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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 9

SEPTEMBER, 2013

BOATING ON BACK

Boating



NEWS IN BRIEF

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Changes to attract new dollars. Page 4

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Floods knocked out more than low-water crossings. Page 6

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LAKE OF THE OZARKS BUSINESS JOURNAL SEPTEMBER, 2013

Golf at the Lake



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Support needed for dock safety effort

By Nancy Zoellner-Hogland

A lake-wide dock safety program that would require regular inspections of all private boat docks equipped with electric would be a positive move for Lake of the Ozarks.

That's the conclusion of several officials contacted last month after Angela Anderson filed a wrongful death suit against Ameren. Her two children were electrocuted last year while swimming near a dock. In the suit, Anderson claims that the power company failed to notify dock owners of the need to install ground fault interrupters which prevent shocks. A hearing on Ameren's motion to dismiss the suit is set for Sept. 12.

In the meantime, the officials agreed that although Ameren spokespeople and they themselves have discussed dock safety at numerous town hall meetings; stories about electrocutions and the importance of regular electrical inspections have run in newspapers and on radio and TV; and information is posted on Ameren's website at www.ameren-missouri.com/lake, they know that some still choose not to comply – or don't realize that they should. The men agreed on something else too – that even though there are several lakes in Missouri that allow docks with electricity, if state legislators pushed for a law requiring regular inspections, it probably wouldn't have much support and wouldn't make it

out of committee. That's why they all stated that a Lake-wide push to make the Lake's 24,000-plus docks safer needed to be a grassroots effort.

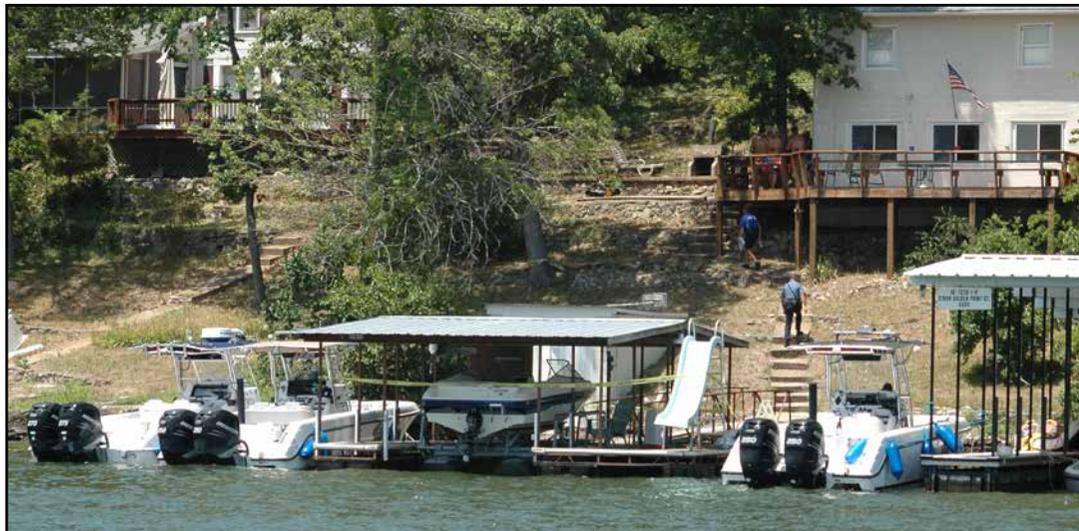
Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA) said although she would have to first run the idea by her board of directors and they would have to thoroughly research the idea before committing, she said she felt a dock safety program certainly fell within their bailiwick.

something that comes through lawmakers. I think the public cares about the safety of our Lake and by educating them and creating set standards that could be implemented Lake-wide, I believe we could get the community on board with it," she said.

During its investigation, the Missouri State Water Patrol found that in the July 4, 2012 deaths of Ashland siblings Alexandra, 13, and Brayden Anderson, 8, the dock did not have a GFCI. The Water Patrol cited

witnesses, three other swimmers survived electric shock on a dock without a GFCI and in a similar situation in June 2012 two children and one adult were shocked as they swam near a dock near the 5 mile mark of the Osage.

Jim Doyle, fire marshal with the Lake Ozark Fire Protection District, said the incidents are proof positive that something has to be done and done quickly because the docks put on the Lake before 2006, when electrical safety standards were



This month, a judge will rule whether a lawsuit, filed against Ameren after two children were electrocuted while swimming near this dock, can move forward. According to a report from the Missouri State Water Patrol, who investigated the accident, the dock was not equipped with a ground fault circuit interrupter (GFCI). Photo provided by Lake Expo.

"I don't think there's a person at the Lake that isn't concerned about electrical safety – especially with the tragedies that occurred last year. And I agree – it should be a grassroots movement, rather than

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, thanks to quick-thinking

added, were doing nothing but further deteriorating.

"Nobody in their right mind would hook up an extension cord, plug in their hairdryer and then go sit in the bathtub

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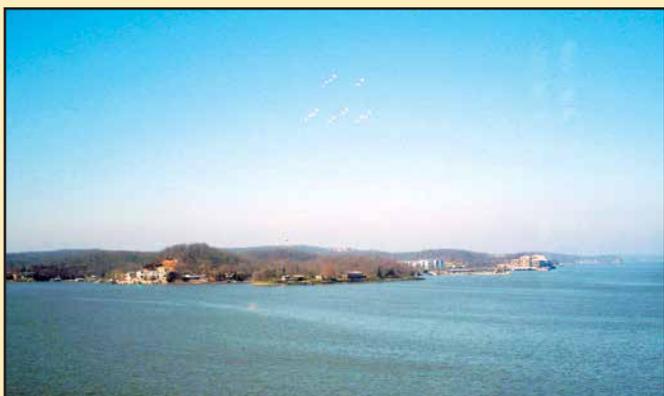
For the latest market stats and real estate info turn to Page 27 for this month's "As the Lake Churns"

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LAKE OF THE OZARKS

BUSINESS JOURNAL



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

Airport security lines are not the place for sarcasm, as one North Carolina man recently learned. Last month, when Transportation Security Administration agents asked the 26-year-old if he had anything in his pockets, he allegedly responded "Yes, I have a bomb." Security screening at the gate was suspended for nearly a half hour and the man was charged with numerous criminal charges and held on bond to appear in court. His traveling companion was also taken in for questioning, but then later released.

Travelers at Lambert-St. Louis International Airport will soon be able to check their email or Facebook accounts for free. Beginning Nov. 1, the airport will be offering free wireless Internet access. However, those travelers shouldn't plan on any lengthy surfing. The free access is limited to up to 20 minutes. Then users will have to pay Boingo, the airport's wireless provider, \$7.95, the rate that's currently charged, to keep the connection. An airport spokesperson said they decided to add the service in the airports 1.5-million square feet of passenger terminals and concourses because lack of free Internet was one of the most frequent complaints received. The spokesperson said they picked the 20-minute mark because they felt that provided enough free time for the average user to check emails. Lambert averages about 2,000 users and 3,000 Internet connections weekly. Those travelers who have a monthly subscription to Boingo won't be affected.

By this fall, every passenger on Alaska Airlines will be able to power up their personal mobile devices and surf the In-

ternet. A spokesperson for the airline carrier promised that soon, every seat on its Boeing 737-800, 900 and 900ER will be equipped with power outlets – and that they hope to also provide an "enhanced in-flight entertainment" program that will allow passengers to stream the programming directly to their Wi-Fi-enabled devices.

While high-tech is quickly taking over the air, a slightly more antiquated system is taking care of the land below. Chicago, San Francisco, Atlanta and Seattle airports, as well as several others, are using goats, sheep, llamas and wild burros to maintain grounds in the more remote areas of the airports. Officials at O'Hare said their main goal is to rid airport grounds of habitat that is attractive to birds and other wildlife that can present a hazard to aircraft. San Francisco uses goats to keep brush – and wildfires – to a minimum. Animals clear brush at airports in other areas that are difficult to reach with the more traditional mowing techniques.

Before planning the next vacation, travelers might want to check out the results of the readers' choice survey recently conducted by travel magazine "Conde Nast Traveler." More than 46,000 participated in the survey, rating everything from their favorite airlines, hotels and cruise lines to their pick of friendliest and un-friendliest cities. While only one U.S. city – Charleston, South Carolina – was ranked in the top 10 "friendliest" cities, five U.S. cities were voted into the top 10 "un-friendliest" with Newark, New Jersey leading the pack followed by Islamabad, Pakistan; Oakland, California; Luanda, Angola; Kuwait City; Lome, Togo; New Haven, Connecticut; Detroit and At-

lantic City, New Jersey. Ranked in order of "friendliest" were Florianopolis, Brazil; Hobart, Tasmania; Thimpu, Bhutan; Queenstown, New Zealand; Charleston, South Carolina; Paro, Bhutan; Margaret River, Australia; Mandalay, Myanmar; Kilkenny, Ireland; and Ubud, Bali, Indonesia. For complete results visit <http://www.cntraveler.com/readers-choice-awards>.

Travelers looking for a little in-flight humor might want to check out the latest addition to Virgin Atlantic Airlines. Sir Richard Branson recently approved a plan to include live performances from comedians and musicians during flights on Little Red, the airline's domestic carrier in the United Kingdom.

And thru September, JetBlue customers can look forward to "significant upgrades" to the in-flight menu. The airline announced it will offer fresh meal options, including yogurt parfait, Mediterranean salad and roast beef sandwich, rather than the current snack boxes or complimentary snacks – and those new meals can be washed down with an ice cold Sam Adams beer.

For those who like statistics, the Bureau of Transportation Statistics (BTS), a part of the Research and Innovative Technology Administration (RITA), recently released the Transportation Statistics Annual Report (TSAR) 2012. The 17th edition of this congressional-mandated report presents key transportation indicators along with an overview of the transportation system. It also includes data and information about passenger travel, freight movement, transportation and the economy, system reliability, transportation safety, energy use and environmental impacts. In addition, it focuses on closing data gaps and

continued on page 27



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Tax breaks there for small MO businesses who hire

By Nancy Zoellner-Hogland

Small business owners with fewer than 50 employees, but who are expanding, might qualify for a \$10,000 to \$20,000 tax deduction.

According to the Missouri Department of Revenue, the \$10,000 deduction is available for each new qualifying job created. That figure rises to \$20,000 if that new job offers health insurance and employers pay at least 50 percent of insurance premiums. However, in order to qualify for a \$20,000 deduction, the small business must pay at least 50 percent of the health insurance premiums for all full-time employees, not just for new employees.

The new employee must be full-time – work at least 35 hours a week for a 52-week period, and the new employee must not have been previously employed by or affiliated with the businesses for at least one year prior to the creation of the new job. In addition, employers must pay a wage matching the lowest of either the county or state average wage, which

is determined by the Department of Economic Development. The state average wage is \$43,122 annually or \$20.73 hourly, which is substantially higher than the average wages of \$27,452 annually or \$13.20 hourly in Camden County;

\$30,896 annually or \$14.85 hourly in Miller County; or \$24,219 annually or \$11.64 hourly in Morgan County.

The deduction is available for those organized as a sole proprietor, partnership, C-corporation, S-corporation, lim-

ited liability company, limited liability partnership or other business if:

- It employs fewer than 50 full-time or part-time employees at all times during the tax year for which the deduction is requested. Any small business affiliated with another business must consider each employee of all affiliated businesses in determining if it employs fewer than 50 full-time or part-time employees. Two businesses are affiliated if either party has power to control the other, or a third party controls or has the power to control both parties. For purposes of the deduction, a part-time employee is defined as one who works fewer than 30 hours per week. In addition, if a corporation does business in other states, employers must include all employees in their count.
- The small business or its shareholders or partners is subject to income taxes imposed by Chapter 143, RSMo.
- All new employees have completed at least 52 consecutive weeks of full-time employ-

ment, working an average of at least 35 hours per week, prior to including them in the deduction calculation.

To calculate eligibility, each small business must choose a date to compare the number of full-time employees in the deduction year and the number employed on the same date in the immediately preceding year. The deduction year comparison date can be any date within the tax year and the previous year comparison date will be one year earlier.

However, employers need to act quickly – the deduction, which can be taken when filing an individual income tax return or corporate income or franchise tax return, is available only until December 31, 2014. The form “Small Business Deduction for New Jobs Under Section 143.173, RSMo” (MO-NJD), which can be found at <http://dor.mo.gov/forms/MO-NJD.pdf>, must be attached to the tax return.

Business owners that believe they qualify should contact their CPAs or tax advisors.



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Postal Service makes changes to get more businesses

By Nancy Zoellner-Hogland

The cash-strapped U.S. Postal Service is now offering free online tracking, free insurance and date-specific delivery options on Priority Mail.

According to information provided by the USPS, they are revamping the program in hopes of and building up the package delivery business, which has increased by more than 14 percent since 2011, and as a result, raise revenue. The

changes are expected to generate more than \$500 million annually.

Nagisa Manabe, USPS chief marketing and sales officer, said Americans are increasingly shopping online – and that trend is expected to continue. However, because in the past priority mail was promoted as a two-to-three-day delivery service, small business owners turned to other carriers that could provide a specific

date of delivery. Under the new plan, which went into effect in mid-August, senders will be provided with an exact date of delivery.

The USPS has also redesigned the Priority Mail boxes and from now on, will include \$50 coverage for most priority mail shipments and \$100 coverage for priority mail bulk orders shippers free of charge. Overnight Express Mail will be rebranded as "Priority Mail Ex-

press" and will offer up to \$100 insurance free of charge.

Earlier this year USPS officials announced a plan to cut Saturday delivery as part of a 5-year plan to make the service solvent. Although the plan would have saved approximately \$2 billion per year, Congress quickly stepped in to pass a measure that would bar them from changing their delivery schedule.

At the time, the USPS released a statement saying they operated at a \$16-billion

No other federal agency has the same requirement. The dip in the economy and resulting loss of bulk mail as well as the increased use of email over traditional mail were also blamed for the downturn.

According to numbers provided earlier this year by the Postal Service, although carriers delivered a record number of packages and political mail, they lost \$1.3 billion in the last quarter of 2012, traditionally the strongest period of the Postal Service's financial year.

