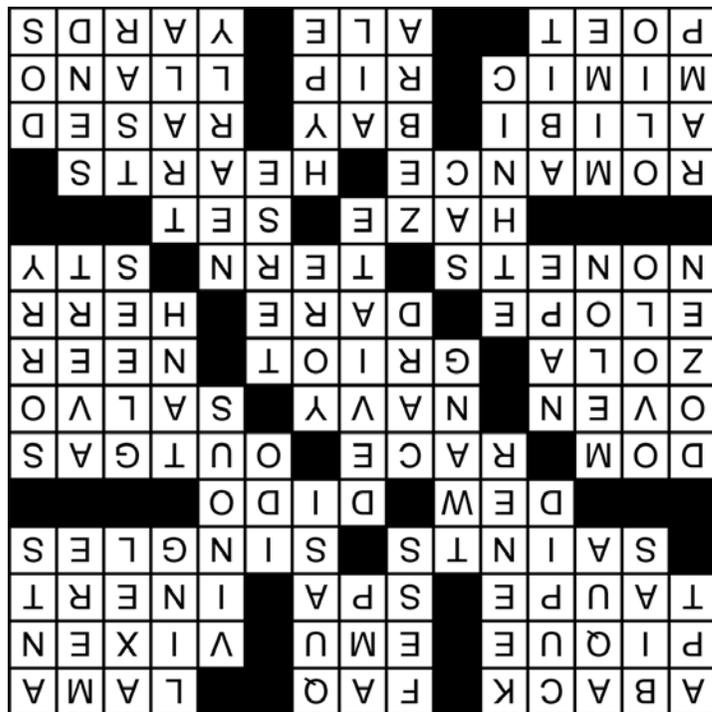
More legislation governs document disposal

Two other pieces of legislation also outline the laws regarding proper disposal of certain documents.

The Health Insurance Portability and Accessibility Act (HIPAA) places very strict guidelines on the healthcare industry, requiring secure disposal of patient information. If a covered entity fails to apply destruction policies uniformly or where destruction is contrary to policy, courts may allow a jury to infer in a negligence suit that if records were available, they would show the medical facility acted improperly in treating the patient. Failure to comply with this law could result in heavy fines being levied against the provider and even the loss of the business. For more information on HIPAA, visit <http://www.hhs.gov/ocr/hipaa/>.

The Gramm-Leach-Bliley Act (GLBA) mandates protection of consumers' personal financial information held by financial institutions. The list of financial institutions includes not only banks, securities firms, and insurance companies, but also companies providing other types of financial services and products to consumers. The GLBA requires those institutions to develop privacy notices and provide customers with the option of prohibiting the sharing of their confidential information with outside third parties and also requires those institutions to adopt a comprehensive, written information security program which includes the proper destruction of documents. For more information on the Gramm-Leach-Bliley Act, visit www.ftc.gov/privacy/privacy-initiatives/glbact.html.

For more federal guidelines on business records storage, visit <https://www.shrm.org/LegalIssues/FederalResources/FederalStatutesRegulationsandGuidanc/Documents/Federal%20Record%20Retention%20Chart.pdf>



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Is there a benefit to exhibiting at business expos?

continued from page 3
 said, adding that as of the third week in January, more than half the booth spaces were reserved. "If anyone is interested in exhibiting, I'd encourage them to get their booth application in as soon as possible - especially if they're hoping to get a certain spot. I've handled 10 applications in the past three days."

The Camdenon show also offers a wide array of products and services. Creach said they also have several new vendors this year that offer something slightly different than what they've seen in the past. One of those offers infrared saunas, another will be promoting emergency preparedness. They'll also have new vendors that offer fencing, home care services, Lake apparel and accessories, and yard equipment.

For the first time, those who attend the show can register to win up to three vouchers that can be used to shop at any of the show's exhibitors. Registration will be offered only dur-

ing show hours and only at the show, Creach said.

The Home, Business and Lake Living Expo is scheduled for 9 a.m. to 6 p.m. Saturday, March 19, and 10 a.m. to 3 p.m. Sunday, March 20 at the Country Club Hotel off Carol Road on Horseshoe Bend. Off-site shuttle parking will be available.

