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BOATING ON BACK

Boating Lake of the Ozarks

Volume Thirteen • Issue Eleven • November, 2013



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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 11

NOVEMBER, 2014

Rock Island Trail project movement

Trail project promises to bring opportunity for enhanced economic development, community transformation

By Nancy Zoellner-Hogland

The Eldon Board of Aldermen unanimously voted to create an 11-member municipal committee to coordinate issues involving the Rock Island rail line.

The move, initiated by Mayor Ron Bly, will provide the city a conduit for information and action, according to Daphney Partridge, community resource director for AmeriCorps and a leader of the movement to see the section of the unused Rock Island line through Eldon converted to a recreational facility. About three miles of the more than 150-mile Rock Island corridor runs through Eldon. The line also runs through Barnett, Versailles, Stover and Cole Camp in the lake area.

Members of the new Eldon municipal Rock Island Trail Advisory Committee are Alderman Sharon Harms, Alderman Doug Partridge, Sarah Rader, Eric Svoboda, Matt Davis, Michele Griswold, Megan Opie, Trevor Vernon, Bill Green, Theresa Blythe and Daphney Partridge.

"This is an important step on the way to realization of a community facility for the people of Eldon," Daphney Partridge said. "We are very appreciative of the council's support for this important project."

After more than three years of efforts by a citizens' committee to see the corridor through

Eldon revitalized, news came recently that a railroad subsidiary of Ameren Electric that owns the line has decided to abandon the entire cross-state corridor and turn it over to the Missouri Department of Natural Resources in accordance with the federal Rails-to-Trails Act. Partridge said the entire process could take up to three years.

"The first step will be abandonment, a legal process that the railroad has to go through, and then it will have to go through the rail banking process. Basically that means that an organization is allowed to

use the corridor as a trail but would have to relinquish control if a railroad would ever decide they need the corridor again for rail service. I'm not going to say that won't ever happen, but the chance is slim. Next, the railroad company will come in and remove the rail for salvage and pull up the ties. Once that's completed, the land will be turned over to Missouri State Parks, an entity of the Missouri Department of Natural Resources," Partridge explained.

In the meantime, she said trail supporters are hoping to recruit members for the Missouri Rock Island Trail Inc., a consortium of rural cities,

counties, businesses, and citizens which seeks to develop walking/cycling trails on the old Rock Island corridor. She said by working together as one entity, the group is more likely to attract funding and to establish continuity along the line, which stretches from Maryland Heights, near St. Louis, to Pleasant Hill, near Kansas City. The Department of Natural Resources is in the process of constructing a 46-mile trail on the right of way between Windsor and Pleasant Hill that will connect to the cross-state Katy Trail.

The Katy Trail, one of the most successful biking/hiking

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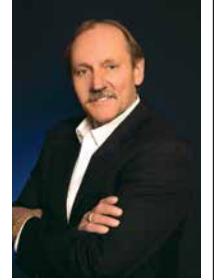


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For the latest market stats and real estate info turn to Page 13 for this month's "As the Lake Churns"

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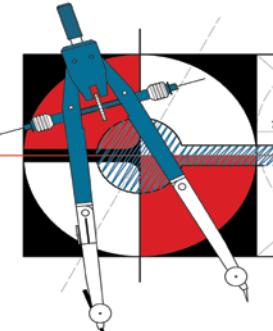
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Armchair Pilot

By Nancy Zoellner-Hogland

As airlines are struggling to cut operating costs, at least one isn't willing to cut its free snacks to improve the bottom line. JetBlue Airways offers six snack options but is known for its Terra Blues Potato Chips. The airline estimated it gives out some 650,000 bags of the chips each month or nearly 8 million bags per year – which eats up a hefty chunk of the airline's budget. JetBlue also offers Doritos, Keebler Animal Crackers, PopCorners Popcorn Chips, Skeeter Nut-Free Chocolate Chip Cookies, and Snyder's 100 Calorie Pretzels. Southwest Airlines offers free peanuts and pretzels and 100 Calorie Lorna Doone and Ritz Snack Mix. Delta Air Lines offers several free snack bags but only on flights between 250 and 900 miles. American Airlines, Virgin America, United Airlines and Alaska Airlines all charge for snacks, which start as low as \$3.25 for Virgin's Pringles and salt-and-vinegar Popchips.

British Airways passengers might really enjoy their snacks. The airline has employed Sonic Seasoning to provide a cure to flight-dulled taste buds. Sonic Seasoning's founder discovered taste buds can be affected by sound, something long known by airline chefs. In fact, taste can be affected by as much as 30 percent by aircraft cabin conditions. Sonic Seasoning's experiments show piano notes can enhance the sensation of sweet and bitter tastes; high-tones boost sweet flavors; rock music can enhance depth of flavor, making red wine appear more "heavy;" and classical music can enhance the overall experience and perceptions of quality when paired with wine. The airline has put together a 13-track playlist dubbed "Sound

Bite," that will be played for its customers dining in the sky.

Travelers who own IOS devices and who plan to "hoof-it" once they arrive at their destination might want to check out a new app that can help guide them on their way. City Maps and Walks offers city maps and self-guided walking tours for more than 470 cities worldwide. The app, designed for both iPhones and iPads, includes detailed walking route maps and turn-by-turn walking directions to all the major city attractions. The good news is the walking tours and the city maps included in this application can be used without 3G or internet connection. In addition, neither data plan nor roaming is needed when traveling to foreign cities. The app also includes such features as location bookmarking on the maps, map scale showing distance between locations, turn-by-turn walking directions, a built-in compass – and some tours even feature audio narrations. Visit www.GPSmyCity.com for more information.

Like nearly every other aspect of the travel industry, hostels have come a long way from their early days. Many now resemble a "boutique hotel" but feature "budget motel" prices. The Wayfarer in Santa Barbara, California is one. The contemporary hostel just opened its doors this summer. Within walking distance of the beach, the art zone and the Urban Wine Trail, the hostel also provides guests with a daily complimentary breakfast, access to a community kitchen, library and pool. Both private and shared rooms are available and all are equipped with free Wi-Fi, HDTV and individual lockers. For affordable international travel consider the Braga POP Hostel in Braga, Portugal where guests will be sur-

rounded by Roman ruins, Baroque churches, mountains, forests and fresh-water streams. A plethora of hostel websites can be found online.

In October, United Airlines announced that later this year it will start adding Wi-Fi and streaming in-flight entertainment to more than 200 of its larger jets that fly for United Express affiliates. Offerings will include movies and television shows and will be able to be accessed on IOS and Android devices as well as on laptops. The rollout is expected to be complete by next summer.

Want to remember that trip long after it's over? National Geographic writer Robert Caputo provided some tips for amateur photographers. First and foremost, think about what made you decide, out of all the places in the world, to choose this particular destination, he advised. Whatever it is, photograph it. When you arrive at your destination, make notes about your first impressions – what attracted your attention? Shoot it. Take every opportunity to experience life in that location – take tours, get up earlier, stay up later, wander as much as possible to look for photo opportunities. Make sure your camera is ready at all times – charge batteries and download pictures to free up memory in your down time, or if you're a classical kind of photographer, make sure you always have extra rolls of film in your bag. When shooting landscapes, think about how that place makes you feel – then try to capture that feeling. Look for something unique in the scenery. When shooting people, strike a balance between them and the scenery. When traveling in foreign lands, be aware of the customs and don't be rude and finally, ask before shooting pictures of strangers.

Business Journal Socials

**Thursday
Night Social!**

Nov. 13th

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday November 13th from 4-7 at City Grill, with our sponsor Golden Rule Insurance.

Four-year study: Lake is clean

By Nancy Zoellner-Hogland

In February of 2011 the Department of Natural Resources awarded a \$740,000 grant to the Lake Ozarks Watershed Alliance (LOWA) for a four-year project to address storm water-related pollution affecting the Lake of the Ozarks. The project focused on non-point source pollution in the Buck Creek and Lick Branch sub-watersheds, which begin at Bagnell Dam and encompass the first 18.8 miles of the lake's main channel as well as coves. This area was chosen largely because it is the most urbanized area of the lake. It includes Osage Beach, Lake Ozark, Laurie, Sunrise Beach and the Village of Four Seasons, which have experienced a 150 percent population increase from 1980 to 2000.

To form a baseline, during a 20-week period in 2011, water samples were taken by trained volunteers from three types of coves – coves where homes were primarily served by individual septic tanks, coves served by regional sewer plants and coves that were undeveloped. LOWA Project Manager Caroline Toole said samples were then tested for phosphorus and nitrogen, which are nutrients; total suspended solids – sediment; water clarity; and E. coli.

Because LOWA hoped to change the numbers and not just report

them, in 2011, the organization also began a public awareness campaign that included demonstration projects, community education and outreach designed to encourage homeowners to participate in LOWA's "Beautiful Yards for a Healthy Lake" project. Under the program, Trained Volunteer Evaluators (TVE) from the Master Naturalist and Master Gardener programs visited the homes and assessed the property, then helped homeowners 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. For those in the focus area, the grant paid up to 40 percent of the total project cost up to a maximum of \$5,000 and the partnering company discounted a portion of the bill up to a maximum of \$500.

The second phase of the project began May 2014. Once a week for 20 weeks volunteers revisited the same coves as in 2011 to see if there was an improvement in water quality from the original samplings. However, this time one of the variables was changed. Toole said that starting the week of July 7, they started pumping septic tanks at the head of Lick Branch Cove.