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deficit last year and operated with similar losses in several previous years. Postal officials blamed a 2006 Congressional mandate which required the USPS to fund 75 years' worth of future retiree benefits – which carries a \$5.6 billion price tag – within a 10-year time period.

This year's losses total some \$3.9 billion.

Postal officials have said in the past that Congress mandated the changes so they could also cancel that requirement and let the agency end Saturday delivery.

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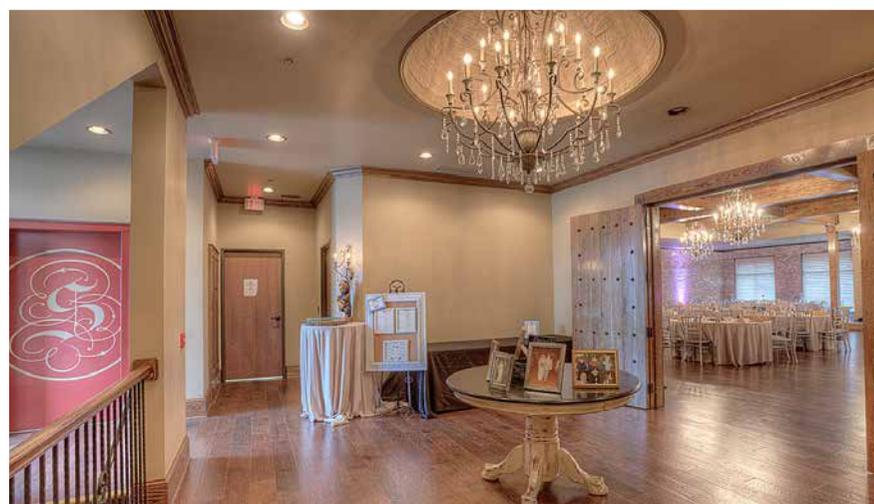
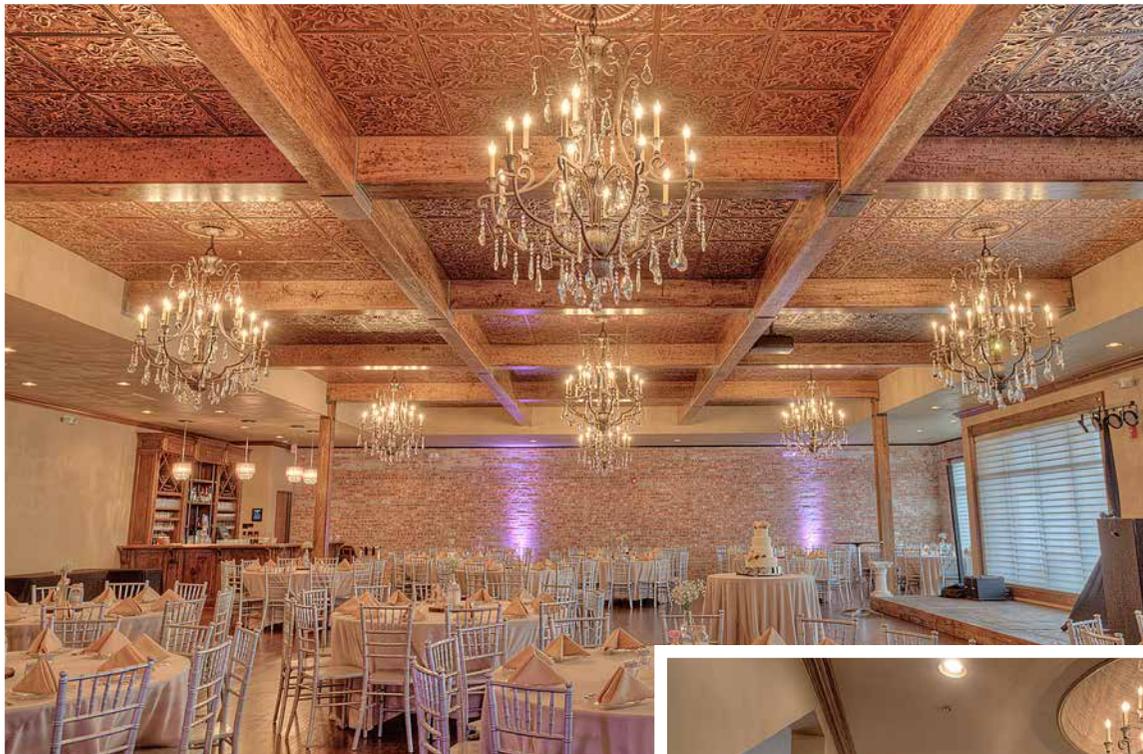
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Many cell phones users without service in August

By Nancy Zoellner-Hogland

Blazing speeds. Great reliability. Broad coverage. Excellent overall performance. All buzz words in the cell phone industry.

However, phone company officials must not have figured weather conditions into the mix when developing their promos. On Friday, August 9, a technician with AT&T said every tower within a two-mile radius of zip code 65049, which encompasses the city of Lake Ozark, the Village of Four Seasons and all of Horseshoe Bend, as well as many other towers throughout the mid-Missouri area, were out of service. Wet weather – and the storms that caused it – was blamed.

During the first week of August, portions of central and southwestern Missouri received more than a foot of rain – more than four times the normal amount for the entire month. At least one of those storms carried with it a higher-than-average number of cloud-to-ground lightning strikes.

“Whenever we see wide-

spread outages like this, it’s usually always caused by the same thing – lightening, high winds and flooding,” he said, adding that every technician that served the area had been called out to fix the problems.

Capt. Kelly Luttrell, spokesperson for the Camden County Sheriffs’ Office, said they had no idea how many 9-1-1 calls made from cell phones didn’t get through but said he imagined there might be more than a few because flooding was reported in several areas of the county.

He said that’s why it’s important to keep a landline connected and why everyone should also keep an old rotary dial telephone on hand.

“Landlines seldom lose service but cell phone service can cut out quite frequently in bad weather. And even if you have a landline, if you have a cordless phone, you’re still without service. That’s why you should hang on to that old ‘dinosaur’ rotary dial phone! You never know when you’re going to need help and emergencies

don’t usually wait until the power is back on and conditions are perfect,” Luttrell said.

He also said phone service that runs through a computer can be just as unreliable as cell phones.

“When power goes out, unless you have a battery backup, you lose the ability to make calls,” he said.

According to information provided by Charter, the largest Internet provider in this area, Charter Phone will work during a power outage as long as the appropriate backup battery, provided at an additional cost, is installed. “This battery will provide up to eight hours of stand-by and five hours of talk time to provide you with Charter Phone services even during a power outage,” the website states.

According to the Federal Communications Commission (FCC), which requires that phone jacks work even during power outages, landlines present another benefit to users.

Most traditional wire-line 911 systems automatically

report to the Public Service Answering Point (PSAP) the telephone number and location of calls, a capability called “Enhanced 911” or “E911.” With this information, PSAP staff is able to call back if the 911

makes determining a wireless 911 caller’s location more complicated than determining a traditional wire-line 911 caller’s location, where numbers are associated with a fixed address.



call is disconnected, and also know where to send emergency services personnel. The FCC also stated that the mobility of wireless telephone service

According to AT&T, flat rate residential service, which includes unlimited local calling, runs \$24 per month – or less – plus taxes.



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Stolen street signs cost county, taxpayers plenty

By Nancy Zoellner-Hogland

Road district officials are looking for ways to make street signs theft-proof.

Just in the month of August, thieves made off with 23 street signs and 10 county road signs on Horseshoe Bend. The cost to replace highly reflective signs - and the poles the thieves ruined in the process - is more than \$2,500.

"Last year when the signs were disappearing faster than we could replace them, we started using Loctite and stripping the threads so they couldn't be taken off so easily. Unfortunately, lately they've just been cutting the posts," said Kevin Luttrell, supervisor of the Horseshoe Bend Special Road District. "When we see that a sign is missing, we'll look in the woods nearby and eventually we'll find the post with about two feet cut off the top."

The problem isn't unique to the Bend. J.R. Reiter, mapping specialist with Camden County, said that last year the county replaced 493 signs and are on par to hit that number,

or exceed it, this year. Since 2005, when the county started keeping track of sign replacements, they've had to replace 7,548 signs.

"And at about \$100 a pop, which doesn't include labor or the cost of gas to drive to the sites, that's quite a bit of money coming out of our budget," he said.

Reiter said street signs that have been frequently stolen include Uncle Bud Lane, The Whistle and Red Hot.

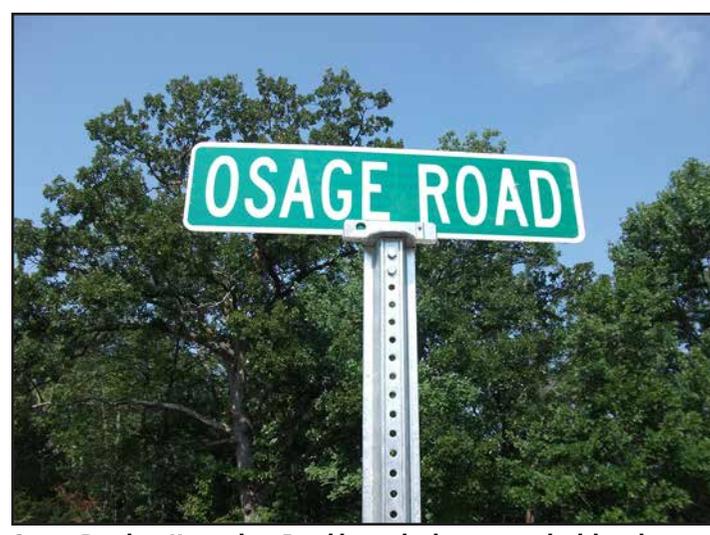
Luttrell said some of the most popular signs on the Bend are those that have slang sexual connotations, as well as Osage, Circle Drive, Sweetwater and Zebra, which has been stolen repeatedly.

"I don't get it - why would anyone want a sign that says 'Zebra?' In fact we just replaced it a couple days ago and it's gone again," he said, adding that he's even considered requesting a name change for some of the streets to avoid the problem.

However, the process isn't as easy as it would seem.

Reiter said that first, everyone who owns property along the street would have to agree in writing to the name change. Next, a formal request, accompanied by a non-refundable \$500 fee would have to be sub-

mitted for review and consideration by Camden County's commissioners, who have the final authority to say "Yay" or "Nay." He said because Horseshoe Bend would be able to make its own replacement sign and then mount it, the cost probably would be less, but didn't know how much less. However, a fee would be required because of the follow-up work the name change would require.



Osage Road on Horseshoe Bend is marked at one end with a sign. Although new signs were mounted just days ago, at the other end, a bracket at the top of the pole sits empty. Nancy Hogland photo.

mitted for review and consideration by Camden County's commissioners, who have the final authority to say "Yay" or "Nay." He said because Horseshoe Bend would be able to make its own replacement sign and then mount it, the cost probably would be less, but didn't know how much less. However, a fee would be required because of the follow-up work the name change would require.

"We'd have to change it in our system; we'd have to notify the phone company, cable and electric companies; we'd have to notify the fire, ambulance and law enforcement agencies that take care of the area; we'd have to make the change with the post office and I believe

we'd also want to send a letter to each one of the property owners," Reiter said. Luttrell said that knowing it will be difficult to catch the sign thieves makes it even more aggravating.

"I really wish they would get caught but they can see headlights coming a long way off and we have lots of woods to hide in. It isn't like we're in the middle of the city," he said, adding that last year he talked to a homeowner that witnessed a couple young men wrapping a chain around a sign post and hooking it up to a pickup truck. "The guy came outside but they took off and he couldn't get a license plate or any other information. Unfortunately, they came back another night and got it - post and all."

Camden County has gotten lucky, catching a couple bandits who were fined \$100 and forced to work one week of community service helping to - you guessed it - install signs.

"We had one guy driving poles so he could see how hard it is. However, I don't know that it made that much of an impression because when we were done, he asked if he could keep the signs we replaced," Reiter said. "I honestly don't think it will stop until an ambulance passes up a street because they can't find it and somebody dies. That might make them wake up."

Mark Amsinger, chief of the Lake Ozark Fire Protection District, said that's a real possibility. Although the regular crews are familiar with the roads on the Bend, fire and ambulance personnel from other departments are not - and they rely on street signs when responding on mutual aid calls.

"When trucks go down the wrong streets and have to take the time to turn around and then get additional directions from the dispatcher, it seriously affects our response time and in emergencies, that can make the difference between life and death," he said.

Luttrell said because they not only want the thefts to stop - they also want the signs back - they've continued an "amnesty" program of sorts where signs can be turned in to the road district, located at 134 Verbena Road, off Bittersweet, no questions asked. Luttrell promised the road district will not attempt to prosecute anyone that willingly gives up the signs. In addition, if anyone knows of the location of any signs, he or she can anonymously call the road district office at 573-365-2832; the Village of Four Seasons at 573-365-3383; or the sheriff's office at 573-346-2243.

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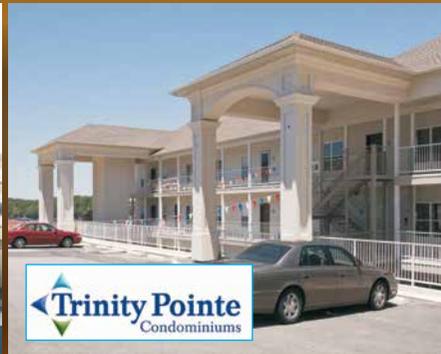


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OB to take over Parkway as winter weather starts

By Nancy Zoellner-Hogland

Osage Beach City Administrator Nancy Viselli said she's hoping for a snowless winter.

That's because, if all goes as planned, on December 1 the city will take over all maintenance – including snow removal duties – of Osage Beach Parkway/Business 54. The arrangement was part of an agreement with the Missouri Highways and Transportation Commission, made in 2007 as part of the planned construction of the Route 54 Expressway.

"I was thinking of making a motion for no snow this year and asking for a second," Viselli quipped. "We've long been planning for this day – it just seemed to arrive sooner than we'd hoped."

