

# BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 10

OCTOBER, 2013

## BOATING ON BACK

### Boating Lake of the Ozarks



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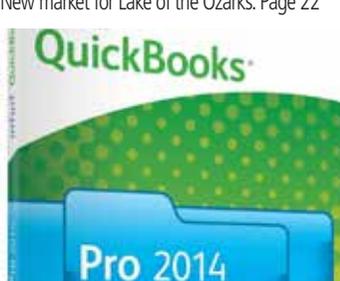
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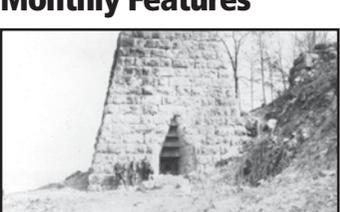
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## Lake promoters look for new ways to drive tourism

By Nancy Zoellner-Hogland

Three things are needed to bring August tourism numbers back up to what they used to be and to boost off-season business. One – a strong lobby

Bureau (CVB).

“August used to, by far, be the biggest tourism month of the year – it was THE family vacation month. In fact, back when school started the day

be successful at convincing the association to delay the start of practices, I think it would take a concerted effort from students, parents and people in the tourism industry. If you could do that, you’d get August back.”

Jacobsen said a convention or performing arts facility would bring new business that isn’t weather dependent.

“Fall, when the weather is a little more predictable, is pretty well packed out. Spring isn’t usually as nice. With a self-standing center, which would run anywhere from \$20 million to \$50 million, we’d be able to draw crowds year-round to an unending variety of events,” he said, adding that the addition of a sports complex, which could probably be built for around \$1.5 million, would have an immediate – and massive – impact on tourism at the Lake. “Columbia, Joplin, St. Joe all have complexes but what separates us is the natural beauty of the Lake and everything else we have to offer here. That would help us pull those tournaments in and when you’re looking at eight fields with 30 to 60 teams you’re looking at a huge economic impact on the area.”

This fall, the Tri-County Lodging Association and the CVB boards will be discussing these options, as well as how to bring them to fruition. Jacob-

sen said a lodging tax increase in Camden County could be part of those discussions.

After combining the current lodging tax and sales tax, Camden County, which collects 8.48 percent to 10.48 percent, has one of the lowest tax rates in the state. He compared this to other areas of the state:

**Kansas City - 15.6% to 16.85%**

**Platte County - 15.9%**

**St. Louis - 15.487%**

**Maryland Heights - 15.18%**

**Jefferson City - 14.725%**

**Hannibal - 14.6%**

**Independence - 14.1%**

**Springfield - 13.29%**

**Columbia - 11.43%**

“If voters approved 1 or 2 percent more on lodging tax, it could bring in an additional \$1 million, which would help us market the Lake outside the area. And if another .025 or .05 percent sales tax was approved by voters, it could fund a sports complex and a convention center,” Jacobsen said.

In the meantime, the CVB will continue working with organizations to promote the Lake. According to Jacobsen, one of the biggest events of the year was the Shootout. However, he said he believed Bike Fest, which featured mapped rides that showcased the natural beauty of the area, five vendor villages, two bike giveaways, a bike auction, more than 50 live concerts and extreme motocross events, would be responsible for garnering the highest number of nights’ lodging.

“Last year we estimated 10,000 bikes and 20,000 people.”

*continues on page 30*



September has traditionally been favorable for events like Bike Fest, which this year drew record-breaking crowds. Tourism advocates are looking for ways to extend the season even further. Photo by Lake Shots Photography, courtesy of Lake Expo.

bying group would have to convince the Missouri State High School Activities Association to push back the start date for sports practices. Two and three – a large convention center or multi-function performing arts center and a sports complex with multiple softball fields, soccer fields, full grandstand and concession area would have to be built.

So says Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor

after Labor Day, smaller resorts used to require tourists to make whole-week reservations for August. Now, three other months are busier than August and I think that’s due in part to the Missouri association allowing sports practice to start so early. This year they set the first practice at August 12. Next year they get to start August 4,” he said. “As high schools get more and more competitive, they want to get those kids in to practice earlier and earlier. To

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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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Rita Rose Event photography

## Armchair Pilot

By Nancy Zoellner-Hogland

**The Transportation Security Administration (TSA)** has started promoting its fee-based pre-check application process, which will allow U.S. citizens the opportunity to apply for expedited screening without a passport. To participate, travelers will have to out an online application, verify identity and provide fingerprints and such information as their height, weight, eye color, birthday and address at a TSA pre-check enrollment center. In return, they will be able to avoid taking off their belts, shoes and jackets at security checkpoints and they'll be able to leave liquids and electronics in their carry-on luggage.

However, the convenience comes with an \$85 fee. And it's not a one-time enrollment either. Travelers will need to reapply every five years. TSA expects the vetting process to take approximately two to three weeks. The first two enrollment locations, Washington Dulles International Airport and Indianapolis International Airport, are to open this fall. An additional 100 enrollment sites will open in coming months. The TSA said they hope to have 25 percent of all fliers in system by the end of 2014. Delta Air Lines and United Airlines will offer the expedited security screening at Lambert-St. Louis International Airport. American Airlines and US Airways began offering the program at Lambert last year.

**According to the U.S. Department of Transportation's (DOT) Air Travel Consumer Report**, airlines reported 13 tarmac delays of more than three hours on domestic flights and three tarmac delays of more than four hours on international flights in July. Of the

13 domestic delays, 12 involved flights departing New York's LaGuardia Airport on July 22, the day the front landing gear of a Southwest Airlines plane collapsed while landing, causing the airport to be closed temporarily. Larger U.S. airlines have been required to file reports on their long tarmac delays for domestic flights since October 2008. Beginning in 2011, all airlines were required to file the reports. Also beginning in 2011, carriers operating international flights may not allow tarmac delays at U.S. airports to last longer than four hours without giving passengers an opportunity to deplane. A separate three-hour limit on tarmac delays involving domestic flights went into effect in April 2010. Exceptions are allowed only for safety, security, or air traffic control-related reasons. The report also showed:

- Of the 16 airlines that file on-time performance data, 73.1 percent of flights arrived on time in July, down from the 76.0 percent on-time rate from July 2012, but up from the 71.9 percent mark from June 2013.

- Reporting carriers canceled 1.7 percent of their scheduled domestic flights in July, up from the 1.4 percent cancellation rate posted in July 2012, but down from the 1.8 percent rate posted in June 2013.

- Three regularly scheduled flights were "chronically" delayed – more than 30 minutes more than 50 percent of the time – for four consecutive months. Eleven more were chronically delayed for three consecutive months and an additional 184 flights that were chronically delayed for two consecutive months. The delays were blamed on aviation systems, maintenance or crew problems, weather or security.

- Airlines mishandled bag-

gage at a rate of 3.68 reports per 1,000 passengers in July, up from July 2012's rate of 3.52, but down from June 2013's rate of 3.83.

- Six incidents were reported involving the loss, death, or injury of pets while traveling by air, up from both the four reports filed in July 2012 and the one report filed in June 2013. July's incident involved the deaths of five pets and the injury of one pet.

- Despite all the issues, the DOT received 1,607 complaints about airline service from consumers, down 34.8 percent from the 2,466 complaints filed in July 2012 – but up 30.9 percent from the 1,228 received in June 2013. The complete Air Travel Consumer Report can be found at <http://www.dot.gov/individuals/air-consumer/air-travel-consumer-reports>.

**In mid-September**, United Airlines raised fares \$10 roundtrip on flights in and out of Canada. It was the airline's 11th increase attempt this year. However, this time it may stick because soon after, US Airways, American Airlines and Canada's low-cost carrier WestJet announced it would follow suit. According to industry experts, because of the stiff competition between airlines, the only way fare hikes attempts gain traction is for other airlines to also increase their prices.

In the "what were they thinking" category, on September 12, officials from the Massachusetts Port Authority apologized for conducting fire training exercises, which included smoke on the airfield, at Boston Logan International Airport the day before – the 12th anniversary of the September 11 attacks. Both American Airlines Flight 11 and United Airlines Flight 175, which struck the World Trade Center towers, traveled

*continues on page 23*

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## Business Journal Socials

Thursday Oct. 10  
Night Social

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# Local sheriffs now issuing concealed carry permits

By Nancy Zoellner-Hogland

In the first couple weeks after August 28, when the responsibility for issuing concealed-carry permits was transferred from the Missouri Department of Revenue (DOR) to the states' 115 sheriffs, Camden and Morgan counties had each issued 13 new permits and Miller County had issued 14. All said they had several appointments set for coming days.

According to Tracy Beauchamp, who handles the permit process for the Camden County Sheriff's Office, the majority of the residents who came in after the bill was signed into law said they waited because they wanted a five-year permit, rather than the three-year permit previously issued. However, concerns about privacy reportedly drove the majority of those who waited in Morgan and Miller counties.

"Every single person that came in after August 28 told me they were waiting so they didn't have to share their personal information," said one clerk.

Lawmakers proposed and then adopted Senate Bill 75 after it was learned the DOR was requiring applicants to provide their birth certificates and Social Security cards and license bureau employees were then scanning and storing those documents and, in some cases, providing them to federal investigators. That practice, which, according to several state officials violated state law, came to light when a Stoddard Missouri man filed a lawsuit after he was told he would not receive an endorsement for a concealed-carry permit if he did not produce the documents.

After Gov. Jay Nixon signed the law, the Missouri Sheriffs' Association (MSA) was appointed to oversee the new permitting process. The group sought bids from vendors, preapproved to work with the state, to write web-based software. Information Resource Group, Inc. in Jefferson City was chosen and quickly went to work designing and then creating the "super-secure" program

that allows sheriffs to simply log on to the system to issue the permits and to manage the 180,000 or so CCW permits already issued to Missourians. Although sheriffs were not mandated to start issuing the permits until January 1, 2014, in order to better serve the public, the MSA decided to get the program operational by August 28 – the day after the DOR was required to hand their information over. They succeeded – with three minutes to spare. With some behind-the-scenes scrambling, the system went "live" at 11:58 p.m.

Kevin Merritt, who coordinated the process for the MSA, said they initially planned to "go live" by 6:30 p.m. but the data they received from the DOR wasn't exactly the same as the test data they were using and that caused the system not to work.

"However, we quickly rebuilt portions of our program and were able to meet our deadline, which we felt was significant – and pretty exciting," Merritt said, adding that

sheriffs can still choose to wait until January 1 to start issuing permits, however, because permits must be obtained in the county of residence that means residents in those counties will also have to wait until January 1.

He said permits are temporarily being printed out on card stock but in January sheriffs will be provided with printers that will produce plastic laminated cards with a tamper-resistant mechanism built in. The cost of the printers, as well as the software system, was covered by the \$2 million appropriated to the program by the Missouri legislature. However, according to Senate Bill 75, at the end of a designated one-year period sheriffs, who are allowed to collect a permit fee of up to \$100, will be responsible for covering the cost of any supplies, equipment repairs or replacements that will be needed in the future. The fees, required to be kept in a separate fund, can also be used to offset other costs of the permitting program, including

salaries of those who process the permits.

To obtain a permit, residents age 21 and older must visit the sheriff's office in his or her county to provide fingerprints and give permission to conduct a background check. On renewals, fingerprints will not be required. However, the law requires a name-based background check, including an inquiry of the National Instant Criminal Background Check System. At the time of application, all applicants must also show a government issued photo ID. The approval process could take a few days or a few months to complete. However, if the check is not completed in 45 days, the sheriff is required to issue a provisional permit.

When the background check is completed, the applicant will either be informed in writing that he or she has been approved and can come to the sheriff's office to pick up the permit or that the application has been denied and the

*continued on page 33*

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# MoDOT taking bids on new 'front door' for west end

By Nancy Zoellner-Hogland

Next spring, approximately two years after a fatal crash at that location, work should be under way on a newly designed Key Largo intersection.

At their September 19 meeting, Osage Beach alderman voted unanimously to move ahead with the reconstruction project, which will include slightly more than a quarter-mile of safety improvements, lighting and a truss-mounted overhead sign. Under the agreement, the Missouri Department of Transportation (MoDOT) will remove much of the existing roadway between the 54 Expressway and the Osage Beach Parkway and then build an extended exit ramp from eastbound 54 Expressway to Key Largo; an on-ramp from Key Largo to eastbound 54; and a landscaped divider between the two. The cantilever-style sign will be posted some 150 feet from the intersection.

The total estimated cost of the project is \$538,698, of which \$99,318 will come from

the city. According to Osage Beach Public Works Director Nick Edelman, the lump sum payment contains a 2-percent contingency for change orders. He explained that under the agreement, if the project comes in over budget, the city will not have to come up with any additional money.

