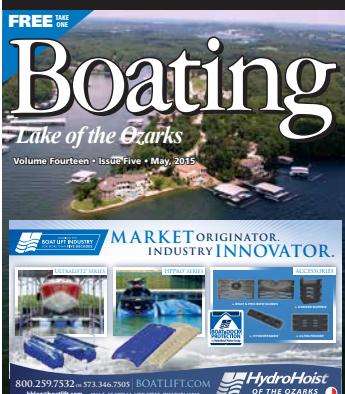


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NEWS IN BRIEF

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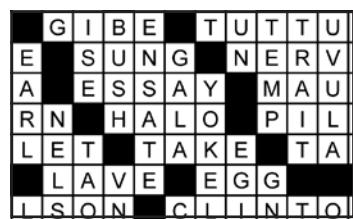
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Glimpses of the Lake's Past

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Crossword

Fill in the blanks on: 24 Solution: 29

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 5

MAY, 2015

Corporation preparing to cross that bridge when they come to it

By Nancy Zoellner-Hogland

Should tolls at the Lake of the Ozarks Community Bridge remain the same for the next several years so the bridge

Those are all questions the bridge board hopes to answer once a study is completed by Jacobs Engineering Group who, for years, has acted as traffic

who believe keeping the tolls as low as possible and staying on the original schedule would be easier on the people who use the bridge now. And then,



could be paid off early and used toll-free? Should tolls be reduced so the repayment plan would stay on schedule, keeping the bridge tolled for another 27 years? Or should the Lake of the Ozarks Community Bridge Transportation Development District find some middle ground that would slightly reduce tolls and the time it takes to pay off the bonds?

consultants for the bridge corporation.

"There are some who believe that paying off the bridge as early as possible would have huge effects on future economic development on the west side, especially if MoDOT (the Missouri Department of Transportation) finds money to build an improved route to Highway 5. There are others

of course, there are a myriad of opinions in between," said Joe Roeger, secretary/treasurer for the bridge corporation.

He said that's why the board voted to spend \$17,888 on a study that will allow them to explore their options and make an informed decision.

When the bridge opened to the public on May 1, 1998, the Lake of the Ozarks Community

"Since restructuring, traffic has come back at a rate of about 3 1/2-percent per year. Between that increase and the lower interest rate, we've been able to rebuild the reserves. We decided last summer that if our revenue continued on course, which is resulting in an approximate \$800,000 annual surplus, and if we finished the year where we projected we'd be, we would engage our traffic consultants to give us some estimates based on about 10 different scenarios," Roeger explained, adding that one of those scenarios included a look at how they could implement a discount program and how that program would affect

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Writers: Nancy Hogland and Dwight Weaver.
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Armchair Pilot

By Nancy Zoellner-Hogland

A \$1.37-million grant from the U.S. Department of Transportation will be used to enhance, rebuild and rehabilitate runways and taxiways at the Columbia Regional Airport. The work is part of a master plan to improve infrastructure at the airport in order to continue attracting major airlines that will serve the mid-Missouri area. The city already constructed a fence around the airport's perimeter and reconstructed a taxiway. Future plans include extending the main runway some 900 feet and widening and rebuilding another runway which is not wide enough to meet FAA standards.

Since the September 11 attacks, airports have spent hundreds of millions of dollars upgrading perimeter fencing and installing cameras and other detection technology at airports across the U.S. However, according to an investigation conducted by the Associated Press, in the past decade, the nation's busiest airports, handling three-quarters of all U.S. commercial passenger traffic, still experienced more than 250 security breaches. None were part of a planned terrorist plot, according to airport officials. Instead, the lawbreakers allegedly were under the influence of drugs or alcohol or otherwise mentally impaired. The study found on at least 44 occasions intruders made it to runways, taxi strips or gates. Some of those intruders were apprehended within minutes; others

went undetected for hours or were never caught. The Transportation Security Administration (TSA), which reviews airport security plans and conducts spot checks, has the ability to assess penalties when breaches are detected. Since 2010, the TSA issued \$277,155 in fines for 136 breaches. According to a report, 10 times that number of security breaches have taken place since 2001 at the 450 airports the TSA regulates.

Following an incident where an Atlanta baggage handler was charged with smuggling guns on commercial jets, the TSA is tightening security measures for all airline and airport workers. Homeland Security Chief Jeh Johnson said after conducting a 90-day review of existing security measures, the agency moved to require real-time, recurring criminal background checks for the employees and fingerprint-based background checks every two years for employees that hold Secure Identification Display Area badges. Additionally, all airport and airlines workers traveling as passengers will be required to go through TSA screening before boarding and access to secure areas will be reduced.

Fliers have complained that maximizing efficiency and selling more tickets seem to be the main concern of many airliners these days. Perhaps proving their point, Airbus will be offering 11-abreast seating configuration on their new ul-

tra-economy A380, which will become available in 2017. Those purchasing the planes will also have the choice of operating with 10-abreast economy seating on the main deck. Adding one seat per row means changes to the inboard bins, which otherwise would be harder to reach from the aisle. In 2013, Airbus launched campaigned to make 18 inches the standard seat width on long-haul flights. The airline has promised to stick with that width in the new design. However, some travel writers are skeptical.

Travelers were probably pleased to hear Southwest Airlines' recent announcement that they would be bumping up the size of their seats from 17.1 to 17.8 inches, making them the widest economy seats on any Boeing 737. However some say it might be more hype than breadth because the width of the armrests was reduced to make room for the slightly roomier seats. A story on qz.com opined Southwest is simply making up for lost ground. "Airplane seat widths have steadily declined in recent years, even as passengers have expanded in size," the article said. It also stated there is no industry standard for measuring.

Airlines who install Solar Eclipse, a solar-powered window shade equipped with USB power outlets, might score some well-needed points with travelers. The shades could solve the problem of limited power outlets. The inventors of the shade, which weighs slightly more than an ordinary

continues on page 18

Business Journal Socials

Thursday Night Social May 14th

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 May 14th at Bootlegger's with sponsor First Bank at the Lake.

Village, Lake Ozark Fire at odds over requirements

By Nancy Zoellner-Hogland

The International Code Council (ICC) has been called in by the Lake Ozark Fire Protection District (LOFPD) to determine whether fire escapes should be required when condominium projects are rebuilding their decks.

Robert Davis, chief building inspector for the Village of Four Seasons, said that according to the ICC code, when alterations are made to an existing building of this type, and when the alterations exceed more than 50 percent of the space, the new construction must be code compliant.

Chapter 10 Means of Egress of the International Building Code, Section 1015.1 and Table 1015.1 require two exits or exit access doorways from any residential occupancy containing 10 or more occupants. Each unit is not required to have two means of egress. Instead, each story of the structure does, when there are more than 10 occupants per story. Although that requirement doesn't kick in until the units exceed 2,000

square feet, when two units share one exit stairway, as they do in nearly all condominium projects built before codes were enforced, Davis said the code applies.

However, Jim Doyle, fire marshal for the LOFPD, said he interprets the code differently. He said he believes the new construction should be code compliant only when it comprises more than 50 percent of the aggregate area of the building. In the case of the decks, the square footage of the newly built decks would have to exceed the square footage of the condominiums.

"You always want a building to be as safe as possible for everybody. And when you take off the decks and extend them, like what (Water's Edge) is doing, Mr. Davis thinks this is a great opportunity to put a stairwell there – but that's not what the owners want. They don't have to, by code. Even though I might want it and Mr. Davis might want it, they don't have to do it and I can't force them to do it. You can't go to the pub-

lic and cram this down their throat. It's not right," he said.

Davis said three fires over the past four years at two different condominium projects on Horseshoe Bend as well as a recent fire at Lone Oak Resort in Sunrise Beach should convince everyone that safety should trump simply meeting minimum requirements.

"At nearly every condominium project, there's just one way out and many times that's across wooden stairs and walkways that run from the front doors to the parking lot. They aren't sprinkled so they'll go fast in a big fire," he said, adding that was exactly what happened during a September 2012 fire at Water's Edge when the building was completely destroyed. "We were fortunate that not one single person was there at the time. Otherwise I hate to think what might have happened. At the very least, people could have been severely injured if they were forced to jump from their decks to escape the fire."

This past December, a fire

that started in the electrical panel, located inside a closet near the front door at Water's Edge Condominiums, was confined to one, second-floor unit. However, Davis said two elderly women in the condominium above the one that caught fire were afraid to leave their unit because the only way of escape was through thick black smoke. Although they did get out, Davis said if the fire hadn't been extinguished so quickly, there could have been a different outcome.

Davis said a May 2011 fire at the Willows Condominiums, located on Duckhead Road, also pointed to the need for fire escapes. In that incident, residents were preparing to grill on the ground floor near the egress of the three-story building when the propane tank exploded. Two men in a first-floor condo jumped over the rails of the deck on the lake side to escape and a woman on the third floor was able to exit down steps before they caught on fire. Davis said if the men had decided to cook late at

night, when people were in bed asleep, there could have been a loss of life.

He also cited a recent fire at Lone Oak Resort in Sunrise Beach where four men, all in their 70s, were forced to jump from second-floor balconies 10 feet off the ground to escape. Fire district officials said if they had not jumped, they likely would have died in the blaze that totally destroyed the building.

"I know this is a lot of 'what ifs,' but that's what our job is all about. We look for potential hazards and then create solutions. It's all about safety," Davis said.

Doyle said Water's Edge already met that safety requirement when they included fire escape ladders on every deck during the initial construction.

However, Davis said the ladders would be difficult for anyone to use unless they were physically fit. "The elderly, a mother with a baby or small children, the obese – those people probably wouldn't have

continues on page 6

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Business owners look for solutions to parking problem

By Nancy Zoellner-Hogland

Unless an 11th-hour agreement can be worked out, a row of 40 orange cones and construction fencing will be blocking access to 35 parking spaces and a private parking lot at the top of the Bagnell Dam Strip during this year's Magic Dragon Street Meet. A spokesman for the Lake Area Chamber of Commerce, which hosts the event, said they were unable to work out an agreement with landowner Don Feese so they would "just have to work around it."

Current city officials have said they're not sure how – or why – the city used public funds in the mid-1990s to build a sidewalk and parking spaces on a strip of land it didn't own. Regardless, the courts ruled that it belongs to Feese and he can do with it what he wants, leaving business owners on the Strip scrambling to find space for the tourists that are beginning to flock to the area.

Jeff Van Donsel, a member of the Parking Improvement Group, which was formed earlier this year to do just what

the name implies, said close to 100 public parking spaces have been created in the past few months. However, many more are needed.

"Many people are of the opinion that the city helped create the problem so the city needs to be involved in helping to find a solution. There's such a mish-mosh of easements that further complicate matters. The city needs to seriously take this matter on and then find ways to address the problem. I keep hearing that that private property owners need to find their own parking but it's a lot more complicated than that," he said.

In the meantime, the group is exploring the idea of forming a Transportation Development District (TDD), which would allow merchants to collect up to an additional one-percent sales tax. The money collected could then be used for a number of transportation-related projects, including construction of a parking garage or parking lots for the public. A task force, headed up by business owner Mike Page, is look-

ing into the requirements for forming a TDD, which would encompass the Strip business district.

The city did remove a decorative island in front of the Lake Ozark Christian Church and replace it with a number of angled parking spots. Another island located near a privately owned parking lot at the bottom of the Strip will be removed to make room for several more angled parking spaces. City officials are also looking at the possibility of removing one or more decorative peninsulas along the Strip to provide motorcycle parking.

In addition, a property owner on the Strip has offered to build a public parking lot, at his expense, on land that previously housed the Lake Ozark Police Department. Another property owner agreed to level, grade and install drainage on a parking area at the lower end of the Strip if the city would pay for the survey, asphalt and curbing. To date, the city has not agreed.

continues on page 8



As the economy improves and tourists are returning to Lake of the Ozarks in greater numbers, business owners along the Bagnell Dam Boulevard have another hurdle to overcome - the loss of numerous parking spaces at the top of the Strip. Nancy Zoellner-Hogland photo.



