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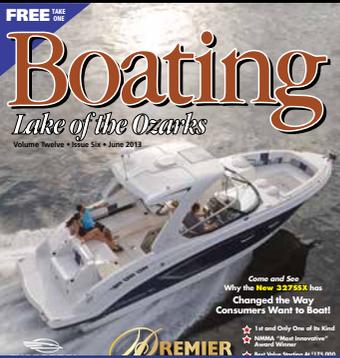
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 6

JUNE, 2013

BOATING ON BACK



NEWS IN BRIEF

St. Pat's parade will go on

City adopting safety measures to make it safer. Story on page 28.

Knowing the code

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Ready, set, go

Organizers wrap up details for OSS race this month. See page 8.

Lower BAC on horizon?

Safety group says less alcohol means fewer traffic deaths. Read it on page 4.

OB adopts guidelines

Aldermen hope to make it easier to develop Page 26.



Big Boys' Toys

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Technology and Lifestyles

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Judge rules against Ameren, allows suits

Adverse possession claims heading toward trial

By Nancy Zoellner-Hogland

Although each lawsuit will have to be judged on its own merits, a May 15 ruling by Circuit Court Judge Kenneth M. Hayden could make it easier for property owners to be awarded title to homes that Ameren claims now belongs to the power company.

The decision came after a March court hearing in which attorneys representing Ameren Missouri argued that lawsuits against the power company should be dismissed without trial. Several plaintiffs filed adverse possession/quiet title lawsuits in Morgan and Camden counties after they – and approximately 1,500 others – were notified that all or a portion of their homes lie on property that Ameren has owned since the Bagnell Dam was built. Ameren's attorneys argued that the homeowners should not be allowed to take their claims to trial, saying the 2006 change to the Missouri adverse possession statute exempted utilities from these types of claims.

In an eight-page order, Judge Hayden made it clear that he didn't agree with the power company's stance.

Judge Hayden summarized the history of the Missouri adverse possession statutes, first enacted by the Missouri Legislature in 1866. Ameren had argued that a 2006 amendment to the adverse possession statute

was not intended to change the law, but instead just clarified what the Missouri Legislature originally intended.

The 2006 amendment resulted from a 2000 ruling against Empire District Electric in which a shoreline owner at Lake Taneycomo made an adverse possession claim against the power company. In that case, Empire District Electric argued that the adverse possession statute excepted "public uses" from adverse possession claims. Empire claimed that operation of the hydroelectric dam on Lake Taneycomo made all Empire property an excepted "public use." The Missouri Court of Appeals disagreed, ruling that property that was not used to generate hydroelectric power was not in a "public use." Title by adverse possession was awarded to the plaintiff, who proved that she had acted as the owner of the property for more than 10 years, and that Empire had not acted as the owner.

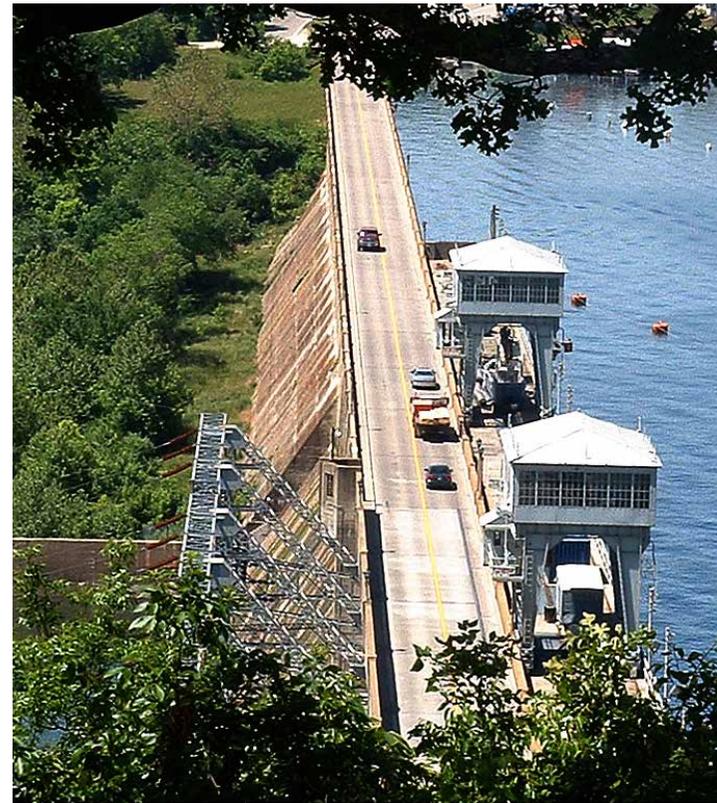
Then in 2006, the Missouri Legislature amended the adverse possession statute to exempt utility owned property from adverse possession claims, regardless of whether or not the property was in a "public use." Based upon that amendment, Ameren argued that the Lake of the Ozarks adverse possession claims must be dismissed because Ameren

– a utility – had a deed to the property.

Judge Hayden disagreed, stating that the 2006 amendment affected the substantive rights of adverse possession plaintiffs and that the 2006 amendment can only apply

Judge Hayden ruled that the cases can proceed.

According to Tim Sear, a Lake-area homeowner and Kansas City attorney who has studied the Ameren issues since 2007, a plaintiff need not, by themselves, have been



prospectively to plaintiffs who had not been in adverse possession of Ameren property for 10 years prior to the 2006 amendment. Because the plaintiffs in the lawsuit stated that they had possession of Ameren property for far more than 10 years prior to 2006,

in adverse possession of Ameren's property for 10 years prior to 2006 to make a claim. The plaintiff can add the adverse possession time of their preceding owner – or owners – to their time, to reach the 10-year requirement.

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Who's representing YOU
at the negotiating table?

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

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

Six new stores opened last month inside Lambert-St. Louis International Airport, including a travel convenience store in Terminal 1 on Concourse C near gate 18; Bliss, also in the C Concourse, near gate C15; Discover St. Louis, located in Terminal 2 near gate #18; two Spectacles eyewear stores, one located in Terminal 2 near gate E12 and another in Concourse C; and Kids Works, also in Terminal 2 near gate E 22. HG has plans to open eight more stores in coming months.

Travelers may, according to the Federal Aviation Administration, find themselves waiting up to three hours for their flights to depart. The FAA stated they would be furloughing 47,000 employees, including 13,000 air traffic controllers, in order to meet reductions required under federal budget cuts. The employee furloughs are expected to last thru September – the end of summer vacation season – and are estimated to save the FAA approximately \$200 million of the \$637-million cut that is required.

Southwest Airlines added five new cities to its route map, including its first destination outside of the continental United States – San Juan, Puerto Rico. Southwest, the largest carrier flying out of Lambert, also added flights to Charlotte, NC; Flint, MI; Portland, ME; and Rochester, NY. They created a special offer of 1,000 bonus points for every flight booked and completed by August 1, 2013.

At the same time, Southwest's Nationwide Double Points and Double Tier Qualifying Points promotion will allow travelers to earn double points in addition to the 1,000 bonus points

to and from these new cities through May 15, 2013.

According to a report by Global Business Travel Association, a trade group for business-travel managers, companies are once again sending their employees back out on the road again to conventions and meetings. The study showed that, with the stock market hitting record highs in the first quarter of the year, business travel spending is expected to rise 5.1 percent in 2013, a substantial increase from the 1.8-percent growth seen in 2012.

At the same time, industries that typically require more business travel such as business services, finance and utilities are starting to recover. Group spending is also expected to increase this year.

American Airlines is experimenting with a new boarding process at the Fort Lauderdale-Hollywood International Airport that allows passengers who don't have carry-on bags to board before the rest of the economy class, but after first and business class travelers.

Another airline is also experimenting with passenger satisfaction. Samoa Air decided the best way to make fares "fair" would be to charge passengers for tickets based on what they and their luggage weigh. "You are the master of your Air 'fair,' you decide how much (or little) your ticket will cost. (No more exorbitant excess baggage fees or being charged for baggage you may not carry. Your weight plus your baggage items, is what you pay for. Simple," the airline's promotional piece reads. The move is getting mixed reviews from passengers and airline travel experts who say airlines are struggling with ways to accommodate a population that continues to

expand.

In 2012 the top 14 carriers saw their second-best year yet since researchers began tracking airline performance. That was the finding of the Airline Quality Rating. Only 2011 had better airline performance. The overall rankings put Virgin America in the No. 1 position, Jet Blue in 2, Delta was in third place followed by Hawaiian, Alaska, Frontier, Southwest, U.S. Airways, American, American Eagle, Sky West, Express Jet and United, in that order.

In April, the FAA announced it would not close 149 federally contracted air traffic control towers at smaller airports – at least until June 15. Forced to trim \$637 million, or 10 percent of its budget by the end of the Sept. 30 fiscal year the FAA was to begin the closures by mid-April. The list of closures would have included towers at the Columbia and Branson airports. However, multiple legal challenges quickly arose after the announcement, likened to removing stoplights and stop signs from America's roads. In the meantime, a FAA spokesperson said several airport authorities and stakeholders indicated they may join FAA's non-Federal Contract Tower program and fund the tower operations themselves.

Amtrak recently announced that ridership increased in the first six months of fiscal year 2013, with March setting a record as the single best month ever in Amtrak's history. Ridership grew 0.9 percent from October 2012 to March compared to the prior year, with 26 of its 45 routes showing rider increases. October, December and January also set individual monthly records. Amtrak expects to end the fiscal year at or above last year's record of 31.2 million passengers.

Business Journal Socials

Thursday Night Social

Stop by our Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is June 13th at Lil' Rizzo's, sponsored by First State Bank Mortgage.



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Alderman wants owners to donate right-of-way land

By Nancy Zoellner-Hogland

Osage Beach is hoping landowners will donate right-of-way to the city so they can afford to partner on a project to build a 2.75-mile-long two-lane, two-way outer road that would open up the now dead-ended Osage Beach Parkway and hook it up with the existing service road running from Route Y to Lamar Advertising.

visit the VA clinic because they would no longer have to turn out directly on to the Expressway. The Camdenton R-III School District also wrote a letter of support for the extension, saying it would provide safer travel for school busses.

During a May discussion of the project, Dave Silvester, district engineer with the Missouri Department of Trans-

portation (MoDOT), said he thought the road might also boost traffic in that area of the city because drivers could continue traveling west instead of getting on the Expressway at KK and bypassing that end of the Parkway. He also said development along the outer road would generate additional traffic for businesses in that end of the city.

While Alderman Kevin Rucker, as well as others, expressed support for the plan, one didn't.

Alderman Steve Kahrs, elected to represent residents in the west end of the city, said because property owners along the proposed outer road route would benefit greatly by the extension, he would not vote to support the project unless those property owners agreed to donate 100 percent of the right-of-way land that would be needed.

In later interviews, city officials said sometimes right-of-way has been donated – and sometimes it hasn't. In the most recent acquisition of right-of-way, the city paid \$45,994.00 and provided a tax receipt of \$175,000 to Osage Golf LLC, which is owned by

the Kahrs family, for a 2.05-acre piece of ground to be used for the Nichols Road project. The appraised value of the property was \$220,000. The city's payment also covered closing costs.

At the May meeting, Silvester, the district engineer with the Missouri Department of Transportation (MoDOT), told city officials the amount of the right-of-way and the total cost of the outer road would depend on which of the two engineer's designs was chosen. Under Option 1, which carries a price tag of just under \$4 million, the road would run directly alongside the Expressway, minimizing the amount of right-of-way. However, that design would require expensive concrete barriers to be installed between the two roadways. Under Option 2, which will cost nearly \$3.5 million, the outer road would cut off and follow the terrain, with some cut-and-fill modification. Silvester said that design would require more right-of-way but nearly eliminate the need for the barriers.

"It seems hard to imagine, but the cost of the right-of-way is less than the cost of those concrete barriers," he told the board.

Under the proposal, MoDOT would cover one third of the project costs and another third would be paid through a transportation department cost share program, requiring the city to pay only one third. Silvester said if the city could get the needed land donated, the appraised value of the property would be deducted from the city's share.

In an earlier interview, City Administrator Nancy Viselli said the Osage Beach Special Road District might also pay a portion of the city's share, further reducing the cost.

The board asked City Engineer Nick Edelman to informally survey the landowners to determine how many would be willing to donate the needed land. Silvester said if the city voted to move forward with the project, MoDOT could get started next year.

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Land for the Nichols Rd. project was recently purchased by the city of Osage Beach for \$45,994 and a \$175,000 tax receipt.

City officials have long been in support of the outer road. They said it would provide safer travel for the veterans who

portation (MoDOT), said he thought the road might also boost traffic in that area of the city because drivers could con-

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NTSB pushes DUI .05 BAC Nationwide

Local restaurateurs balk at proposed BAC guidelines

By Nancy Zoellner-Hogland

If the U.S. National Transportation Safety Board (NTSB) gets its way, one drink with dinner could be one drink too many.

The NTSB board wants to make it illegal to drive with a blood alcohol content (BAC) of .05 or higher. Currently, the limit in all 50 states, the District of Columbia and Puerto Rico is 0.08. In 2011, there were 9,878 fatalities in crashes involving a driver with a BAC of .08 or higher – 31 percent of total traffic fatalities for the year. The NTSB released a report stating nearly 1,000 lives could be saved each year if states adopted the stricter guidelines. The board is urging states to adopt their recommendations.

To justify their request, the NTSB said that at .05 BAC, some drivers begin having difficulties with depth perception and other visual functions and their risk of having an accident increases by 39 percent. At .07, cognitive abilities become im-

paired and by the time drivers hit 0.08 BAC, their risk of having an accident increases by more than 100 percent. They also used numbers to prove their point. In 2002, when the level in most states was 0.10 BAC – just 2 points higher – 17,419 alcohol-related motor vehicle deaths occurred – an average of one alcohol-related fatality every 30 minutes.