Jeana Woods, assistant city administrator and interim head of the city's public works department, said she too was hoping to squeeze out one more winter before taking over the Parkway.

"We're ready though. Last year, we purchased a couple

larger dump trucks / snow plows to handle the wider lanes because our city streets, which we've been maintaining, are much narrower and our other trucks are smaller. Based on our current guidelines, we also analyzed how much additional salt and chemicals we'll need. In fact, we just put out a bid for that. We also expanded our storage facility and we're getting ready to build another building so I think we're prepared," Woods said, adding that the additional resources and labor hours that will be needed to maintain the road were included in this year's budget.

In preparation for the transfer, the city recently revised the original agreement that outlined construction and which entity would be responsible for its maintenance. The changes included design revisions at KK and Nichols Road, street connections and responsibility of the bridge near Mace Road and Fire Station Road. That agreement was approved by the board of aldermen at their Au-



While the Missouri Department of Transportation (MoDOT) will plow snow on the Route 54 Expressway, this year the city of Osage Beach will have to keep the Parkway clear. Photo provided by MoDOT.

gust 15 meeting.

Viselli said she also sent a memo to aldermen asking them to review the Parkway and provide her with a list of any discovered maintenance problems such as damaged guardrail or culvert pipes, drainage issues or potholes.

"Under our agreement, we have 60 days to give MoDOT (Missouri Department of Transportation) a list of needed

repairs then they have 60 days to get the repairs done. As long as something major doesn't happen between now and then that requires a change in the schedule, the Parkway will officially be ours December 1," she said.

The city currently maintains some 40 miles of paved, public streets. Transfer of the Parkway will add 5.49 additional miles of roadway. In addition, once Mo-

DOT builds the 2.75-mile long, two-lane, two-way outer road that will extend Osage Beach Parkway, which now dead-ends at Key Largo, and hook it up with the existing service road running from Route Y to Lamar Advertising, the highway department will transfer ownership of that roadway to the city. However, the road isn't expected to be completed for two more years.



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Rain brings fall festival back to its beginnings

By Nancy Zoellner-Hogland

In the fall of 2001, the city of Osage Beach scrambled to organize its first Fall Festival, designed to draw the community together and give tribute to the brave men and women who died when terrorists attacked the nation on 9-11. The event, held in the parking lot at city hall, was a huge hit – so much so that it became an annual event. Over the years the number of vendors participating grew so large that in 2009 it had to be moved to the city park off Hatchery Road.

This year – the 13th anniversary of Fall Festival – flood damage to the park, caused by heavy August rains, forced a move back to city hall. Mayor Penny Lyons said the city was once again scrambling to “get it together.”

“The staff and volunteers will have had less than six weeks to reorganize. Park-

ing, limited vendor spaces and hook-ups have already been addressed. All of the departments have been working together to make this a very successful festival – and cancelling this event was never an option,” she said.

Jeanne Woods, Osage Beach assistant city administrator and coordinator of the festival, set for 10 a.m. to 5 p.m. Saturday, September 7, agreed.

“We had a few issues to work out but since we already have so much of it established, it was pretty much just a matter of notifying everyone of the move. The city hall has great visibility, so that’s a good thing. We just have much more room in the park,” she said, adding that arranging for parking was the biggest challenge of the move. “Harper Chapel, right next door, said we could use their lot and we’re in the process of lining up another sat-

ellite lot with a shuttle. We don’t have that set up yet but we’ll have signs posted along the Parkway on Saturday to direct people.”

This year’s event will include the usual vendors – all types of “fair food,” arts and crafts and informational booths from area organizations; police, fire and ambulance will be there with vehicles for the kids to inspect; a petting zoo with traditional and slightly more “exotic” animals will be included; and inflatable bounce houses will let the kids jump until they can’t jump any more – free of charge. From noon to 1 p.m. dogs will be competing for the honor of being chosen “Cutest,” “Most Handsome,” “Best Dressed” or having “Best Trick,” in the Bow Wow Contest. Heart to Heart, an award-winning, husband-wife duo from the Branson area will be performing from 1 to 3 p.m., the Lake of the Ozarks Commu-

nity Dance Project, a youth-adult jazz-hip hop-contemporary dance group, will be performing at 3p.m. and then a DJ will be spinning tunes until the event ends.

However, the entertainment line-up will also include something new this year – open mike karaoke for kids from 10 a.m. to noon.

“Someone will be doing karaoke and the kids will be able to go up and sing along. We think it will be a lot of fun and very entertaining! We have a lot of talented kids in this area,” Woods said.

In the meantime, the city is getting estimates to repair the damage done by the flooding. City Administrator Nancy Viselli said that during the storms, a small creek that runs alongside the park had been turned into a “raging river,” causing the newly laid asphalt to be uprooted and float on top of the water, which then allowed trees, rocks and debris

to be washed underneath. The torrential downpours washing down the hill from both the driveway into the park and from the adjoining state park ripped out some \$32,000 in sod and landscaping and carried down huge boulders and trees that caused damage as they crashed into buildings. Park vehicles were flooded and damaged and the concession stand was filled with water.

“I couldn’t believe my eyes when I road down there with our park director. I’ve never seen anything like that in my life. I’m afraid it’s going to be quite a while before we can get the park back open,” Viselli said.

An insurance adjuster from the city’s carrier visited the park in late August to inspect the damage but as of deadline for this issue of the “Lake of the Ozarks Business Journal,” had not given the city an idea of what would be covered.

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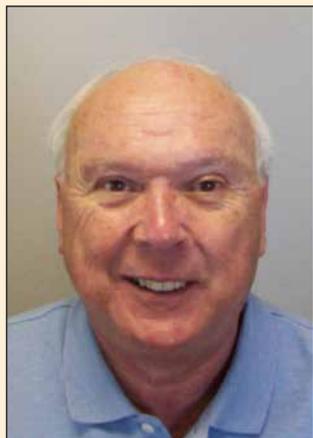
with Ron Hall of Golden Rule Insurance

Affordable Care Act 2014

January 1, 2014 is quickly approaching, and a lot of people are still uncertain of the changes with the Affordable Care Act. This has been a hot topic in the media lately, which can lead to some uncertainty of what is true or false and what it all means.

One of the changes taking place is the Health Insurance Marketplace. The marketplace is where individuals and small business can buy health insurance benefits. There will be four difference categories of plans –bronze, silver, gold and platinum, as well as a catastrophic plan for those under 30. This marketplace will let you choose from these different plans that have to meet standards for benefits and cost. These marketplace plans are required to cover essential health benefits, which include ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder, prescription drugs, rehabilitative and habilitative services and devices, lab services, preventive and wellness services, chronic disease management, and pediatric services (including oral and vision care).

For those who do not have access to an employer health plan, there are tax credits available if you enroll in an individual health plan. Those who fall under this category must also be in the income bracket of 400 percent below the federal poverty limit.



Ron Hall

There are several rules that come into play with the new health care act. These rules apply to both the small-group and individual markets. In the current and past plans, there are usually annual and life-time catastrophic limits that will be paid per person. In the new act, these will not be imposed to dollar values of coverage, but only to each beneficiary for nonessential health benefits. There can also be no rescissions of coverage, unless in the case of fraud. There is also a new rule that says pre-existing conditions cannot deny you coverage. In conjunction with this, you also cannot be dropped because of certain medical conditions. You will still need to purchase coverage during open enrollment periods, but there will be new opportunities to purchase individual plans if you loose coverage from a different plan.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@golden-ruleinsurance.com for additional comments or questions.



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The Lake Area Chamber recently held a ribbon cutting for Niangua Rustic Furniture. Niangua Rustic Furniture is located a short drive from the lake in Tunas, Missouri. For more information call (417)993-1625. From left to right: Front Row: Stuart Zimmerman, Niangua Rustic Furniture; Sandy Crawford, State Representative; Joel Zimmerman, Niangua Rustic Furniture; Marilyn Frederick, Niangua Rustic Furniture; Keith Frederick, Niangua Rustic Furniture.



The Lake Area Chamber recently held a ribbon cutting for Plaster Master. To contact Plaster Master, visit www.plastermastermo.com, call Mandy & Tommy at (573)746-0005 or email them at plastermasterm@yahoo.com.

Pictured left to right: Gloria O'Keefe, CAV; Morgan Crainshaw, Lake Area Chamber; Wendy White, Lake Area Chamber; Mandy Weisenbach, Plaster Master; Ron Schmidt, CAV; Lexi Weisenbach, Plaster Master; Tom Weisenbach, Plaster Master; Tom Smith, American Sun Control; Ed & Jackie Daves, CAV.

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"Tax Time"

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Timing Is Everything in a [Tax] Numbers Game

2013 is proving to be a numbers galore year when examining the new tax laws that have taken effect. There are now seven ordinary income tax brackets (10%, 15%, 25%, 28%, 33%, 35% and 39.6%). In addition, there are three rates on qualified dividends and capital gains {0%, 15%, and 20%}. And reach \$250,000 of income if you are married (\$200,000 single) and your capital gains and investment income will cause another 3.8% tax rate to be tacked on. And don't forget your state tax rate, generally 6% in Missouri.

The large number of rates makes it much more important to take a strategic approach to your financial transactions. For example, if you have a large capital gain, your income will run up the brackets into the higher rates which could cause the additional 3.8% to apply. Harvesting capital losses though, in the same year as a large gain can soften the blow of these tax increases. Capital losses can offset capital gains plus another \$3,000 of ordinary income annually. Excess capital losses can be carried forward to subsequent tax years, but they cannot be carried back to a preceding tax year.

As you can see, planning ahead for when to take gains and losses in your investment portfolio has taken on an added importance beginning in 2013. You certainly would not want to take a capital gain near the end of a tax year and then take a capital loss in the following year. Get them in the same tax year. Another strategy you can use is to not take all of your gain at once. Historically, taxpayers have delayed taking any capital gains because they just do not like paying taxes. However, it now makes much more sense to take



Bobby Medlin, CPA

some of your gains annually rather than waiting and taking them all at once in later years.

Working with your investment advisor to harvest gains and losses under a structured approach is certainly worth your time. Involving your tax professional in this process is a must. The order that you apply capital losses to various capital gains also affects the amount of tax that you will pay.

Another strategy that has gained added importance is considering donating to charity some of your investments that have long-term capital gain. A similar feature still available for the rest of 2013 is to make a donation from your IRA directly to a charity. Both of these strategies stop the income from hitting your 1040 and help eliminate a myriad of taxes.

We noted above that there is a 0% rate for some capital gains and qualified dividends. This rate applies until your income reaches certain thresholds.

As you can see, meeting and working with your tax professional before the year is over is really more important than meeting after the year is already over. A January through April meeting won't do much good if you didn't have good timing from September through December.

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

Providence Bank acquires certain assets of AOR Insurance Services, LLC.

Providence Bank, with offices in Missouri and Texas, announces the acquisition of certain assets from AOR Insurance Services, LLC of Indianapolis, Indiana. The acquisition includes the addition of three key AOR employees to the Providence Bank team. Joining Providence Bank are Mark Nondorf, Director of Specialty Lending; Melanie Otto, Director of Agency Finance; and Jill Harbert, Loan Servicing Manager. These three new associates will form a new business unit within the bank called Providence Bank Agency Finance and will focus on business loans to insurance agencies throughout the United States. The business will remain located in Indianapolis, Indiana and can be reached by phone at 317-813-1709.

AOR Insurance Services evolved out of the former TWG Capital Inc., with whom the AOR employees were formerly employed. "While

at TWG Capital, Inc., we were limited in our ability to grow this segment. Partnering with Providence Bank allows us to provide our insurance agency customers with greater access to products and capital than ever before," commented Mark Nondorf, Partner of AOR Insurance Services and former President of TWG Capital Inc.

"Providence Bank is thrilled to bring our mission of "financial providence" to the insurance agency clients of AOR. I had the pleasure of working closely with Mark Nondorf at the former Union Federal Bank in Indianapolis. I look forward to joining forces once again with Mark and his colleagues, Melanie and Jill," commented Kit Stolen, President & CEO of Providence Bank and former CEO of Union Federal.

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What Caused the Recent Home Price Increase?

Home prices continue to rise and even reached a record increase recently. That's the bottom line of a recent release of the S&P/Case-Shiller Index.

What happened?

- The S&P/Case-Shiller 20-City Composite Index rose in April to beat expectations with a record 12.1 percent increase over the past 12 months. All 20 cities showed positive year-over-year returns for at least the fourth consecutive month. In addition, the following cities continued to show double-digit annual gains: Atlanta, Detroit, Las Vegas, Los Angeles, Miami, Minneapolis, Phoenix, Portland, San Diego, San Francisco, Seattle and Tampa.

What is the S&P/Case-Shiller Index?

- The S&P/Case-Shiller Home Price Index is the leading measure for the U.S. residential housing market. The report tracks changes in the value of residential real estate both nationally as well as in 20 metropolitan regions.

What does it mean?

- The overall trend looks good for the housing market and the economy as a whole, as home prices have continued



their rise. However, it's important to remember that all markets are unique, which means each local housing market may have its own trend. If you have specific questions, we can help you understand the Lake of the Ozarks Housing Market. That means now is a good time to not only keep an eye on the national trend, but also to reach out to your Lake of the Ozarks Mortgage Lender to answer your questions and help you make an informed decision about purchasing a home at Lake of the Ozarks.

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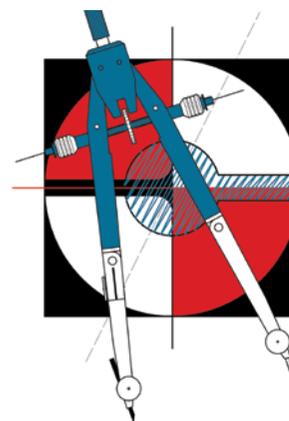
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Why work when it pays to be unemployed?

By Nancy Zoellner-Hogland

Employers who can't seem to find good help – or keep it – might want to leaf through the Cato Institute's most recent study.

