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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 7

JULY, 2013

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Volume Twelve • Issue Seven • July 2013

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NEWS IN BRIEF

How much is too much?

Builders critical of codes, regulations handed down - story on page 29.



Win, win, win situation

Lake community, racers, businesses all came out on top, the full story is on page 34.

Read it - or weep

OB police: No parking signs mean what they say - avoid paying read it on page 4.

Walking a hiring tightrope

EEOC looks for discrimination against those convicted of crimes. Page 6.

Crossword

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Monthly Features



Glimpses of the Lake's Past
Dwight Weaver's look back. Page 35

Technology and Lifestyles
Our monthly roundup of gadgets. Page 36

Ameren sells back 'encroaching' land

By Nancy Zoellner-Hogland

One year after filing Estoppel Certificates, used by Ameren Missouri to "clarify and affirm" their ownership of property located within the original Federal Energy Regulatory Commission (FERC) Project Boundary, the power company released its first piece of land.

In May, Ameren transferred ownership of three tracts of land in the Silver Moon Estates No. 1 to the Bank of Versailles, who obtained the property through foreclosure. Under the agreement, filed with the Morgan County Recorder of Deeds, Ameren will retain an easement to flood.

According to Bank of Versailles President Dave Baumgartner, the tracts included six lakefront lots and two homes. All but one home was above the 662 contour line; about two-thirds of that home sat below 662. However, he said that when Ameren redrew the project boundary last year, they "carved out," around the house, dropping the project boundary slightly lower. He also said under the agreement, Ameren will retain ownership of the land any land below the revised project boundary.

Baumgartner said that as part of the process, the bank was required to obtain a survey, which Ameren then used to determine a fair market value for the property. Although he declined to reveal the amount of money the bank was



asked to pay, he said it was "not unreasonable."

He also said the process took about a year.

"But we were the first one to file. It's my understanding that other people will make application so I don't think it will take as long for them," he said, adding that he was told several others are in the process of requesting release of their land.

According to a form from Ameren's real estate office, the following steps will be required for "the conveyance of Ameren Missouri owned property formerly located within the FERC project boundary and adjacent to the Lake of the Ozarks, ly-

ing between Ameren's current ownership line (the original project boundary) and the new project boundary line, which typically is located at the 662 contour elevation."

1) Ameren Missouri will provide an estimated market value of the property to be conveyed to the requesting party.

2) If the estimated market value is acceptable, the requesting party must provide a metes and bounds legal description of the property to be conveyed, which may require a land survey of the property.

3) Ameren Missouri will utilize the provided legal description to determine the final

market value of the property to be conveyed.

4) If the final market value is acceptable, Ameren Missouri will prepare a Contract of Sale for the requesting party's review and signature.

5) After the contract has been signed, Ameren Missouri will obtain and provide to the requesting party a title commitment for the property to be conveyed.

6) Ameren Missouri will prepare a Cross Quit Claim Deed for the conveyance of the property. Under the Cross Quit Claim Deed, Ameren Missouri will be quit claiming the property

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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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LAKE OF THE OZARKS

BUSINESS JOURNAL



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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

A gourmet burger joint has opened at Lambert St. Louis International Airport. The restaurant, Grounded in St. Louis, features a variety of "custom" burgers, including the Cholula, complete with hot sauce and pepper jack on a brioche roll; the Cuban, decked out with ham and Swiss cheese on a brioche roll; and the Sunrise – breakfast on a bun with its bacon, egg and cheddar topping. Several new restaurants have opened in the airport in the last year. The addition is part of a trend seen across America where airports are going the extra mile and adding a wide assortment of amenities for travelers.

For those who prefer lower-calorie fare, travel writer Christine Sarkis has some good news. Sarkis scouted out airports around the country to find out if she could find healthy food. She reported that apples, oranges and bananas were plentiful, as were cups of cut up pineapple and watermelon, at every airport. She also said yogurt has become easier to find, with one airport – San Francisco International – featuring a yogurt parfait bar, as has protein-rich oatmeal, some of which is topped with dried fruits and sprinkled with brown sugar or nuts. A wide assortment of nuts is also to be found in most airport terminals. Humus has started pushing its way on many airport menus, and salads – Greek salad, Nicoise salad with tuna, green salad and Japanese noodle salad – are abundant. Sandwiches are also readily available but healthier versions with whole grains and leaner cuts of meat have become staples.

The \$347 average cost of round-trip airfare from Lambert-St. Louis International Airport is down 25 percent from the \$464

charged in 2000, according to a report from the U.S. Department of Transportation Bureau of Transportation Statistics. It's also below the nation's average fare of \$374. However, that's not the case for many airports across the country. Prices increased by 23 percent at the Newport News/Williamsburg, Va., Airport, 16 percent at Houston/Bush Intercontinental and 14 percent at the Burbank/Glendale/Pasadena, California airport. At \$544, the Huntsville International Airport had the distinction of having the highest average round trip cost. Cincinnati, with an average fare of \$518, came in second, followed by Houston, Washington/Dulles and Newark.

Travelers who rent vehicles at airports could find themselves spending a little less money. RelayRides, which allows car owners to list their personal vehicles for rent, has expanded to include airports across the U.S. When car owners register with the company, the website suggests the six closest airports where they could rent their cars to travelers. Although RelayRides didn't show up in a yellowpages.com search for rental cars at Lambert, when visiting relayrides.com and typing Lambert St. Louis Airport in the search bar, eight vehicles were featured within a 25-mile radius of the airport. The least expensive was a 2001 Ford Taurus that could be rented for \$5.25 per hour or \$26 per day.

Travelers interested in saving money should watch for Surf Air to roll into the area. The California-based airline has plans to expand eastward and when they do, they'll bring their monthly membership plan with them. The airline offers a \$1,650 per-month plan that allows subscribers to fly as much as they want between the four California cities they currently serve.

Wade Eyerly, CEO of Surf Air, said he believes the fare will restore faith in the industry, which has ranked last in opinion surveys.

Perhaps the public continues to look unfavorably on airlines because of problems encountered while flying. April's figures speak for themselves. The DOT reported that of the 16 airlines that file their on-time performance data with the department, only slightly more than three-quarters arrived on time that month. The 77.3-percent rate was down from April 2012's 86.3 percent on-time rate and March 2013's 79.8 percent mark. The reporting carriers canceled 1.8 percent of their scheduled domestic flights in April, up from both the 1.0 percent cancellation rate posted in April 2012 and the 1.6 percent rate of March 2013. The same month, carriers also reported two pet deaths and one pet injury sustained while traveling by air, equal to the three reports filed in April 2012, but up from the one report filed in March 2013. The same month, the DOT received 1,086 complaints about airline service from consumers, up 1.8 percent from the 1,067 complaints filed in April 2012, and up 15.2 percent from the 943 received in March 2013. The report also shows the department received a total of 61 disability-related complaints in April, down from the total of 65 complaints filed in April 2012, but up from the total of 42 complaints received in March 2013. The good news is that during the month, the DOT received only six complaints alleging discrimination by airlines due to factors other than disability – such as race, religion, national origin, or sex – down from both the total of 14 recorded in April 2012 and the seven recorded in March 2013 and passengers had to sit through only two tarmac delays of more than three hours on domestic flights and no tarmac

continues on page 15



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Living near Paradise not all it's cracked up to be

By Nancy Zoellner-Hogland

Neighbors of Paradise Tropical Restaurant and Bar who don't like music better buy ear-plugs.

In June, the Camden County Planning and Zoning Commission reversed its earlier decision not to grant a conditional use permit (CUP), so the songs will play on – at least through the end of this year. Then the owner must re-plot a strip of adjoining land that, if approved, will house a sound abatement structure; he must enclose the open-air portion of the restaurant on three sides and on top; and he must apply for rezoning.

The land housing the restaurant, located in a residential neighborhood along Route TT in Sunrise Beach, is currently zoned B-1 General Commercial, which does not allow outdoor music and dining. The adjoining land is currently zoned Single Family Residential.

In the meantime, the commission is requiring owner George Tucker to make a “good faith effort” and obtain a de-

sign for the sound abatement walls and roof and submit that plan to commissioners within 60 days. He also must exercise more control over rowdy customers, especially at closing time, and limit hours for outdoor music to 9 p.m. on Sundays, 10 p.m. Mondays through Wednesdays and 11 p.m. Thursdays through Saturdays.

The commission told Tucker that if he did not meet their timeline, the outdoor music would be cut off.

In May, commissioners voted not to grant the CUP. At that time, they asked Tucker to consider enclosing the building. However, Tucker's attorney said the redesign would come with a price tag of nearly half a million dollars, making it unfeasible.

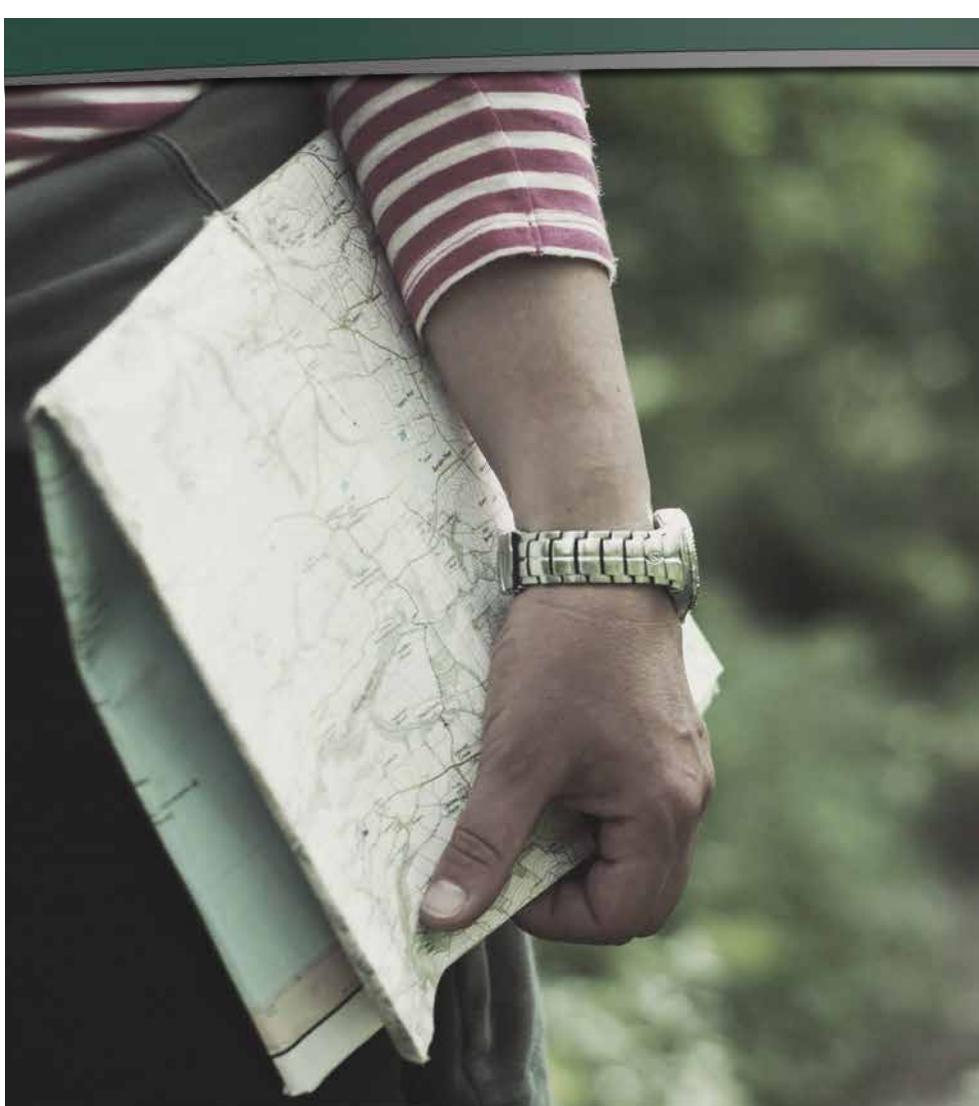
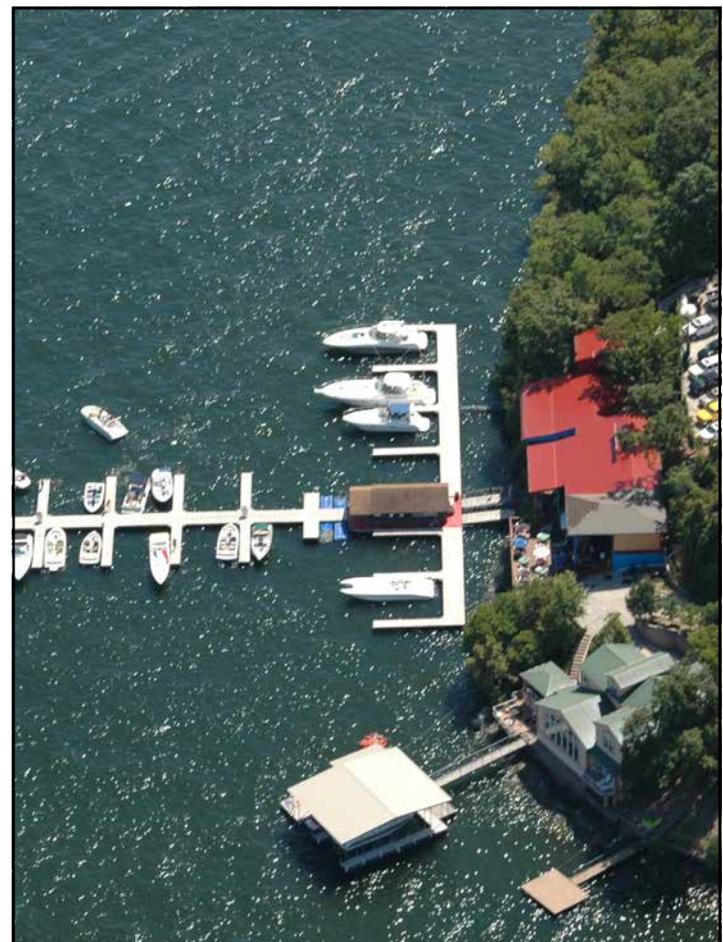
The matter was brought up again at the June meeting after Planning and Zoning Administrator Don Hathaway provided commissioners with an email from a previous owner saying he had operated the restaurant for 20 years and featured live music during that time. Chair-

man Jerry Carroll made a motion to re-open the case. The commissioners voted 9 to 1 to allow the CUP, with the restrictions. The only dissenting vote was from Lorraine Brown.

Neighbor Richard Danowsky, who said the loud music kept him awake at night, made it plain that he was not happy with the commission's move. He said he was amazed that they would grant approval after Tucker blatantly ignored county laws by continuing to operate an outdoor music venue after he was cited and purposely constructed a building that did not conform to Camden County codes.

