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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 4

APRIL, 2014

BOATING ON BACK

APRIL 18TH-20TH
LOMDA IN-WATER
BOAT SHOW DOG DAYS

FREE TAKE ONE LOMDA IN-WATER BOAT SHOW • APRIL 18-20 • DOG DAYS



NEWS IN BRIEF

Kids, Play Ball!



Businesses pony up some cash for fence banners to help out teams page 8

Governor guts local call

A bill that some say guts the local control over cell phone towers is signed. Page 3

You're needed on HB

Adopting a portion of the road, page 17

Conferences instruct

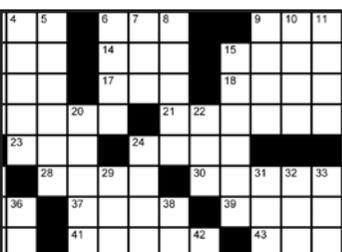
Attendees learn how to master the digital world and more, page 6.

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



Crossword

Fill in the blanks on Page 28.

Lake Ozark not backing down on 'no rentals'

By Nancy Zoellner-Hogland

In mid-March, Judge Stan Moore issued a permanent injunction against a homeowner, ordering him to stop renting his 4,000-square-foot home, located in the Beacon Point Subdivision on Lake Ozark's North Shore, to vacationers.

Lake Ozark has an ordinance on the books that prohibits homeowners in areas zoned R-1 residential from renting out their homes for less than 30 days at a time. Late last fall the ordinance was rewritten to clarify wording. It now mirrors the state statute and allows the city to assess fines of up to \$100 per day to violators.

Last summer, the city issued citations for allegedly violating that ordinance to Michael J. Brent, a physician in the state of California who owns the Beacon Point home; Lynn and Peggy Griswold, Lake Ozark residents who live in one home in Arrowhead Estates and rent another out to vacationers; and Corinna Owen, a Florida businesswoman who owns and rents out a home to vacationers in the Jenkins Landing Subdivision.

According to court documents, after the citation was issued against him, Brent signed a deferred prosecution statement that dropped municipal charges against him in return for his promise not to rent the house again. However, those records also show that soon after the paperwork was filed, the house was once again adver-



Lake of the Ozarks, the Midwest's premier vacation destination, welcomes tourists with open arms. However, tourists partying like there's no tomorrow 'smack dab' in the middle of residential neighborhoods have drawn the ire of Lake Ozark city officials - and residents. Staff photo

tised and rented. That's when the city filed for injunctive relief through the state court.

According to Lake Ozark officials, the city's municipal court ruled against Owen but she appealed that decision to the circuit court. The Griswold case went straight to circuit court.

City Administrator Dave Van Dee said while he couldn't discuss specific details of pending litigation, he did say complaints from nearby neighbors spurred the action in all three cases. He said one of the worst incidents occurred over

the summer when some 25 people rented a home located "smack dab" in the middle of a residential neighborhood. The weekends filled the entire street with cars; they played loud music day and night; and they partied on neighboring docks - even going so far as to eat food and drink beverages from the refrigerator on one of those docks.

Diana Hauan is one of the neighbors who complained to the city.

"My husband retired from the military and we moved to a second-tier home in Lake

Ozark about five years ago. Life was peaceful until two years ago when Corinna Owen purchased the lakefront home directly behind us and vacationers started coming. The whole neighborhood is fed up. In fact, four or five of the houses on my street are for sale. We've had all the usual problems but to make matters worse, I share the same house number of Corinna's rental home and the street names are the same except I live on a 'Drive' and the rental house is 'Lane.' We get their pizza deliveries late at night

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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn to Page 11 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

United Airlines is launching a new service that will allow fliers with Apple iOS devices to stream some 150 movies and 200 television shows to their devices – at no charge – mid-flight. The technology needed to support the system is in the process of being installed and will be available as soon as this month on some flights. United said they hope to have the entire fleet outfitted by the end of 2014.

While United might be getting a “thumbs up” for its new in-flight entertainment, just the opposite might be the case on its new policy cracking down on passengers that use oversized carry-on bags. Passengers have long been allowed one carry-on bag, which could not measure larger than 9 inches by 14 inches by 22 inches, and one personal bag such as a purse or laptop bag that fits under the seat in front of them. However, in the past, those rules have not been strictly enforced, resulting in overflowing bins and a lack of storage space for late-boarders. To address the problem, United has added bag-sizing boxes at most airports. If bags don't fit inside, passengers can check them for free at the gate. However, passengers who wait until they get to the security checkpoint must go back to the ticket counter and pay a \$25 checked-luggage fee. Some have complained that United adopted the plan simply to increase revenues and that it will further slow the boarding process. United countered that they are simply trying to better serve all passengers – not just those who pay extra to board early.

Travelers might be even more reluctant to check those bags after reviewing the latest

report from the TSA and DOT. According to that report, airlines mishandled more bags per passenger during 2013 domestic flights compared to 2012. The number rose from 2.9 per 1,000 customers in 2012 to 3.22 in 2013 and includes bags checked both at the ticket counter and at the gate. The number of checked bags per passenger also increased from 0.668 in 2012 to 0.677 in 2013, the report stated.

As usual, several airlines will be adding new flights to their summer rosters. One of the biggest announcements was made by Emirates, which will be launching a daily non-stop service between Dubai International Airport and Chicago O'Hare beginning August 5. Passengers will fly on a Boeing 777-200LR. Similar service to Boston started in March.

Southwest Airlines recently announced that, as part of their merger with AirTran, they would begin offering international flights this summer. Beginning July 1, the airline will fly from Atlanta and Orlando to Aruba and Montego Bay, Jamaica; and from Baltimore/Washington to those two cities as well as Nassau in the Bahamas. On August 10, Southwest will add Saturday-only service from Atlanta, Baltimore/Washington and Milwaukee to Cancun, Mexico.

British Airways couldn't wait until summer to launch their new nonstop service to Austin, Texas. On March 3, the airline operated its inaugural flight from London's Heathrow Airport to the Texas capital, providing that city with its first-ever nonstop service across the Atlantic. The new service makes Austin-Bergstrom International Airport one of the nation's smallest non-hub mar-

kets to land regular airline service to Europe.

Travelers planning a visit “down under” might be happy to learn that United Airlines will be adding nonstop service to Melbourne, Australia, from its hub in Los Angeles – and the flights will be on their new, bigger “stretch” version of the Boeing 787 Dreamliner. Those flights are scheduled to begin October 26.

International travelers might also be smiling because passport kiosks installed at several large airports are shortening customs lines. According to a survey by Global Gateway Alliance, a travel advocacy group, the average wait time was cut in half and even during the busiest times, when eight or more flights were arriving at the same time, wait times were cut by a third. The kiosks, installed by Customs and Border Protection, reduce the time spent with a Customs officer by scanning a traveler's passport and verifying the Customs declaration. According to the survey, the average waits are now 17 minutes at JFK's Terminal 4; 17 minutes at Newark; 26 minutes at Miami; and 17 minutes at O'Hare, where the first kiosks were installed last August. Travelers who really hate waiting in Customs line should consider flying into Albuquerque's International Sunport Airport where they can pick up preapproved clearance passes in a hurry. The Global Entry Pass allows travelers identified as “low-risk” bypass the traditional inspection when arriving in the U.S. from abroad, reducing wait times by as much as 70 percent.

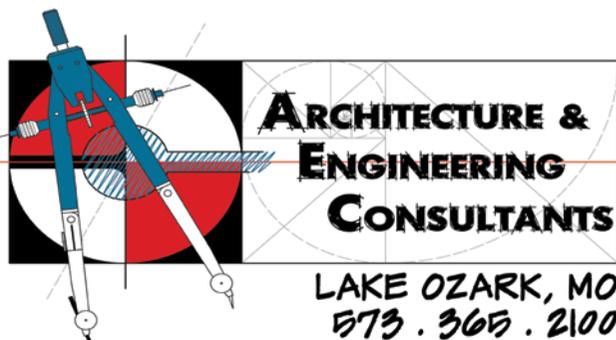
Those smiles might quickly turn to frowns once passengers realize they are paying higher fees to cover the cost of security. In January, the Transportation Security

continues on page 13

Business Journal Socials

Thursday
Night
Social
Apr. 10

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday April 10th at Camden on the Lake. The sponsor is Krantz Insurance.



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Governor signs bill that some say guts local control

By Nancy Zoellner-Hogland

Despite objections from cities, numerous residents of those cities and the Missouri Municipal League, in March Governor Jay Nixon signed Senate Bill 650, along with three other pieces of telecommunications legislation, into law.

According to Osage Beach city officials, SB 650 strips them of all authority to regulate cellphone towers.

“We don’t understand this,” said Osage Beach City Administrator Nancy Viselli. “In the past, we had control over placement of the towers. Now, it appears that the phone companies will be free to erect towers anywhere they can find a willing property owner who will lease the space to them. In the past, our consultant would go out and make sure the tower was able to handle what the cellphone company wanted to put on it, but now, the way we understand it, they can do what they want with no restrictions. And if a tower starts to rust – becomes dangerous – or even blows over, we have no au-

thority to force them to remove it.”

She said Ed Rucker, city attorney for Osage Beach, would be looking at the law and comparing it to existing zoning regulations to determine their next step.

In the meantime, Mayor Penny Lyons said they are all disappointed and concerned.

“Our city will continue to study the options to protect the character and integrity of our neighborhoods and community. We will consult with our residents, neighboring communities, and all interested stake holders as we react to



Missouri Governor Jay Nixon

these new state regulations,” she said.

The other three pieces of legislation passed by the General Assembly and signed by Gov. Nixon are Senate Bills 649, 651 and 653. Senate Bill 649 and Senate Bill 653 address management of public rights-of-way and utility pole access and Senate Bill 651 addresses immunity for telecommunications companies in emergency situations.

According to the governor’s office, many of the provisions contained in the bills were found in a telecommunications bill enacted in 2013 but was then struck down by Cole County Circuit Judge Patricia Joyce, who declared it invalid. Lawmakers reintroduced similar legislation in January.

In late March, the Missouri Municipal League (MML) issued a statement saying they were disappointed with the passage of all four laws, which they said would “severely impact cities, drastically limiting their ability to oversee wireless telecommunication expansion and upgrades in Missouri com-

munities.” They also encouraged cities to contact the legislators who voted against the bills, to thank them for taking a stand with MML to support local control.

The list of senators and representatives who voted against the 2014 telecommunications bills includes:

Sen. Paul LeVota SB 653
Rep. Sue Allen SB 653
Rep. Rick Brattin SB 653
Rep. Jon Carpenter SB 649; SB 650; SB 653
Rep. Pat Conway SB 649

Rep. Courtney Allen Curtis SB 649; SB 650; SB 653
Rep. Paul Curtman SB 653
Rep. Rory Ellinger SB 650; SB 653
Rep. Brandon Ellington SB 650
Rep. Kevin Elmer SB 650
Rep. Tom Flanigan SB 653
Rep. Diane Franklin SB 650
Rep. Keith Frederick SB 653
Rep. Kimberly Gardner SB 649; SB 650
Rep. Chuck Gatschenberg SB 650; SB 653
Rep. Kent Hampton SB 650
Rep. Chris Kelly SB 649; SB 650; SB 653
Rep. Jeanne Kirkton SB 649; SB 650

Rep. Bart Korman SB 650
Rep. Jeremy LaFaver SB 649; SB 650; SB 653
Rep. Jeanie Lauer SB 650
Rep. Donna Lichtenegger SB 649; SB 650; SB 653
Rep. Tom McDonald SB 649; SB 650; SB 653
Rep. Joe Don McGaugh SB 649; SB 653
Rep. Kevin McManus SB 650
Rep. Margo McNeil SB 649; SB 650; SB 653
Rep. Gina Mitten SB 649; SB 650
Rep. Mike Moon SB 649; SB 650; SB 653
Rep. Judy Morgan SB 649; SB 650; SB 653
Rep. Jim Neely SB 649; SB 653
Rep. Stacey Newman SB 649; SB 650; SB 653
Rep. Mary Nichols SB 650
Rep. Charlie Norr SB 650
Rep. Bill Otto SB 650; SB 653
Rep. Joshua Peters SB 650
Rep. Tommie Pierson SB 650
Rep. Ronald Schieber SB 650
Rep. Jill Schupp SB 650; SB 653
Rep. Bryan Spencer SB 650; SB 653
Rep. Jay Swearingen SB 653
Rep. Stephen Webber SB 650
Rep. Kenneth Wilson SB 653
Rep. John Wright SB 650; SB 653

Rep. Bart Korman SB 650

Rep. Jeremy LaFaver SB 649; SB 650; SB 653

Rep. Jeanie Lauer SB 650

Rep. Donna Lichtenegger SB 649; SB 650; SB 653

Rep. Tom McDonald SB 649; SB 650; SB 653

Rep. Joe Don McGaugh SB 649; SB 653

Rep. Kevin McManus SB 650

Rep. Margo McNeil SB 649; SB 650; SB 653

Rep. Gina Mitten SB 649; SB 650

Rep. Mike Moon SB 649; SB 650; SB 653

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Rep. Bill Otto SB 650; SB 653

Rep. Joshua Peters SB 650

Rep. Tommie Pierson SB 650

Rep. Ronald Schieber SB 650

Rep. Jill Schupp SB 650; SB 653

Rep. Bryan Spencer SB 650; SB 653

Rep. Jay Swearingen SB 653

Rep. Stephen Webber SB 650

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Rep. John Wright SB 650; SB 653

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New trade agreements promise to boost business

By Nancy Zoellner-Hogland

Selling more Missouri products around the globe creates more good jobs for Missourians at home.