"We sent letters and emails, we made phone calls and ended up

getting in contact with every single homeowner. We ended up pumping 62 tanks – 48,500 gallons – at a cost of \$5,410. A&A Septic, who did the pumping, made an in-kind donation of \$2,790. It's not official yet – all the samples haven't been analyzed – but it looks like it might have made a difference," Toole said, adding that the difference was small because none of the samples collected during the entire period showed high amounts of E. coli. "However, it might be enough of a difference to help the people in Rocky Mount get their sewer district."

On May 23, 2011, samples taken in Cove 1 showed E. coli amounts of:

- Site 1A - 8.4 per 100 mL
- Site 1B - 6.3 per 100 mL
- Site 1C - 7.4 per 100 mL
- Site 1D - 4.1 per 100 mL

On May 20, 2014, samples in the same cove :

- Site 1A - 7.4 per 100 mL
- Site 1B - 3.0 per 100 mL
- Site 1C - 5.2 per 100 mL
- Site 1D - 11.0 per 100 mL

Although rainfall influenced the readings in early September 2014, numbers were down substantially in sites 1C and 1D. The 2011 and 2014 samples results can be found by visiting <http://www.dnr.mo.gov/loz/loz-waterquality-study.htm>.



At a LOWA meeting, Barbara Fredholm won a rain barrel.

Grant ends but needs continue

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA), said the four-year grant from the Department of Natural Resources ends this year. That means LOWA's main source of income also ends.

"I guess it's time to see if the community thinks this is a valid organization because we will need to establish a funding source to keep it going. We can always get grant money to fund specific projects but those won't cover administrative costs," she said.

A foundation committee has been organized to look for ways to financially support LOWA, which has been instrumental in establishing and running several different programs including 2 Dam Days; LOWA Paddlers kayak club; LOWA Kayak and Other Paddle-craft Fishing Tournament; they arranged for grant money to be used to put in rip-rap to protect the kayak launch area in Ha Ha Tonka State Park and install stone steps down into the water; they've brought several speakers to the Lake area to educate property owners on a variety of water management techniques; they obtained grant money to help property owners pay for riprap and they've worked with local agencies to supply native Missouri plants to Lake-area property owners.

For more information on LOWA visit www.soslowa.org. For more information on the foundation, email lowawatershed@gmail.com.

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The early bird gets the holiday shopper

By Nancy Zoellner-Hogland

Many complain that retailers are stocking the shelves with Christmas décor before the Halloween candy and costumes are gone – but there's good reason. According to a 2013 survey by Accenture, 23 percent of consumers start Christmas shopping in the early fall, and nearly three quarters will finish by the end of November. Those who said they shop late in the season – December 15 or later – do so only because they're too busy to shop earlier or because they needed more time to save up money.

Another survey by Constant Contact showed that participating in holiday season marketing can be a rewarding venture for small businesses, with 52 percent of respondents reporting that new customers attained during the holidays become repeat, loyal customers.

The SBA provided seven budget-friendly steps to promote small business while meeting the needs of customers during the holiday season. We added one more.

• Host an "open house." Whether you operate a retail business or restaurant, use the event to showcase holiday gifts,

menus and merchandise. Offer seasonal beverages – warm cider or mulled wine – and throw in a special offer or coupon that can be redeemed any time until December 24.

• Provide some "holiday magic" for regular customers – special offers, sneak previews or secret sales are all great ways to make faithful customers feel special.

• Feature product or service of the day or week. Create the 12 days of "your business." Showcase something different – maybe something many customers don't know about – or add a new product or service to your line. Ivana Taylor at SmallBizTrends said this works especially well for food businesses who can offer cheesecakes or coffees of the day, week (for early planners).

• Offer gift certificates, which can generate sales well into the New Year. Recipients often spend more than the value of the certificate.

• Partner with other businesses on promotions to cross promote. For instance, a restaurant and music show or movie theater could work together to offer a time-limited special price on a dinner and a movie; bbq grill and

steaks gift certificate – the combinations are limited only by the imagination.

• Get involved in community and charitable events. It's a great way to generate awareness for your business and to make someone's holiday a little brighter. If you don't have the budget to donate large amounts of money, look for other ways to get involved – volunteer your service, equipment or space.

• Use your website and social media to promote your holiday activities. Develop holiday themes for all email templates, Facebook pages and websites. Make sure you promote all themed promotions. You can even offer deals or events exclusively to your social media fans to drive foot traffic. Personalize your Facebook page by asking followers to post their favorite holiday dishes or secret wishes. Restaurants can ask customers what special item they'd like added to the menu.

• Our tip – don't forget about Black Friday. Accenture's survey showed the likelihood of shopping on Black Friday has increased steadily over the years. Two-thirds of respondents (66 percent) said they are likely to

shop on Black Friday this year compared to

55 percent who planned to do so in 2013 and 44 percent who said the same in 2007, maybe because more people are interested in saving money. Nearly all respondents – 96 percent – said that discounts will be important to their purchasing decisions and one in four said it would take a discount of 50 percent or more to persuade them to make a purchase. The "deals" don't have to be offered only by the large retailers. Small businesses can also get in on the fun.

The good news is – this year's survey also showed that consumers have more discretionary income and greater job security, which should result in increased holiday spending. One-quarter of US consumers plans to spend more on holiday shopping this year, compared to 20 percent in 2013. Of those who plan to spend more, 28 percent said they have more discretionary income and 22 percent reported having greater job security, up 15 percent from 2013. Spending on holiday gifts is expected to average \$718. Nearly half (47 percent) of consumers plan to spend \$250 or more. Last year, 40 percent in-

cluded that amount in their budgets. Of the 19 percent who plan to spend less this year, 41 percent said they will reduce the amount they spend by less than \$100.

Although there's a move afoot to urge everyone to stay home and enjoy family time on Thanksgiving, Accenture's survey also showed that nearly half (45 percent) of consumers surveyed said they were likely to shop on Thanksgiving Day or night. Of those consumers planning to shop on the holiday, 47 percent said that they will be shopping in a physical store, rather than online, between 6 p.m. Thanksgiving Day and 5 a.m. on Black Friday. Those who plan to push the turkey aside to head to the mall said their main motive was to take advantage of door buster deals.

Advanced technologies will play a more prominent role in holiday shopping this year. More than half of survey respondents (63 percent) reported that they will use a laptop or home computer to make purchases or assist in their holiday shopping this season (up 16 percentage points from last year), and 24 percent plan to use a smartphone, up from 18 percent last year.



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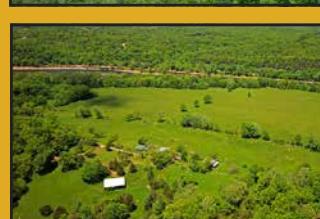
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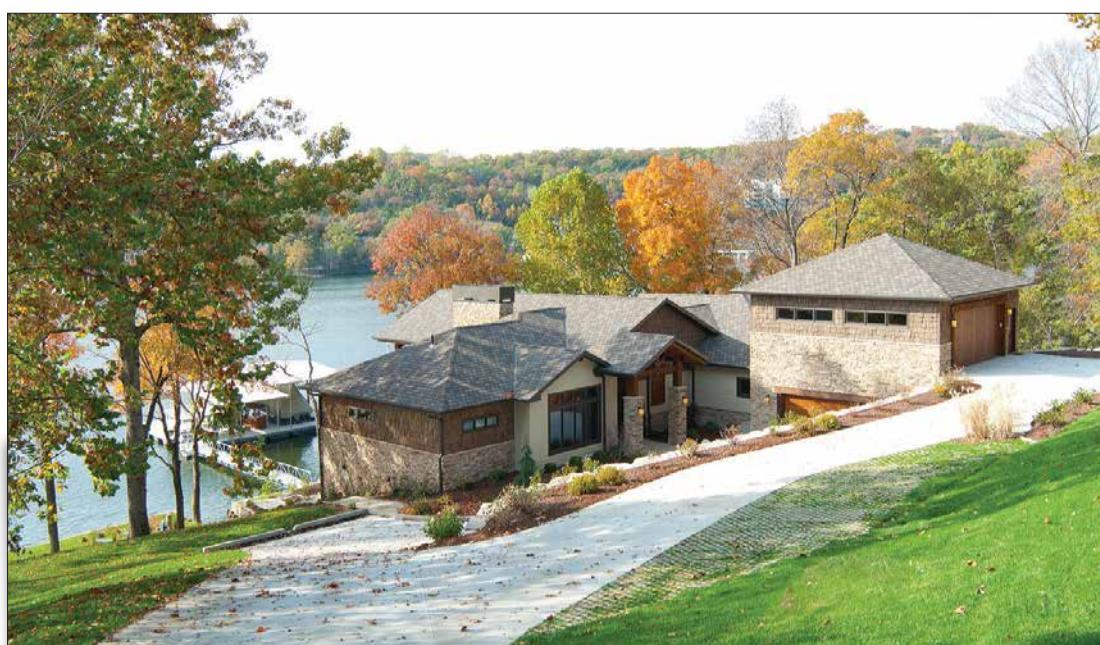


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Majestic Point May Soon Live up to its Name

By Nancy Zoellner-Hogland

Work on the eyesore known by some as the "Beirut Hilton" – Building 4 of the Majestic Pointe Condominiums – may soon be underway.

An uncompleted building in the project, located on Shawnee Bend 2 (Chimney Point Road) and at the 13 MM, has fallen into a state of disrepair and, according to realtors, has lowered values and kept them from selling neighboring properties. Debbie Richardson, a realtor with the Fran Campbell Team at RE/MAX Lake of the Ozarks and Chimney Point resident, described the unfinished project as a "blight"

on our community."

"There is only the particle board on parts of it. Sections of the roof have blown off and I believe it has extensive mold from water. In general, it's a mess," she said.