"Of course, if it comes in under budget, the city doesn't get any savings - but with the way things have been going I think this is a good way to go," he said.

The design was initially approved in April after a year of discussion that involved input from residents and business owners. MoDOT officials said bids will be let later this fall.

At an earlier meeting, MoDOT District Engineer Dave Silvester told the board of aldermen that since MoDOT previously planned to build the on ramp, he would recommend that they pay for this improvement. However, the city would be required to partner 50-50 on costs associated with the exit ramp and modifications

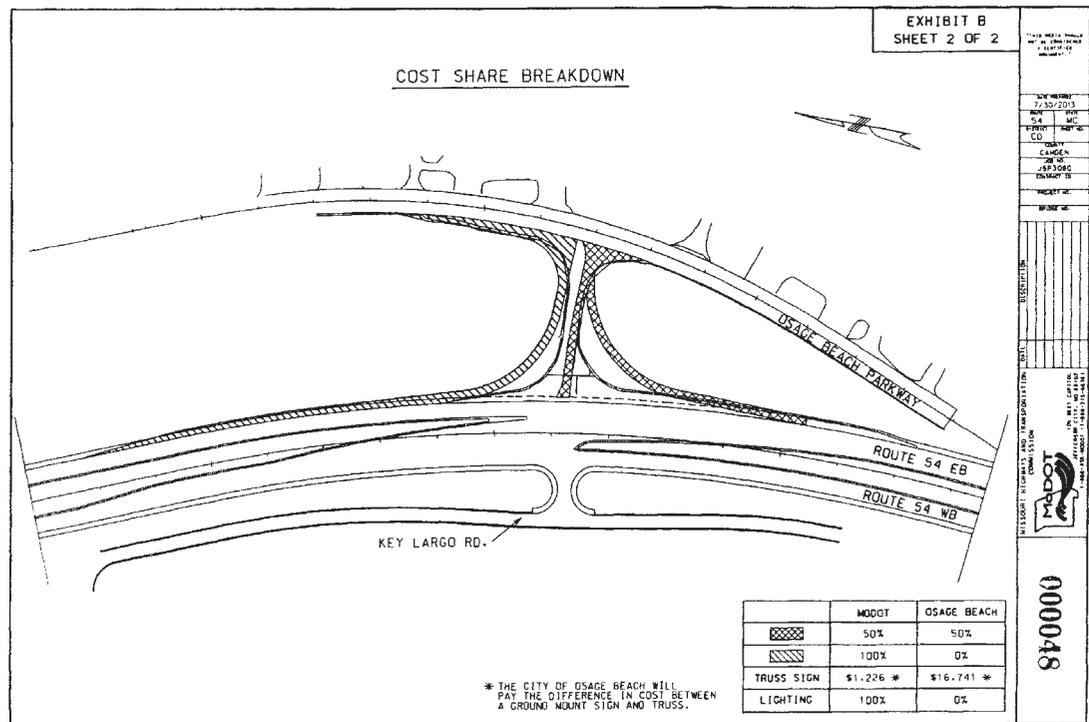
to Key Largo. At the suggestion of Alderman Steve Kahrs, the board also voted to spend an additional \$11,000 to install the overhead sign.

In a later interview, Edelman

said the Lake of the Ozarks Council of Local Governments voted at their September 16 meeting to send a letter of support for the Osage Beach Parkway extension to Silvester.

"That will let the Cost Share Committee know that the regional planning commission, which in this area is the Council of Local Governments, is

*continued on page 18*



This drawing shows the new design of the Key Largo intersection as well as a breakdown of how the costs will be shared.



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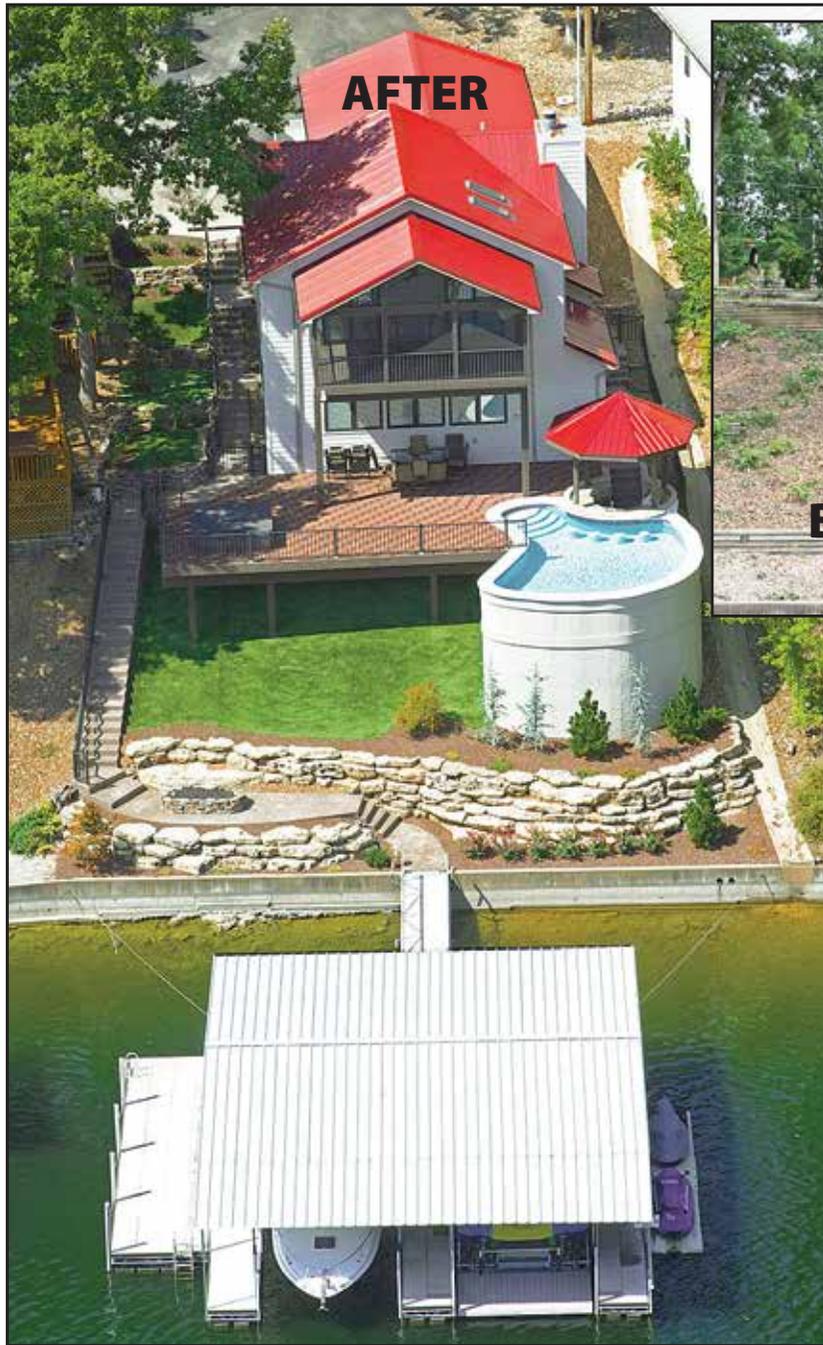
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1761 Seagull	\$350,000 Sold	66 2A Waters Edge Ct.	\$119,900 Sold	10 Bella Vista	\$350,000 Sold
1274 Arrowridge Dr.	\$498,800 Sold	58 4A Jonathan's Landing	\$125,000 Sold	1274 Arrowridge Dr.	\$498,00 Sold
213 Lake Drive	\$699,000 Sold	137 Circle Edge 2A	\$132,000 Sold	143 Norwood Ct.	\$864,900 Sold
1047 Muirfield	\$2,250,000 Sold	1B 90 Falls Point Dr.	\$158,900 Sold	Bloomington Dr.	\$4,900 Sold
125 Glendale Ct.	\$127,500 Sold	112 Forest Pointe	\$289,000 Sold	O Road Storage	\$170,000 Sold
111 Hogan	\$168,500 Sold	212E Palisades Condo Dr. 4B	\$309,000 Sold	288 Windsor Bay Dr.	\$158,900 Sold
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# Accounting Software for 2014

## QuickBooks Pro 2014

There are literally hundreds of software titles for the Mac and PC that will help you take care of the books—the business end of your business. As in previous years, we'll focus on the two main titles for small business, and provide a sprinkling of alternatives.

Some basics—your software should provide double-entry accounting with functions including accounts receivable, accounts payable, general ledger, payroll and invoicing. Other functions like inventory control and ordering/vendor management are also desirable. Many titles fit this bill.

For this issue, we're going

to take a look at Intuit's QuickBooks 2014, a full-featured mature software title that is overwhelmingly the leader in market share. What sets QuickBooks (QB) apart from the competition is that you can take your QB files to your accountant at the end of the year, and make your life a lot easier. Not all titles provide this function, and not all accountants support every software package out there.

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## Simple Start

Intuit, the parent company for QuickBooks, has been around for 30 years beginning with the release of Quicken, a personal finance manager. Since then, Intuit has developed a full range of accounting products both on desktop PCs and online, for businesses of all sizes. The online accounting side of QuickBooks today can be securely accessed from anywhere, with a PC, or handheld devices like smartphones and tablets.

QuickBooks 2013 had some shortcomings, and while not serious ones—when you are the market leader and millions depend on your software, even

simple things can become big problems quickly. One such shortcoming was the speed—QB 2013 suffered from slow loading and interface issues—both are addressed in the 2014 upgrade.

QB's new user setup feature makes using the software for the first time easy for the inexperienced—it leads you through the process of setting up your accounts, and allows for the importing of contacts from other software titles like Excel and Windows Mail.

## Major Changes to QuickBooks Pro for 2014:

**User Interface:** gone is the grey on grey, replaced with a dark blue side panel (that can be changed back to the colorful icons across the top).

**Client Collaborator:** Exchange messages from within QuickBooks.

**Reclassify Source Account:** An update on the Reclassify Transactions Tool.

**Batch Enter Transactions:** Expanded to allow the entry of Bills & Bill Credits as well as Invoices & Credit Memos.

**Send Journal Entries to QuickBooks Mac 2014:** send general journal entries function to update a Mac client.

**New Document Centre:** Now you can attach documents (supplier purchase invoice, delivery docket, customer POs) when you enter an invoice or bill in QuickBooks.

QuickBooks Pro 2014 installs quickly and easily, then obtaining your serial number information and completing registration. Afterwards you set up your company information and data.

There is a sample file you can use to look around the program prior to diving in if it's your first time. It shows you at-a-glance some of the new features and information presented.

Each of the columnar subjects presented in the left tab (MyCompany, Income Tracker, Calendar, Snapshots, Customers, Vendors, Employees, Docs, Reports, App Center, User Licenses, Invoices and Item) pop up into a new window which then must be closed.

From the Home window, you can jump to any of the program modules easily, to process work in that area. These include: Purchase Orders, Receive Inventory, Enter Bills Against Inventory, Manage Sales Tax, Enter Bills, Pay Bills, Estimates, Create Invoices, Enter Time, Statement Charges, and many more.

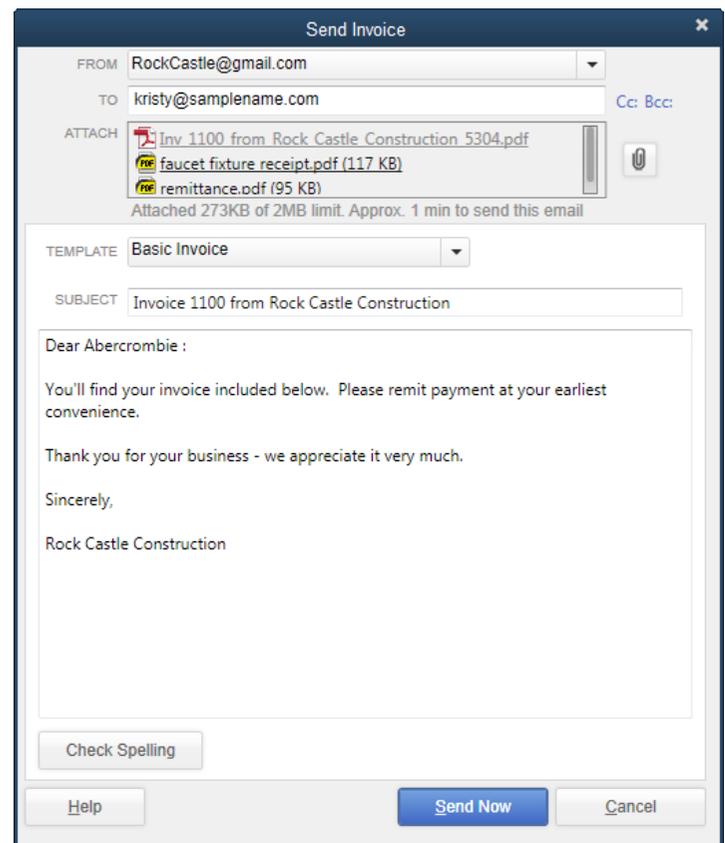
Some of the elements on the Home page, and in the left tab column represent items that are separate from the main accounting package and so must be set up and/or purchased separately. These include payroll, QuickBooks Financing, *continues on page 14*



The re-designed Home window gives you all of the important functions you need (along with the top bar).