For more information, including a list of rules, or to register online, visit the chamber's website www.camdenonchamber.com and click on the 2016 Expo link on the right side of the page or call 573-346-2227 or 800-769-1004.

How to get the biggest bang for the expo buck

According to Marketing-Donut.com, preparation is vital for vendor success and will maximize opportunities, providing better value for the money. The site offers the following suggestions:

The more thought and planning you put in before the exhibition, the more likely you are to succeed at the event. Organize everything you need

on your stand (such as lighting and electricity). Set objectives for the event and put a plan in place as early as possible. This should include all deadlines for getting the stand designed.

To attract people to your booth, get creative. Experiment with lighting, sound and screens, electronic presentations, posters and signage. Set your booth up ahead of time in your workplace. Then follow the same path as visitors around the stand so you see what they see - both from a distance and up close. Make sure there's not too much text to read (impossible from a distance) and no visual overload.

Vendors should make sure all their marketing messages are prepared in advance of the event and those messages should be consistent across their booth, company literature and press material. This will ensure you're communicating clearly to your customers and prospects about who you are and what your business is about. If you don't already have one, you'll need

an "elevator pitch." This pitch should say everything a visitor needs to know about your business and unique selling points in less than 30 seconds, the time it takes to travel a few floors in an elevator.

The site also advises against spending a lot of money on giveaways. A lot of money is

spent on promo gifts that don't relate to the message or brand. These often end up on the floor of the exhibition or forgotten in a desk drawer. If you want to give gifts, choose relevant and memorable branded merchandise to market your business.

Managing Rental Property

Professional vs. Amateur



Russell Burdette

In life there are times when amateurs are equal to or greater than their professional counterparts. For years the U.S.A. only allowed amateurs to compete in the Olympics. Until we finally got beat in basketball and then we created the "Dream Team" to take back our Olympic pride demolishing every other team in our path.

A young Tiger Woods, as an amateur, was obviously better than most, if not all, of the professional golfers and proved it before and after turning pro. In most sports you will find that there are those amateurs who are better than their professional counterparts. The same goes for other areas of life.

But in many professions there are good reasons why the government does not allow amateurs to practice in their field without a license or degree. Would you rather visit a licensed doctor or an amateur? Or would you rather have a licensed airline pilot or an amateur fly you across the ocean? Or how about a licensed real estate agent who knows the real estate laws and the market or your neighbor who once sold his own home?

In most cases, most people want a professional who knows what they are doing to help them in an area of expertise. The same is true when it comes to vacation rentals. I have come into contact over the years with amateurs who are able to lure away clients by offering them a lower commission rate for managing their home or condo.

Part of the reason that they can offer lower rates is that they don't have a city or county business license, don't have liability insurance or pay workers compensation, they don't have a real estate license or continuing education and usually it is a one or two person team with very low overhead.

While I am all for competition, which I believe makes for a healthy economy and a wider variety of choice, please remember the old saying, "buyer beware". What happens when there is damage to your property that is the result of the property manager who doesn't have insurance? Who is collecting and paying your state and lodging taxes? What if there is an injury to an employee of the property manager at your property and they don't carry workers compensation or liability insurance. For these and many other reasons it is usually wise to seek out a professional vacation rental manager who really knows the market, the laws and has the expertise to properly manage your asset.

A friend of mine once got a job working in the cafeteria at the hospital and when I told my young son that Dave got a job at the hospital he replied, "What did he get, Doctor?" Soon after we started calling my friend "Doctor Dave". Who do you want managing your property?

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

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Businesses and home owners can apply for assistance through FEMA

continued from page 1

By law, the interest rates depend on whether each applicant has credit available elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are: If they qualify, businesses with no available credit elsewhere could receive physical damage disaster loans at the rate of 4 percent interest. Businesses with available credit could receive the loans with 6-percent interest. Not-for-profit organizations with or without available credit could qualify for physical damage disaster loans with a 2.625 percent rate of interest.

Rates for economic injury loans for both business and agricultural cooperatives are set at 4 percent and not-for-profits could get a 2.625-percent rate. SBA loans are not offered when credit is available elsewhere.

Homeowners who qualify and who do not have available credit elsewhere could get loans at a rate as low as 1.813; those with credit available elsewhere could qualify for a 3.625-percent rate.