The next meeting of the Camden County Planning and Zoning Commission is set for 5:30 p.m., Wednesday, July 17 at the Camden County Courthouse.

Paradise Tropical Restaurant and Bar is on the 24MM in Sunrise Beach. Photo by Brent Simpson.



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OB adopts parking ordinance with 'teeth'

By Nancy Zoellner-Hogland

Husbands that drop their wives off at the front door of Walmart, then pull forward and wait while she runs in for that one quick item might want to, instead, simply circle the parking lot. Last month, the Osage Beach Board of Aldermen adopted an ordinance that will authorize law enforcement to ticket drivers of any vehicles that stop, stand or park within a fire lane on public or private

property – even when the driver stays behind the wheel.

City Attorney Ed Rucker said the ordinance was requested by retailers that are having problems keeping those lanes open. According to Osage Beach Chief of Police Todd Davis the Osage Beach Factory Outlet Village has been experiencing the greatest number of problems.

“We generally don’t regulate vehicles on private property

unless it deals specifically with a public safety issue. The issue at hand is that vehicles parked in these lanes could prevent emergency vehicles – ambulances, police or fire – from getting where they need to be in an emergency,” Rucker explained adding that issuing tickets would be at up to the officer’s discretion. “If an officer sees someone sitting in their car, he asks the driver to move but the driver argues or just de-

cides to sit there and wait, he or she will probably get a ticket. However, if that same driver says ‘Sure officer,’ and moves – well, I’d say he’s not likely to be ticketed.”

The ordinance also makes it illegal to stop, stand or park a vehicle:

- On the roadway side of any vehicle stopped or parked at the edge or curb of a street
- On a sidewalk
- In an intersection
- On a crosswalk
- Between a safety zone and the adjacent curb or within 30-feet of points on the curb immediately opposite the ends of a safety zone;
- Along or opposite any street excavation or obstruction when stopping, standing or parking would obstruct traffic;
- Upon any bridge or other elevated structure upon a highway;
- At any place within a highway tunnel;
- At any place where official signs prohibit stopping

The ordinance also stipulates that a

vehicle may only momentarily pick-up or discharge passengers:

- In front of a public or private driveway;
 - Within 30-feet of an intersection;
 - Within 15-feet of a fire hydrant;
 - Within 20-feet of a crosswalk at an intersection;
 - Within 30-feet upon the approach to any flashing signal, stop sign or traffic control signal;
 - Within 20-feet of the driveway entrance to any fire station and on the side of a street opposite the entrance to any fire station within 75-feet of said entrance; and
 - At any place where official signs prohibit standing
- And finally, the ordinance prohibits people from moving a vehicle not lawfully under his or her control into any such prohibited area or away from a curb such a distance as is unlawful.
- The city of Lake Ozark has an ordinance on the books that prohibits parking in fire lanes. However, the law doesn’t contain any enforcement measures.



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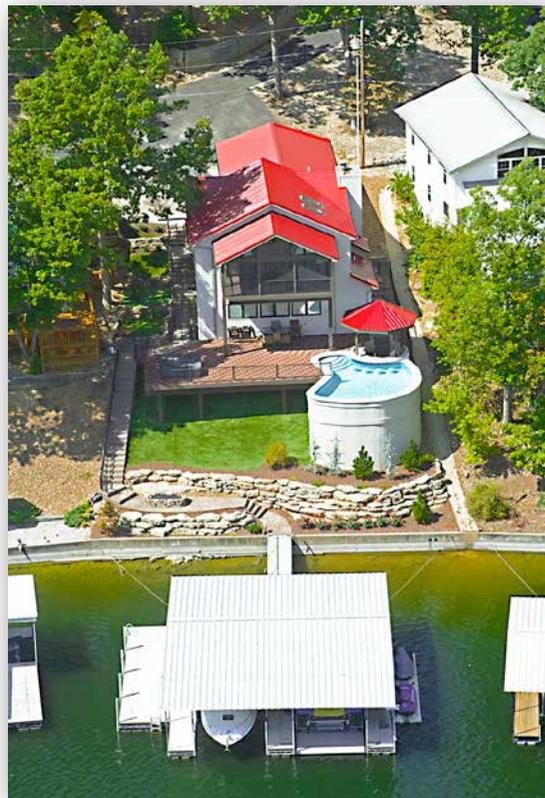
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EEOC files suits against businesses that don't hire former criminals

By Nancy Zoellner-Hogland

A few months ago, we told employers how background checks could help them reduce their liability and, in the case of some service businesses, keep their customers safer.

However, the Equal Employment Opportunity Commission (EEOC) recently issued guidelines stating that companies that adopt policies against hiring people that have been convicted of a crime could be violating the Civil Rights Act.

Last month the EEOC filed lawsuits against two companies – BMW's, a South Carolina manufacturing plant, and Dollar General, a discount retailer based in Tennessee – because they said their policies were discriminatory and disproportionately cost African-Americans jobs.

At the manufacturing plant, several employees lost their

jobs when a new contractor signed an agreement with that plant. As part of the process, employees were required to re-apply for their jobs and undergo criminal background checks. The previous contractor only reviewed criminal convictions for the past seven years. However, because the new contractor had no time limit on criminal convictions, several employees were not re-hired. The EEOC said the policy is not job related and consistent with business necessity and it is seeking back pay for the workers who lost their jobs and an injunction to prevent future discrimination.

The suit against the retailer was filed after two job applicants were rejected.

According to the EEOC, one of the applicants who had filed a charge with EEOC was given a conditional employment offer, although she had disclosed

a six-year-old conviction for possession of a controlled substance. Her application also showed that she had previously worked for another discount retailer as a cashier-stocker for four years. Nevertheless, her job offer was allegedly revoked because the retailer's practice was to use her type of conviction as a disqualification factor for 10 years. The other applicant who filed an EEOC charge was fired by the retailer although, according to the EEOC, the conviction records check report about her was wrong - she did not have the felony conviction attributed to her. The EEOC said that although she advised the store manager of the mistake in the report, the company did not reverse its decision and her firing stood.

Both lawsuits were brought under Title VII of the Civil Rights Act of 1964, which pro-

hibits discrimination on the basis of race and national origin as well as retaliation. A covered employer is liable for violating Title VII when the job seeker demonstrates that he or she treated him differently because of his race, national origin, or another protected basis. For example, there is Title VII disparate treatment liability where the evidence shows that a covered employer rejected an African American applicant based on his criminal record but hired a similarly situated white applicant with a comparable criminal record.

EEOC guidelines suggests that employers should develop an employment policy that considers at least the nature and gravity of the crime; the time that has passed since the offense, conduct and/or completion of the sentence; and the nature of the job held or sought.

According to the Missouri State Highway Patrol (MSHP), the number of requests for criminal record checks by the non-criminal justice community has increased tremendously in recent years with the bulk of the employment requests coming for teachers, school bus drivers and health and child care workers. A spokesperson for Accufax, a background screening service used by employers and churches in the Lake area, said they've seen their biggest jump in businesses that offer in-home services such as heating and air conditioning, plumbing and cleaning – anything where "strangers" will be entering a private residence to do work when the homeowner is present or absent.

For the complete EEOC Enforcement Guidance, which covers federal law; includes a list of sources to use while conducting background checks; and provides detailed examples of discrimination and employers' rights, visit http://www.eeoc.gov/laws/guidance/arrest_conviction.cfm#1.



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OB Fire takes lead in dock safety

By Nancy Zoellner-Hogland

Seven years ago, the Osage Beach, Lake Ozark, Mid County and Sunrise Beach fire protection districts partnered with Ameren Missouri to institute a dock inspection program at the Lake. The program, designed to improve public safety, required electrical inspections and permits for all newly installed private boat docks equipped with electric power or when revisions were made to existing docks or when those docks were relocated.

According to Fire Chief Jeff Dorhauer, Osage Beach fire officials recently decided it was time for their district to take additional steps towards accomplishing that goal. In mid-June, the board of directors held a public hearing to discuss a proposal that would also require inspections on docks involved in a transfer of ownership due to the sale of real estate. Should the board decide to move forward with the plan at their July

16 meeting, they will vote to revise the 2006 ordinance in order to make those inspections mandatory for all dock owners inside the fire district boundaries. The law would not affect condominiums with multiple slip docks that are tied to an association nor would it affect private dock owners in other jurisdictions unless their boards also revised their laws. The permits would be good for one year.

"I caution everyone that this is not the final answer to this and much work still needs to be done both at the fire district level, the local city or county level, the state level and at the dock owner's level. No inspection, no ordinance and no state legislation can ever remove all hazards. However, I believe that through a partnership of dock owners, building officials, Ameren and state legislators we can make great strides in providing a safe environment for our residents and visitors," he told the small group that gathered for

the hearing.

Fire Marshal Ed Nicholson said they had been discussing the proposal since last summer, when three swimmers were electrocuted and six were shocked in four separate incidents around the Lake of the Ozarks.

During its investigation, the Missouri State Water Patrol found that in the July 4 deaths of Ashland siblings Alexandra, 13, and Brayden Anderson, 8, who were electrocuted while swimming near the family's private dock at the 6.5 mile mark of the Gravois Arm, the dock did not have a GFI. The Water Patrol cited faulty wiring in an incident three days later when Jennifer Lankford, 26, of Hazelwood, was electrocuted after touching another private dock in Dry Branch Cove.

Earlier in the year, three other swimmers survived electric shock thanks to quick-thinking witnesses. According to a report by the Gravois Fire Protection District, those present quickly disconnected the electricity and then pulled the three women from the water, administering CPR to one. The press release issued by the fire district

also stated that the dock was not equipped with a GFI breaker on the supply to the dock, there was no disconnect at the shoreline and the ground from the dock to shore was insufficient. On Sunday, June 22 two children and one adult were shocked as they swam near a dock near the 5 mile mark of the Osage. Another adult quickly shut power off, avoiding electrocution of the three.

According to numbers provided by Ameren, the Lake is currently home to some 24,359 permitted docks, 2,711 of which are within the jurisdictional boundaries of the Osage Beach Fire Protection District. Nicholson said a check with the Bagnell Dam Association of Realtors found 98 lakefront homes with docks, located inside their boundaries, were currently for sale; in 2012, 79 lakefront homes with docks sold.

"Since July 2012, we've conducted 125 dock inspections and 218 courtesy inspections – for a total of 343. I think we can handle another 70 or so a year," he said, adding that approximately 75 percent of all docks inspected have not been compliant. "We think this will go

a long way in making the Lake safer for everyone."

Realtor Sue Spica, who sits on the Bagnell Dam Association of Realtors Dock Safety Committee and who attended the public hearing, assured the fire board that they would have realtors' full cooperation should they move forward with the plan. However, she also made a few suggestions to help the process move more smoothly.

She said that, if adopted, the inspection process for dock transfers should begin when the property is listed. She also said the fire district and Ameren needed to communicate better with realtors, pointing out past problems and miscommunications that resulted in a slowed permitting process.

"Realtors are backing you – we all want to see a safer Lake – but we also want to make sure there are no delays or last-minute issues that pop up. We all support you on your efforts but we need to work together to make sure the process is done before we get to the point of sale," she said.

No one spoke against the plan at the hearing.

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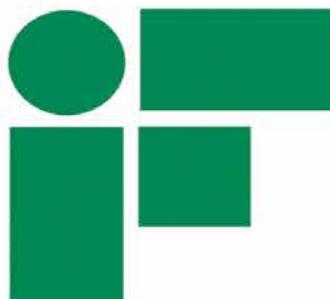
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What's in a name?

By Nancy Zoellner-Hogland

A lot, according to OB business owners

New highway signs designating the Osage Beach Parkway as "Business 54" were up by the July 4 holiday.

The signs were originally proposed last year by business owners along Osage Beach Parkway who said they had been seriously impacted by the new expressway because those coming to the Lake for the first time since the new highway was completed didn't know that the Parkway is actually "old" Highway 54.

The name change was approved by aldermen in November 2006 after the city was notified that the road running through town would have to be renamed because once the expressway was completed, it would be designated as "54." After some discussion, Alderman Don Welch proposed naming the roadway "Osage Beach Parkway," and it was unanimously approved. The

only alderman from that board still serving today is Steve Kahrs.

Although, at the time, some grumbled about the inconvenience of having a new address, it didn't get much attention until US 54 Expressway was open. Then business owners found themselves on a side road named "Osage Beach Parkway," that wasn't getting as much traffic.

At a meeting last fall, resident John Kester asked aldermen to consider giving the street another moniker.

"Osage Beach Parkway is not a parkway. The definition of a parkway is, 'a broad landscaped thoroughfare.' If people are traveling on a freeway they won't get off the expressway to get on a parkway. Now, if it were named Business 54 they would get off expecting gas stations, stores, motels etc.," he said.

Several suggestions were made to change the name to Business 54 but City Administrator Nancy Viselli said that would be unfair to those business owners that have invested in new company stationary



and advertising.

"It seems that going with 'Osage Beach Parkway/Busi-

ness 54' would make the most sense. That way business owners could keep the same address yet drivers would have an easier time figuring out where they wanted to go," she said.

Apparently the Missouri Department of Transportation (MoDOT) agreed. At the meeting, Central District Engineer David Silvester said MoDOT would be willing to pick up the tab for new signage and presented several different options to the city which carried price tags ranging from \$16,000 to \$251,000. The most expensive proposal included larger signs which would need larger trusses. However, a design change dropped that price to

\$88,000.

The contractor on the project, Superior Rail, installed the signs in late June. MoDOT Area Engineer Bob Lynch said they wanted the signs in place to help direct Fourth of July traffic to Osage Beach Parkway businesses.

"The new signs are meant to help identify Osage Beach Parkway as a business hub and provide an additional way to highlight businesses in the Lake area to travelers," he said.

Above: Osage Beach business owners hope that newly installed signs will make it easier for tourists and infrequent visitors to find their way around town – and to their shops and restaurants.



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A Matter of Trust

with **Trenny Garrett, Central Trust & Investment Company**

Rollover Rules

Will you be rolling over your 401(k) or other retirement money to an IRA? Or transferring your money from one IRA to another? If so, be aware that the IRS has been taking a very hard line on technicalities.

If you receive a distribution from your company plan, you have 60 days to roll it over to an IRA. If you miss the deadline, the distribution becomes taxable, and if you are under age 59 1/2, you'll be hit with a 10% penalty, too. The same 60-day rule applies if you choose to move money from one IRA to another.

Unfortunately, people (and sometimes even financial institutions) make mistakes. In 2002 Congress directed the IRS to carve out some exceptions to the 60-day rule so as to avoid harsh and inappropriate tax consequences.