My Company view opens into a new window to show you important data at-a-glance.



Attach documentation to email invoices easily.

# Businesses: Tips to reduce your tax bill for 2013

By Nancy Zoellner-Hogland

Business owners thinking about buying “big ticket items” might want to consider making those purchases before the end of the year.

Certified public accountant Bobby Medlin said Congress recently passed a law that substantially reduces the deduction that can be taken from 2014 forward.

“Section 179 currently allows business owners to deduct up to \$500,000. However, next year that amount drops to \$25,000 – and that’s the total for the year, not per expenditure,” he explained, adding that the deduction started out decades ago at \$5,000, and then in the early 1990s it was increased to \$10,000. The 9-11 attack on America, a faltering economy and banking crisis resulted in the amount getting upped every few years to its current level. The idea behind it was that those purchases could

stimulate the economy. However, concerns about the national debt spurred lawmakers to reduce the amount of the deduction. “So those who are thinking about buying a forklift, a tractor – those kinds of items – should do it now.”

That’s not the only change.

Medlin also said this year, small business owners who operate primarily out of their homes could use a simpler method to figure their deduction. The IRS now allows home-based business owners to take a deduction of \$5 per square foot up to 300 square feet or \$1,500 without tracking expenses. However, there’s one caveat – the “office” must be just that – it can’t be a room that’s used as an office by day and a bedroom by night.

“You’re really not supposed to be able to deduct a corner of your living room either,” he added. “The room

has to be so designated and have partitions – walls – to physically separate it from everything else.”

Medlin said that in the past, in order to take the deduction, business owners would have to tally up all their home expenses – real estate taxes, mortgage interest, rent, utility, insurance, utilities, repairs – even lawn care and landscaping – and then divide that by the square footage of the office and stor-

age space they used to house equipment or product.

“For instance, if you have a 1,600-square-foot home and you use 160-square-foot room for an office, you could deduct 10 percent of your expenses,” he explained, adding that simpler might not be better. “Keeping track of those expenses can be time-consuming so it might be a lot easier to take the standard \$5-per-square-foot deduction. But business owners

should keep in mind that it might end up costing them money.”

Medlin also warned that 2013 brought new tax brackets that had never been in effect before and those changes could result in much higher taxes on such things as capital gains and unearned income. He advised meeting with a CPA before the end of the year to determine if steps can be taken to lessen the impact of the changes.

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## Falling for Chocolate: Harper Chapel's 6th Annual "Taste of Chocolate" Saturday, Oct 5th

The United Methodist Women of Harper Chapel United Methodist Church are once again holding their chocolate extravaganza – “Falling for Chocolate”. Save October 5th from 6-8 p.m. for tasting delicious chocolate supplied by local vendors and our wonderful chocolate creating members. A silent auction will also be available with such items as golf packages and gift certificates from several local gift

stores.

Tickets are \$8 per person, children under 6 are \$3. Proceeds will be used to support the missions of Harper Chapel United Methodist Women. For tickets or more information, please call the Church office at 573-348-2617.

Pictured L-R: Jan Campbell, UMW President, Pastor Jon L. Thompson, Donna Rives, UMW Secretary

# Sharing and Caring Foundation easy way to help

By Nancy Zoellner-Hogland

The stories of those visiting Lamb House may be unique but their needs are the basically the same – food, clothing, utilities and shelter.

Since it was founded in 1988 by a group of local churches, the emergency food pantry and resource center has aided thousands of people each year – and 2013 will be no different. As of mid-September more than 7,400 had visited the center, located in Camden-ton, to ask for help. Manager Pat Woodward said that's why they so appreciate the grants they've received from the Sharing and Caring Foundation.

"We're not here to enable – we're here to help people who, for one reason or another, are having difficulty making ends meet. The money we receive from the Sharing and Caring Foundation is used exclusively to help residents, on a one-time-per-year, per-family basis, with their utility bills," she explained, adding that as of the middle of September, they had used the money to keep

the electric on for 40 families. "Since we rely strictly on local funding – not state or federal grants – it's very much appreciated."

Organizers say that's why it's more important than ever for companies to get involved with the Sharing and Caring Foundation of Camden County. The 501 c(3), which is completely run by volunteers, was established in 2005 to support the financial needs of local non-profit organizations and provide a convenient way for local residents and businesses to give back to the Camden County community. When the economy suffered a downturn and partnering businesses closed their doors, the foundation started relying on special fundraisers, along with individual and business donations, to generate revenue. However, the majority of the donations are received primarily through payroll deductions and individual business gifts. Several employers in the area, including the Lake Regional Health System, the city of Osage

Beach and the Camdenton R-III School District, have signed up for the program.

"The companies that participate set it up as an automatic payroll deduction, like insurance, where employees can give any amount they choose on whatever schedule the company chooses to follow," explained Jackie Rasmussen, secretary for the organization. "Then the companies can also set it up as a direct deposit into Central Bank, where we have our account. We tried to make it as simple as possible so we can get as many people as possible involved."

Rasmussen said she or another member of the foundation can also visit businesses or chamber or other group meetings to explain the program.

Pledge cards and information can be obtained by contacting Gerry Williams at 573-374-9147. Contributions can be sent to the SC Foundation at P.O. Box 821, Camdenton, MO 65020. All contributions are tax deductible. Donations received before the end of the

year will be included in the total amount of funds available to distribute to Camden County non-profit groups beginning in January 2014.

In the meantime, requests for funding support for 2014 are now being accepted from non-profit organizations located in and/or serving Camden County. Any non-profit organization is eligible to apply. Funding is designed to support projects area non-profit organizations would like to complete, but don't have regular funding to support.

Grant recipients over the past six years have included: The Lamb House, Lake Area Helping Hands Homeless Shelter, Citizen's Against Domestic Violence, Kids Harbor, Medical Missions for Christ, Big Brothers Big Sisters, Camden County Child Advocacy, Share the Harvest Food Pantry, Woman-2-Woman, Lighthouse Missions, and Children's Learning Center. Financial support in excess of \$178,000 has been provided to these and other Lake Area organizations.

Rasmussen said the board keeps a very close eye on grant recipients, requiring quarterly funding and project status reports as proceeds are doled out – also on a quarterly basis.

"We want to make sure the money is getting spent exactly their application indicated it would be," she said.

Non-profit organizations can request a grant application packet by calling Rasmussen at 573-836-0002 or emailing her at rasmussenj@missouri.edu or by contacting Sheryl Kros-tue at 913-486-7666 or emailing her at ssmk44@gmail.com. Grant requests will be accepted through October 31, 2013.

Originally the need for organized community giving to fund local non-profits was expressed at a Project Healthy Living meeting. Project Healthy Living is a group of volunteers from Camden, Miller and Morgan counties representing agencies, civic groups and businesses that banded together in 1997 to try and better the Lake Area.

*continues on page 28*

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## Lake of the Ozarks PlayCraft Dealership Wins Worldwide Award

Ted Pope of Pope Boat Sales & Service, Inc. was recently honored at the PlayCraft Boats international dealer conference held on Table Rock Lake in Branson, Missouri. In addition to the "Diamond Recognition Award" which was presented for outstanding pontoon sales of the 2013 model year, Pope was pronounced the Number One Top Volume Dealer worldwide. While presenting the various awards, Jim Dorris, President and CEO of PlayCraft

Boats commended the "Double-score dealer", remarking that history had been made as Pope Boat Sales had been PlayCraft's longest standing dealer, representing their product for the last 40 consecutive years. Ted Pope, owner of Pope Boat Sales, responded with testimony of the PlayCraft pontoon boat product's success, stating, "It is an honor to represent this quality product. They just keep getting better and better every year."

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# Did you know...?



Tami Brown, Certified Patient Protection and Affordable Care Act (PPACA) Agent

- The Healthcare Reform law goes into effect on January 1, 2014?
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## Polly Bellmer joins Beeler Group

The newest member of the Beeler Group team brings a wealth of real estate experience to her position.

Polly Bellmer has been named executive assistant for the Beeler Group. She will be responsible for administrative oversight as well as other Group-related duties.

Bellmer's experience includes setting up an independent real estate brokerage, closing responsibilities and managing resort-related sales in Missouri and Florida. As part of an ongoing program of professional advancement, she has earned a Missouri Salesperson License.

"I am pleased with the opportunity to join a real estate organization as dynamic as the Beeler Group and look forward to the challenges of working alongside other members of the group as we grow," Bellmer said.

Beeler Group's Kathy Beeler says Bellmer is an important addition to the organization.

"Polly has a unique skill set that is particularly important to our group as we move forward. We have a number of projects coming up that will profit from her experience," Beeler said. "Polly's competence and attention to detail is a huge value to our clients."

The Beeler Group is one of Lake of the Ozarks most respected organizations, handling residential and commercial properties and providing a broad spectrum of real estate services.



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# Miss Lake Of The Ozarks Scholarship Pageants Seeking Contestants

The Miss Lake of the Ozarks Scholarship Program is one of approximately 30 local preliminary pageants in the Miss Missouri system. This pageant is an official preliminary to Miss Missouri & Miss America. The Miss Lake of the Ozarks and Miss Lake of the Ozarks Outstanding Teen titles are "open" programs in which any eligible contestant from within the state of Missouri can compete.

Contestants will compete in talent, interview, evening wear, swim wear (fitness wear for teens), and on-stage-question. Miss contestants must be

between the ages of 17-24 and must be a high school senior or graduate, reside in or enrolled and attending an accredited college or university in Missouri. Teen contestants must be at least 13 years of age by October 26, 2013, no older than 18 years of age as of July 31, 2014 and no more than a junior in high school.

The pageant will be held October 26, 2013 at School of the Osage, Lake Ozark, MO. The entry deadline is October 14, 2013. For more information visit our website at: [www.misslakeoftheozarks.org](http://www.misslakeoftheozarks.org).

## Score plaque honors CBOLO



Lake of the Ozarks SCORE Chapter 493 recently presented a 2013 Partnership plaque to Central Bank of Lake of the Ozarks in recognition of their support of SCORE's mission to provide free business mentoring in the community and to provide educational workshops to enhance business skills. Bruce Mitchell, SCORE Chair presents the plaque to Bank President Jim Judas.

Commercial Loan Officers present at the presentation include Anna Diebold, Joe Loth, Matt Gredell, Rob Frazee, Jim Mead, Jack Funderburk, Chris McElyea, Mark Shellenberg and Brian Gagnon.

For information about receiving SCORE services or becoming a SCORE volunteer, go to [www.LakeOfTheOzarks SCORE.org](http://www.LakeOfTheOzarks SCORE.org) or call 573-346-5441.



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You could win a mammogram, men & women's haircut & designs, flat screen TV, membership to the Bull Pen, a massage from Angie Dane, a facial from Wendy Jemes, a gift certificate to J Bruner's, Bentley's and more! Raffle tickets will be available at the Salon. Our Aquage products also donate some of their pink product sales to the Susan G. Komen foundation.

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## QuickBooks Pro 2014

*continued from page 6*

Accept Credit Cards, and others.

One of the major concerns from the 2013 edition was the speed of the program itself. On our test machine, we encountered no slowness-- the program responded very quickly, even when printing and generating reports.

Much of the fundamental structure of the program remains virtually unchanged over previous editions, and so QB remains a solid choice in accounting software.

It is mainly a set of calculating modules and databases, after all. QuickBooks Pro 2014 is still easy to use, easy to get around in, and has all of the tools built-in for any small to medium-sized business. Add-ons and extras are available to handle things not found in the basic program, but they are understandably at an extra cost.

For beginners, extensive help files are built-in, and there are online community forums and FAQs to supplement-- but best of all, there are literally millions of other users out there, and professionals in your community who know it well (maybe even your own CPA/account) and can get you through the rough spots (not to mention the many, many vid-

eos on Youtube).