To be considered for all forms of disaster assistance, victims must first either register online at <http://www.disasterassistance.gov> or call FEMA at (800) 621-FEMA (3362) or (TTY) 800-462-7585, 7 a.m. to 10 p.m. seven days a week. Those who use 711-Relay or Video Relay Services can call 800-621-3362. The application deadline is March 21.

As soon as Federal-State Disaster Recovery Centers open throughout the affected area, SBA will provide one-on-one assistance to disaster loan applicants. Additional information and details on the location of disaster recovery centers is avail-

able by calling the SBA Customer Service Center at (800) 659-2955.

The counties included in the declaration are Barry, Barton, Camden, Cape Girardeau, Cole, Crawford, Franklin, Gasconade, Greene, Hickory, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Maries, McDonald, Morgan, Newton, Osage, Phelps, Polk, Pularski, Scott, St. Charles, St. Francois, St. Louis, Ste. Genevieve, Stone, Taney, Texas, Webster and Wright.

More on FEMA assistance

After registering, those requesting assistance will receive a phone call from a FEMA inspector to arrange for a survey of the damages. All FEMA inspectors will have official identification. They do not approve or deny claims or requests; those come after the inspection results are submitted. FEMA inspectors do not ask for money and do not recommend contractors to make repairs.

Those who already have cleaned up and made repairs to their property are still eligible to register with FEMA. Before and after photos of the damaged property can help expedite an application for assistance.

FEMA's Housing Assistance program is available, regardless of income, to anyone who suffered damages or losses in disaster-declared counties. However, aid for other losses such as personal property, vehicle repair or replacement, and moving and storage expenses is income-dependent and officials make decisions on a case-by-case basis.

Those who have flood insurance should still register with FEMA but they should contact their insurance company first.

Those requesting assistance do not have to be turned down by a bank before applying for a disaster loan.

FEMA does not pay to return the home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance, but these grants may not pay for all the damage.

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Crossword Puzzle

Solution page 27 THEME: VALENTINE'S DAY

ACROSS

1. Often follows "taken"
6. Common inquiries
9. Tibetan monk
13. Shakira's soccer-playing partner Gerard
14. Down Under bird
15. Female fox
16. Greyish brown
17. *Romantic destination
18. Unable to move
19. *Valentine and the like
21. *a.k.a ____ Awareness Day to some
23. Found on grass some mornings
24. *Lover of Aeneas
25. *Special celebratory drink
28. Preakness, e.g.
30. Release of gas
35. Baker's baker
37. "In the ____" by Village People
39. Sound of battle
40. "Nana" novelist
41. West African storyteller
43. ____-do-well
44. *Keep nuptials a secret
46. Alternative to truth
47. German mister
48. Nine voices, pl.
50. Seaside bird
52. Chester White's home
53. Lack of clarity
55. Workout unit
57. *Woo
61. *Popular Valentine shapes
64. Defendant's excuse
65. Cook's leaf
67. Torn down
69. Imitate
70. Grave acronym
71. Treeless plain
72. *Chaucer or Poe
73. Sierra Nevada, e.g.
74. An end zone is 10 of these

DOWN

1. Address abbreviation
2. Objectivity preventer
3. Greenish blue
4. *Expert archer?
5. More keen
6. Come clean, with "up"
7. Unit of electric current
8. To some degree
9. End of "traveling"
10. Figure skating jump
11. Mother in Provence
12. "Hardworking" insects
15. Relating to wine
20. Nasality in speech
22. *Words of commitment
24. Stray from the accepted
25. *Rose amount
26. Convex molding
27. Cantaloupe, e.g.
29. *Form of greeting
31. Hyperbolic tangent in math
32. Songs sung by three or more voices
33. Deflect
34. **"Love means never having to say you're ____"
36. Back of neck
38. Bygone era
42. To the point
45. Like Thai cuisine, e.g.
49. Cul de ____
51. Just about
54. Monochromatic equid
56. ____-____-la
57. Freeway exit
58. Hodgepodge
59. Play charades
60. Slightly
61. Hoopla
62. Russian autocrat
63. *Seal with a kiss and do this
66. Be ill or unwell
68. " ____ and don'ts"

CROSSWORD														
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911 Bill for cell phone users safety

continued from page 4
 the location of the cell site or base station transmitting the call.