According to statistics provided by the Missouri State Highway Patrol, in 2011 in Missouri, 2,696 accidents involved alcohol. Of those, 188 involved fatalities where 208 people lost their lives; 2,508 crashes were responsible for injuring 3,625 people. For more information on Missouri accidents visit www.msdp.dps.mo.gov

Sarah Longwell, managing director of American Beverage Institute, said the NTSB's recommendation is "ludicrous," and that it would have a devastating impact on the restaurant industry. She said restricting moderate consumption of al-



In 2011 in Missouri, 2,696 accidents involved alcohol. Of those, 188 involved fatalities where 208 people lost their lives.

coholic beverages would only harm responsible adults by taking away some of the "magic, the ambiance of a night out," while doing nothing to stop "hardcore drunk drivers, which are responsible for 70 percent of drunk-driver incidents nationwide, from getting behind the wheel."

Three Lake-area restaurants were contacted for their take on the issue but two declined to comment. One restaurant manager said she would speak on the record as long as she could remain anonymous.

"I don't want to be perceived as caring more about a profit than the safety of my customers but I really think this is carrying it too far. One drink? Come on. I really think dropping the level of what is considered 'intoxicated' down to .05 is a little ridiculous. I might be wrong but honestly, I don't think it would ever get passed by the legislature anyway," she said.

The U.S. is actually one of only a small handful of countries that use the 0.08 BAC level to constitute drunk driving.

More than 100 countries – most European nations, most countries in South America and Australia – have set their BAC levels at 0.05. Australia reported that when it dropped its BAC level from .08 to .05, they saw a 5 to 18 percent reduction in traffic fatalities.

The NTSB is an advocate group that collects and disseminates data on safety issues. However, it has no legal authority to order any change to state or federal law.

The NTSB 0.08 recommendation was first introduced in 1982. In a 1992 report to Congress, the National Highway Transportation Safety Administration (NHTSA) recommended that all states lower the level to .08 for all drivers 21 and older. In 1998, as part of the Transportation Equity Act for the 21st Century (TEA-21), a new federal incentive grant was created to encourage the move. It wasn't until the year 2000 – 18 years after NTSB's recommendation – that Congress passed the DOT Appropriations Act of

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Lake Ozark re-examines event open container law

By Nancy Zoellner-Hogland

There are a lot of "ifs" involved, but if all the details can be worked out, this year visitors may be allowed to view Shootout race boats on the Bagnell Dam Strip with a beer or mixed drink in hand.

The Meet-n-Greet, scheduled for Wednesday, Aug. 21, invites racers to line their boats up on the street, which is closed to traffic, and meet with the public, sign autographs and pose for pictures.

Jeff Carroll, organizer of the event, asked the Lake Ozark Board of Aldermen to consider establishing a giant beer garden that would stretch from Ballenger Road to the dam, and

to lift the ban on open containers of "adult beverages" during the event, inside that fenced-off area, similar to what is done in Jefferson City.

This is the third year he's asked the city to lift the ban. However, this year, instead of discussing the request at a regular meeting, city officials scheduled a May 20 work session and invited Keith Hendrickson, the senior liquor control agent with the state, to attend.

"This is not a big, out-of-control event," Carroll told the board. "Most of the people who attend are families—a husband, wife and two kids. Dad walks around with a beer in his hand

while they all look at the boats. And it's on a Wednesday night in the middle of August. I know of two bar owners that say this is the busiest day of their entire year so the notion that this doesn't generate a significant amount of money for our business owners is wrong."

After several other arguments, both pro and con, City Attorney Roger Gibbons explained how other cities handled those types of festivals and suggested a list of criteria that he felt should be met before aldermen would grant Carroll's request.

Gibbons said first and foremost, all bar owners of the Strip would have to agree to partici-

pate and meet all the city's demands. If even one bar owner held out, he said the city should not move forward with Carroll's request. He also said every bar owner would all have to obtain a caterer's permit, which costs \$25 - \$15 for the city and \$10 for the state; and they would have to provide a certificate of insurance, showing that they added the city as an additional insured.

In addition, all bar owners would be required to sign a form agreeing to share equal responsibility if any violations occurred and any risk in the event anyone was injured. The bar owners would also have to agree to jointly pay the cost of bringing on additional police protection, over and above the normal scheduling, for the evening. And finally, all bar owners would have to agree to check IDs and issue event wristbands to everyone 21 and older, and to use only specially marked event cups for all alcoholic beverages sold.

Gibbons also said the beer garden area would have to be designated with a barrier and

the organizer and bar owners would have to provide supervision at all gates to make sure no one left the area with open containers.

City officials also discussed their desire to ban coolers. However, that was met with some resistance.

"You have to understand the nature of these drivers. They're all very wealthy. They travel around the United States with teams that set up and they just show up and drive. They bring coolers and they have refrigerators in the truck. Once they set, we're not going to be able to kick them out just because they pop open a cold one," Carroll said.

Hendrickson also told the board that while while organizers could suggest that coolers be kept out, because Missouri law allows it, bar owners could not prevent boat owners and crews – or spectators – from bringing coolers into the area as long as the liquor was less than what the bar owners were permitted to sell inside the beer garden.

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Ron Dugan, chairman of the Shootout and owner of Captain Ron's, headquarters for the race, first suggested the Meet-and-Greet in 2011 as a way to build interest in the race and to allow it to benefit numerous businesses around the entire Lake area.

"You can watch the race online and you can see pictures of the drivers, but when you can meet them, shake their hands, get your picture taken with them - it lets you make a connection and that makes it a lot more fun when you're watching. It also lets the drivers and team members that attend meet the people that love what they do. It helps personalize the race for everyone," he said. "These guys are great and they love to talk to people who love the sport. They especially like answering the kids' questions - probably because most of them are family men themselves."

Duggan said a similar event is held each year at the race in Key West and its wildly popular, drawing hundreds of thousands of spectators and building intense interest in the race.



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World's fastest boats about to return to Lake

By Nancy Zoellner-Hogland

World-class racers will be roaring across the Lake of the Ozarks June 8 and 9 as they compete for their share of a \$75,000 prize purse in the Lake of the Ozarks Invitational Powerboat Race.

The Offshore Super Series, sponsored by Mountain Dew and Formula Boats of Missouri, will feature 30 to 40 boats competing on a 4.5-mile oval course between Bagnell Dam and the 3 mile mark. A member of the American Power Boat Association sanctioned the event and the OSS is operating the race - setting the course, conducting all boat inspections, overseeing all safety measures and holding all driver meetings.

Spectators will be able to watch the race, headquartered on Lake Ozark's Bagnell Dam Strip, from numerous points along the shoreline as well as from the road deck at each end of Bagnell Dam, which will be closed to traffic throughout the weekend. They also will be able to wander through the Racer

Village and Vendor village, and get an up-close look at boats at "wet pits" and "dry pits."

Organizers expect more than 10,000 spectators to visit the Bagnell Dam Strip during the event - likened to "one giant tail-gate party without the alcohol." Lake Ozark will not be



Photo: Lake Expo

lifting its ban on open containers of alcohol for the event.

The best part is, except for a small fee for parking and the cost of food, drink and other items sold by vendors, the entire event is free.

Co-chairman Mike Shepherd, general manager at Beavers at the Dam Bar and Grill, said it was his goal from the

start to make the race a community event that was affordable to everyone.

"At past races, people had to pay up to \$65 to go down on the docks and see the boats. That meant a whole lot of people were left out. That won't happen here. The public will be

able to go down on the Beavers' docks, where the boats will be parked, for free. We're also happy that the location of the race will make it possible for everyone to watch from the shore - something else different from other races, where you had to be in a boat on the water to enjoy the action," he said.

The Strip will be closed to

traffic from about Ballenger Road down to the dam. Parking will be available at the campground below the dam and shuttles will be operating to provide transportation to and from the Strip. Lake Ozark Police Chief Mark Maples promised security would be tight - and coolers, backpacks and large bags will not be allowed into the area. Purses may be searched.

Play Craft Pontoons came on board as sponsor for the first time ever sanctioned Trophy Class Pontoon Race; Performance Boat Center will be providing prize money for the Super V Lite Race; the Red Head Yacht Club is sponsoring the Cat Outboard Race; and Shady Gators/Backwater Jacks will be providing prizes for the Pro/Am Race.

Festivities actually begin June 1 with a volunteer party. A Lake Race Pontoon Party at Lazy Gators, open to all boaters, is scheduled for 4 p.m. Tuesday, June 4 and at 5 p.m. on Wednesday, June 5 a Lake

Race Tribute Party and Benefit Auction, which is open to the public, will be held at Top-sider Entertainment Complex in Osage Beach. On Thursday, June 6 race teams will begin to arrive. On Friday, June 7, a Lake Race Street Party on the Bagnell Dam Strip, complete with a driver meet-and-greet, that is open to the public, will kick off at 6 p.m. Live music will continue from 8 p.m. to midnight at Beavers at the Dam.

Shepherd said the committee got overwhelming support for every portion of the week-long event.

"It's been pretty amazing to see how the community has gotten behind this to make it grow. We're all looking forward to the event so we can enjoy the fruits of that labor," he said.

For more information or for a complete schedule of race activities, which begin at 10 a.m. Saturday and wrap up at 4:30 p.m. Sunday with an awards ceremony at Beavers, visit the race website at www.lakerace.com.

New book guides users thru maze of public works regulations, paperwork

By Nancy Zoellner-Hogland

Contractors considering taking on any public works projects this summer might find it a little bit easier to comply with the law.

The state of Missouri just released the "Public Works Guidebook," which provides information online for those interested in learning about the rules and regulations surrounding construction projects funded by taxpayer dollars.

The web-based book, put out by the Missouri Department

of Labor (DOL), includes information on the laws that govern public works projects, the types of forms that must be filled out, hour and wage regulations, prevailing wage notifications, guidelines for firing workers, safety measures that must be taken, how to report payroll records and ADA guidelines. The guide also includes check-off lists - one for public bodies, one for contractors - for projects start to finish. The guide tells contractors what they are required to do to be compliant all

the way from the time the contract is let to the time the work is completed and paid for.

According to the DOL, because public works projects are funded by tax dollars, those controlling and working them are held to a higher standard. Public works dollars benefit the local and state economies through increases in sales tax and corporate tax revenue, while at the same time ensuring that construction in Missouri remains a highly trained occupation capable of produc-

ing quality construction.

The DOL promises to diligently investigate any alleged prevailing wage violations.

"Any officer, official, member, agent or representative of any public body, contractor or subcontractor who willfully violates the prevailing wage law can be punished by a fine of up to \$500, by imprisonment of up to six months, or both. It's also important to remember that each day that a violation or omission continues constitutes a separate offense," said Julie

Gibson, acting director of the DOL.

Village of Four Seasons officials said when they added on to the building last year, even though wages paid were higher than what is considered "normal" at Lake of the Ozarks, they found it difficult to find contractors willing to bid on the projects because of the complexity of paperwork.

The new downloadable guide can be found at <http://labor.mo.gov/PublicWorks/guidebook.asp>.



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President Obama wants to raise minimum wage to \$9

By Nancy Zoellner-Hogland

In his state of the union address, President Barack Obama outlined his plan to call on Congress to raise the federal minimum wage for working Americans in stages to \$9 an hour by 2015 and then index it to inflation thereafter. The federal minimum wage has stayed at \$7.25 since July 2009. The president also proposed raising the minimum wage for tipped workers, which has not been increased for more than years.

He said that since it was first established in 1938, the minimum wage has been increased 22 times, but was eroded substantially over several prolonged periods because of inflation. He said his proposal to raise the minimum wage by \$1.75 by the end of 2015 would restore the "real value" of the minimum wage to what it was in 1981.

In order to gather information to help him with his push, throughout the month of May,

he had acting Secretary of Labor Seth D. Harris and other senior department officials on a "listening tour," meeting with workers across the country in some two dozen cities to hear their stories and "engage them in a national dialogue."

In a May 24 release, the Department of Labor reported that tour showed them that minimum wage left too many families struggling to make ends meet. A minimum-wage earner supporting a family of

four resulted in that family living on \$14,500 a year - below the poverty line.

However, Joe Roeger, head of the legislative committee for the Lake Area Chamber of Commerce, said minimum wage jobs were never intended for people who are heads of household.

"They're for casual labor - summer help, student help," he said, adding that he felt the likelihood of passage was "pretty remote" considering the current climate. "It doesn't seem like a very wise measure, given the difficulty of people trying to find jobs right now. Raising the minimum wage will just make it harder for already cash-strapped businesses to expand. But even if it was adopted, it probably wouldn't have much effect on the Lake area. Although \$9 might grab some

people, the wages paid here are already higher."

On January 1, the minimum wage in Missouri, and 19 other states, increased to \$7.35 - 10 cents higher than the federally mandated minimum wage of \$7.25 per hour. However, employers engaged in retail or service businesses whose annual gross income is less than \$500,000 are not required to pay the state minimum wage rate. Employers not subject to the minimum wage law can pay employees wages of their choosing.

A report from the U.S. Bureau of Labor Statistics shows that in 2012, of the 1,538,000 Missouri hourly workers, approximately 3.1 percent, or about 47,678 workers, made less than minimum wage, and approximately 3.2 percent, or 49,216 workers, made exactly minimum wage.



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President Obama (Press photo)



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EPA soon to start enforcing lead-based paint RRP rule

Affects home remodelers, painters, electricians and the like

By Nancy Zoellner-Hogland

According to the Environmental Protection Agency (EPA), 87 percent of homes built before 1940 contain lead-based paint and 24 percent of homes built between 1960 and 1978 have some lead-based paint.