Who should invest in QuickBooks Pro 2014? Anyone looking to get their business accounting off of the ledger books and into the PC.

New users and those unfamiliar with accounting software should consider QuickBooks Pro 2014 as a primary choice. Not only is it great for beginners, but its wide acceptance among accountants and CPAs almost guarantees you less hassle and possibly less cost when the end of the year rolls around.

So, should you upgrade to QuickBooks 2014 if you currently own a previous version?

Yes, if you use the payroll portion. The annual upgrades for Payroll from Intuit can amount to more than purchasing the QB2014+Payroll bundle online. Be sure to check if you can save a few dollars (around \$100) this way.

Also, if you disliked the interface for 2013 (and many did) you'll find some relief in the 2014 version.

If you currently use Peachtree and are unhappy with it-- (Now Sage 50) QuickBooks Pro 2014 offers a data transfer feature that brings in your old information from Peachtree (as well as previous versions of QB and MS Word).

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# "Tax Time"

with Bobby Medlin CPA

## Basis, What is it and What Can be Done With it?

Sometimes, tax terminology takes on a life of its own and can make a normal person's head swim. Basis is one of those things that is fundamental to tax law in our country, but ask a dozen people what it is and you may get a baker's dozen answers!

Basis, more specifically, income tax basis; means that you have an amount that you can use as a tax benefit at some future time. Basis is attached to a particular asset you own or to an activity that you are involved in. Sometimes, but not always, you can get a current year tax deduction for all or part of your basis in an asset.

Basis can be obtained in several different ways including by purchase, by inheritance, by gift, and by working. When you pay for something, such as a forklift for your business, you have a cost basis equal to the money you paid for the item, including money you borrowed to use as payment. If someone gives you an item as a gift, you take over their basis in the property in most cases. This is called a transferred basis because it transfers to you along with the item being given to you. If you inherit property, typically you get a basis in the item equal to the fair market value of the item on the date of death of the person you inherited it from.

If you sell something, then you can deduct your basis in the item against the selling price of the item on your tax return. If the basis is more than the selling price you have a loss and if it is less than the selling



**Bobby Medlin, CPA**

price, then you have a gain. Keep in mind that if you end up with a loss on the sale of a personal item, it is not deductible for tax purposes, but if you have a gain on the sale of a personal item, you have to include the gain on your income tax return.

Basis acquired as explained above, is original basis. Basis doesn't always stay the same, sometimes it changes while the asset is in your hands. Most commonly, basis is adjusted through depreciation that is allowed or allowable on your tax return. When you have a business item that is depreciable, you get a tax deduction each year for part of your basis which then adjusts your basis downward. Therefore, adjusted basis is a term you should become familiar with. When disposing of an asset, it is actually the adjusted basis that you are concerned with in determining your gain or loss on the item. Notice that allowable depreciation adjusts your basis downward, that means use it or lose it. So if you do not claim depreciation but should have, and later sell the asset, you still must use the adjusted basis against the sale even if you didn't take the depreciation deduction.

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](http://www.bobbymedlincpa.com)



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!



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The Lake Area Chamber recently held a ribbon cutting for Christopher Banks in the Osage Beach Premium Outlet Mall. The Christopher & Banks Outlet offers exclusively designed collections in missy sizes 4 to 16, petite sizes 4 to 16, and women sizes 14W to 24W all under one roof. **Front Row:** Robin Putnam, Marge Hanson, Valarie Taylor, Wendy White, Rose Torrence, Kim Falke, Denise Greten. **Second Row:** Ron Schmidt, Al Hanson, Gloria O'Keefe, John Caran, Leslie Keeney.



The Lake Area Chamber recently held a ribbon cutting for Front Page Digital Agency. Front Page Digital is headquartered in Jefferson City and serves the central Missouri area. **Front Row, left to right;** Jackie Daves, Krissy Tripp, Penny Nelson, Merry Mary, John Caran, Jane Haslag, Jessica Caran. **Back row from left to right;** Ed Daves, Karen Kopis, Robert Cotter Jr, Don Campbell, Lisa Larson, Jackie Newton, Katie Karr, Steve Naught, Jennifer Vanderpool, Wendy White, Terri Lefeste, Julia Hammond, Morgan Crainshaw.

# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## Housing Market Looks Good with Home Prices Increasing by 12%

"Every day you make progress." Winston Churchill. And the housing market continues to progress in the right direction. Read on for details.

Last week, research firm CoreLogic reported that home prices across the U.S. rose by nearly 12 percent from June 2012 to June 2013. By comparison, home prices only rose 3.76 percent from June 2011 to June 2012. In addition, research and analytics firm Clear Capital said that prices rose 9.3 percent in the year ended in July.

The housing markets have turned the corner to greener pastures, but it's important to note that this pace of growth may be unsustainable. With home loan rates rising over the past several months, this rate of appreciation could slow.

In labor market news, Weekly Initial Jobless Claims rose by 5,000 in the latest week to 333,000, but this was below the 340,000 expected. This followed the Jobs Report for July, which was a bit of a disappointment with less jobs created than expected.

What does this mean for home loan rates? One of the biggest questions on everyone's mind is: When will the Fed start tapering their Bond purchases? Remember that the Fed has been buying \$85 billion of Bonds a month to help stimulate the economy and housing market. This includes Mortgage Bonds, to which home



loan rates are tied, and these purchases have helped home loan rates remain attractive.

The Fed has said the rate of their purchases will continue to depend on economic data, and could be increased or decreased accordingly. Last week, several Fed members spoke out in favor of tapering these purchases as early as the Fed's meeting in mid-September. However, with our economy growing at sub 2 percent, economic data between now and September will be a key factor in this decision.

The bottom line is that home loan rates remain attractive compared to historical levels and now remains a great time to consider a home purchase or refinance. Let me know if I can answer any questions at all for you or your clients.

We would love the opportunity to help you manage your Lake of the Ozarks Mortgage Loan or refinance. Give me a call at (573) 746-7211 or send me an email at [mlasson@fsbfinancial.com](mailto:mlasson@fsbfinancial.com) with any questions you may have or visit my website [www.yourlakeloa.com](http://www.yourlakeloa.com)



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# "Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

## Protecting Your Watercraft and Home

Your home and watercraft are two of the biggest purchases you will make and maintaining them is important. There are many things you can do to protect your home and watercraft from the elements.

Watercrafts should be professionally winterized at the end of every season to protect your mechanics. Also, to prevent rodent infestations, a quality cover should be placed on your watercraft when not in use. It's also a good idea to routinely check your boat over often to make sure no rodents are getting in your boat, or have someone check it out periodically for you. In connection with the watercraft, there are specific coverages you can apply to your homeowner's policy to protect your dock and lifts from the weight of ice and snow.

There are several things you should do to protect your home that can be done on an annual basis. For instance, it's a good idea to have your gutters cleaned during the fall season to prevent clogged gutters which can lead to flooding around or in your home. You can do this yourself or hire a professional. Checking your furnace and air conditioner units prior to the seasons is important to avoid electrical fires and help with energy costs. You also should make sure to routinely change your furnace filters to avoid fires. Changing your smoke detectors every time you change you clocks for the seasons is also a good idea to help avoid malfunctioning. Tree trimming is also important if you have trees close to



Nick Brenizer, AIP

your home or any outbuildings. They should be trimmed back away from your home so there aren't any limbs hanging over the roof. This helps prevent trees from falling on buildings or puncturing shingles. For owners of seasonal homes, it is a good idea to have your water shut off during the winter and leaves your furnace on an average temperature to avoid frozen pipes. There are many coverages you can add to your homeowners or secondary home policy to help cover for issues that aren't always automatically covered, be sure to ask your agent about extra coverages you can apply.

Doing annual checks and preventions can help with your insurance costs in the long run because you will be preventing new claims from arising. We are available to help with any questions you have regarding claim preventions for all your insurance needs.

Nick Brenizer, has a AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



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# State Farm

# Fall fire safety - Care needed with Fire Pits

By Nancy Zoellner-Hogland

Fire pits have become an increasingly popular trend. Kids love roasting hot dogs and cooking marshmallows over an open fire. Adults enjoy the relaxation that comes with watching the flickering light and listening to the crackling sounds. However, although pleasurable, warm and cozy, an improperly designed pit – or a pit that's not fully extinguished when the evening's entertainment ends – can lead to tragedy.

Lake Ozark Fire Chief Mark Amsinger said glowing embers only need a quick gust of wind to leap from their boundaries and catch soon-falling leaves on fire. That can spell disaster, especially in an area such as this.

"It's called 'urban interface' when you have housing with wooded areas nearby. With homes in close proximity to the woods – and each other – if conditions were just right, we could have a major fire," he warned. "There's even a website that deals with the subject

and tells people how to make their homes safer."

That website, [www.wildlandfirersg.org](http://www.wildlandfirersg.org), instructs residents how to be:

- **Ready – Be ready, be Fire-wise.** Take personal responsibility and prepare long before the threat of a wild land fire so your home is ready in case of a fire. Create defensible space by clearing brush away from your home. Use fire-resistant landscaping and harden your home with fire-safe construction measures. Assemble emergency supplies and belongings in a safe place. Plan escape routes and make sure all those residing within the home know the plan of action.

- **Set – Situational awareness.** Pack your emergency items. Stay aware of the latest news and information on the fire from local media, your local fire department and public safety.

- **Go – Act early!** Follow your personal wildland fire action plan. Doing so will not only support your safety,

Amsinger said homeowners

need to take the same precautions when burning leaves. Before burning, they need to call their local burn permit line to learn if conditions will allow it. In Lake Ozark and Osage Beach fire protection districts that number is 573-365-6407. Residents also need to keep a charged hose and rake nearby and burn several small leaf piles rather than one large pile.

And since fall also usually means fireplaces will be used for the first time in several months, Amsinger also provided some safety tips for their use.

First and foremost, he said fireplaces should be cleaned and inspected annually by a certified chimney specialist. Failure to follow that advice can result in a build-up of creosote in the flue, a by-product of burning green wood, and if it gets hot enough, it can catch on fire.

"And if there are cracks in the flue, the fire can escape and extend into the attic. We had some fires in the past that

resulted in pretty significant damage because of that," Amsinger said.

Second, he said the hearth should always be kept clean and free of any flammable items and fires in units without glass doors should always be extinguished before going to bed at night. Mesh screens can allow burning logs to roll out – or embers to pop out – and start a fire.

In addition, when cleaning out a fireplace, ashes should be placed in a metal bucket, set away from the house and left to cool for a few days.

"Ashes maintain heat for an unbelievably long time. We've responded to fires before where people have shoveled the ashes into a paper bag, and then set them outside only to look out and see flames a short time later," he said.

For more tips, visit [http://www.usfa.fema.gov/citizens/home\\_fire\\_prev/heating/fireplace.shtm](http://www.usfa.fema.gov/citizens/home_fire_prev/heating/fireplace.shtm).

When using fire pits, follow this safety advice, provided by

[www.ready.gov](http://www.ready.gov), [www.nfpa.org](http://www.nfpa.org) and [www.safekids.org](http://www.safekids.org):

- Position fire pits far from overhanging trees, the house and any other flammable structures. An open area on level ground is safest.

- Do not use flammable fluids such as gasoline, alcohol, diesel fuel, kerosene, and charcoal lighter fluid to light or relight fires.

- Before lighting the fire, check the wind direction.

- Keep children and pets a safe distance away.

- Do not wear flammable or loose-fitting clothing such as nylon.

- Do not burn trash, leaves, paper, cardboard, or plywood. Avoid using soft wood such as pine or cedar that likely pop and throw sparks. Use of seasoned hardwood is suggested.

- Before starting the fire, make sure that the lid will still close to extinguish the fire in case of emergency. Do not overload.

- Keep a fire extinguisher or garden hose nearby.



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## MoDOT taking bids on new 'front door'

*continued from page 4*  
in support of the project," he explained, adding that as soon as design plans are completed, he will again be meeting with property owners along the route. "Several have expressed an interest in donating right-of-way but they all want to wait until we're closer to the finished product so they know exactly how much land will be needed."

In July, Mayor Penny Lyons broke a tie and voted to partner MoDOT to build a 2.75-mile long, two-lane, two-way outer road that will extend the Parkway, which now dead-ends at Key Largo, and hook it up with the existing service road running from Route Y to Lamar Advertising. MoDOT will cover one third of the project costs and another third will be paid through a transportation department cost share program, requiring the city to pay only one third – approximately \$1,167,000. However, any donations of right-of-way will be deducted from the city's portion.