Under Phase II, the FCC requires wireless carriers, within six months of a valid request by a PSAP, to begin providing information that is more precise to PSAPs, specifically, the latitude and longitude of the caller. This information must meet FCC accuracy standards, generally to within 50 to 300 meters, depending on the type of technology used. The deployment of E911 requires the development of new technologies and upgrades to local 911 PSAPs, as well as coordination among public safety agencies, wireless carriers, technology vendors, equipment manufacturers, and local wireline carriers.

History of 911

The first push for the development of a nationwide emergency telephone number was made in 1957 by the National Association of Fire Chiefs. In

1967, the President's Commission on Law Enforcement and Administration of Justice recommended adoption of a single telephone number for the public to contact law enforcement. Later that year, the Federal Communications Commission met with AT&T, the provider of telephone service throughout most of the United States, to choose the number. On January 12, 1968, AT&T announced the designation of 911 as the universal emergency number. It reportedly was chosen because it had not been used for any other program, it was easy to dial and to remember.

Thirty five days later, the first 911 call was completed by Sen. Rankin Fite from a line in the Haleyville, Alabama City Hall to the city's police station. Although this was the beginning of Basic 911 service, it was not until the Public Safety Act of 1999 that 911 was officially established as the nation's emergency calling number.

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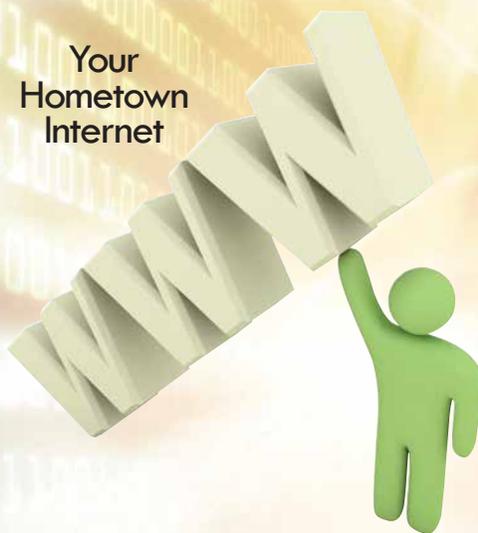
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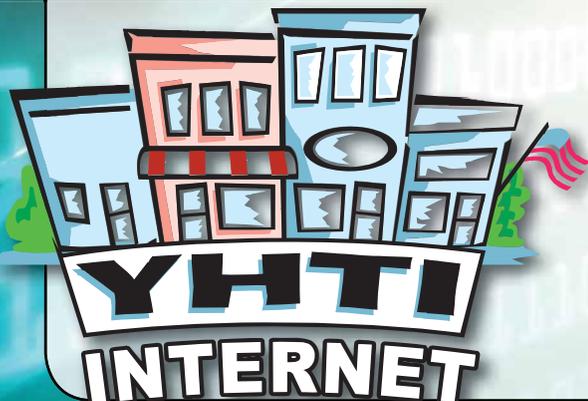
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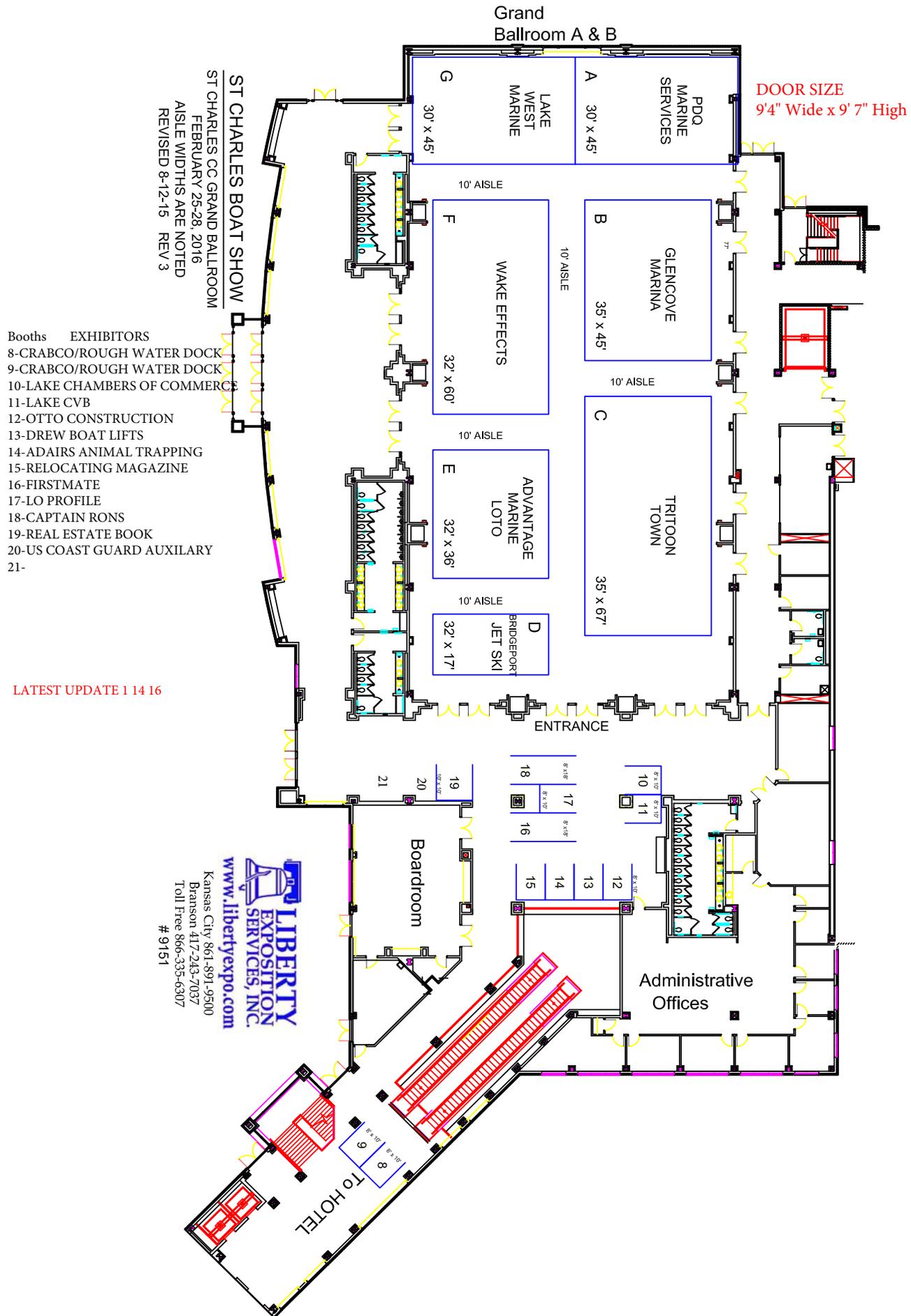
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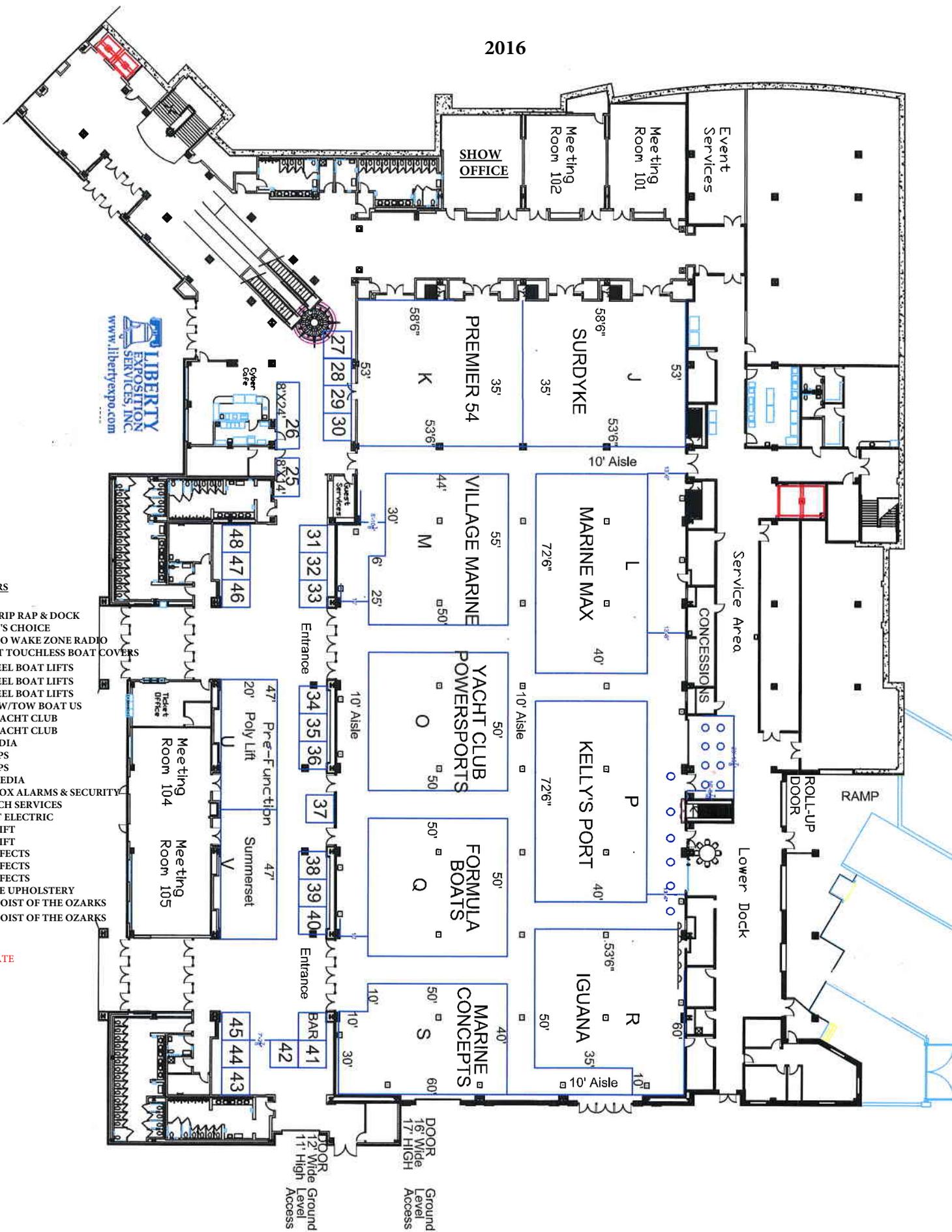
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2016