Common renovation, repair, and painting activities— things like sanding, cutting, removing kitchen cabinets, replacing windows or HVAC repair or replacement – even drilling into wood or plaster – can “disturb” that paint and create hazardous lead dust and chips which, according to the EPA, can be harmful to adults and children.

To combat those dangers, as of April 2010, the EPA Lead Renovation, Repair and Painting (RRP) rule requires firms and individuals – including sole proprietorships – that perform that type of work in homes, child care facilities and pre-schools built before 1978 to be lead certified. The RRP rule covers a broad range of businesses including remodeling companies, carpenters, paint-

ers, electricians, plumbers and handymen.

The requirements extend to property management companies that act as agents for the landlord and use their own employees to do the work. If the property management company hires a renovation firm to perform the work, the property management company doesn't need certification, but those they hire do – and they must also provide on-the-job training to any workers that are not certified renovators.

The EPA puts the burden of determining the age of the building solely on the person or company providing the work. Guidelines state that although the property owner is likely to be a good source of information on the age of a home or other building, the firm may not rely on the statement of the property owner if there is evidence to the contrary. In fact, renovation firms are told they must track down tax assessments, property records or any other paperwork to determine the date

of construction. If nothing can be found, the renovation firm is told they must “always assume that a home or child-occupied facility was constructed before 1978.”

Not only must all employees who perform work in those facilities be trained as a lead-safe certified renovators, firms also must be EPA certified. Contractors must submit an application and a \$300 payment to the EPA at www.epa.gov/getlead-safe, which is required to process all applications within 90 days of receipt. In most instances, properly-completed firm applications are processed in about one month. Once certified, the firm will be able to advertise that they are certified by EPA under the RRP program, and will also be given rights to use EPA's “Lead-Safe Certified Firm” logo.

Individuals can become certified by completing a one-day training course in lead-safe work practices. Certification is immediate upon successful completion. The training courses are offered by EPA-

approved private training providers; there is no additional fee. Training providers can be found at http://cfpub.epa.gov/flpp/searchrrp_training.htm. According to the EPA, more than 500 training firms have been accredited to provide the specialized, one-day lead-safe work practices training. Many offer trainings in multiple states. And the lack of training in the area is no excuse for not getting certified. According to the EPA, more than 340 accredited training providers have indicated they are willing to travel to offer the classes. That list can be found at http://cfpub.epa.gov/flpp/searchrrp_training.htm. One class provides certification for five years.

In addition to taking the training class, certified renovators must have with them at the work site copies of their initial course completion certificate and their most recent refresher course completion certificate. They are also required to provide records demonstrating the renovation was conducted in a manner compliant with EPA regulations and must retain those records for three years following completion of the project. The renovation firm must keep records showing what training was provided to workers, but these records need not be available at the work site.

For more information visit www.epa.gov/getleadsafe



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Trenny Garrett, J.D., CTFA

- The majority of workers (56%) plan to work past age 65, including 43% who plan to work past age 70 or do not plan to retire at all, according to a survey by the Transamerica Center for Retirement Studies. More than half (54%) plan to continue working after they retire.

- An AARP survey showed that 80% of baby-boomers plan to take on a job after retiring.

- According to the 2013 Retirement Confidence Survey conducted by the Employee Benefit Research Institute (EBRI), 43% of workers plan to continue working after age 65, more than double the low 18% back in 1998. Also: The number of workers planning to retire before age 65 has dropped from 49% in 1998 to 23% in 2013.

The recent recession, coupled with the collapse in home values, may explain part of the increase in folks working longer than expected. Many people simply haven't been able to accumulate enough capital to become financially independent, which is what retirement means. Another part is that some highly skilled employees are able to become consultants to their prior employers, either working part-time or as self-employed free-lancers. A third group aims to break into a second career, pursuing a vocation or avocation that had to be put off during the working years.

Whatever the reasons, more and more older Americans are working. There are some issues that come with that decision.

Social Security

If you will have earned income in retirement, you probably will want to delay receiving your Social Security benefits. Everyone is eligible to begin reduced early-retirement benefits at age 62, with the amount of reduction a function of your full retirement age (from 66 to 67, depending upon the year of birth). Benefits are further reduced for those with earned income (investment income does not count). This is called the "earnings test." The earnings limit in 2013 is \$15,120. For every \$2 earned above the limit,

benefits are reduced by \$1.

A different rule applies in the year that one reaches full retirement age. In that year, the earnings limit is \$40,080, and the reduction is \$1 for every \$3 over the limit until the month that the full retirement age is reached. After reaching full retirement age, the earnings test no longer applies.

Even so, it may pay to delay Social Security benefits until reaching age 70. For every year of delay after reaching normal retirement age, benefits will be boosted by 8%. If the retirement job will provide enough money to cover living expenses, delaying benefits can be a good way to boost the cash flow in one's 70s and beyond.

Health care planning

Medicare coverage begins at age 65, independent of one's decision on Social Security benefits. Those who retire earlier than that age need to take a hard look at their health and dental insurance coverage. If you are shifting to part-time work or a consultancy for a former employer, participation in the company's health insurance plan could be a point of negotiation for compensation. When you've separated from service, up to 18 months of COBRA coverage may be available through your former employer. COBRA premiums are likely to be significantly lower than those for individuals on the open market.

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



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Village to hold code meeting for builders

By Nancy Zoellner-Hogland

So everyone can be “on the same page,” the Village of Four Seasons will be hosting a meeting to discuss the 2012 International Residential Code that was adopted by the Village last July.

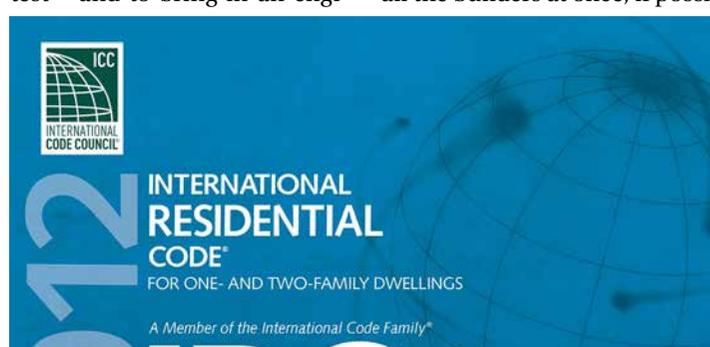
All general contractors, homeowners and interested members of the community are invited to attend the seminar, scheduled for 9 a.m. Wednesday, June 19 at Village Hall. Those who plan to attend are asked to register by calling 573-365-3833.

“We made some changes and want everyone to know what they are. For instance, we eliminated the mandate for sprinklers – but we didn’t just arbitrarily yank them – we just found other ways to make the home safer and more fire resistant,” explained Robert Davis, chief building inspector for the Village. “We’re requiring a more fire-resistant sheet rock, more protection in the floor structures and hardwired smoke alarms throughout the entire house because our water sys-

tem in the Village was designed to provide drinking water – not to operate sprinklers. We’re accomplishing the same goal – we’re just taking a different route to get there.”

He said they also took out some of the environmental requirements, including a pressure test that Davis described as “problematic.”

“Code required the home to be air tight enough to be pressurized for 15 minutes and hold to a specified amount of pressure. No one in the area has the equipment to conduct the test – and to bring in an engi-



neer certified in this field would be very expensive. Truthfully, it would cost the homeowner

much more to conduct this test than he or she would ever save on utility bills,” he said.

And although some portions of the 2012 code had been dropped, Davis said they would be keeping the requirement that all plans for new homes or remodel projects over \$100,000 be drawn by a professional architect or engineer.

“We’ve had a couple issues in the past where plans were needed but we didn’t have them. But that’s why we want to hold this meeting. We want to go over all these details and changes with all the builders at once, if possi-

ble, because we want everyone to know up front what’s going to be required of them when they

build in the Village,” Davis said.

The rest of the Lake community is in the process of reviewing and modifying the 2012 set of codes however, according to a representative of the Lake of the Ozarks Builders Association, no other community has adopted them yet. Village officials said they didn’t plan to adopt the codes so soon, but were forced to in order to keep their existing ISO rating.

“We were spot-checked last year by the ISO (Insurance Services Office) and they saw that we were still operating under the 2006 codes. Because you’re required to be current within five years of the most recent set of building codes, they gave us a short time to update or our ISO rating would have dropped – and that would have caused the cost of homeowners’ insurance to rise. That’s why we jumped on it so quickly,” Davis explained.

According to the www.isogov.com website, ISO partners with municipal fire authorities, city managers, and other community officials to evaluate

and monitor more than 45,000 local fire-protection resources. ISO’s Building Code Effectiveness Classifications help distinguish the various levels of community building-code adoption and enforcement.

“The concept is simple,” the website reads. “Municipalities with effective, well-enforced codes should demonstrate better loss experience when a catastrophe strikes. Buildings located in such communities — constructed according to current codes — likewise should experience less severe loss. ISO collects information on the building codes in effect in a particular community, as well as how the community enforces its building codes. We then analyze the data using our Building Code Effectiveness Grading Schedule (BCEGS®) to determine the level of building-code enforcement. Insurers can use the gradings to determine property insurance values or grant premium credits for buildings constructed under strictly enforced codes.”

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Judge rules against Ameren, allows suits to proceed

continued from page 1

"I think a lot of people have been sitting back, waiting to see how this is going to play out. It now seems clear that these cases are headed toward trial. But people need to understand that they can't get title to the affected land if they don't file an adverse possession lawsuit – and the only way to get title by adverse possession is to get a judge to enter a court judgment in their favor," Sear said, adding that although several more adverse possession cases against Ameren have been filed since the beginning of 2013, all affected property owners should take their deeds and title insurance policies to an experienced real estate attorney to help them understand whether they have a valid claim against Ameren and/or their title insurance company. "If they do, their title insurance policy may cover the damages and/or the attorneys' fees involved in filing suit against Ameren."

The judge did rule in favor of Ameren and against the plaintiffs on one of the claims in the lawsuit that the language used in the 1932 deeds between Union Electric Land and Development Company and Union Electric Light and Power Company that started these title disputes was so broad and

ambiguous that it constituted fee title. Judge Hayden rejected that argument, but pointed out that ruling does not affect the claims of adverse possession/boundary line acquiescence.

Last year Ameren got permission from the Federal Energy Regulatory Commission (FERC) to comprehensively lower the Osage Project boundary to the 662 contour line plus carve out below 662 for existing dwellings. The FERC order made it clear that the lowering of the project boundary does not change the ownership of the property – if Ameren owned the property prior to the FERC Order – Ameren owns the property after the FERC Order. Soon after, Ameren filed Estoppel Certificates in the Camden, Miller, Morgan and Benton County Recorder of Deeds offices that grant limited rights to use the properties. Ameren says that the certificates are the promise that Ameren won't take steps to remove existing structures located on the power company's property. However, all realtors contacted agreed that selling property covered by an Estoppel Certificate is quite different than selling land that is owned, and title companies and lenders said the Estoppel Certificates don't create a marketable title.

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NTSB wants DUI at .05

continued from page 4

FY 2001, adopting .08 BAC as the national illegal limit for impaired driving. Under that statute, states that didn't conform by October 1, 2003, could lose up to 2 percent of certain highway construction funds. Then, for each additional future year out of compliance, the withholding percentage increased by 2 percent, up to 8 percent in 2007 and later. Those states that adopted a conforming .08 BAC law within four years of any withholding were reimbursed, however, states that didn't comply by October 1, 2007, lost all claim to the funding.

From blood alcohol content sites:

"One drink" is 12 ounces of beer, 5 ounces of wine, or 1.5

ounces of hard liquor.

The rate at which a person's BAC rises varies depending on the number of drinks consumed - the more consumed, the higher the BAC; how quickly drinks are consumed (alcohol consumed more quickly raises the BAC higher than when drinks are consumed over a longer period of time), gender (women generally have less water weight and more body fat per pound than men --because alcohol doesn't go into fat cells as easily more alcohol remains in a woman's body), weight (more weight equals more water, which dilutes alcohol and lowers the BAC), food in stomach (food slows down alcohol absorption, protein takes the longest to digest).



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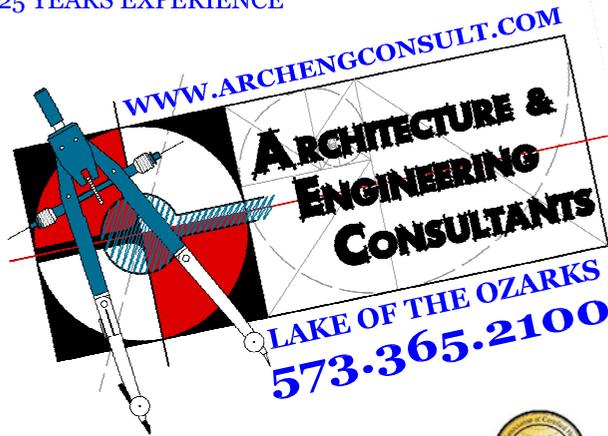
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Lisa Hesprich
 Lisa Hesprich



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continued from page 3
 Because aldermen said they wanted to take a closer look at all road work that needed to be done and at the money allocated for those projects before making a decision on the outer road, a workshop is set for 6 p.m. Thursday, June 27.

Rucker also asked City Engineer Nick Edelman to provide a cost estimate to extend city services at the same time the road work would be done.