City officials said the road will provide multiple benefits. In addition to allowing safer access to the VA clinic and slower and presumably safer travel for school busses, because the roadway will be handed over to Osage Beach upon completion, land along the new service road will then be contiguous, allowing easier annexation into the city.

At the July meeting, Bob Lynch, district engineer with MoDOT, said the road should bring immediate benefits of additional traffic coming into the west end of town. He said 2012 traffic counts showed 2,500 vehicles per day passed through the intersection when left turns off Key Largo on to westbound 54 were allowed.

"Assumptions are that once the service road is completed, traffic will get back to that 2,500 number because of the east and west flow," he explained, adding that they also expected an additional 500 cars per day to enter the city via the new road.

## Maximizing Your Potential

with Jessica Chaney, PT, DPT of Lake Sport and Spine Rehab

### Are you at risk for falling?

Each year, one out of three American's over the age of 65 falls. Many of these falls lead to hospitalizations and include severe injuries, sometimes even death. In 2010, the number one cause for unintentional death for those over the age of 65 was related to a fall. These statistics may seem overwhelming, but the truth is many falls can be prevented. September 22nd is National Fall Prevention Day, take this time to be sure you and your loved ones are safe.

Major risk factors for falling include: history of a recent fall or fear of falling, taking more than four prescription medications, impaired mobility, impaired vision, sensory deficits, and reports of dizziness. There are actions you can take to reduce your risk for falling, prevention is the best treatment. Start at home as this is where most falls occur; look around for obstacles that may need to be removed or hazards that can be fixed. Throw rugs are often a trip hazard, make sure they are secure to the floor, or remove them all together. Clutter or spills on the floor are also a hazard; make sure it is promptly removed. Stairs should have handrails, and you may also need handrails installed in the bathroom or shower to improve stability. Falls most often occur at night when lighting is low, keep a light on or close by to be used for nighttime bathroom visits.

Maintain good control of your health. Your physician or pharmacist can help you determine if side-effects from your medications may contribute to dizziness. Have your vision checked regularly. Stay active. Inactivity leads to a decrease in muscular strength, flexibility, and poor endurance, which are all contributing factors to increased fall risk.

If you are having difficulty maintaining your balance while walking or performing your daily activities, or have a fear of falling, it is time to seek assistance. Your physical therapist can perform specific tests to determine what factors are contributing to your



Jessica Chaney, PT, DPT

balance problems, and guide you in specific exercises in improving your balance. He or she may also suggest the use of an assistive device (i.e. cane) to improve stability, and demonstrate the appropriate use of the device. A physical therapist is a specialist in movement disorders and by analyzing how you move and walk will identify muscle imbalances and abnormal movement patterns affecting your balance. A physical therapist will also determine if you have sensory deficits that are contributing to your problem. We rely on three sensory forms of sensory feedback to maintain balance: vision, vestibular (inner ear), and proprioception (or feeling) from the feet. If any one of these three feedback systems is not functioning correctly, it can dramatically impair balance. Exercise has been shown to significantly improve overall mobility and balance. You can expect a typical exercise program from a physical therapist to include strengthening and flexibility exercises, posture exercises, and proprioceptive exercises. Keep in mind every person is different, and your exercise program should be designed for your specific needs.

Centers for Disease Control and Prevention (2005 – 2010). Injury prevention & control: data & statistics. Retrieved from: <http://www.cdc.gov/injury/wisqars/LeadingCauses.html>

You can reach Lake Sport & Spine Rehab at 573-693-9128 or visit their office at 5780 Hwy 54, Suite 220, Osage Beach.

## Hole in One Winner at Shootout Golf Tournament Alex Mistler

Congratulations to Alex Mistler for making a hole in one at the 2013 Lake of the Ozarks Shootout Golf Tournament on August 18th at Old Kinderhook Golf Club. Mistler won a gift certificate to Maui Jim for sunglasses at the hole sponsored by Hulett Chevrolet Buick GMC in Camdenton. This was just one of the par three holes sponsored by Hulett. The Hulett family is proud to be a part of the annual tournament that helps raise money for local area firefighters and many other lake area charitable organizations.



Ryan Hulett, Alex Mistler and Jason Hulett



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Coleman's Cleaning & Errands, Camdenton. Call 573-836-4160. Pictured L/R Mike Nichols, Don Neuharth, Tracy Peters, Brenda Colter, Jennie Coleman, Jeremy Coleman [with scissors], Lisa Coleman, Charli Allee and Amy Hadfield, John McNabb and Trish Creach.

Enjoy Lake of the Ozarks!



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# There's still time to get green bucks for a green yard

By Nancy Zoellner-Hogland

Sediment that enters a lake through storm water runoff or from under seawalls can be that body of water's number one enemy because it serves as a platform for E. coli.

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance, said that's why they've been working so hard to encourage homeowners to get involved in their "Beautiful Yards for a Healthy Lake" project. Trained Volun-

teer Evaluators (TVE) from the Master Naturalist and Master Gardener programs visit the location and assess the property, then helps them build low-impact landscaping or rain gardens into their yard designs; use rain barrels to catch roof runoff and install rip-rap along their shorelines.

A \$740,000 grant from the Missouri Department of Natural Resources as well as \$496,000 in in-kind matching funds pledged by several

Lake-area businesses, has allowed LOWA to assist with the costs of those projects in the Buck Creek and Lick Branch sub-watersheds. In an earlier interview, Swall said that area, which begins at Bagnell Dam and encompasses the first 18.8 miles of the Lake's main channel and accompanying coves, was chosen for the study because it is the most urbanized area of the Lake. The area includes Osage Beach, Lake Ozark, Laurie, Sunrise Beach

and the Village of Four Seasons.

For those in the focus area, the grant will pay 10 percent of the total project cost up to a maximum of \$400 and the supplying company will pay another 10 percent up to a maximum of \$400. However, pre-approval is required. While there is no grant money currently available outside the focus area, all supplying companies have agreed to provide a 10-percent discount up to a maximum of \$500. Pre-approval is also required on those projects.

Swall said they also work with "do-it-yourselfers."

"One of LOWA's Trained Volunteer Evaluators will come out and provide free consultations about LOWA LILs, runoff control, and native perennials – and people can still get a discount if they purchase their products from one of our partnering businesses," she said.

As an extra, added incentive, LOWA has started providing "Lake Protector" yard signs and outdoor thermometers to property owners who take those steps. So far, they've awarded 86.

"We wanted to recognize people for their efforts. In addition to showing that they care about the quality of the Lake, we thought that the signs and thermometers would also serve as a talking point to let others know about the program and possibly then get them involved too," she explained.

Signing up for the program or getting more information is as easy as going online to the website, [www.soslowa.org](http://www.soslowa.org), or picking up the phone and calling Swall at 573-434-4400.

How to get started

1. After registering for the program, LOWA will send a team of TVEs to meet with the property owner to discuss their needs and plans. This team will work with the homeowners through all of the steps of the process to assist with questions and documentation required to receive the cost-share funds.

*continues on page 30*

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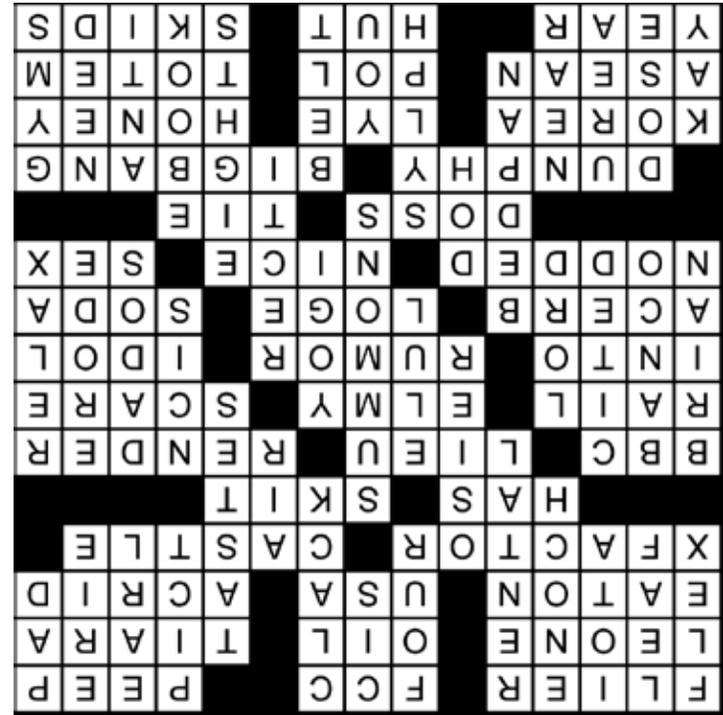
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# Agency brings worldwide rental market to Lake of the Ozarks

By Nancy Zoellner-Hogland

Condominium owners will now have a way to put their rental properties in front of millions of vacationers – at a less expensive price.

The Beeler Group, a real estate firm handling residential and commercial properties, just launched a new online rental program - LOZVacationRentals.com. According to Kathy Beeler, because the real estate firm is not looking at the project as a money maker, but instead is offering it as a service to their clientele, their rates will be substantially lower – possibly cut in half of what some other agencies charge.

“This got started because of the number of phone calls we got from people looking for condominiums to rent for everything from a weekend up to long term. For quite a while I referred them to other agencies at the Lake or told them about properties that we knew offered rentals – but often times then they’d call back and say that the

call didn’t pan out and they’d ask if we knew of anything else that might be available,” Beeler said, adding that at the same time, she was getting calls from people interested in buying condominiums that they could put on a rental program. “Their next question was always, ‘Do you know anyone that handles rentals?’ Because those calls just kept coming in, we decided to give it a try ourselves.”

She said when condominium owners list their properties with LOZVacationRentals.com, they will be included on the Vacation Rentals By Owner (vrbo.com) website. With millions of clients across the United States and around the globe, VRBO has become the “go-to” connection for both long and short-term rentals. Then when vacationers click on the property, it will direct them to the local site operated by the Beeler Group, which will manage the calendar.

The company, which is bonded and insured, will also take quality pictures for use in

advertising, compose a “compelling” description of properties based on 30 years of lake experience and maintain a high market profile.

Although as of this time they aren’t offering property management services – cleaning, maintenance and upkeep – they will refer their clients to companies they know and trust and that handle that type of work.

“Or, we might offer it for an additional fee if there’s a demand. Quite honestly, we’re starting small to see how this all goes,” Beeler said.

She said they also plan to keep a running calendar of events on the website as well as any other information that would be of interest to vacationers.

“We’re excited to be able to offer this service to our clients. We just got the website up September 1 and already have four or five condominiums that are interested so we think that’s a positive sign. I’m anxious to see how it grows from here.”

# BDSA gets ready to host longest running parade

By Nancy Zoellner-Hogland

In addition to dreaming of Halloween candy, costume contests and trick-or-treating, members of the Bagnell Dam Strip Association are having visions of sugar plums dance in their heads.

The group, which has been organizing Halloween on the Bagnell Dam Strip, just approved and started distributing the 2013 Christmas Parade entry form.

“It feels a little funny though thinking about Christmas when it’s still warm outside and we haven’t even gotten through Halloween,” quipped Jeff Van Donsel, a member of the BDSA and a Lake Ozark alderman.

This year’s parade, set for 1 p.m. Saturday, December 14, will be the 29 annual, making it the longest running event at the Lake. Van Donsel said it’s just as popular today as when it started – and maybe even more popular. Last year they set a record with 50 entries. Crowds seem to get bigger each year as well, he said.

“I’m not good at estimating. I just pick out a section that seems representative of the rest of the

Strip and start counting. Based on that unscientific method, I’m ‘guesstimating’ we drew hundreds, if not thousands,” Van Donsel laughed. “I know one thing for sure – the kids love it and they love being able to come see Santa after it’s over so we’ll be doing that again this year too.”

The theme for this year’s parade is “And Old Fashion Christmas.” The BDSA will be offering First, Second and Third Place prizes in each of three categories – business, civic and youth, which includes church youth groups. Judges choose winners based not only on decorations but also on participation. The parade will start at the intersection of Route 242 and Bagnell Dam Boulevard and will end at Bagnell Dam.

For more information or to register, visit the parade website at <http://www.lakechristmasparade.com>.

This month, the BDSA will offer free games, costume contests and more for kids of all ages from 2 to 4 p.m. Saturday October 26 on the Bagnell Dam Strip.