Some of the examples in the IRS guidance were very specific—errors made by a financial institution and the inability to complete the rollover as a result of death, disability, postal errors and other similar events. One ruling waived the requirement when an individual deposited a distribution check into a savings account in the mistaken belief that the distribution was an insurance death benefit, and it allowed the "late" contribution to be rolled over without tax or penalty. Similarly, IRS granted relief when a rollover attempt failed because the individual used the wrong form, and the time lapsed for the rollover.

But recently, the Service has seemed less forgiving. The IRS refused to waive the rule for an individual who received a distribution without any guidance about taxes, withholding and her rollover option from the institution issuing the check. The IRS also refused relief when an individual mistakenly be-



Trenny Garrett, J.D., CTFA

lieved that all taxes had been paid on two distributions that he had received and, after learning that more taxes were owed, wanted to do a rollover after the 60 day limit had expired.

The 60-day rule needn't be a concern at all, if you don't take your retirement money from your company plan or IRA yourself. You simply arrange for a direct or trustee-to-trustee transfer. In both cases, by requesting it, the funds will move from your plan account to an IRA (or from IRA to IRA) without your need to receive the distribution in hand.

When it comes to your company plan, there's another good reason for a direct transfer to an IRA: no withholding tax. Your employer must withhold 20% of your distribution for taxes, but this withholding is not necessary when the IRA trustee receives the money directly.

Call for an appointment to discuss your 401(k) & IRA options with me today!

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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A Common Cause Of Heel Pain-- Plantar Fasciitis

"My heel hurts and I can't understand why? It is definitely worse in the morning or after I sit and try to stand up. It is a sharp pain that is causing me to limp. I've tried different shoes and pads from the foot care isle and nothing is working." This is a common complaint we hear in the medical profession and one that can often be corrected easily with early intervention.

Many times the cause of symptoms described above can be due to a diagnosis of plantar fasciitis. The plantar fascia is a thick band of tissue connecting the heel to the ball of the foot. The pain can be felt at the heel, or along the arch and ball of the foot. There are numerous contributing factors such as increased body weight, decreased calf muscle flexibility, increase in routine standing or walking times, age, and shoes that lack support (ex: flip flops).

The development of plantar fasciitis occurs when the band of tissue becomes inflamed due to excessive stress placed through it. This typically occurs near the heel bone where the plantar fascia attaches. Common symptoms include pain with the first few steps in the morning, pain with prolonged standing, and pain when walking barefoot or in shoes with poor support. Often the pain will subside during the day but then worsen again toward the end of the day because of extended walking. Often time's plantar fasciitis occurs in only one foot but with prolonged compensation to avoid pain it can become present in both feet.

Diagnosis of Plantar Fasciitis should be performed by a physician. Once a physician has diagnosed you with plantar fasciitis there are a variety of treatment options that might be recommended. Interventions such as injections, walking boots, and night



Michael McIntosh, PT, MBA, CFCE

splints are often attempted first prior to recommending more extensive options such as Physical Therapy and rarely, surgery. Physical Therapy can be a very effective treatment if injections and splints have not been successful. A physical therapist has many options such as ultrasound, iontophoresis (transdermal medication delivery), manual therapy for treatment of soft tissue and joint restrictions, stretches, strengthening of muscles that support the arch, and taping.

As with any condition, there are steps to help prevent onset of plantar fasciitis. Always choose shoes with good arch supports and replace them regularly. If you stand in one place for extended periods of time try standing on a thick mat. Stretch you calves and feet before and after running or walking and maintain a healthy body weight. In the unfortunate event that you develop heel pain, see your physician as soon as possible to get an accurate diagnosis and if it turns out to be plantar fasciitis, to help prevent the condition from becoming chronic and therefore much more difficult to treat.

Michael McIntosh is the clinic director of Osage Beach Lake Sport & Spine Rehab and offers outpatient rehabilitation, MedEx, work conditioning, work hardening, and functional capacity evaluations. You can reach them at 573-693-9128 or visit their office at 5780 Hwy 54, Suite 220, Osage Beach.

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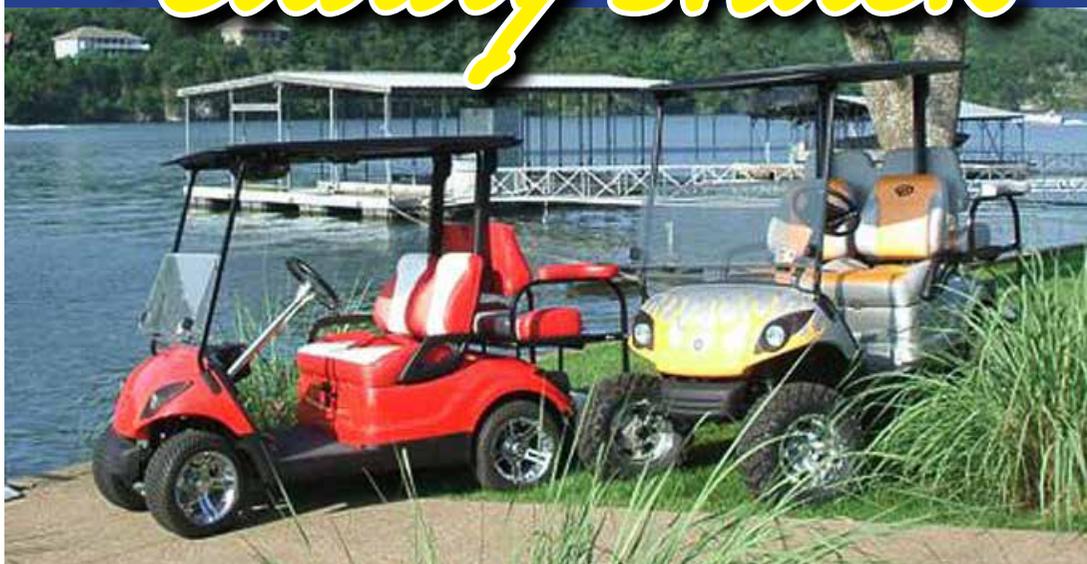
continued from page 2
delays of more than four hours on an international flight.

Something that's sure to get travelers screaming is lost luggage. However, Airbus is putting the final touches on a luggage design that is imbedded with a GPS chip that can be tracked via smartphone GPS systems. The chip allows travelers to keep

track of their luggage wherever it goes and even alerts owners if the luggage has been tampered with or opened without authorization. Airbus teamed up with AT&T and a German luggage maker to create the product, which should soon be on the market to purchase or rent for long-term travel.

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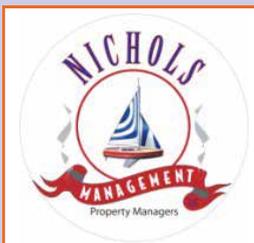
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The Camdenton Area Chamber of Commerce recently held a ribbon cutting celebrating the 50th Anniversary of the Camdenton United Methodist Church, located at 340 West Highway 54, Camdenton. Members of the Camdenton United Methodist Church gather as they prepare for a "Summer of Celebration". In 1963, one hundred and twenty eight individuals became the Founding Members of the newly organized Church. The mission is Open Hearts, Open minds, Open doors, and look forward to continuing the witness of God's work in the hearts of the people. Sunday worship 8:00 AM & 10:00 AM. Pictured, Visitors; Church congregation; Rev. Marc Magana [with scissors]; Charter Members, Carl and Jan Tidgren; Jerry Eidson, the only surviving member of the original building committee; Naomi Euler; Lu Rider; Betty Chamberlin; Donna Borders.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Your Web Site Address – Protect Yourself & Your Brand

Picking the right domain name (website address) for your business website is an important decision for the small (or large) business owner. 4 things to consider when choosing a domain:

- 1. Make it easy to remember.** Having a long domain or one that is easily misspelled may not be the best way to go.
- 2. Make it attractive for search engines.** Try to work keywords into your domain name, when it makes sense. For example, if you are a painting company in St Louis, consider something like StLouisPainting.com, if it's available.
- 3. Consider purchasing the .org, .net, .biz, and .co versions, as well.** This prevents someone from leveraging the hard work you have put in to building your brand.
- 4. Always register your domain name under your name**

I have worked with many clients over the years that have had difficulty gaining control of their domain name. If your domain is registered under another person's name, or a web design company's name rather than your name, it can cause you significant difficulty down the road. If the person who registers your domain becomes unreachable, or if the website design company goes out of business, you could lose your domain.

Domain registration companies will only interact with the person registered as the contact on the domain name. If it's not you, it is virtually impossible for you to gain access. Even worse, a person or company can hold the domain "hostage" and charge you a large amount of money to give up the domain. Trust me, I've seen it all and it's never a pleasant experience for the business owner.

Real World Domain Name Examples

In addition to website design, we also own and operate an interna-



Sandy Waggett

tional wedding supply e-commerce storefront, WhereBridesGo.com. We were fortunate to be awarded the trademark on the phrase "where brides go". To protect our trademark, we have purchased every derivation of the domain (.us, .biz, .co, etc), including domain extensions in other countries. We do a great deal of marketing for the store, and we would not want to see another company purchase a similar domain to take advantage of the traffic we send to this website.

Our main company website, MSWInteractiveDesigns.com can be difficult to remember and can be easily misspelled. To help overcome this, we have also purchased PutTheWebToWork.com and have directed it to our main website. This is easier to remember and captures what we are all about. This is the website address that we market in our print materials.

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

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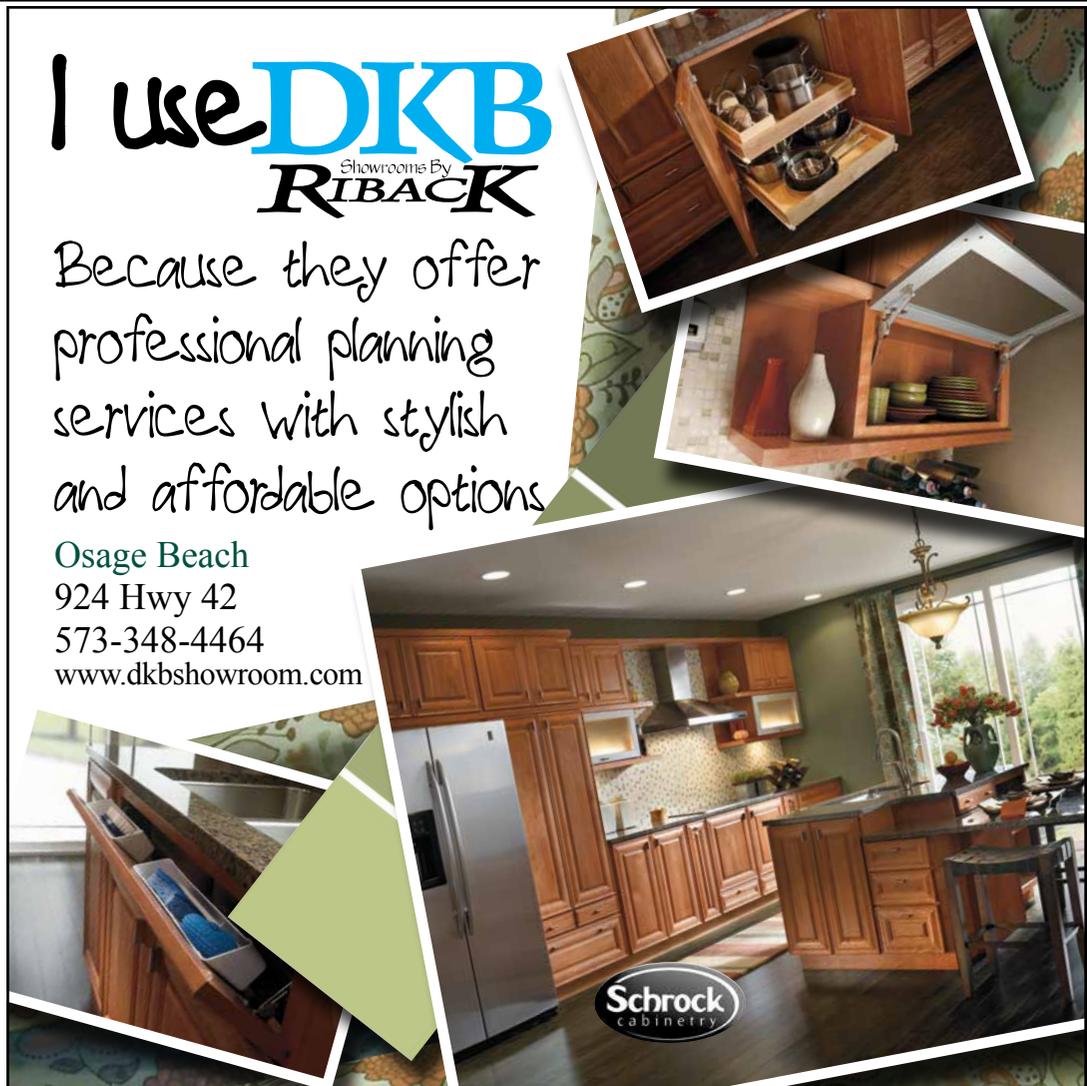
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Parking near lake 'hot-spot' a hot topic

By Nancy Zoellner-Hogland

Camden County's parking newly revised ordinance – and their ability to enforce it – will be put to the test when Nelly & Friends perform at H.Toads Entertainment Complex Saturday, July 6. The last time the American Grammy Award-winning hip hop recording artist from St. Louis visited the complex, Bittersweet Road was turned into a 2-mile-long parking lot.

The Camden County prosecuting attorney rewrote an existing parking ordinance to allow large signs to be posted at each end of designated “No Parking” zones, rather than along the roads in those zones. Taking it one step further, the Horseshoe Bend Special Road District painted “No Parking” warnings on the roadways around Camden on the Lake and Shady and Lazy Gators, where illegal parking has been a problem.

“We’re done messing around with this. People who violate the law from now on are in for a big surprise because they’ll be ticketed and could even come out to find their cars are gone and locked up in a tow lot somewhere,” promised Camden County Presiding Commissioner Kris Franken.

Corp. James Elkins, with the Camden County Sheriff’s Office, said the painted warnings seem to be doing the trick - they had to order a tow for just one vehicle over this year’s Memorial Day holiday.

In the meantime, in a further attempt to alleviate parking problems, Shady Park owner Gary Prewitt purchased 32 acres of un-zoned land at the corner of Bittersweet and Anemone roads, about a half-mile away from the popular restaurant and night spot, for construction of a 150-space parking lot. According to Prewitt’s spokesman, he planned to leave half the property in its natural state to act as a buffer between the parking area and neighboring homes and hoped to have the lot ready this past May, in time for the Memorial Day holiday.

However, the spokesman said that over the course of three meetings with Camden County commissioners and Planning and Zoning Admin-

istrator Don Hathaway, the changing county position has made the construction of the parking lot impossible. He said that initially, Prewitt was told that an “at-risk permit” could be quickly issued, allowing him to construct the parking lot while zoning was completed. That would have allowed the project to be completed by Memorial Day. Then, in subsequent meetings, that offer was withdrawn and requirements for a historic-artifact study and other work on the property were included in the county plan.