That's been the mantra of Gov. Jay Nixon, who, over the past three years has led trade delegations to China, Brazil, Europe, Taiwan and the Republic of Korea, closing deals to sell \$6.5 billion in Missouri goods to these markets and pushing Missouri export sales to record highs. In fact, a recent U.S. Small Business Administration report found Missouri to be among the top performing states participating in the State Trade and Export Promotion Grant Program (STEP), a pilot program launched in 2010 to help businesses engage in exporting activities.

That success continues. In early March, the governor, key members of his administration and representatives from several Missouri businesses took part in a trade mission to Canada which paid off in a big way.

The state signed its first-ever trade agreement with the province of Ontario, Canada's

largest province by population, that establishes a comprehensive framework for future trade, collaboration and economic growth between the two entities. Missouri also signed a \$3.2 billion agreement with the province of Quebec, which promises to increase exports in several areas, including aerospace, agriculture, advanced manufacturing and life science, to that country 15 percent by 2018.

"The global marketplace is getting flatter and more competitive every day, and that's why we continue to take a proactive approach to increasing exports and investments," Gov. Nixon said in a prepared release. "Ontario purchased \$2.6 billion in Missouri goods last year, and today's agreement sets a framework for more trade with this important market. As Missouri's economy picks up steam, strengthening mutually beneficial ties with longtime trading partners like Ontario will help us continue to create good jobs for Missourians at home."

While in Toronto, Gov. Nixon

met with government officials as well as major Canadian companies that have or may be considering investments in Missouri, including Magna International and BMO Financial. The governor also addressed the American Chamber of Commerce in Ottawa, telling how Missouri's diverse economy, stable business climate and highly-skilled workforce make the state an ideal place for Canadian businesses to locate and expand.

"From day one, selling more Missouri-made goods to consumers overseas has been a top priority of my administration. Today, 96 percent of the world's consumers live outside the United States. That's why one of the key recommendations of our Strategic Initiative for Economic Growth was to develop a best-in-class foreign trade initiative. It's pretty simple: selling more Missouri products around the globe creates more good jobs for Missourians at home," the governor said during a conference call from Toronto, Ontario with journalists. Last year the state launched

Export Missouri – a comprehensive initiative to help more Missouri businesses, especially small businesses, get their products out of the warehouse and onto shelves worldwide. The governor said they are seeing progress through that program. In 2013, Missouri exported \$12.9 billion in goods to 189 countries. Canada was the number one importer, purchasing nearly \$4 billion in Missouri goods last year.

More than a dozen businesses in the tri-county area surrounding Lake of the Ozarks take part in the Export Missouri program. One of those is Osage Catfisheries Inc., the Midwest's oldest and largest multi-species hatchery.

"Canada has been a good market for us – mostly with research fish for universities and testing labs," said Steve Kahrs, one of the owners.

Other firms that export include LB Manufacturing, which produces raincoats and waterproof outer garments; Osment Models, which produces model railroad accessories and pinewood derby cars;

Speedline Electrovert, which produces wave solder machines; reflow machines, circuit board cleaning machines; JP's Custom Handmade Boots, which makes high end, handmade boots;

Hydro Systems, which manufactures boat lifts; Eurotech Tables, which manufactures medical equipment and supplies; Family Creations, which exports country style framed prints and poured scented candles; Woodland Scenics, which produces layout, terrain and scenery for model railroads;

Dixon Ticonderoga Co., which manufactures Office, art, educational and industrial writing supplies; ProEDGE Systems.com/Division of Advantage Systems Inc., which produces plastic edging for mounted images and signs; Vernon Publishing, which publishes newspapers; Cedar Valley Wood Products, which handles hardwood kiln drying services;

Modine Manufacturing Co., which makes aluminum brazed change air coolers and

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Business conference to teach how to master the digital world and more

By Nancy Zoellner-Hogland

In the early days of internet, being “found” in cyberspace was just about all most small businesses wanted. Usually, with a search engine optimization (SEO) strategy that encompassed using some well-placed keywords, a website would start appearing in a search engine’s results list.

Today, with more customers making greater use of search engines to locate products and service providers, SEO is now more than a good idea; it’s a must. Websites – and correspondingly, businesses – have never faced so much competition from comparable firms down the street or around the world. And it’s no longer enough to simply be included in Google or Bing results; businesses want to be at or near the top of the list. Studies have shown that unless a customer is doing some serious com-

parison shopping or looking for something specific, it’s likely that he or she won’t go beyond the first few selections, let alone go on to page 2.

SEO has spawned a host of consultants that specialize in crafting strategies for various businesses. But there are several things business owners can do on their own to optimize their websites.

Chris Konrad, Gabriel George and Jocelyn Tipton with Bucket Media will share information on how to accomplish that at the upcoming Lake Business Conference, set for April 9 at Tan-Tar-A Resort.

“The world of digital marketing is a world full of acronyms – or a bowl full of alphabet soup! The digital marketing experts at Bucket Media will help you sort through the acronyms and help explain what they mean to business’ online marketing plan and how the last year has

seen a flip in terms of what is important,” according to organizers of the event.

The presenters will also explore the evolution of digital marketing; explain why it’s important to have an online business presence in today’s world; and tell business owners how to prioritize their business’ presence.

“No matter if you are a beginner or experienced digital marketer, you’ll leave armed with important information and tips on how to improve your business’ online presence,” conference organizers promise.

According to bios provided by the University of Missouri Extension, Chris Konrad is the director of Business Development for Bucket Media. Her previous experience includes advertising sales and management for a seven station

continues on page 23

Seminar helps local businesses tap into global network

By Nancy Zoellner-Hogland

Facebook, founded in 2004, is the largest online social network in the world. By 2008 Facebook had 100 million users. Today, the number of monthly active Facebook users tops 1.3 billion.

To better learn how to take advantage of that ever-expanding potential customer base, Sandy and Mike Waggett, owners of MSW Interactive Designs, LLC, will be presenting an informational seminar titled “Grow Your Business with Facebook.”

The seminar, sponsored by the Eldon Area Chamber of Commerce, is free and open to the public. It will be held from 2 to 3 p.m. Thursday, April 24 at Central Bank of Lake of the Ozarks, located at 611 E. North St. in Eldon.

In this seminar attendees will learn:

ness Facebook page should have;

2) How to post engaging content to increase interaction;

3) What tools business owners can use to improve visuals in their posts;

4) How to access and use Facebook insights; and

5) How to promote individual posts and use the Facebook page to quickly build fans.

“This seminar is a win-win situation for us,” said an Eldon Chamber representative. “It allows us to introduce the chamber to more people in the community, it allows us to help those who already are members and it will assist us in improving our Facebook page. We’re anxious to get some tips on how to make it look and perform better.”

According to the chamber, MSW Interactive Designs has worked with many Lake of the

continues on page 23

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Businesses ante up so kids can play ball

By Nancy Zoellner-Hogland

In the past few years, many of the School of the Osage sports teams have been filled with former Osage Youth Athletics Council (OYAC) players. The not-for-profit organization, run by volunteers, offers a variety of intermural recreational activities for Osage students who range in age from kindergarten through 8th grade. The program, which is totally funded by registration fees and sponsorships, includes baseball, softball and T-ball; basketball; bowling; cheerleading; football; golf; soccer; volleyball

and wrestling. Although the cost of uniforms, insurance and equipment has been steadily increasing year after year, this year's fee for softball/baseball/T-ball was reduced from \$50 to \$35. David Lary, league director of the OYAC baseball, softball and T-ball program, said he made the move to keep kids in the game. "We had an unusually hard winter this year that kept many people from working. Between that and the level of unemployment in the Lake area, a lot of families are having difficulty

making ends meet. I was concerned that might keep some kids from playing so I decided to lower the fee. However, that means we need to drum up more business sponsorships to offset the loss," he said, adding that he had 17 business sponsors last year. He hopes to double that number this year. "I have a friend that gives us a discount at his sporting goods store but equipment is pricey! Last year, we ended up with 17 teams – and when you provide shirts, hats or visors and socks for all those kids, plus buy balls and other equipment and pay

to use the fields for games and practices, you go through money rather quickly."

Business sponsorships are available on several levels.

For a donation of \$50 or more, business will be named on the back of T-shirts that will be sold at games. Donations must be received by April 25.

For \$150, sponsors can rehang their existing business banners on the fence surrounding the playing field.

A \$200 sponsorship includes a new 3-by-5 colored banner with business logo that will be displayed on the fence

For \$250, businesses get a banner and their company logo on the OYAC Facebook page.

A \$300 sponsorship gets a banner with logo, logo on the Facebook page and the company name on the back of a uniform shirt.

Lary said the sponsorships will also allow him to establish a scholarship program for families that can't afford to pay a fee.

"It's so important for kids to play sports. They allow them to have fun while getting exercise, of course, but they also teach

continues on page 13



YOUR BEST CATCH EVERY MONTH!