In an earlier interview City Administrator Nancy Viselli said if aldermen voted to move forward with the project, the city's share would be paid for out of the Transportation Fund, which comes from several different areas. She said the city collects a 1-percent sales tax, which goes to General Fund, and a 1-percent CIT tax, which usually goes to water and sewer projects but can go to transportation projects if necessary. She said the city also collects a county road property tax; taxes from sales of motor fuel and vehicle licenses; some money comes

from the Osage Beach Special Road District, depending on projects; and some comes from interest and transportation grants.

In April, the board voted unanimously to move forward with a reconstruction project that will remove much of the existing roadway between the 54 Expressway and the Osage Beach Parkway and then build an extended exit ramp from eastbound 54 Expressway to Key Largo; an on-ramp from Key Largo to eastbound 54; and a landscaped divider between the two – all at a cost of \$84,096.50 to the city. MoDOT will be picking up the balance of the \$396,402 job. Silvester said the job would be added to their list in September with a possible earliest letting of bids in November.

Revisions to the Key Largo intersection have been under discussion since April 2012 when a fatal crash prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway.

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Open container law

continued from page 6

City Administrator Dave Van Dee said while some bar owners may balk at the demands, because of past problems, the city would be "sticking to its guns."

"We have a \$25,000 or \$50,000 deductible on our policy. If someone drinks too much, falls down and gets hurt you know the first thing they're going to do is file a lawsuit against the city. That's why we're insisting that we be added as an additional insured. We want those insurance companies to be legally obligated to defend the city if we get sued," he said.

Van Dee also questioned Carroll's statement about the amount of income the event generated.

"I tracked the sales tax revenue over the past three years and didn't see any spikes during the month this event is held," he said.

Jefferson City hosts Thursday Night Live, a weekly event held downtown, that features live music, booths by sponsors and a variety of activities including car shows, cook-offs, and battle of the bands. The city's ban on open containers of "adult" beverages is lifted during the event, inside the boundaries.



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Google+ for your Business – The Basics

Google+ Business pages were rolled out 18 months ago and the impact was immediate and effective. Google+ has 500 million registered members and can now make the claim as the second largest social media network. We recently came across a great article about the basics of setting up and using a Google+ business page and wanted to share some of the high points. You can view the full article at <http://offers.hubspot.com/how-to-use-google-plus-for-business>.

Setup Basics

Here are the steps to setup your Google+ Business page:

1. Create a personal Google account on Google.com (free). Go to www.google.com/+business and click on the button at the top right that says "Create a Google+ Page"
2. Select the appropriate category for your business under the 5 main categories
3. Add your basic information about your business (Name, Telephone, email, address, website, etc.)
4. Customize your public profile. Tell your story revolving around the top 10 words that describe your business. This will be the description of your company that will show for your profile. Add other business contact details, a great profile picture, and a stunning "Cover Photo" that grabs people's attention.
5. Once you are ready, share content that is meaningful to your clientele. You do this by clicking on the "Posts" tab at the top of your page.

Tips for your Content

Posting on Google+ is very similar to posting on Facebook. Use content that offers value, and engages your audience. Remember not to over sell. Use photos and videos when



Mike Waggett

appropriate, reach out to "Google+" communities to share content and invite others to join your circles. Use hashtags (very similar to Twitter) to make your posts discoverable.

Setting up Google+ for your Business can lead to great Search Engine Optimization Results

Google is most certainly factoring in social signals from its own social platform. By posting regularly, adding the Google +1 button to your website (allowing folks to share content from your website directly to Google+), and generating great content, your business will see improved results in your Google rankings.

We suggest taking a few minutes to read the full HubSpot article if you are new to Google+. There is much more information that can't be shared in this limited space. Ignoring Google+ is done at your own peril!

As always, if you have questions about Google+ for your business or any other social media questions, please give us a call!

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As the Lake Churns

Market Notes



Real Estate and Lake News with C. Michael Elliott

There has been some controversy over the expressway and whether it is the cause of business being down in several establishments on the Osage Beach Parkway west of the Grand Glaize Bridge. I've spoken to business owners who are thriving and ones who are struggling. I do know the economy played a major part the past 4-5 years and took a toll on most business owners and employees at the lake as well as cross the county.

adding properties in the west Osage Beach Parkway area to their portfolio.

Overall, I feel the expressway has made travel safer and easier through Osage Beach's business district. It should be a real attribute having through travel, particularly semi-trucks and other large vehicles, on the expressway and not competing for road space against potential customers who want to shop and dine in town and enjoy the unique variety of options we offer. The construction and completion of the road expansions around the lake could not have been timed better with traffic increasing as the economy is turning around.

Condos and Lake Homes continue to sell well. There was a slight increase in inventory in April. Diminished inventory has caused some drag in the housing recovery for several months, but may be finally showing signs of improvement as sellers regain confidence in property values.

There have been 17 new home permits issued in Camden County from January through April of this year. This compares to 43 permits issued in all of 2012 and 34 permits in 2011.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@yourlake.com.

There has been an resurgence of new business and business expansion in the lake area particularly on the eastern side of Osage Beach and Lake Ozark as well as a recovering tourism and second home market here at the lake. I feel that the Osage Beach west side will follow suit. That being said, I think the timing is right for commercial investors to consider

View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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"Insurance Talk"

with Amanda Fagan of
Golden Rule Insurance

Cyber Liability

What if your computer system was hacked? Credit card information, social security numbers, medical records, and contact information for multiple persons is now public to millions. Could this happen to your business or has Cyber Liability been added to your insurance coverage? As an independent insurance agency we recommend evaluating the risk of your business and implementing procedures to protect yourself from this form of identity theft. Do you still have paper files with personal information, and how are they secured? Do you password protect emails? How are mobile devices, tablets, computers kept out of the wrong hands?

When we hear the media discussing data breach, identify theft and the need for cyber protection, we so often think it will not happen to us. However, that is not the case. In 2010 the US Secret Service and Verizon Communications Inc. forensics analysis team found 63 percent of data breaches occurred in companies with 100 or fewer employees. 1

In 2011 health data breaches were up 97 percent per a report by Redspin, Healthcare IT New 2. The economic decline has aided the attacks against medical records theft creating sales on the black market to commit Medicare fraud. Desperate times call for desperate measures.

Some of you may have heard the commercials of a well known chain sharing how they are hoping to earn back business after a large data breach to their credit card systems. As much as we think it will not happen, the facts are leading to more and more incidents. Many insurance carriers are offering first party and third party expense as add on coverage to your liability policy or as stand alone. Rates are very affordable especially when evaluating the damages that can be



Amanda Fagan

done if your personal information was leaked.

There are eight ways to help reduce your risk of data breach offered by The Hartford 3

Lock and secure sensitive information stored in paper files and storage devices.

Restrict access to data by limiting to employees that "need to know" only.

Properly dispose of sensitive data when no longer needed, such as shredding.

Keep your staff up to date on the best record and data practices so everyone is on the same page.

Password protect all systems holding sensitive information.

Encrypt Data when transmitted.

Change passwords often and keep remote access to network secure.

Update software and operating systems so they are always current and include anti malware products.

If your company could be at threat for identity theft feel free to contact our office to discuss Cyber Liability and how this coverage can keep you worry free.

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

with Bobby Medlin CPA Financial Efficiency Starts with Sound Recordkeeping

2013 is shaping up as a year of change in the business climate. Various changes in tax laws, including new regulations related to health care reform, will take effect this year and next. As with any change, there are risks and opportunities for your business.

Businesses will be required to track more and more information in order to comply with the health care reform regulations. Hours worked, benefit summaries, employee notifications, premiums paid, and benefit renewals to name a few. Failure to follow required procedures related to health care reform, and to other tax-related matters subject a business to many penalties and possibly to higher than necessary taxes.

Fortunately, a good recordkeeping system allows a business to meet requirements and to make sound financial decisions at any time.

Here are five aspects of a good business recordkeeping system:

1. Automation – in order to improve efficiency, and profitability, a business should not record or process a transaction multiple times. Point of sale computer systems are readily available, and easily affordable in today's age of technology. If you are using a manual accounting system, you are both wasting valuable time and missing out on valuable information that an automated system provides.

2. Accessible – your accounting system should be accessible by you from multiple devices such as laptops, tablets, and smart phones. 24/7 access to your data is the norm in today's fast-paced business world. Cloud-based solutions provide immediate access to your records wherever you are.

3. Design – smart business owners work with a knowledgeable, professional accountant when creating an accounting system or when making changes to an accounting system. Foresight as it relates to various taxes and to financial reporting can both save you and make you



Bobby Medlin, CPA

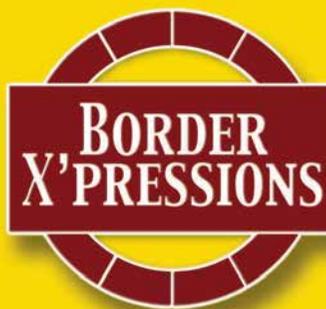
thousands of dollars. Tracking and presenting data in a proper manner enhances the value of your business in the eyes of lenders and potential buyers.

4. Security – protecting financial information is extremely important these days. Your business must work with a reputable information technology company to insure that data remains safe. The news is filled these days with stories of security breaches that cost companies millions of dollars to overcome. Ask your accountant for recommended IT providers and then interview the potential IT provider to find out how they work to protect your data. It is highly recommended that you obtain references from an IT service provider, and check out those references, before choosing to work with them.

5. Understandable – you, as the business owner or manager, must work to learn how to read financial reports from your system. Any viable business should have what we call "KPIs" (key performance indicators) that can be quickly reviewed to spot trends, both good and bad. Reading your financial reports on a regular basis and using the data to make business decisions, is how you can take your business to the next level. Checking your records once a year, is just not good enough to stay on top of what is happening!

Make the decision today to find an accountant who will help you lead your business into the land of profits and value! Waiting can cost you thousands!

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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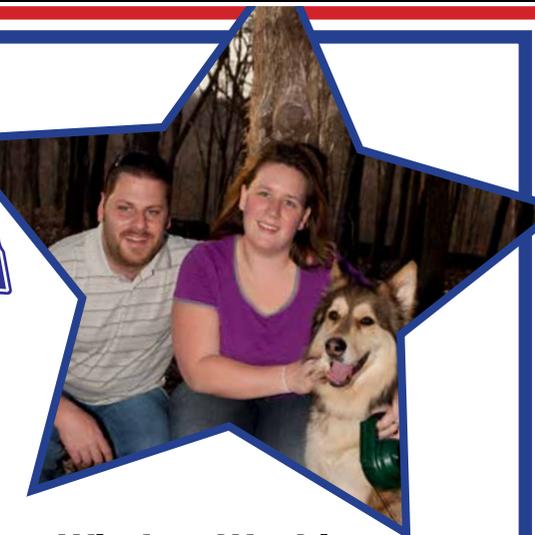
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Stop by our Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is at Lil' Rizzo's, sponsored by First State Bank Mortgage.

#1- L to R. Dayna Viele, Christy Fera, Debbie Oharo, Vicky Denny. American Family Insurance.



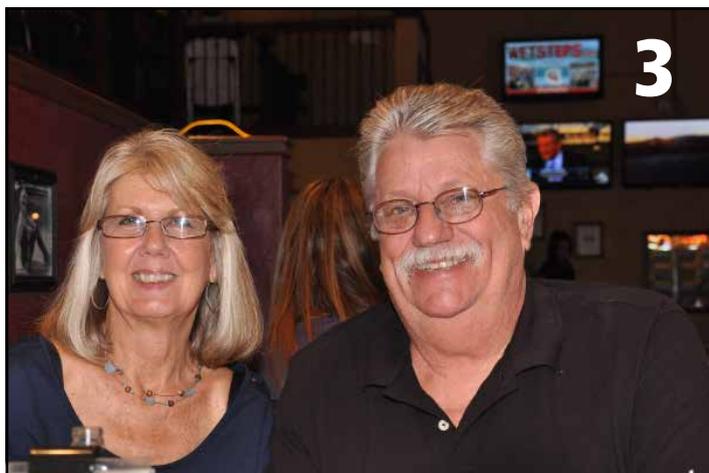
#2- L to R. Adam Mills, Tami Brown, Mitchell Mills. Mills Insurance.

#3- L to R. Sharon & Bob Haupt. B&S Management

#4- L to R. Greg Sullens, Benne Media, Randy Kelly, Kelly's Port, Jeff Karr, Benne Media



Photos from the May 9th Business Journal Social at Bootlegger's. Sponsor Christy Fera, American Family Insurance. Photos by: Rita Rose Event Photography.



This month's event is June 13th at Lil' Rizzo's, sponsored by First State Bank Mortgage. See you there!



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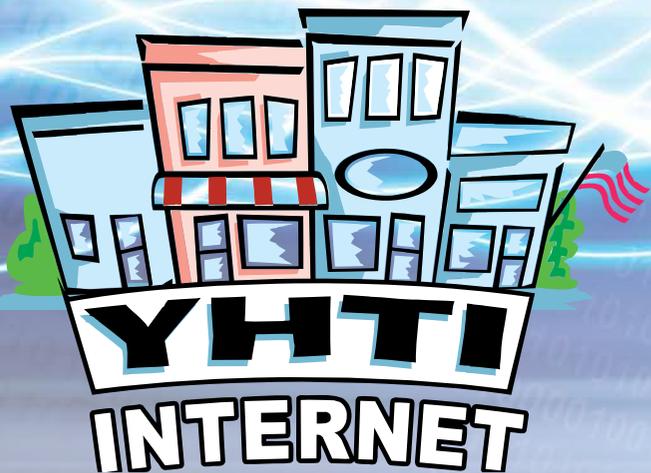
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Osage Beach formalizes NID, CID process

By Nancy Zoellner-Hogland

The city of Osage Beach recently made it a little easier to build or expand projects in that city.