“After Prewitt had spent thousands of dollars on engineering for the project, the county changed the terms of the ‘at-risk permit’ proposal and essentially blocked progress on the parking lot,” he said, adding that in his final meeting with county officials concerning construction of the parking lot, Prewitt was told by Presiding Commissioner Chris Franken and Hathaway that he could build the parking lot but not use it.

Prewitt also had a comment.

“The county has said all along that parking was the big issue, I have tried to find a solution to the parking problem and all they have done is change the rules every time we meet,” he said.

Hathaway had a slightly different take.

“Mr. Prewitt was never formally required to do anything because he never submitted a formal application to the county to allow the cases to be scheduled for hearing or permits. As far as telling him he needed to submit a historic-artifact study, maybe I worded it too strongly and I should have said that we recommended the studies. However, I would have been remiss if I hadn’t brought it up. The Missouri Department of Natural Resources doesn’t require it so neither can we, but it’s best to get one - and the state does them for free. They’ll come out and walk the entire property to make sure there aren’t any Indian burial sites, old cemeteries or foundations of historic buildings, which have been found on other building sites in the county. Then, if something is found, the engineer can plan around it, which is a whole lot easier

and less expensive than finding a site once you’ve started construction,” he said.

In a prepared statement, Hathaway wrote that in the first meeting, which included the Planning and Zoning Department, the county commissioners and legal counsel for P&Z as well as Prewitt and his legal staff, they reviewed possible options for layout and rezoning of Lazy Gators. He said the proceedings were instigated under closed door policies, and at the request of Prewitt and his legal counsel, the county agreed not to disclose details of the proceedings until after he had formally submitted an application for rezoning or permits to construct the related projects.

He said additional meetings were conducted on March 28, April 16, and April 30 to discuss and review the project.

“Mr. Prewitt did submit sketch plans to P&Z at the first meeting for proposed site options for the Lazy Gators complex. The issues of required parking for the development, which is currently deficient, sanitary sewer facilities upgrades, and public transportation and street improvements, were all discussed as possible infrastructure improvements that would require verification of adequacy for any expansion of the development to proceed. Required platting, and permitting for the development in accordance with provisions of the Unified Land Use Code were also outlined,” Hathaway wrote, adding that rezoning approval from the Planning Commission from the current R-1 to B-1 or B-2, along with a conditional use permit, was also discussed as a requirement for any outdoor entertainment activity. “The last submittal for review on possible rezoning and site plan approval appeared to proposed use of the property similar to the current level of use with added restrooms and reference to future marina offshore.”

Hathaway said at the second meeting, the discussion was shifted from the issues of rezoning the Lazy Gators Complex to a request for review of the potential satellite parking lot.

“Discussions and reviews with their engineer were ongoing and the county conducted

plan review for the parking lot ahead of an actual application for construction, to provide the developer and engineer the necessary ULC code requirements for storm water management and erosion control along with zoning review of the total 30 acre site necessary to allow B-1 zoning of the parking lot while providing the necessary required buffer zones and screening for the propose parking where adjacent to residential districts. It is imperative that all construction projects in Camden County receive the same direction and abide by the same applicable code provisions for compliance with federal, state and local laws and regulations. The plans for the parking lot construction were submitted for the project and reviewed with their engineer, Miller Companies. The revised plans were complete and ready for issuance of permit subject to zoning and platting approval by the Planning and Zoning Commission and final zoning approval by the County Commission.

He also wrote that, as with any project in the county, grading and land disturbance permit issuance was not dependent upon zoning approval, and was offered as an option to accelerate the construction at the site. He also wrote that the offer of at-risk permits was also discussed and offered by commissioners. At that time, they outlined the conditions under which the permit could be issued – that the planning commission would have to vote in favor of rezoning and approve his preliminary plat/development plan.

In the meantime, Prewitt/Shady Gators has leased four houses and a 120-space parking lot adjacent to Camden on the Lake in an effort to address the parking situation.

The ‘No Parking’ warnings painted on the pavement every couple hundred feet in both directions near entertainment venues at the end of Horseshoe Bend did what they were designed to do over the Memorial Day holiday. Law enforcement – and area residents – hope they will work as well over the July 4 weekend.

Nancy Zoellner-Hogland photo.



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As the Lake Churns

Market Notes



Real Estate and Lake News with C. Michael Elliott

What a terrific June we've experienced. Business appears to be booming for lake area restaurants and shops. Parking lots are full, waiting lists are back and the grocery stores are packed.

The Lake Race turnout was phenomenal. It was very exciting to see all of the people on the strip and the businesses doing so well. Lake Ozark has really been shining thanks to the hard work of the local business people; my hat is off to them. They are host to so many terrific events this summer. If you haven't visited the strip area for a while, check it out: Great food, music and shopping.

The number of lake home closing is still down slightly with 6% less sold in 2013 vs. 2012 however, other than last year this is still the largest number of sales since 2007. Average lake home sales prices are continuing to climb and are 7% higher than last year. In April they were up 5%, that number rose to 6% in May.

An interesting statistic that I haven't touched on before are the average list price to sales price ratios. In 2004 the lake home number was 100.2%, as the market was heating up into the largest seller's market I have seen, buyers were paying full price and more to secure the home they wanted. That number fell to a low of 89.9% in 2010 and has risen steadily to the current rate of 93.6%.

In 2004 the condo number was 100.4%, a little higher than the lake home market the rate remained

over 100% through 2008 and has hovered in the mid 90's since then. That number falling only to 94.8% at the lowest point and is currently at 96.6%. In reviewing these numbers, we do need to take into consideration that many condo list prices do not include items such as garage or boats slips so that will factor into the sales price being higher than the list in many cases.

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2012 to June 24, 2013 and all other times represented in the data.

These are just a few market areas here at the lake; I'll compare some of the others in future articles.

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 View thousands of lake area listings at www.Your-Lake.com. You can also log your opinions on Michael's real estate blog, www.As-TheLakeChurns.com

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LOFPD residents to be notified about free ride

By Nancy Zoellner-Hogland

From now on, there shouldn't be any more confusion over bills for ambulance service provided by the Lake Ozark Fire Protection District (LOFPD).

In June, the board of directors voted to include a notification in all future bills that informs district residents that if they pay taxes in the district, they won't have any out-of-pocket expense for ambulance service. The district charges a base rate of \$680 per call plus \$17 per mile.

Fire Chief Mark Amsinger said the service was made possible when voters went to the polls in November 2000 and approved a tax increase of 30 cents per \$100 assessed value, as well as a measure that allowed the district to add the service. According to the agreement, residents' insurance companies would be billed, but nothing addition would be owned by residents and there would be no charge for people that didn't have insurance, he explained.

However, because the district outsources its billing, residents were still getting invoiced when they used the service. Amsinger said they

could get the charges waived by bringing a current tax bill, which proved residency, to district headquarters on Bagnell Dam Boulevard, within 30 days of receiving the bill.

Tom Laird, clerk for the Village of Four Seasons, said this policy caused a lot of confusion. He said he frequently received calls from residents asking why they were billed – or from residents that said they paid their bill only to find out later that they didn't have to. After meeting with fire district officials, Laird said the board agreed the matter would best be handled by including an insert in every bill which reads:

“By ordinance of the Lake Ozark Fire Protection District, residents of the District are not responsible for any balance due for ambulance services that are not covered by a third-party payer if you provide proof of residency within the next thirty days. To prove residency, please submit a valid receipt documenting the payment of taxes for real estate or personal property located within the District during the most recent tax year.”

The service is free only to residents – not visitors, family or friends of residents.

Gattermeir Davidson Reports New Agent

Gattermeir Davidson Real Estate is proud to announce the addition of Valerie Littrell.

“We are honored to have the experience and dedication that Valerie brings with her. She will make a great addition to our company” says Ryan Gattermeir, owner of Gattermeir Davidson.

Valerie Littrell has been a broker since 2006 and selling at the Lake of the Ozarks since 2002.

“I enjoy helping people relocate to The Lake of the Ozarks because I think it is a great place to live.” says Valerie. Her diverse background in business and education helps her relate to people of all walks of

life. With 17+ years of experience in the real estate business, she is committed to giving her clients the best service possible and reaching their ultimate goal. “Having the privilege of working with Valerie over the years, I am just so excited to have her on the Gattermeir Team”, excited owner Conda Davidson said.

She received her ABR, which means Accredited Buyer's Representative Designation.

“When you have someone of this caliber and they want to work for your real estate company, you just open the doors and roll out the red carpet”, said Ed Schmidt, owner of Gattermeir Davidson.

"Tax Time"

with Bobby Medlin CPA Business Travel Tax Deductions 101

What are the basics of business travel tax deductions? All business owners run across a lot of information and a lot of misinformation as well. Let's tackle the subject during this busy summer travel season.

Basic Rule #1 – transportation between a taxpayer's residence and a place of business is called commuting and is generally considered a nondeductible, personal expense. This holds true for employees as well as self-employed taxpayers.

As with all rules, there are exceptions, and exceptions to the basic rule #1 is an area where you can gain valuable tax deductions.

1. Temporary distant work location is transportation between the taxpayer's residence and a temporary work location outside the "metropolitan" area where you normally live and work. A 50-mile radius is generally considered your metropolitan area.

2. Regular work locations away from your residence allow you to then deduct transportation from home to a temporary work location. For example, if you live in Lake Ozark and have stores in Eldon, Camden-ton, and Sunrise Beach, travel from your home to Versailles to do business would be considered tax deductible.

3. Home office exception – travel between your home and a regular or temporary work location is deductible if your residence is your principal place of business

There is a common trap for taxpayers within the exceptions to the basic rule #1. The trap is best explained with an example. Acme Construction owner Wiley Coyote travels about the Lake of the Ozarks building homes taking several months to complete. Wiley uses his home to park his truck and to do business paperwork and stores tools and lumber in his garage. Travel from his home to the various homes under construction does not fall into any of the three exceptions



Bobby Medlin, CPA

to the rule that commuting expenses are nondeductible. (1) None of the homes are outside a 50-mile radius of his home, (2) he has no regular work locations away from his residence, and (3) his home is not his principal place of business because he doesn't actually build the homes at his residence.

Before you throw in the towel and let the anvil drop out of the sky to smash your tax deductions, there are deductions available within our example. Some examples of deductions that could be available include the costs of transporting tools to and from worksites, travel to lumber yards, travel between worksites, and travel to meet subcontractors.

However, **Basic rule #2** will knock you out of all of the travel tax deductions if not followed. It says you have to substantiate your travel expenses in order to deduct them. Travel expenses are subject to heightened substantiation requirements. Meaning that you must have more documentation for travel expenses than, for example, the expense of liability insurance.

Documentation for travel expenses must be contemporaneous, must include the date, business purpose, and distance (for vehicle use). There are sampling methods to establish business use percentages for vehicle use. That is beyond the scope of this discussion and is where you should seek the advice of a knowledgeable tax professional.

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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The Lake Area Chamber recently held a Grand Re-Opening for Osage Beach Family Dentistry. Osage Beach Family Dentistry owns and operates its own, on-site, professional dental lab, making same-day denture repairs and relines, as well as many other services, easy and convenient to patients.

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Back row Left to right: Jamie Dudley, Misty Berry, Stephanie Stamper, Lorey Alexander, Cris Chalmers, Delia Flores. Front row Left to right: Lindsey Bowers, Dr. Michael Cissell, Valerie Stafford.



“Insurance Talk”

with Belinda Brenizer of Golden Rule Insurance

Renting A Car? Should I Buy Extra Coverage?

Over the years I have gotten a lot of questions from people over whether to buy the rental car insurance from the car rental companies or depend on their personal auto insurance. The rental car companies charge anywhere from \$10-\$30 a day additional to provide low liability limits and high deductibles for comprehensive and collision coverage so it seems to reason that your personal auto policy should cover it!

Unfortunately, this isn't a simple question. There are lots of issues that come into play to be sure you are adequately covered.

First, you need to be sure your personal auto carrier provides coverage for “non owned” autos and pickups/van under your personal auto policy for liability coverage. Most standard market policies do extend coverage at the same limits that you carry for your owned vehicles.

Second, you need to be sure that the rental is not business use and not larger than a pickup or minivan as larger trucks and cargo vans are not included under personal auto policies. Also motorcycles or ATV units are not covered by personal auto policies.

Third, what about physical damage to the rental car? Most standard policies will extend to the broadest coverage you have on your personal auto policy so if you carry comprehensive/collision on your auto policy it will extend to the non-owned policy with same deductibles. However, if you don't then you would have no coverage to fix the rental car in the case of loss. They will automatically charge your credit card for the repair bills.

Fourth, Rental car companies want to be extremely competitive so they will shift as much responsibility to the customer in their rental car agreement. The “down time” or loss of use cost when a rental car is damaged is charged to the customer.



Belinda Brenizer, CIC

Most standard policies will pay a limited amount for “loss of use” like \$20 a day but may not be the amount the rental car carrier will claim and customer is responsible.

Fifth, rental contract also vary by states unfortunately they are not the same so you would need to know how the state you are renting in responds and realize that your auto policy will not cover rentals outside of US and Canada.

There are some ways to fill in these gaps by using your standard credits cards which has some extra coverage's as excess over your auto policy. I have seen customers that this worked well in the past but.. Again it varies by card company so need to check in advance on how they will respond to help you out.

When renting a car, remember you are signing a legal contract and the contract has a lot of agreements putting the responsibility for damage onto the customer and holding them harmless. Check in advance how your auto policy and credit card will cover it and make the decision as to which route to go ahead of signing the contract.

Make the decision in advance if it is worth the worry of not purchasing the coverage they provide and possibly making a claim on your auto policy.

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

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Business Journal Socials

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 City Grill on July 11th, with sponsor Glencove Marina.

#1- L to R. Michael Lasson-First State Bank Mortgage. Kelly Kientzy- AdvoCare.



1

#2- L to R. Mr. & Mrs. Stout- Metro Marble & Granite, on the right is Marian Raaf.



2

#3- L to R. Krystopher Lasson, Megan Lasson- First State Bank Mortgage and Easton Lasson.



3

#4- L to R. Linda Allen- Providence Bank, Christine Durnin-First State Bank, Jeff Fetterhoff First State Bank.



4

Photos are from the June 13th Social held at Li'l Rizzo's sponsored by First State Bank Mortgage.