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- 26-CAPTAIN'S CHOICE
- 26A-BOB'S NO WAKE ZONE RADIO
- 27-MIDWEST TOUCHLESS BOAT COVERS
- 28-FIBERSTEEL BOAT LIFTS
- 29-FIBERSTEEL BOAT LIFTS
- 30-FIBERSTEEL BOAT LIFTS
- 31-LAKE TOW/TOW BOAT US
- 32-OZARK YACHT CLUB
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- 42-ECONO LIFT
- 43-WAKE EFFECTS
- 44-WAKE EFFECTS
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- 46-PARADISE UPHOLSTERY
- 47-HYDROHOIST OF THE OZARKS
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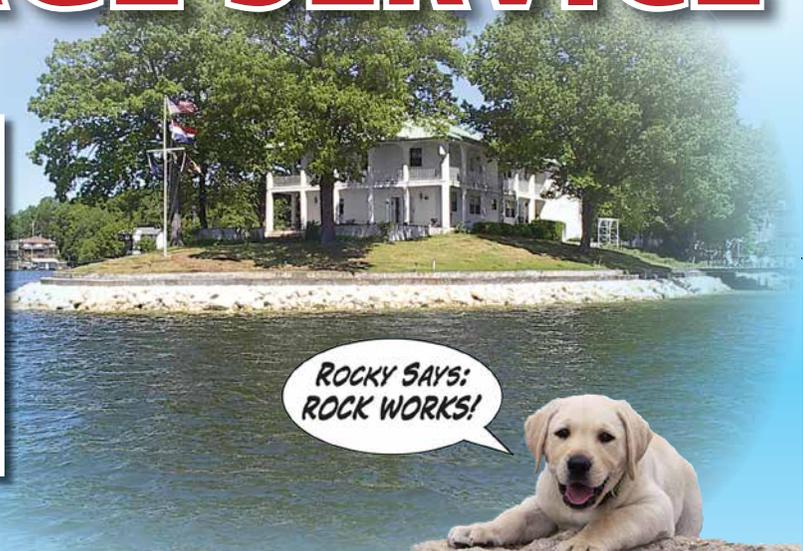