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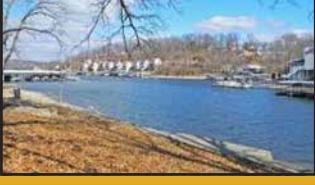
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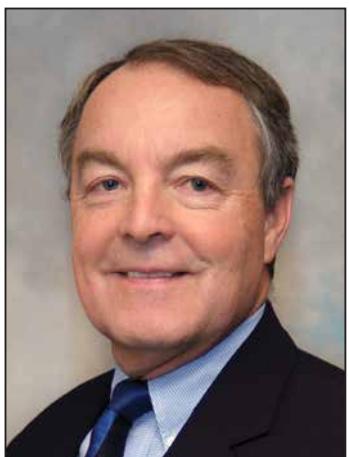
Corporation preparing to cross bridge

continued from page 1

projected toll revenues. "Currently, we offer prepaid cards but they're essentially nothing more than debit cards. People put money on account with us and then every time they go across the bridge, they reduce their balance."

He said once the results of the study are turned over in early June, the board will take some time to consider all options before proposing any changes to the bond holders and trustees. Their approval is needed prior to making any adjustments.

However, more than just the Jacobs study will be used to make decisions. Roeger said they will also take into account the results of another study sponsored by the Lake West Chamber of Commerce and the Lake of the Ozarks Board of Realtors, and conducted and analyzed by the University of Missouri Office of Social and Economic Data Analysis. That study, estimated to cost approximately \$4,000, was funded through donations and will include a



**Joe Roeger, Secretary/Treasurer,
Community Bridge Corporation.**

one-day survey of bridge users. Motorists who use the toll bridge on a specified day – most likely May 9 – will be given a postcard that will direct them to the survey website.

There, respondents will be asked such questions as whether the Lake is their primary residence; if they work; what type of work they do; if they are a decision-maker in a Lake-area business and where that business is located; how frequently they use the bridge

and why they use it; if cost affects their decision to use the toll bridge; and if the cost was lower, would they use the bridge more often. Questions also address the implementation of an automated toll system and asks participants their opinions on bridge policy. According to the chamber, participation is completely anonymous – no identifying information will be collected.

"We don't know what their conclusions will be but we're keenly interested in hearing them, especially their views on what kind of economic impact reduced tolls would have," he said. "We're also interested in learning if they think a better Westside access – MM, TT, F – will help bring traffic to the bridge and improve general economics. A lot of people don't use the bridge partially because of the toll but also because of the roads. If the roads were improved and traffic could move at 60 miles per hour from our toll plaza to Highway 5, there'd be a lot more people using the bridge."

Village, Lake Ozark Fire at odds over requirements

continued from page 3

been able to make it out," he said, adding that because many buildings were constructed right along the seawall, the fire department couldn't get a ladder up to the back of the building to save them.

In the meantime, the information has been turned over to the ICC for its interpretation.

"I want to assure you that we take public safety very serious-

ly and do what we can within the authority of the codes we have adopted," LOFPD Fire Chief Mark Amsinger wrote in a letter to the Village.

Doyle said he and his department also take public safety very seriously and want to do whatever they can to save lives, but added that they had to operate within the confines of the codes they adopted.



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Businesses look for parking solutions



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Page said they are also talking to the School of the Osage about using both the parking lot at the Heritage building and the parking lot created after Mills Elementary School was torn down. However, additional liability insurance would have to be provided.

The parking group is also getting prices on signage to direct visitors to the off-street parking.

More about TDDs

According to the Missouri Department of Economic Development, a TDD may be created to act as the entity responsible for developing, improving, maintaining, or operating one or more "projects" relative to the transportation needs of the area in which the District is located. Projects may include any:

- Street, highway, road, interchange, intersection, bridge, traffic signal light or signage;

- Bus stop, terminal, station, wharf, dock, rest area or shelter;

- Airport, river, or lake port, railroad, light rail or other mass transit and any similar or related improvement or infrastructure.

A TDD may be created by request petition filed in the circuit court of any county partially or totally within the proposed district. There are specific rules that provide filing procedures and content requirements of TDD creating petitions.

Before beginning to build or fund any project, the TDD will submit the proposed project to the Missouri Highways and Transportation Commission for its approval. If the proposed project is not intended to be part of the state highways or transportation system, the TDD will also submit its plans for approval to the local transportation authority that will become owner of the project. A local transportation authority may be any local public authority(s) or political subdivision(s) having jurisdiction over any transportation service, improvement, or infrastructure in which the TDD is located.

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Lazy Gators rezoning moves forward – maybe

By Nancy Zoellner-Hogland

This month, the Camden County Commission is scheduled to hear a request by Gary Prewitt and Glacier Park Investments to rezone the Lazy Gators 1.3-acre parcel from R-1 Low-density Residential, to B-2 General Commercial. That hearing is set for 10 a.m. Thursday, May 21 in the third-floor courtroom. The matter moved to the commissioners after the Camden County Planning and Zoning Commission recommended in a seven-to-three vote to approve the request at their March 18 meeting.

However, the Camden County Board of Adjustment (BOA) might just be the fly in the ointment that keeps the request from being heard. That board is scheduled to meet Tuesday, May 12.

According to Camden County Planning Administrator Kim Willey, the BOA will determine if Willey had the authority to set the zoning application for the March public hearing. Mark Dunn, a St. Louis attorney who owns property near another development proposed by Prewitt, filed an appeal with the BOA a few minutes before the close of business on the day of the hearing that set forth 16 reasons why the hearing should not take place. In a later interview, Dunn said all action should have been stayed until the appeal was heard and a decision was made by the BOA.

Dunn stated his opinion again at the April 15 P&Z meeting but Camden County Attorney Ryan Harding said they should proceed, explain-

ing that this was not the type of decision that could be appealed to a BOA. Appeals can be filed when seeking enforcement or compliance, he said, but in this instance, the only decision made was to set the case before the P&Z commission.

"If every case where someone sought a rezoning took that track before this body had the authority to hear the rezoning application, the rezoning would take years, if not decades. My advice is there is authority for this body to go forward," Harding told the P&Z commission.

Wiley said because the BOA is a quasi-government body, 4 out of 5 votes would be needed to stop the rezoning request from moving to the commissioners. If only four members are present, the vote would have to be unanimous.

"We're really not sure what to expect since this is the first time anything like this has happened. Usually the board of adjustment hears setback variances – things like that. This is new ground and very confusing," she said, adding that if the BOA doesn't vote to stop the process, she expects the commission to vote on the matter at their May 21 meeting, which also will include a public hearing. Comments can be made by the public at that hearing, she said. That meeting will also take place in the third floor courtroom.

She also said that if commissioners approve Prewitt's zoning request, the Conditional Use Permit (CUP), which will allow Prewitt to add a stage and outdoor music, will be in

place automatically since it too was approved by the P&Z. Prewitt will then have 10 days to provide her with a contract from a sound abatement company. In return for rezoning approval, Prewitt agreed to install the systems – some of which will go up immediately and some that will be added over the coming months. He also agreed to limit the waterfront venue's hours of operation to from noon to 11 p.m. on weekdays, noon to midnight Friday through Sunday, and noon to 1 a.m. on holiday weekends. He also promised to work with the county on all future development at the site.

P&Z outgoing Chairman Jerry Carroll said Prewitt also will be required to submit more detailed drawings of the proposed stage area and he will have to obtain all needed building permits for construction; a variance for lakefront setback, subject to Ameren approval and floodplain limitations; and a variance from Camden County to use the previously approved satellite parking area. The county's ordinances require satellite parking to be located within 400 feet of the subject property.

Prewitt has been seeking rezoning since 2007. He has already stated that if the commission denies his request, he will fight the county all the way to the Supreme Court.

Willey said BOA appeals can move to the Circuit Court, then to the Court of Appeals, the Missouri Supreme Court and the U.S. Supreme Court for a final decision.



"Insurance Talk"

*with Ron Hall of
Golden Rule Insurance*

What is Medicare Supplement Insurance (Medigap)?

A Medicare Supplement Insurance policy, sold by private companies, can help pay some of the health care costs that Original Medicare does not cover, like co-payments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, like medical care when you travel outside of the U.S. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare approved amount for covered health care costs. Then your Medigap policy pays its share.

A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.

8 Things to Know About Medigap Policies

1. You must have Medicare Part A and Part B.

2. If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Advantage Plan before your Medigap coverage begins.

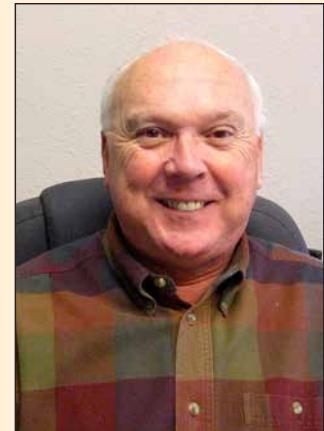
3. You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare.

4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to purchase separate policies.

5. You can buy a Medigap policy from any insurance company that's licensed to do business in your state.

6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay your premium.

7. Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 are not allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).



Ron Hall

8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medigap Policies Don't Cover Everything

Medigap policies generally don't cover long term care, vision or dental care, hearing aids, eyeglasses, or private duty nursing.

Insurance Plans that aren't Medigap

Some types of insurance aren't Medigap plans, they include: Medicare Advantage Plans (like HMO, PPO, or Private Fee for Service Plan)

Medicare Prescription Drug Plans
Medicare

Long-term Insurance Plans
Indian Health Service, Tribal, and Urban Indian Health plans

Dropping Your Entire Medigap Policy (not just the drug coverage)

If you decide to drop your entire Medigap policy, you need to be careful about the timing. For example, you may want a completely different Medigap policy (not just your old Medigap policy without prescription drug coverage), or you might decide to switch to a Medicare Advantage Plan that offers prescription drug coverage.

If you drop your entire Medigap policy and the drug coverage wasn't creditable prescription drug coverage or you go 63 days or more in a row before your new Medicare drug coverage begins, you have to pay a late enrollment penalty when you join a new Medicare drug plan.

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

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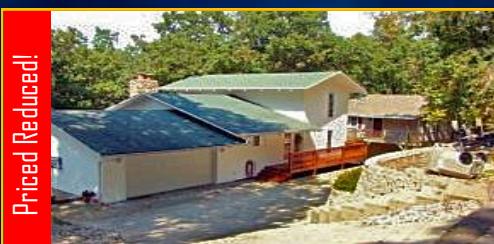
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"Tax Time"

with Bobby Medlin CPA

Bringing the Next Generation into Your Business

Plateau - plateau (pla'to/) a state of little or no change following a period of activity or progress. Although a plateau describes a lofty place, it also is a place where things are flat, and there isn't an easy way to climb upward. Good, strong businesses often reach this point and for a period of time, are stuck, while the world moves forward.

Bringing the next generation into your business can be challenging. Facing uncertain times such as a shift in roles and ownership requires leadership, communication, and cooperation from family members, employees, and advisors. Don't let the fear of the unknown stymie the growth of your business nor risk the future of your business.

A few simple, yet powerful, steps can make a big difference in the success of a time of transition.

1. Start early. While it is never too late to plan, the sooner you start the process of bringing the next generation into a meaningful role in the business, the better the chances of continued business success. Don't wait until you, the patriarch of the business, are ready to toss the keys to the front door on the desk and head to Florida to start the process. Begin to develop a plan now.

2. Communicate. Failure to talk about what you envision for the future of your business leads to misconceptions on the part of family members, employees, and customers. We all know that misconceptions hurt performance. Your child that has chosen to start a career in the company business wonders if he or she will need to buy out the siblings' someday. Is the current salary enough to justify later needing to make a large investment in the business? Should he or she be looking somewhere else for career development?

**Bobby Medlin, CPA**

3. Structure. Choosing the most appropriate form of company structure, including capital structure, organization chart, job descriptions, meeting rhythm, and financial reporting is crucial to the success of transition to the next generation. How much financial information should you share? Full transparency could be the best option along with formal job descriptions, regular performance reviews, and a seat on the board for the future leader of your business. There are ways to retain control while at the same time making the transition effective from a legal and tax standpoint.

4. Team. Business succession isn't something that you want to go at alone. Choose a team of experienced advisors to work with on a regular basis. It isn't uncommon for a business succession plan to stall because of relying too heavily on one person to lead the process. Having a quarterback on the team that is committed to making continued progress is critical. Often, a CPA with business succession planning experience is best suited to keep you on track.

Don't get stuck on a plateau, nor go over the cliff with the legacy of your business. Take action now and protect your family business for the next generation.