- Fishing Strategies from Lake Area Experts
- Lake of the Ozarks Fishing Maps
- Bait of the Month: How to Rig and Use
- Best Locations
- Bass, Crappie, Catfish, Seasonal Species

A Monthly Publication for Fishing Enthusiasts of All Skill Levels



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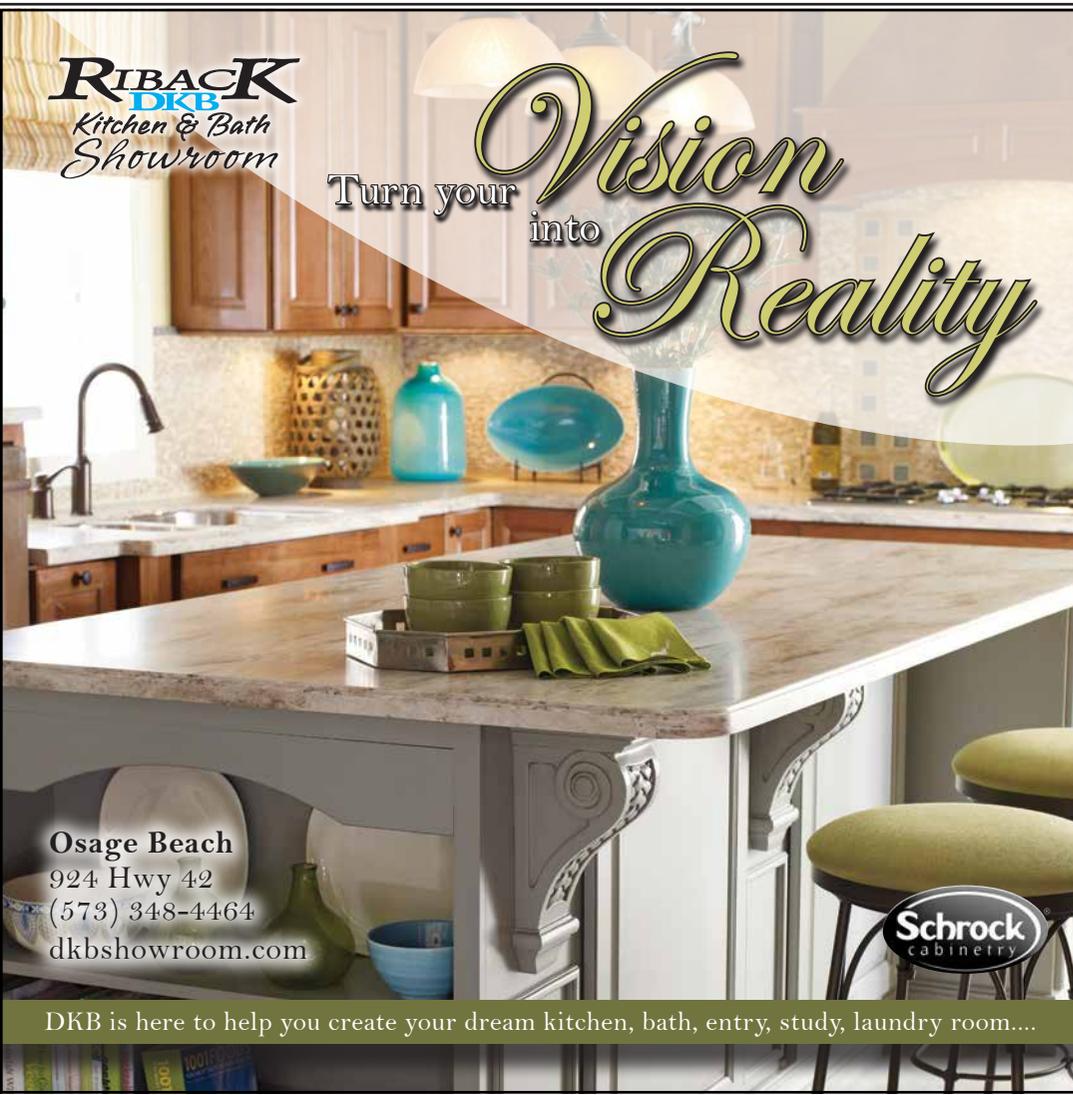


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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Role of the Trust Advisor

Events over the last several months have led many of us to think more about planning for the future, not the least of which being the passing of a star in his prime. Actor Philip Seymour Hoffman, who died of an apparent drug overdose in February at age 46, last attended to his estate plans on October 7, 2004. The estate tax laws have changed dramatically since then, as did Mr. Hoffman's personal circumstances. At that time he had one son with his partner, Marianne O'Donnell, but they later had two daughters.

Hoffman's will left all of his property to O'Donnell. His estate has been estimated to be worth roughly \$35 million, and the federal estate tax is imposed at 40% of everything above a \$5.34 million exemption. Because the couple never married, the marital deduction is not available to defer estate taxes until both spouses have died. Therefore, Ms. O'Donnell could be looking at a \$12 million federal estate tax bill. New York State also imposes an estate tax at 16% on assets above \$1 million, but that tax payment is deductible when calculating the federal tax. The combined death taxes could come to \$15 million, according to some press reports.

The will invites Ms. O'Donnell to disclaim all or part of her inheritance. To the extent that she does so, the property passes to a trust for their son, who was one year old when the will was executed. That trust will pay its principal to the son when he reaches age 25, the balance when he is 30. Unfortunately, the trust makes no provision for after-born children, so the daughters seem to be disinherited. Ironically, if the will had been silent on what would happen upon a disclaimer by Ms. O'Donnell, the most likely result is that the three children would have shared any disclaimed property equally.

It is possible that Hoffman



Trenny Garrett, J.D., CTFA

made other arrangements in trust for the daughters, or his will might have been supplemented by a living trust. It's also possible that he had life insurance, retirement accounts, or other property that won't pass through probate. These would not have to be made public, as a will must be. Even so, this apparent result points out how important it is to review one's estate planning documents with some regularity, especially after major changes in personal circumstances.

Are your documents up-to-date or have you had some major (or even minor) circumstance changes that will have a major impact on your final gifts to your family? No one likes to think about it, but there's no time like the present to take a financial inventory and ensure that everything is in order.

Are you facing what could be a complicated financial issue? We're here to help! Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.

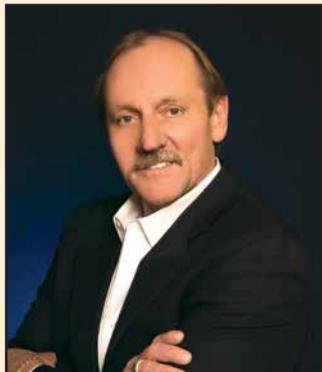
As the Lake Churns

Market Notes

Total condo sales rose again in 2013, up 9% over 2012. The 2013 numbers represent an increase of 29.6% over the low points that occurred in both 2009 and 2011. Below is a chart detailing the condo units sold each year in varying price points. As we saw in the upper end home market, the upper condo range has flattened out with sales over \$300,000 being almost non-existent the past 12 months.

There are currently a total of 735 units actively on the market. In addition, there are currently 55 units under contract.

All data is from the Lake of the Ozarks Multiple Listing Service for the dates and years shown.



Real Estate and Lake News with C. Michael Elliott

If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael

	\$0 - \$100	to \$150	to \$200	to \$250	to \$300	to \$350	\$350+
2013	107	193	140	57	3	0	0
2012	95	186	133	60	25	1	0
2011	73	145	122	55	22	10	12
2010	77	139	123	61	30	12	9
2009	49	139	124	70	40	12	5

Condo Sales by Price Point



My office will be hosting the May Business Journal Social at Bootlegger's on Thursday, May 8th, stop by to visit and kick off another great season at Lake of the Ozarks.

Elliott & Associates at 573.365.SOLD or cme@yourlake.com. You can also view each month's article, ask questions and offer your opinion on my blog at www.AsTheLake-Churns.com



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Business Symposium on hold

By Nancy Zoellner-Hogland

At their March 6 meeting, the Osage Beach Board of Aldermen discussed organizing a business symposium that would provide detailed information on how to open a business in that city.

Alderman Fred Catcott, who suggested the symposium, said taking a pro-active approach and providing information about licensing requirements and building permits might make it easier for entrepreneurs

to avoid "fumbling through the process."

The board agreed and asked City Planner Cary Patterson to come up with guidelines.

However, in a later interview, City Administrator Nancy Viselli said when they learned about the Lake Business Conference set for April 9, they decided to put their plans on hold.

"We really don't need two conferences, back-to-back so Cary is going to attend the April 9 conference, see if he can get

some ideas and then we'll look at putting something together in the fall. We might even talk to the organizers for the Lake Business Conference to see if they might want to add us and other municipalities to next year's program," she said.

In the meantime, that information can be found by visiting the city's website at www.osagebeach.org, then clicking on "Planning" under the "Department" pull-down tab.

"Tax Time"

with Bobby Medlin CPA

IRS provides extension for small estates that want portability

In Revenue Procedure 2014-18 released January 30, 2014, IRS has provided a procedure under which estates of decedents that died before Jan. 1, 2014, that fall below the dollar threshold for having to file an estate tax return, and that want to elect to make the estate tax portability exclusion, can get an automatic extension of time to make that election. This can be a huge estate tax savings.

Code Sec. 2010(c) allows the estate of a decedent who is survived by a spouse to make a portability election, which allows the surviving spouse to apply the decedent's unused exclusion amount to the surviving spouse's own transfers during life and at death. The amount received by the surviving spouse is called the deceased spousal unused exclusion, or DSUE, amount.

Code Sec. 2010(c)(5)(A) provides certain requirements that the executor of the estate of a deceased spouse must satisfy to allow the decedent's surviving spouse to apply the decedent's DSUE amount to the surviving spouse's transfers. The executor of the estate of the deceased spouse must elect portability of the DSUE amount on a Form 706, United States Estate Tax Return. A portability election is effective only if made on a Form 706 that is timely filed. The due date of an estate tax return required to elect portability is nine months after the decedent's date of death.

New automatic extension. A taxpayer who meets the requirements listed below will be deemed to meet the requirements for relief. For purposes of electing portability, the taxpayer's Form 706 will be considered to have been timely filed. The taxpayer will receive an estate tax closing letter acknowledging receipt of the taxpayer's Form 706.



Bobby Medlin, CPA

In order to qualify for the automatic extension, these requirements must be met:

(1) The taxpayer is the executor of the estate of a decedent who: (a) has a surviving spouse; (b) died after Dec. 31, 2010, and on or before Dec. 31, 2013; and (c) was a citizen or resident of the United States on the date of death.

(2) The taxpayer is not required to file an estate tax return under Code Sec. 6018(a) (as determined based on the value of the gross estate and adjusted taxable gifts).

(3) The taxpayer did not file an estate tax return within the time prescribed by Reg. § 20.2010-2T(a)(1) for filing an estate tax return required to elect portability; and

(4) A person permitted to make the election on behalf of a decedent, must file a complete and properly-prepared Form 706 on or before Dec. 31, 2014.

(5) The person filing the Form 706 must include certain language on the form to obtain this relief.

If you believe that an estate you are involved with has missed making the portability election for decedents dying in 2011, 2012, or 2013, give us a call. What is at stake? Portability of a deceased spouse's DSUE could save your heirs over \$2 million of estate tax.

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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Businesses ante up

continued from page 8
 kids about cooperation and teamwork. They can improve a child's self-esteem, they build a sense of community and maybe most importantly, they provide something for kids to do. If you can get a child interested in a sport – especially one like baseball and softball – many times they'll stay with it for life," he said.

Lary is a living example of that theory. He started playing little league ball at the age of 4, continued through high school and then played semi-pro ball from 1986 to 1991, when a visit to Iraq with Desert Storm cut his career short. In recent years, he's stayed with the game by coaching his children's teams.

"I honestly don't think there's a better sports training program out there than this one. The kids are taught the rules and the basics of the different sports and then as they grow, the training gets more intense so when they go off to competitive teams or they reach the high school level,

they're both skilled and knowledgeable," he said.

Businesses that want to sign up as a sponsor should call Lary at 573-746-1768.

For more information or to register for the league, which begins later this spring, visit <http://osageyouthsports.com/Baseball.html>. Games will be held at Peanick Park, located at 800 Hwy 42.

Should your child play sports in OYAC?

OYAC's Board of Directors is made up of volunteers, many who have been involved in youth sports at the Lake for more than 10 years.

OYAC coaches are required to complete and pass a background check.

OYAC works in close cooperation with the School of the Osage, which allows use of their facilities. However, OYAC is self-sponsored and is not officially part of School of the Osage district.

Parents are asked to help with snacks and occasionally are asked to participate in a

call tree to notify other players of practices and games. They are also encouraged to coach teams.

The OYAC Board of Directors typically meets the 1st Wednesday of each month.

According to The Center for Kids First, 30 million to 40 million children across America get involved in organized sports each year.