However, although Dan Stegman, the owner of the project, could not be reached for comment, both real estate agent Helen Riggins, who is the listing agent for the project, and Robert Northcott, fire marshal for the Sunrise Beach Fire Protection District, said they were told reconstruction would soon begin on the dilapidated building.

Riggins said in an earlier conver-

sation with the developer, she was told he wanted to get started soon after the New Year begins.

Northcott said that several weeks ago, he met on site with the developer's construction supervisor.

"We toured the building, looking for fire and safety code issues. Before work can start, he'll have to get building permits. So far, no one has come in yet to apply for those, but from our conversation, I expect that to happen sometime in the next couple months. I believe they had some financial dealings they had to clear up before moving forward."

he said, adding that it is his understanding that the developer is going to do more than tear off the siding and replace the stucco. "I was told he also plans to remodel the building's interior. If that's the case, he'll have to provide architects designs and stamped engineered drawings before he can move forward."

Originally touted as a "luxury condominium development," the original plan consisted of seven buildings with 220 units, ranging from 1,600 to 3,000 square feet.

Building 5, which contained 24 units, was completed sometime around 2005, as was a pool, garages and boat docks. The units were sold and are currently occupied and operating as a separate entity. However, according to Northcott, only two units were completed inside the second building, which is 10 stories high, before the development failed, various contractors filed mechanic's liens for work and materials provided by them, and the bank foreclosed on the property. Those units included a penthouse condominium, which sold for \$1.6 million, and a bottom floor unit, which was to be used as a sales office.

"The owner at that time stopped paying the bills so the electric was shut off in the 10-story building, which meant the elevator was no longer operational. Because no



Realtors say the shabby exterior of unfinished high-rise luxury Majestic Point has decreased values of neighboring properties. However, the building may soon be getting a facelift. Nancy Zoellner-Hogland photo.

electric also meant there was no heat in the building, the lines were drained, so the sprinkler system wouldn't work. Because of those two issues, we couldn't issue an occupancy permit so the people that bought that penthouse unit never got to live there," Northcott said.

He also said because the previous owners had secured the building, which prevented youth from getting inside and possibly getting hurt, there was nothing they could do about the condition. Kim Wiley, Camden County's Planning and Zoning administrator, also said she had no enforcement powers when it comes to requiring repairs on a building.



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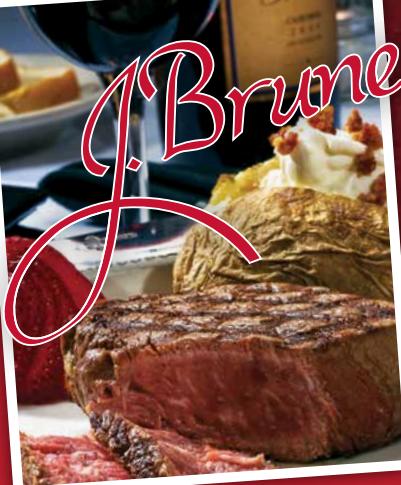
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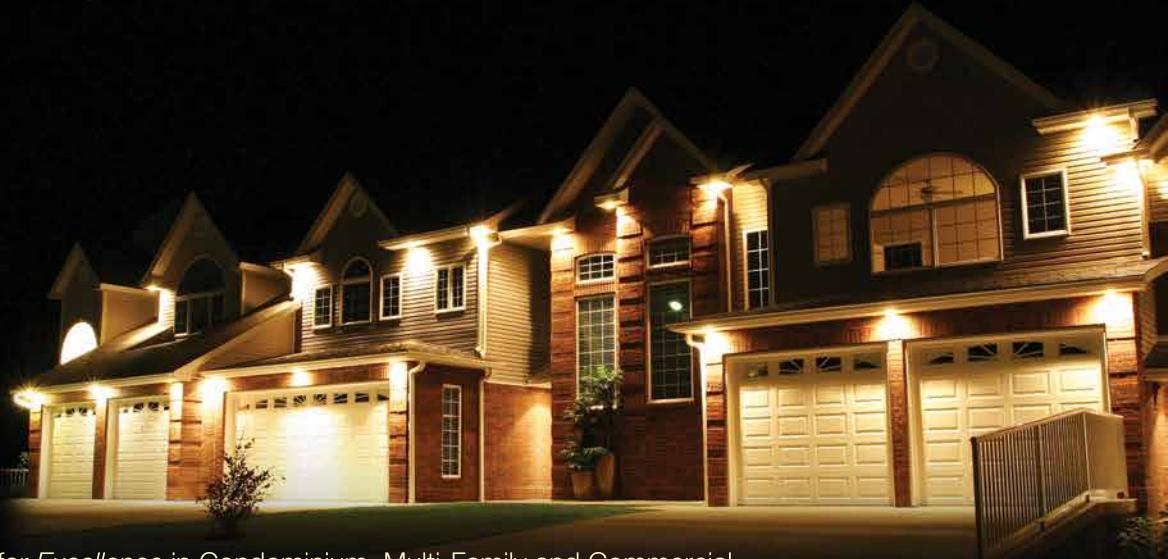
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By gosh and by golly – it's that time of year already

By Nancy Zoellner-Hogland

As difficult as it is to believe, Christmas is just around the corner. In an attempt to attract crowds, who could turn into customers for the city's businesses, Osage Beach will be presenting a drive-thru light park this season in – where else – the city park, located between Walmart Supercenter and the Osage Beach Premium Outlets mall.

Open to the public from Thanksgiving to New Year's Day, the park will feature more than 80 lighted displays. Jeanna Woods, city administrator for Osage Beach, said she's hoping to also line up organizations that would like to offer special activities on weekend nights.

"We're thinking that it might be fun to have Santa pay a visit. Or maybe civic organizations or church youth groups would like to do a holiday craft for the kids or sell hot chocolate and cookies on different nights. Since this is our first year, we're still working out some of the details. Just figuring out how we want to do the groupings of displays has been a job – but a fun one," she laughed.

The park will be free and open from dusk to 9 p.m. Wednesday through Sunday and closed Monday and Tuesday.

And for an extra added treat, the road leading to the light park will

also be decorated with another 40 displays.

Woods said that last year the city put displays up on the city's right-of-way but had numerous problems with electrical connec-

tions and vandalism. This year they sent letters to all the businesses along the Parkway, asking if they would like to host displays. More than 60 businesses responded.

"We were a little surprised – but

very happy – over the response. We decided the fairest way would be to sign them up on a first-come, first-served basis. And since we got such a great response, I'm sure that next year we'll be adding more money to our budget so we can purchase additional displays," she said, adding that in the meantime, they hoped more businesses would decorate with their own lights or displays. "We'd love to see the entire Parkway decorated. Just think of the people that would attract."

For more information about sponsoring activities, call Woods at the number above or email her at jwoods@osagebeach.org.

This year, the city of Laurie will once again sponsor its Enchanted Village of Lights drive-thru light park from November 21 thru January 1. Operating since 1995, the village features more than 200 animated and still displays and millions of twinkling lights. There is no admission charge to drive through the 27-acre park, however donations are accepted. Last year they saw their biggest crowd yet, with more than 4,650 vehicles and 14,588 individuals visiting the park. Business owners, community organizations and even individuals are invited to sponsor an exhibit or display a personal greeting. For more information, call Susann at

573-374-8776 or email events@cityoflaurie.com.

The Shrine of St. Patrick's Festival of Lights is set to kick off on Thanksgiving – Thursday, November 27. Starting in 1981, it is the oldest display in the area. It features some 4,000 strings of lights and displays focusing on the true meaning of Christmas – the birth of Jesus. Visitors are to stop in the gift shop for free hot chocolate and hot apple cider. The display, which is free and open to the public, will be open daily from 6 to 10 p.m. through Jan. 1. For more information, call 573-374-7855.

The Lake West Chamber will present the 13th annual Lighted Christmas Parade beginning at 6 p.m. on Saturday, November 29. The parade will start at Central Bank in Laurie and travel north on Highway 5 to the Laurie Mall. This year's theme is "Frozen." Everyone is invited to decorate floats and join in. Santa will be on a float and will disembark and go inside the mall to visit with all the kids. For more information, call 573-374-5500. Visit <http://www.lakewest-chamber.com> to print out a parade entry.

Many more events are scheduled for December. Visit www.fun-lake.com for details.



Calling all Santas and Santa's helpers. Osage Beach is looking for volunteer groups to host Christmas-related activities in the city park during this year's holiday lights program. For more information contact City Administrator Jeanna Woods at 573-302-2000, extension 290.

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Deer in the headlights a common sight

By Nancy Zoellner-Hogland

In some places, drivers flash their lights at on-coming traffic to warn of a speed trap ahead. Not so on Horseshoe Bend. There, motorists use their headlights to warn other drivers of deer in or alongside the road. And it happens often.

With no natural enemies and numerous flower garden "buffets," the deer have been very prolific. Although the overpopulation is causing numerous issues, the Four Seasons Property Owners Association Board of Directors, which first authorized a managed bow hunt in 2008, voted not to do so this year. The association sponsored the event rather than the Village of Four Seasons because it owns the common ground used for the hunt.

According to a POA employee, the hunt came with too many problems and not enough of a deer harvest to make it worth the trouble. According to information provided by the POA, 25 to 50 deer have been taken in past bow hunting seasons, which run from September 15 to January 15.

"That's not to say we won't reconsider next year - we're just not going to do it this year," she said.

Arnold Sandbothe, the chairman of the Village of Four Seasons Board of Trustees and the POA liaison, said he felt that if the POA had surveyed its members, they would have found

overwhelming support for continuing the event, adding "but the vote was taken during closed session so I don't know why they voted it down. There may have been other circumstances that I'm not aware of."