## TECHNOLOGY AND LIFESTYLE

### Gadgets and Gizmos for the Geek in All of Us



### Lytro Light Field Camera

The Lytro Light Field Camera. This new technology allows you to “refocus” pictures after taking them, turning that blurry photo of Sally’s new baby into a masterpiece. If it really works, this thing could be big. The technology is based on a light field, capturing not only the light that makes up the image, but records the direction the light source came from. At \$500, it’s cheap enough that it might save Aunt Myrtle’s 86th reunion from the shaky hand syndrome. [www.lytro.com/](http://www.lytro.com/)



### Nest World’s Smartest Thermo

The Nest Learning Thermostat purportedly learns your home’s heating and cooling needs-- and programs itself. Just set it at whatever temperature is comfortable for you via the simple dial and the Nest device adapts to your schedule. The Nest even has several sensors that can tell when you are in the house and active. If you’re not, it sets itself to Auto-Away or Night-Time Mode. The built-in proximity sensor knows when you are near, and illuminates the dial for easy access at night or in dim hallways. It also connects to your Wi-Fi so you can make adjustments before you get home on a hot summer day. \$250. [www.nest.com](http://www.nest.com)



### TR5000-DT7 Treadmill Desk

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# Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

## Your website rank in Google – How important is it to be #1?

Clients often ask us how important it is for their website to be ranked #1 in Google for their major key words. We just came across a new study that measures the amount of click throughs for each page rank and we wanted to share this with you.

Online ad network Chitika completed a study in June 2013 tracking the amount of traffic that each Google result page rank achieved. The results are striking!

The #1 position in a Google search receives **32.5%** of the average traffic share

The #2 position receives **17.6%**

The #3 position receives **11.4%**

The #4 - #10 positions quickly drop **below 10%**, with the 6-10 positions below 5% each!

Let me translate this with an example. If you are a printing company in the area, and someone does a Google search for "printing company lake of the ozarks", if you are in the top 3 rankings of page 1, you will have a 61.5% chance that someone will click on your website link. If you are below this ranking, the traffic to your website dramatically decreases.

In addition, if you are not on page 1 in Google for your major search terms, most people will not click through to your website. The Chitika study indicated that 91.5% only click on a result on page 1 with 4.8% going on to page 2 or lower.

### Do a reality check with your website

As a business owner, you should conduct a reality check on your website ranking. Search for the typical terms that your clients are



Mike Waggett

using. If you are not ranking on page 1 or are not in the top rankings, then you can consider a few options:

- Talk to your web person about the code for the website – is it optimized properly?

- Look at the copy on your website – does it include these search terms, as well as great (and fresh) content?

- Start doing social media immediately – Google is now heavily weighing your social signals

- Consider doing Google Ads – this study also shows that paid ads garner a 15% click through

Here is the link to the study by Chitika and other studies that have been done on click through rates and search engine ranking:

<http://searchenginewatch.com/article/2276184/No.-1-Position-in-Google-Gets-33-of-Search-Traffic-Study>

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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And business/community-related news and photos to:

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files for publication consideration!

# Armchair Pilot

*continued from page 2*  
out of Logan. The port authority, which operates the airport, acknowledged that the timing "couldn't have been worse."

**Vying for honors** in the same category is Nna Alpha Onuoha, a former TSA employee at Los Angeles International Airport. On Tuesday, September 10, Onuoha resigned from his position, which he had held

for seven years, and allegedly left a package at airport headquarters addressed to an employee. A bomb squad inspected the package, which didn't hold explosives but did contain an eight-page letter expressing thoughts about an issue that had led to an earlier suspension. The same day, the TSA received phone calls from a man believed to be Onuoha saying certain ter-

minals should be evacuated and while searching Onuoha's apartment, the FBI found a handwritten note taped inside a closet door that read, "09/11/2013 THERE WILL BE FIRE! FEAR! FEAR! FEAR!" During questioning, Onuoha told the FBI that the note referred to how he intended to start street-preaching on September 11, 2013.

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# Local company wins state honors

By Nancy Zoellner-Hogland

Osage Catfisheries, owned by the Kahrs family, was named Missouri's 2012 Agricultural Exporter of the Year.

Founded in 1953 as a bait shop for local fishermen, the farm now supplies 32 species of fresh water fish to recreational and commercial aquariums, zoos, research markets and state and federal agencies. Through its exports, Osage Catfisheries, located at

Sycamore Creek Golf Club on Nichols Road in Osage Beach, delivers live fish worldwide. In addition, Osage Catfisheries is the only U.S. Fish and Wildlife Service Convention for International Trade in Endangered Species approved paddlefish producer. This designation allows the farm to export paddlefish caviar internationally. Osage Catfisheries was also credited with increasing the state's paddlefish population

by participating in research at Missouri University.

In September, State Rep. Rocky Miller attended an Osage Beach Board of Aldermen meeting to present Steve Kahrs, who also serves as an Osage Beach alderman, with a Missouri House of Representatives resolution recognizing the Kahrs' family achievement.

The announcement originally was made in August by

Michael Scuse, USDA Under Secretary for Farm and Foreign Agricultural Services, and Dr. Jon Hagler, Missouri Director of Agriculture, during a visit to the Missouri State Fairgrounds.

"Missouri's farmers and agriculture businesses raise the best crops and livestock and produce the highest quality products," said Hagler. "We

are pleased to honor this fine family farm that has made a name not only for themselves, but for all of Missouri as a source for first-class fish and caviar."

Missouri began recognizing business' international efforts with the Missouri Agricultural Exporter of the Year award in 1991.



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Members of the Kahrs family, which owns Osage Catfisheries in Osage Beach, were on hand to receive the Agricultural Exporter of the Year award, presented during the Missouri State Fair. At a September board of aldermen meeting, Rep. Rocky Miller also presented Steve Kahrs, who serves as an Osage Beach alderman, with a Missouri House of Representatives Resolution. Photo provided.

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## A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

### Chasing Yield: Be Cautious

The reason that the Bernie Madoff investment fraud continued for so long is that he didn't promise investors that they would get rich quick. He promised steady returns without risk. An offer of a 25% return in one year should set off alarm bells for most investors. Offers that downplay the risk of loss should also.

Recent stock market volatility and the uncertainty about interest rates have driven more and more investors to unconventional assets, styled "alternative investments" or "exotic investments." According to one estimate, Americans have some \$712 billion in complex investments that claim to provide higher returns without the volatility of the stock markets. Savers are looking for a stable source of income, something that was not so very hard to do years ago. Some of these alternative or exotic investments have soured, leading to action by securities regulators.

#### Be an Informed Investor

The Securities and Exchange Commission (SEC) offers a wide variety of resources to those who are willing to investigate before they invest. For example, offers of the sale of securities must be registered with the SEC, and important details about them may be found in the SEC's EDGAR database or by calling its toll-free investor assistance line at (800) 732-0330. The SEC also provides information on the background and qualifications of investment professionals.

Commonsense financial advice also may be had from the SEC investor bulletins, available at its website. For example:

- *Paying off high-interest debt may be the best investment strategy.* Eliminating credit card interest rates that easily may exceed 20% annually has no risk and provides an immediate, above-market return.

- *It can be costly to ignore the fees associated with buying, owning and selling an investment product.* One of the usual characteristics of alternative investments is a high



**Trenny Garrett, J.D., CTFA**

commission for the broker who sells it. High costs make it very difficult to achieve high net returns. Surrender fees also must be taken into account.

- *Active trading and some other very common investing behaviors actually undermine investment performance.* A large body of academic research supports this assertion.

- *Research shows that con artists are experts at the art of persuasion, often using a variety of influence tactics tailored to the vulnerability of their victims.* The SEC cites tactics such as phantom riches, source credibility, social consensus, reciprocity and scarcity as techniques to watch out for.

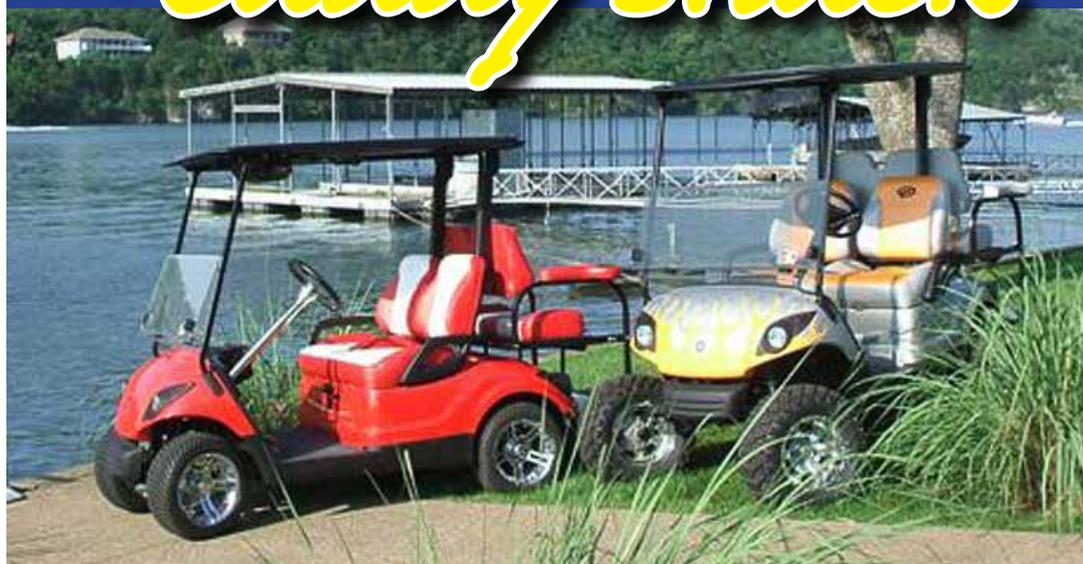
- *The key to avoiding investment fraud, including scams that target specific groups, is using independent information to evaluate financial opportunities.* Such information needs to come from outside one's family or social community.

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

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## Mix 92.7 Gives Away Harley

The Free Ride Giveaway wrapped up over Bikefest weekend with Paige Mason of Iberia winning the new Harley. Mix 92.7 and Cool 102.7 along with Lake of the Ozarks Harley Davidson gave away a 2013 Street Bob custom valued at \$18,000 during an event attended by hundreds on the last day of Bikefest at the Harley store in Osage Beach. The radio contest started last Spring when listeners had a chance to register to win the

bike at area retailers. Registration continued up until the day the bike was given away. Qualifiers were all asked to open an envelope and when Paige opened hers she found out that she had won. Paige doesn't ride but she may learn! The contest spanned 5 months and saw thousands of entries. Thanks to all who entered and thanks to all of the sponsors of this years event.

Photo: Paige Mason, Rita Rose Event Photography

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### DUCK HUNTING AT THE LAKE

In the 1930s and 40s, as small camps and resorts began to develop along the Lake shore, fishing, boating and swimming weren't the only activities promoted by the Lake of the Ozarks Association, chambers of commerce, local papers, hunting and gun clubs and individual camps -- so was duck hunting. Duck blinds, it is said, could be seen

along the shore at many locations, some of them built by resort owners for the benefit of their guests. The first large organized duck hunt on the Lake was held in the fall of 1932 and sponsored by numerous resorts. Until the creation of the Lake, sportsmen said, there was no large body of water in this part of the Midwest available to ducks.

The word hunting was even

incorporated into the names of some resorts; for example: "The Rocky Mount Hunting and Fishing Resort," "Art Luck's Hunting and Fishing Resort," and the "Ellis Rod & Gun Resort." Coy Ellis had a series of postcards made to promote his resort and one of them, seen in the photo that accompanies this article, shows one reason why gun clubs and hunting became so

popular at the Lake -- there were vast tracts of unpopulated woodlands and miles and miles of uninhabited, undeveloped shoreline where all kinds of wildlife was abundant.