In May, aldermen adopted Community Improvement District (CID) and Neighborhood Improvement District (NID)

acts. The policies, which discuss funding options, summarize the approval process, detail the petition process and provide guidelines for eligible activities, are designed to assist applicants in determining whether their projects qualify.

At a recent board of alder-

men meeting, City Attorney Ed Rucker said because a CID was recently enacted by the city of Lake Ozark for the Shoppes at Eagles' Landing, it might spur interest by other developers. That CID, requested by developer Gary Prewitt, will allow select stores in the mall to charge

an additional 1-percent sales tax that Prewitt said will be used to pay down debt incurred in building the mall.

City Administrator Nancy Viselli said while Osage Beach has allowed use of the mechanisms in the past, they haven't been highly publicized. She also said property owners might not be aware of the NID and what it would allow them to do. However, by adopting policy and then posting in on the city's website, she said it will make it easier to determine if projects qualify.

According to the Missouri Department of Economic Development (DED), a Neighborhood Improvement District (NID) may be created in an area desiring certain public-use improvements that are paid for by special tax assessments only assessed those property owners in the area in which the improvements are made. The kinds of projects that can be financed through an NID must be for facilities used by the public, and must confer a benefit on property within the NID.

NIDs can typically fund such

projects as street, sidewalk improvements; drainage, storm or sanitary sewer systems and connections; improvement or acquisition of streetlights; improvement of parks, playgrounds and recreational facilities; landscaping of public property; improvement of property for off-street parking and the acquisition of land needed to build or expand any of those projects.

A CID, organized for the purpose of financing a wide range of public-use facilities, may be either a political subdivision or a not-for-profit corporation. To be approved, property owners owning at least 50 percent of the property within the proposed CID area must sign the petition requesting the CID.

A CID may finance new facilities or improvements to existing facilities that are for the use of the public including, but not limited to, convention centers, meeting facilities, shopping malls, murals, parks, landscaping, streetscapes, lighting, trash receptacles, lakes, dams and waterways, sidewalks, streets, storm water and sewer systems, parking lots and garages, and child care facilities.

continued on page 40



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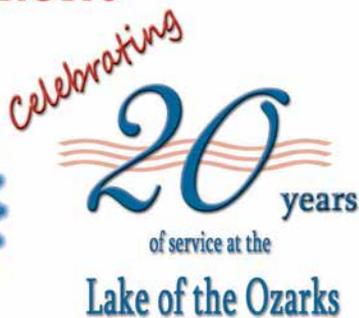
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Lake Ozark parades

Safety issues threaten events

By Nancy Zoellner-Hogland

St. Patrick's Day revelers have no fear – Lake Ozark will continue to host the parade as it has in the past, albeit a few modifications.

Police Chief Mark Maples told aldermen at their May 21 meeting that those changes were needed to make the parade safer for everyone. They agreed with all but one.

Maples asked the aldermen if they would consider shortening the route by starting the parade at 242 and ending it at Bagnell Dam. He said the current parade route spread his staff too thin because officers were required to direct traffic at three different locations – at the intersection near the Shoppes at Eagles' Landing, at the intersection of Business 54 and Route 242 and at W and Business 54.

"And I have to have another officer on to answer calls. We're a 12-man department. I like parades – don't get me wrong – my concern is staffing. The last St. Patty's Day parade kept us tied up two and a half hours. If something would go wrong, I don't know what we would do," he said, adding that although he's requested assistance from the Missouri State Highway Patrol and both the Miller and Camden County Sheriffs' offices, they seldom have been available.

However, several aldermen, as well as Jeff Carroll, a member of the Bagnell Dam Strip Association, which organizes the event, said it would be impossible to cram the 10,000 or so spectators who attended into that short of a space. Aldermen also said the business

owners along the route that hosted St. Pat's Day celebrations in conjunction with the parade would lose out on a lot of income.

Instead, Carroll agreed to limit the number of participants and also add a few restrictions – like adopting a theme and then requiring all entrants to decorate their vehicles according to that theme. He said this year several of the 150 vehicles participating had nothing more than signs on the door.

And while candy would still be okay, Maples suggested that in the future it would be passed out by people walking alongside their floats rather than thrown.

"We've had a couple kids almost get hit because they run out in front of floats to grab the candy and the drivers can't see them," he explained, adding that Camdenton also set that requirement for the Dogwood Festival parade.

Maples also said that drinking alcoholic beverages on floats – or handing Jello shots out to the crowd – would no longer be tolerated. Anyone caught would be banned from all future parades.

Carroll agreed and said this year he sent letters to all participants, asking them to "tone down" the party atmosphere and promised to do so again in the future.

"People need to recognize that the neighboring float could be full of children and families. I know its St. Patrick's Day but people need to remember, this is a family event," he said.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Dakota Grills. Call 605-847-4713 or locally contact Midwest Grills & More, 573-552-8776. Pictured L/R Michelle Cook, Lake Printing; Mayor, John McNabb; Mike Nichols, City Administrator Assistant; Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks; Trish Creach, Executive Director, Camdenton Area Chamber of Commerce; Brenda Colter, City Administrator; Larry Juncker [with scissors] Dakota Grills; Gene Deters, DECO Insurance; Jennifer Van DerPool, Lake Today; Brad Deters, DECO Insurance; Ericka, Aidan, Rich and Alan Poage, Bankers Advertising; Charli Allee, Amy Hadfield and Doug Harmon, First National Bank.



The Lake West Chamber was pleased to have a ribbon cutting for Above & Beyond Roofing welcoming them into the chamber family. Above & Beyond is a family owned husband and wife business moving here from Wisconsin in 2004. They specialize in Asphalt shingle, all flat roofs, metal, soffit, fascia & guttering and will work on new construction, re-roofs and roof repair. Above & Beyond Roofing services the entire Lake of the Ozarks. Call 573-302-0354 to get an estimate on your roofing needs. Pictured l to r: Ilene Bock, Allied Waste Services; Ben and Melissa Krokson, owners; Penny Lantz, employee and Michelle Cook, Lake Printing.



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Central Bank

New Accounts / Tellers

Central Bank of Lake of the Ozarks Camdenton Wal-Mart facility held a Grand Re-Opening Ribbon cutting on April 26, 2013. Pictured in the ribbon cutting Back Row L/R Diane Oltmann, On Site Mobile Docmt. Dest. Of MO.; Brenda Colter, City Administrator; Tyler Dinsdale, Investment Representative; Jim Judas, President/CEO; John Porth, Senior Vice President; Kellie Reed, Assistant Teller Supervisor; Tawni Konwinski, Teller; Corey Leuwerke, Lake Aviation Center; Laura Wright, Camdenton Police Chief; Trish Creach, Executive Director, Camdenton Area Chamber of Commerce; Don Neuharth, EconoLodge Lake of the Ozarks; Front Row L/R Mike Nichols, Assistant Administrator; Chris McElyea, Vice President & Branch Manager; Mark Shellenberg, Vice President/Commercial Loan Officer; Khristina Pahlmann, Branch Manager of Osage Beach Wal-Mart; Shari Lee, Assistant Branch Manager; Kim Hodges, Teller; Tracy Peters, Branch Manager of Camdenton Wal-Mart [with scissors]; John McNabb, Mayor.

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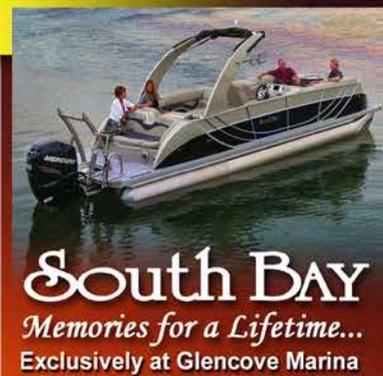
Celebration Cruises was recently welcomed into the Lake West Chamber with a ribbon cutting ceremony. Celebration Cruises at the Lake of the Ozarks is uniquely suited to serve your cruising and charter needs. With a full-service lounge and a capacity of 150 passengers, the 80 foot Celebration is the Lake's largest and most luxurious climate-controlled motor yacht. The Celebration offers a beautiful and intimate wedding option at the Lake of the Ozarks. Your wedding and reception aboard will be an unforgettable experience for both you and your guests. We offer chapel-style seating for up to 100 guests during the ceremony and table-service dining after the ceremony. Give them a call at 573-480-3212 or go to www.cruiselake.com Pictured l to r: Jess Wadle, Ambassador; Michelle Cook, Lake Printing; Tom Otke, Steve Bealler, Dave Anderson, David Huffman and Diana Rodriguez, Celebration Cruises; Stanley Field and Bud Kidder, Ambassadors.



The Kiwanis Club of Ozark Coast and the Christmas for Kids Committee recently donated checks totaling \$4600 to Wonderland Camp. Presenting the checks to Jason Hynson, chief executive officer of Camp Wonderland (second from left) and Bryan Morris, camp director (left), were Aaron Spieler, president of the Kiwanis Club, Jennifer Hoese (CFK and Kiwanis), and Katie Karr (CFK and Kiwanis).

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0022	2001	CRUISERS YACHTS	4270 EXPRESS	46'06	2	420HP	CAT.....	159,000.00	
0616	2003	BLACK THUNDER	460 EC	46'00	2	575HP	MERC.....	149,000.00	
0623	2006	ADVANTAGE	40 POKER RUN	W/TRLR	40'00	2	800HP	TEAG... 109,000.00	
0405	2007	FORMULA	400 SUPER SPORT	40'00	2	425HP	MERC.....	275,000.00	
0308	1990	CHRIS CRAFT	360 EXPRESS	CRUI	38'07	2	INB	350HR..... 34,900.00	
0452	2001	FORMULA	34 PC	37'00	2	310HP	VOLV.....	114,500.00	
0536	1998	FORMULA	353 FASTECH	35'03	2	415HP	MERC.....	48,900.00	
0453	2005	FORMULA	353 FASTECH	35'03	2	470HP	MERC.....	149,000.00	
0498	2005	REGAL	3350 SPORT	CRUIS	34'08	2	375HP	MERC.....	99,900.00
0330	1997	FORMULA	330 SUN SPORT	33'00	2	310HP	MERC.....	39,900.00	
0033	2000	FORMULA	330 SUN SPORT	33'00	2	310HP	VOLV.....	48,900.00	
0131	2002	FORMULA	330 SUN SPORT	33'00	2	375HP	VTWI.....	59,900.00	
0350	2006	FORMULA	330 SUN SPORT	33'00	2	375HP	MERC.....	105,000.00	
0440	1999	SEA RAY	330 SUNDANCER	33'00	2	310HP	MERC.....	55,000.00	
0555	2002	BAYLINER	3055 CIERA	32'00	2	300HP	MERC.....	46,000.00	
0608	2006	CROWLINE	CROWLINE	320LS	32'00	2	300HP	MERC.....	85,000.00
0478	2007	FOUR WINNS	310 HORIZON	31'00	2	270HP	5.0.....	74,900.00	
0617	2002	SEA RAY	29 AMBERJACK	29'00	2	260	HP	MER..... 39,900.00	
0459	2002	COBALT	292 BR	29'00	2	280HP	VOLV.....	49,000.00	
0059	1996	RINKER	265 FIESTA	VEE	28'11	1	250HP	MERC.....	13,900.00
0567	1997	MAXUM	2800 SCR	28'9	1	300	HP	MER..... 25,000.00	
0543	2008	CROWLINE	270 BOWRIDER	28'00	1	300HP	MERC.....	49,900.00	
0537	2001	SEA RAY	270 SUNDANCER	28'00	1	310HP	MERC.....	39,900.00	
0305	1998	SEA RAY	280 BOWRIDER	28'00	2	300HP	MERC.....	36,500.00	
0223	2007	MASTERCRAFT	X80SST	MARISTAR	28'00	1	375HP	CRUS.....	89,000.00
0299	1995	REGAL	VENTURA	8.3 CUDD	27'05	1	300HP	VOLV.....	15,500.00
0600	1996	CHRIS CRAFT	27 CONCEPT	27'00	1	310HP	VOLV.....	17,000.00	
0381	2002	REGAL	2465 COMMODORE	26'11	1	260	HP	VOL..... 30,995.00	
0620	1991	BAYLINER	RENDEZVOUS	26'05	1	115HP	EVIN.....	8,100.00	
0469	2002	SEA RAY	240 SUNDECK	26'00	1	300	HP	5.7..... 21,800.00	
0468	2005	MONTEREY	253 SI EXPLORER	26'00	1	300HP	MERC.....	29,900.00	
0619	2002	GLACIER BAY	CANYON RUNNER	26	26'00	2	150HP	YAMA.....	45,000.00
0622	2010	PLAYCRAFT	POWERTOON	X-TREM	26'00	1	225HP	HOND.....	49,900.00
0579	1994	BAYLINER	RENDEZVOUS	25'11	1	120HP	FORC.....	9,500.00	
0597	1996	BAYLINER	RENDEZVOUS	25'11	1	250HP	MERC.....	12,500.00	
0384	1999	CHRIS CRAFT	260 SPORT DECK	25'06	1	280HP	VOLV.....	15,500.00	
0516	1990	SEA RAY	250 SUNDANCER	25'00	1	300HP	MERC.....	14,500.00	
0598	2003	MAXUM	2400 SD	24'2	1	260	HP	MER..... 19,900.00	
0599	2007	CROWLINE	23 SS BOWRIDER	23'00	1	250HP	MERC.....	33,500.00	
0596	2010	VIP	184 BR	18'00	1	135HP	3.5L.....	24,900.00	



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BIG BOYS' TOYS

What comes to mind when you think "Big Boys' Toys"? Vehicles, jewelry, electronics—in order to be considered a toy, play must be involved. Of course the range of toys available to the boy is directly related to the depth of his pockets—the more cash, the more exotic the toys.