The President's Council on Physical Fitness and Sports

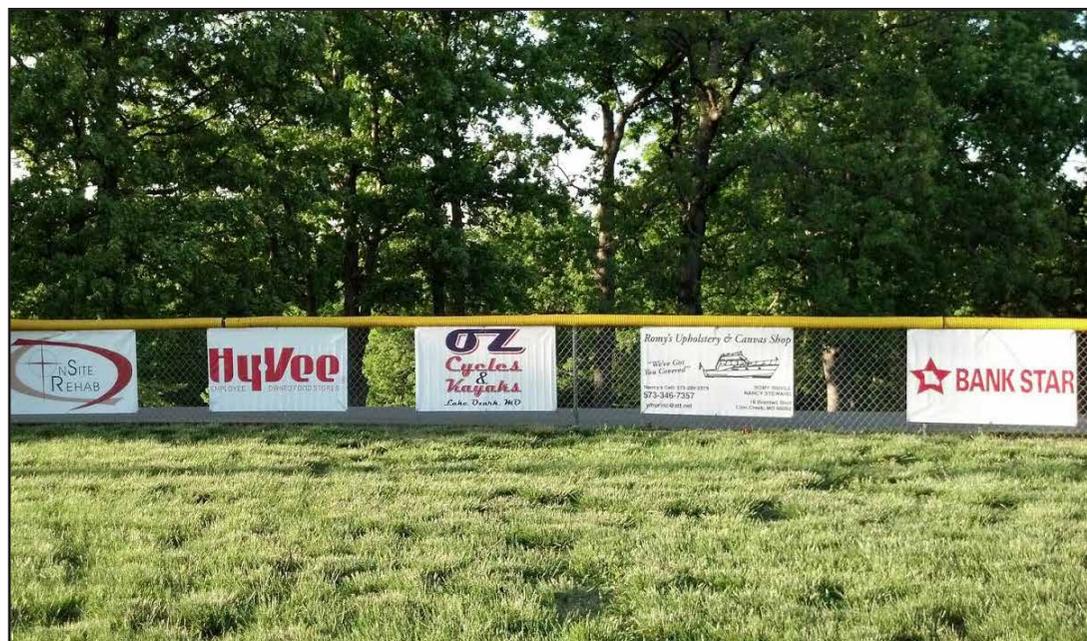
reports that the percentage of overweight youth 6 to 19 has tripled since 1980. However, several studies have shown that kids who are active in school sports are fitter and have healthier body weights.

Livestrong.com stated participation in sports supports the healthy growth of the heart, lungs, muscles and bones and improves agility, coordination and balance. Exercise helps reduce stress levels, anxiety and

behavioral problems in children.

Education.com finds that sports help participants learn to cooperate with their teammates, take instruction from coaches and develop patience and persistence.

A study commissioned by the Australian Sports Commission showed that youth who participate in sports are less likely to commit crimes.



Armchair Pilot

continued from page 2
 Administration and Congress raised the TSA fee from \$2.50 per leg of a trip, with a \$5 cap, to \$5.60 each way. President Obama's budget, released in March, also eliminates guaranteed funding for large hub airports but raises the federal cap on local fees that airports charge on airline tickets from \$4.50 to \$8. Supporters are cheering because it's the first hike in 14 years. Others are un-

happy about Obama's proposal to also reduce airport-construction grants, which they say will hurt smaller airports. The budget also includes \$1 billion to cover the cost of a shift from ground-based radar to satellite-based navigation for air-traffic control, purported to make air travel safer and more efficient by making flight paths more precise, requiring less fuel and saving time.

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"Insurance Talk"

with Amanda Fagan of Golden Rule Insurance

Bonds - 007 Well Kind Of...



Amanda Fagan

This is not an article advocating gun rights or ranting about the pros and cons of gun control. I feel we should clear that up before diving into our topic this month. A popular activity to do in the Midwest, or at least for my family, would be shooting blue rock and target practice.

My dad spent many years in law enforcement and I also grew up on my grandparent's farm with an older brother and lots of cousins. Come to think of it one of my cousins won Homecoming Queen and the next day shot a buck that landed her a cover story in a rural Missouri magazine.

My parents love to visit the lake and practice at local ranges and we have been known to target shoot on family vacations.

So a family with our background and love for gunpowder would also think giving their daughter a gift certificate to Conceal Carry Education Class for Christmas is a swell idea.

About a month before the gift certificate was about to run out I reluctantly scheduled the class. I understand they want me to be protected and that a safety class is very important, however in my bubble the need to carry a gun daily for safety just does not sound necessary. Plus with my insurance background I tend to look at the risks of lawsuits, 'what ifs', financial burdens and other liability issues.

Just recently a carrier of ours dropped off a brochure outlining a new bond product. If you already think I am a nerdy insurance agent just ask me about bond opportunities, you can even call me the bond girl if you like. However this brochure has started to lighten my fears and risks to carrying, which is our current right as Missourians.

For those of you whom may carry a concealed weapon, follow the state laws surrounding this right, and wish to have a financial peace of mind if ever an occasion should arise, then this bond is for you.

Concealed Carry Criminal Defense Reimbursement Bond is offered by a few carriers as of recent and will give coverage to the legal permit holder for reasonable legal fees, expenses and cost of defense up to the bond limit.

A \$50,000 or a \$100,000 bond limit can be purchased and prepaid

up to five years. This bond applies only to an "act of self defense" and the weapon is defined as "a weapon, other than a fully automatic weapon, from which a projectile is discharged by gunpowder or pressure of compressed air."

This bond can also extend to a weapon such as a knife or a club. Your homeowners or renters insurance policy will usually offer some liability protection on your behalf under certain circumstances.

However, an act of self defense could cause financial responsibilities up front and this bond is here to assist.

Please note if found guilty of criminal charges then this bond will be null and void. For more details and actual wording of bond coverage it's always best to review with your insurance agent.

Per an article in the Wall Street Journal July 4, 2013 by Jack Nicas, over eight million Americans had concealed carry permits as 2012 ended.

That number is growing nationally every day. Even here at the lake alone the CCW classes that are offered seem to fill up fast and after recent discussions with a local Sheriff's Department they have been keeping very busy with new permit applications and renewals.

If you would like more information on this bond or any other bond product feel free to contact our office at 573-348-1731 or email amanda@goldenruleinsurance.com. If all this gun talk is not something you're interested in that's fine too, in my bubble I appreciate peace, love and everyone practicing their freedom.

Amanda Fagan is a Commercial Insurance Service Representative at Golden Rule Insurance Agency and can be reached at 573-348-1731 or amanda@goldenruleinsurance.com.

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Lake Ozark

continued from page 1

and I've even had renters show up at my door demanding to be let in – arguing that they paid to stay at my home! Cars are always blocking our driveway because the renters' friends show up, park here – thinking they're at the right house – then head down to the dock to party. You can't imagine the hell we've been through," she said.

A full-time resident who lives near Brent's home on the North Shore experienced similar issues. She was downstairs working in her home office last summer when she heard the doorbell ring and her dog bark. Because the homeowner was expecting her son to drop by, she kept working. However, when her dog continued barking, the woman walked upstairs and found a stranger in the middle of her living room.

That "stranger" was a vacationer who mistook the house for the one owned by Brent, which bears a similar address. Lake Ozark city officials said because the unfamiliar person was a woman and because the incident occurred in the middle of the day, the story did not end tragically, "but had this been a night and had it been a man, who knows how the homeowner would have reacted."

"The vacationer was just confused and walked into the wrong house," Van Dee said. "However, these are the kinds of problems you don't expect to have to deal with in a residential area. And this is why we have an ordinance prohibiting nightly and weekly rentals. We welcome tourists – they do bring additional revenues into our city – but we also want to protect the rights of our homeowners."

Hauan said the problems got so bad in her neighborhood and she called the police out so many times, she felt the responding officers might not believe all that she told them so she and nearby resident started taking "impeccable notes," logging the incidents, the number of people and the traffic to the home. Hauan said she also contacted Owen through homeaway.com, the vacation rental site where the house was listed, in an attempt to confirm that the house was being operated as a hotel.

"I sent an email, which is

what the site tells you to do, to ask if the house was available for a specific week in June. She called and said it was – and then went into every detail about how she was getting around the city's law. She said she would forward me a 30-day rental agreement and then we'd have a 'gentlemen's agreement' for the time period I requested," Hauan said, adding that she recorded the entire conversation and then turned that recording over to the city attorney, who played it during the municipal court trial.

Hauan said she also turned over the contract, which stated that the \$5,000 rental fee for the house included \$600 in state taxes.

Although, according to Hauan, the calendar posted on the homeaway.com website last summer showed that the house had been rented several times throughout the season, a check with government entities could not find that any taxes were remitted except for those sales taxes required to be paid to the city as part of the judgment against Owen.

Lake Ozark's ordinance is similar to one that's been on the books since the summer of 2004 in the Village of Four Seasons. Village Clerk Tom Laird said trustees adopted the ordinance once they learned that a homeowner had started renting to entire fraternities and sororities – a practice that already was prohibited by the Four Seasons Property Owners Association, a homeowners association that governs activity inside its boundaries. Laird said a visit to the home found more than 100 cars parked on the street, in neighboring yards and on a privately owned tennis court.

"Fifty people were on that home's dock – it was barely above water – and they had taken over neighboring docks as well. The fraternity president was very polite when I knocked on the door. In fact, he told me that if I thought it was crowded then, I should have seen it the night before when the sorority was there partying with them," Laird said, adding that violation of the Village ordinance comes with a fine of up to \$500 per day.



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New trade agreements promise to boost business

continued from page 4
oil coolers; and Blair Cedar and Novelty Works, which produces wooden novelties, cedarwood souvenirs and plaques;

According to the U.S. Census Bureau Foreign Trade Division and WISERTrade, the state's exports totaled \$13.9 billion in 2012.

Twelve export categories increased exports by over \$15 million, including three categories which increased by over \$100 million. The top two categories for net increases in exports were Agricultural Products with a \$171.4 million increase and Food and Kindred Products with a \$162.0 million increase. The fastest growing export categories include Fresh or Frozen Fish and other Seafood (239%) and Oil and Gas (209%).

Four industries exceeded \$1 billion in exports and account for 63 percent of all 2012 exports. They include Transportation Equipment (\$3.2 bil-

lion), Chemicals (\$2.1 billion), Food and Kindred Products (\$1.5 billion) and Machinery (\$1.4 billion).

The top export for Transportation Equipment was Motor Vehicles, with \$1.8 billion in exports. Next was Aerospace Products and Parts, with almost eight percent of growth.

Plastic Products was the fastest growing export of the Chemicals industry with more than an 11 percent change over 2011.

For more information on the Export Missouri program visit www.missouridevelopment.org/BDT_ExportSearch.aspx.

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View	Collectibles Inc.	Rolla	MO	Christmas tree angels, brass charms & ornaments, porcelain vinyl dolls
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Managing Rental Property

with Russell Burdette of
Your Lake Vacation

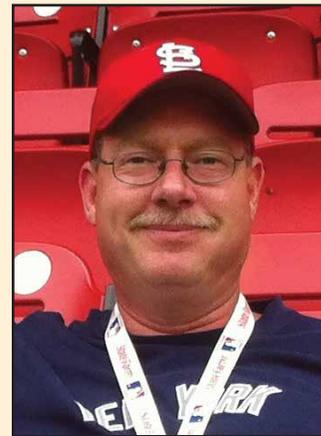
The Benefits of Professional Management

You've purchased your new vacation rental property. Your first guest has arrived and is all settled in. Shortly after their arrival you get a call, "There is no hot water." You guide them to the breaker box and they successfully reset the breaker. Problem solved. An hour later you get a call. "I cannot connect to the Wi-Fi." You guide them through resetting the router and they are able to connect. Then your phone rings at 2:30 a.m. and your renter says, "The AC is not working and its 85 degrees inside the condo. What are you going to do about it?" What do you do or who are you going to call? These and numerous other situations occur on a regular basis when you have a vacation rental property.

A professional manager is going to have staff and vendors available 24/7 to deal with these types of situations as well as having the professional contacts to take care of your property whether it is HVAC, appliance, plumbing, dock, lawn care or any other type of problem.

Once the guest leaves, the home or condo is dirty and in need of cleaning. A property manager is going to have their own housekeeping staff or they will contract with a housekeeping service company to provide professional cleaning services. The manager should also have separate staff that inspects the housekeeping to ensure nothing was missed, to look for possible damage to the property and to ensure that everything is in good working order and ready for the next guest.