"The Work Versus Welfare Trade-off 2013, An Analysis of the Total Level of Welfare Benefits by State" attempted to determine whether an individual would be better off if he or she were self-supporting through work or dependent on the state through welfare. The study, authored by Michael Tanner and Charles Hughes, who pointed out that calculations were based on averages and assumed several factors, found that welfare currently pays more than a minimum-wage job in 33 states, including Missouri, even after accounting for the Earned Income Tax Credit.

"And welfare benefits have a distinct advantage over wages because they are tax-free. Wages, on the other hand, are subject to a variety of federal, state, and local taxes," the authors wrote.

The study ranked Missouri 30th in the nation with an average annual welfare benefit of \$26,837 or \$12.90 per hour. Minimum wage in Missouri is \$7.35 per hour.

According to the Missouri Economic Research and Information Center (www.missourieconomy.org), salaries for five largest employing occupations in 2012 were:

- Retail Salespersons \$10.94 per hour or \$22,760 annually
- Office Clerks \$10.95 per hour or \$22,790 annually
- Cashiers \$7.93 per hour or \$16,490 annually
- Food Service \$7.21 per hour or \$15,010
- Registered Nurses \$23.18 per hour or \$48,220 annually

While the starting salary for a teacher, with a four-year degree, at School of the Osage is slightly higher than the average welfare benefit at 34,650, the starting salary for a Camden County deputy sheriff, which requires a 700-hour training course in basic law enforcement as well as continuing education, is \$26,622.96 - \$214.04 less per year.

Methodology used in determining welfare received

"Currently there are 126 separate federal anti-poverty programs. While no one receives benefits from all of these programs, many recipients receive benefits from multiple programs," the

authors wrote. "For purposes of this study, it was assumed that the profile family consisting of a single mother with two children received the following average of annual benefits in Missouri:"

·Temporary Assistance for Needy Families - the primary U.S. cash benefit program for the poor and the program most often associated with "welfare." – \$3,504

·Supplemental Nutrition Assistance Program (SNAP – previously known as food stamps), which provides a voucher to low income families for the purchase of food – \$6,312

·Housing assistance – \$8,295

·Medicaid, the nation's primary program for providing health care to the poor – \$7,092

·Women, Infants and Children Program (WIC), which provides supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women and to infants and children up to age 5 who are found to be at nutritional risk – \$935

·Low Income Home Energy Assistance Program, which pays for heating oil, electricity, and other

utilities – \$400

·The Emergency Food Assistance Program, which provides food to low-income individuals who are eligible, usually determined if the individual already participates in programs like SNAP – \$300

The study advised Congress and state legislatures that if they were serious about reducing welfare dependence and instead, rewarding work, they should consider strengthening welfare work requirements, removing exemptions and narrowing the definition of work and states should consider ways to shrink the gap between the value of welfare and work by reducing current benefit levels and tightening eligibility requirements.

The same study was first conducted in 1995 and it found similar results. Since then, even though many welfare programs have undergone significant change, welfare benefits continue to outpace the income that most recipients can expect to earn from an entry-level job, and the balance between welfare and work may actually have grown worse in recent years.

In summary, the authors wrote,

"It is, of course, possible to over-generalize from the above statistics. Not every welfare recipient fits the profile used in this study, and many who do fit it do not receive every benefit listed. Many welfare recipients, even those receiving the highest level of benefits, are doing everything they can to find employment and leave the welfare system.

"Still, it is undeniable that for many recipients—especially long-term dependents—welfare pays more than the type of entry level job that a typical welfare recipient can expect to find. As long as this is true, many recipients are likely to choose welfare over work.

"This was true when Cato conducted its 1995 study, and it remains substantially true today. This is unfortunate for taxpayers who must foot the bill for such programs, but even more so for the recipients themselves. By making a rational short-term choice, recipients who forgo work for welfare may trap themselves and their families in long-term dependence."

For the complete 52-page study visit <http://object.cato.org> and click on the link.

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Lee Hendrickson Appointed CFO

Providence Bank, with offices in Missouri and Texas, announces the appointment of Lee W. Hendrickson as Chief Financial Officer and Executive Vice President following a nationwide search.

Hendrickson brings a wealth of experience to his new position. He began his career with a "Big Four" public accounting firm, serving in 3 Michigan offices following graduation from Western Michigan University in 1976. He spent the next 20 years as chief financial officer of a holding company with as many as 64 individually chartered community banks, operating on a national basis, with total assets exceeding \$5.7 billion. Most recently, Hendrickson served as Managing Director of Lee W. Hendrickson CPA, PLLC in mid-Michigan.

Providence Bank President & CEO Kit Stolen says the bank was drawn to Hendrickson because of his depth of experience. "Lee Hendrickson is a seasoned finance professional who brings to Providence a high level of intellect and unparalleled experience. His diverse banking experience made him the perfect candidate to step into this important role on our leadership team," Stolen adds. "Providence Bank is poised to grow and Lee will help us execute that plan effectively."

Hendrickson is excited about the bank's future. "I was attracted to Providence Bank's strong capital base and desire to expand its products and

markets," he says. "I am delighted to work with the talented team at Providence to continue developing strategies to support our growing customer base." Hendrickson will operate from Providence Bank's mid-Missouri offices.

Providence Bank has been meeting the financial needs of individuals and businesses for 125 years. Today, the bank has more than \$675 million in assets and branches providing full-service banking to Providence Bank customers in Columbia, Jefferson City, Osage Beach, St. Peters, St. Charles, Chesterfield, Lake St. Louis, Elsberry and Winfield, Missouri. Premier Bank-Texas, a Providence Bank branch, also operates a full service branch in Grapevine, Texas and a loan production office in Denton, Texas. Providence has recently established Providence Bank Agency Finance providing financing for insurance agencies nationwide. Member FDIC. Equal Housing Lender.



Lee Hendrickson



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Shoulder Pain

Shoulder pain is one of the most prevalent diagnoses we see in an outpatient Physical Therapy clinic. There are many different causes of shoulder pain. Overhead activities, such as swimming or throwing a baseball, may cause pinching of the rotator cuff or biceps tendons. Poor posture can often stress the rotator cuff by contributing to an impingement of the tendon. Trauma such as falls or auto accidents can also injure the shoulder. In many situations the shoulder pain occurs for no apparent reason or specific injury.

The rotator cuff is a group of four muscles that help support and move the shoulder. The rotator cuff tendons attach to the arm bone in an area that lies directly underneath a bony prominence of the shoulder blade. Rotator cuff tendonitis can occur when the tendons pinched underneath this bone and become inflamed and sore.

The bicep tendon attaches your bicep muscle in your upper arm to the front of the shoulder. Bicep tendonitis can occur when the tendon gets pinched by the bony anatomy of the shoulder blade or by ligaments that attach to the collarbone and shoulder blade.

A bursa is a fluid filled sac that helps body structures glide smoothly over one another. In the shoulder, your bursa lies between the humerus bone and the shoulder blade prominence called the acromion. This bursa can become pinched or inflamed due to repetitive activities leading to a painful condition called bursitis.

The shoulder joint is surrounded by a capsule that helps to contain the synovial fluid. A condition called frozen shoulder can develop when this capsule tightens due to disuse or existing trauma in the shoulder. The onset of this condition is sometimes not apparent however higher incidence is often noticed in individuals that smoke or have diabetes.

If you have developed shoulder pain as the result of trauma like a fall



Michael McIntosh, PT, MBA, CFCE

or car accident, you should seek medical attention immediately. You should also seek medical help if your shoulder pain persists for longer than two to three weeks. Once you begin to experience shoulder pain it is recommended that you rest for two to three days. During this period, you can apply ice to the shoulder for 15 to 20 minutes to help control inflammation and provide symptomatic relief. You can also start gentle pendulum exercises to help keep the shoulder mobile and avoid frozen shoulder. Pendulums are performed by dangling your arm and using body motions to swing it side to side or in circles.

After a few days of rest, shoulder exercises can be started to help improve the range of motion and strength. As mentioned earlier, if the pain persists for more than two or three weeks seek medical advice from your family physician. There are many conservative treatments available such as injections, medications, and Physical Therapy. Imaging studies such as X-Rays or MRI's in conjunction with a physical exam can help the physician determine if conservative treatment will be effective.

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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Bryan awarded the L.J. Hart & Company Scholarship

Columbia College-Lake of the Ozarks student Teanna Bryan of Preston, Mo., recently received the L.J. Hart & Company Scholarship sponsored by the Missouri Association of Rural Education (MARE).



Bryan was selected from 29 quality applicants and 10 finalists for the \$1,000 award, according to Dr. Ray V. Patrick, executive director of the Missouri Association of Rural Education. Finalists were honored at the annual MARE summer board meeting at Jefferson City, Mo. Bryan, who is a Senior is working on a degree in General Studies with a goal of obtaining her Elementary Teaching Certification.

To qualify for this award, applicants must be a junior or senior-level college student majoring in education, successfully completed 60 credit hours and have an interest in teaching in rural Missouri.

“Growing up, I was surrounded by honest, hard-working people who deeply influenced me” Bryan said. “Another set of people I was surrounded with were my teachers. They were great role models and at a very young age, I knew I wanted to grow up and become ‘one of those people.’ My teachers always encouraged me to be the absolute best I could be. It is my goal to help students find their internal motivator, just as the people in my life helped me find mine.”

More About Columbia College-Lake of the Ozarks
The Lake Ozark campus was established in 1990. In 2004, construction began on a 17,400-square-foot building and the first classes were held in the new facility June 2005. Columbia College-Lake of the Ozarks offers eight associate and 11 bachelor’s degrees in-seat as well as 23 associate, bachelors and master’s degrees online.

Each year, the MARE requests and receives applications for the \$1,000 Scholar-

ships. Founded in 1851 in Columbia, Mo., Columbia College has been helping students advance their lives through higher education for more than 160 years.

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Business Journal Social Event Photos

- 1. Michelle Cook-Lake Printing, Jeff Karr-Mix92.7
- 2. Mike Ogle-First State Bank, Megan Benne-Mix92.7, Katie Karr-Bank Star One
- 3. from left to right-Vicki Speer, Lisa Skowkoski, Debbie Gustin, Karen Hodson, Joni Walden
- 4. Tony Oddo-LO's Crabshack, Ron Triepke- "Honey Do" Handyman, Stephanie Sittman-Business Journal



Stop by one of our Business Journal Socials! 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 September 12th at Bootlegger's Sports Book and Grill. The event is sponsored by Golden Rule Insurance. We'll see you there!

Would your company like to book a BJ social? Contact Linda for Details at 573-216-5277 or Linda@Mix927.com.

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Harper Chapel Charity Tournament

Harper Chapel United Methodist Church will hold their First Annual Charity Golf Tournament on Sunday, September 22nd, 1:00 p.m. at The Oaks Golf Course at Tan-Tar-A. The event will be a 4 person scramble, shotgun start.

Proceeds benefit the local community through the many ministries of Harper Chapel UMC, with a portion of the proceeds donated to Medical Missions for Christ.

Join us for the fun! \$75 per golfer, \$300 per team; sponsor a hole for only \$200. Prizes will be awarded for closest to pin, longest drive, low score and high score. Lunch will be provided. Contact the church office at (573) 348-2617 to register.

Pictured L-R: Don Crandall - Co-Chair, Rev. Jon L. Thompson - Pastor, and Dr. George Hubbell - Co-Chair



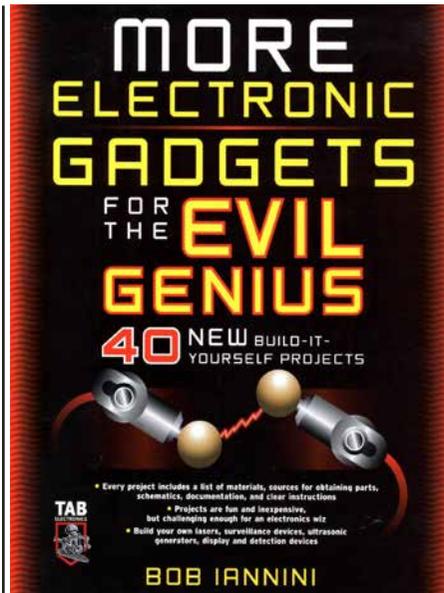
TECHNOLOGY AND LIFESTYLE

Gadgets and Gizmos for the Geek in All of Us



20X Magnifier glasses

No, this has nothing to do with Dr. Who and it's not out of some Steampunk Wish List. The new(?) Watch Repair 20x Magnification Glasses with LED Light are a twist on an age-old idea: helping us see little things. These eyeglasses are equipped with a set of focusable 20 power lenses to let you see things REALLY close up. They've also been fitted with the latest LED lamps for that extra-geeky look. About \$5 online at various retailers.



More Gadgets book

Wait, what? This isn't a gadget! No, it's the Holy Grail to gadget lovers. This is the follow-up to the wildly popular cult-classic *Electronic Gadgets for the Evil Genius!* Forty NEW Build-it-Yourself Projects for those of you who like to make, eh... stuff. "Each project includes a detailed list of materials, sources for parts, schematics, documentation, and lots of clear, well-illustrated instructions for easy assembly." It's \$14 electronic, and \$18 in paperback-- yes, a book.



iRetrophone

Is it a gadget? Maybe, but it's just so cool, you know? Used to be not long ago, it took awhile to make a call. You didn't just say the name and be connected. The iRetrophone steampunk iPhone handset brings back those days when you could shoulder the handset and gab away while doing your nails. Twirl the cord through your fingers instead of your hair. Turns your iPhone into a fully functional table phone with an *oh-so-cool-retro* look, just place the phone in the cradle. About \$350 if you search on Etsy.com



Pocket compass

What's this? Four gadgets? Yes, this was too hard to resist. The Dalvey Voyager Stainless Steel Pocket Compass is lovingly handcrafted by a family-owned company in Scotland. This hefty heirloom-quality addition to your novelties is modeled after an old-fashioned pocket watch, but inside has a cool retro-look compass. \$100 on Redenvelope.com

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Questions you should ask before having your website designed

Asking a series of important questions before contracting with a web design company can help avoid issues down the road. Getting adequate answers to these questions will help ensure you selecting the best company for your needs.

1) Can you provide me examples of your work or testimonials from your clients?