For most of us, these toys can seem rather utilitarian—cars, boats, stereos, televisions and those sorts of things. But for the ultra-wealthy male, the sky is truly the limit. So let's gain some

Watches are also on the list, and the 21-function all-platinum IWC



Grande Complication Perpetual gives boys with ridiculous amounts of discretionary cash

Spider is the epitome of Italian automobile muscle—fitted out in lipstick red with a 562-hp, 4.5-liter V8, it screams "Toy"!

For the rest of the world (roughly 97 percent) these things are out of reach—so what are some more commonly sought after toys for the boys? The same categories exist, just on a more — affordable scale.

At the Lake of the Ozarks, the toys are plentiful, as well-to-do

Rolex and Breitling.

Motorcycles are also currently very hot, and none more so than the Harley Davidson. There are also upscale home electronics like home theaters and entertainment rooms. But where does affluent begin?

According to the 2012 US Census data for Camden County, the average household income for the previous five years was just \$47,000-- certainly not 'affluent'.

population that is the key, with the top spots having significantly higher populations. So those shopping here do spend more each.

The affluent that come to play and live at the Lake spend their days and dollars enjoying it. But according to market information, the affluent (\$100K/annually or more) spend more time researching their purchases beforehand. These buyers in the survey were 40% more likely to make luxury purchases and spent 80% more than average when buying. They sought value for their money. While they were not afraid to spend more for the things they wanted, price was a factor in their purchasing decisions. Everyone



The Azzam



perspective on the upper end of the toys out there.

Topping the list has to be the "Azzam"—a 590 ft. motoryacht purchased by an unknown member of the royal family of the UAE (United Arab Emirates). Powered by water jets, this 94,000-hp ship is over one half the length of an aircraft carrier, but can hit 30 knots (34 mph). It would set you back a cool \$600 Million.



something to do — for \$240,000.

What about cars? Certainly counted among the world's most lusted-after automobiles is the Ferrari. Their \$260K Ferrari 458

families from all over call the Lake their second home. And, the boats are King. They come in all sizes from aluminum fishing skiffs to multi-million dollar yachts approaching 100 feet in length. Big trucks are also on the list. Exotic and fast cars—certainly quite a few brands would qualify here, for the moderately-expensive "toy" car. Wristwatches for the less-than-princely affluent can include brands like Tag Heuer,

And while there is no exact data on the household income of those purchasing second homes at the Lake, or those vacationing in the area, we can use the \$677 million in retail sales in 2007 as a benchmark. Overall, the Lake's purchasing is in line with nearby areas. Cole County (Jefferson City) saw 1.2 billion, Morgan County \$191 million, and Pettis County (Sedalia) \$547 million in comparison. It's the permanent

we spoke to locally for this article reflected that fact. Buyers of high-end products are being more 'careful' with their spending and taking additional time to shop

continues next page

(above) Mike shows us one of the most prevalent toys for the boys on the Lake-- a big Bowrider. More popular than ever, these more-affordable alternatives to the big cruisers have been making waves. We talked with Kyle Kelly, at Kelly's Port Marina. "It seems because of the economy many boaters have realigned the direction they are going," he said.

"The money is still there, people are still spending it, they are still enjoying time on the water. But they are more conscious of how they are spending it. Instead of going and putting down big money on a 50 foot boat, we're seeing more traffic in the high-end tri-toon pontoons, and the big bowriders. They're trying to accommodate as many people as they can. They have their kids and grand kids with them when they go out. They're not necessarily buying things they don't need. They're spending less and accomplishing essentially the same thing. And they're saving on fuel, maintenance and seasonal costs." Kelly's Port Marina is on Highway 54 in Lake Ozark, with an on-water location on Dude Ranch Road in Osage Beach.



(left) Dale Lear shows us a top-of-the-line Ford F-150, favorite toy among the boys when it comes to trucks. Big boys like these trucks as they serve many roles, for work and play. Off-roading on the weekends, working and hauling days and yet they clean up nice for a night-out-- these high-end haulers come with options like leather upholstery, GPS navigation, seating for five, climate control and premium sound. A classy toy to be sure. Even though Dale thinks "Shelby Mustang" when considering toys, his customers want economy-- the Fusion tops his sales list. For the others, it's of course the multi-role F-150 pickup. Dale Lear is the General Manager at Sakelaris Ford in Camdenton.

Big Boys' Toys

and research their purchases.

A recent survey by Unity Marketing found affluent shoppers in search of value frequenting businesses like Kohls, Target, Wal-Mart and Costco-- right alongside everyone else. These shoppers according to the survey are classifying major purchases as "investments" -- but not ones to profit from. Rather these purchases are an investment in their lifestyle that have to deliver a meaningful return-- with criteria like comfort, superior performance and durability as factors. They judge expense versus return on lifestyle, and they are perfectly willing to 'step-down' to cheaper yet still acceptable alternatives.

Local sentiment followed this as well, with businesses noticing a shift in spending to more moderate models in favor of savings and utility.

The survey also found these buyers to be more brand conscious, with repeat purchases above the norm. Here again, local sentiment echoed the results, with businesses enjoying repeat purchases from previous clients.

Analysts say that with the economic improvement currently taking place, the affluent are ready to buy. They are 'tired of feeling bad about their money'. They are more independent following the crisis, and feel immune to the brand hype. They have re-

(below) Toys come in different shapes and sizes. At the Lake, if it's on the water or in the woods, it's fun. Surdyke Sports has been selling bikes, watercraft, ATVs, and other things that go "vrooom!" at the Lake for better than 40 years. Greg Surdyke has also seen a shift away from the high-ticket items, and buyers being more conscious of the value they get for their dollar. But no matter what Greg sells, you can give it the label 'toy'.

Surdyke Motor Sports has recently added the Four Winns line of boats-- and currently has several of the most popular bowriders on his lot for instant summer fun. Greg Surdyke is the owner of Surdyke Sports, on Osage Beach Parkway in Osage Beach.



prioritized the things that they take pleasure in.

With these buyers headed to the showrooms, we can't help but wonder what classifies as a "toy" for the rest of the market segment. Those with incomes of \$50-100K annually-- what are they buying?

Not surprisingly, with a greater percentage of their income going for the basic necessities like food, shelter and transportation-- the middle ground here is seeing the largest shift.

Even moreso these buyers are waiting and researching before they spend. And when they do shop, price and value are foremost.

Locally, this is reflected acutely in the boating market, where retailers are seeing more traffic in pontoon boats and less in mid-size craft of other types.

These buyers want more use for their purchases and less maintenance time and cost. They want to spend the idle time they do have enjoying the purchase, not taking care of it.

What are some of the 'toys' this segment of the economy is buying? Cars and trucks lead the way, but not just fast and red.

These buyers are moving toward economy and usage according to those we spoke with.

Fuel economy is a big factor, with the models getting the highest MPG the best-sellers.

Buyers looking for more value

are shifting toward transportation that is not only stylish, but affordable and that can be used for more than one purpose.

Trucks that can carry them to and from work with the tools and materials they need top this portion, as these owners then 'clean them up' for a night out.

Far from basic however, these pickup trucks are loaded with luxury-- that's where the 'toy' enters the equation.

On the opposite end, for the younger buyer, the truck that can handle the off-road and still get them to work in comfort is the best-seller. These trucks are truly 'play' for this crowd.

Home electronics-- the middle of the market is splurging on the current glut of upscale flat-screens that have pushed prices to unheard of lows. Televisions for less than \$1500 can be nearly 5 feet measured diagonally. DVD and Blu-Ray players have bottomed out and almost all have internet connectivity for the young, web-savvy crowd buying them.

Game consoles like the new WiiU and upcoming Xbox are instant best-sellers, and the iPad from Apple dominates computers/tablets currently.

continues on page 34



(above) Sexy. Sleek. Fast. Just the sort of thing a Big Boy needs in a toy. Tim Seebold knows Toys like nobody else. He does it for a living. "If it has a motor on it, you can have fun with it. Things have changed-- people are a little more cautious, as they should be. They are more knowledgeable about what they want. Everybody has a different use for them, even though they are all toys. We've got seven different brands here-- there's so much to choose from-- we can find the toy that's right. 'Big Boys Toys' is going to mean something different for everybody. "

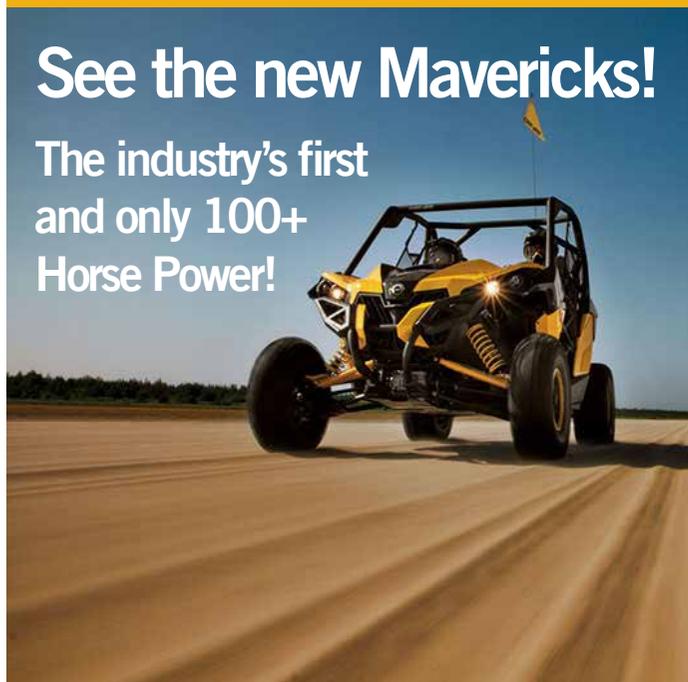
Seebold Sports is the area's exclusive Ducati dealer. The Italian brand is among the best-known high-performance motorcycle names worldwide. Their distinctive look and sound make them a favorite toy for boys who like to go fast, fast, fast.

Tim agrees. "Ducati is such a unique bike, a unique manufacturer. It's the number one photographed bike in the world. It's the Ferrari of motorcycles. It's an experience-- like the Diavel, a muscle cruiser, it's very popular here." Tim Seebold is the owner of Seebold Sports, on Osage Beach Parkway in Osage Beach.

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Big Boys' Toys

continued from page 33

We spoke with Tyler Sanders, Sales Manager for All About Boats- Tyler's views reflect those of the other marine retailers we visited with almost exactly.

All About Boats is on Osage Beach Parkway, and they carry Crest, Misty Harbor, Crownline and Monterrey brands.

"I think a toy is a boat ranging from 25' and up. It can be single or twin engine.

We saw our boat market change, and pontoons are big now. I think the bigger twin-engine pontoons are what people are driving towards, they can put more people on them, there is less maintenance, they are more fuel efficient, and they have the speed of a run-about now.

If you look at pontoons, they are evolving. The furniture and amenities are nicer. They have upgrades like high-end dashes with LCD screens and it's all automated-- some with in-dash touchscreens.

Pontoons are also holding

their value like they never have before."

The pontoons we looked at feature things like leather upholstery, covers, heads and other amenities.

So what does Tyler see for

the Lake this summer-- or even next year?

He said, "Everything has a cycle here at the Lake-- I don't know what's in store for next year. But I do see that people are doing more 'family' boating. They want to spend time with friends and family, and you can't get as many in a smaller boat. The baby boomers are retiring, and they want

to have a safe boat for their grandkids. It's a pontoon/bow-rider market here now."

Cars and trucks reflect similar trends, we found. We talked with Tom Stegeman, General Manager for Joe Machens-- a retailer of high-end brands like BMW and Mercedes has also seen a shift in the way the average buyer is spending their money.

"You think about toys, you think about the Mustang. Kind of natural. But we see more people going for the loaded-up

trucks, you know the high-end F250's. Navigation, moon roof, running boards.

A car like a Mustang can only do one thing. But if you get a high-end truck, you can still work out of it. With the way that everything is going, yes, you need something that you really like, but you have to be able to use it also.

If you look at some of these big trucks, you have heated leather seats, navigation, pretty classy.

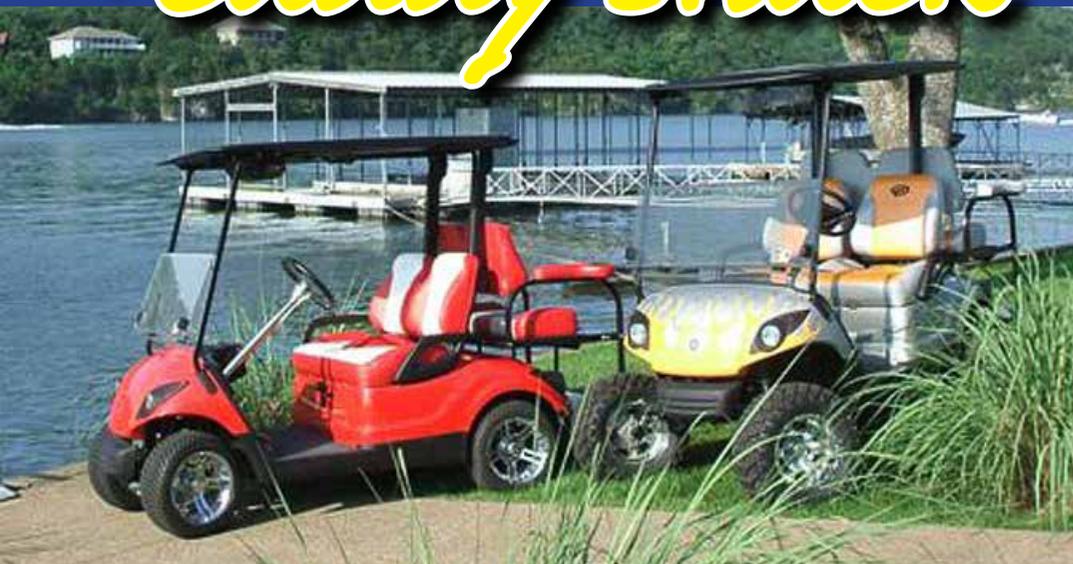
continues next page



Tom Stegeman, Joe Machens

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Big Boys' Toys

Pickup trucks like these are suitable for a date on Friday night at an expensive restaurant, and yet can still go "mudding" on Sunday and wash up for work on Monday."