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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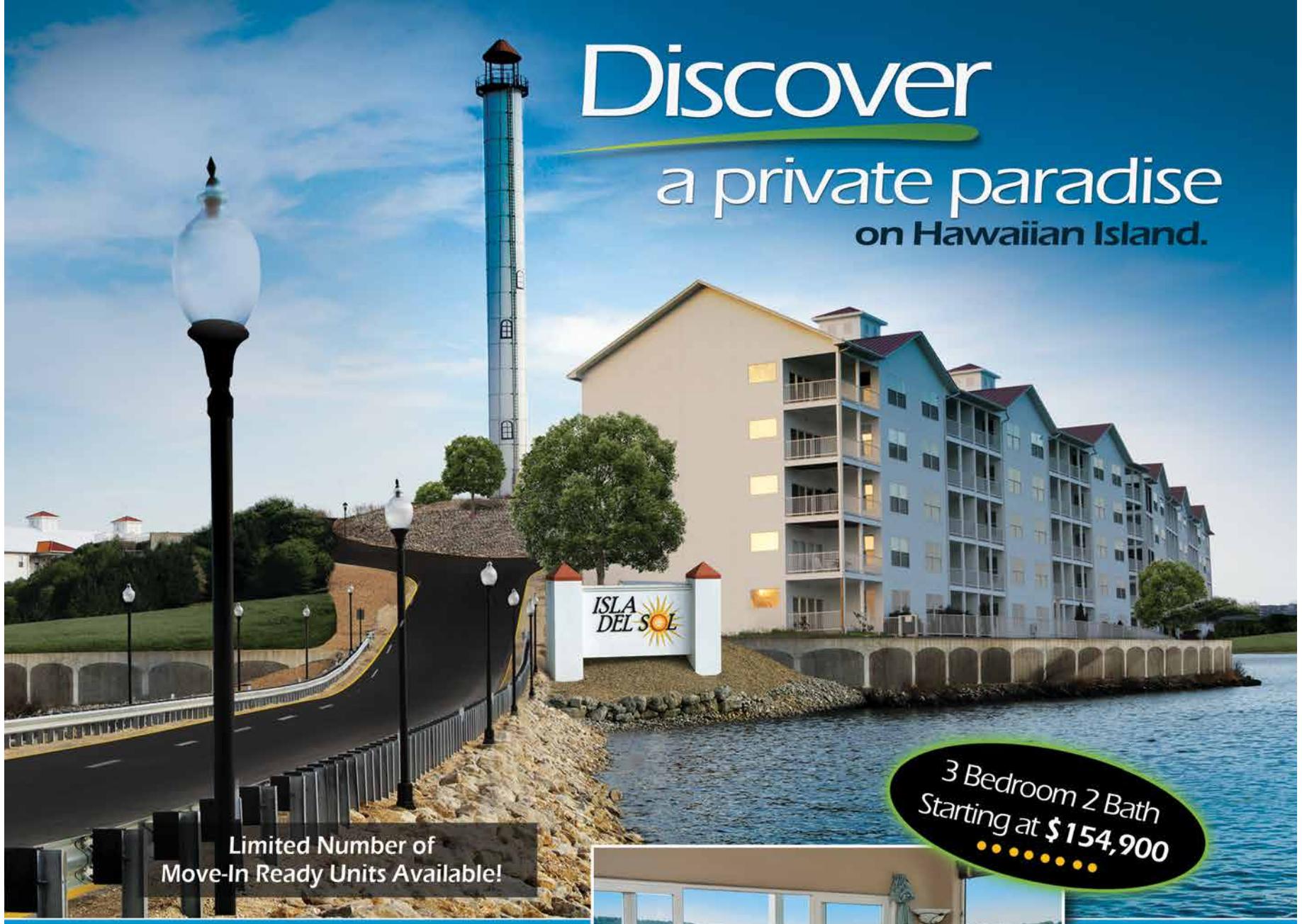
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Some fired up over BBQ study

By Nancy Zoellner-Hogland

The month of May brings flowers, longer days, near perfect weather – and National Barbecue Month. Grilling is a favorite American pastime. According to the Hearth, Patio & Barbecue Association (HPBA), 80 percent of U.S. households own an outdoor barbecue, grill or smoker, and 81 percent of those owners prefer cooking outside over inside. Those numbers must have sparked the interest of the Environmental Protection Agency (EPA), which funded a study to look into how outdoor grilling can be less damaging to the environment.

Congressman Blaine Luetkemeyer explained,

"Recently, the EPA announced a grant of \$15,000 to the University of California-Riverside to conduct research directed at developing technology to reduce particle emissions from residential barbecues by decreasing the amount of grease that comes into contact with open flames. The research at UC-Riverside requires the use of catalytic filtration systems as well as grease catchers to help reduce the emissions given off by these grills. This study is the latest attempt in a long line of actions taken by the EPA that could potentially affect the daily lives of all Americans," he said.

The HPBA said it is not aware of any initiative by EPA's Office of Air and Radiation (OAR) that would involve or contemplate the regulation of grills in the U.S., adding that last year, the EPA provided research grants to 62 university research teams

in the amount of \$15,000.

"Now in its 11th year, these grants are part of the annual EPA P3 - People, Prosperity, and the Planet - Program, which is a competition between colleges to design solutions for a sustainable future... In the U.S. and other developed countries, most grilling and barbecuing enthusiasts cook outdoors in a well-ventilated area. In parts of the Third World, many people cook on open fires indoors in very poorly ventilated areas. Groups like the Global Alliance for Clean Cookstoves are working to address this problem and also host the annual Cookstoves Future Summit. The EPA makes it clear on their website that this is largely an issue in the developing world," the organization states on its website.

However, Darin (D.J.) Brickler, co-owner of Pick's Gallery in Osage Beach, is skeptical and said he isn't so sure that the study isn't the first step into regulating the industry.

"The EPA has been allowed to run amok for the past six years and have slapped so many rules on our industry that it's impossible to manufacture inexpensive wood stoves. That being said, it wouldn't surprise me at all if this is the start of

a plan to gather information, twist it and then regulate the grill industry as well," he said, adding, "What's laughable is that one forest fire started by lightning creates more air pollution than if all the fireplaces and grills in the nation were going at the same time. Maybe the EPA should try to regulate Mother Nature."

Luetkemeyer called the study a "waste of taxpayer continues on page 16

Technology could throw wrench into taxicab rules

By Nancy Zoellner-Hogland

Just as Lake Ozark and Osage Beach adopt ordinances regulating taxicab companies, Uber, which uses a smartphone app with GPS to connect riders with the nearest available drivers, has started efforts to expand into mid-Missouri. Founded in 2009, the San Francisco-based ride-sharing service has been advertising that it's seeking drivers in Columbia and Jefferson City but is also looking for drivers in all areas throughout the state. A company spokesperson said numerous mid-Missourians have been downloading the app and asking when drivers will be available.

Those who want to drive for the firm have to apply online and provide information about themselves. Once approved, drivers are provided with a smartphone preloaded with the Uber app for drivers. Drivers use their own vehicles to provide the rides and simply turn the app on and off as their schedule allows.

Riders can view rates for their cities on the app and can also enter their pickup and drop-off locations to get a fare estimate for their trip. Once riders arrive at their destination, their fare is automatically

charged to their credit card on file – no need to tip. And the app allows friends to share the fare – each person's credit card will be charged equally. Uber even e-mails receipts to patrons. After the trip, riders can rate their drivers and make comments.

St. Louis has barred a portion of the ridesharing businesses. Only Uber Black, an app-based black car service staffed by already-licensed drivers, is allowed to operate. However, according to a story in the Riverfront Times, that hasn't stopped thousands of people from applying for jobs as drivers.

In Kansas City, the city council and Uber butted heads until the city agreed to reduce fees for individual drivers as long as Uber agreed to pay an annual fee of \$45,000 and provide driver background check information that it previously had refused to turn over.

At the same time, lawmakers in Jefferson City are considering a bill that would dramatically limit the rules that municipalities could impose on ride sharing services.

Over the past few months, Lake Ozark and Osage Beach worked together to draft identical ordinances governing taxicab companies and Lake Ozark

City Administrator Dave Van Dee said Uber will have to comply with that law. However, that may not be as easy as it sounds because all rides are arranged privately through the app and Lake Ozark and Osage Beach comprise just a small portion of the Lake of the Ozarks area. Drivers who pick up fares outside city limits do not have to comply with the ordinances.

In the meantime, the taxicab ordinance has taken a slightly different direction. Although the city of Lake Ozark voted to adopt it as written, Osage Beach aldermen are making changes before its final passage. In April, they voted to modify the ordinance to include wording prohibiting taxicabs from carrying more passengers in the front seat than could be restrained by seat belts. Since Missouri does not require backseat passengers to wear seatbelts, the total number of passengers that could be carried was not restricted.

City Attorney Ed Rucker was also asked to add regulations for "black car services" – limousines or other VIP-type services that don't carry the traditional taxi designations. Those vehicles would be required to display their permit numbers on a more discreet sticker.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

What's in Store for the Housing Market this Spring?

The latest news on Gross Domestic Product, which is the broadest measure of U.S. economic activity, shows economic growth is still sluggish overall. GDP for all of 2014 was only 2.42%, which is disappointing considering we're in the 6th year of the economic recovery. However, the housing sector continues to improve, despite the harsh winter weather earlier this year.

Housing Sector

Despite a big 17% decline in Housing Starts in February, Building Permits, which are a sign of future construction were up 3%. This is a good sign that the setback in Housing Starts was most likely temporary due to inclement weather. New Home Sales hit a 7-year high in February, another good sign for the housing sector.

New Home Sales

In February, New Home Sales hit a 7-year high, rising 8% from January to an annual rate of 539,000 units. New Home Sales now stand at their best level since February 2008. They're up nearly 25% from the 432,000 recorded in February 2014. While pricing and sales for new homes were up, the Existing Home Sales report was not as promising, due to winter weather and low inventory. It remains to be seen what will happen this spring and summer, but these early numbers for new homes are another promising note in the recovery.

2015 Housing Market

Freddie Mac recently noted in its March 2015 U.S. Economic and Housing Market Outlook that it expects 2015 to be the best year for home sales and new construction since 2007. Freddie Mac cited an improving job market, rising rents and expanded credit availability as



some of the reasons for its positive outlook.

Home Prices

Home prices are continuing to show signs of growth, as the S&P/Case-Shiller Home Price Index rose by 4.6% from January 2014 to January 2015. This is the biggest gain since September. Its also up from the 4.4% annual rate recorded in December. The lofty price gains seen in 2013 and early 2014 may have cooled, but home price gains continue to be steady at what is considered normal levels.

The bottom line here is that Lake of the Ozarks home loan rates remain very attractive, making now a great time to consider a home purchase or refinance. Contact your Lake of the Ozarks mortgage lender today at 573-746-7211 to start the process!

For Lake area news, resources and tips on financial services, please

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As the Lake Churns

Lake Real Estate Sales Activity

With the recent upturn in the sale of lots for building construction, I thought I would share with you a few things to consider in making a decision on which lot to purchase.

If a lot is not located in an area that has a central sewer system, you will need to look at the regulations by both the state and county that control the design and placement of a septic system.

Current regulations specify a sewage quantity of 120 gallons flow per day per bedroom for design purposes. This translates into a need for at least a 1,000 tank and 6 100' lateral trenches. Trenches must be located a minimum of 5' apart and at least 50' from the lake and 25' from a basement. They must also be at least 10' from the property lines.

In addition, you will need to be aware of the regulations that cover the placement of your home on the property such as setbacks from the property lines as well as any outdoor patios and entertaining areas.

When you factor in these items along with the topography of the property, you need to do some research to make sure your home will fit on the lot you choose.

According to the Missouri Association of Realtors February Market Summary the number of residential prop-



Real Estate and Lake News with C. Michael Elliott

erties sold was up 9.7% YTD this year compared to 2012 and the median selling price rose by 22.7%. At the end of February 11% of currently listed properties were under contract.

I have personally experienced a large uptick in my business over the past 30 days. The number of buyers who have been coming to purchase at the lake has been exceptional and I feel we are entering a pretty fair marketplace for both buyers and sellers.