If your website designer does not have a sample portfolio to show you or existing clients that you can speak with, then you should consider interviewing another company.

2) Is there paperwork involved before you start on my website?

Your web designer should present you written documentation of the exact cost and any recurring costs, as well as the length of the contract. You should also expect a time table for the design of the website, what materials will be required, the feedback process on the design, and other important information. If it's not written down, misunderstandings can occur, as well as unwelcome surprises.

3) Does your cost quote include all fees?

Nothing sours a business relationship more than hidden fees or costs. Once you have conveyed your vision and requirements for the website to the designer make sure the quote you receive has ALL fees included. Things to look for are domain registration fees, visual element development, programming fees, costs to update the website in the future, and any other initial or recurring fees.

4) Will I own my domain and website files?

This is a very important question to ask. Your domain name registration should have your name and contact information as the Registrant on the account. This will allow



Sandy Waggett

you access to it. You should also own all website files and the rights to all images and content used in the website.

5) Can my website be easily moved to another hosting company if I decide to make a change?

You should know upfront whether your website is tied to a proprietary content management system or platform. Template sites and other database driven websites may not be easily portable. If you decide to change companies down the road, you could have unnecessary and costly challenges.

Working with a professional web design company should be stress and hassle free if you ask these questions before you start a business relationship with them. Nobody likes surprises, and getting answers to these questions up front can help avoid them.

As always, if you have questions about this topic, or any other website or social media questions, please give us a call!

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The Homm Family have owned and operated a restaurant here in the heart of Osage Beach for each of the last 50 years beginning with Jo-Jo's in the fifties. Our newest location is City Grill and Blue Room Night Club. We are an 8,000 sq.ft. operation that includes our City Grill, offering a casual lunch and dinner menu with a bit of flair. We sell certified Angus steaks, fresh seafood, chicken entrees, crisp salads and an array of appetizers. Each Thursday, Papa Joe and Annelie prepare authentic German cuisine that includes Beef Rouladen, Jager Schnitzel, Sauerbraten and fresh Potato Pancakes. We have expanded our wine list and added some fun new desserts!



A Menu Sampling

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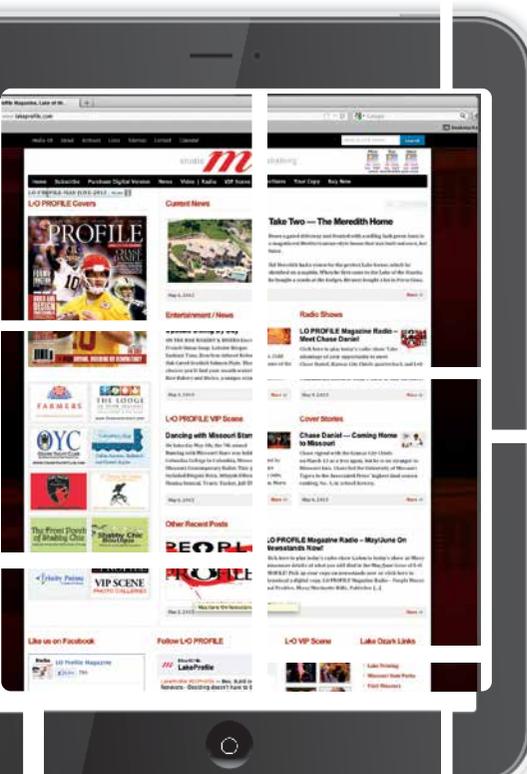
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A New "Home" for Local Mortgage Lenders

Local lender First State Bank Mortgage has a new "home" at Lake of the Ozarks. The mortgage lending entity, which has operated in the Lake Ozark community for several years, recently moved its operations to a new office at 2265 Bagnell Dam Boulevard, in the John Elliott Building across from J.B. Hooks.

The team at First State Bank Mortgage is comprised of five mortgage professionals, including long-time residential mortgage lenders Michael Lason and Mike Ogle. The team has won top honors in recent years, having been voted "Affiliate of the Year" by the Bagnell Dam Association of REALTORS, and being recognized by Congressman Blaine Luetkemeyer for efforts in securing home loans for disabled veterans.

Daniel Simpson, senior vice president of First State Bank, indicated that the new office would be a perfect fit for its staff. "This new office gives us the space we need for our growing operations and allows us to continue to offer customers award-winning home financing through our professional mortgage team."

First State Bank Mortgage offers a variety of home loan products for residences, second homes and condominiums, including several distinctive programs for first-time homebuyers.

First State Bank Mortgage is a division of First State Bank of St. Charles, a full-service, independent community bank, and one of the oldest community banks west of the Mississippi. For more information, visit www.fsbfinancial.com.

Genuine Country Music Association Event Oct. 6

The Genuine Country Music Association will be holding a Charity Event on October 6, 2013. Entertainment, Silent Auction, Cash Bar, Food. Proceeds

will benefit State Fair Community College Scholarships, Lake Ozark Campus. For more information contact Lynn Farrell 573-348-2181



Lake of the Ozarks SCORE Chapter 493 recently presented a 2013 Partnership plaque to Rob Black, Marketing President of US Bank in Lebanon in recognition of the US Bank Foundation's support of SCORE's mission to provide free business mentoring in the community and to provide educational workshops to enhance business skills. Pictured from left to right: Walter Michko, Rob Black, Carl Jarrett and Bruce Mitchell. For information about receiving SCORE services or becoming a SCORE volunteer, go to www.LakeOfTheOzarks.SCORE.org or call 573-346-5441.

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

A Trust Arrangement to Protect Your Assets

What is the best approach for protecting the legacies that you will pass on to your heirs? Outright inheritances may be inappropriate for those with poor financial judgment; or those who might face a divorce at some time in the future; or those who may have a history of addiction or inappropriate behavior. Professionals, such as doctors and attorneys, who face the threat of financially crushing malpractice suits, may also be looking for ways to protect themselves.

Seek professional advice from trust professionals and other advisors before taking any irrevocable steps. Here is a summary of several approaches that may help you protect your assets.

- A spendthrift trust includes a provision that prevents a beneficiary from demanding distributions either of income or principal, or from transferring any interest that he or she may have in the trust. The trustee may be given wide latitude in refusing distributions that are reachable by creditors or when there is concern that the distributions might be used unwisely. State laws recognize the rights of some creditors to reach trust assets.

- A discretionary trust permits the trustee to make (or not make) distributions to a beneficiary. When there is more than one beneficiary, the trustee can be given authority to make unequal distributions from the trust. A discretionary trust often is established for disabled beneficiaries as a means to preserve benefits from government entitlement programs by limiting the trust's distributions to supplemental rather than support needs.

- A support trust is designed to provide a beneficiary with sufficient income from the trust in order to meet his or her basic needs and to live comfortably as well. The standards for making the distributions



Trenny Garrett, J.D., CTFA

are predetermined in a written trust agreement. Commonly, distributions are permitted for living expenses, education, medical expenses and other similar requirements.

- In Missouri, spouses can protect assets from the claims of a creditor of only one spouse through the use of a Qualified Spousal Trust. This allows couples to benefit from the use of a revocable joint trust but not lose the creditor protection that was available through having property titled as Tenants by the Entirety.

- A tax-qualified retirement plan or IRA is not, usually, thought of as an asset protection trust. However, to some extent, they operate in that manner. Generally, assets that are held in a retirement plan account or in an IRA may not be attached by creditors while they remain in the plan or IRA.

Other protection mechanisms exist: Some states' homestead laws protect a family home from creditors. Spouses may be able to protect their assets through joint tenancy. Limited partnerships and limited liability companies may protect the assets of the entity from the creditors of a partner or member.

Please do not hesitate to contact Central Trust & Investment Company with questions.

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.

On behalf of Harper Chapel UMC, Miss Fitz Event Chair Victoria Hubbell presented Hope House with a check representing a successful Miss Fitz Shopping Extravaganza. On that day, Harper Chapel hosted 300 members of the community to a plethora of fabulous finds, all at rummage sale prices. Pictured (left to right): Milt Pueschel, Harper Chapel Liaison to Hope House, Jesse (under table) - faithful companion to Miss Fitz! Victoria Hubbell, Miss Fitz Event Chair, Rev. Jon Thompson, Pastor



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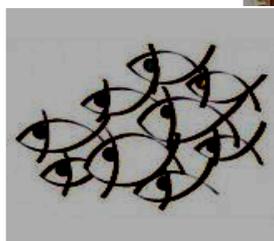
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE OLD IRON SMELTER

When the basin for Lake of the Ozarks was being cleared by Union Electric in 1930, all man-made structures below

the 660-foot elevation level were destined to be demolished. One structure, however, escaped destruction – the historic old Iron Smelter Fur-

nace of the Osage Iron Works which operated in the 1870s in Bollinger Creek Cove at the Lake's 44-mile mark. The accompanying photo (courtesy Ameren Missouri) is taken before the basin filled. It shows three surveyors standing beside the furnace for scale. The structure is 40 feet tall but only the upper two-thirds can be seen today. In 2004 AmerenUE shored up the base with 400 tons of "rip rap."

The Osage Iron Works was established in 1872 by Dr. A. Condee and Alex J. Campbell and held out promise of being the biggest industry in the Osage Valley. The capitalists invested nearly \$100,000 in land, buildings and labor but within a year were nearly bankrupt because they spent so much capital building the plant. They then fell victim to the 1873 national financial panic. They were also a long ways from their market and the Osage River was often too shallow for their heavy barges to get downstream to the Mis-

souri River.

Limestone for building the furnace was quarried nearby and laid without mortar. It originally had a tall stack. The furnace had a 10 ton capacity of iron ore every 24 hours and ran continuously. Iron ore, coke and limestone were fed through the top and pre-heated air injected through the notches at the bottom. Temperatures in the furnace reached 3000 degrees Fahrenheit. The pig iron they produced was shipped to St. Louis for car wheel manufacture. The company was a financial failure but left us with a monument that has survived to the 21s century. ■

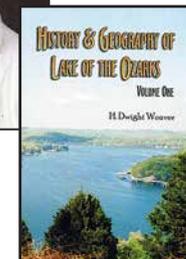
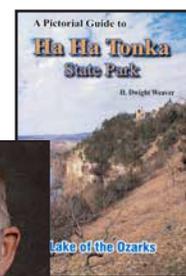
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.

Weaver's book "A Pictorial

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

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



As the Lake Churns

Market Notes

The number of properties sold and average sales prices continue to climb this year. Shown below is a chart listing the total number, sales volume (total of dollar volume closed) and average sales price of all properties sold at Lake of the Ozarks in the past 10 years.

The breakdown of property types for 2013 year to date is as follows:

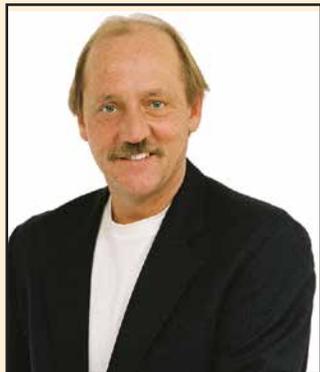
Individual home sales account for 59% of the total number sales; lakefront homes 26.5% and non-lakefront homes were 32.2%. While there were more offwater home sales than lakefront, the waterfront homes accounted for 44% of the total sales volume and offwater homes were 22.1% of sales volume.

Condominium units: 24% of total sales and 20% of total sales volume.

Vacant lots: 10.6% of sales and 5% of total volume. Of these lot sales, lakefront lots made up 3.2% of number sales and 3.4% of volume while offwater lots were 7.3% of number of sales and 1.6% of total sales volume.

Commercial property: 3.1% total sales and 3.6% of total sales volume.

Farms: 1.3% of total sales and 1.8% of total sales volume.



Real Estate and Lake News with C. Michael Elliott

Townhomes/Villas: 2.1% of total sales and 3.2% of total sales volume.

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2004 to August, 2013 and all other times represented in the data.

This just a summary of sales here at the lake. If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.YourLake or cme@yourlake.com. You can view thousands of lake area listings with photos and virtual tours at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

YEAR	#SOLD	SALES VOLUME	AVG. PRICE
2013	1547	\$291,430,999	\$188,385
2012	1334	\$234,016,153	\$175,424
2011	1182	\$209,449,123	\$177,199
2010	1130	\$202,029,684	\$178,787
2009	1093	\$206,444,911	\$188,879
2008	1417	\$302,286,008	\$213,328
2007	2084	\$445,389,522	\$213,719
2006	2498	\$490,067,276	\$196,184
2005	2603	\$457,478,494	\$175,750
2004	2275	\$343,685,804	\$151,071

Armchair Pilot

continued from page 2
improving the ways in which transportation statistics are collected, compiled, analyzed, and published. TSAR is a report of the BTS director to the president and Congress. The entire report or individual sections may be downloaded directly from the BTS website <http://www.rita.dot.gov/bts/sites/rita.dot.gov/bts/files/publications/>

transportation_statistics_annual_report/2012/index.html.

And for those who prefer to "go it alone," start saving your money. It won't be long before the "world's first practical jetpack" makes its commercial debut. The jetpack, to be priced at \$150,000 to \$250,000, is manufactured by Martin Aircraft in New Zealand. The company recently re-

ceived a permit to conduct manned tests of the packs, which will begin selling next year to military and first responders. A simpler model is expected to be available to the general public in 2015. For more information visit <http://martinjetpack.com/what-is-a-martin-jetpack.aspx>.

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on the road

new 2014 model highlights

Automakers are not sitting back and waiting for sales. Building on 2013, they are rolling out re-designed, refreshed and all-new models for 2014. Not all of them are available yet, or even have features, prices and options nailed down. A selection of the new models for 2014 are in our roundup for Fall. Content is from manufacturer's published information and photos available at the time of writing are from the maker.

2014 GMC Sierra New for 2014 is the All-Terrain model with carbon fiber-styled seat trim



and red stitching. Sierra comes standard with a soft-touch instrument panel, aluminum trimmed instrument panel, steering wheel and center console, center console with added storage (even a laptop will fit), USB ports and 12V charging outlets (110V outlet option available), and locking under-seat storage compartment on bench seat SLE models. Construction highlights include triple door seals, improved aerodynamics, and enhanced noise and vibration dampening.