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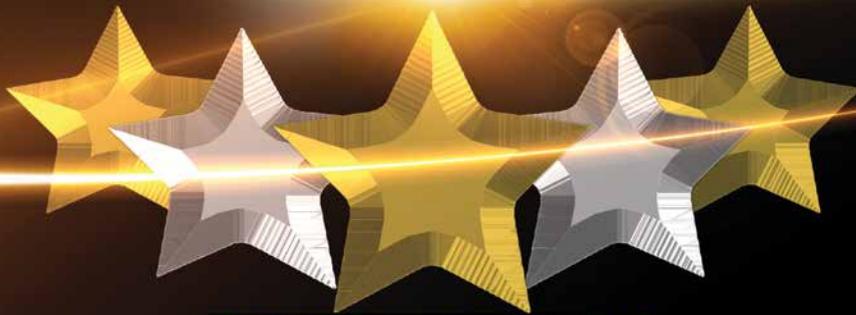


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Ameren

continued from page 1
 to the requesting party and retaining the right to flood the property. The requesting party will be quit claiming to Ameren Missouri any and all interest they may have lying below the new project boundary line.

7) Ameren Missouri will report to the IRS the final market value of the property for the transaction. Any and all taxes associated with the conveyance shall be the sole responsibility of the requesting party.

8) The requesting party will be responsible for obtaining title insurance (if they choose to), record the Cross Quit Claim Deed and provide a copy of the recorded deed to Ameren.

In mid-June, one year after FERC's order to comprehensively revise the project boundary at the Lake to 662 feet and below for certain structures, Ameren recommended to FERC that they allow 215 decks, patios, gazebos and similar structures to remain within the project boundary. As part of their order, FERC required Ameren to inventory and recommend a plan for those non-conforming structures. They completed that assignment over the past year.

In a press release discussing their recommendation to FERC, Jeff Green, supervisor of Shoreline Management for Ameren, said that Ameren was committed to being a good

steward of the Lake and had no reason to believe the structures would have any impact on project purposes, that they would adversely affect the shoreline environment or that they would affect Ameren's ability to safely manage the Lake.

However, he also said no new decks, patios and gazebos would be allowed on project lands below the 662-foot elevation.

In the meantime, last month Circuit Court Judge Kenneth M. Hayden ruled that several adverse possession/quiet title lawsuits filed against Ameren can proceed. Read that story, which appeared in the June 2013 issue of the "Lake of the Ozarks Business Journal," online at www.busjournal.com.

Ameren responded in writing to that story in a letter to the editor, saying:

"The Company believes that the Court correctly ruled that the fee-ownership rights reflected in Ameren Missouri's 1932 deed is clear and unambiguous. The Court also ruled that it was premature for the Company to seek dismissal at this stage of the litigation. We further note that this litigation -- which seeks to divest Ameren Missouri of its property rights -- is sponsored by title companies who failed to notify homeowners of the Company's property rights. We urge those title companies to resolve policy holder claims directly rather than initiating lawsuits against Ameren Missouri."



The Lake Area Chamber recently held a ribbon cutting for new member, Wonderland Camp. For more information contact Jason Hynson at (573)392-1000 or at info@wonderlandcamp.org. Wonderland Camp is located at 18591 Miller Circle in Rocky Mount.

Pictured are Wonderland Camp Employees and Staff, Lake Area Chamber of Commerce Board of Directors & Eldon Area Chamber of Commerce Board of Directors.



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Danforth Promoted to Center Manager

Susie Danforth Promoted to Osage Beach Banking Center Manager at Providence Bank. Jen Megee, Retail Banking Director for Providence Bank is pleased to announce the promotion of Susie Danforth to BankingCenterManager for the Osage Beach Banking Center. Danforth will be responsible for the management and supervision of the Personal Bankers and Tellers at the Osage Beach Banking Center located at 995 KK Drive in Osage Beach, Missouri.

Danforth joined Providence Bank in May 2010 as a part-time teller and was promoted to Teller Supervisor/Personal Banker in January 2011. She has over 33 years of banking experience.

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Local Students Help Community Garden

On May 13th and 14th students from the School of the Osage went to Harper Chapel United Methodist Church to help in their community garden. Two groups of students from Drew Phillips' 6th grade counseling class took part in the project as part of the IHOP (Indians Helping Other People) program. This program teaches students about giving back to their community. Mr. Phillips works with Rick King from the Osage Beach Public Works Department to find projects around the community that the students can help with. This is the 4th time that students from Mr. Phillips class have helped the community garden. During their time at the community garden they built a new planting bed for okra and peanuts. They were able to see the beds that their classmates built last season growing peas and potatoes. The community garden grew and donated over 1660 pounds of food for the Hope House and Lamb House. The Harper Chapel UMC community garden is very grateful to these students for their hard work and willingness to help with this project. For more information about the community garden, please contact the Church Office at 573-348-2617.

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Adjustable-Rate Mortgage (ARM) - A mortgage with an interest rate that changes during the life of the loan according to movements in an index rate. Sometimes called AMLs (adjustable mortgage loans) or VRMs (variable-rate mortgages)

Balloon Mortgage - A mortgage with level monthly payments that amortizes over a stated term but also requires that a lump sum payment be paid at the end of an earlier specified term.

First Mortgage -The primary lien against a property.

Fixed-Rate Mortgage (FRM) - A mortgage interest that are fixed throughout the entire term of the loan.

Growing-Equity Mortgage (GEM) - A fixed-rate mortgage that provides scheduled payment increases over an established period of time. The increased amount of the monthly payment is applied directly toward reducing the remaining balance of the mortgage.

Guarantee Mortgage - A mortgage that is guaranteed by a third party.

Mortgage - A legal document that



pledges a property to the lender as security for payment of a debt.

Mortgagor - The borrower in a mortgage agreement.

Step-Rate Mortgage - A mortgage that allows for the interest rate to increase according to a specified schedule (i.e., seven years), resulting in increased payments as well. At the end of the specified period, the rate and payments will remain constant for the remainder of the loan.

Two-step Mortgage - An adjustable-rate mortgage (ARM) with one interest rate for the first five or seven years of its mortgage term and a different interest rate for the remainder of the amortization term.

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Builders grumble at high cost of doing business

Nancy Zoellner-Hogland

Last month, the Village of Four Seasons hosted a meeting to let general contractors know about some of the changes they have to make under 2012 International Residential Code (IRC) and under a new wastewater treatment system mandate handed down by the Environmental Protection Agency (EPA) and the Missouri Department of Health and Senior Services (DHSS).

Some in attendance let Village officials know they weren't pleased with what they heard, even going so far as to threaten to "move up the road," to other communities where it wouldn't cost them as much to build. They were particularly unhappy to learn that under the revised guidelines, gray water pits, which allow water from clothes washing machines and water softener drains to by-pass the septic system, will no longer be allowed, that soil morphology tests will now be mandated on every system installed, that increased lateral fields could be needed and that the engineer that designed the system will now be required to revisit the site and inspect the system to make sure it was installed correctly.

Engineer Rocky Miller, whose firm has designed many of the systems in the POA, estimated those revisions could double the cost of the wastewater treatment systems.

Since 1987, the Department of Natural Resources (DNR) has allowed the use of the gray water pits on homes that were built in the Four Seasons Property Owners Association (POA), which makes up the majority of the Village, because they are managed

systems. Negotiated guidelines required that all homes include outdoor red-light-green-light indicators that would signify if the aerator was receiving power, and those indicators were to be monitored by POA inspectors. Under that negotiated agreement, all land was considered to have the same absorption capabilities and the length of lateral lines was based solely on the number of bedrooms. Now that has all changed.

According to Miller, the changes mean a larger tank and a larger drain field or advanced treatment piping, which is quite a bit more expensive, will be required.

"The system itself will be quite a big larger because with advanced absorption field, you also have pumps involved. This could severely restrict the number of lots that can be used for development," he said, adding that he's expected the change for quite some time. "Not because we've had problems. We have thousands of systems out there and over the years, some have gotten damaged or have worn out. However, because they're monitored constantly, the problems have been addressed immediately. We've just been on their radar for a long time because the rest of the state has had to follow these guidelines all along."

Although builders nodded in agreement with the Village's decision to do away with portions of the IRC code, that was adopted by the Village last July, that required sprinklers and "green" technology, they complained about portions of the IRC code that they said would drive up costs. One of their complaints was centered on the portion of

the code that mandates builders use R-19 insulation, which will require 2-by-6 walls. Builders said the additional excavation, concrete and lumber needed to expand the size of the house could increase their costs by thousands of dollars, while the interior square footage, which is what buyers look at, would remain the same. They also protested that the required arc-fault circuit interrupters, circuit breakers designed to prevent fires by detecting an unintended electrical arc and disconnecting the power before the arc starts a fire, would drive up the cost of the electrical panel by as much as \$2,000. Some also said they didn't see the need to submit a full set of detailed plans drawn by an architect or engineer when applying for a permit on new homes or remodel projects over \$100,000. Permit fees were also criticized.

However, Robert Davis, chief building inspector for the Village, told them the plans would save money in the long run because they would help avoid "redos." He also said he was open to discussion on the insulation factor but that permit fees allowed the department to operate.

"We aren't subsidized by property tax. Our department has to be able to support itself," he explained.

Builders also voiced concerns about the cost of obtaining surveys or floodplain data to determine if flood insurance would be needed under new Federal Emergency Management Agency (FEMA) guidelines, explained by Camden County Planning and Zoning Administrator Don Hathaway.

"It's not even the fees – it's things like the arc-faults, the

cost of 2-by-6 walls; the cost of insulation in the attic. This is all going to add \$20,000 to the cost of a home and I can't build a \$200,000 home and add \$20,000 on and make any money. In an already bad economy, when we're all struggling, you're doing this. I'm a resident here but I believe you're going to see a lot of builders go to Lake Ozark," said Mark Mueller, owner of Prestige Custom Shaks, Inc.

However, Village officials said builders may be in for a surprise if they do decide to "move up the road" to save money. The on-site septic requirements that have, in the past, been waived for Four Seasons have been in place throughout the rest of the Lake area for more than two decades. And while permit fees may vary slightly, they are fairly standard throughout all municipalities, they said. In addition, other Lake communities are in the process

of reviewing and modifying the 2012 IRC codes with plans to adopt them later this summer.

Ron White, building official for the city of Osage Beach, said building officials from Lake Ozark, Osage Beach, Camden-ton and Sunrise Beach as well as fire marshals from Lake Ozark, Osage Beach, Camdenton and Mid-County fire protection districts all plan to require much of the same measures as the Village.

"We won't be changing the R-factor but we will be requiring the arc-fault circuit interrupters, we will be moving from hollow-core to solid-core doors and we will be adopting a few other changes that will increase the cost of home building. The codes we enforce are what the community wants – they want safer, more secure homes," he said.

Village moves on codes to save money for residents

At the Village of Four Seasons meeting, held to inform builders of several new regulations, some of the 30 or so in attendance questioned why the Village chose to adopt the 2012 codes instead of an older version, which would come with fewer restrictions.

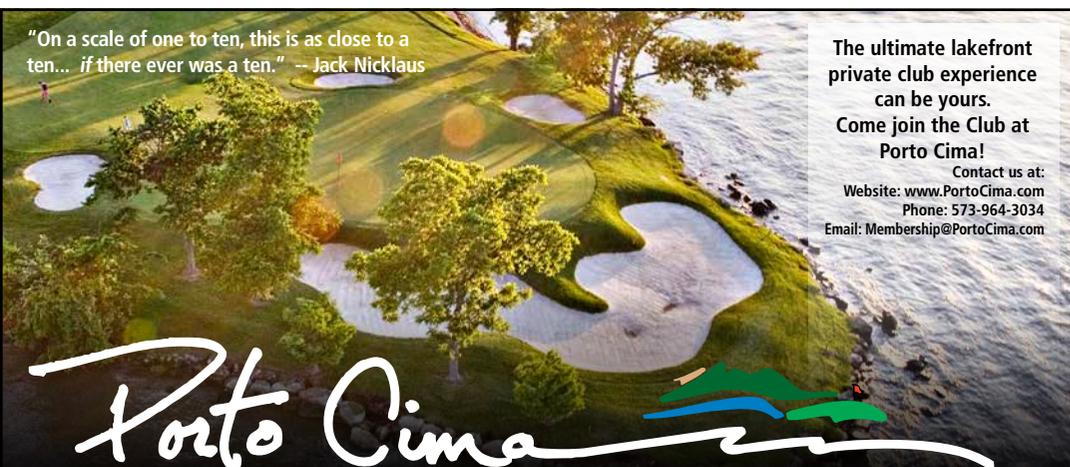
Village officials said that last year during a spot check, the Insurance Services Office (ISO) agent saw that the Village was still operating under the 2006 codes.

"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," said Building Official Robert Davis, adding that they were told those rates would rise substantially.

A call was put into ISO to learn if that was standard procedure. Robert Andrews, vice president of Community Mitigation at ISO, responded in writing with the following:

"ISO administers the Building Code Effectiveness Grading Schedule (BCEGS) on behalf of the property and casualty insurance industry, which provides for a consistent countrywide methodology to assess the building codes in effect in a particular community, and how the community enforces its building codes. Through an evaluation process that occurs at the local municipality level, the ISO BCEGS program assigns each such graded municipality a BCEGS grade of 1 through 10. Class 1 generally indicates exemplary commitment to building-code enforcement while Class 10 indicates the community has less than the minimum recognized protection," he wrote.

"Once ISO evaluates a community's building codes and establishes a classification, the plan is to reevaluate each community every five years. If a community notifies ISO of a change that could affect the classification before the five year reevaluation, ISO will survey the community sooner, schedule permitting. Municipalities with well-enforced, up-to-date codes should demonstrate better loss experience, and insurance rates can reflect that. The prospect of lessening catastrophe-related damage provides an incentive for communities to enforce their building codes rigorously — especially as they relate to windstorm and earthquake damage. ISO's information provided to insurers is advisory in nature," Andrews wrote, adding, "As an insurance advisory organization, ISO does not monitor nor comment on how insurers apply advisory BCEGS ratings to insurance policies since there are many factors utilized to price individual coverage."