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

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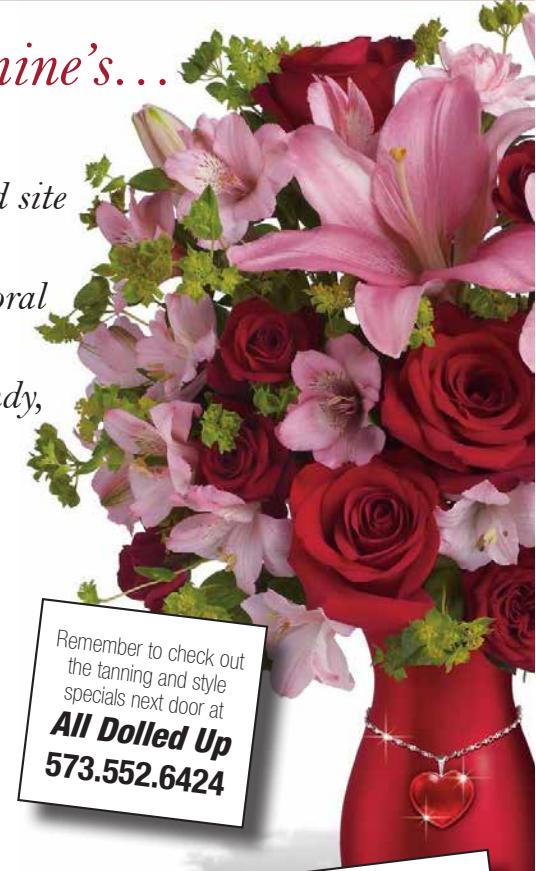
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Some fired up over BBQ study

continued from page 14
 funds" and said he believes that any regulatory action by the EPA to restrict residential barbecues would increase the cost of grills and barbecue pits and would place costly, burdensome rules on the businesses that manufacture these items and the consumers who use them. He promised to monitor the actions of the EPA on this matter.

Bricker agreed with the congressman's assessment.

"The EPA is studying ways to burn charcoal safely and efficiently so people in third-world countries can cook indoors without the threat of carbon monoxide poisoning. However, studying the effect of meat juices hitting the heat source is a giant waste of money. Grills are pretty much designed to burn as inefficiently as possible so they create smoke for flavor. And smoked meats is a big business. Just try serving pulled pork or ribs without smoking them. If the EPA forces that, nobody is going to be happy," he quipped.

Smell that smoke!

According to a study commissioned by the HPBA, cooking out trumps eating out. The majority of adults (58%) agree that cooking out is more fun and relaxing than dining out and beneficial for avoiding travel (58%), dress codes (57%) and crowds (56%).

The adults surveyed said they believe grilling is a healthier choice. Seventy percent of said grilling encourages them to spend more time outdoors instead of cooped up in the house. Outdoor cooking also encourages adults to make smarter food choices such as eating fresh rather than frozen foods (54% agreed) and cooking healthier food on the grill overall (40% agreed).

The survey also showed:

- . The majority of grill owners use their grills year-round (60 percent).
- . Nearly all (97 percent) of grill owners used their grill in the past year.
- . Sixty-one percent of households that own a grill own a gas grill, followed by charcoal (41

percent) and electric (10 percent).

. Traditional summer holidays top the list of the most popular grilling holidays: the Fourth of July (68 percent), Memorial Day (52 percent) and Labor Day (51 percent).

. Winter holidays saw an increase from 2011 with Super Bowl Sunday (31 percent), Easter (18 percent), Thanksgiving (15 percent) and New Year's Eve/Day (15 percent) rounding off the top.



. Meats, including hot dogs (72 percent), steak (71 percent), burgers (69 percent), and chicken parts (64 percent), top the list of the most popular foods prepared using a grill.

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Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC

YouTube your Business!

YouTube has become one of the most widely used search platforms, with more than 3 billion searches each month. Currently more than 1 billion users watch hundreds of millions of hours each day. YouTube is where it's at! So how can you use YouTube for your business?

1. Feature Behind the Scenes Footage.

Show people where you work and what you do on a normal working day. For businesses such as factories or restaurants, people will love to see behind the scenes footage of how your business runs. Showing people that your office or workplace is full of normal, hard-working people can make your business more personable.

2. Showcase Client Testimonials.

Testimonials are a great way to get positive information about your business out there. Many people rely on testimonials from other consumers to decide whether or not they are going to buy your service or product. Videos are a great way to showcase some of these 5-star testimonials. Unlike written reviews, video allows your prospects to actually see how the person feels about your business. These videos do not have to be anything elaborate, just a simple 1-minute or less video shot with a cell phone will do.

3. Answer FAQs.

You probably should have a list of frequently asked questions on your website. However, a video is another way to enhance these questions and answers. YouTube allows you as a business owner to get out there and show everyone that you are the expert in your field and you know what you are talking about. You can even ask for question submissions from followers to get them involved and also to get more content to post!

4. Present Employee Bios.

Whether it's with a famous celebrity or the chef at a favorite local restaurant, people like interviews! People want to know who they are working with or



Erin Burdette

buying something from. Employee interviews are a great way to gain trust with your prospective customers. Allowing your customers to know more about the owners, managers and other staff will also make your business more personable.

5. Create a Picture Collage.

If you're not sure about shooting actual footage of your business, there are other ways you can still use YouTube for your advantage. There are many programs out there, such as Animoto that allow you to create video with still images. If you have some great photos of your business, product, employees, etc. you can upload them, add some music and ta-da you have something to put on YouTube!

Utilizing YouTube can increase brand awareness and help with your search engine optimization. The social media engagement packages from MSW feature Facebook, Twitter, LinkedIn, Google+, YouTube and Pinterest, where it makes sense. For more information on the services offered by our Lake of the Ozarks internet marketing company, give us a call at 573-552-8403 today!

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A Matter of Trust

with Trenny Garrett, Central
Trust & Investment Company

Income, Safety or Growth?

In recent years, investors have been looking at financial markets that are largely without precedent. Short-term interest rates have been at rock bottom for an extended period of time, and longer-term rates are not much higher. Bond investors have the twin worries of low current yield and the possibility of principal loss on paper, should interest rates begin moving higher. Stock markets have been buffeted by a variety of international forces. Although market performance has been exceptional, the lingering cloud of unsatisfactory employment numbers hangs over the U.S. economy.

Stocks and bonds have been on a roller-coaster ride during this volatile economy. After suffering a 37% collapse in 2008, the large company stocks represented by the S&P 500 grew by 26% in 2009 and 32% in 2013 (including dividends). Bonds delivered almost a mirror image, gaining nearly 26% in 2008, then losing nearly 15% the following year, as stocks returned to favor.

Balancing Act

To avoid the extremes of one asset class or another, one needs to employ an asset allocation strategy for smoothing portfolio performance. Much of the riskiness of an investment portfolio can be mitigated by the mix chosen.

An asset allocation plan will generally employ several different asset classes. The historical performance of the asset classes is the starting point; the degree to which the classes move in sync or



Trenny Garrett, J.D., CTFA

not is determined mathematically. With these coefficients in hand, the portfolio may be optimized. That means expected performance may be maximized for a given level of acceptable investment risk. Alternatively, risk may be minimized for a target level of return.

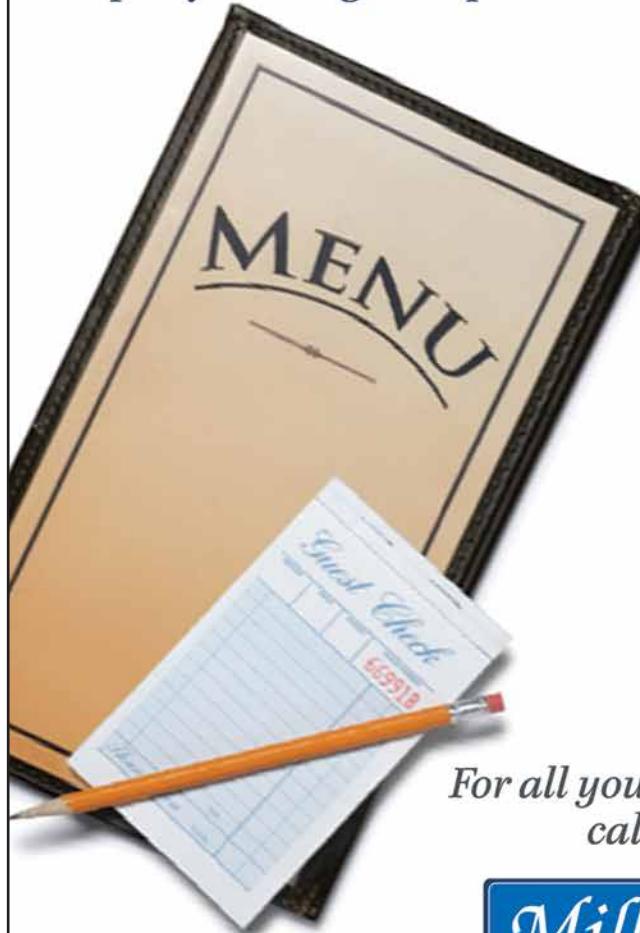
Trenny Garrett is the senior vice president at Central Trust & Investment Company's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit centrustco.com.

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Take me out to the ballgame

By Nancy Zoellner-Hogland

Whether you cheer for the red (Springfield Cardinals, the St. Louis Cardinals Minor League) or the blue (the Northwest Arkansas Naturals, the Kansas City Royals Minor League), you're invited to join the community at Lake of the Ozarks Day with the Springfield Cardinals.

Sponsored by the Camdenton Area Chamber of Commerce, the game is set for 6:10 p.m., Saturday, July 18 at Hammons Field in Springfield.

Tickets in the Redbird Roost, which is located on the suite

level on the third base side, are currently sold out. However, according to Trish Creach, executive director of the Camdenton Area Chamber, more may become available as season ticket holders give up their seats. Those tickets include unlimited ballpark food – nachos, hot dogs and the like – and soft drinks. The cost is \$25 per person.

Tickets are still available for the field box seats and general admission. Field box seats, which are limited in number, are located in Section M on the third base side. The cost is \$9 per ticket. General admission

tickets allow purchasers to sit in any available blue seat, the outfield bleachers (which open at game time) or on the grassy berm in left field. The cost is \$7 per ticket.

"We're really excited! This will be a great way for everyone to come together and have fun while at the same time promoting the Lake of the Ozarks to a neighboring community," said Creach.

Tickets can be purchased at the chamber office, located at 739 West US Highway 54 in Camdenton or by calling the chamber at 573-346-2227.



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Armchair Pilot

continued from page 2

window shade, said it will generate more energy than the extra fuel required to carry it. Supporters say the shades will be perfect for older planes that are not wired or equipped to provide the power supply that is included in new models. Critics say airlines installing the shades will have to decide who benefits from the free

"immerse guests in the realm of fiction and take them on unforgettable journeys;" and a world of new technology employed by classic brands such as Lego, Crayola, The Harlem Globetrotters, DC Comics and Star Wars will be entwined in the guest experience. The IAAPA reported that more than 375 million people visit theme parks in the United States and



power. They could trust that passengers seated by a Solar Eclipse window will share – or airlines could choose to charge more for a window seat.

Theme park enthusiasts who haven't yet settled on a summer vacation destination might want to visit the International Association of Amusement Parks and Attractions website (www.IAAPA.org/WhatsNewUSandCanada). There, you can find a list of new attractions to be offered at amusement parks, water parks, family entertainment centers, museums, zoos, aquariums, science centers, and other attractions across the United States and Canada. According to the site, innovative roller coasters that offer never-before-seen ways to spin, flip, and speed along the track; guest-immersive "dark rides," which

Canada each year, contributing \$18.8 billion to park revenue.

Travel site skift.com reported that Persian Gulf carriers are "rushing to add new flights to the U.S. ahead of possible new restrictions they may face in the near future." The site says the Obama administration is reviewing whether Emirates, Qatar Airways Ltd. And Etihad Airways are being unfairly subsidized by the government, making it impossible for U.S. airlines to compete in pricing. The heads of Delta, American and United airlines, who wrote a letter to secretaries of State, Commerce and Transportation requesting the sanctions, are also asking for an immediate freeze on the Middle East carriers because they currently can continue expanding their routes until a public comment period closes at the end of May.

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Advertising Pro Tips - Promote your business

Advertising is a necessary part of the vast majority of businesses. If your customers don't know about you, how can they purchase your goods or services? Part of most advertising plans (yes, you should have a plan-- and a budget) include PSAs (Public Service Announcements).

PSAs can be a useful source of promotion for most businesses. Media outlets such as television and radio stations, magazines and newspapers, and online providers of news and information are always interested in receiving newsworthy announcements. However, how and when you send them will dictate when and if they are used.

PSAs are most effective when they meet a few criteria. After all, yours is not the only business trying to get those seconds on-air, or that precious print real estate. The more effort you put into doing them right, the better your chances are of getting what is essentially free advertising.

1. Include your contact information on all materials. At the top of your written submission give a title describing what your submission entails in 10 words or less. For example, "Suzy Brown Promoted to Vice President"-- short and sweet. Your name and phone number is next, along with the date. Use the Metadata for photographs and video.