Another aspect is the marketing of your property to potential guests. A property manager is going to be spending thousands of dollars each year on advertising to attract guests. Our company operates three websites, advertises on about 10-15 different



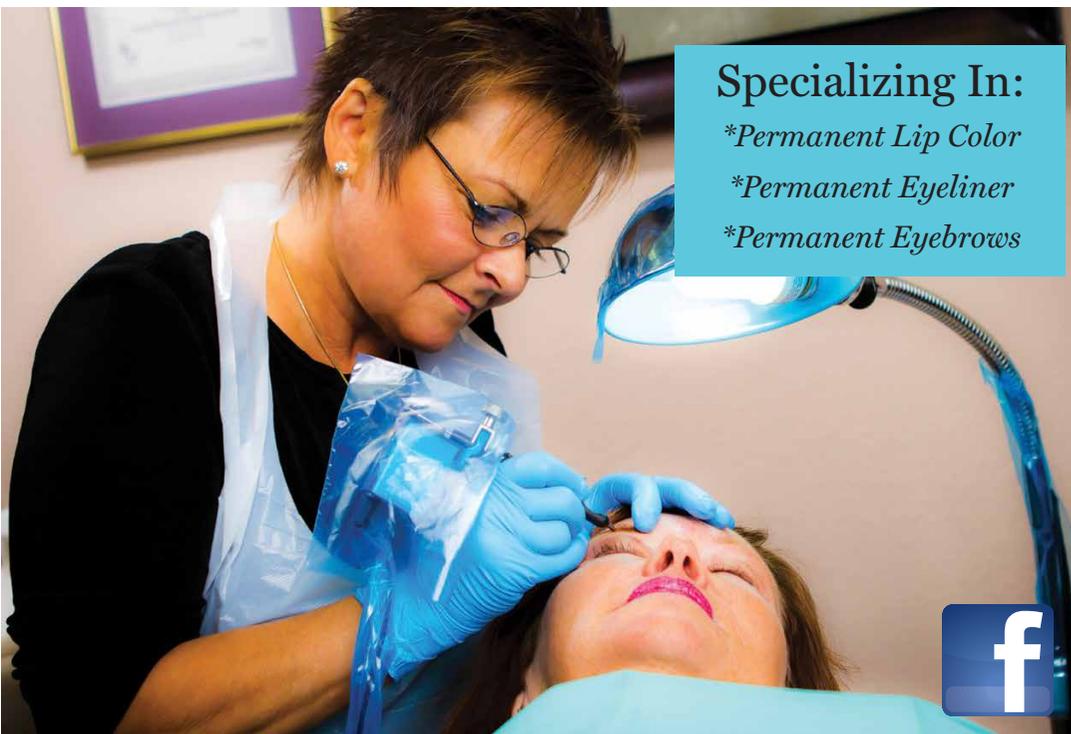
Russell Burdette

vacation rental websites, advertises in the Lake of the Ozarks Vacation Guide, has an on-line presence with the official Missouri travel website, has a physical location that guests can visit and operates a physical visitors information center.

In addition to the marketing, a professional manager is going to have a sales staff that knows all about the Lake and is prepared to take payments, send contracts and coordinate the entire guest stay from booking, to arrival, to departure. The manager also has an accounting department that handles your monthly statements, expenses, income distribution and yearly 1099's. This helps make your tax preparation so much easier at the end of the year.

Other services that should be provided are travel insurance, damage protection plans, contracts, preventive maintenance and interior design consultation. These are all things to consider when trying to decide whether you want to try and handle the renting of the property yourself or if you should hire a professional.

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



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PARKWAY

Volunteers wanted to spruce up HB Parkway

By Nancy Zoellner-Hogland

Thirteen different groups or individuals take care of litter removal along 16 miles of roadway through the Horseshoe Bend Special Road District (HBSRD) Adopt-A-Road program. Road District Superintendent Kevin Luttrell said although those volunteers do a wonderful job of keeping their assigned areas clean, they would like to recruit several more groups to take care of the district's other 72 miles.

"We've been extremely pleased with the program. We ask those who volunteer to commit to picking up trash at least three times a year – before Fourth of July and Memorial Day and Labor Day weekends. However, we see most of them out picking up litter every week or two," he said.

According to the agreement drawn up by the HBSRD attorney, in addition to picking up trash three times a year, participants are also asked to:

- Sign a contract for a year. The HBSRD will send out renewals every August.
- Sign a waiver and release and agree to follow guidelines.

• Contact the office in advance of litter pick-up if they need trash bags and/or "Litter Pick-Up Ahead" signs.

• Email, call, fax or stop by the office on Verbena Road (off Bittersweet Road) and let the HBSRD know when they have picked up their adopted road.

• Call the office if they come across debris too large to pick up.

• Sign a waiver for any children that accompany the adult volunteer. The HBSRD recommends that children help only in low traffic areas. Although it's not part of the contract, the district asks that with youth organizations, one adult supervisor be present for every eight participants between 13 and 17 years of age and one adult supervisor be present for every four participants between 6 and 12 years of age. No one under the age of 6 is allowed to take part in the program.

In return, the road district will supply and install two Adopt-A-Road Signs bearing the name of the individual, family, group or business that is participating in the program.

"The contracts are not binding. We just ask for a year's commitment because we don't want to spend money replacing signs every few months," Luttrell said, adding that while a couple people didn't stick to the agreement, most have been with the program since it started in 2006. "We are very pleased with the results – we just need more people signed up, especially with summer coming."

In the meantime, Luttrell said as weather permits, they will be working on their spring paving schedule. He asked drivers to be patient and watch for road crews when traveling on

Outer Drive, Center Drive, Malard Point, Emmanuel Drive, Dogwood Road, Keywest Court, Keywest Lane, Feuser Lane, Grandview Drive and Grandview Court.

Luttrell also encouraged people to "Like" the Horseshoe Bend Special Road District on Facebook.

"People can visit our Facebook page, where we'll be posting information each day about where we'll be working and possibly even be recognizing the people who are already signed up or who sign up in the future with our clean-up program," he said. "We also have a newly de-

signed website that's a lot more user-friendly, so we hope to take advantage of that as much as possible."

The address is www.hbsrd.org. For more information about the Adopt-A-Road program or to sign up, call 573-365-2832.

Those who participate in the Horseshoe Bend Special Road District Adopt-A-Road program can choose to include their names or their business names on the signs designating their coverage areas or they can choose to honor a loved one who has passed. Nancy Hogland photo.



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More dock inspection requirements implemented

By Nancy Zoellner-Hogland

Two more agencies have adopted ordinances requiring inspections on docks involved in a transfer of ownership due to the sale of real estate.

In December 2013, the Lake Ozark Fire Protection District Board of Directors unanimously approved the new requirement and at their regular monthly meeting in March 2014, trustees of the Village of Four Seasons did the same. The ordinance adopted by the Village, which took over all dock inspections within that municipality in October 2012, went into effect immediately; LOFPD's ordinance kicked in January 1, 2014. Under the law, a copy of the inspection approval must be submitted with the permit transfer application to Ameren Missouri.

The newly approved dock inspection ordinances, which are patterned after one adopted last year by the Osage Beach Fire Protection District, will not affect condominiums with multiple slip docks that are tied to an association. The permits will be good for one year.

"It's just another tool we can use to get docks in compliance that otherwise would continue to slide by year after year, possibly developing issues that would make them dangerous or even life-threatening. Some people may look at inspections as just more government intrusion in their lives but they're actually all about making the Lake safer for everyone," said Robert Davis, chief building official for the Village.

In 2006, two years after an Olathe man died when he was shocked by a dock cable and fell into the water, the Osage Beach, Lake Ozark, Mid County and Sunrise Beach fire protection districts partnered with Ameren Missouri to institute a dock inspection program at the Lake. The program required electrical inspections and permits for:

- All newly installed private boat docks equipped with electric power;
- When revisions were made to existing docks; or
- When those docks were relocated.

Then on July 4, 2012, a



Three electrocutions in five days served as an impetus for passage of laws requiring inspections on docks equipped with electricity. Photo contributed by J.B. Simpson, Lake Expo.

13-year-old girl and her 8-year-old brother died while swimming at the family's vacation home in the Gravois Arm of Lake of the Ozarks. During its investigation, the Missouri State Water Patrol found that

the dock did not have a ground fault circuit interrupter (GFCI) at the at the dock's juncture with the seawall. GFCIs prevent shocks in case of short circuits. A few days later, a 26-year-old Hazelwood woman died in an

unrelated but similar incident. The Water Patrol cited faulty wiring in that incident. Earlier in the year, thanks to quick-thinking witnesses, three other swimmers survived

continues next page

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continued from previous page electric shock on a dock without a GFCI and in a similar situation in June 2012 two children and one adult were shocked as they swam near a dock near the 5 mile mark of the Osage.

Soon after, calls for complimentary dock safety inspections poured in. According to Ameren, there are some 25,000 docks on Lake of the Ozarks. Most were installed prior to 2006.

Osage Beach Fire Marshal Ed Nicholson, Lake Ozark Fire Marshal Jim Doyle and Davis said during the course of those initial inspections, they found that approximately 75 percent didn't comply with the latest set of safety guidelines that required GFCIs on all outlets; a disconnect at the shoreline; properly grounded circuits; and in-use covers on all electrical outlets.

"You can't believe some of the things we've found (in the Village). I honestly don't know why more people haven't been hurt or killed because the wiring on some of these docks is atrocious," Davis said. "What's even worse is that you can take care of your dock, but if your neighbor doesn't take care of

his, you can still be injured or killed."

According to Underwriter Laboratories, a global independent safety science company, electric current travels 2 feet per volt. The standard voltage for dock wiring is 120 volts. Using that formula, electric current can be felt as far away as 240 feet.

In a 2013 interview, Osage Beach Fire Protection District Chief Jeff Dorhauer said although the existing inspections were good, because they didn't cover all docks, additional steps needed to be taken to provide a safe environment for residents and visitors. That's when the board of directors decided to adopt the ordinance requiring inspections on docks involved in a transfer of ownership due to the sale of real estate.

And Nicholson said although the latest inspection requirements for docks are a step in the right direction, he hopes the Lake community will take the push for dock safety further.

"If the public came in with a petition carrying 10,000 signatures of people who wanted to implement regular inspections of all docks, we'd have to take that seriously. However, until

we see a public referendum, that's probably not going to happen," he said.

In the meantime, inspectors advised that to help the residential-sale inspection process move more smoothly, sellers should order the needed dock inspections before the property is listed – not when it sells.

"Depending on our workload, we can normally get a

dock inspected and prepare the paperwork in 60 days. Informed buyers might stipulate in the contract that the dock has to pass inspection to close – and nobody is going to want that kind of delay," Nicholson said. "In most cases, we're seeing sellers calling electricians out to get the dock to code, then calling us to inspect it and sign off."

On their website, Ameren provides electrical installation requirements, a wiring diagram and a checklist for docks. The information is available at <http://www.ameren.com/sites/aeu/lakeoftheozarks/Pages/DockElectricalInstallations.aspx>.



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Business Journal Social Event Photos

March Business Journal Social
3/13 at The City Grill with Sponsor
Professional Business Women

#1 L-R: Charis Patires,
Michelle Cook, Karen Hodson,
Amanda Fagan, Katie Karr
(back), L-R: Marilyn Rustand,
Tammy Rosenthal, Jackie Ericson
(front)

#2 L-R: Charis Patires, Amanda
DeGraffenreid, Tammy Rosen-
thal, Jackie Ericson (background
Julie from Iroquois Financial lol)

#3 L-R: Mike Clayton, Ken
Albers

#4 L-R: Katie Karr, Jack & Judy
Tezak

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April's Business Social is
Thursday April 10th at Camden
on the Lake. The sponsor is
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Photos by Rita Rose Event
Photography.



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

HOLIDAY HOUSE

A lodge called Holiday House once stood on the crest of the bluff overlooking Bagnell Dam where today an Observation Platform gives visitors a scenic view of the dam, the Osage River and Lake of the Ozarks. The stately two-story lodge was constructed by the Union Electric Light and Power Company, a subsidiary

of Union Electric, and was formally opened to the public on July 1, 1932. The Lodge catered to visitors who wanted and could afford luxurious accommodations in an Arcadian setting. A double occupancy room cost \$3.00 and one of the cottages that sat adjacent to the lodge could be rented for \$5 to \$6 on the European plan. These were steep prices for overnight lodging during the

Great Depression.