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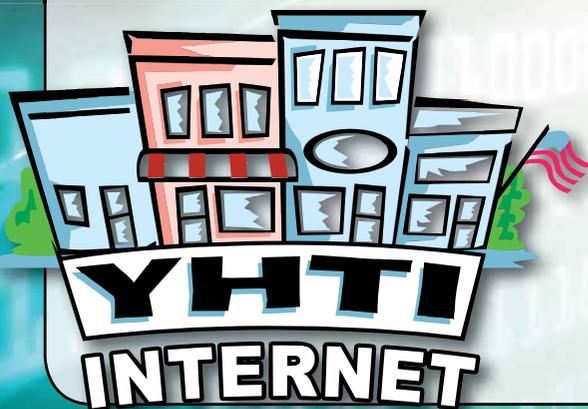
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Students named to Columbia College Lake of the Ozarks dean's list

The following 78 students from the area were named to the Columbia College-Lake of the Ozarks dean's list for the January - March and March - May 2013 sessions:

- | | |
|--------------------------------------|--|
| Cathryn P. Silkwood Barnett MO | Melanie Wilson Iberia MO |
| Amy C. Stone Barnett MO | Heather M. Deskin Kaiser MO |
| Michelle L. Calvert Brumley MO | Cory D. Horsman Lake Ozark MO |
| Chelsea B. Girard Brumley MO | Brittany M. Reeves Lake Ozark MO |
| Tonyamara Briggs Camdenton MO | Connor L. Skiles Lake Ozark MO |
| Dylan R. Bryant Camdenton MO | Tessa M. Griffin Lebanon MO |
| Devron N. Lane Camdenton MO | Anthea R. Montes Lebanon MO |
| Jonathan T. Pahlmann Camdenton MO | Kelly R. Morgan Lebanon MO |
| Christi J. Perez Camdenton MO | Christopher G. Murphy Lebanon MO |
| Jamie L. Preece Camdenton MO | Nancy L. Bischof Kincheloe Linn Creek MO |
| Donna F. Puckett Camdenton MO | Ashley A. Callahan Linn Creek MO |
| Debra L. Ramsour Camdenton MO | Richelle E. Grohosky Linn Creek MO |
| Curtis Spickler Camdenton MO | Marla S. Lumley Linn Creek MO |
| Sayla E. Steele Camdenton MO | Aaron W. Salsman Linn Creek MO |
| Tracy L. Strait Camdenton MO | Jennifer N. Osborn Macks Creek MO |
| Michael A. Vanskike Camdenton MO | Carol L. Willis Macks Creek MO |
| Shelah M. Vertucci Camdenton MO | Rachel R. Shadrack Montreat MO |
| Deborah M. Waldoch Camdenton MO | Katherine E. Cebuhar Olean MO |
| Heather M. McDaniel Columbia MO | Bobby D. Campbell Osage Beach MO |
| Anthony A. Klenke Crocker MO | Jessica L. Harrison Osage Beach MO |
| Taylor N. Plemmons Crocker MO | Dusta D. Kehr Osage Beach MO |
| Michael T. Binder Eldon MO | Andrew J. Mikolay Osage Beach MO |
| Racquel R. Boze Eldon MO | Sheree D. Morrison Osage Beach MO |
| Heidi L. Brake Eldon MO | Shannon R. Shoemaker Osage Beach MO |
| Leanne Christiansen Eldon MO | Matthew K. Williams Osage Beach MO |
| April D. Cotton Eldon MO | Lisa R. Zaritz Osage Beach MO |
| Beth A. Duba Eldon MO | Whitney D. Comer Palmyra MO |
| Sheryl L. Evans Eldon MO | Bryant J. Holl Platte City MO |
| Jessica R. Le Crone Eldon MO | Teanna N. Bryan Preston MO |
| Kaleb C. Miner Eldon MO | Kristen E. Diefenbach Rocky Mount MO |
| Miranda N. Montgomery Eldon MO | Tim S. Shull Rocky Mount MO |
| Rebecca K. Mossman Eldon MO | Karen L. Hogan St. Joseph MO |
| Blake E. Schmitt Eugene MO | Margo E. Daniels Sunrise Beach MO |
| Parker A. Herrelson Gravois Mills MO | Jessica L. Sandstrom Sunrise Beach MO |
| Amber D. Nelson Gravois Mills MO | Patricia A. Campa Versailles MO |
| Shanda D. Duncan Iberia MO | Tami A. Davis Versailles MO |
| Paige N. Patro Iberia MO | Chelsea E. Eakle Versailles MO |
| Vincent T. Robertson Iberia MO | Allyssa R. Fairbanks Versailles MO |
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Gattermeir Davidson Reports New Agent

Gattermeir Davidson Real Estate is excited to introduce their newest team member, Colleen Laughlin. Colleen recently returned to the Lake Area and is excited to be back in the community. Colleen has over 35 years of experience



and has worked in all aspects of Real Estate Sales, including owning her own appraisal firm here at the Lake from 1990 to 2011.

In addition, Colleen is a member of the National Association of Real Estate Appraisers and Mt. Carmel Baptist Church in Lake Ozark.

Broker/Associate Ryan Gattermeir had this to say, "We are extremely pleased that Colleen has joined our team of experienced professionals. Her background and knowledge as a Licensed Real Estate Appraiser, along with a strong commitment to customer service, will allow her to give her clients a unique edge when buying or selling Real Estate. She is a perfect fit for what we look for in a team member!"

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CMS Offshore Racing won the Open/Extreme Performance Class at Lake Race 2013. Brent Simpson/LakeExpo.com photo



By Nancy Zoellner-Hogland

“What more could you ask for?”

That was the question posed by a man who, after hearing promotions about Lake Race 2013, rented two top-floor units at a condominium unit and drove up from Dallas with 20 of his friends to attend the event.

“The guy came in the Mon-

day morning after the race wanting to buy race T-shirts and told me about his experience – that the weather was beautiful, he was at his favorite lake, and he was surrounded by friends enjoying the sport he loved. He said it couldn't have been any better! It was like the icing on the cake for me,” said Mike Shepherd, co-chairman of the

event and manager of Beavers at the Dam Bar and Grill, which acted as race headquarters.

He said that was just one of dozens of positive responses received.

“The sponsors all said they were thrilled with what they had seen and that we could count on them returning in 2014. I had all kinds of positive comments

from people that came to watch the race – especially those that watched it from the dam. That lent a whole new aspect to the event. And the racers had nothing but good to say,” Shepherd said, adding that credit goes to Alvin Heathman, the race coordinator. “He did a superb job!”

Those in the racing industry gave the race rave reviews in

an article published on www.offshoreonly.com. The writer stated that quite a few people, all of whom have been around boat racing for decades, said the event was one of the best-produced races they had ever attended.

“Everything about the race was awesome—the only disappointment of the weekend, for me, was that more race teams didn't show up,” said Ryan Beckley, who finished second in his SmartAutoMartOnline.com 32-foot Doug Wright behind Talbot Excavating in the Super Stock class. “I mean they had prize money that was paid to us at the awards, they gave out free hotel rooms to racers and there were no entry fees. We had 20 boats there—it should have been double that. That really was the only disappointing thing about it.”

The article also included a quote from Beckley stating that “everything from the race pits to the crane operators to the setup on the Bagnell Dam Strip was well executed.”

Another racer was quoted in the story:



Spectators lined both ends of Bagnell Dam both Saturday and Sunday to get an unmatched view of the entire race course. Organizers said they're considering putting bleachers on the dam to provide better viewing for more people at next year's event.

One of the most impressive sights was the method used to put the race boats in the water. They were hoisted up off trailers and over the seawall to the Lake below. According to organizers, a glitch almost prevented that from happening but Jeff Green, supervisor of Shoreline Management for Ameren, got it straightened out and saved the day. Nancy Zoellner-Hogland photos.



continues on page 36

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

WILDFIRES

When you drove Highway 54 through the Lake area in the springtime in the 1940s, 50s and 60s you could almost always smell smoke from wildfires. Local landowners in the more heavily forested areas, especially south and west of highways 54 and 5, would set wildfires on their land and sometimes even on lands they did not own. There were still sections of land in those locations that functioned as

"free range" where landowners would run their livestock. This old habit of some native resident landowners was especially annoying to personnel charged with managing the 17,000 acres of Lake of the Ozarks State Park. Park staff would often round up free-ranging cattle and put them in holding pens until they were claimed, which could be expensive for the owners of the livestock.

In the 1940s the Missouri

Department of Conservation built forest lookout towers 60 to 100 feet high throughout the Missouri Ozarks with resident tower men to help spot and manage wildfires because such fires destroy habitat, and can even threaten homes and lives. Controlled burns, which can be used to improve the woods and habitat, were not common land management tools in those days.

Eventually, there were more than 250 forest tow-

ers throughout the state of which about eight were in the Lake area. The photo that accompanies this article (UPI Telephoto) is an aerial photo showing smoke from about a dozen wildfires that were burning southwest of Camdenton on March 24, 1959, in areas that today comprise a portion of Ha Ha Tonka State Park.

The forest towers were once popular with tourists because they could be climbed for spectacular views and photography. By the 1980s the towers had become obsolete, replaced by spotters in airplanes. Today, most of the towers are gone with airplanes, GPS and satellite technology in use for spotting and managing wildfires. ■

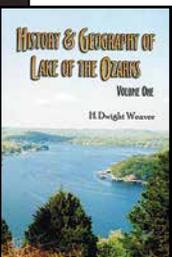
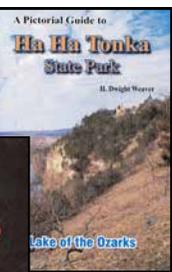
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

tory of Osage Beach from 1880 to 1980.

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

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



OYC

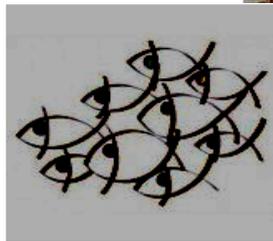
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Lake community real winners in Lake Race

continued from page 34

"I guess because of the lake and how many pontoon boats are out here, I shouldn't have been surprised by the interest in the pontoon races," said Michael "Doc" Janssen, who ran his Outerlimits Powerboats 29-foot V-bottom, which was sponsored by local magazine LO PROFILE, with Dan Davies. "The people really enjoyed watching the pontoons run around just as much as the bigger boats. I thought the street party Friday night was spectacular and the timing for the race was great. Overall it was a first-class event."

The story continues:

Topping the "run-what-you-brung" PX class was a pair of veteran offshore racers, Bob Bull and Randy Scism. After leading the way all weekend in Bull's 48-foot Marine Technology Inc. (MTI) catamaran with

twin 1,650-hp engines from Mercury Racing, the duo was awarded the largest payday—an \$18,000 check—from the \$40,000 class prize purse provided by the event's presenting sponsors, Mountain Dew and Formula Boats of Missouri.

"We had a lot of fun at the race—I think it was a huge hit," said Scism, who owns MTI, the custom high-performance boat builder in Wentzville, Missouri. "The event was held at a phenomenal venue and the city closed the dam so people could stand on it to watch the race and look straight down the course. I don't think there's another venue in the country with that kind of perspective."

Shepherd said he's already been told by racers to expect double the participation in next year's race.

Jeff Van Donsel, an alderman with the city of Lake Ozark and

a member of the Bagnell Dam Strip Association, which acted as an umbrella for the Lake Race committee, said he also heard a lot of positive comments from business owners on the Bagnell Dam Strip.

"It was a win-win for everyone – the racing teams, the city and the entire Lake community, who got to enjoy an entire weekend of racing. The bars and restaurants all had a phenomenal weekend and, for the most part, the shops all did pretty well too. The side benefit is that the race brought in a whole lot of new people that had never been here before. You wouldn't believe the number of people from all over the Midwest who said they had heard of Lake of the Ozarks but never realized how much it had to offer – and that promised they would be returning," he said.

The event was carried live by the local Fox affiliate in Springfield and crews from other networks, including the Travel Channel, were filming. Shepherd said all the publicity drew huge crowds. Water Patrol estimated that a total of 3,000 boats lined the course throughout the two-day event; organizers estimated another 30,000 to 35,000 people visited the Strip or watched from the docks and homes that lined the track.

Shepherd and Van Donsel agreed that the event was such a success because of the support of the community and the number of volunteers that helped.

"They did such a great job," Van Donsel said. "I hope that every one of them realizes how much we appreciate them."

The men agreed on something else too – that parking and traffic was a real problem.

However, they said they have a year to find solutions before next year's event, scheduled for June 7 and 8.

Lake Ozark Police Chief Mark Maples put together a report that he planned to present to the Lake Ozark Board of Aldermen at their June 25 meeting, held after this edition of the "Lake of the Ozarks Business Journal" went to press. In that report, which listed nine problem areas, he stated that traffic control consumed 95 percent of officers' time.

"Even with the assistance received from CCSD (Camden County Sheriff's Department) we still seemed unable to keep up with traffic," he wrote.

He also said although they saw violations of the open container law, they were too busy to address the problem because they were "consumed with traffic enforcement."

TECHNOLOGY AND LIFESTYLE

Gadgets and Gizmos for the Geek in All of Us



Cambridge Audio MINX M5 Audio 2.1

True, it is just a 2.1 system, but look closer and you'll see the Cambridge Audio heritage behind it. A long-time favorite for this column, Cambridge has produced outstanding audio from a small, affordable package for decades. The new MINX M5 system is no exception. Don't let the size of these 2" cubes fool you-- they produce razor sharp sound that blends perfectly with the compact active subwoofer-amplifier unit. The desktop knob controls the volume. A separate bass control knob on the subwoofer lets you determine just how much you want to bother the neighbors.

Inputs include a USB audio in and a high-quality DAC (digital audio connector) for unmatched desktop fidelity. Sure, they are quite a bit more than your average desktop speaker system, but they can quite ably double as the outward sound for a home theater as well-- just **\$229**. www.cambridgeaudio.com



Zoom H6

This new model can support any of the four snap-on microphone options. The H6 offers up to 6 channels of simultaneous digital recording in high-definition of up to 24-bit/96kHz, and runs over 20 hours on 4AA batteries. Six inputs and 2 USB audio outputs, supports SDXC cards up to 128GB in size. There's an optional shoe mount for attaching the H6 to a DSLR or High-Definition digital video camera. **\$399**. www.bhphotovideo.com



EcoXGear Floating Boombox

Fully submersible and completely waterproof? Floats in the water and plays music from your phone or tablet? Runs on AC and up to 25 hours on 4 "C" cell batteries? Yes, to all of these things. EcoXGear, a company known for their futuristic technological products brings us the "Floating Boombox"-- true, not a very catchy name, we were expecting something like "BQC-4920 SonixWaveBreaker" or somesuch-- but hey, what's in a name? Along with the features already mentioned, this boombox floats with the speakers pointed up (convenient), and is designed specifically to keep your MP3 player/phone dry including iPhone 4/4S, iPhone 5, most Android, Windows and Blackberry models. An AC adapter is included-- for dry land use only, of course. A detachable carabiner clips it securely to the boat rail, a tree branch, etc. **\$115** at <http://www.sonicelectronix.com> Oh, also available in Black.