As the population at the Lake increased, woodlands thinned, development sprouted and hunting became more risky and less popular. Duck blinds began to vanish and resorts removed hunting from their list of amenities. In the early 2000s this author was able to locate only two duck blinds (well-made and attractive by the way) on the Lake in its less populated more wooded upper reaches. The ducks got lucky but the fish didn't. They now support a huge sport fishing industry at the Lake. ■

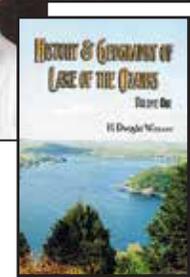
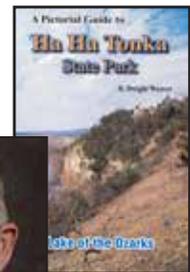
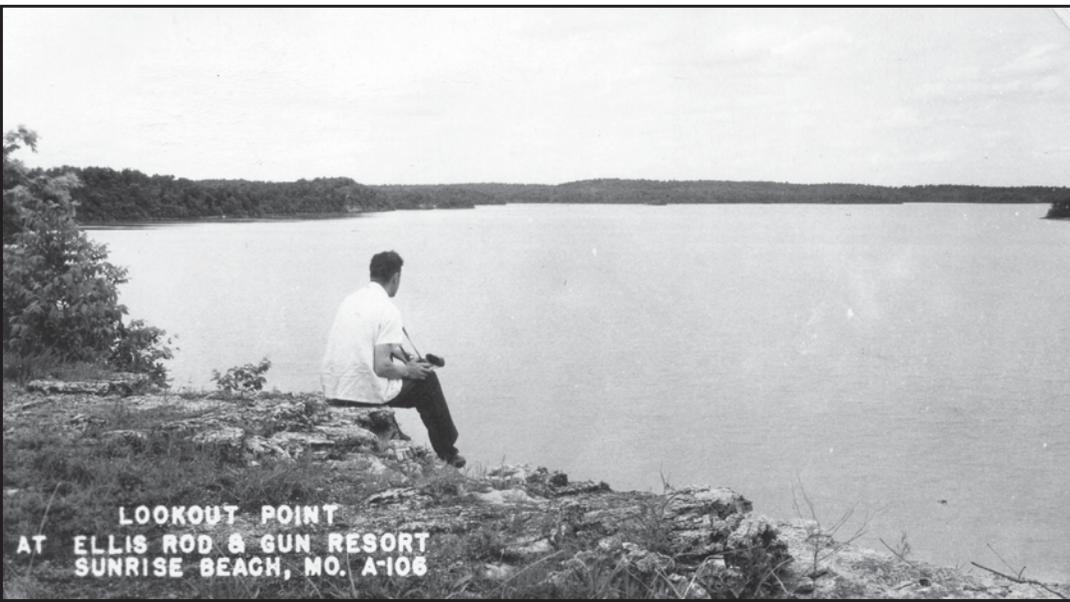
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

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

to 1980.

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

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



# As the Lake Churns

## Market Notes

Last month's chart detailing the total number of sales per year for the last decade showed that the total property closings has continued to rise each year since 2009 and that the overall average sales price rose this year for the first time since 2006. By extending my research back to 2002, I realized that this year's sales rank as the fifth highest in a 12 year review falling behind only the peak years of 2004 through 2007.

Overall Condos sales and values are continuing to rise. I have selected a segment of the condo market to demonstrate the trends over the past decade showing the sales of two bedroom, waterfront units with boats slips in the chart 1 below. As you can see, in 2004 this unit type brought an average \$116,704 sales price. Average pricing peaked in 2007 at \$149,131 and the low point was last year's \$118,235. This year's average has risen to \$123,362.

Also, in chart 2, I have detailed the sales of lakefront homes built in the 20 year span from 1980 to 2000 with 75' - 125' of waterfrontage and square footage of 1200-3000. Average prices have been up and down over the previous 4 years in this particular segment but the current values



Real Estate and Lake News with C. Michael Elliott

appear to show signs of stability with some modest growth over the low point in 2010.

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 September 20, 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.Your.Lake or [cme@yourlake.com](mailto:cme@yourlake.com). You can view thousands of lake area listings with photos and virtual tours at [www.YourLake.com](http://www.YourLake.com). You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

**CHART 1: CONDO SALES 2004-2013**

YEAR	NO. SOLD	AVG. PRICE
2013	97	\$123,362
2012	81	\$118,235
2011	62	\$125,095
2010	60	\$132,549
2009	70	\$133,387
2008	55	\$148,411
2007	95	\$149,131
2006	116	\$143,135
2005	136	\$130,521
2004	156	\$116,704

**CHART 2: WATERFRONT HOME SALES 2004-2013**

YEAR	NO. SOLD	AVG. PRICE
2013	80	\$266,983
2012	73	\$268,823
2011	57	\$274,021
2010	67	\$257,504
2009	62	\$299,159
2008	86	\$300,084
2007	101	\$306,901
2006	114	\$282,510
2005	131	\$265,580
2004	138	\$249,958

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JESSICA CHANEY, PT, DPT

**FCA trap shooting tournament**

Booming shotguns and shattering clay pigeons will raise funds for the Lake of the Ozarks Fellowship of Christian Athletes (FCA) at the Trap Shooting Tournament next month.

The trap shoot is scheduled for Oct. 12, 2013 at the Missouri Trapshooters Association Home Grounds in Linn Creek. Lunch will begin at noon; the trap shoot will commence at 1 p.m., and the awards ceremony and raffle are scheduled to begin at 3 p.m.

This will be the first time the local FCA has held a Trap Shooting Tournament. According to Lake of the Ozarks FCA Area Representative Kathy Wiesen, organizers noticed there was clearly a group of people who enjoy trap shooting in the Lake Area, and they decided to give the event a shot.

"We thought this might be a different way to reach people who want to support FCA... and a really fun day," Wiesen said, adding that their goal is to have 30 teams participate. All event proceeds will benefit the Lake of the Ozarks FCA.

The Lake of the Ozarks FCA has a significant presence in central Missouri. Wiesen's region encompasses seven counties around the Lake, with about 23 school districts in which coaches and athletes participate in the Lake FCA.

The entry fee for the tournament is \$150 per person, and competitors must organize into five-person teams. The fee includes 75 shotgun rounds, lunch, and two raffle tickets.

There will be three divisions at the tournament: Open, Church Organizations, and Youth (18 and under). Awards will be given to the top team in each division as well as the top individual male, female, youth, and senior citizen (age 60 and older).

The deadline to register for the tournament is Oct. 5. Sponsorships are still available for the event as well.

To register, visit [www.mid-mofca.org](http://www.mid-mofca.org) for registration forms and donor forms.

For more information, contact Kathy Wiesen at 217-778-1564 or [kwiesen@fca.org](mailto:kwiesen@fca.org).

**Sharing and Caring Foundation easy way to help the community**

*continued from page 8*

History  
Rasmussen said the Sharing and Caring Foundation of Camden County was patterned after Laclede County's "Community Cares" program, which has provided hundreds of thousands of dollars to the community. In 1997, after deciding to use Camden County as the boundary for fund raising and donating, and agreeing that the foundation would be

run entirely by volunteers and have no paid staff, a committee consisting of a cross section of Camden County residents was formed. The group then applied for and received a 501c(3) non-profit tax exemption status from the Internal Revenue Service so all donations could be tax-deductible and they established guidelines on how the recipients would be selected and how the disbursements would be made.

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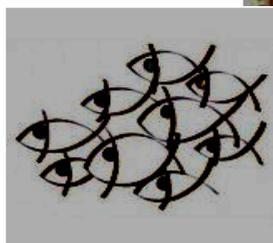
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# Lake promoters look for new ways to drive tourism

*continued from page 1*

While we don't have final figures yet, we think those numbers doubled this year. On Saturday afternoon we took aerial shots at eight different locations and they were all packed – but the roads between were just as busy. Since the average stay is two to three nights, we estimate Bike Fest will have had a \$3 to \$4-million impact on the area, making it one of the best events in history," he said. "As we all see summer come to an end the fall offers great opportunity for festivals and events. If we can all work together on creative ways to fund tourism we can continue to grow business to the Lake.



The number one goal I have at the CVB is to stay focused on growth in funding the promotion of tourism for all business in the Lake area. Ultimately

the board of directors for CVB and TCLA will determine how and when any initiative for increased funding occurs." **Fall brings a myriad of other**

events:

**Oct. 5 – Olde Tyme Apple Festival**, which celebrates "all things apple." For more information, visit <http://versailleschamber.com> or call 573-378-4401.

**Oct. 5-6 – Big Bass Bash on the Lake**, with prizes of \$60,000, \$20,000 and \$10,000 for the three biggest bass of the tournament. For more information or to register for the tournament, go to [www.BigBassBash.com](http://www.BigBassBash.com).

**Oct. 12 Fall Harbor Hop – Draw cards at more than 40 locations around the Lake of the Ozarks to make a winning poker hand in the Fall Harbor Hop.** For more information, visit [www.FunLake.com](http://www.FunLake.com) or call 800-FUN-LAKE

**Oct. 11-12 – Living History and Apple Butter Days at the Camden County Museum**, which plays host to crafters, craft demonstrations, a quilt raffle and more. For more information, call 573-346-7191.

**Oct. 19-20 – Fall Buddy Bass State Fishing Championship** will take off and weigh in from Captain Ron's Bar and Grill in Sunrise Beach. This year's event will also include a Kids Fishing Derby from 11 a.m. to 2 p.m. on Saturday, Oct. 19. For tournament registration and information, contact the Lake of the Ozarks West Chamber of Commerce at [www.lakewestchamber.com](http://www.lakewestchamber.com).

**Oct. 26-27 – Fall Classic Bass Buddy Tournament at Alhonna Resort in Lake Ozark** features 100-percent payback of tournament fees in prizes. For more tournament information and to register, click on the tournaments link on the Alhonna Resort website at: [www.thealhonnaresort.com](http://www.thealhonnaresort.com).

To order photos from Bike Fest, visit the Lake Shots Photography Facebook page or email David Dilks at [lakeshots-photo@gmail.com](mailto:lakeshots-photo@gmail.com).

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## There's still time to get green bucks for a green yard

*continued from page 20*

2. A pre-approval form must be filled out with the help of the TVE team and signed by the home or business owner. This form includes a description of the project, sketch of the plan, and a written cost estimate from the landscaper.

After filling out the form and signing it, a scanned copy can be emailed to Project Director Caroline Toole at [ckingtoole@yahoo.com](mailto:ckingtoole@yahoo.com) or mailed to:

LOWA Inc.  
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3. LOWA will return the form with approved dollar amounts to the home or business owner

4. When the work is completed the landscaper, home or business owner will notify LOWA

5. A TVE will return to the property to confirm that the project was completed as approved at the start of the project

6. LOWA pays the landscaper the amount specified in the pre-approval

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# Crossword Puzzle

THEME: PRIME TIME TV

**ACROSS**

1. Promo piece
6. \*Ruler of prime time
9. Voyeur's glance
13. Film director Sergio \_\_\_\_\_
14. Black gold
15. It's tops at a beauty pageant
16. Multibillion dollar power company
17. \*This country's viewers determine winner of "American Idol"
18. Bitter
19. \*It stars Simon Cowell
21. \*Crime-solving novelist
23. Consumes
24. "SNL" segment, e.g.
25. \*UK prime time giant
28. French "place"
30. Cause to become
35. Commuter line
37. Abounding with elms
39. Red \_\_\_\_\_ of 20th century
40. "\_\_\_\_\_ the Wild," movie
41. Word of mouth
43. \*America's choice
44. Like a lemon
46. Opera house box
47. Often goes with Scotch
48. Silently agreed
50. French Riviera city
52. "\_\_\_\_ and the City"
53. Sleep in a convenient place
55. One to one, e.g.
57. \*Claire or Phil, surname
60. \*A hit show revolves around this theory
64. East Asian peninsula
65. Caustic chemical
67. \*\_\_\_\_\_ Boo Boo
68. Southeast Asian org.
69. Campaigner, for short
70. \_\_\_\_\_ poll
71. One rotation around sun
72. QB exclamation
73. Slides or slips

**DOWN**

1. Show the guns?
2. Table extension
3. I, to a Greek
4. \*\_\_\_\_\_ "Nucky" Thompson
5. Traveler's mode of transportation
6. NCAA's Final \_\_\_\_\_
7. Post-Soviet Union alliance
8. "Car Talk" brother
9. Scot of long ago
10. Between marquess and viscount
11. Buffalo's lake
12. Often found under a mouse
15. Gustatory sensations
20. Twig of willow tree
22. It's hot in some people
24. Court call
25. \*Canine on "Family Guy"
26. "Bank" in Venice
27. Commended
29. Twelfth month of Jewish civil year
31. \*Mark Harmon/Sasha Alexander show
32. Wainscots
33. Lose ground
34. Chill
36. He ruled the flies
38. Quotable Berra
42. Straight muscles
45. Patient's toilet
49. \*Homer's catchword
51. Crazy \_\_\_\_\_ card game
54. Airy spirit
56. Kindle download
57. 2 aspirin, e.g.
58. Carbamide
59. Getting warm
60. Aaron Rodgers pantomimes this
61. Not in favor of
62. Opposite of want
63. Training spots
64. Mary \_\_\_\_
66. Texter's u

Solution on page 20

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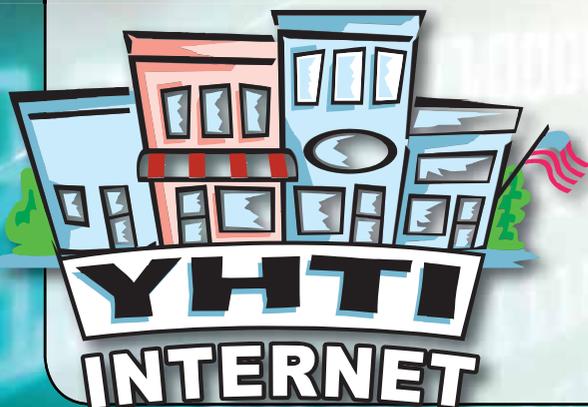
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# Conceal & carry

*continued from page 3*  
provisional permit, if issued, is being revoked. Drivers' licenses will no longer carry endorsements. Permits will not include photos of the holder but carriers will be required to produce a government issued photo ID, as well as the permit, when requested by law enforcement during traffic stops or at any other time. Failure to comply could result in fines and jail time. Merritt said the requirement is designed to prevent people from sharing the permit.