2. Name your submissions properly. Rename the files -- for example: "Suzy Brown VP AnyBank Inc May 1 2015.doc" for documents; "Suzy Brown VP Anybank Inc 05-01-2015.jpg" for photos; or "Suzy Brown

Promoted 05012105 Anybank Inc.avi" for a video file.

3. Quality is important. If you are submitting for print, use a good quality camera and properly focus your photographs. Headshots should be vertical in format and taken against a neutral background. Written materials should be sent in TEXT format, or Microsoft Word for compatibility. Footage for television use should be in high-definition ".avi" files; radio audio files should be sent as ".MP3." Specific requirements may vary from outlet to outlet. Ask if they require specific settings if you are uncertain. They will let you know the best methods for delivery. Radio stations also accept written releases for announcement by their personnel. Television stations will sometimes send out a news crew.

4. Send your information to the right person or department. A phone call or email can help prevent submissions from being rejected or lost.

5. Get to the point quickly. Include "Who, What, Where, When and Why" in the first paragraph or opening statement. Check your spelling and punctuation. For television and radio, write a script and proofread it. Come to your conclusion in 250 words or less if possible. Use "ADD" (short for additional) to include one or two paragraphs of information that is relevant but not absolutely essential, to the bottom of the release. Additional ADDs can be used.

6. Don't try to sell something. That's advertising and they sell that for a living. Keep your information "news" and

you will have more success in getting it published.

7. Be persistent. Submit releases regularly and consist-

tently.

8. These guidelines also apply for social media-- good quality images and video along



with concise messages that are well-crafted will display your business in the best possible light. Do you have a business Facebook, Twitter and Tumblr account? Are you using LinkedIn? Is Instagram part of your business' advertising strategy? Online social media can also be used to great effect to promote your firm. If you're unfamiliar with these, now is the time to check them out.

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Business Journal Social Event Photos

Last month's Business Social was April 9th, at Pappo's Pizza with Sponsors First State Bank Mortgage.

1. Patrons enjoying the Social
2. The Mix 92.7 FM van outside the Social at Pappo's Pizza.
3. Patrons enjoying the Social.
4. The Team from First State Bank Mortgage that sponsored the April BJ Social.

This month's Social is at Bootlegger's on May 14th, with our Sponsor First Bank of the Lake.

First State Bank Mortgage, a division of First State Bank of St. Charles, was recently named the Affiliate of the Year by the Bagnell Dam Association of Realtors, and is an Equal Housing Lender.

Would your company like to book a BJ social? Contact Glenn for Details at 573-286-4368 or ggoodwin@mix927.com.



1



2



3



4

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BAGNELL DAM COLLECTIBLES

Once Bagnell Dam's construction was complete in the spring of 1931, Union Electric Light & Power Company of St. Louis began producing small brochure-like publications to promote the dam's mission and draw tourists to the Lake. Hourly tours of Bagnell Dam were a daily feature and visitors were given a brochure. Today, these small fold-out brochures

are collectibles. One of my favorites, published in 1931, is a 5" x 7" 16-page pamphlet with a dull green-and-white cover but a fabulous interior. It has 34 large vivid postage stamp-like black and white photos and a dozen colorful drawings. It opens with the following text:

"Journey, for a moment, backward along the highroad of fancy to the early days of our country, to the lands of the Mis-

sissippi Valley. March with La-Salle and Lewis and Clark and in your imagination explore the Ozark Highlands, ancestral hunting ground of the Osage tribes. You see a beautiful land of wooded hills, valleys, rivers and streams, watercourses that have been avenues of exploration and the highways of settlement—passive factors in the growth of a nation.

"Passive, yes, but man says

'I want electricity. It is the servant that lessens my toil and promotes my comfort—and the river answers. I have carried your canoes to new lands and I have been a pathway to your villages and towns. I shall generate the electricity you desire and send it to your homes and factories. The curtain has risen on a new era in your progress . . .'" There is more engaging text but the brochure closes with:

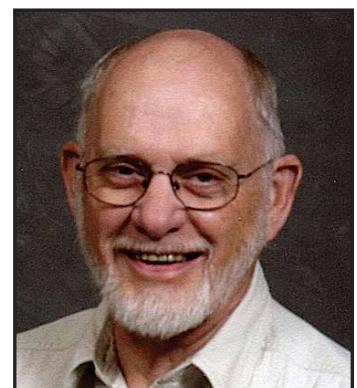
"The time has come when the sun, sinking to rest behind the Ozarks, no longer brings dusk to a sleepy, meandering Osage, but to a new and glorious lake, a lake holding for thousands a promise of joyful holidays . . ." (Edited for brevity)

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.



sion for two more in the future. The capacity of the station will then be 132,000 kilowatts.

• Now suppose we take a cross-section through the dam and one of the six waterwheels, in order to see how the power of the water is converted to electricity. On the upper side of the dam are the headworks, consisting of a head gate—a vertical iron grating called a trash rack—and a vertical concrete wall known as a skimmer wall extending

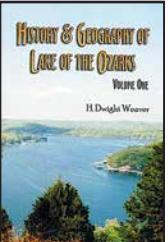
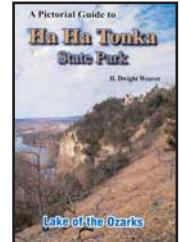
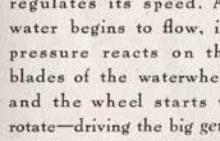
30 feet below the surface of the lake.

• It is the function of the skimmer wall to act as a barrier against floating debris and ice. To relieve the pressure on the head gate, a small filler gate is opened, and water enters the penstock. Then the head gate is raised—opening the path from the lake. Each of the head gates at



Bagnell Dam weighs 70 tons and is raised or lowered by a traveling crane running above the headworks. At the lower end of the penstock is the waterwheel—and at this point, the water encounters another gate, a circular arrangement of shutters surrounding the waterwheel itself. • It is this gate operated from the station switchboard, that starts and stops the waterwheel and, governed automatically or by hand, regulates its speed. As water begins to flow, its pressure reacts on the blades of the waterwheel and the wheel starts to rotate—driving the big generator above.

• Up in the control room, the man on duty brings the



Joshua Brickner, D.O., Named Lake Regional Physician of the Year

Joshua Brickner, D.O., has been named Lake Regional Health System's 2015 Physician of the Year. Dr. Brickner, a hospitalist who treats both pediatric and adult patients, received the award at Lake Regional's annual Doctors' Day banquet, held March 30.

This annual award is determined by a committee comprised of Lake Regional staff, medical staff and administration who review nominations from employees, auxiliaries, board members and physicians.

"Nominees must demonstrate professionalism, integrity, a collaborative spirit and a positive attitude," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Dr. Brickner excels in each of these traits. His care for others and commitment to excellence have earned him the respect of his patients, colleagues and the Lake Regional staff."

Dr. Brickner is board certified in pediatric medicine and internal medicine and is

unique among the Lake Regional hospitalists in that he cares for both adult and pediatric patients. Hospitalists provide around-the-clock care for Lake Regional Hospital patients. They follow patients' tests and treatments while they are in the hospital and then transition their care to a primary care physician upon their discharge.

In addition to a nomination, recipients also must receive positive feedback from patient satisfaction questionnaires and others within the health system or community.

"He incorporates such compassion and knowledge in his practice and is constantly learning and applying evidence-based research," one nominator said. "The Lake Regional values of integrity, patient-centered care, clinical excellence and commitment to community are the pillars of Dr. Brickner's practice."

A native of Bunceton, Mo., Dr. Brickner received a medical degree from the Kansas City University of Medicine

and Biosciences and completed an internal medicine and pediatric residency at the University of Missouri in Columbia. Before earning his medical degree, Dr. Brickner worked as a patient care technician in the Emergency Department at MU Health Care. He also worked two years as an emergency medical technician in Tipton, Mo. He has been with Lake Regional since 2013.

Dr. Brickner and his wife, Molly, have two daughters, Sadie and Piper. In his free time, Dr. Brickner enjoys being active outdoors, especially wild turkey hunting, golfing and fishing.

In addition to the Physician of the Year award presentation, the following Lake Regional physicians were honored at the Doctors' Day Banquet for years of service: 30 years — Miles Neis, D.O., internal medicine; and 20 years — Trent Russell, M.D., pediatrics; Brenda Hettinger, M.D., family medicine; and Kevin Byrne, D.O., gastroenterology and hepatology.



Lake Regional Chief of Staff Patrick O'Neil, D.O., presents the Physician of the Year Award to Joshua Brickner, D.O.



The Missouri chapter of C.O.P.S. (Concerns of Police Survivors) recently received a donation from local mortgage lender First State Bank Mortgage. A check for \$750 was presented to C.O.P.S. representative Annette Jansen on April 9th by local mortgage professionals Michael and Michelle Lasson, Bob O'Steen and Tom Spradling. The donation amount represents the proceeds of a special promotion First State Bank Mortgage held in the month of February to raise support and funds for the C.O.P.S. organization. Pictured above, L-R: Tom Spradling, Bob O'Steen, Annette Jansen, Michael Lasson and Michelle Lasson.



The Lake Area Chamber recently held a ribbon cutting for the Law Office of Mark Webb. For more information contact the Law Office of Mark Webb at (573)302-0897 or visit their website at MarkWebbLaw.com.



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Retail technology can boost sales

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

Among the many attributes helping fuel the growth of e-commerce is the emergence of near-seamless, secure check-out and payment processes. All it takes is a few seconds for a customer to enter the required credit card and address information, and receive confirmation of the pur-

chase.

Thanks to a variety of new smartphone-based technologies such as mobile credit card reader apps, brick-and-mortar retailers can now offer their in-person customers the same kind of expedited experience; and they don't even have to be in the store to do it. Cards can be read and purchases made instantly at the

customer's location, a trade show, or outdoor fair.

Of course, it's essential that the retailer accepts credit cards—something a surprising number of small businesses aren't set up to do according to Jared Fliesler, General Manager for Growth & Strategy for Square, one of the most popular reader apps.

"A lot of small businesses don't seem to know about how accepting credit cards can help their business, beyond just making it easier for their customers to pay," Fliesler says. "Average tickets are higher with credit card than cash, and credit card acceptance can increase sales by 20 to 30 percent."

And with tools like Square, PayAnywhere, ROAMPay and PayPal Here, a retailer can maximize the ease of making those high-volume purchases anywhere in the store, or most anywhere else. All that's needed is a suitable smartphone, the app and plug in reader, and a cell signal. Most automatically calculate sales

tax and provide email confirmation to the customers, while others like Square, deposit the money directly into the business's bank account within seconds of the transaction.

"Again, this kind of access to cash is incredibly important to small business owners," Flieser says.

While the basic operation of mobile credit card reader apps is the same, the products and services have differences that the retailer should evaluate. Transaction and use fees vary, and some apps work with only certain types of smartphones and credit/debit cards.

Another on-the-go technology that can help streamline retail operations is the portable data terminal (PDT), which can be used to expedite accurate inventories, create and process orders. Similarly, hand-held computers and compact tablet computers allow retailers and their staff to place and process in or out of the store.

Basic versions of these products are available at many big box retailers, while

more sophisticated systems can be researched at online locations such as Barcodes, Inc., and POS Market.

While evaluating retail technology tools, it may be a good idea to make sure your point-of-sale (POS), inventory control, and other retail management software is up to date. The latest versions make it easy to track sales and inventory, streamline bookkeeping, improve that all-important customer service, and do much more. Leading product examples include utouchPOS, AmberPOS, and LightSpeed. As with the hardware, compare the software for features your small business needs, and scalability for future growth and enhancements.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 12,000 business experts. 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.

Managing Rental Property

Who's Managing Your Property?

The vacation rental industry in Missouri is kind of like the black sheep of the family when it comes to oversight and regulating. While everyone will agree that you need to have some sort of rules in place, nobody wants to be the governing body for the industry. So as the owner of a vacation rental property how can you protect yourself.

First of all, as an owner, you should ask a potential property manager about their experience, education and professional licensing when considering them as your property manager. Do you want someone with no experience, no education, no insurance and no professional accreditation managing your property?

In Missouri it is legal to manage your own property without a license. But the Missouri Real Estate rules and regulations are quite clear; that if a person rents or leases real estate; offers to rent or lease real estate; negotiates or offers to negotiate the rental or leasing of real estate; lists/offers/agrees to list real estate for lease or rental; assists or directs in the procuring of prospects calculated to result in the leasing or rental of real estate or assists in or directs the negotiation of any transaction calculated or intended to result in the leasing or rental of real estate, that person must have a real estate license.