Crossword Puzzle

THEME: FAMOUS POETS

ACROSS

1. Inscribed pillar
6. Make a choice
9. *He claimed that a little learning is a dangerous thing
13. Admit
14. Hawaiian dish
15. Intro
16. Round openings in architecture
17. Reef dweller
18. What #23 Across does out of tree
19. *He hears America singing
21. What Beauty's Beast couldn't control
23. Found on pines
24. Do it till you drop?
25. Disreputable vagrant
28. Bulb site
30. Fall asleep
35. Eurasian mountain range
37. Jockey's leash
39. New York's Bloomberg, e.g.
40. Customary practice
41. Basic belief
43. Goose egg
44. Former NBA players Archibald and McMillan, e.g.
46. Ripped or separated
47. Units of work
48. Israeli money
50. Century Gothic, e.g.
52. Band performance
53. Snorkeling site
55. Black gold
57. *He urged to not go gentle into that good night
60. *She knows why the caged bird sings
64. Fertilizer made by birds
65. "Casablanca" player
67. Warm
68. Undo a bustle
69. Before now
70. Old-hat

DOWN

1. *Like time in Keats' "Ode on a Grecian Urn"
2. Georgia _____
3. Small ornamental case
4. Jaunty rhythms
5. *Subject of Blake's "The Tyger" or Bishop's "The Moose"
6. Golf's U.S. _____
7. *He loved a maiden named Annabel Lee
8. State of soil for supporting plant growth
9. On some planes
10. Thick liquid
11. _____ pressure
12. Emergency Medical Services
15. Cheerleader's prop
20. Separated
22. Long, long time
24. "The Bachelorette" to "The Bachelor," e.g.
25. *His Love is like a red, red rose
26. Husband of Bathsheba in Old Testament
27. Not glossy
29. *Kipling: "Never the twain shall _____"
31. Stupefy
32. Hearings or inspections, as of deeds or bonds
33. Do like a blacksmith
34. *He claimed that nothing gold can stay
36. Potato's soup mate
38. Infamous Roman emperor
42. Shaped to fit into a mortise
45. Preacher's address
49. Grazing spot
51. Skintight hose
54. Literary composition
56. Apprehensive
57. Ad jingle, e.g.
58. Chance occurrences
59. "Put a lid _____!"
60. Crazy
61. Past participle of "lie"
62. _____ von Bismarck
63. Like a hand-me-down
64. Instinctive
66. American Gas Association

Solution on page 32

| CROSSWORD | | | | | | | | | | | | | | |
|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | | 6 | 7 | 8 | | 9 | 10 | 11 | 12 | |
| 13 | | | | | | 14 | | | | 15 | | | | |
| 16 | | | | | | 17 | | | | 18 | | | | |
| 19 | | | | | 20 | | | 21 | 22 | | | | | |
| | | | 23 | | | | | 24 | | | | | | |
| 25 | 26 | 27 | | 28 | | 29 | | | 30 | | 31 | 32 | 33 | 34 |
| 35 | | | 36 | | 37 | | | 38 | | 39 | | | | |
| 40 | | | | | 41 | | | | 42 | | 43 | | | |
| 44 | | | | 45 | | 46 | | | | | 47 | | | |
| 48 | | | | | 49 | | 50 | | | 51 | | 52 | | |
| | | | | 53 | | 54 | | | 55 | | 56 | | | |
| | 57 | 58 | 59 | | | | | 60 | | | | 61 | 62 | 63 |
| 64 | | | | | | 65 | 66 | | | 67 | | | | |
| 68 | | | | | | 69 | | | | 70 | | | | |
| 71 | | | | | | 72 | | | | 73 | | | | |

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Do You Have What it Takes to Start Your Own Business?



Tired of taking orders? Have a great business idea? Now is a good as time as any to think about starting your own endeavor, say experts.

But do you have what it takes to do it all yourself?

A new survey of business owners, conducted by Deluxe, a provider of marketing services and products to small businesses, concludes that small business owners share many of the same tendencies and even similar personal histories -- a sort of unique DNA that allows them to thrive.

For example, when it comes to heredity and actual DNA, 76 percent of small business owners have relatives who owned businesses. And 86 percent are ultra-confident, believing they can do anything they really set their mind to.

Most interestingly, the research found a tendency to try and fail, then succeed. Seventy-seven percent of small business owners surveyed said they would rather learn from failure than never try at all.

"With confidence, drive, tenacity and talent, small business owners will improve their chances at being sustainable and profitable," says Tim Carroll, vice president of small business engagement at De-

luxe.

With that in mind, here are some tips for those looking to launch businesses:

- **Do your research:** While starting a business involves risk, you can mitigate some uncertainty with proper research. In fact, seventy-nine percent of small business owners research products before purchasing, according to the survey -- a tendency that far exceeds that of the general population.

Have a clear understanding of your market, competitors, expected startup costs, overhead and return on investment. Know who your customer base will be and learn about them.

- **Build a brand:** Powerful branding differentiates a company from its competitors, making it easier for customers to choose that company for business relationships, and allows a company to get referral business.

However, don't wing it yourself on your home computer. A professional design team can help you stand out for the right reasons. For example, Deluxe offers logo packages that can include a tagline, letterhead and customized email signature. Visit www.Deluxe.com

for tips on making your company's brand memorable and appealing.

- **Communicate:** Whether you're providing legal services or you're a roofing contractor, technology has made it easier for business owners to establish themselves as experts by sharing their knowledge with current and potential customers. Use social media tools to deliver news, offer information and provide deals and promotions.

- **Optimize:** If you build a website will they come? Not necessarily. Text-based content is how Google determines what a site is about. Be sure to add keywords to your title page, page description, meta tags and headlines. Using a professional SEO service, such as OrangeSoda, can make a big difference when it comes to traffic volume to your site. Visit www.OrangeSoda.com to set up a free consultation.

For more resources for starting or growing a small business, visit www.Deluxe.com and click on "Idea Hub."

These days, you needn't be a Gates or a Trump to be successful. The right tools and attitude can make all the difference.

Photo: ©Andres Rodriguez - Fotolia.com Statepoint

A Woman's Guide to Money Matters

Everyone constantly re-evaluates their budget and what they can do to stretch the almighty dollar to its fullest. Join the Heart of the Ozarks Professional & Business Women as we host Tina Hediger, Financial Advisor with Edward Jones Investments in Camden-ton who will speak to the topic "A Woman's Guide to Money Matters". She will cover preparing for retirement and paying for children's education from a woman's point of view. on Wednesday, July 10, 2013, from 11:00 a.m. – 12:30 p.m. at The City Grill, 5384 Osage Beach Parkway, Osage Beach.

For further information regarding PBW visit www.pbw-lakeoftheozarks.org or contact Karen Hodson at 573-529-3707. To make reservations, contact Amanda DeGraffenreid at te-

amPBW@gmail.com or 573-216-3465. Cost for the meeting, which includes lunch, is \$13.00.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. This group is a resource for women in business who are looking to share their expertise, tap into the expertise of others and build business and personal relationships. If you're looking for support or generative thinking for innovation and problem-solving, you can find that here. The Heart of the Ozarks PBW is a friendly and diverse group of women of all ages, from many different businesses, open to all business and working women – including first-timers!

Harper Chapel UMC Calendar of Events for July

Weekly Events

Every Sunday, 9 a.m.: Traditional Worship Service, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Sunday, 10:30 a.m.: Praise & Worship Service, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Sunday, 9 a.m. and 10:30 a.m.: Children's Worship Service, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Monday, 9:30 a.m. – 10 a.m.: Senior Chair Exercises, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Monday, 10 a.m. – 2 p.m.: UMW Workshop & Quilters, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Tuesday, 2 - 3 p.m.: Prayer Team, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

Every Wednesday, 10 - 11 a.m.: Parish Nurse, Harper Chapel UMC. For more in-

formation, please contact the Church Office at 573-348-2617.

Monthly Events

(Fourth Thursday of the Month) July 25th, 6 p.m.: United Methodist Men Dinner, Meeting & Program, Harper Chapel UMC. For more information, please contact the Church Office at 573-348-2617.

(Last Thursday of the Month) July 25th, 1:30 p.m.: Readers' Circle, Harper Chapel UMC Library. For more information, please contact the Church Office at 573-348-2617.

Shining Stars Summer Program

Monday – Friday, 7:30 a.m. – 5:30 p.m.: Harper Chapel Shining Stars Summer Program for kids Kindergarten – 6th grade. \$20 per day (\$15 for additional children if multiple children in family attend), 3 day minimum per week, lots of fun things to do this summer like outdoor games, movie days, water play, pizza parties, science experiments, drama, weaving, gardening, reading, Wii, puppet shows, scavenger hunts, etc. We will also take weekly field trips, which will be an additional cost. Please contact the Church Office at 573-348-2617 for more information.

Budget-Friendly Backyard Entertaining SSE named to Zweig White List

There is no better place to entertain on a warm sunny day than in your own backyard. But before the parties start, make sure your outdoor space is a place where people want to spend time.

In 2010 and 2011, Americans spent approximately \$359 billion on improving their homes, according to the U.S. Census Bureau. That's a median cost of \$3,200 per household. But you don't need to spend a ton to make significant improvements to your outdoor space.

Whether you're enjoying a small gathering with family or hosting a big celebration, a few simple changes can set the stage for fun, without breaking the bank.

"The key to outdoor entertaining is ensuring your outdoor space is a comfortable and welcoming atmosphere for everyone," said Sharon Van-Roo, Seasonal Category Lead at Sam's Club. "A good tip for transforming your backyard is to invest in a few quality accessories that will last beyond one season."

Ask about guarantees and ensure furniture and patio

cushions are weather proof or listed as "all-weather."

Here are some other budget-friendly tips for preparing your backyard for entertaining.

Décor: Set the tone for your outdoor space by using color as an accent. Emerald green, the 2013 Pantone Color of the Year, is the hot color this year for outdoor décor. Neutrals and reds are also a good way to utilize your budget, as these colors are consistently on trend.

You can elevate the outdoor experience with inexpensive touches, such as replacement cushions, an outdoor rug, throw pillows, a chaise lounge, stack chairs or planters. Lighting options from reused holiday lights to solar-powered lanterns are another easy way to create an inviting ambiance without spending a lot of money.

Prepare in Advance: The best way to reduce stress and stretch your budget is to plan ahead. By stocking up on essentials in advance, such as beverages, snacks and paper goods, hosts will be well prepared for company.

Dining: When hosting a grill-

ing gathering, get creative and think beyond the hamburger bun. Fresh fish and vegetables are healthy options to throw into the mix and not as costly as you think.

Buying fresh meat and produce in bulk is a better value that brings high quality entrees and sides to your gathering. Fruits and sweets, like peaches and pound cake, are delicious when grilled.

Keep Bugs Away: Where there are outdoor parties, there are bugs to crash them. Position citronella candles around dining and cocktail tables as table décor and as protection from unwanted flying visitors.

Use mesh food covers to protect buffet settings and unattended plates while guests mingle and consider vacuum sealing leftovers for the next party or visitors. You can find more ideas for your backyard at www.Samsclub.com/outdoor-living.

Refresh the guest list and spruce up the backyard. It's time to head outdoors and share the excitement of summer with company. Statepoint

The Zweig White 2011 Hot Firm List Ranked Schultz Surveying and Engineering 43rd Among the Most Successful Architecture, Engineering, and Environmental Consulting Firms in the USA

Every year since 2000, Zweig White has recognized the most successful architecture, engineering, and environmental consulting firms with The Zweig Letter Hot Firm List. Over the years, the "Hot Firm" designation has become synonymous with success in the industry. 2012 marks the second time Schultz Surveying and Engineering has been named to The Zweig Letter Hot Firm List. In 2011, SSE ranked 54th among these top firms and they moved up 11 places to 43rd in 2012. "We are extremely proud to have made this prestigious list during these economically challenging times. I am very thankful to our customers who rely on our services and the SSE employees who work so hard to meet their needs," said SSE owner Stan Schultz.

ZweigWhite, the nation's leading consulting, publishing, and training firm for the architecture, engineering, planning, and environmental consulting industry, recently released the names of firms making The Zweig Letter 2012 Hot Firm List. Mark C. Zweig, Zweig White founder & CEO said, "Getting on The Zweig Letter Hot Firm List for 2012 is an amazing accomplishment, particularly when you consider the depressed state of the A/E/P industry. I am so proud of these firms I cannot tell you! They are making it happen in spite of many obstacles to their success."

The 2012 Hot Firm List, compiled by Zweig White, recognizes firms that exhibit the fastest growth in the last three fiscal years. SSE was ranked on their average percentage revenue growth and absolute dollar revenue growth from 2008 to 2011. Entrants were limited to firms based in the United States or Canada that derive the majority of their revenues from the practice of architecture, engineering, planning, environmental consulting, or allied disciplines. Design/build firms that provide both design and construction services were also eligible.

While being ranked #43 on the Zweig White list is quite impressive, SSE was also the second fastest Missouri based company on the list. "This recognition makes all of the hard work and effort we have been doing seem worth it, added SSE Branson Operations Manager Brad Allbritton. "Coming in at #43 in America and #2 in Missouri just confirms the trust our clients have in our services."

Cardno USA, the American arm of the Brisbane, Australia-based Cardno Limited, a global infrastructure services firm, took the top spot again this year. All of the companies that earned a spot on The Zweig Letter 2012 Hot Firm List - which range from firms as small as six people to as large as 10,000 employees - were celebrated at the 2012 Hot Firm Awards Banquet during the Zweig Letter 2012 Hot Firm Conference at the St. Regis in Aspen, CO.

The top 10 on the 2012 Hot Firm List:

1. Cardno USA, Portland, OR
2. Exp Global Inc., Brampton, ON
3. Surveying and Mapping, Inc., Austin, TX
4. Gkkworks, Irvine, CA
5. Sullivan International Group, Inc., San Diego, CA
6. Vanir Construction Management, Inc., Sacramento, CA
7. Allen & Shariff Corporation, Columbia, MD
8. HAKS Engineers, Architects and Land Surveyors, P.C., New York, NY
9. Nobis Engineering, Inc., Concord, NH
10. Dade Moeller, Richland, WA

Schultz and his wife Kathy, along with SSE CFO Ted Maziejka and his wife Leslie, attended this year's Hot Firm Conference, which featured presentations by 12 Hot Firm CEOs. The event also offered an excellent opportunity to network with some of the most successful companies in the engineering industry. "Talking with other leaders was very refreshing and I left the conference with a wealth of good ideas for SSE. I also made some great contacts that could lead to very good partnering opportunities," concluded Schultz.

Easy Care for Your Natural Stone

Stone countertops and floors, such as granite, marble and other natural stone, have long been loved for the sophisticated and luxurious appearance they add to kitchens and bathrooms. A natural product made by the Earth, natural stone counters and floors come in an endless range of colors accented with unique veins, swirls and crystals.

The advantages of stone go beyond just its beautiful appearance and the investment in improving a home's value. Natural stone is resistant to scratching, more sanitary than other surfaces, durable, and easy to maintain. But easy does not mean maintenance-free. There are steps homeowners need to take in order to protect their investment.

"Preserving the beauty of natural stone requires proper care and attention," said Lenny Sciarrino, a third-generation stone-care expert and co-founder of Granite Gold stone-care products. "In fact, many ordinary cleaners are harsh and abrasive, which will have

damaging effects on natural stone surfaces."