Holiday House could accommodate 74 guests. One of the most popular rooms in the building was the half-circle Veranda, which can be seen in the accompanying photo courtesy of Ameren Missouri. It afforded a spectacular view of the dam, was considered "cool" and "airy," and had comfortable wicker chairs with card tables. At night the

interior was illuminated by ship lanterns suspended from the ceiling supplemented by indirect bridge lamps.

The lodge brochure had colorful wording: "A thrilling spectacle awaits you at America's largest man-made water vacation and resort area. Sea gulls soar above swelling waters where once Osage tribes' roamed ancestral hunting grounds, and Bass, Crappie, Jack Salmon and Channel Cat abound in waters over the old site of Linn Creek Village."

Holiday House has been gone now for many years but its spirit still lives atop the bluff where you can view the scenery, picnic, see a huge turbine that once generated electricity within the dam, read educational panels and take memorable photographs. ■

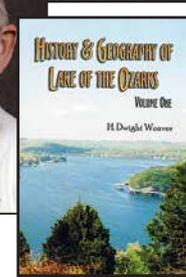
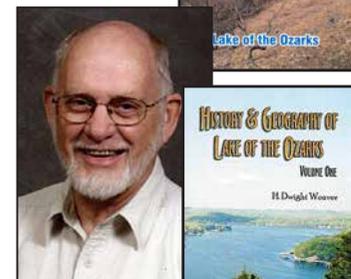
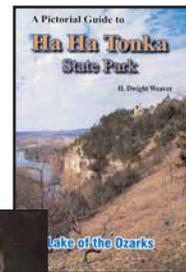
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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.



Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Will Fed's New Leadership Impact the Housing Market?

One of the biggest questions in the weeks ahead is: What will the Fed do?

Remember that the Fed is now purchasing \$35 billion in Treasuries and \$30 billion in Mortgage Bonds (the type of Bonds on which home loan rates are based) to help stimulate the economy and housing market. This is down from the original \$85 billion per month that the Fed had been purchasing. The minutes from the Fed's recent meeting of the Federal Open Market Committee revealed a lack of consensus on this topic. If economic data continues to be weak, the Fed may have to re-think the tapering it has begun.

In addition, the minutes also provided mixed signals about the Fed Funds Rate. Some Fed members indicated that they felt uncomfortable with the ongoing accommodating stance, which suggests they may be leaning towards higher rates sooner rather than later. However, other Fed members continued to believe that rates should remain low for the foreseeable future.

Finally, let's not forget that the Fed is undergoing a change in leadership. That said, new Federal Reserve Chair Janet Yellen pledged last month to continue her predecessor's policies by scaling back stimulus in "measured steps." She said she's "committed to achieving both parts of our dual mandate: helping the economy return to full employment



and returning inflation to 2 percent while ensuring that it does not run persistently above or below that level."

The bottom line is that any news story involving the Fed may impact home loan rates in the coming weeks and months. I will continue to watch the latest economic reports, as well as statements made by Fed members.

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

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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Register Now for the Second Annual Cocktails & Caddies Ladies Golf Tournament

The Lake Area Chamber of Commerce wants you to know there is still time to register for the Second Annual Cocktails & Caddies Ladies Golf Tournament taking place at Sycamore Creek Golf Club on Friday, April 11, 2014. This fun ladies-day-out will feature a luncheon where teams made up of three wom-

en bid on their fourth player, a male, and their sponsored prize bundle during a live auction. Ladies start putting together your teams, registration is open. To register or for more information contact the Lake Area Chamber of Commerce at (573)964-1008 or visit www.LakeAreaChamber.com.

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Five years ago, we moved our then 10 year old company, MSW Interactive Designs LLC, to the Lake of the Ozarks. It has been an incredible experience. We are truly thankful for our amazing clients and good friends. With our nationwide client base, we could have setup shop anywhere when Mike retired as a Colonel from his 24-yr Air Force career. We are happy we made the decision to move our business to the Lake to be closer to our Missouri family members... we love the community!

When we moved to the lake in April of 2009, the country was in the midst of a recession and we were really unsure what the local business climate would be. We quickly found this community to be vibrant, giving, and full of Midwest common sense. We knew that if we delivered a quality product, worked to exceed expectations, and stuck with the "no surprises" philosophy, we could be successful here. Our first local clients took a leap of faith with the "new kids" in town and we truly appreciate them trusting us with their web presence. Those first few local clients have now grown to over 300 at the Lake and over 800 nationwide, in just about every business sector.

We saw opportunity in the social media revolution in 2010, and we expanded our core services to accommodate it. We now help 35+ national and local clients create and engage with their customers in this important medium. In addition, the wedding side of our business (28 national wedding planning portals and our international bridal store - www.WhereBridesGo.com) has continued to flourish here. We have added 2 new full-time positions locally to compliment our team of 8 employees, and we hope to continue to add new positions as the business grows.



Mike and Sandy Waggett

COME HELP US CELEBRATE!

We will be saying a big "Thank You" to our FANTASTIC clients with a customer appreciation party on April 17th at Dog Days Bar & Grill from 5pm - 7pm. There will be complimentary appetizers on hand and the business networking opportunity can't be beat! Please join us (even if you aren't a client) and meet a roomful of other business owners. Make sure you bring a lot of business cards!

Thank You to our Business Journal Readers

We also want to say thank you to the readers who enjoy our monthly articles. We try very hard to provide valuable and relevant information about website design, search engine optimization, and social media. Your feedback to us has been great over the 4 years we have been contributing articles, and we will continue to write about the topics you want to know about.

Hope to see you at DOG DAYS on April 17th!

We will put more information about this event on our social media channels.

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Business conference to teach how to master the digital world and more

continued from page 6

radio and marketing group in mid-Missouri. In addition to securing new business for the agency, she is also responsible for helping to develop digital marketing plans for her clients.

Gabriel George has a bachelor's degree in Business Administration along with a Master's of Business Administration, both from William Woods University. He started working at Bucket Media in July of 2011 as an account coordinator - managing traffic, auditing invoices and performing various other tasks, all while studying the digital marketing world. His digital marketing interest led him to receive Google certification and attend special Search Engine Marketing (SEM) training in Chicago. He now heads the online department as Bucket Media's director of Internet Marketing where he conducts campaigns across social media outlets, display networks and direct site placement.

Jocelyn Tipton is vice president and co-founder of Bucket Media. Her previous experience includes account service work for a full-service advertising agency. She has a bachelor's degree in Agribusiness Management from the University of Missouri-Columbia. Some of her many roles include su-

pervising a variety of agency accounts and also leading the digital marketing efforts for the agency.

Bruce Mitchell, chairman of the Lake of the Ozarks SCORE, said the Small Business Administration (SBA) also provides tips for online marketing. Some of those tips include:

Thinking about phrases and multi-word search customers may use for businesses such as yours and incorporating them into your content. The fundamental principle of targeted keywords remains critical.

Blogging, tweeting and posting on Facebook. Fresh and timely content is important. Catchy titles and headings in posts and articles are also more likely to catch an automated searcher's eye.

Encouraging reviews. To attract more customers locally, encourage your current customers to post reviews of your company on sites such as Google Places, Yelp, and others. Make sure the reviews are brief, yet thorough, and not the kind of overly glowing raves that may raise a reader's suspicions about its validity.

Optimizing the website for smaller screens. Because many of these searches are performed using mobile devices, make sure your website is optimized for smaller screens

with basic information at the top. If you expect a significant number of searches by mobile users, a customized mobile domain may be in order.

Mitchell said business owners can also get help with selling effectively on the web by contacting SCORE, a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners.

For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

For more information on the conference, visit <http://www.lakebusinessconference.com> or contact Jackie Rasmussen at 573-346-2644.

Seminar helps local businesses

continued from page 6

Ozarks and national clients on their social media development and engagement and has presented several local seminars on website design, search engine optimization and social media throughout the Lake area.

Because space is limited, reservations are required. To RSVP call 573-392-3752 or email dee@eldonchamber.com. Already, several have signed up, the chamber representative said.

According to statisticbrain.com:

·Facebook saw a 22-percent increase in Facebook users from 2012 to 2013

·There are 6.8 million mobile Facebook users

·Users spend a total of 6.4 million minutes on Facebook each month

·Nearly 50 percent of all Facebook users log in on any given day

·The average time spent on Facebook per visit is 18 minutes

·There are more than 54,000 Facebook pages

·48 percent of 18 to 34 year olds report checking Facebook when they wake up

·28 percent say they check Facebook before they get out of bed

·The average number of friends per Facebook user is 130

·The average number of pages, groups and events a user is connected to 80

·An average of 205 photos are uploaded every day

·70 different languages are available on Facebook

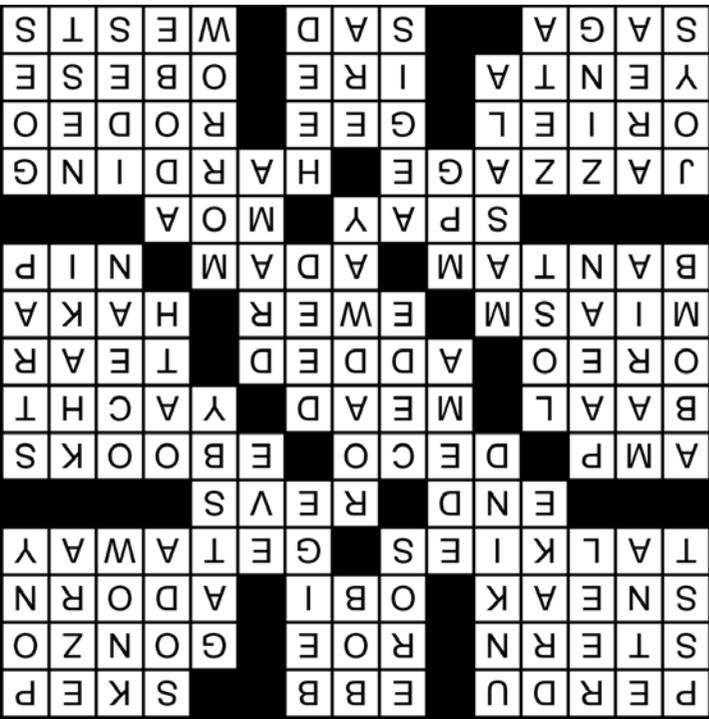
·The total number of apps and websites that are integrated with Facebook tops 7 million

·Every 20 Minutes on Facebook:

·1 million links are shared

·2 million friends are requested

·3 million messages are sent



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Newcomers/Longtimers 20th Annual Home Tour Saturday, May 17 10 a.m. to 4 p.m.



It has become one of the most popular annual benefits in the Lake of the Ozarks area and has raised more than \$235,000 for local charities, organizations and scholarships. Residents from local and regional areas as well as visitors from Chicago, Des Moines, Kansas City, and St. Louis, to name a few, make it an annual event to travel to the Lake and spend the third weekend in May each year shopping, lodging, eating and touring the beautiful homes.

Home Tour Chair, Terri Hall, and her Committee are busy with preparations to feature selected homes in Woodland Cove and Nichols Point, Osage Beach for this year's tour. We are so excited and grateful to the homeowners who generously open their homes to give back to our community. The six homes featured are not only beautiful but also offer a variety of unique qualities and décor. The home tour is not affiliated with any real estate agency or developer and no sales literature, photos or solicitation is allowed in the homes.

Participants may purchase tickets in advance for \$20 at the following outlets beginning April 1st: Central Bank of the Lake of the Ozarks (all locations), First National Bank (all locations), Shawnee Bluff Winery & Vineyards, Lake Regional Health System (Foundation Office), Bank Star One, (HH and HyVee), Bella Donna Salon, Country Crossroads, Paul's Supermarket (all locations), Saffees at Stonecrest Mall; Stonecrest Book and Toys

at Stonecrest Mall, Village Market and Café on MM.