All of these things happen within the vacation rental industry. Property managers are managing other people's property; they are negotiating contracts, offering property for rent/lease, assisting in finding prospects, etc. Yet no one wants to regulate the industry. So there is very little protection for the public when it comes to hiring a property manager to manage your vacation rental property. Your only recourse is to hire an attorney to sort things out if they go south.



Russell Burdette

Or you can do your homework and hire a professional that has experience and is licensed to practice real estate including the management of property. Here are a few of the questions you should ask; are you a licensed real estate agent? Do you have a business license? Are you collecting and paying sales and lodging tax on the properties that you manage? (If not, you as the owner are liable for those taxes on a yearly basis) Do you carry commercial liability insurance and worker's compensation insurance for those performing services for you (i.e. maintenance, housekeeping, etc?) If they are not carrying those insurances then you as the homeowner are liable if anyone gets hurt while working on or renting your property.

Professional vacation rental companies here at the Lake are licensed by the city and county, have licensed agents, pay state and lodging taxes and carry the proper insurance. All designed to protect you as the consumer.

Russell Burdette is the owner of Your Lake Vacation, the Lake's leading professional vacation rental management company. Serving the Lake Area since 1986. If you would like a vacation rental market analysis or 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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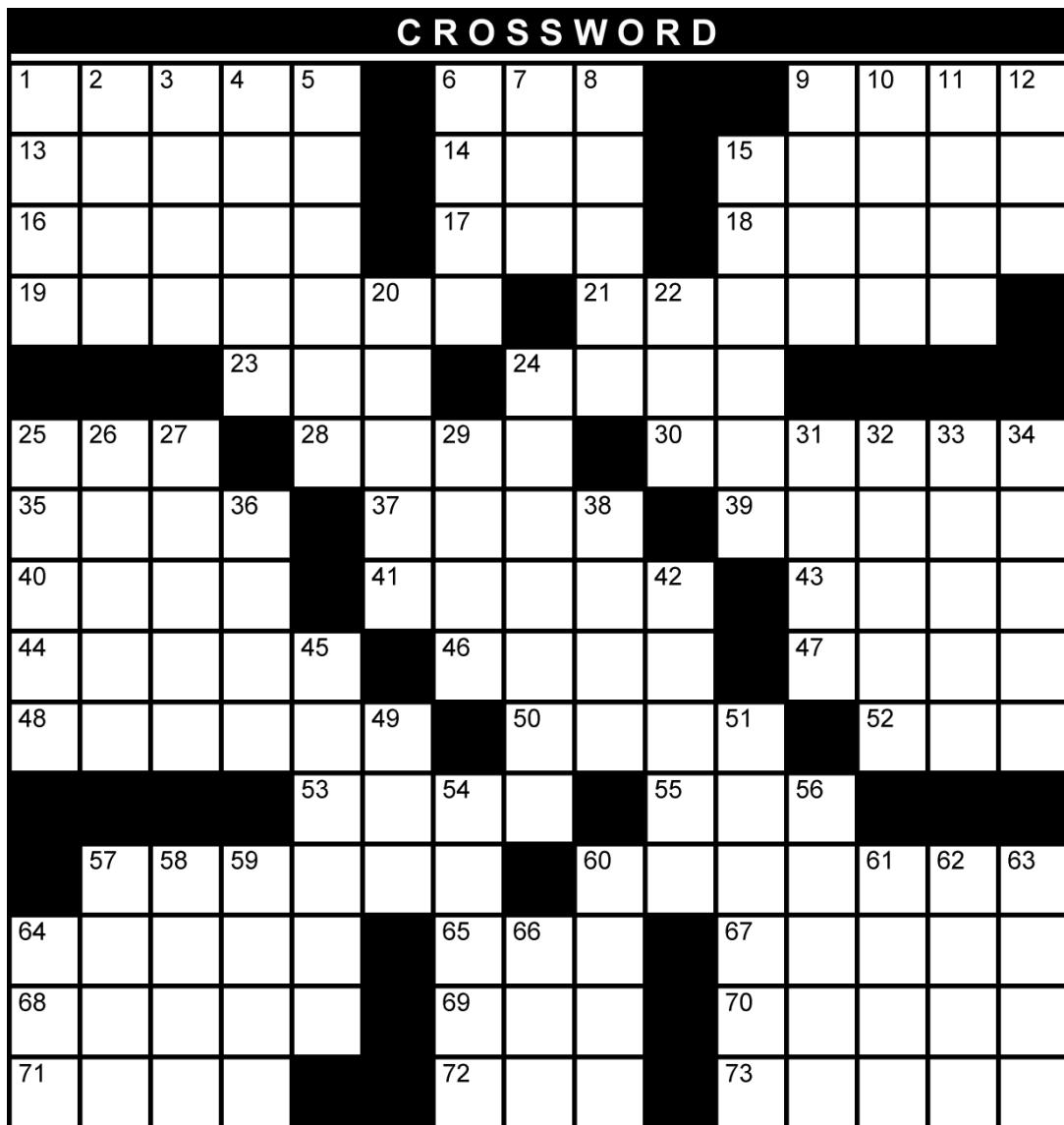
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1. Milan's La _____
6. Globe shape
9. Saintly sign
13. Alexandre Dumas' "The Black _____"
14. Broadcast
15. Happen again
16. Like city life
17. Mudbath site
18. Fill with high spirits
19. *"Mommie _____," movie
21. *Kate Hudson's mom
23. Dog command
24. Like Andersen's duckling
25. Eric Stonestreet on "Modern Family"
28. Hard currency
30. Internet business
35. In the sack
37. Sometimes hard to reach
39. Irrigation water wheel
40. Track event
41. *Suri's mom, e.g.
43. Fix a horse
44. _____'s razor
46. *Bébé's mother
47. Copycat
48. Tarzan's swings
50. A in B.A.
52. "... _____ he drove out of sight"
53. Repair, as in socks
55. Pull the plug on
57. *Mom to Meg, Jo, Beth and Amy March
60. *Popular Mother's Day gift
64. Kim Jong-un of North _____
65. Reverential salutation
67. Tie again
68. Relating to Quechuan people
69. Intelligence org.
70. Dodge
71. Don't let this hit you on the way out
72. One of Bartholomew Cubbins' 500
73. More sly

DOWN

1. Part of house frame
2. Prepare by drying or salting
3. *This famous Jessica became a mom in 2008
4. Pinocchio and his kind
5. Relating to apnea
6. Brewer's kiln
7. Tombstone acronym
8. Health food pioneer
9. Retained
10. Palm tree berry
11. Guitar forerunner
12. Bonanza find
15. Count on
20. Indifferent to emotions
22. *Like Mother Hubbard
24. Soiled
25. *TV's "lovely lady"
26. Olden day calculators
27. Muhammad's birthplace
29. Big-ticket _____
31. "Animal House" garb
32. French pancake
33. Oil tanker
34. *"Mother" in Italian
36. Novelist Koontz
38. German mister
42. Asian pepper
45. Sterling, Cooper or Draper
49. Sigma Alpha Epsilon
51. Soft palate vibrations
54. Boxer's stat
56. Inhabit
57. Kissing disease?
58. Atlantic Richfield Company
59. Last row
60. Notable achievement
61. Evening purse
62. Hitchhiker's quest
63. Nostradamus, e.g.
64. *Mom has at least one
66. By way of

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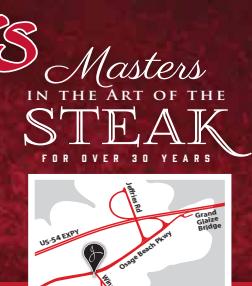
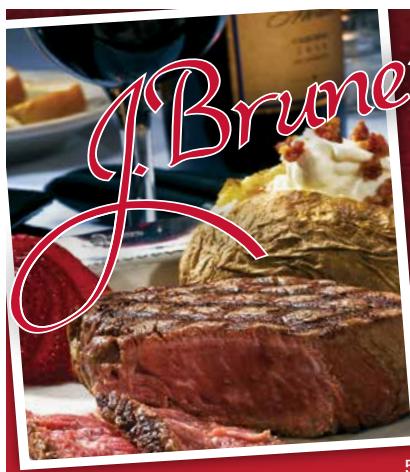
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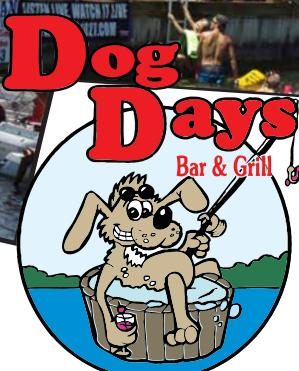
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H. Dwight Weaver Recognized by The Missouri Humanities Council

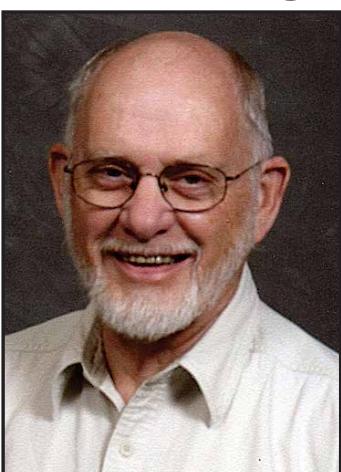
*By Tammi West
and Loretta Srich*

Local historian, cave expert, author and lover of the Lake, H. Dwight Weaver was awarded by the Missouri Humanities Council their "Exemplary Community Achievement Award for 2015" on May 2, 2015 at the National World War I Museum at Liberty Memorial in Kansas City.

Each year the Missouri Humanities Council celebrates the accomplishments of people who have made exceptional contributions to the understanding of Missouri, its people and its stories.

The Exemplary Community Achievement Award goes to individuals or groups who have made a special contribution to a community's understanding of and support for humanities-related endeavors on the local and/or state level.

Weaver was nominated for the award by the Lake Ozark Betterment Committee in conjunction with the Bagnell Dam Strip Association and supported by the Camden County His-



H. Dwight Weaver

torical Society.

For much of his life Dwight Weaver has experienced the earth from the inside out. His passionate interest in caves lead to a career in various capacities with different showcases in the tourist industry. Dwight has written and researched seven books about Missouri caves-- caves he sees as valuable non-renewable resources of Missouri.

Lisa Frick, former Lake Ozark businesswoman and in-

ternational spelunker, says of Dwight, "He's known and has been known for many years as 'the' cave man of Missouri. He has been an inspiration to me in my life and caving adventures."

Turning his focus to above-ground, Dwight rounded out his career working for 15 years with the Missouri Department of Natural Resources. His duties included writing about Missouri's land, air and water quality for policy making, public information and in feature articles for their publication, "Missouri Resources". This work won two regional and two national awards for the Department as a result of Mr. Weaver's writings.

Dwight values the Lake of the Ozarks as a treasured recreational resource and has spent 40 years on his own assembling a scarce and rare collection of Lake photographs and memorabilia that reflects the area's cultural heritage and tells the history of its built environment and natural wonders.

Retirement provided the

opportunity for Mr. Weaver to turn his attention to this collection to study, catalog and arrange them in some order. The result has been seven published books cataloging his images with accompanying narratives in specific collections. His books now include: "Lake of the Ozarks, The Early Years" (2000), "Lake of the Ozarks, Vintage Vacation Paradise" (2002), "History & Geography of Lake of the Ozarks, Vol. 1" (2005), "History and Geography of Lake of the Ozarks Vol. 2" (2008) "Osage Beach" (2010), "Historic Bagnell Dam Boulevard, Past & Present" (2010), and "A Pictorial Guide to Ha Ha Tonka State Park" (2011). His website offers these books for sale at www.lakeoftheozarks-books.com

Dwight states "My focus is on the Lake of the Ozarks region. This region extends from Bagnell Dam in Miller County, to Warsaw, Missouri, in Benton County and the 12 miles north and south on either side of the main channel of the Lake of the Ozarks. It's a 2500 square mile

area. I am also interested in the area's natural history. Many people are drawn to the Lake because of its natural beauty and Ozark setting. There is a lot of history to be preserved and every site has its own story to tell."

For the past 10 years he has been contributing a monthly historic vignette to "Lake of the Ozarks Business Journal" featuring the images. He has created large displays of these images for the Camden and Miller County historical societies and contributed images to the Benton County Historical Society. His Lake of the Ozarks vintage image collection and supporting print memorabilia (maps, guidebooks, etc.) collection has been willed to the Missouri State archives upon his death.