Because the POA is a private organization, they are not subject to the same open records laws as government entities.

In the meantime, both Osage Beach and Lake Ozark are holding managed hunts inside their respective city limits.

Bob Chatham, animal control officer for the city who manages the hunt, said that city's overwhelming success has parleyed into a marked reduction in deer-related accidents.

"MoDOT (Missouri Department of Transportation) keeps track of the number of deer picked up on the highway and we keep track of the number picked up from city streets," Chatham explained. "In 2009, the year we started holding the hunt, between both entities we collected 58 deer carcasses; in 2010 we got 56; in 2011 we found only 28; it jumped back up a little in 2012, when we picked up 43; and then last year, we picked up 38. I've also heard from some of the hunters that they aren't seeing the numbers of deer that they saw in the beginning."

Since the program began, 429 deer have been taken; 18 of those are

from this year's hunt.

This year, approximately 1,000 acres are available to hunt. Although no fee is required, all hunters are required to register in person at Osage Beach City Hall. Chatham said that hunters, which must possess a valid Missouri Hunting Permit, are required to fill out an application before being assigned an area. They will get a map of the property, a set of rules and regulations and two permits - one which must be kept on their person and another which must be left on the dash of the vehicle to inform police, city crews or Department of Conservation agents that a hunter is in the area. Hunters are required to hunt only on the tract or location specified on the permit. One hunter is allowed from two to five acres or as a team of two up to five acres. In addition, hunters are allowed to hunt only during the times and dates specified on the permit. Hunters can use a deer stand or they can walk. Only bow hunting is allowed. The use of firearms is prohibited inside city limits.

A complete list of regulations can be viewed by visiting <http://ecode360.com/27735148>.

Lake Ozark Police Chief Gary Launderville said his city has slightly different guidelines. There, hunters are required to obtain waivers signed by the property owners be-

fore registering to hunt.

"We check county records to make sure the property meets our 5-acre minimum. Hunters must also produce a photo ID as well as a Missouri hunting permit. Once we verify everything, we issue two permits - one which is required to be carried on their person and another which is to be left on the dash or seat," he said, adding that his city's program has gotten off to a slightly slower start with five hunters registering so far. "They all requested the ability to hunt throughout the entire bow season so we're hopeful that several deer will be harvested."

Both cities require hunters to report their kills.

Chatham said those who want to offer the use of their land for the hunt can call him at 573-302-2000. Tracts must be two acres or larger and cannot be located inside a subdivision.

Osage Beach took their deer-thinning efforts one step further. In 2008, aldermen adopted an ordinance that makes it illegal to provide food for deer or any other wildlife, except birds. Those who violate the no-feeding ordinance face a fine of up to \$500 and up to 90 days in jail. Each day food is found in the yard is a separate violation.

In the meantime, the Missouri Department of Conservation (MDC) is reporting a continuing drop in deer population in the state. According to a report by the MDC, Missouri

hunters took 251,924 whitetail deer during the last hunting season, the lowest total in a decade. Because of that, the state is limiting hunters in some areas to just one deer rather than an unlimited number during the spring firearms season.

Village of Four Seasons City Administrator Tom Laird had a suggestion.

"Round up all the deer on Horseshoe Bend and distribute them around the state. We have more than enough for everyone," he quipped.

Sharing the Bounty

The Missouri Department of Conservation is encouraging hunters to donate any unwanted deer to the Share the Harvest program, which helps provide venison to the needy. This program is administered by the Conservation Federation of Missouri and the MDC. In 2013, 4,487 hunters donated 227,358 pounds of venison.

Those that want to participate should take their deer to an approved meat processor and let the processor know how much venison they wish to donate. The processor will package the meat, which will be picked up by local sponsoring organizations and taken to a charitable agency for distribution.

The Conservation Federation of Missouri reimburses processors a pre-determined amount for each whole deer donated, which allows processors to reduce fees to hunters.

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Parkway West Businesses See Merits of Joining Forces

By Nancy Zoellner-Hogland

The Passport to the Parkway promotion was so successful, the group that sponsored it is already planning additional shopping events. The next one will take place this month.

Joni Walden, owner of Blinds and More and Passport to the Parkway organizer, registered the Parkway West Business Association to participate in Small Business Saturday, an event that encourages people to shop at small businesses on the Saturday after Thanksgiving/Black Friday. The shopping day was founded in 2010 by American Express to help businesses attract more customers. The single day has grown into a thousands-strong movement with more businesses and merchant associations taking part than ever before. This year, the big day is Nov. 29. Locally, the Camdenton Area Chamber of Commerce has also signed up to participate.

"It's great! American Express provided us with tote bags, banners, balloons – all kinds of goodies. They also provided us with tips on how to use social media and other marketing mediums to promote the event. I think this will be a great way to kick off the holiday shopping season," she said, adding that a meeting was planned for late October, after this issue of the "Lake of the Ozarks

Business Journal" went to press, to discuss other ways the businesses can join forces. "The Passport program was so successful. I think it proved to everyone what we can accomplish when we work together."

The Passport shopping extravaganza was designed to build awareness of businesses on the west side of the Grand Glaize Bridge – and according to Walden, it worked. During the first three days of the campaign, they gave out all 500 bags stuffed with the passports – a list of businesses that were taking part in the program, coupons and goodies provided by some of the participating businesses. They printed another 100 passports, 60 of which were given out.

To be eligible to win prizes, shoppers had to visit the participating businesses to get their passports stamped. To be eligible to win large prizes like a smart TV, an iPad or a \$500 Visa gift card, shoppers were required to get stamps from at least half the participating businesses. People who visited fewer than half of the businesses were also eligible for other smaller prizes like dinner packages, gift certificates, spa packages, golf packages, Celebration Cruise certificates and tickets to Main Street Opry.

Of those 560 passports picked up by shoppers, 158 were turned

back in. Two visited all 70 participating businesses; 152 shoppers went to 35 or more. Only six were returned with fewer than half of the businesses stamped. Even better news – all but five were local residents, who are more likely to frequent the businesses.

"We thought that was a great response. So far, everyone I've talked to has been very positive. Business owners have all been very happy with the number of customers that came in and with the business it brought," she said.

Ruth Kenyon, owner of KK Jewelers, was one.

"We had amazing success! When Joni told me about the promotion I thought it was a great idea but I never dreamed it would be this successful. We wanted to give away a nice gift but we also wanted to track participation so we included a coupon in the bags for a free but very nice leather keychain. We had 141 people come in to redeem their coupon and half of those people ended up shopping in our store. Honestly – we made our money back in one day," she said.

To participate, businesses had to throw in \$100 each. The money was used to purchase some of the prizes and also to buy advertising.

Kenyon said to capitalize on her expenditure, she made a point

of giving each participant a short tour of the store and asking their opinions of the promotion. She said every single comment was positive.

"One person said they had just gone to the dentist's office on the passport, which initially seemed funny. Who would think of a dentist participating in this! But this person said when he got there, he was given a tour of the office and liked everyone and everything so much, he made up his mind that was going to be his dentist from now on. Another person told me that when she visited Sherwin Williams, which was one of the businesses listed on the passport, she bought a pair of painter's pants for her son and because everyone was so friendly, she plans to go back in the spring to purchase all the stain for her deck. You just can't put a value on those kinds of contacts," she said.

Walden said she envisions Small Business Saturday as an open house type of event where participating businesses offer such things as free Christmas cookies or candy – maybe featuring a group Christmas carolers – or at the very least, playing Christmas music in the background.

"Then, if someone wants to offer a great price on a specific item that day only, well that will be even more reason for shoppers to visit.

As small businesses, we're already competing against large retailers for those shopping dollars so we have to get creative – give people a reason to visit our stores and businesses. By working together, I think we'll be able to do that to a greater measure," she said.

Kenyon agreed.

"I've been in business since 1972 and located on KK since 1985 but of the people that came in during the Passport promotion, 95 percent thought we only carried 'fancy' jewelry. Only a few knew that we also carry a large selection of sterling or that we also offer jewelry repair," she said. "So I'm excited that we're working on another promotion! This end of town has so much to offer. I think Joni has hit on exactly the right idea – that we should advertise together and work together to promote the west-end business community. Any time you can co-op, you can get much more for your advertising dollar."

The top three winners in the Parkway West Passport program were:

Smart TV – Darrell York,

St. Robert

iPad Mini – Justin Grauel,

Camdenton

\$500 Visa Gift Card – Lisa Steele, Four Seasons

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"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

Help! My Work Comp costs are rising!

Work Comp insurance for business is an expense that keeps going up for most employers, especially if you are in construction. It is a required policy for employers in construction that have 1 or more employees and if not construction, for 5 or more. But...under 5 you are still responsible for benefits to the injured employee. The dept of labor in Mo has been diligent this past year in tracking down firms that do not carry coverage and are assessing fine to the employers.

What steps can you take to help your rising costs? First, be "on-board" with safety programs. The manager/owner must be 100% committed to safety and reducing work related injuries. Most owners do not want to take the time to implement the plan so employees get the impression that it is not of importance to the firm. It is a proven fact that Safety programs work and will reduce your overall work comp expense. A recent study shows employers save on average \$3 for every \$1 spent on workplace safety.

Setting up safety programs with a designated safety manager used to be cumbersome and difficult but with the internet there are a ton of resources readily available. OSHA's website has a ton of construction related information as well as insurance company websites. Insurance carriers have stepped up to the plate and offer lots of safety information, procedure guidelines and will come and hold safety meetings at your request and the best part it is free. Another advantage is if you insurance carrier knows you have a safety program and serious about safety they will give credits off your premium.