Tickets purchased at Headquarters at Osage Beach City Hall on tour day (May 17) are \$25. A ticket is required for children over 2 years of age.

All participants receive a Home Tour Book in addition to a wristband, which must be worn to access the homes. You may pick up your home tour book and wristband at Headquarters on Saturday, May 17 beginning at 9:45 a.m. The Book includes directions to the homes, a map, and picture of each home with a brief description. Advance ticket holders may use the drive thru Express Lane at headquarters to obtain their book and wristbands.

Proceeds of this year's event will benefit Citizens Against Domestic Violence (CADV), The Marine Corps League and Newcomers/Longtimers Scholarship Fund: awarded to qualified students at Columbia College pursuing degrees in Business Administration and Education. We are grateful for the generous sponsorship of this year's tour by Central Bank of the Lake of the Ozarks, First National Bank and Shawnee Bluff Winery & Vineyards who have set the groundwork for a fantastic 20th Annual Home Tour.

For additional information call Home Tour Chair, Terri Hall at 573-348-8153 or President, Carlene Chubbuck at 573-552-8259 or visit nclthometour@gmail.com.

PHOTO: Above; 20th Annual Newcomers/Longtimers Home Tour Committee Members

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Local Man Wins 2014 Chevrolet Cruze LS

Hulett Chevrolet Buick GMC, along with Chevy Dealers of the Ozarks, made one Lake area resident a whole lot happier when his name was drawn from the twelve finalists to win a 2014 Chevrolet Cruze LS.

Twelve area Chevrolet dealerships make up the Chevy Dealers of the Ozarks. Each dealership held a drawing and chose one local winner. Those twelve winners went to the final drawing held at halftime of the Missouri State University's Men's Basketball Game Tues-

day, February 25th 2014.

Shane Morehouse, who registered to win at Hulett Chevrolet Buick GMC in Camdenton, was the grand prize winner of the 2014 Chevy Cruze. Jason Hulett had this to say: "Shane has been a valuable customer since he purchased his Chevrolet Spark from us a few months back. It was a pleasure to hand him the keys to his new FREE Chevrolet Cruze and welcome him into the Hulett family again! Congratulations Shane!"



The Lake Area Chamber recently held a ribbon cutting for the Property Shop at the Lake. Stop by and visit their new location at 2086 Horseshoe Bend Pkwy in Lake Ozark or give them a call (573)693-1100. Pictured from Left to Right Front Row: Kate Coffin, The Property Shop; Carol Duke, The Property Shop; Lori Hancock, The Property Shop; Tina Stotler, Owner; Annie Glascock, The Property Shop; Brian Gagnon, Central Bank Lake of the Ozarks; Wendy White, Lake Area Chamber. Back Row: Ed & Jackie Daves; Paul & Jean Brazill; Gloria O'Keefe.



The Lake West Chamber of Commerce welcomed Wines of the World, International Wine Store as an additional business member with a ribbon cutting on Saturday, February 22. Pictured: Back row: Jeff Carroll, Bud Kidder, Larry Owens, Shawnee Bluff Winery; Lynn Griswold, Wines of the World; Stanley Field, John Wheeler. Front row: Pat Wheeler, John & Sue Hoffman, Shaylyn Marschke, Wines of the World; Peg Griswold, Wines of the World; Judy Smith, Judy Elliott & Bruce Elliott, Connie Lowe, Margot & Anthony Arauz.

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Christmas For Kids, Ozark Coast Kiwanis Donate \$4900 To Big Brothers Big Sisters

The Kiwanis Club of Ozark Coast and the Christmas for Kids (CFK) Committee of Kiwanis, both serving the Lake area, collectively donated \$4900 to Big Brothers Big Sisters (BBBS) at a recent luncheon of the club.

Presenting the check to Susan Creel (center), Lake area program coordinator of BBBS, are Kiwanians Missy Martinette Hills, Katie Karr, Jason Hynson (Club President), and Jennifer Hoose.

The Kiwanis Club of Ozark

Coast raises funds for Lake area charities through such fund raisers at the Run for the Beach 5K (April 12), Peanut Day (May 23), the Duck Drop and Golf Tournament (August 1-2), and Christmas for Kids (December 14).

Kiwanis has served Osage Beach, Lake Ozark, and surrounding areas since 1988. They meet weekly at noon at the Ozark Yacht Club in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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Ozark Coast Kiwanis, Christmas For Kids Give \$4900 To CADV

The Kiwanis Club of Ozark Coast and the Christmas for Kids (CFK) Committee, both serving the Lake area, donated checks totaling \$4900 to Citizens Against Domestic Violence (CADV) at a recent luncheon of the club.

Presenting the check to Angie Fiene (center), executive director of CADV, were Katie Karr representing the CFK Committee and Buck Cueni-Smith, president of the Kiwanis

Club. The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. They meet Thursdays at noon at the Ozark Yacht Club in Lake Ozark. Christmas for Kids has been providing gifts for needy children for more than 20 years.

For more information, see www.ozarkcoastkiwanis.org.

Miss Dogwood Pageant Seeking Contestants

The Miss Dogwood Scholarship Pageant would like to invite young ladies ages 16-22 for this year's pageant. Contestants must be from Camden, Miller, Morgan or Laclede counties. The pageant will be held April 11th at the RC Worthan Auditorium at the Camdenton High School. Miss Dogwood will receive a scholarship to the college of her choice. Runners up will also receive scholarships and all contestants will receive a t-shirt and crown pin. No pageant experience necessary. Deadline to enter is April 4, 2014. For entry forms or more

information, email info@miss-dogwood.com, call the Camdenton Chamber of Commerce at 346-2227 or call or text Pam at 573-280-2860.

The 64th annual Dogwood Festival will take place in various locations in and around Camdenton, April 24-26, 2014. Started in 1950, the festival has become a Lake tradition. The theme for this year's Dogwood Festival is "Crossroad of the Lake" with Retiring Duo and longtime residents Ralph and Vicki Franklin serving as Grand Marshalls.

Haiku Salon at Spa Shiki Welcomes New Stylist

Haiku, the salon at Spa Shiki, welcomes new stylist Hannah Isaacson, graduate of Inspire College of Cosmetology. Isaacson's focused on hair integrity and color understanding and immersed herself in numerous coloring, cutting, styling and barbering classes. Feeling that men's and women's hair are equally important, she wanted to tailor herself to a better understanding of many different methods of cut, color and styling for both women and men.

Isaacson is "elated to be working at Spa Shiki and growing my clientele. My emphasis is always listening to the client and giving them a great look that has an impact on hair integrity and shine and a style that makes them feel beautiful."

For more information, please contact Haiku at (573) 365-8108 or visit www.spashiki.com. Haiku, the salon at Spa Shiki, is located within The Lodge of Four Seasons in Lake Ozark, Mo.

Gattermeir Davidson Real Estate Welcomes Lois and Ron Schweiss

Gattermeir Davidson Real Estate is excited to introduce their newest team members, Lois and Ron Schweiss. Lois and Ron bring a combined 45 years of Real Estate experience to the lake area, having served the needs of Buyers and Sellers in the Ste. Genevieve/Festus region, just on the out skirts of St. Louis. They have decided to move full time to the Lake of the Ozarks to pursue their next chapter on life, selling real estate at the beautiful Lake of the Ozarks!

"Lois and I have lived in Ste. Genevieve all of our lives." Ron says. "It's a great little town! The Ste. Genevieve real estate market and the people there

have been good to us. We've helped hundreds of families there with their real estate needs. We were ready for a change of pace."

Lois and Ron have 2 grown children and 3 grandchildren they love to spoil! Osage Beach area is where they love to call their home at the Lake of the Ozarks, but they are very familiar with all aspects of the Lake area.

"They really know about the experience of being on the other end of the process as both a buyer and a seller here at the Lake, since they have had a few different condos over the years." said Ryan Gattermeir, Broker/Partner.

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Crossword Puzzle

THEME: THE TWENTIES

ACROSS

- 1. Hidden, also "lost" in French
- 6. ___ and flow
- 9. Beehive basket
- 13. "Private Parts" author
- 14. ___ v. Wade
- 15. The Great Muppet
- 16. _____ peak
- 17. ___-Wan Kenobi
- 18. Bedazzle, e.g.
- 19. *"The Jazz Singer" and such
- 21. Honeymoon, e.g.
- 23. Finale
- 24. RPMs
- 25. Electric guitar hookup
- 28. *Art _____
- 30. Kindle editions
- 35. Figure of worship
- 37. Margaret behind sexual revolution
- 39. *Flashy ocean ride in "The Great Gatsby"
- 40. *This "biscuit" was renamed a "sandwich" cookie in 1921
- 41. Supplemented
- 43. Salty drop
- 44. Chronic disease in homeopathy
- 46. Pitcher with handle and spout for pouring
- 47. Maori war dance
- 48. _____ weight in boxing
- 50. Actor Sandler
- 52. Frostiness
- 53. To fix, as in cat
- 55. Bygone bird
- 57. *Musical name for the 1920s
- 61. *"Return to Normalcy" President
- 65. Architectural projection
- 66. "Wow!"
- 68. Cowboy sport
- 69. Female gossip
- 70. Feeling of anger
- 71. Corpulent
- 72. *"The Foresyte _____"
- 73. Down in the dumps
- 74. Adam and Mae

DOWN

- 1. Attention grabber
- 2. Tallest volcano in Europe
- 3. Movie roll
- 4. *Famous Chicago hotel, opened in 1920
- 5. Uncharitable or cruel
- 6. Son of Aphrodite
- 7. *Roaring Twenties hairstyle
- 8. Neutral shade
- 9. *"Bib-Label Lithiated Lemon-Lime _____," a.k.a. "7Up"
- 10. Be aware of a fact
- 11. Poet Pound
- 12. Child's dream gift?
- 15. *Fitzgerald's famous character
- 20. Swelling
- 22. Adam's partner
- 24. *Route 66, e.g.
- 25. Mushroom cloud maker
- 26. Journalist Shriver
- 27. Song of joy
- 29. Relinquish or abandon
- 31. The Hippocratic _____
- 32. *Lindbergh's first solo crossing of Atlantic _____
- 33. Popular pant style for men
- 34. Seatbelt
- 36. *Like Hemingway's generation
- 38. Owner's acquisition
- 42. _____ queen
- 45. Indian spice mix
- 49. Auto unit
- 51. The next day
- 54. Breastplate
- 56. Sun-dried brick
- 57. Pleasures
- 58. Domain
- 59. Pizzazz
- 60. Actress ___-Jones
- 61. Pay attention
- 62. Bad day for Caesar
- 63. Home on a limb
- 64. "What _____ around comes around"
- 67. *Babe Ruth, star of the "Live-Ball _____"

SOLUTION ON PAGE: 23

CROSSWORD

1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
19					20			21	22					
			23				24							
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44				45		46					47			
48					49		50			51		52		
				53		54			55		56			
57	58	59	60					61				62	63	64
65						66	67			68				
69						70				71				
72						73				74				