Sierra's available powerplants include the EcoTech3 5.3L V-8 (the best fuel economy of any full-sized pickup according to GMC). The 4.3L V-6 offers 285HP while achieving 18 City/24 Highway MPG. The 6.2L V-8 will be offered in the Fall. Sierra enjoys changes that improve ride, handling, comfort and control. New Lane Departure Warning and Forward Collision Alert safety systems are also offered.

2014 Ram 2500 Focus on fuel efficiency for 2014 in the Ram truck lineup. Better (active) aero-



dynamics, more efficient gas powerplants, and an 8-speed Torqueflite tranny all give the Ram a mileage boost-- not to mention a turbo 3-liter v-6 diesel option. Suspension changes allow the driver to adapt for clearance or over-the-road economy. Inside they're decked out with available options and seating configurations. Base sticker begins at

\$24,000. Heavy-duty models offer a 6.7-liter turbo diesel v-8. The new 305 hp 3.6-liter v-6 promises half again as much power with better fuel economy over last year's. The 5.7-liter Hemi v-8 is bringing new fuel efficiency and 395 hp.

2014 Chevrolet Silverado The biggest change over 2013 is the use of "high-strength



steel" for the majority of the cabin and in re-designed frame members. New electrically assisted power steering adds feedback and enhances steering precision, the brakes are also re-done to add "feel" with beefed up rotors on LT/LTZ models. New EcoTec3 v-8 powerplants (as in GMC) are being added-- these all-aluminum engines have direct fuel injection, variable valve timing and active fuel management (lets them step-down to 4 cylinders for economy). A six-speed automatic transmission is coupled to them, in rear or four-wheel drive. The base model features a 4.3L v-6, also available are Gen-5 v-8 small blocks in 5.3-liter and 6.2-liter models. Also new are redesigned seats, improved controls, new main instrument package (4.2-inch Driver Information Center screen) and available My-Link "infotainment" system with 8.0-inch full color screen. Safety features include StabiliTrak electronic stability control with Trailer Sway Control, Hill Start Assist, head-curtain side airbags with rollover protection and OnStar.

2014 Jeep Cherokee A brand-new 5-passenger, mid-size crossover SUV in Sport, Latitude, Lim-



ited or Trail Rated Trailhawk trim starting at \$24K. Inside, there are more premium materials, legible displays, well-positioned controls and seating in cloth or available leather. The Uconnect system with an 8.4-inch screen can be optioned with or without navigation, and is upgradeable. The Uconnect Access Via Mobile with wireless cellphone charging system also available as an option. Powerplants include a 2.4-liter Tigershark MultiAir 4-cylinder

with 184 HP standard, with optional 3.2-liter V-6 with 271 HP. An amazing 9-speed automatic transmission is partnered offering exceptional fuel economy. Estimated 31 MPG highway rating on the front-drive version. Cherokee 4x4 versions include a rear-axle disconnect that boosts fuel efficiency by uncoupling the rear wheels when not needed. Safety features include Lane Departure Warning-Plus, Forward Collision Warning-Plus and Adaptive Cruise Control-Plus, and a ParkView rear backup camera, ParkSense front/rear park assist with stop, Blind-spot Monitoring, Rear Cross Path detection and ParkSense Parallel/Perpendicular Park Assist with stop.

2014 Durango The sticker price remains unchanged, but the popular 3-row, 7-passenger SUV



undergoes cosmetic and powertrain changes for the new model year. The new 8-speed tranny as in Ram offers up improved fuel economy. The Uconnect system with an available 8.4-inch screen can be optioned with or without navigation, and is upgradeable; Access Via Mobile with wireless cellphone charging system also available as an option. Drivers will also enjoy new paddle shifters on the wheel. Power options include a v-6 with up to 25 MPG, or the v-8 that produces 360 hp and a towing capacity of 7,000+ lbs.

2014 Cadillac ELR This new upscale coupe offers "Extended Range Electric Vehicle technology".



Cadillac says, "ELR is an unprecedented combination of luxury, advanced engineering and progressive design in a coupe that is both sporty and environmentally friendly. It will be a specialized offering produced in limited numbers." The ELR is expected to sticker for around \$60K. Trimmed in leather and wood with chrome accents, the ELR's 2+2 cabin features exotics like Opus semi-aniline leather and carbon fiber. Whiz-bang technology like gesture recognition, proximity sensing and haptic switches

control the in-dash 8.0-inch, color capacitive-touch screen. The ELR develops 207 horsepower and is limited to 100-mph-- it should (according to Cadillac) be able to travel about 35 miles fully charged and have a maximum range of over 300 miles. Recharge time is estimated at around 12 hours on 110 volts.

2014 Chevrolet Corvette Stingray The 2014 Corvette's 6.2-liter LT1 v-8 offers 376 cubic



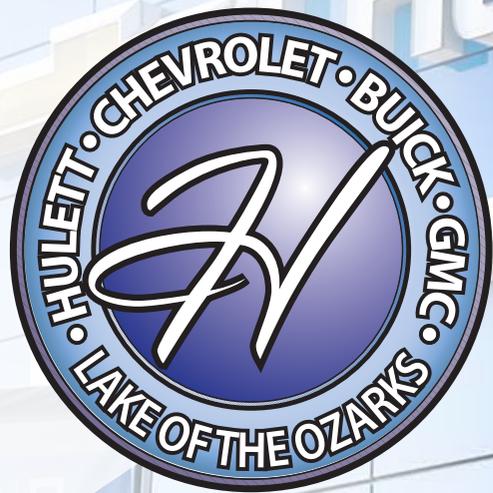
inches and 450 HP. The top speed is estimated at 200 MPH. The hood and removable roof panel are made from carbon fiber. Additionally, select underbody panels are also carbon-fiber. Five drive settings model the experience: Weather, Tour, Sport, Track and Eco (economy). Coupled with the Corvette's 7-Speed Manual Transmission that features integral rev-matching (it senses the gear you will likely select next and matches up the RPM). On the dash, there are two (2!) 8-inch screens and a color heads-up display, as well as head unit for the 10-speaker premium audio system. The Z51 performance pack includes an electronic limited-slip differential, dry-sump oiling system, coolers for brakes, differential and transmission plus an aero package that improves high-speed stability and boosts the car to 3.8 seconds in the quarter. Base price \$50K - loaded for \$113K.

2014 Chevrolet SS The SS is a new full-size performance sedan with a base price of \$44K. It



is a rear wheel drive four door with 415 HP from a 6.2-liter LS3 v-8, coupled to a 6-speed TAPShift automatic with a 3.27:1 rear axle ratio and performance-tuned steering and suspension. They've added upsized Brembo front brakes, and forged 19-inch alloy wheels with 245/40 front and 275/35 rear for grip. Not a grocery-getter; the SS travels from 0-60 mph in around 5 seconds, and has "mid-life crisis" written all over it. Standard equipment includes HID headlamps, Bose premium audio system, GPS navigation, color head-up display, keyless

continues on page 30



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On the road with the auto maker's 2014 models

continued from page 28

entry, push-button starting, heated and ventilated front bucket seats, rear-vision camera with rear park assist, Side Blind Zone Alert and Lane Departure Warning and Automatic Parking Assist. Options include a power sunroof and a full-size spare tire.

Buick Verano/Turbo The Buick Verano Turbo is GM's offering in the mid-sized luxury market



ramping up interior creature comforts and boosting last year's under-performance. Base price starts at \$23K and runs to \$27K fully equipped. This new model gets a turbocharged 250 HP, 2.0-liter 4-cylinder bolted to a 6-speed manual or automatic transmission that Buick says can reach 60 in 6.2 seconds (and still get 32 MPG highway). All Veranos get IntelliLink and a rearview camera standard. Side Blind Zone Alert and Rear Cross-Traffic Alert are standard on all other models.

Safety features include Forward Collision Alert, Lane Departure Warning, Side Blind Zone Alert and Rear Cross Traffic Alert, as well as 10 air bags, Anti-Lock Brakes, full-function Traction Control, OnStar and a comprehensive child seat LATCH system.



2014 Chevrolet Impala The full-size, front wheel drive sedan with a new design that's longer, wider and sleeker than 2013 with more space inside and in the trunk. A great-looking instrument cluster adds a 4.2 inch display and a 8-inch center touch screen. Under the hood choose from 2 Ecotec 4-cylinders: the 2.5-liter rated at 195 horsepower or a 2.4-liter electric assisted design with 182 HP; and the current 3.6-liter V-6 with 303 horsepower. Impala for 2014 also brings standard stability control, anti-lock disc brakes, 10 airbags and OnStar. Options include adaptive cruise control, collision-mitigation braking, forward collision alert, lane-departure warning, side blind-zone alert and rear cross-traffic alert systems.

2014 Ford Transit Connect The 2014 Ford Transit Connect Wagon offers seating for either five or seven passengers -- a minimum 1,200-pound payload and over 100 cu ft of cargo space, all while delivering 30+ MPG. Transit Connect Wagon will offer the choice of regular and long wheelbase configurations with two 4-cylinder engine offerings, coupled to a 6-speed automatic transmission.

Standard 2.5-liter four, or a turbocharged 1.6-liter EcoBoost. Three trim levels -- XL, XLT and Titanium, with vinyl, cloth and leather options, interior seating includes a second-row 60/40 bench and third-row 50/50 that fold flat for interior cargo space. All



models include standard front/pelvis/side and full-length side-curtain airbags. Options include a full-glass panoramic roof, rear view camera, 6.5-inch touch-screen display with navigation, and SYNC with MyFord Touch. Should sticker for around \$25K standard.

2014 Cadillac CTS The new (redesigned) 2014 Cadillac CTS mid-size luxury sedan comes in Standard, Luxury, Vsport Performance and Premium



Collection variants. Emphasis in manufacturing is placed on lightweight materials and optimized construction. The CTS is almost 5 inches longer than the current model and has a 40-percent stiffer frame while weighing 245 pounds less. Some of that diet plan came from the all-aluminum doors, a first on any Cadillac vehicle. They've bumped the base price on the CTS for 2014 to \$46K.

2014 Chevrolet Spark All new for 2014 the subcompact Spark is Chevy's smallest vehicle.



Available only as a 4-door, this hatchback has a sporty trim look and starts at under \$13K. The standard model has trendy 15 inch alloy wheels and power windows. The new MyLink "infotainment" system and a leather-wrapped steering wheel are optional. The Spark has an MSRP of \$14,500 when fully equipped. The base engine is a 1.2L 84HP 4-cylinder in a front-wheel drive configuration with a 4-speed automatic or 5-speed manual transmission. Like the Sonic the Spark gets 10 standard airbags.

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at the Lake

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Tees on Old Kinderhook's hole No. 4

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TaylorMade Purelite
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Swingbyte Bluetooth
Swing Analyzer
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Longest Driver Ever?
TaylorMade's SLDR
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Sensoglove
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The Lake Area's Golf Legacy

By Nancy Zoellner-Hogland

In the late 1920s and early 1930s, company executives and engineers with Union Electric Light and Power Company of St. Louis flocked to the area to oversee the Bagnell Dam project. Wealthy developers were right on their coattails, eager to get in on a piece of the biggest action to hit the Midwest in decades.

Road systems and transportation being what they were, most rode into the area on the



Golfers coming to play a few rounds at Tan-Tar-A may have been met with all the modern conveniences but getting to the resort was another story. In 1970, when Hidden Lakes Golf Course was completed, State Route KK was still gravel.

Rock Island Line and stayed at the Burris Hotel, built in Eldon near the depot. Almost overnight, the once sleepy little town became a thriving metropolis.

A group of savvy Eldon businessmen took note of the burgeoning population, many of whom belonged to what was perceived to be society's "upper crust," and decided to take advantage of the area's newfound wealth. The men, who shared a fondness for golf,



Dogwood Hills, built in 1962, was the first 18-hole course built at the Lake.

formed a corporation of sorts, sold stock certificates, bought land, and in 1934, after a sufficient amount of money was raised, they designed and built the Eldon Country Club, the ar-

ea's first 9-hole golf course and club house.

The condition of fairways was less than perfect, the holes featured sand greens – sand-filled circles with a cup and flag in the center and a heavy rake-like device to create a smooth putting lane – and there were no cart paths because carts hadn't been invented yet, but the course, which offered a perfect get-away from the grind, was immensely popular with the "rich-and-somewhat-famous" of the day. The accompanying country club quickly became headquarters for socials and dances that entertained the St. Louis transplants who found themselves in the middle of nowhere with not much to do.

The Eldon course was the only one in the area for two decades when a group of Camdenton men, who, according to Lake Valley Golf Club Office Manager Pricilla Stewart, didn't golf but who hoped to capitalize on the influx of tourists who did, came up with a similar idea. However, instead

of selling shares, they obtained a FHA loan and in June 1950, opened the Camdenton Golf Club located along South Highway 5 on ground now occupied by the Camdenton Airport. Like Eldon, the course featured sand greens and came complete with a club house.

Soon after the Camdenton Golf Club was up and running,

a group of Versailles businessmen also got the itch to cash in on the golf dollars that were coming to the area and built Rolling Hills Country Club in Versailles. The course debuted in July 1956. In the beginning Rolling Hills too was a nine-hole course with sand greens and its layout included a clubhouse and swim pool.



Deer Chase's wide-open natural beauty and challenging layout make it one of the courses on the Lake you should not miss.



The Oaks at Tan-Tar-A was begun in 1972, the resort's second course.



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“That original group designed the layout themselves. Back in the day, not too many courses hired professionals. That was pretty much unheard of,” said Steve Nolawski, general manager and golf pro at Rolling Hills. “When it opened, there were 30 charter members from the community and quite a few are still around. In fact, Dexter Slagel, who played the first round of golf on the course after it was built, is still a regular on the course.”

Constructed in 1962, Dogwood Hills Golf Course, located along State Route KK in Osage Beach, was the first 18-hole course in the Lake Area and the first golf course with grass greens. It is quite a change from the chicken farm that was on site when the Maxwell family decided to build Dogwood as a golf course. They started with three riding carts along with several pull carts operating on the “honor” system. After-hours golfers would pay their fees in a deposit drop outside the golf shop, grab a pull cart, and off they would go.