Cleaning, sealing and polishing are the three essential steps required to keep natural stone looking as beautiful as the day it was installed.

Clean often. Even if your surface appears clean, it should be cleaned daily and after every meal preparation. Avoid common cleaners and abrasives, which can break down the protective seal. The result could be costly repairs or even replacement. It's also important to use a cleaner that is pH balanced, non-toxic, biodegradable and safe for use on all food-preparation surfaces.

Check the integrity of the seal. There is a common misperception that natural stone surfaces can be damaged by too much sealing. However, frequent sealing maintains maximum surface protection, which provides superior, long-lasting resistance to staining, etching and soil build-up. Check the integrity of the seal of your granite with an at-home water test. Pour enough

water on your stone to create a circle 3 inches in diameter then repeat in several different locations. Let the water sit for 30 minutes before wiping it away and checking for any dark marks or rings. These indicate the water is penetrating the stone and it's time to reseal.

Polish regularly. Polishing your stone after cleaning brings out its natural beauty and reinforces the protective seal, which provides ongoing protection against water spots and fingerprints. Polishing is particularly important on stone shower walls and tub surrounds to help prevent soap scum build-up. Polishing stone floors is not recommended as it will make the walking surface slick and dangerous.

If you have questions about granite cleaning or the care and maintenance of any other natural stone counters, floors and other surfaces, ask the experts at Granite Gold. Submit your questions on Facebook and Twitter or email them at StoneCareExperts@GraniteGold.com. Family Features

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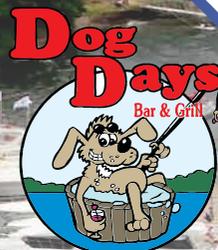


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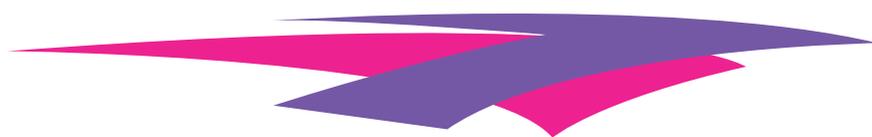
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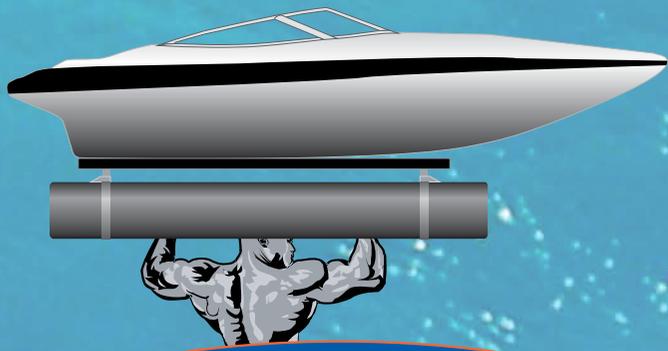
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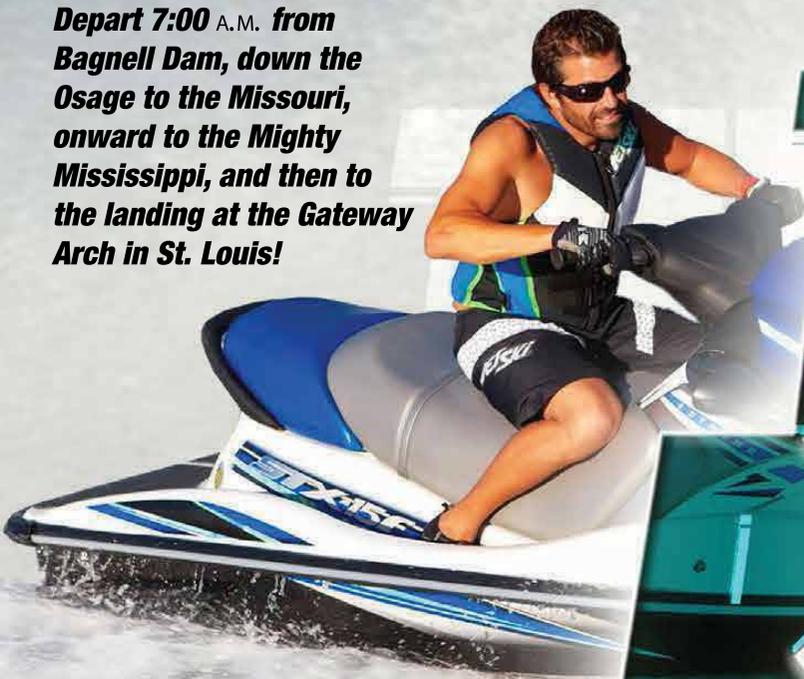
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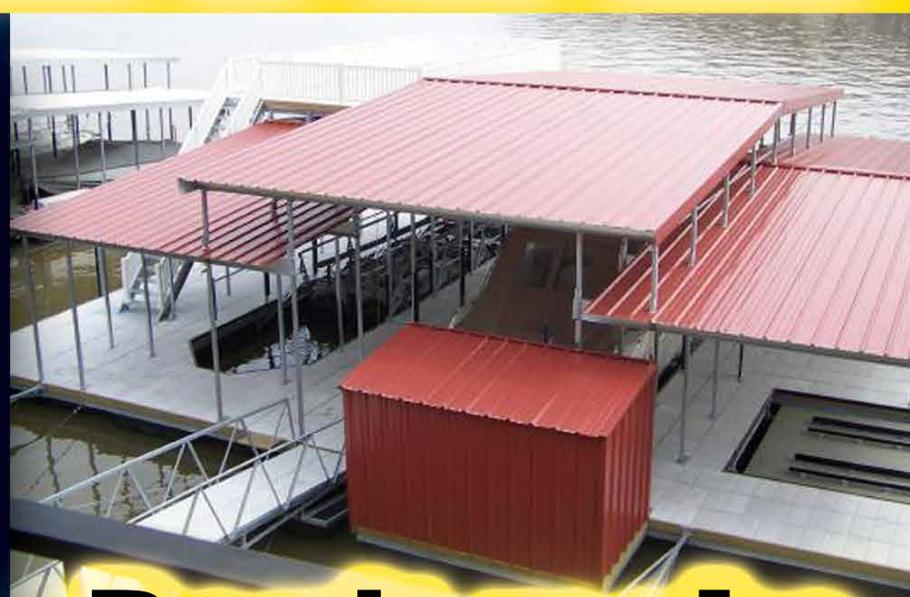


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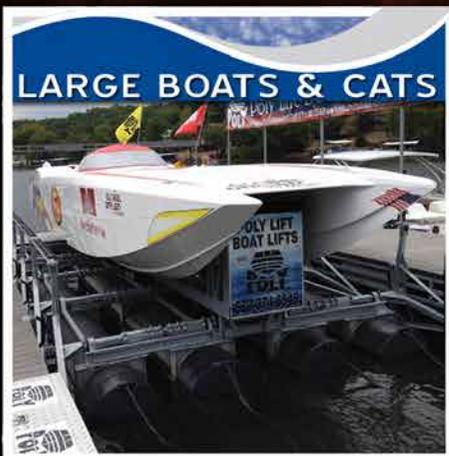
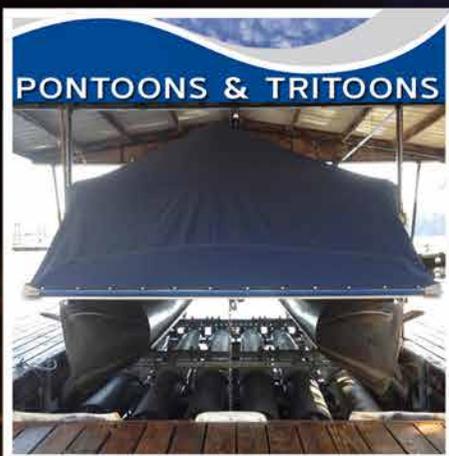
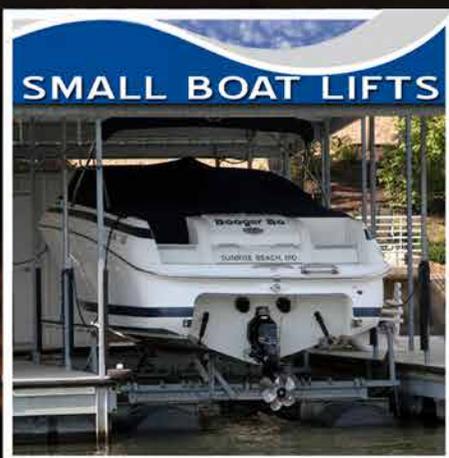


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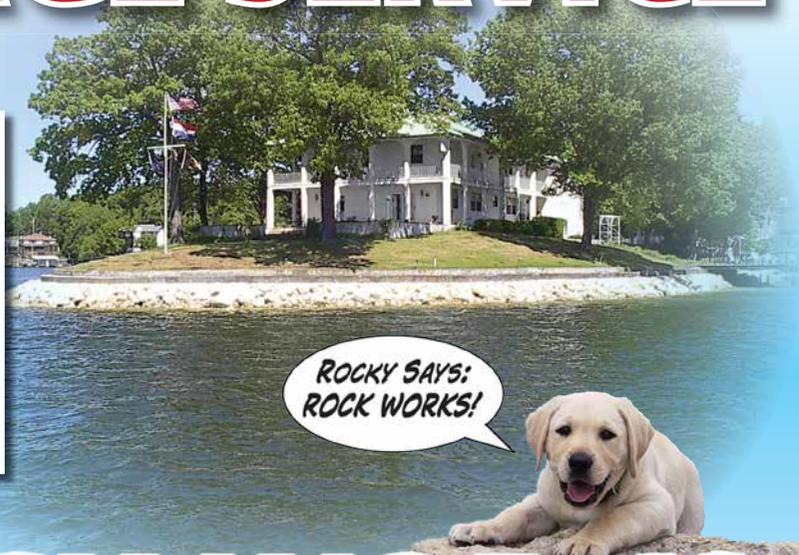
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| 0616 | 2003 | BLACK THUND | 460 EC | 46'00 | 2 | 575HP | MERC | 149,000.00 |
| 0244 | 2000 | FORMULA | 419 FASTECH | 41'09 | 2 | 470HP | MERC | 119,900.00 |
| 0379 | 1988 | FOUNTAIN | 12 METER | 40'00 | 2 | 420HP | MERC | 32,500.00 |
| 0405 | 2007 | FORMULA | 400 SUPER SPORT | 40'00 | 2 | 425HP | MERC | 275,000.00 |
| 0308 | 1990 | CHRIS CRAFT | 360 EXPRESS CRUI | 38'07 | 2 | INB 350HP | | 29,000.00 |
| 0242 | 2001 | SEA RAY | 38 SUNDANCER | 38'00 | 2 | 380HP 8.1L | | 129,900.00 |
| 0239 | 1989 | WELLCRAFT | SCARAB 38 EXCEL | 38'00 | 2 | 450HP | MERC | 34,500.00 |
| 0581 | 1988 | BAJA FORCE | 370 37'00 | 2 | 365HP | MERC | | 29,900.00 |
| 0237 | 2004 | BAJA | 36 OUTLAW | 36'00 | 2 | 425HP | MERC | 89,900.00 |
| 0536 | 1998 | FORMULA | 353 FASTECH | 35'03 | 2 | 415HP | MERC | 48,900.00 |
| 0492 | 2006 | FORMULA | 353 FASTECH | 35'03 | 2 | 425HP | MERC | 149,000.00 |
| 0339 | 2002 | SILVERTON | 330 SPORT BRIDGE | 35'00 | 2 | 300HP | CRUS | 95,000.00 |
| 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 |
| 0426 | 2000 | FORMULA | 330 SUN SPORT | 33'00 | 2 | 310HP | VOLV | 49,900.00 |
| 0580 | 2001 | FORMULA | 330 SUN SPORT | 33'00 | 2 | 315HP | VOLV | 56,000.00 |
| 0625 | 2001 | FORMULA | 330 SUN SPORT | 33'00 | 2 | 320HP | MERC | 59,900.00 |
| 0131 | 2002 | FORMULA | 330 SUN SPORT | 33'00 | 2 | 375HP | VTWI | 59,900.00 |
| 0659 | 2004 | FORMULA | 330 SUN SPORT | 33'0 | 2 | 375HP | MERC | 79,900.00 |
| 0440 | 1999 | SEA RAY | 330 SUNDANCER | 33'00 | 2 | 310HP | MERC | 55,000.00 |
| 0478 | 2007 | FOUR WINNS | 310 HORIZON | 31'00 | 2 | 270HP 5.0 | | 74,900.00 |
| 0576 | 1991 | SEA RAY | 310 SUNDANCER | 31'00 | 2 | 365 HP | MER | 27,500.00 |
| 0632 | 1998 | BAJA BOSS | 302 30'00 | 2 | 310 HP | MER | | 37,500.00 |
| 0226 | 2002 | FORMULA | 292 FASTECH | 29'02 | 2 | 300HP | MERC | 44,900.00 |
| 0657 | 2005 | ENVISION | 2900 COMBO | 29'01 | 1 | 320HP | MERC | 42,900.00 |
| 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 |
| 0567 | 1997 | MAXUM | 2800 SCR | 28'09 | 1 | 300 HP | MER | 23,000.00 |
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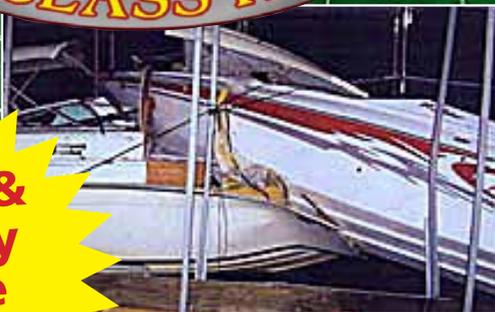
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| 2005 | Monterey 268 BR, 496, 375HP | \$49,900 |
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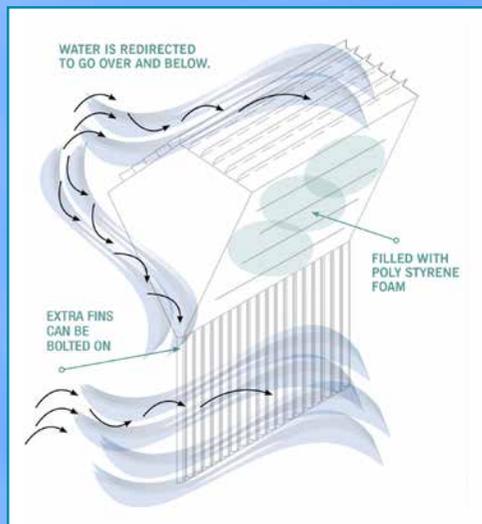
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