Your safety program needs to address things like driving safety which includes wearing seatbelts



Belinda Brenizer, CIC

and texting. Vehicle accidents are the most common work related injury in the nation. Make it a job requirement that employees wear seatbelts for any on job driving and no texting while driving. Put it in writing and make sure every employee understand the policy and signs off and put in employee file.

Drug & Alcohol free policies should be in writing and posted. We would assume employees would know they cannot be drunk or high on the job but statistics show that 75% of drug/alcohol users are employed. Put it in writing and have them acknowledge it in writing.

Implement a return to work policy for injured employees. The quicker an employee gets back to work and in the work environment the lower your claims cost. Make it a policy to have light duty work available to get the injured employee back to work. IT can cut the cost of your claim expense up to 70% and makes employees still feel part of the team and back to their normal lifestyle.

These are just a few things you can do that will make a reduction in your work comp premiums and help make your business a successful!

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

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

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Women and Money

One naturally might assume that today's financial and investment guides would be addressed to both sexes on equal terms. However, a visit to the local library or the personal finance section of any bookstore will reveal a variety of titles aimed specifically at women. This is mostly savvy marketing, but there may be a grain of truth to the idea that men and women approach money management issues differently.

Special Roadblocks

A recurring theme of these books is that a great many successful, professional women are, almost inexplicably, not doing a very good job with their personal finances. They have some hidden factor that prevents them from taking control of this key element of their lives. It could be fear of the unknown. Others could be rebelling against being stretched too thin, being asked to fulfill too many disparate roles in the home and the workplace. Then there is the phenomenon of letting things get so far out of hand that one is embarrassed to ask for help and reveal just how much one doesn't know. That can be particularly painful for one who is otherwise successful. The hardest part of financial planning is getting started. Financial self-help books offer readers (men as well as women) an engaging way to get over that first hurdle. They are only a starting point, not a solution.

Investing

According to serious academic research, women do make better investors than men. This empirical observation was made by two finance professors, Brad M. Barber and Terrance Odean, in their article, "Boys Will Be Boys: Gender, Overconfidence, and Common Stock Investments."

The professors were granted access to the trading records of a large discount brokerage firm. Over a six-year period, they discovered that:

- Men trade 45% more than women do.
- Excessive trading leads to excessive costs, which are not offset by higher returns. Trading reduced net return for the men by 2.65 percentage points, and their lesser trading volume reduced women's net returns by only 1.72 percentage points.



Trenny Garrett, J.D., CTFA

- Single men trade 67% more than single women do, reducing their returns by 1.44 percentage points more than the returns of the ladies.

What accounts for the relatively poorer showing of the men? Overconfidence is the most likely culprit, the professors theorize. Overconfidence leads to both excessive trading volume and poor stock selection. A second fact may be fear of regret, which causes investors to hold on to their losers longer than they should. Both sexes were guilty of trading more than necessary, in the professors' opinion, and both sexes were guilty of being underdiversified.

Get Trusted Professional Help

How does one choose a financial or investment advisor? First, find someone who listens. You don't want to be herded into a prepackaged investment "solution". You need a plan tailored to your individual resources and requirements. Experience is important, as are credentials and training. We recommend employing a team approach, as occurs with our firm. When you turn to such an institution, you have continuous availability and supervision of your account.

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. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.

Candidates Sought for University of Missouri Extension Council

By Nancy Zoellner-Hogland

The Camden County University of Missouri Extension Council is now accepting nominations from those interested in serving on the Council beginning in March, 2015.

The Camden County Extension Council will have positions open in –

- District 1 (Horseshoe Bend, Osage Beach, Linn Creek, Camdenton, Sunrise Beach),

- District 2 (Climax Springs, Greenview, Macks Creek, Roach), and

- District 3 (Freedom, Hill House, Montreal, Stoutland, and Toronto).

"Members help identify needs in the community then work with the Extension staff to see if there's a way that we can meet those needs. They also have some fiscal responsibility. We get money from the local government and the council helps manage those finances to run our local extension operations. And then council members serve as ambassadors to the community to create awareness for our

programs both through interaction with the community and at various events like the Products and Services Show, the Osage Beach Fall Festival – those types of events," explained Jackie Rasmussen, business development specialist at the Camden County Extension office.

She said council members, are elected to serve a two-year term on the Extension Council, are expected to attend monthly meetings, which are held from 5:30 to about 7 p.m. on the last Tuesday of every month at the Camdenton Area Chamber of Commerce office. Candidates must be at least 18 years old and reside in the district they represent. Nominations are due by November 18.

The upcoming 2015 public election will occur during the third week of January. This year, ballots will be cast online, Rasmussen said. Those who don't have access to a computer at home can vote at their local library or they can visit the Camden County Extension Center office at 44 Roofener Street

in Camdenton.

The MU Extension is a "one-stop" source for a wide variety of practical education – agriculture, gardening, natural resources, home and consumer life, nutrition and health, youth education, business development and emergency management. MU Extension partners with several of the University's schools and colleges to deliver noncredit continuing education courses, programs and training in a variety of professional trades as well as providing personal enrichment courses. Every county in Missouri has an Extension Council made up of elected and appointed members who represent the broad educational needs and backgrounds of people in the county.

Those who are interested in serving on the University of Missouri Extension Council or who want additional information about the election process should call the Camden County Extension Center at 573-346-2644.

Rock Island Trail project

continued from page 1
projects in the nation, is an example of the conversion of rail lines to recreational use. The Katy runs more than 200 miles along the Missouri River from St. Charles to Clinton.

The first step toward building the local path began in 1999 through the efforts of Mac McNally. It was then that Ameren gave permission for volunteers to clear the right-of-way.

"While working as a realtor, I had the Fasco building in Eldon listed. It ended up getting leased but in the process of finding a buyer, I started looking at healthy living options in Eldon. A lot of companies look at quality-of-life issues before locating in areas," McNally explained in an earlier interview. "That's when I started looking into the Rock Island Line project. I felt that if we could accomplish this, we would have the opportunity to hold bicycling events and attract a whole new crowd to the area."

As the project moved forward, many others, including Partridge, Eldon city officials, the Eldon Chamber of Commerce and community members, joined in and be-

gan working together to clear the trail, which had become overgrown with weeds and a dumping ground for everything from household trash to dead appliances. By the end of the work session, they had removed 110 truckloads of debris.

In the fall of 2012, the National Park Service, who had heard about the work – became a partner, bringing help from the National Civilian Community Corp, which spent five weeks clearing the right-of-way. The Missouri Department of Conservation also got on board and crews armed with chain saws spent one whole day taking out trees. Community work days and assistance from other partnering agencies resulted in clean-up of the entire stretch of trail through Eldon.

Partridge said grass and weeds have once again taken over the track but they haven't hampered the vision of the trail.

"It's so exciting to see this finally moving forward. It might not be happening as quickly as we'd like, but we have a lot of planning to do. Along the way, we're hopeful

that a large corporation or organization – someone with a vested interest in these communities – might come alongside our group and help us make it a reality," she said. "This is going to transform our community. When you look at what the Katy Trail did for little cities like Rocheport, you can understand how important this will be for Eldon, as well as for the other communities along the trail. We have the key components in place to make it successful – access to Highway 54, a first-rate north-south highway; plenty of room for expansion; an established downtown area with that 'old-town' feel; we're 10 minutes from Lake of the Ozarks and we're in an absolutely beautiful part of the world. I can envision a day in the not-too-distant future where dozens of new businesses will be flocking here to take advantage of the crowds of people that will be traveling through. New businesses mean new jobs and new money injected into our community."

For more information or to get involved in the project, call Partridge at 573-552-5500.



Lake of the Ozarks Business Journal adds Goodwin as Sales Representative

Glenn Goodwin has been with Benne Media since July of 2013. He has worked as a radio Marketing Consultant and On Air Fill-In for the Lake of The Ozarks radio properties over the course of that time. Glenn now moves into the role as Full Time Marketing Consultant for the Lake Of The Ozarks Business Journal & Boating Lake Of

The Ozarks.

Hailing from Kansas City originally, he moved to the Lake Area in 2011, and brings 14+ years of radio and marketing experience into this new role at Benne Media.

You can reach him by email at ggoodwin@mix927.com, or at 573-348-1958 at the office, or 573-286-4368 via cell.

As the Lake Churns Lake Real Estate Sales Activity

Happy New Year! Here is a review of how the 2014 sales compared to the previous 3 years and what I see upcoming in 2015.

Total number of property sales held steady with an increase of 8 units over 2013 and the total dollar volume closed was up slightly as well. Units sold were up 30.7% over 2011 with the dollar volume closed also up by 38.5%. Foreclosures remained low with a substantial decrease of over 50% compared to 2011. Total foreclosures accounted for just 9% of all sales with off water homes accounting for 64% of all foreclosures.

2014 Lakefront home sales increased in number by 8.1% over 2013 and were up 26.6% over 2011. Although the average sales price only increased by less than a half a percent above 2013; the average lakefront home sales price increased by 9.4% above 2012.

Offwater homes sales held steady, both the number of units sold as well as the average sales price did see a decrease a slight decrease of about 1%.

Individually owned condo unit sales were up by just 8 units in 2014 but total sales compared to 2011 are up 37.7%. The average sales price increased by 4.5% from 2013 to 2014.

Commercial sales were at 72 units in 2014 and 77 units in 2013. These numbers represent a 100+% increase compared to 2012. Commercial investors and individual business owners are showing returning confidence in the lake area.