Editor's note: We would like to congratulate Dwight on this well-deserved award, and join the council in recognizing him for his historic work in the area. The Business Journal wouldn't be the same without the wonderful monthly features he allows us to publish.

Jessica Belt joins Schmidt and Associates LLC

Schmidt & Associates, LLC Marketing and Advertising Agency is proud to welcome Jessica Belt as their newest Advertising Media Specialist.

Jessica (Jess) has been specializing in marketing, promotions & tourism for over 13 years.

"Having known Jess for over a decade, I'm thrilled to have Jess on our team with the combination of her knowledge and understanding in marketing as well as tourism at the Lake will be a huge asset to our clients", expressed Ed.

Most recently Jess was employed with the Lake of The Ozarks Convention and Visitors Bureau.

Jess handled the marketing and promotion for nearly 200 members from promotions, events, and handling some of the largest print publications the Lake has to offer.

On March 19, 2015, she received an honorary award for her past 4 years of Promoting Tourism to the Lake of the Ozarks.



Jessica studied Business Management and Psychology with William Woods University and Columbia College. Jess has served on numerous committees and boards from the Lake Race committee & a Board Member for the Bagnell Dam Strip Association, served on the Mardi Gras Pub Crawl committee & Lake of the Ozarks Eagle Days Committee.

Jess can be reached at Schmidt and Associates, 573-552-8177 or Jess@gotlake.com.

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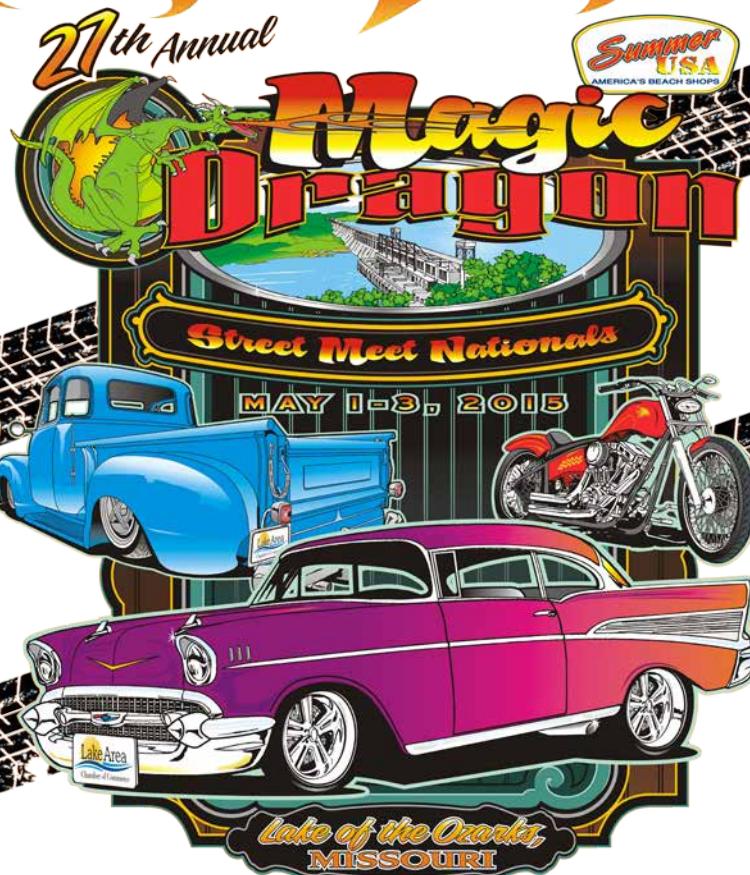
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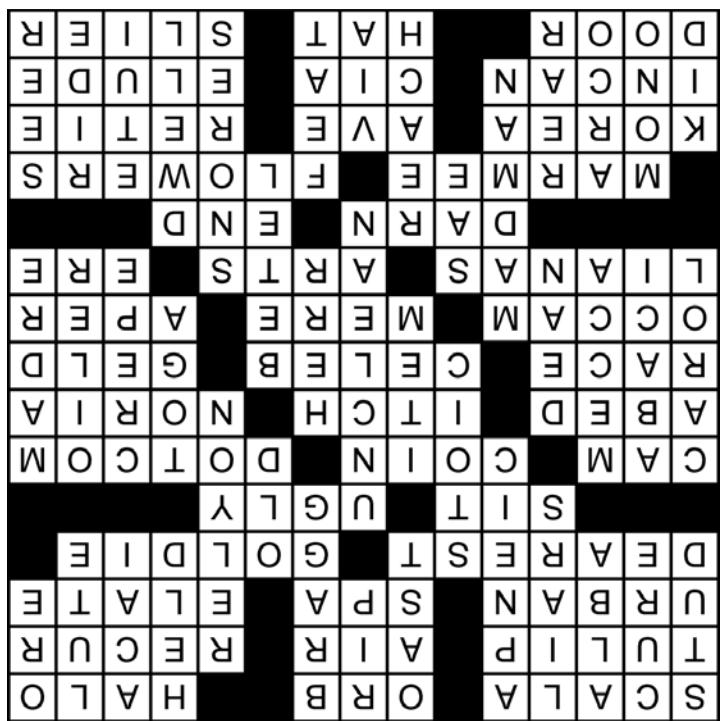
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Newcomer's Longtimers 2015 Home Tour May 16

Newcomers/Longtimers Charities and Scholarships, It's Why We Do What We Do!

One of the first things new members learn about Newcomers/Longtimers is that not only is it a social organization made up of a group of fun outgoing ladies, but an organization that transforms lives through financial donations to lake area charities and scholarships for college students.

Your support of the 2015 Home Tour on May 16th, will help provide scholarships for students at Lake Career & Technical Center in Camdenton, MO. as well as make a financial donation to Wonderland Camp, the Newcomers/Longtimers 2015 charity.

Students enrolled in Collision Repair Technology will gain knowledge and skills with hands on training to potentially earn a living as an auto body repair technician, a fiberglass repair technician, or a frame structure repair technician. Students will also have opportunities to shadow local businesses to gain insight into the collision repair occupation.

Students enrolled in the Marine Service Technology program at Lake Career & Technical Center will learn about all aspect of marine service, such as diagnostic procedures on boats' ignition and propulsion systems. Students will also have opportunities to shadow marine specialists at local marinas to gain additional experience. You too can be part of this proud tradition by purchasing a ticket for the 21st annual home tour. It will be a day to remember.

Tickets for the home tour can be purchased for \$20 in advance of the home tour at one of the following locations. On the day of the tour you will exchange your ticket for a wrist band that will allow you entry into all of the homes included in the tour.

Tickets can also be purchased on the day of the tour for \$25 at the home tour headquarters located at Woodrows Convenience Store on Highway MM in Sunrise Beach.

Ticket Outlets:
Central Bank (all locations)
First National Bank (all locations), Lake Regional Health System, Bank Star One (HH &



HyVee), Paul's Supermarket (all locations), Stonecrest Books and Toys, Woodrow's Convenience Store, Wood's Supermarket (Sunrise Beach), Bella Donna Salon

One Fabulous House Just Leads to another of Newcomers/Longtimers Annual Home Tour

Most couples look to downsize as their children venture out into world but Susie and Gus Wetzel found themselves doing the opposite. Currently residing in Clinton, where Gus is a sur-

geon, the Wetzels were looking for a home away from home. As grandchildren began to expand their family, they quickly outgrew the first house they purchased at the lake. When they found their Porto Cima house, they knew they were home.

This beautiful Mediterranean style house features a Spanish tile roof over beige stucco and lots of parking with a 3 car garage. An arched entry way with double glass doors welcomes visitors. The Mediterranean theme is carried into the

main floor interior with an inlaid tiled medallion and chandelier of bronze and milk glass. Arched oversized windows bring the outside in and make the room feel light and bright. A faux marble alcove sits above the angled fireplace adorned with a white mantel and hearth.

You can tour this home and many others on Saturday, May 16 from 10:00a.m. – 4:00p.m. through the Newcomers/Longtimers annual Home Tour.

McDuffey Selected as NADC Top One Percent

Timothy McDuffey, of The McDuffey Law Firm, LLC, has been selected to the 2015 list as a member of the Nation's Top One Percent by the National Association of Distinguished Counsel.

NADC is an organization dedicated to promoting the highest standards of legal excellence. Its mission is to objectively recognize the attorneys who elevate the standards of the Bar and provide a benchmark for other lawyers to emulate.

"I am completely humbled by this honor. When I look at the list of prestigious attorneys being honored, I am beyond grateful that I would be mentioned in the same class as them. This is an honor I never expected to receive practicing law at the Lake of the Ozarks. It is nice to know that if you work hard and represent your clients well, people do take notice."

Tim McDuffey practices law at the McDuffey Law



Firm, LLC. 5754 Parkside Village Ct., Osage Beach, MO. He is a trial attorney and has represented individuals all over the State of Missouri. As a trial attorney, Tim McDuffey has recorded numerous record setting, jury verdicts. He has also been selected to the Million Dollar and Multi-Million Dollar Advocacy Group for his work representing individuals harmed by the negligence of others.

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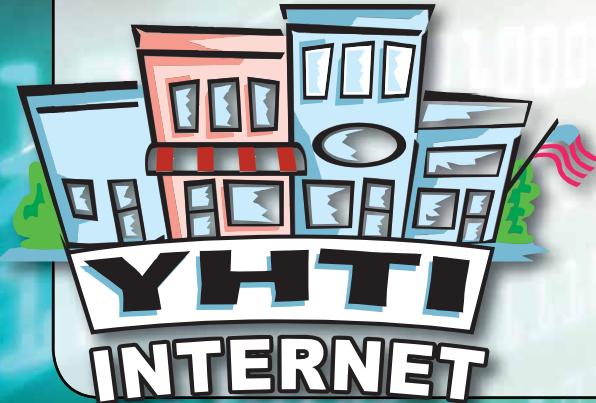
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The Lake Area Chamber of Commerce holds their third Cocktails & Caddies Ladies Golf Tournament

The Third Annual Cocktails & Caddies Ladies Golf Tournament took place on Friday, April 17, 2015 at Sycamore Creek Golf Club.

This fun ladies-day-out featured a luncheon where teams made up of three ladies bid on their fourth player/caddy, a male, and their sponsored prize bundle during a live auction, emceed by The Mix's Stacy Johnson.

Lunch consisted of a Tour of the Lake, sponsored by Bob Evans, El Gallito Authentic Mexican Restaurant, Hy-Vee and Panera Bread, who all brought some of their best dishes for the players to indulge in prior to hitting the green.

For more information or to learn how to be part of next year's tournament contact the Lake Area Chamber of Commerce at (573)964-1008 or visit www.LakeAreaChamber.com.



Top Left Photo Caption (left to right): Wendy White, Danna Kahrs, Sandy Waggett, Melissa Carroll, Jenny Wehmeier

Bottom Left Photo Caption (left to right): Jenny Wehmeier, Aaron Spieler, Melissa Carroll, Karen Hogan

Top Right Photo Caption (left to right): Jeff Carroll, K.C. Cloke, Rhonda Mueller, Kathy Anderson

Bottom Right Photo Caption (left to right): Wendy White, Stacy Johnson, Sandy Waggett