Permits will be good for five years instead of three, as was past practice. A concealed carry endorsement issued prior to August 28, 2013, will continue until renewal.

The law also mandates that sheriffs use a standardized permit format and numbering system. Merritt said that will prevent forgeries and confusion. Each county was assigned a county code, given out by alphabetical placement according to the county name, and is required to number the permits using that code and then sequential seven-digit numbers assigned to each applicant. Current permit holders will be incorporated into the system as their permits come up for renewal.

The law, which also changes the eligibility requirements for a concealed carry

permit and includes other provisions, can be read by visiting: [http://www.senate.mo.gov/13info/BTS\\_Web/Bill.aspx?SessionType=R&BillID=16968488](http://www.senate.mo.gov/13info/BTS_Web/Bill.aspx?SessionType=R&BillID=16968488).

## These states recognize Missouri permits:

Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming

Missouri recognizes permits from:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

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# Businesses may – or may not – be fined for missing October 1 ACA notification deadline

Still much confusion over Health Insurance Marketplace implementation

By Nancy Zoellner-Hogland

Earlier this summer, business owners with more than 50 full-time employees learned they have another year to provide insurance coverage for those employees under the Patient Protection and Affordable Care Act (PPACA), more commonly referred to as “Obamacare.” However, they – and nearly every other employer – were still required to notify their employees by October 1, 2013 about the new Health Insurance Marketplace, touted as a way for low and moderate income individuals and small employers to obtain affordable health coverage. The Marketplace was expected to be ready for open enrollment to begin on October 1 for January 1, 2014 effective dates.

The mandate applies to all employers covered by the Fair Labor Standards Act – generally, those firms that have at least one employee and at least \$500,000 in annual dollar volume of business – whether or not they provide health care coverage. The FLSA also covers hospitals; institutions primarily engaged in the care of the sick, the aged, mentally ill, or disabled who reside on the premises; schools for children who are mentally or physically disabled or gifted; preschools, elementary and secondary schools, and institutions of higher education; and federal, state and local government agencies.

However, no one is quite sure how that regulation will be enforced, if penalties will be assessed, and, if they are assessed, how they’ll be collected. Because the PPACA has a general \$100-a-day penalty for non-compliance, many experts in the field expected that business owners could expect similar fines. However, according to a recent blog on the Small Business Administration site, no penalties will be assessed, although neither the White House nor the Labor Department will confirm – or deny – the possibility of the fine.

A random poll of a dozen Lake-area businesses – some big, some small – found that while all businesses that provide insurance for their employees (about 50 percent of those polled) were aware of the requirement, those who didn’t provide insurance,

**Like it or not, the Patient Protection and Affordable Care Act is the law of the land - for the time being, anyway. In the meantime, the law's new regulations continue to kick in. Businesses that haven't yet complied with the latest set might want to consider doing so to avoid costly fines.**

weren't. In fact, the majority of that second group of business owners knew nothing about the exchanges except for snippets they had picked up while viewing national news.

"I had no idea I was supposed to give out any notices. Heck – I don't even know what they are," said one Lake-area businessman who asked to remain anonymous. "I open all my mail and I read everything I get from the federal government. I get plenty of information on taxes and new OSHA regulations but I got nothing about this!"

The notice was supposed to inform employees:

- About what the new Health Insurance Marketplace is and that open enrollment began on October 1, 2013;

- That, depending on their income and what coverage may be offered by the employer, employees may be able to purchase lower cost private insurance in the individual marketplace; and

- If employees buy insurance through the individual marketplace, they may lose the employer contribution (if any) to their health benefits.

In addition to providing the notice to all current employees, employers are also required to provide it in the future to each new employee at the time of hire. This requirement applies

regardless of an employee's plan enrollment status, if applicable, or their part-time or full-time status.

In late September, deadline for this issue of the "Lake of the Ozarks Business Journal," Tami Brown, a certified PPACA agent with Mills and Sons Insurance, a Lake-area insurance broker, said that she wasn't surprised that few knew about the regulation.

"I'm not sure how business owners were supposed to be notified. We provided the handout to the companies we cover but I don't know of any plan to get them in the hands of everyone else," she said, adding that the absence of direction was not unique to the notifications. "We are supposed to be ready to calculate monthly rates beginning October 1 – but we haven't even seen any forms yet. We were told at a recent meeting with one of our insurance carriers that they were not going to release their new rates until October 1."

For those business owners who haven't yet provided the notices, they will be posted on the insurance agency's website at [www.millsinsurance.com](http://www.millsinsurance.com) or they can also be accessed from the Department of Labor website using the following links:

- <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

- <http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>.

With just days to go before the deadline, few understood the Health Insurance Marketplace, touted as a "one-stop-shop" for health insurance needs.

"Under the law, each state is required to establish an exchange. If they choose not to set up an exchange, such as Missouri did, then the law requires that the federal government will come into the state and set up a federally operated or federally facilitated exchange on behalf of the state. So, in Missouri, we will have a federally facilitated exchange or marketplace," she explained, adding that information about the plans that are available through the Marketplace can be accessed by visiting [www.healthcare.gov](http://www.healthcare.gov) or by contacting an independent insurance agent that is certified to work within the Marketplace to assist customers.

In the meantime, she said the million-dollar question is where rates will be headed in the future.

"Because an insurance company can no longer base rates on health history – nor can they even ask any medical-related questions – and they have to cover all pre-existing conditions, rates are anticipated to increase. But how much has yet

to be seen," she said, adding that from 2014 forward, insurance companies can set rates based only on age, geographic location, smoking status and family size.

Brown also said that some of the changes seem counter-productive.

"There were supposed to be four levels of coverage – bronze, silver, gold and platinum. Then in a last-minute deal, they decided to provide a plan for individuals under 30 the opportunity to purchase catastrophic coverage," she said.

At the same time, under the new guidelines a 64-year-old man cannot pay more than three times what a 21-year-old would pay for coverage, which according to Brown, will likely increase the rate substantially for the younger men.

"It doesn't seem to make a lot of sense," she quipped.

According to [Healthcare.gov](http://Healthcare.gov), under the Health Insurance Marketplace consumers should see lower monthly premiums. These lower costs are handled with a tax credit that can be applied directly to those monthly premiums, so consumers realize the savings immediately.

The amount saved depends on family size and adjusted gross income. In general, income that falls within the following ranges will qualify; the lower the income, the greater the savings:

- \$11,490-\$45,960 for individuals
- \$15,510-\$62,040 for a family of 2
- \$19,530-\$78,120 for a family of 3
- \$23,550-\$94,200 for a family of 4
- \$27,570-\$110,280 for a family of 5
- \$31,590-\$126,360 for a family of 6
- \$35,610-\$142,440 for a family of 7
- \$39,630-\$158,520 for a family of 8

Earlier this summer, the employer mandate, which states that every business with at least 50 or more full-time employees must offer workers acceptable coverage or face a \$2,000 penalty per-worker, per-year, was pushed back until 2015.

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Mix 92.7 sponsored the 2013 National Beef Jerk Contest and it was a huge success! Over 35 entries and 140 pounds of the nation's best beef jerky were there to welcome approximately 1,250 jerky fans who feasted on free jerky samples, listened to great live music, and enjoyed a beautiful sunny day lakeside at Beavers at the Dam during the 2013 Bikefest!



Winners of the three judged categories were as follows:

- Traditional:**  
**Mark Zimmerman: St. Louis, MO**  
**Rick Caine: Eldon, MO**  
**Shawn Banker: Camdenton, MO**  
**Alternative:**  
**Randy Barnes: Eldon, MO**  
**Chuck Smith: Springfield, MO**  
**Shawn Banker: Camdenton, MO**  
**Spicy:**  
**Rachel Jenkins: Eldon, MO**  
**Theresa Upton: Eldon, MO**  
**Shawn Banker: Camdenton, MO**

Plans are already underway for the Noble Eagle "Jerk Off" 2014! Next year will bring an additional judging category: PROFESSIONAL JERKY MAKERS!

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Plan on joining the Noble Eagles during Bikefest 2014 for this great event!

Photo: Jerkey being judged

## Local Agent Becomes PPACA Certified

Tami Brown with Mills & Sons Insurance became certified through The National Association of Health Underwriters' (NAHU) new professional development course on the Patient Protection and Affordable Care Act (PPACA). This continuing education course for agents has been approved in all 50 states, and Brown will receive 11 education credits from the Missouri Department of Insurance.

Brown completed this 10-hour course to receive the most up-to-date information on the key technical components of PPACA and is prepared to counsel her clients on upcoming required healthcare changes and new options for health plans.

"By taking this course, Brown has joined an elite group who is uniquely qualified to assist clients in complying with the new law," said NAHU CEO Janet Trautwein. "She understands how the market is likely to change over the next few years, and is in the perfect position to advise families and businesses in planning for the future."



"With so much confusion surrounding the Healthcare Reform law, I find that the NAHU PPACA Certification Course provides me with the tools and knowledge to assist Lake Area individuals and businesses through the implementation and requirements of the law."

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please call Tami Brown, (573) 302-1616, [tbrown@mill-insurance.com](mailto:tbrown@mill-insurance.com).

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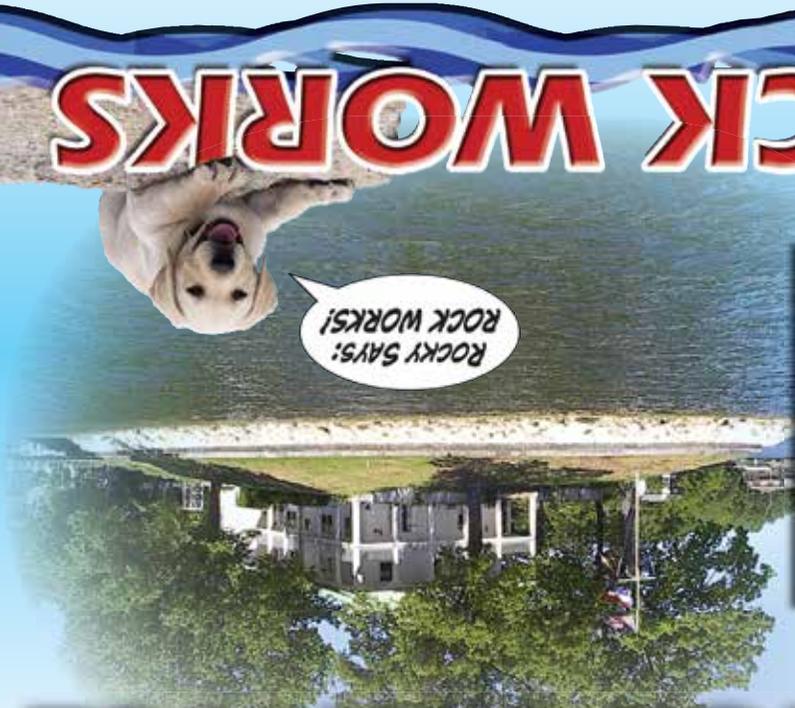
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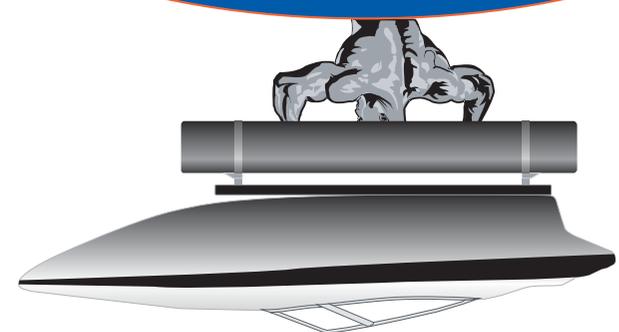
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