Real Estate and Lake News with C. Michael Elliott

year but is up considerably above 2011 and 2012. The average sales price took a hit of 23.6% this year; I feel that there will be a strong increase in 2015 and 2016.

I am seeing good, consistent increase in the market numbers. I project that as the lake home sales and values continue to rise and good inventory lowers even more; more buyers will turn to lakefront lots. This will include both individuals looking to build their personal home as well as more builders looking to get back into the spec home market.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2011 to December 28, 2014 and all other times represented in the data.

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

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Partnership Agreement: Don't go into business without one

Two heads are better than one, especially when trying to build a successful small business. That's why many entrepreneurs team up to launch partnerships.

Partners share both the risks and rewards of the venture, with each participant contributing money, property, labor, connections, and skills—often complementing each other's talents and resources. As a result, the whole becomes greater than the sum of its parts.

But the positive dynamics of partnerships also create the potential for problems, which can doom both the business and the personal relationships involved.

The Wall Street Journal's primer on partnerships stresses the importance of communication among the partners from the outset. Prospective partners should make every effort to get to know each other's talents, personality, habits, expectations, and core values. A joint sample project or off-site

retreat for prospective partners and their families to get to know each other are potential options for determining whether this multi-dimensional trust is well-founded, or if a different business structure

should detail how future business decisions will be made, including division of profits, resolution of disputes, changes in ownership (e.g., bringing in new partners or buying out current partners), and how to

partnership agreement is a living document. Situations may arise as the business grows that aren't covered, forcing the partners to act quickly and maybe not as thoughtfully as they'd like. A partner may also

Websites such as nolo.com and various legal software programs offer partnership agreement templates, but don't assume that simply answering the questions are enough. Just as every person and every small business is different, every business relationship is unique. And as such, the partnership agreement should be tailored to meet the specific needs of the collaboration at hand.

For more information about partnerships and other ways to structure a small business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 11,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

should be considered.

If the partners decide they can work together, the next step is to draft a partnership agreement. This document, which should be prepared with the assistance of an attorney,

dissolve the partnership. These agreements are not required by law, but the risks of attempting a venture without one far outweigh the upfront development time and effort.

As with a business plan, the

receive an unexpected opportunity or be called away on personal matters, affecting how the business is run. Periodic reviews will help iron out inconsistencies and head off potential areas of conflict.

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Work to begin in spring on Rocky Mount sewer

The long-anticipated Rocky Mount sewer system is headed from the drawing board to reality with the letting of construction bids.

Stan Schultz of Schultz Surveying & Engineering Inc. announced this week that the bid process will begin immediately and a contractor will be chosen around the end of November.

"We have completed design of the system, all the necessary permits have been acquired and easements are in hand," Schultz said.

"After the bids are in SSE will work with the sewer district board to choose the best contractor based on price and qualifications."

Rocky Mount Sewer District Board Chairman Red Jennings said residents and the board are more than ready for work to begin.

"We have people from the district at our meetings asking when they will be getting a sewer and now we can begin to answer that question," Jennings said. "It has been a difficult journey to this point but it is all paying off as we work to pro-

vide service and protect Lake of the Ozarks."

Following approval of a contractor, the board and SSE will move to hammer out an exact budget and secure funding for the first phase of the project.

"We have been working to arrange bank financing and expect that to be finalized very soon," Schultz said. In a financing-related development, a U.S. Department of Agriculture hearing officer has ruled that the Rural Development Agency acted incorrectly in reject-

ing a RMSD grant application. That takes another bump out of the road on the way to the Rocky Mount sewer system.

Jennings says the first phase of the Rocky Mount Sewer District system will serve about 250 homes in Lick Branch Cove. Construction will start in the spring of 2015 and should be complete within a year.

The Rocky Mount Sewer District encompasses about 1,900 homes in Morgan County on the eastern side of the Gravois Arm of Lake of the Ozarks. It was organized and

approved by voters in 2003. In 2004, district voters approved \$24 million in revenue bonds to fund construction of the system. The district's five-member governing board is appointed by the Morgan County Commission. Each serves a five-year term, staggered to maintain board continuity. The board holds a public meeting the fourth Wednesday of each month at the Rocky Mount Lions Club building at 7 p.m.



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"Tax Time"

with Bobby Medlin CPA

Proactive IRA planning

The income tax climate is slowly changing. 2013 ushered in the start of higher taxes for many Americans. So far, 2014 has been a year in limbo in the tax legislation arena. Congress has delayed practically all work on tax legislation until after the November elections. These delays are a signal that tax cuts and incentives are no longer considered to be vital to economic growth in this country.

Planning ahead for when to take taxable income is certainly prudent, given that you likely could be paying higher tax rates in future years. Here is an example:

In 2014 a married couple with taxable income from \$18,151 to \$73,800 pays Federal tax at a rate of 15%. Married taxpayers with taxable income from \$73,801 to \$148,850 pay a Federal tax rate of 25%. Typically, when a person retires, income drops for a few years. Those taxpayers that have money in retirement accounts, such as IRAs, including IRAs holding amounts rolled over from 401(k) plans, can defer taking distributions from those accounts until the year they reach age 70 & 1/2. But is that the right thing to do? Here is why you may want to rethink delaying distributions from your IRA:

When reaching age 70 & 1/2, required minimum distributions (RMDs) start. A person's IRA is valued annually on December 31 and that value is used to determine how much their RMD is for the following year. Most generally, Table III in IRS publication 590 determines the percentage of your IRA required to be taken out. Initially, the IRA balance is divided by 27.4 to determine the RMD. This is about 3.65% of your IRA. Annually, the divisor decreases which increases the percentage of your IRA required



Bobby Medlin, CPA

to be distributed. Go ten years down the road, at age 80, and the divisor has decreased to 18.7 which is about 5.35% of your IRA balance.

For those with large IRA balances, the RMD will be substantial and increasing, pushing taxable income into higher tax brackets and causing a substantial amount of tax due. Higher tax brackets range from 28% to 39.6% at the Federal level.

A proactive strategy of taking IRA distributions between retirement date and age 70 & 1/2 can allow you to fully utilize the lower tax brackets, saving you thousands in income tax. Taking that strategy one step further, a person can convert any portion of their traditional IRA to a Roth IRA during a tax year. The amount converted is included in taxable income, which would allow you to use those lower brackets. The good part is that future growth in the Roth IRA will never be taxed. Even better, is that there are no RMDs from a Roth IRA. Effectively, the Roth IRA can remain intact for the rest of your life, building a large tax-free nest egg for heirs. You can take money out of a Roth IRA when needed, but it isn't required. This flexibility is great for a retired couple.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

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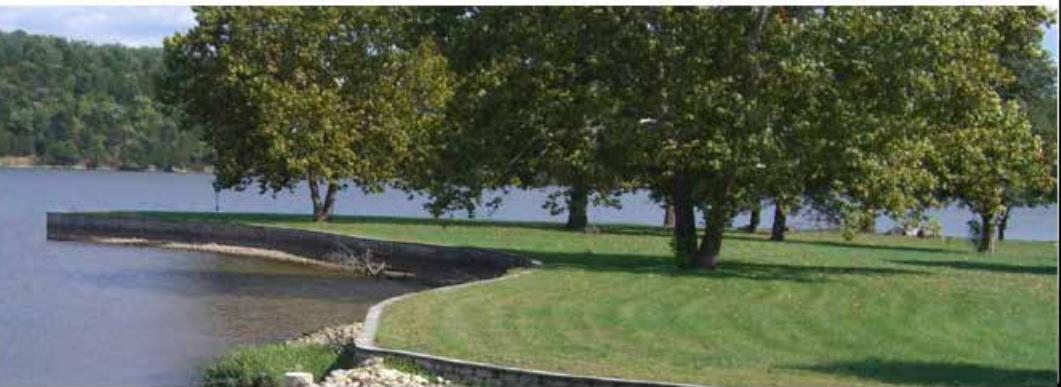
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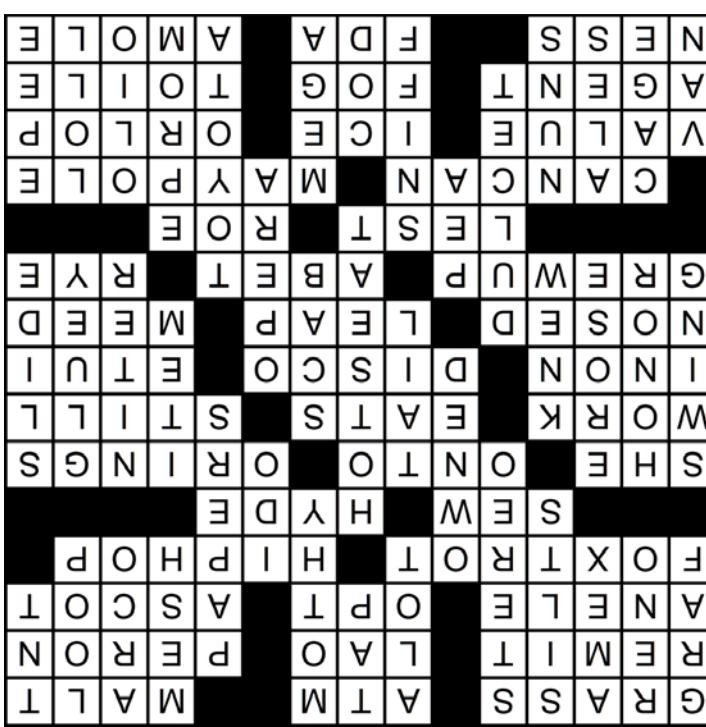
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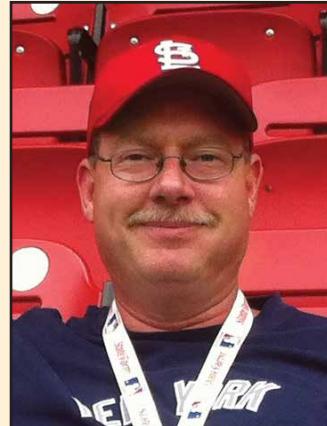
What's The Difference?