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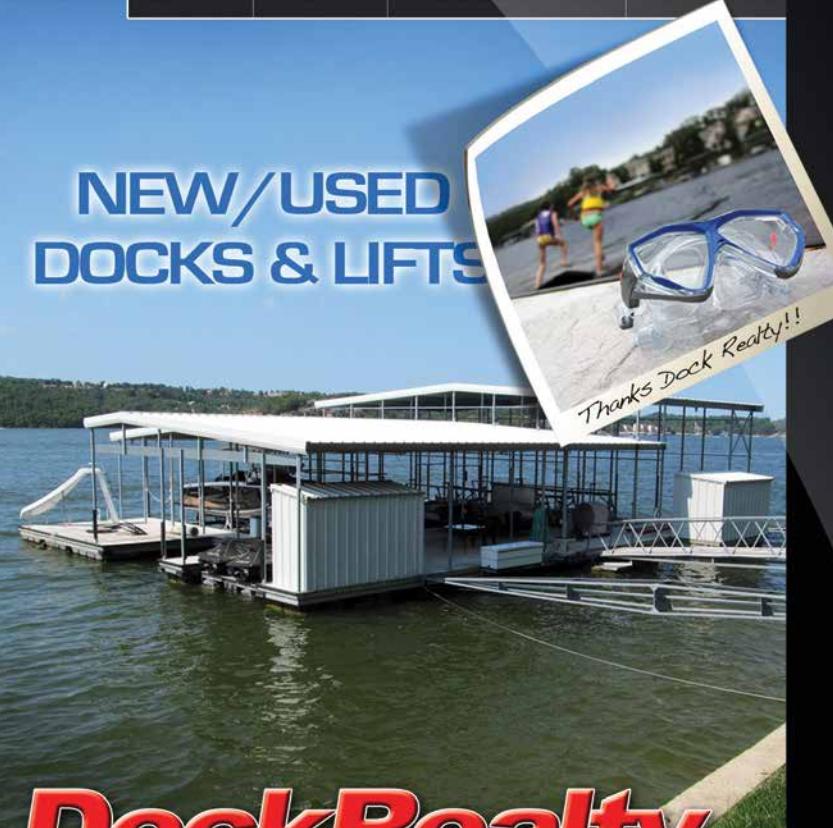
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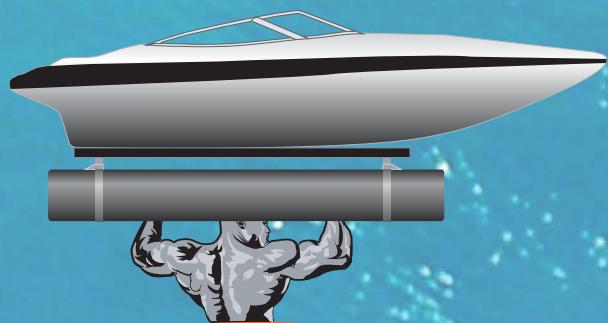


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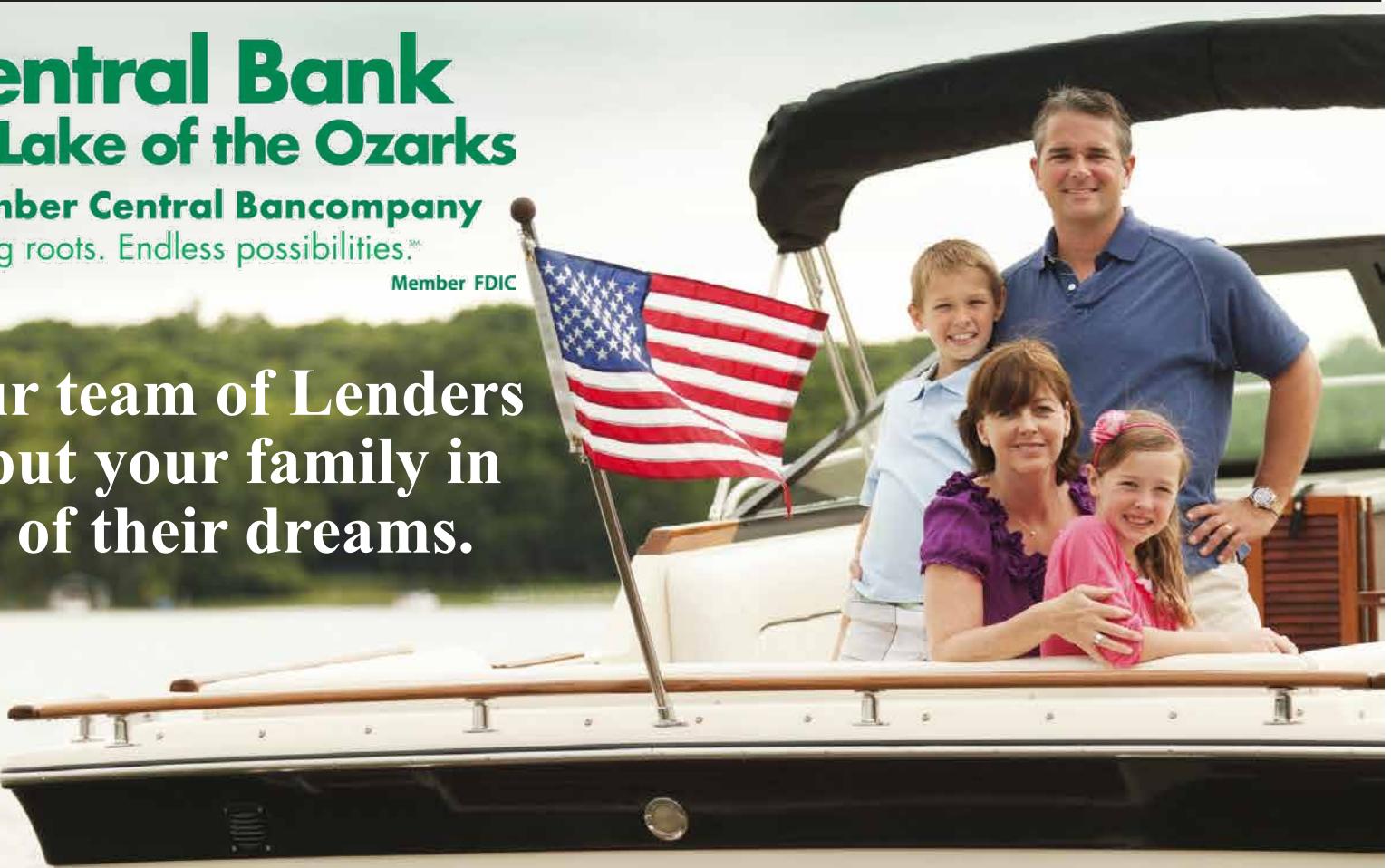


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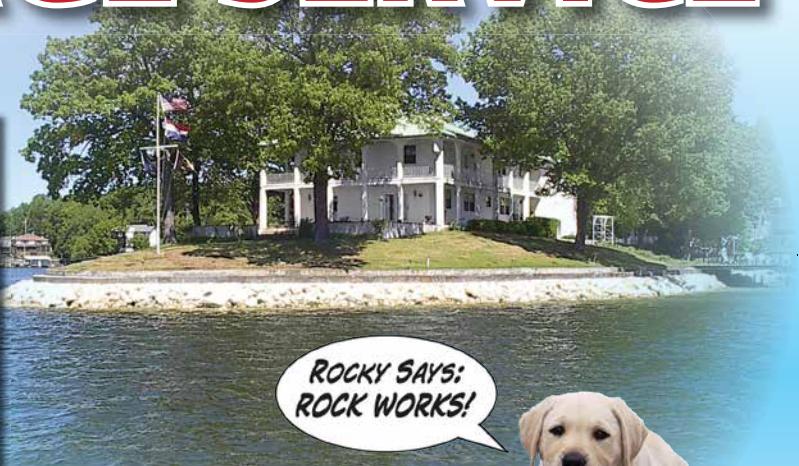
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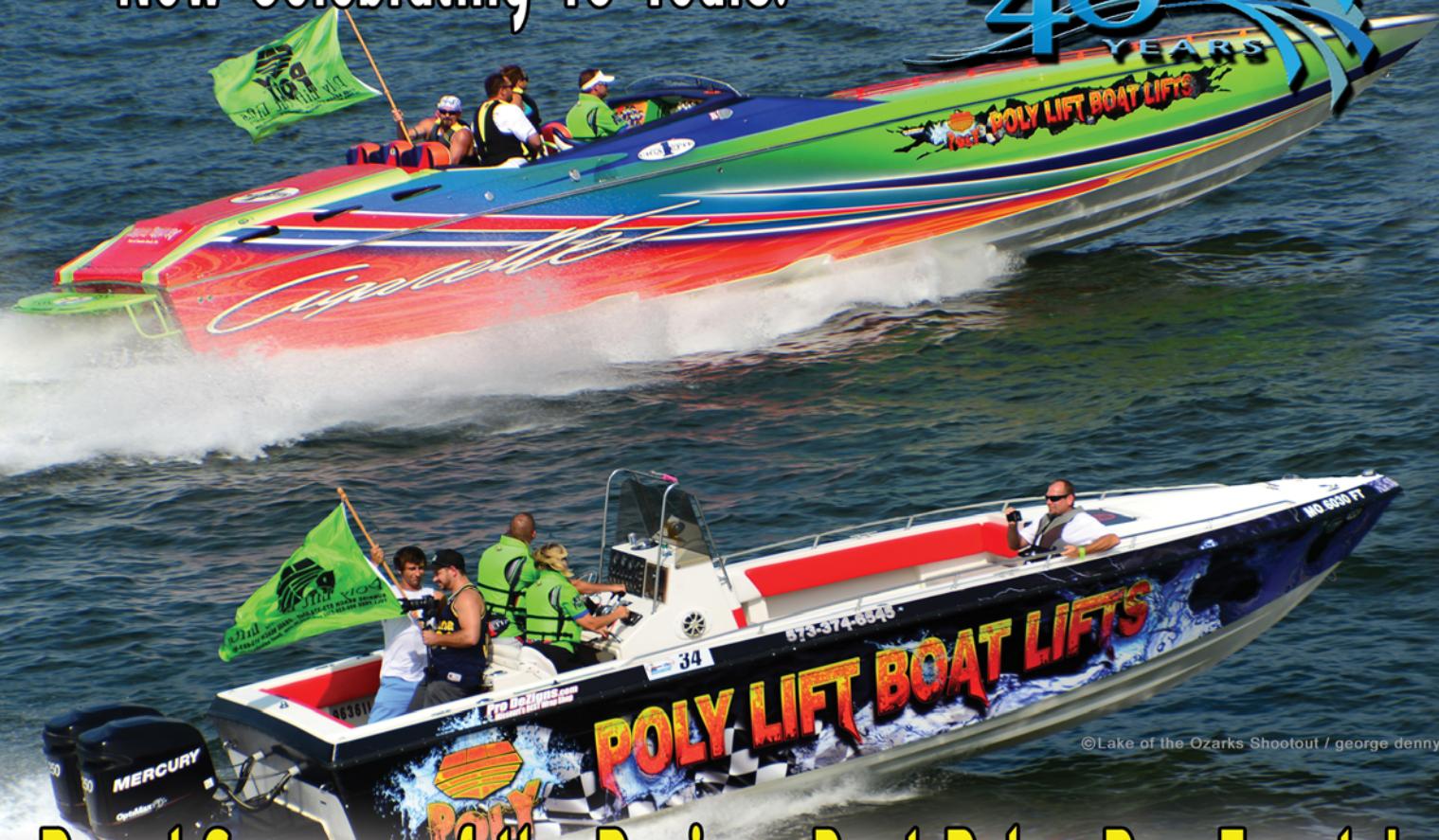


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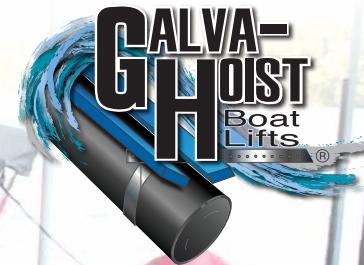


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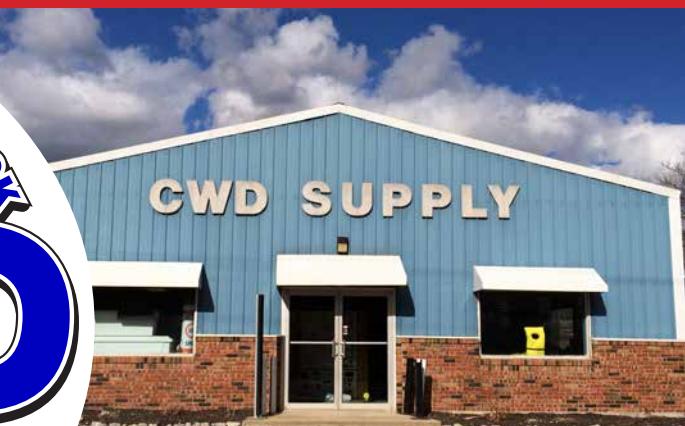
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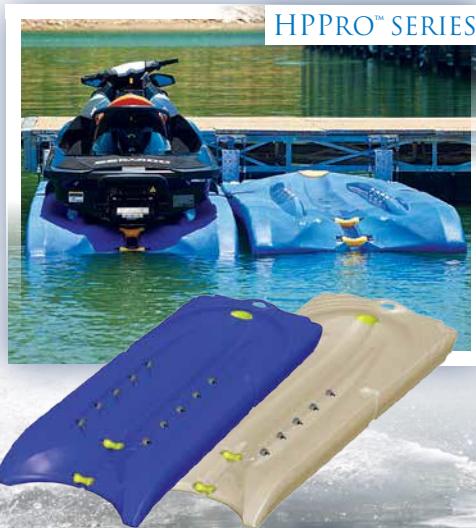
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