In the beginning, Dogwood provided all resort owners in the Lake area with complimentary golf. Later, they started working with surrounding resorts to offer packages. Then in 1984 the hotel was built just steps away from the club house and golf course and the slogan “Stay and Play” was born. Ac-

ording to owners, several of those original groups are still staying and playing at Dogwood Hills year after year.

In 1966, two years after the Lodge for Four Seasons on Horseshoe Bend Parkway was completed, the resort built a nine-hole course along property adjoining the road.

“It was built to compliment the Lodge but it was designed as a ‘family friendly’ course – designed more to allow families to have fun for a couple hours while giving kids an opportunity to try their hand at golf,” said Dean Chininis, general manager of the Lodge. “It was priced affordably and we kept a big barrel full of children’s clubs – mostly drivers – on hand for the kids to use. I think the longest hole was 135 yards and the greens were small.”

Chininis said over the next 40 years, the course served its purpose well, playing host to hundreds of moms, dads, grandmas, grandpas and children of all ages. However, as more and more 18-hole courses started springing up around the Lake, and the course was used less and less, it was with a twinge of sadness that the Lodge decided to repurpose the land. After sitting vacant for a few years, it’s now being developed as a park that, when completed, will offer a regulation sand volleyball court, disc

golf and Bocce ball court.

At about the same time Dogwood was being completed, the developers of the Camdenton Golf Club, who, in the meantime had become “true golfers,” started dreaming of an 18-hole layout. The current location on Highway 5 wasn’t large enough to hold the expansion so they scouted out a new location and then hired Floyd Farley, who won the Oklahoma PGA Championship in 1936 and 1942, to design the Lake Valley Golf Club, a semi-private, member-owned facility that opened in 1967.

The 1960s brought another nine-hole course to the Lake.

According to Jim Lewis, who served as grounds supervisor for Tan-Tar-A for more than 30 years, about the same time as the Lodge was being built, St. Louis developer Burton Duenke started construction of Tan-Tar-A and the accompanying

Hidden Lakes Golf Course.

“I ran into Burton one day in 1960. At the time I was working at the course in Eldon, converting their sand greens to grass greens. He said, ‘One of these days, I’m going to build a golf course and I’m going to run you down to handle it for me.’ Nine

years later, he called,” Lewis reminisced. “He had landed the National Governors’ Conference only because of that golf course so he hired me to come in and finish it for him and we got it open in 1970 – right before the conference started!

continues on page 35



Osage National sports 27-holes of Arnold Palmer designed golf.



The 18th hole at Jack Nicklaus designed Porto Cima runs up the hill to the clubhouse. It’s the Lake’s only private golf course.



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Make checks payable to Bear Creek Valley Golf Course. Mail entries to Bear Creek Valley GC, 910 Highway 42, Osage Beach, MO 65065, or drop off in the Pro Shop. Entry fee must be paid by October 10, 2013. For additional information call the Pro Shop at 573-302-1000.

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adidas adizero footwear

adidas Golf introduced the new adizero line --specially built on the principle that you start with zero and add only what is essential to perform. Available in four colors, the lightest model weighs in at only 10.6 ounces--the adizero Tour is 38% lighter than the TOUR360 ATV and touts adidas Golf's thinnest outsole ever at 1.2mm.

"adidas has set a company-wide mission to be radically light in every athletic category, and we are excited to announce we have delivered on that mission to the sport of golf," said Bill Price, Vice President of adidas Golf Footwear.

Two additional adizero models are available including a women's model, and retail pricing begins at \$80.

continued from page 33

In 1972 we started on the Oaks but the economy went sour so it just sat until the

property was sold to Marriott in 1977. Then we finished it up and I continued working for them as grounds supervisor



Old Kinderhook's incredible views and dramatic elevation changes make it one of Tom Weiskopf's best designs.

until I retired in 2001."

In 1973 the Lodge of Four Seasons added the Robert Trent Jones Sr. course, known as "The Cove." But then development of new courses took a slight hiatus. It wasn't until the late 1980s and early 1990s that several additional courses started popping up around the area.

Season's Ridge (now called "The Ridge") opened in 1990, designed by famed course designer Ken Kavanaugh. The 18-hole championship set has repeatedly been cited as one of the best in the Midwest.

In 1992 Arnold Palmer came to the Lake and designed Osage National, a course now unique to the Lake with 27 holes as opposed to 18. Nine additional holes, the Links, were added in 1996 to give players a feel for more European golf.

Players can choose to play 18 of the 27 in any combination, or even all three should they wish.

Jack Nicklaus brought his course design savvy to the Lake and in 2000 the Club at Porto Cima opened for play. The private 18-hole course is undoubtedly one of Nicklaus' best and the Midwest's finest.

Other course additions include Bear Creek, Sycamore Creek, and Tom Weiskopf's Old Kinderhook design.

To allow golfers an opportunity to sample them all, the Lake of the Ozarks Golf Council will be sponsoring 2nd Annual Golf Week on the Golf Trail, scheduled for Oct. 6 through 13, 2013. For golfers who love golf at the Lake, it's being billed as a "dream come true."

The event features a solid week of golf tournaments, golf exhibitions, golf clinics with PGA pros, contests, discounts on golf and lodging and much more.

For more information, visit www.golfingmissouri.com/golfweek.

Lake Golf Courses:

Bear Creek Valley Golf Club

910 Highway 42, Osage Beach, MO
573-302-1000

Deer Chase

770 Deer Chase Road, Linn Creek, MO
573-346-6117

Dogwood Hills Golf Resort

1252 State Hwy KK, Osage Beach, MO
573-348-3153

Eldon Country Club

35 Golf Course Road, Eldon, MO
573-392-4172

Hidden Lakes

State Road KK, Osage Beach, MO
573-348-8527

Indian Rock Golf Club

100 Indian Lake Ave, Laurie, MO
573-372-5520

Lake Valley Country Club

Lake Road 54-79, Camdenton, MO
573-346-7218

Old Kinderhook

20 Eagle Ridge Road, Camdenton, MO
573-346-4444

Osage National

400 Osage Hills Road, Lake Ozark, MO
573-365-1950

Sycamore Creek

1270 Nichols Road, Osage Beach, MO
573-348-9593

The Club at Porto Cima

133 Club House Drive, Sunrise Beach, MO
573-964-3100

The Cove

Horseshoe Bend Parkway, Lake Ozark, MO
573-365-8532

The Oaks

State Road KK, Osage Beach, MO
573-348-8522

The Ridge

Duckhead Road, Lake Ozark, MO
573-365-8544

The Lake area now boasts 14 golf courses. The complete list can also be found at www.golfingmissouri.com/courses.

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Sensoglove



While not the most original name ever, this is the only **\$89** golf glove available that reads the pressure of your grip. The makers claim "Practicing with Sensoglove will teach you the correct grip pressure for a smooth, consistent swing..." The glove has a built-in digital computer that monitors you and makes noise when you are gripping too tightly. Perfect. The tiny display even tells you which fingers are too tight! Can't wait? You can get yours at <http://shop.sensoglove.com>.



Gyroswing Gyroscopic Training Club

With golf technology raging along, with the novel we sometimes see the unusual. The Gyro Swing purports to help you "ingrain" the "feel" of the perfect swing. Creator Rick Smith includes an instructional DVD with the club that covers its use as well as golf instruction fundamentals. The club features a see-through crown that exposes the 20,000 RPM wheel inside. The grip is also see-through to allow for the ideal hand placement. Smith contends the gyroscopic action of the wheel "forces your swing to stay on plane and grooves a perfectly timed release". The device includes rechargeable batteries, recharger pack, instructional DVD and head cover, all for **\$200**. www.skizstore.com, listed under Golf. www.gyroswing.com



TaylorMade SLDR

TaylorMade Golf's tests show that SLDR is the longest driver in company history.

Key to the distance is a lower and more forward center of gravity (CG) that promotes a hotter launch, low spin and faster ball speed.

In addition to the low-forward CG benefits, SLDR features a blue, 20-gram weight that slides on a track located on the front of the sole.

SLDR also incorporates TaylorMade's Loft-sleeve Technology, which allows the golfer to easily adjust the loft.

Available in four lofts - 8°, 9.5°, 10.5° and 12°, SLDR is equipped with a Fujikura Speeder 57 graphite shaft. The SLDR TP (Tour preferred) packs a Fujikura Speeder Tour Spec 6.3 graphite shaft. Other custom shaft options available. About \$400.

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Kzg introduces the new Gf Deep driver

KZG, the best golf company you've never heard of, has introduced the new GF Deep Driver. This driver is the largest and deepest clubface the company has ever produced and also incorporates its Gravitational Force (GF) Technology to allow maximum customization. The result is a higher center of gravity which in turn produces a boring trajectory with a lower spin rate without losing ball flight control.

The GF Deep allows unlimited customization with its two strategically-positioned por-

tals and a selection of seven screw weights for 128 possible adjustments to affect swing-weight, launch angle and to correct any draw or fade bias.

The deep club face will provide more forgiveness for golfers who tend to miss high or low on the face.

About \$400.

All KZG drivers are custom fit and custom built and are available with numerous shaft options. Retail pricing varies depending on the options selected.

www.kzggolf.com.

KZG's new HPS Irons

KZG, the #1 Custom Pro-Line™, has just launched their newest game improvement irons, the HPS. Featuring a beveled leading edge, oversize profile, progressive sole width and deep forgiving cavity these irons are the epitome of modern club design.

Advanced perimeter weighting contributes to forgiveness while providing optimal launch and maximum distance.

Mid to high handicap players will appreciate the ease of play and forgiveness that is the result of the oversize profile design, stronger lofts, low center of gravity and deep perimeter weighting in the cavity. KZG's proprietary alloy used in the manufacturing of these irons gives the "Feel of Forged" coupled with greater consistency

and enhanced feedback.

The HPS line lies can be easily adjusted 3 to 4 degrees to fit different swing types.

HPS Irons start at \$84 (per club) in steel and \$94 in graphite with numerous shaft options available.

For more information, visit www.kzggolf.com.



HK's tournament again exceeds fundraising goal: \$160,000 raised

Proceeds Benefit Lake Regional Sleep Medicine

The 35th Annual HK's Hospital Benefit Golf Tournament, held June 7-9 at The Lodge of Four Seasons, raised \$160,000. Proceeds will help Lake Regional Health System expand its Sleep Medicine program. Plans include adding two rooms to the Sleep Lab and purchasing the latest technology for monitoring sleep patterns and equipment for home studies.

"We'd like to thank the many sponsors, golfers and volunteers for their generous support," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Sleep is essential for health and well-being. If untreated, sleep disorders can contribute to obesity, high blood pressure, heart disease and related conditions."

Lake Regional's Sleep Lab treats nearly 600 patients annually, diagnosing sleep disorders such as sleep apnea.

The Annual HK's Hos-

pital Benefit Golf Tournament — traditionally held the first weekend in June — has earned in excess of \$2.6 million for Lake Regional medical departments and the purchase of new medical equipment. Areas of the hospital that have benefited from past tournaments include the Emergency Department, Intensive Care Unit, Obstetrics Department, Cancer Center, Wound Healing Center and Cardiac Cath Lab. The tournament was established by Harold Koplal, founder of The Lodge of Four Seasons.

"We're pleased to support the hospital," said Susan Brown of Four Seasons Companies and HK's Tournament Committee co-chair. "Access to quality care is essential to our growing community."

This year, sponsors who donated \$1,000 or more were invited to attend a VIP/Celebrity Party on Friday evening at The Lodge of Four Seasons. Honorary Chair Chase Daniel, a quarterback with the Kansas City

Chiefs, presented a custom-engraved gift to each sponsor.

More than 200 people attended the Pairings Party on Saturday evening, which featured live and silent auctions. On Sunday, 240 golfers played The Cove Golf Course — the Lodge's signature course designed by the legendary Robert Trent Jones Sr.

"Thanks to the community for their tremendous support again this year," Brown said. "We could not be successful without our generous sponsors, donors, golfers and volunteers. We also are grateful to the Kansas City Chiefs, the Chiefs Ambassadors and other sports celebrities, including NFL Referee Mark Hittner and KU Basketball Legend Bud Stallworth, who are major contributors to the tournament each year."

Brown also thanked the event co-chairs Cecilia Thomson and Peter Brown Jr., and Honorary Co-chair Walter White.



HK's Co-Chairs Cecilia Thomson, Peter Brown Jr. and Susan Brown present a check for \$160,000 to Lake Regional Health System CEO Michael E. Henze. The donation, raised at the 35th Annual HK's Hospital Benefit Golf Tournament, will help expand the hospital's Sleep Medicine program.

DOL forces Wal-Mart training technique changes

By Nancy Zoellner-Hogland

Although one of the requirements for U.S. citizenship is the ability to speak and write English and one of the proposed requirements in legislation to create a “path to citizenship” for immigrants here illegally is to learn English, the Department of Labor (DOL) issued a ruling that requires all Wal-Mart stores to “provide training in a language, format and vocabulary workers can understand,” and use training methods that include written translations or multilingual interpreters.

The ruling was part of a corporate-wide settlement agreement with the DOL to, according to the DOL, “improve safety and health conditions” at all Wal-Mart and Sam’s Club stores under federal jurisdiction. This includes stores in Missouri and, more specifically, all stores in the Lake of the Ozarks area.

A local Wal-Mart manager said he was not allowed to discuss the matter and said that all communications had to be

directed to Wal-Mart’s media relations department. The phone call was not returned by the time this issue of the “Lake of the Ozarks Business Journal” went to press.

The settlement resolves two cases begun in 2011 by the Occupational Safety and Health Administration (OSHA) at the Rochester, N.Y., store. In addition to providing training for those who don’t speak or understand English, Wal-Mart also must ensure that trash compactors are operated under trained supervision or remain locked while not in use; improve its hazard communications training and enhance its procedures to ensure that employees do not handle diluted chemicals.

Wal-Mart also agreed to pay \$190,000 in civil penalties to abate hazards at the Rochester store not covered under the corporate-wide provisions of the settlement.