At the Lake of the Ozarks you will find a number of Vacation Rental Managers. Some are better than others and all of us do things a little differently. So what's the difference? How do you determine the right company for your vacation rental property? Should you go with a big company, a small company, a company that specializes in just rentals or a company that does a little of everything?

This is a big decision. And big decisions should be made carefully and with plenty of forethought. This is like a marriage, a partnership, you are in fact going into business with someone else and you need to seriously consider who you are going into business with.

You should speak with a minimum of three vacation rental companies before making a decision, possibly more. And when I say speak, what I mean is that after you find three companies that handle property in your area, you then need to thoroughly interview them. Ask them the tough questions. Just because someone is the largest company, has been in business the longest or manages your neighbor's property does not necessarily make them the best rental manager.

So what should you ask? Are you familiar with my area or complex and what sort of success have you had there? Not having experience in your area may not be a deal killer but it is good to know. How many properties do you manage and how does that compare with the past few years? If they have more than a few years ago that is usually a good sign but if they have significantly less, that could be a bad sign. The next question should center on how many rental nights you



Russell Burdette

can expect with your property. While no one has a crystal ball, based on the past rental history for your type of home, your area, your complex, your condo size, etc. the rental manager should be able to give you some historical data that translates into potential rental numbers.

Finally you need to know how their program works. Some companies charge 30%, 35% or 40% or more, some provide the towels and linens and some don't, some have a maintenance staff and housekeeping staff and some don't. It will just depend on what is important to you and your situation. After all of that the most important thing is to find a manager/company that you like and get along with the manager/staff. I would visit their office, visit with their staff and see how it works. If you cannot get along with the people that will be managing your home or condo, it won't be a very good or profitable relationship.

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

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News In Brief

If you like to live on the bleeding edge of software, the new Microsoft Windows Insider Program is still open for participants—who get to take a sneak peek at the software giant's latest offering. Joining the program allows access to Windows 10 Technical Preview.

The beta-level (still in development) operating system was announced by Microsoft September 30th at an event held by them in San Francisco.

The company said it was opening the public participation program to solicit feedback from users prior to the launch. The program offers levels of participation that include nightly builds (very, very risky) to more mature builds sent at longer intervals that have fewer bugs.

Windows 10, the company said, will bring back much of the look and operation of their popular Windows 7 operating system. Their most recent version, Windows 8 (and subsequent 8.1) met with resistance and criticism

from users and industry media reviewers alike.

The downloads are currently 2.93 GB for a 32-bit version, and 3.81 GB for the 64-bit disk image of the operating system, so these should be limited to those with unmetered broadband connections. The company has said that updates to the OS will be pushed to the PCs participating without option—once installed, the updates are implemented like-it-or-not.

Similarly, the choice to participate in the program is not reversible—the installed OS cannot be removed and restored to the prior version. Users who move from Windows 8.1 will have to reinstall should they wish to no longer use Windows 10. And, will have to reinstall at any event at the end of the preview after April 15th, 2015. More information is available at: Windows.Microsoft.com/en-us/windows/preview/

Windows 10 will reportedly bring a higher-level of security to even the most casual users. Adop-

tees will be able to implement a two-stage method of logging in, including a physical method in the form of biometrics (such as a fingerprint reader) or a third device like a USB drive or a cell phone.

Business users will be able to define policies that automatically encrypt sensitive information like datasets, applications, email, and intranet contents. Support for this encryption will be built into the APIs, and available through all Windows applications that use common commands such as Save and Open through dropboxes.

Administrators will be able to create “approved” lists of applications that can access the encrypted data. Likewise, they can specify the “unapproved” apps. An additional measure found in Windows 10 Enterprise on release will allow administrators to completely lock down devices on the network, so that they are unable to run untrusted code.

Simply put this will shut out online apps running from within browsers, Java, Flash, and the like-- while also preventing downloaded, potentially damaging executables from launch-

ing. Only approved applications running through the network, or code-signed through an internal certificate or one issued by Microsoft will be allowed. Businesses will be able to obtain their own code-generator from Microsoft for internal or custom-coded applications-- allowing them to run on the company's intranet, but not outside. More information on these features can be found at: <http://blogs.windows.com/business/2014/10/22/windows-10-security-and-identity-protection-for-the-modern-world/>

Do you fancy digging into some light Latin over the weekend as part of your casual reading list? Well, then you are in luck, because the fine folks at the Vatican (yes, *that* Vatican) are digitizing manuscripts from their Library for use by the public. And, access to them will be free. The Vatican <http://www.digitavaticana.org/> will have them all as part of the extensive digital preservation of their 82,000 document collection. Working with a Japanese firm (NTT Data) They have already amassed over 4,500 digitized documents online and are shooting for 15,000 by the end of the

decade.

The Vatican official in charge of the project, Monsignor Cesare Pasini, Prefect of the Vatican Apostolic Library, said the online collection could eventually reach 40 million digitized pages, consuming 43 Petabytes of data. Which to non-nerds, is the same as around 86,000 average modern desktop computer hard drives (at 500 GB).

He goes on to say that the entire project is expected to take 15 years, and cost more than \$60 Million dollars, of which they are hoping to crowdsource a portion. Check out the list of online tomes at: <http://www.mss.vatlib.it/gui/scans/link.jsp>

Speaking of Hard Drives, G. Skill (manufacturer of solid-state hard drives, memory modules and more) has announced they are offering what may be the world's fastest consumer hard drive. The term hard-drive here is used loosely, as solid-state drives are made up of non-moving parts—memory modules essentially—housed in a hard drive enclosure. The new Phoenix Blade PCIe SSD 480GB hard drive on a

continues on page 24



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Raymond Gusky Appointed Chief Risk Officer and Director of Regulatory Affairs

Providence Bank, with offices in Missouri and Texas, announces the appointment of Raymond L. Gusky as Executive Vice President, Chief Risk Officer and Director of Regulatory Affairs.

Gusky brings a wealth of experience to his new position. He has 36 years of experience in banking, 16 in the public sector and 20 in the private sector. Gusky is a Certified Public Accountant and most recently, the Chief Financial Officer and Director of Risk Management for a medium sized community bank in Indiana.

Providence Bank President & CEO Kit Stolen says "Providence Bank's executive leadership team is now complete with the addition of Ray Gusky. Ray brings a vast understanding of banking along with his deep knowledge of bank regulation. Having worked with Ray on two prior occasions, I could not be happier that we will have



the benefit of his intellect and counsel going forward." Gusky is excited about the bank's future. "I was attracted to Providence Bank's strong capital base and desire to expand its products and markets," he says. "I am delighted to work with the talented team at Providence to continue developing strategies to support our growing customer base." Gusky will operate from Providence Bank's mid-Missouri offices.

Holt Named Membership Director for the Lake Area Chamber of Commerce

The Lake Area Chamber of Commerce and Board of Directors are pleased to announce the promotion of Lisset Holt as the Chambers' new Membership Director.

Holt started with the Lake Area Chamber in February 2013 as the Office Manager and has since taken on many of the marketing responsibilities.

"Lisset's job performance has exceeded her current position and I am confident in her abilities to develop and implement programs to current and prospective members," stated Wendy White, Executive Director. "Her duties will include retention, recruitment, marketing, special event planning and will heavily focus on member relations."

"Having been a part of the Lake Area Chamber team for close to two years I understand and believe in the value the Chamber brings to our community and the importance of fortifying our relationship with our Members," said Holt. "As



Membership Director, I will work closely with our Members to ensure their business or organization is represented at large in our community."

New Year's Eve at The Lodge of Four Seasons



The Lodge is offering an evening of fine dining, dancing, and live entertainment. To ring in the New Year, the Lake Area's renowned 5-piece group, Spontaneous Serendipity will be appearing at The Lodge.

The Lake Area group will be performing from 9 PM to 12:30 AM at HK's Restaurant located inside the main lodge. The evening will begin with a 7:00 PM reception in the main lobby, followed by dinner seating will be at 8:00 PM and will include

Spontaneous Serendipity's performance and a midnight champagne toast.

Reservations can be made by calling 888-265-5500 or a complete listing of events and reservations capabilities is available on line at www.4SeasonsResort.com. A special overnight stay including dinner has been created and can also be made on line as well.

The Lodge is located at central Missouri's Lake of the

Ozarks approximately two and a half hours between St. Louis and Kansas City, MO. The award-winning resort and personalized service has been a Lodge trademark and tradition for over 50 years. Amenities include the Midwest's best golf, the nationally recognized Spa Shiki, water sports, shopping, dining and dancing. For more information visit www.4seasonsresort.com or call (800) 843-5253.

Prestigious Community Awards Presented by the Lake Area Chamber

LAKE OZARK, Mo. — The Lake Area Chamber of Commerce announces the winners of the 2014 Community Awards, presented on Thursday, Oct 16 at Camden on the Lake during the Lake Area Chamber Annual Fall Dinner.

Four prestigious awards were given throughout the evening in the following categories: Non-Profit of the Year, Small Business of the Year, Large Business of the Year and Distinguished Citizen. Recipients of the awards were nominated by their peers during a month-long nomination process.