Tom said that while the trucks and Mustangs are toys and good sellers, the sales volume is toward the Ford Focus, a car that gets good fuel economy. This is not something you would ordinarily consider a toy, but it does align with the trend in buying we have seen--more utility and functionality, an emphasis on value for the money.

Not all toys come on four wheels, however. Lots and lots

of middle-age buyers (a majority) are opting for two.

The motorcycle has been a staple Big Boy's Toy since the biker craze began in movies and television.

Harley Davidson, the big American brand most people think of when thinking of a big bike is enjoying a renaissance of late.

Here at the Lake, nobody knows Harleys like Jack Fleming. He opened his doors in 1997, and added the Lake location just south of Hwy. KK in 2005. The store has a wide selection of the iconic 'Easy Rider' and the accessories and clothing to go with them.



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Local Physician Receives National Recognition for Diabetes Care

Jefferson City Medical Group is pleased to announce that Alan Rauba, M.D., JCMG Internal Medicine, has received recognition from the diabetes recognition program, by the National Committee for Quality Assurance (NCQA) and the American Diabetes Association (ADA), for providing quality care to his patients with diabetes.

The Diabetes Recognition Program was designed to improve the quality of care that patients with diabetes receive by recognizing clinicians who deliver quality diabetes care, and by motivating other clinicians to document and improve their delivery of diabetes care. To receive recognition, which is valid for three years, Dr. Rauba submitted data that demonstrates performance that meets the program's key diabetes care measures. These measures include eye exams, blood pressure tests, nutrition therapy and patient satisfaction, among others. When people with diabetes receive quality care as outlined by



Alan Rauba, M.D.

these measures, they are less likely to suffer complications such as heart attacks, stroke, blindness, kidney disease and amputations.

Dr. Rauba received his medical degree from the University of Missouri-School of Medicine and is board certified by the American Board of Internal Medicine. He has been in practice since 1995. To make an appointment with Dr. Rauba, please call 635-JCMG (5264).

ProStar Lake Real Estate Pros new division

ProStar Lake Real Estate Pros, LLC has announced the addition of another company division according to Candace A. Shively, managing principal. The new division has been named ProStar Property Management and Vacation Rentals.

The new division will handle all facets of property management for those who simply want a service to regularly check and report on their property or for those who want a service to include all aspects of running an income property, from finding and screening tenants to maintaining the property, collecting rents, and handling any issues that arise.

Lynda Brown has been appointed the Managing General Partner of the new division. Brown has been serving as a rental director of a resort condominium project in the Lake Area and has more than 19 years experience in the Property Management and Vacation Rentals business.

"The key to providing such a property management and vacation rental service is in finding a highly qualified manage-

ment to run the operations and we think Lynda is the right professional manager for our new division," concluded Shively.



Lynda Brown

In making the announcement, Shively said, "Buyers and existing property owners frequently ask us to recommend a property management company to take care of their Lake Area property since many of them are not full time residents. Still, another segment of property owners and potential buyers ask us for recommendations of a company who could

manage their existing and/or future vacation investment properties for them."

Brown added, "Professional property and rental management can make owning and profiting from properties a hassle-free experience. As with other ProStar businesses, the foundation of our new property management and vacation rental division is built on; one of service, integrity, and that fierce determination to serve the greater Lake of the Ozarks property owners."

ProStar Lake Real Estate Pros is a Lake of the Ozarks based company with over 50 years of experience in selling real estate with offices located at 2086 Horseshoe Bend Parkway in the ProStar Building next to Li'l Rizzo's Restaurant on Horseshoe Bend Parkway in Lake Ozark, MO 65049 and can be reached at 573-365-7220 or on the Internet at www.ProStarREpros.com.

ProStar Property Management and Vacation Rentals will also office at 2086 Horseshoe Bend Pkwy in the ProStar Building on Horseshoe Bend.

Miss Fitz Shopping Extravaganza Harper Chapel June 8, 8 am - 4 pm

Shoppers will be given a map of the building, wherein they will find items generously donated by members and the community. Although they will pay rummage sale prices, these items will have been washed, ironed, mended, scrubbed, oiled, cleaned and certified to be in working order by members of Harper Chapel United Methodist Church.

Helpful Harper Chapel members, in red shirts and Miss Fitz flowered hats, will help shoppers. There will be rooms for children's items, ladies' and men's summer clothing, a man-cave area, books, vintage and antique items, housewares, and even a garden room. Package check will be available so that patrons can leisurely shop and enjoy a cup of coffee and a muffin in the morning, as well as a prepared lunch later on in the day.

Miss Fitz will also have a silent auction between 9:00 a.m. and 3:00 p.m. for a 2004 BMW 325xi Sports Wagon with manual transmission 5 speed, all-wheel drive, 4 door, 6-CYL,

2.5 Liter, premium package (heated seats and sun roof), silver-grey metallic with black interior, 156,000 miles, body fair-good condition, engine good-very good condition. Maintenance records included. The opening bid is \$3,500.00. The winner will be announced at 3:00 p.m.

Special Miss Fitz upscale items include a black ladies' mink jacket professionally cleaned, men's Tony Lama snakeskin boots, collector's edition model cars in original boxes, silver and gold jewelry items, and a ladies' hand-constructed Italian leather jacket.

Miss Fitz will help cement Harper Chapel's mission within the Lake Community. Currently Harper Chapel provides space for the Community Gardens, AA Meetings, Shining Stars Pre-School, Boy Scouts of America and the Community After School Program. 10% of the gross proceeds will be donated to Hope House. For more information, please contact the Church Office at 573-348-2617.

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Cobra iRadar

Cobra iRadar: As if there aren't enough gadgets to connect and interface with your smartphone—the iRadar from Cobra connects to your smartphone wirelessly through Bluetooth. The phone becomes the screen for this tiny detector (about the size of a deck of cards). The display shows your current speed, as well as the locations of radar units as much as 7 miles away. The improved iRAD 105 is much improved over the previous versions according to users. **\$130.**



Waring Snow Cone Maker

With summertime fun in store for the family, what could be more timely than a snow cone maker? This countertop unit includes four slots to hold the cones, and stainless steel blades built for years of heavy duty. It shaves enough ice to make four cones in under a minute. The boxed kit comes with paper cones, an ice scoop and recipes to make your own syrups at home. Retail for about **\$70** in stores and online.

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Straight Line Canvas changes company name

Mark and Julie Kraemer, owners of STRAIGHTLINE CANVAS have changed the company name to Lake Canvas Plus. Located on Hwy 42 in Kaiser, MO. They have been serving the lake area for over 27 years and do much more than boat covers and upholstery. All work is custom and their products have grown to include Permateek, a synthetic vinyl decking, that covers your boat's deck to look like teak wood. Lake Canvas Plus is the lake's exclusive dealer and installer

of Permateek.

They now also have shade solutions for your Dock, Deck or Patio, Whether its shade sails or roll downs for your home or your business they have it all at Lake Canvas Plus.

They still provide all your boat covers and tops, plus windows and enclosures as well as upholstery, carpet and headliner. Phone number remains the same- 573 348 3300. Email is info@lakecanvasplus.com. Website is www.lakecanvasplus.com

The Lodge Of Four Seasons Welcomes Caterina Miltenberger

The Lodge of Four Seasons recently welcomed Caterina Miltenberger, Glazers Mixologist, to conduct a staff-wide training program in conjunction with the opening of THIRST, a new adult bar offering vintage drinks, within The Lodge of Four Seasons. Miltenberger demonstrated and trained bartenders in the mixology of signature drinks that will be offered for the 2013 season throughout The Lodge.

Spirits Specialist and member of The Court of Master Sommeliers.

For more information visit www.4seasonsresort.com or call (800) 843-5253.

Caterina Miltenberger is an Award Winning Corporate Mixologist for Glazers Wholesale in Dallas, TX. Miltenberger is The WSWA Iron Mixologist Winner in 2011 for Best of Show - Best Long Drink - Best Dessert Drink. She is certified with the El Consejo Regulador Del Tequila, A.C. as well as a Certified



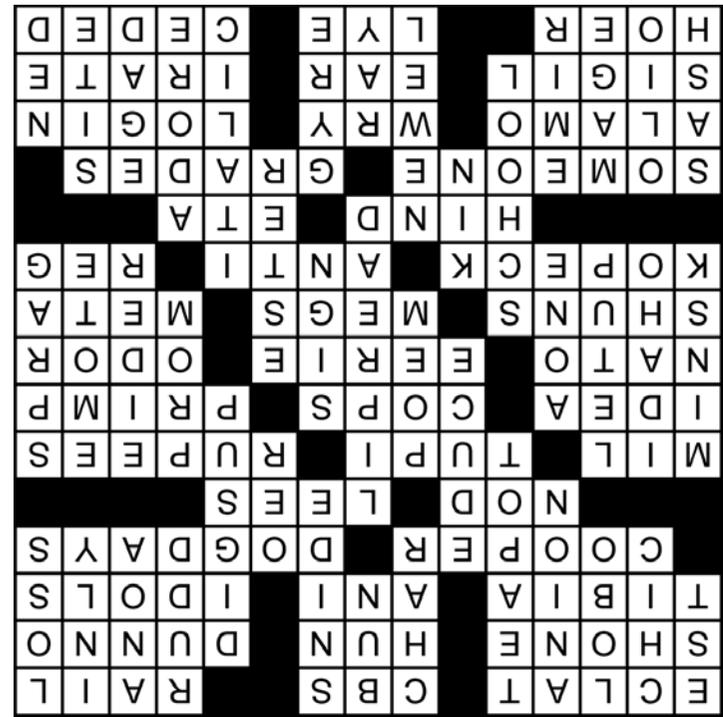
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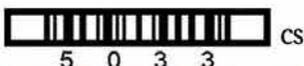
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Offer expires September 2, 2013.
For the most up-to-date information, please visit schlitterbahn.com.





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NID/CID Clarified

continued from page 26

A CID can also provide public services including operating a parking facility and shuttle service, trash collection and providing for or contracting for security.

Both the NID and CID policies can be viewed online at www.osagebeach-mo.gov, or they'll be available at city hall.

A NID is created by election or petition of voters and/or property owners within the boundaries of the proposed district, but must be authorized by a resolution of the governing body of the municipal-

ity in which the proposed NID is located. The language contained in the petition narrative or ballot question must provide a full disclosure of the scope of the project, its cost, repayment and assessment parameters to affected property owners within the NID.

The petition narrative must include a detailed five year plan, describing among other things, the purposes of the proposed district, the services it will provide, the improvements it will make and an estimate of the costs. There are specific rules that govern the CID.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

What Documents do I need to Apply for a Mortgage Loan??

The loan process can cause a little anxiety for home buyers that are excited to purchase their home. The best way to help your Mortgage Lender finalize your loan quickly is to provide all of the pertinent documents needed to verify your information.

Please keep in mind that some documents may not apply to you or may be difficult to provide. If you have questions about these items, or have trouble collecting them, please contact me so that I can assist you in this process.

Current driver's license or photo ID
Copy of the trust papers if you want the property held in a trust.

Copy of accepted contract signed by purchasers and sellers, copy of earnest money check

Present employer's name, address and phone number. Length of employment, position and salary. If employed less than two years, please provide previous employer's name, address and phone number to cover two consecutive years. Exact dates are required.

Most recent two years W-2
Current pay check stub reflecting year-to-date income of 30 days or more.

If self-employed or paid any commission or have any business income, please bring complete copies of your federal tax returns along with all schedules and W-2s for the past two years. Include corporate or partnership returns, if applicable, for your business. Also include a year-to-date P & L statement.

Evidence of child support payments for the last 12 months, if applicable, along with divorce decree and court order for child support payment and alimony.

Verification of other income needed to qualify, such as retirement, rental, interest or dividend income. If receiving Social Security or pension income, please bring



current awards letter.

If applying for MHDC grant, the past three years' federal tax returns are required.

Last two months' bank statements for all accounts. Please provide explanations of any deposits larger than normal paycheck.

If you have a property for sale, please bring the accepted offer to purchase or copy of listing contract.

If you own investment properties, please provide address, name of mortgage lender, mortgage statement and lease agreement on properties.

Divorce decree order or any financial obligation incurred through a court order, if applicable.

If any judgments or bankruptcy has been filed, please supply a copy of the judgment or bankruptcy discharge and petition. Also, furnish a letter of explanation of the same.

For a VA Loan, please provide a certificate of eligibility and a copy of DD 214.

If you have any trouble getting the documents that are mentioned above or if you have questions about the loan process, please call me for help!! I enjoy helping people work through the loan process and want to make it as simple and pain-free as possible!!