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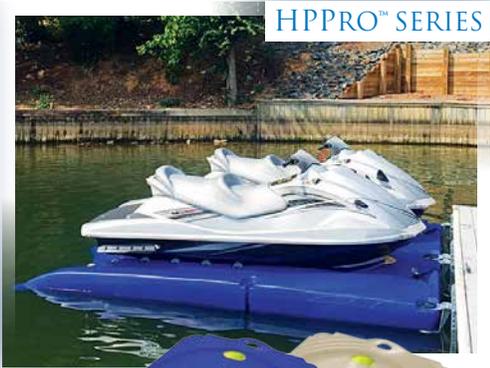
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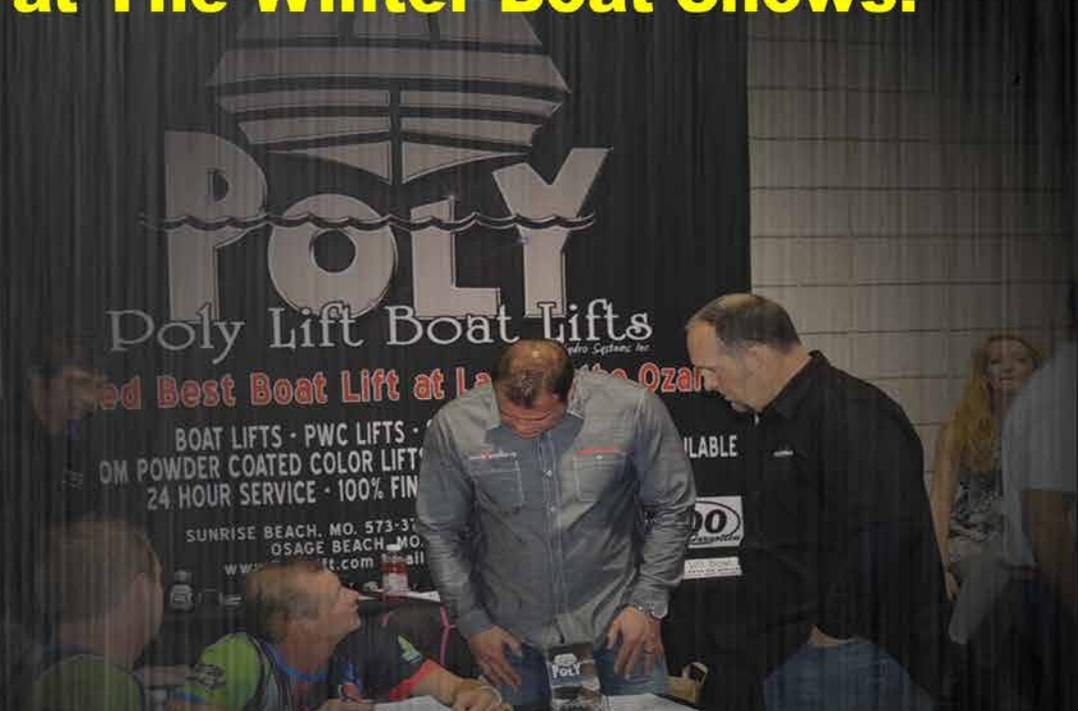
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2005 Chaparral 256, 8.1/375, Black	PENDING
2001 Crownline 266 BR, 7.4, 310 HP, White	PENDING
1998 Cobalt 272 BR, 7.4V/310 HP, Green	SOLD
2009 Cobalt 276 BR, 496/375 HP, Blue	\$79,900
2003 Crownline 288BR, T350M/300 HP, Burg	\$52,900
2004 Sea Ray 290BR, 496 Mag, 375HP, White	\$55,900
1998 Baha 290 Combo, 454/310 HP, White	\$21,900