Is English important?

According to a recent Gallup Poll, 72 percent of Americans interviewed said it’s not

just important – it’s essential that immigrants living in the United States learn to speak English. Meanwhile, just 20 percent reported believing it

is essential that Americans learn a second language other than English. These views have changed little since Gallup first asked the question 12

years ago.

The data was gathered in June and July as part of Gallup’s annual Minority Rights and Relations poll.



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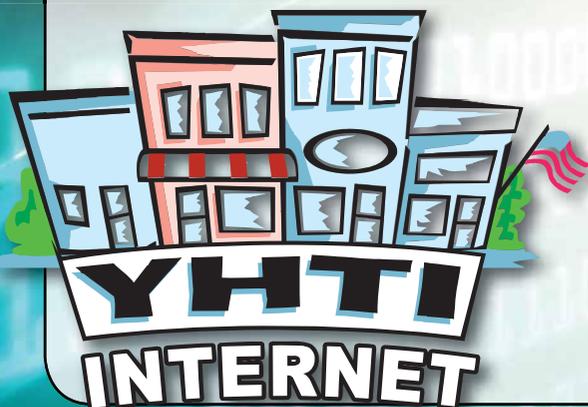
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Dock safety effort

continued from page 1
 with it," he said. "However, you'd be surprised at the number of people who think it's ok to run an extension cord to their dock, draping it through tree branches along the way, to power up their radios, refrigerators, blenders and what-have-you. You would also think that people would want to protect themselves and their families from obvious danger but instead of calling a qualified electrician, many people who have no electrical background at all decide to save a few bucks and jury-rig their docks. Unfortunately, there's currently not much that can be done about it."

He said the worst part was that one homeowner could do everything right by hiring a certified electrician to wire the dock and then regularly inspecting it to make sure weather and wave action hadn't caused problems. However, that owner's children or grandchildren could still be electrocuted by the next door neighbor's dock if that neighbor improperly wired his or her dock or allowed an extension cord or appliance to fall into the water.

Robert Davis, chief building inspector for the Village of Four Seasons, said a lake-wide measure could also bring uniformity to the process.

"We all go through the same training and follow the basic guidelines but each jurisdiction can choose to enforce different portions in different ways, which makes it more difficult for everyone - especially the electricians - who are called to get the docks up to code. The guidelines need to be the same throughout the Lake," he said.

Further complicating matters, Doyle said codes aren't in place Lake-wide. The Lake Ozark, Rocky Mount, Osage Beach, Mid-County, Northwest, Sunrise Beach fire protection districts; the city of Camden; and the Village of Four Seasons require a permit and inspection when installing or modifying a dock and any time work is being performed on the electrical system of a dock. In July, the Osage Beach district adopted an ordinance that also requires inspections on docks transferred due to the sale of real estate. However, some areas aren't served by tax-supported fire districts and others that are, don't have code enforcement.

Gravois Mills Fire Protection District is one such district. "We formed a fire prevention

bureau with a long-range plan to adopt codes to both protect the safety of our firefighters and our homeowners - and dock inspections would fall into those categories. What's kept us from doing that is nothing more than economics. We don't have the funds that would be needed to hire and train an inspector because our department is strictly tax supported and when the economy tanked, our opportunities to expand our services went down with it," Gravois Mills Fire Chief Ed Hancock explained, adding that even if they did adopt codes, they would have no authority to randomly inspect docks. "We need the four counties surrounding the Lake to get together and adopt ordinances that would set some standards of what will and won't be allowed, and they need to adopt a schedule - maybe require inspections every five years. If the counties didn't have the manpower, they could contract with the fire departments to conduct the inspections."

However, Camden County Presiding Commission Kris Franken said he wasn't sure that legislation coming at residents from the county level would be any better received than legislation coming from the state level.

"Theoretically, it's a great idea. If we could get all four counties to adopt an ordinance and sign an agreement that could be implemented Lake wide, I think it would be good for everyone - and I'm certainly willing to have that conversation. However, I really think this move needs to be driven by public pressure," he said.

Ed Nicholson, fire marshal for the Osage Fire Protection District, said he's felt all along that the program needed to be a community effort.

"I don't know how many people remember this, but that's how the dock foam issue started. People were upset with the mess that the old white, orange and blue foam was making and worked with Ameren to come up with a solution. It's been highly successful and well received by the community because everyone could see the benefit. I think a dock safety program could be just as successful," he said.

Bryan Vance, field coordinator for Ameren Shoreline Management, said discussions began in the mid 1990's and the Adopt-the-Shoreline Advisory Board made the recommendations to ban non-encapsulated flotation in 2001.

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Black joins Four Seasons Realty

"We are so pleased to have Todd Black join our team," Four Seasons vice president of realty Annette Fox-O'Connor said. "He is enthusiastic about lake real estate and knows all the numbers associated with transactions."

Black, a University of Oklahoma business school graduate, was an Oklahoma City business owner for more than 20 years. During that time he was a frequent visitor to the

lake and in 2006 decided to make the move north. He had become so familiar with the lake during his years coming here that the move into real estate was a natural one. "I want everyone to get the fun out of the lake that I have over the years," Black said. "I get a lot of personal satisfaction from helping clients find just the right lake property."

Todd and his wife, Angel, his high school sweetheart, have

two adult children.

Four Seasons Realty, located at the intersection of Horsehoe Bend Parkway and Business 54 in Lake Ozark, is one of the lake's oldest and most respected real estate organizations. Four Seasons serves the entire Lake of the Ozarks region with 31 professional realtors. Four Seasons Realty is the lake's Number One independent real estate organization.

Hydrohoist introduces HydroGuard bumpers

HydroHoist Marine Group (HMG), the industry leader in boat lifts, recently introduced the HydroGuard Boat Protection Package.

The boat protection package includes a bow guide and two corner bumpers which attach to the dock.

Mick Webber, CEO, announced the newest addition to the HMG product line.

"Finally, a premium line of dock bumpers, from HydroHoist, the number one choice in boat protection. Confidently dock your new boat with the ultimate protection where it is needed most, at the corners and head of your slip. These dock accessories will give the boater peace of mind, knowing

hold up under any marine conditions - salt or freshwater.

The package is designed to take abuse while offering the boat the highest degree of protection. The hollow units are designed to absorb energy and drastically reduce heavy vessel damage.

The bow guide helps center the boat in the slip while offering protection to the boat's keel. The corner bumpers offer peace of mind when pulling in to the slip, protecting the boat from contact with the dock.

"We are proud to add the HydroGuard Boat Protection Package to our line of HydroHoist Marine Group products. As the industry's originator and leader, we set the standard



this or her boat will be protected from contact and possible damage from the dock," Webber said.

The products are made from durable Polyethylene, the same material used to make HydroHoist boat lift tanks. It is strong, yet flexible and will

for quality, design and service," Webber said.

The HydroGuard Package is available by contacting your local HydroHoist dealer or HydroHoist Marine Group directly at (800) 825-3379 or sales1@boatlift.com.

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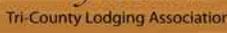
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Crossword Puzzle

THEME: BACK TO SCHOOL

ACROSS

- 1. Group of wives
- 6. *Requires parental involvement
- 9. Cyberspace soliloquy
- 13. Yawning
- 14. Barley bristle
- 15. It's controversial in fight against crime
- 16. Japanese bed
- 17. Decompose
- 18. *Found in art class
- 19. *Pedagogue
- 21. *Energy outlet
- 23. Magic's infection
- 24. It often holds 24
- 25. Tax pro
- 28. First female Attorney General
- 30. Breath freshener
- 35. Two quarters
- 37. Grannies
- 39. Top of Lady Liberty
- 40. Seed covering
- 41. Virgo's brightest star
- 43. "Laughing on the inside" in text message
- 44. Officially allowed
- 46. Way, way off
- 47. Diabolical
- 48. Doghouse
- 50. Cupid's counterpart
- 52. "The ____" by The Doors
- 53. Swerve
- 55. Bovine sound
- 57. *Junior's ruler?
- 60. *Required substance
- 64. Editor's insertion mark
- 65. Tarzan's mom, e.g.
- 67. Papal court
- 68. Like a video game bird
- 69. *Sophomore's grade
- 70. *Class action to find president
- 71. 100 centavos
- 72. Baseball Giant and hall-of-famer
- 73. "The Sun Also _____"

DOWN

- 1. Dagger handle
- 2. Flu symptom
- 3. Pro _____
- 4. Period
- 5. Large upright stone
- 6. Young salmon
- 7. *Pencil type
- 8. Bone hollow
- 9. Highlands hillside
- 10. It's often denoted in red
- 11. Half of binary code
- 12. Used for styling
- 15. Tricky
- 20. 0 and 2, e.g.
- 22. "C'____ la vie!"
- 24. Pine, e.g.
- 25. *Calcium sulfate's common name
- 26. Humorous slang for "Paris"
- 27. Set straight
- 29. Famous valley
- 31. This king was a merry old soul
- 32. Treasure collection
- 33. Perform in
- 34. *Not to be left behind
- 36. Custard dessert
- 38. Capone's mark
- 42. Enophile's sensory concern
- 45. Funny business
- 49. Actor DiCaprio
- 51. Goal-oriented activity
- 54. Inspiration for poets and musicians
- 56. Eyes
- 57. All there
- 58. Units of work
- 59. Infamous Roman Emperor
- 60. Blowhole
- 61. Wraths
- 62. Not naughty
- 63. Beanery sign
- 64. Upper limit
- 66. *Teacher's apple-giver

Solution on page 20

CROSSWORD														
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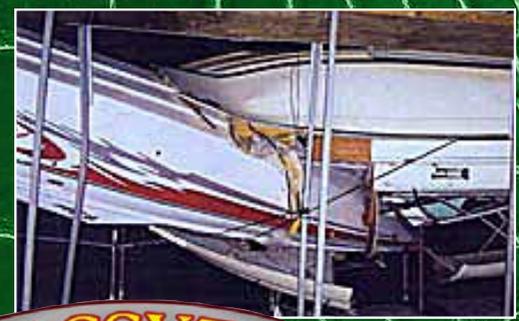
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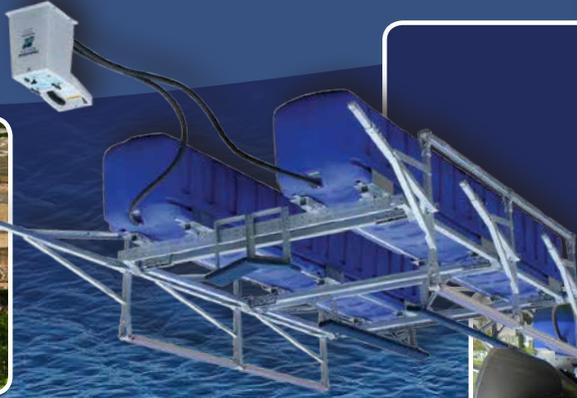
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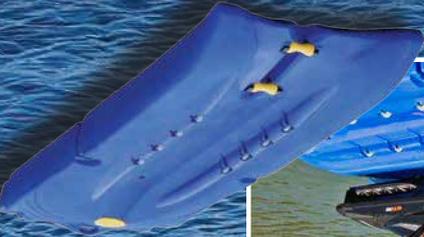
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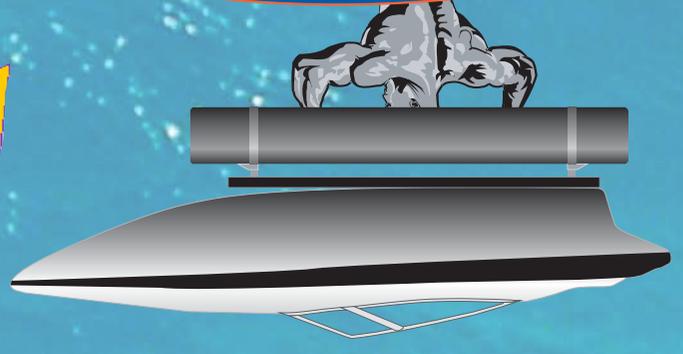
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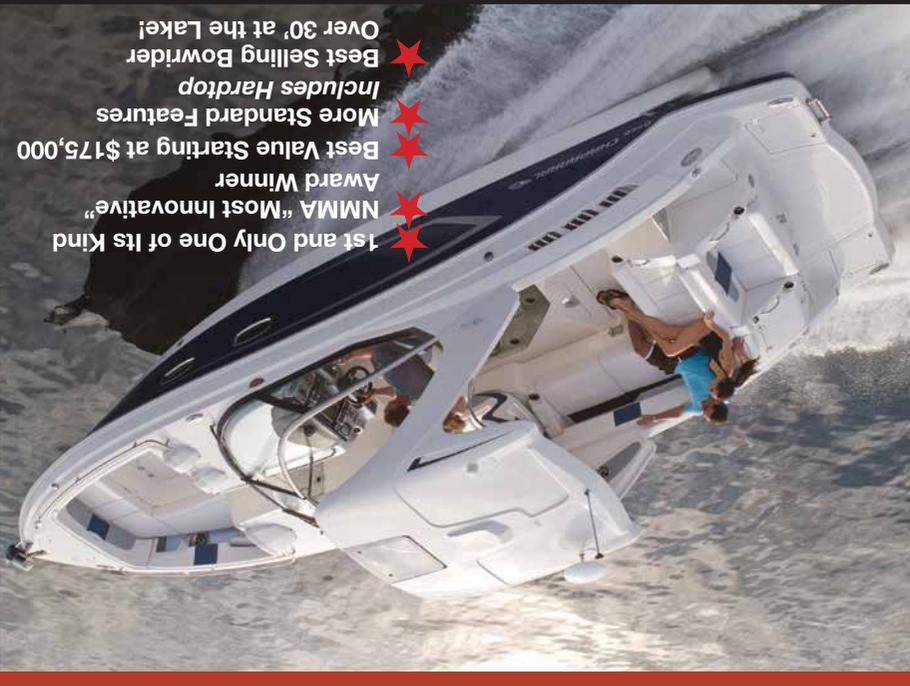
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\$44,900	2006 Chaparral 256 BR, 6.2L, 320 HP, Red
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