Michael Lasson - First State Bank Mortgage at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlake-loan.com.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ONYX CAVE

Boaters are well aware that the Niangua Arm of the Lake is noted for caves. Bridal Cave, the caves of Ha Ha Tonka, and Bunch Cave near the Highway 54 Niangua Bridge are well known. Other cave openings, large and small, can be seen in bluffs and on hillsides. At the 47.5 mile mark, where the Niangua becomes less Lake and more river-like, is the opening to Onyx Cave. Boat-

ers often visit this cave's large entrance. It is sometimes possible to boat into the cave for about 70 feet. (Photo by Dwight Weaver 2003)

The cultural history of Onyx Cave includes an episode of mining that occurred in 1897 when speculative onyx mining was occurring widely throughout Camden County. In that year John Bradford carved huge chunks of onyx from a large formation

known as the "Liberty Bell" in a chamber about 350 feet inside Onyx Cave. The ugly scar from this ordeal still exists and the tracks used by ore carts still exist in the corridor leading to the Liberty Bell.

About 190 feet from the entrance the cave ceiling lowers and the remainder of the cave is inaccessible today because Lake-water fills passages that have low ceilings. The true length of the cave is un-

known but local legend says that in 1909 Garrett Laughlin, a county road supervisor, and companions explored the cave. They were underground for many hours and returned to report the cave was large and extensive.

In 1965, before the construction of Truman Dam and an occasion when Lake of the Ozarks was below 654 feet, members of Lake Ozarks Grotto were successful in damming the entrance stream course to keep Lake water out and then pumping the cave stream down low enough to allow the cave to be mapped for a distance of about 500 feet. The author participated in this research project. ■

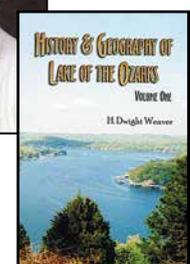
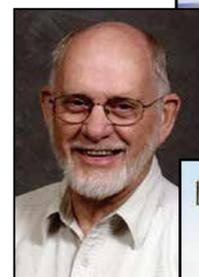
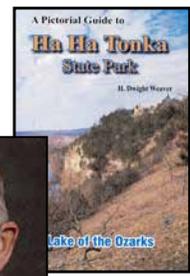
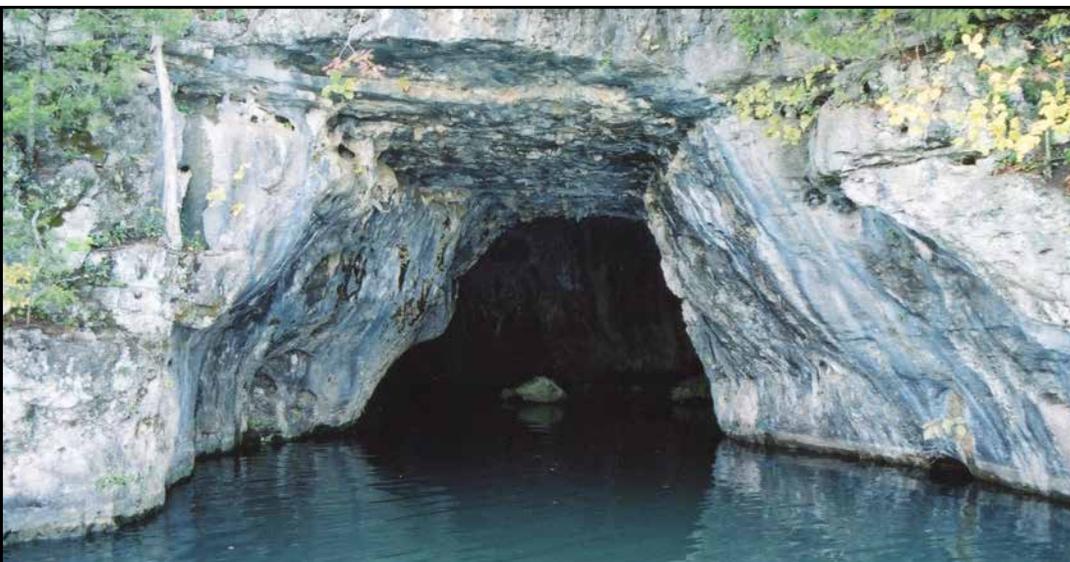
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880

to 1980.

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

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

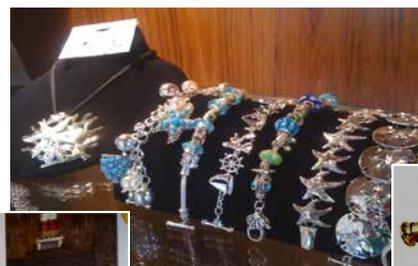


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Crossword Puzzle

THEME: SCHOOL'S OUT

ACROSS

1. Enthusiastic approval
6. Network with an eye
9. Train track
13. Beamed or glowed
14. Atilla, e.g.
15. "Beats me!"
16. Shinbone
17. Tropical American cuckoo
18. America's singing choices
19. "School's Out" singer
21. "Diary of a Wimpy Kid: _____"
23. Endorsement
24. Harper and Bruce, e.g.
25. A cool _____, as in money
28. South American Indian people
30. Raja's money, pl.
35. *Essay's main _____
37. *Truant officers
39. *Done at the mirror before prom
40. Organization formed in 1949
41. Bone-chilling
43. Picked up by one of senses
44. Expels from community
46. Actresses Ryan and Tilly
47. Of higher order or level
48. 1/100th of a ruble
50. Like nay-sayers
52. Gas type
53. Sir Francis Drake's "Golden _____"
55. Approximated landing time
57. Individual
61. *Final assessments
64. Santa Anna's siege site
65. Sarcastic
67. User ID + password
69. Letter's end
70. Canal locale
71. About to explode
72. Field worker
73. Caustic chemical
74. Yielded

DOWN

1. PST plus three
2. All the rage
3. One of Los Lobos
4. Opposite of cation
5. Kitchen whistler
6. Blacken
7. Dog holder
8. Like a snicker
9. Paul of "This Is 40"
10. Dwarf buffalo
11. Inwardly
12. *Summer learning _____
15. Excavates
20. Derive
22. "_____ the land of the free ..."
24. Helen Keller did this
25. Capital of Belarus
26. "Potato State"
27. Reduce pressure
29. *Read in English class
31. *Formal affair
32. Downy duck
33. Be theatrical
34. Wheel stopper
36. Blue-ribbon
38. *Done to a yearbook
42. Poly- follower
45. *For underachievers in summer
49. Kith partner
51. Right-leaning character
54. Handrail post
56. Love intensely
57. *Colorful accessory to cap and gown
58. Assortment
59. Magician, in the olden days
60. Arab ruler
61. Swirling vortex
62. Exclamation of surprise, archaic
63. Surfer's stop
66. Bit of sunshine
68. Flanders of "The Simpsons"

Solution on page 38

CROSSWORD																
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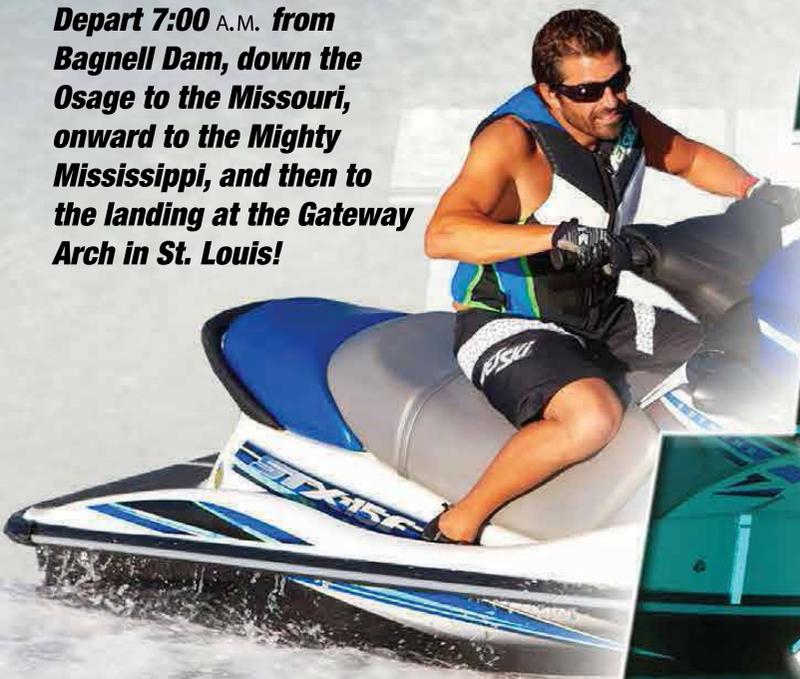
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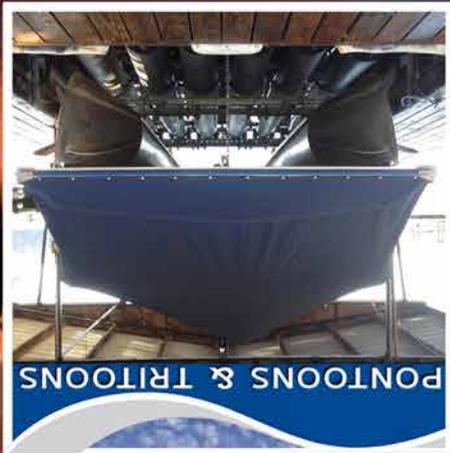
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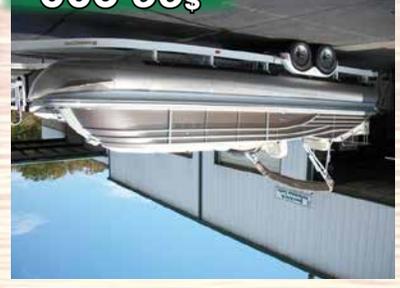
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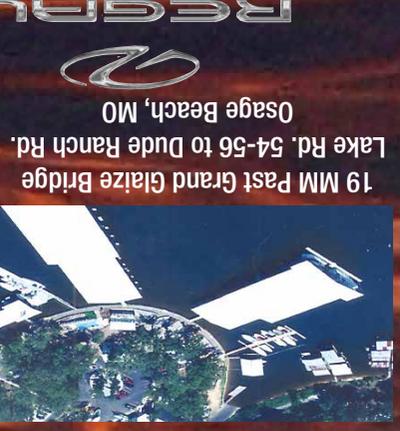
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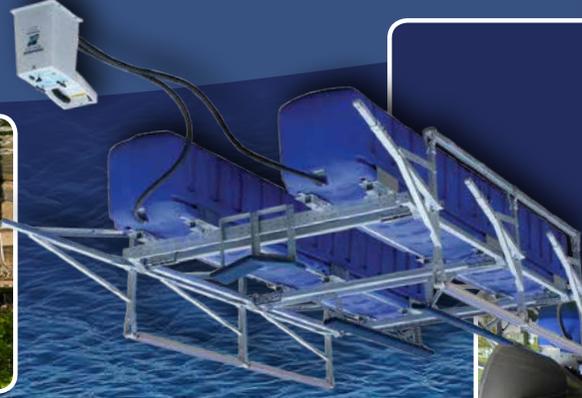
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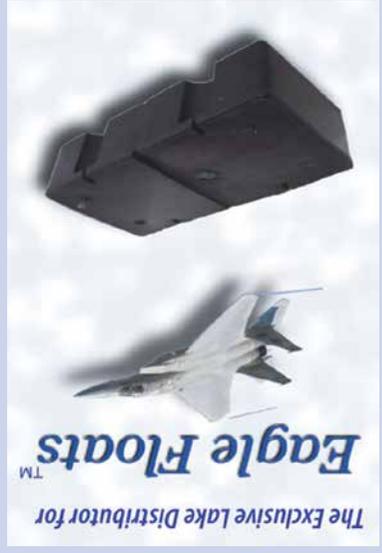
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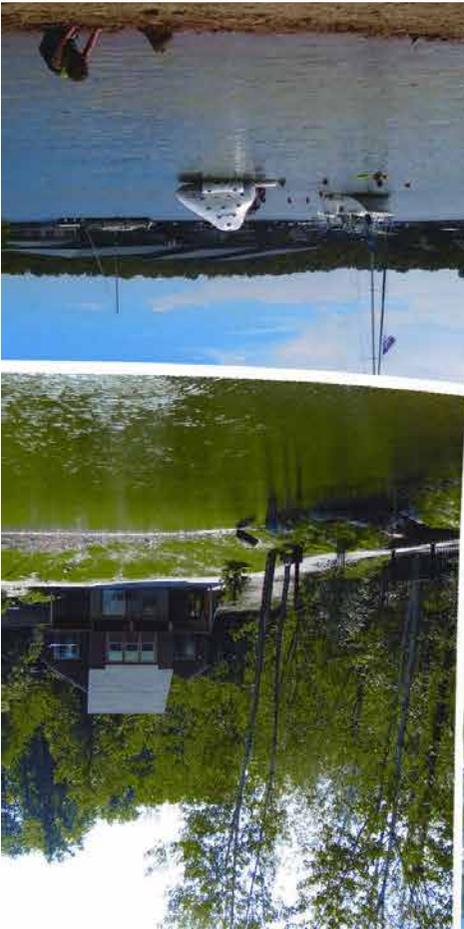
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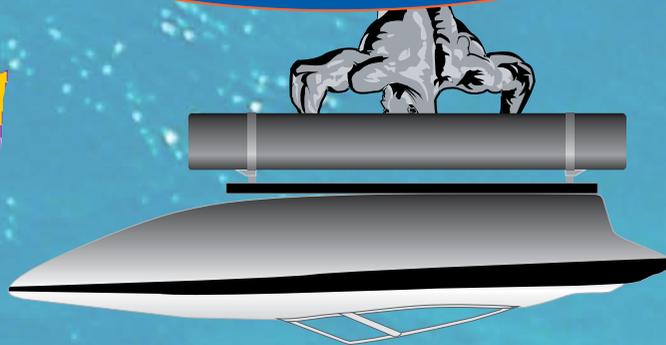


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