2002 Regal 2900 BR, 7.4L/310 HP, White	PENDING
2002 Sea Ray, 290BR, T350M/300 HP, Black	\$52,900
2014 Chaparral 307 SSX, T350M/300 HP, Black	PENDING
2012 Chaparral 327 BR, T350M/300 HP, Red	\$154,900

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Cuddys/Cruisers

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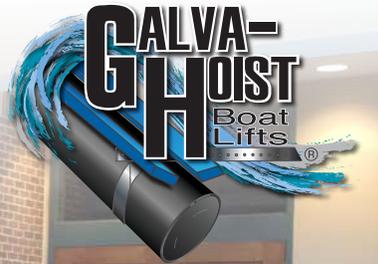
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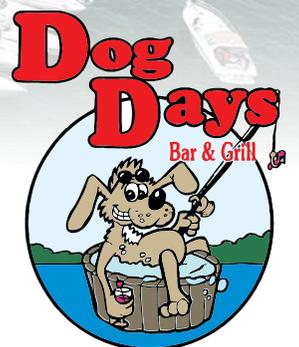
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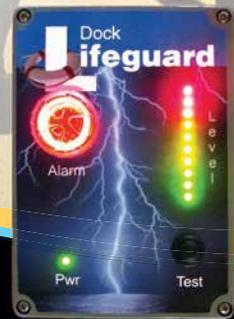
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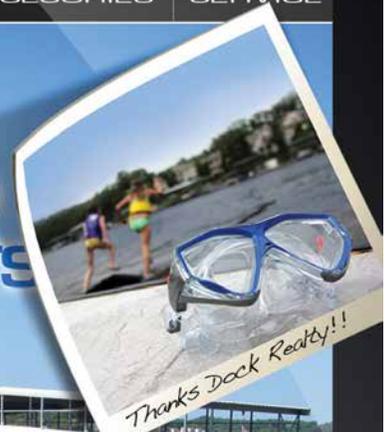
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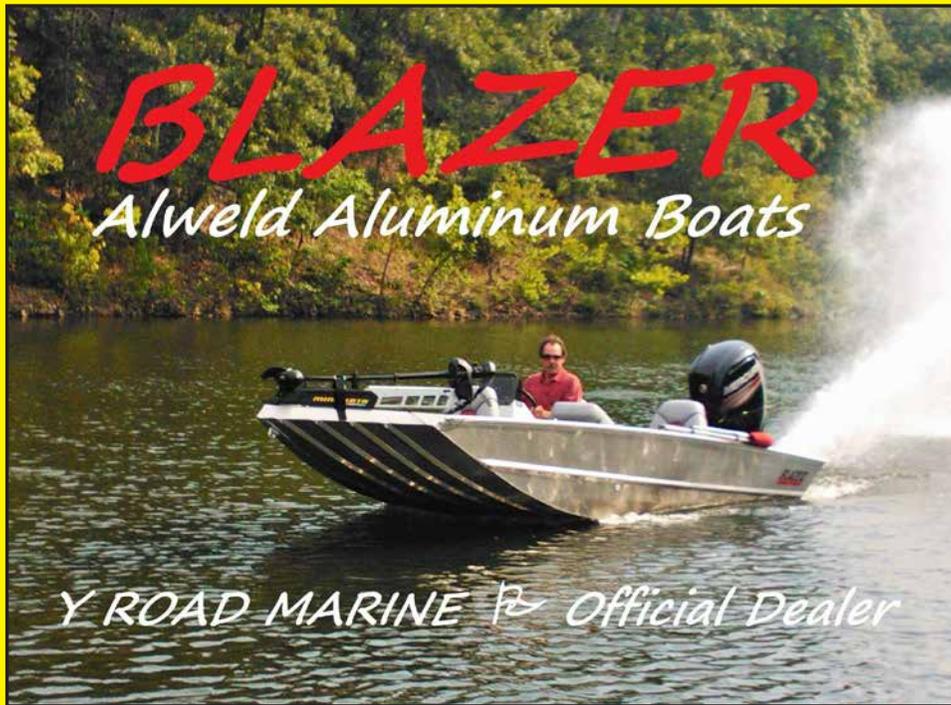


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