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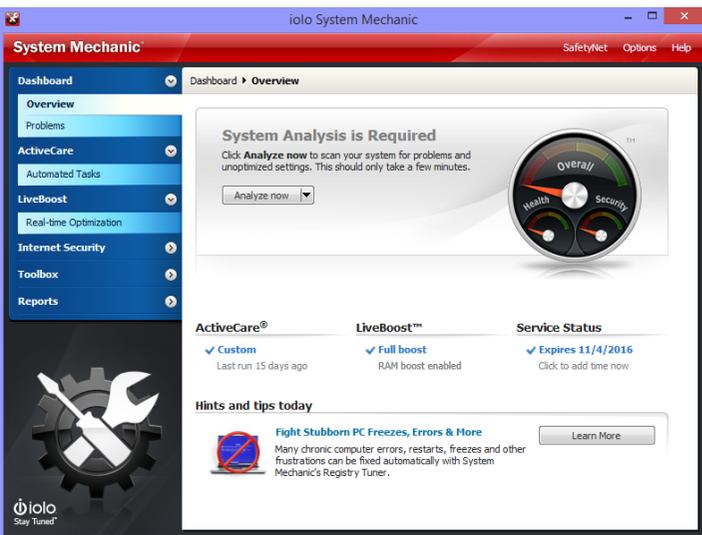
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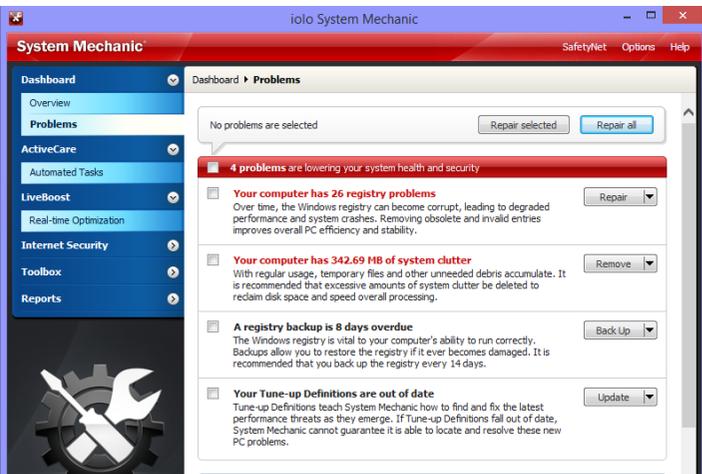
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Like it or not, business these days runs on computers. The vast majority of these run Microsoft Windows in some form. The Windows operating systems keep track of the files on your computer, and the programs installed, through entries to the Registry. Unfortunately over time, the Registry can become bloated with entries for things that no

takes memory away from 'idle' programs and gives it to the program you are currently using), OptiCore now allocates processing power better on multi-core computers (if your CPU has more than one 'core', this assigns programs to use cores not already busy when possible), Windows 7 & 8 users get the updated Super Control Panel to customize Windows' hidden settings, and



longer exist, or worse yet, corrupted by the continual writes and re-writes.

This is a significant issue addressed with System Mechanic 12.7-- but it's just one of many. iolo's update to their flagship application adds to the already exhaustive list of fixes the program offers.

The 12.7 update expands the licenses to Unlimited within your home. It's same for 1 PC as it is for you (like me) have half a dozen computers scattered among family members. Everyone can get a copy.

A few modules have received updates: RAMJet now uses a three-tier approach and frees up more of your memory during multi-tasking (when running more than one program, it

DriveSense has been improved to better monitor your hard drive and help prevent the loss of your files.

System Mechanic begins with an overview of your system's "health". After its analysis, the program will make recommendations based on what it found during the quick scan. Among the most important here are errors in the Registry and unwanted Start-up applications that will degrade the performance of your computer rapidly. Fixing the Registry and removing the programs that set themselves to startup with Windows improves performance immediately.

Depending on the system, you may also get notified that a backup is overdue, or that the definitions the program uses to find the

problems are out of date. You can "Repair Now" to fix everything at once, or choose each problem found and get options and advice for fixing them individually.

Along with the Overview you'll find ActiveCare and the Automated Tasks that the program can carry out, like optimizing the startup, recovering unused memory and defragmenting the Registry. You'll also find automated tools for repairing broken shortcuts, fixing your internet connection and repairing the errors on your hard drive. There are tools under Secure that will check for and fix security vulnerabilities

and update the Tune-up definitions. At the bottom, "Maintain" lets you get rid of the system clutter and more.

Along with the Overview and ActiveCare, you will find the Heading LiveBoost. This is where to find tools that boost your PC's performance in real-time, like the aforementioned RAMJet and OptiCore.

Internet Security brings notifications if your P C is not protected online. Lastly, the Toolbox is the place to find all of the modules the program has to offer, all organized by function.

System Mechanic runs by de-

fault at startup, and each time it runs it displays the Dashboard which gives you an indicator of how your computer is fairing. Choose to correct the problems automatically or do each individually, it's up to you. You can also dive in and use any of the individual modules separately to fine-tune the level of help you want with your system maintenance.

System Mechanic has always been on the short list for utilities to maintain your system, but now with the unlimited license for a household, you just can't go wrong.

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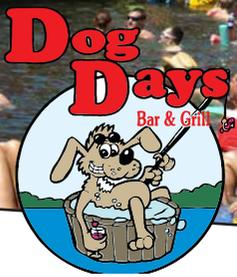
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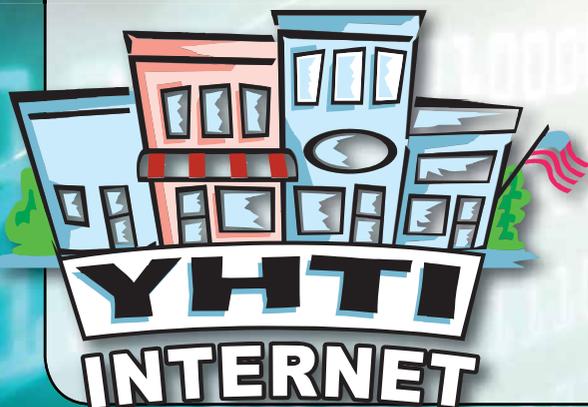
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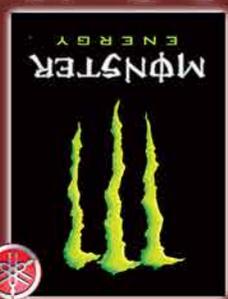
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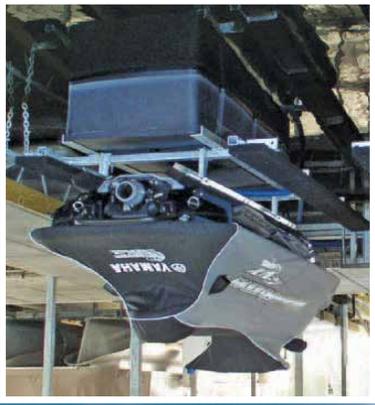
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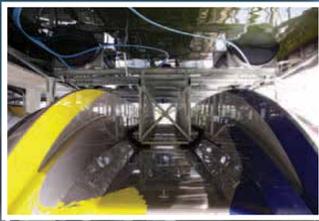
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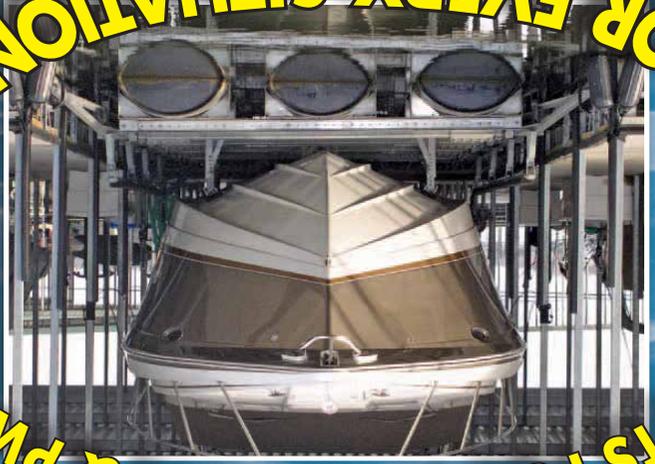


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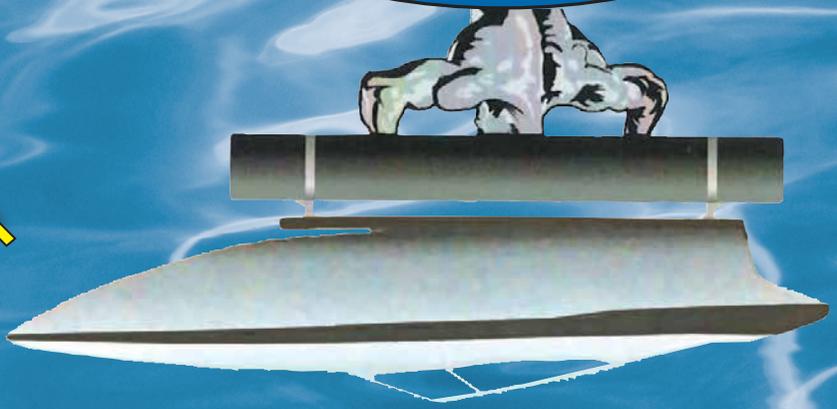


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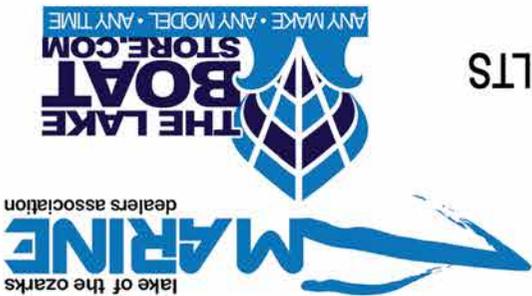
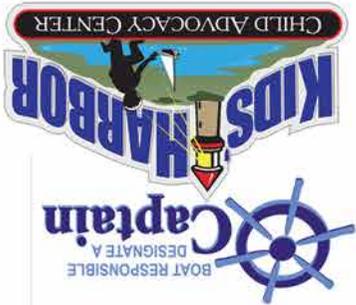
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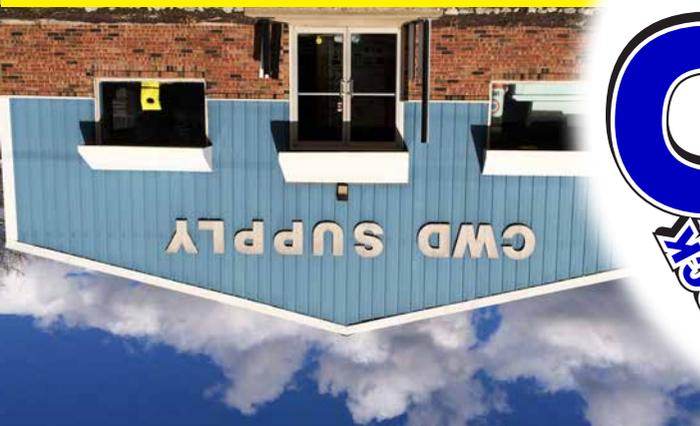
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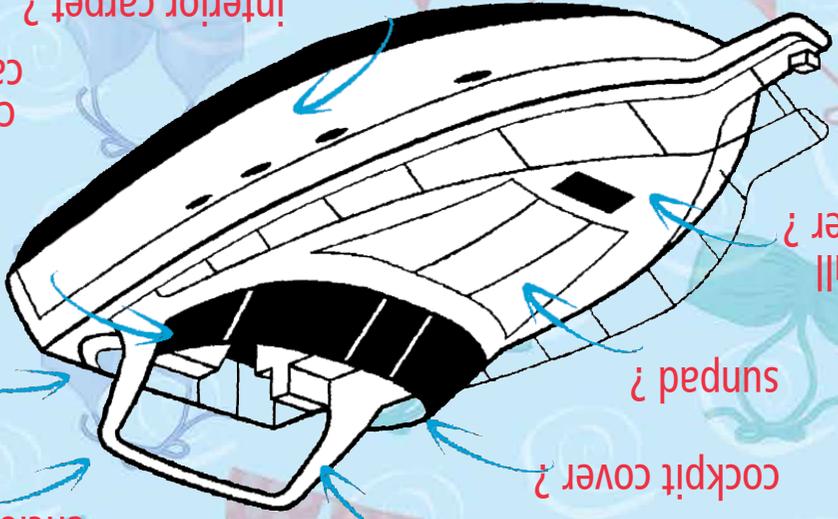
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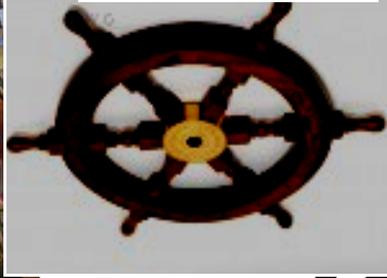
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