The first award of the night was presented to the Non-Profit of the Year; the award went to Concerns of Police Survivors (C.O.P.S.). The second award of the evening was presented to the Small Business of the Year; MSW Interactive Designs. Large Business of the Year was

presented to Lake Regional Health System. The Distinguished Citizen award was the last award presented and went to Susan Brown.

Also recognized were all Lake Area Chamber Members who have been members for 25 plus years. Those members include: Alhonna Resort & Marina, American Sun Control, Bank Star One, Central Bank of Lake of the Ozarks-Osage Beach, City of Osage Beach, First National Bank, Golden Door Motel, Hawken CARSTAR Collision Repair, Kelly's Port/Boat Store Inc., Lake Media Family of Publications, Lake Printing, Lake Regional Health System, Lamar Advertising of Missouri, Naught-Naught Agency, PMG - Lake Ozark Vacations, Point Randall Resort, Putt'N'Stuff Family Fun Center, RE/MAX Lake of the Ozarks, Studio M Publishing, Summerset Inn Resort & Villas,

Tan-Tar-A Resort, The Leather Man, The Lodge of Four Seasons, Topsider & Vista Grande, Inc.

Others awards presented that evening went to John Caran for Board Member of the Year, for his dedication to the Chamber and community. The Lake Area Chamber wishes to congratulate all award recipients and to thank all sponsors and guests who made the night possible.

The Lake Area Chamber of Commerce is a nonprofit, membership-based organization with more than 500 members ranging from home-based businesses to large corporations. The Chamber proactively serves as a business advocate to strengthen the business climate in the Lake Area. To learn more about or join the Chamber, please contact Lisset Holt at (573)964-1008 or lisset@lakeareachamber.com.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

FISH HAVE GROCERY STORE

Fish Haven Camp was one of the first fishing camps in Lake Ozark and was established in 1931. It was situated about three-quarters of a mile below the dam on the south side of the Osage River. The camp has been featured in Glimpses before for the camps neat catamaran fishing barge and another time for the fine view of

Bagnell Dam that was available from its boat docks. In this column I am featuring the camp's grocery store, which also doubled as the camp office.

In the 1930s and 40s the camp was advertised as being the "only resort located below the dam," but in the 1950s when a second camp, Charlie's Resort, was built further downstream on the same side of the

river, Fish Haven had to cease using the advertising phrase.

In the photo by photographer Frank E. Gress that accompanies this feature, Roy Smith's pickup truck is visible at the left. There are boat oars leaning up against the building, a bird house hanging from the soffit over a window, and stacks of wooden soda cases containing bottles (presum-

ably empty) of Hires Root Beer and Royal Crown soda. These were the days before the giants Coca Cola and Pepsi Cola crowded out the smaller bottlers. The Royal Crown soda was bottled and distributed by Royal Crown out of Jefferson City.

The building is characteristic of the neat giraffe rock architecture that was typical of so many cabins, cottages and other buildings at camps and resorts in the early decades. In this type of construction the locally quarried sandstone was laid vertically and the mortar between the rock slabs was convex and rounded. It was often painted red, white or black. This type of rockwork went out of style in the 1960s. ■

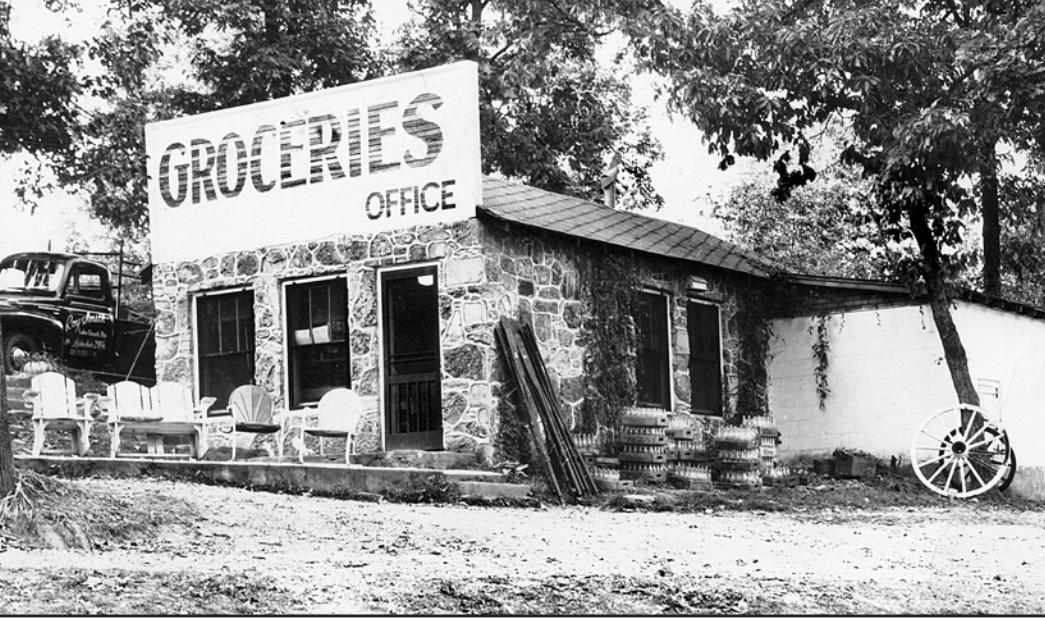
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

to 1980.

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

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



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Every month, we try to offer great tips for improving your web presence via a great website, robust social media activity, mobile websites, as well as great search engine optimization tips. This month however, we'd like to do a little bragging about our team.

We have been members of the Lake Area Chamber of Commerce for 6 years and during the annual dinner last week, we were honored to be selected as the Small Business of the Year 2014!

How did we do it?

We believe MSW Interactive Designs achieved this award through the efforts of ALL of our outstanding team members: Owners, Mike (Sales Dude) & Sandy (Web Chick) Waggett; Web Chick (& Secret Weapon), Sherrie Thompson; Social Media Aficionados, Erin Burdette, Bailey Campanini, & Kate Wright; and our Accounting/AR team, Duane & Jane Grierson. We have been fortunate to hire true superstars who have helped our clients achieve great success online. THAT is a difference maker for MSW Interactive Designs. Our goal is not to simply gain more business... it is to make sure we are growing YOUR business. We instill this in our team members and we pride ourselves on the fact that our very first client from 15+ years ago is still our client...on a month to month contract!

Serving the Community is a Key

We realize that in order to be successful, you have to give back to the community that supports you. We look for any opportunity to give back to the Lake of the Ozarks community in a variety of ways. Over the past six years that we have been at the Lake, we have donated more than 10 websites to charitable organizations in the area whose mission we admire and support, and we've given substantial discounts to dozens more. We also serve on several Boards at the Lake, have held leadership positions in local charity organizations, and we almost never say no to organizations asking for our help. We also have helped establish several local business networking



Mike and Sandy Waggett

groups leading to nearly \$100 million in local closed business via referrals. We truly embrace the idea of "Givers Gain" in our core business philosophy.

Upward and Onward

This achievement makes us even more focused on delivering fantastic customer service to our clients. We are continually monitoring the web landscape and gain new ideas and experience every day. We look forward to bringing this knowledge to bear for all of our current and future clients. Thanks for the opportunity to celebrate this award with our loyal fans and clients. See you around town!

About MSW Interactive Designs LLC: MSW Interactive is here to help your business grow with all aspects of social media marketing, as well as website design, mobile sites, website hosting, email newsletter creation, and search engine optimization. From setting up your social media profiles to actually posting on your behalf, we have different packages to help you hit the ground running with your social media marketing efforts. If you need a new website or an upgrade to an existing one, our team can get it done for you – professionally and affordably. OH, and did we mention we offer FREE website updates with our hosting plans?

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Fate of Lake Ozark senior housing to be determined

By Nancy Zoellner-Hogland

Last December, the Missouri Housing Development Commission (HDC) approved a request that will allow Phase I of Fish Haven Apartments, a 60-unit, upscale, multi-family housing complex, to be built in Lake Ozark under the state's Low Income Housing Tax Credit program. This December, they'll be deciding if the same program can be used to fund a senior citizen housing project, Phase II of what could eventually turn into a multi-phase development.

If approved, the senior housing project will feature

completed 12 months after we start so by the summer of 2016, they should be ready to occupy," he said.

The developer originally was hoping to have Phase I completed by the summer of 2015. However, Randall said a funding paperwork glitch initially caused the development to fall behind schedule. Then the challenges of the terrain brought about additional delays. "The earthwork alone is probably going to take 60 days. Fortunately, we have all the material we need on site - we just have to take from one area and move it to another," he said, adding that they plan

Income restrictions will apply. The units will be leased to households earning 60 percent of median income and market rate units will be leased to households earning 80 percent of median income which, according to Ramsel, means qualifying income for the majority of tenants will range from \$30,000 to \$42,000.

Under the state's Low Income Housing Tax Credit program, federal and state tax credits are sold to investors who typically pay millions of dollars in income taxes. Those investors buy the tax credits on a dollar-per-dollar basis and then the state awards



Additional workforce housing will be made available through construction of the 60-unit Fish Haven Apartments complex. Photo provided.

48, two-bedroom units in a three-story brick building with elevator sitting on two acres. The units would be approximately 855 square feet and would feature wide doorways and roomy bathrooms, making the units "wheelchair-friendly." According to developer Pete Randall, the project will be built across the street from the multi-family complex.

"If we get approval, the timeline will be much better on the senior project. We should get written commitment the first of January, get final bids in the spring and start construction in the summer. The project should be

to leave as many trees standing as possible on the property.

Construction should begin on the multi-family units by mid-November. Although the schedule is dependent upon weather, if all goes as planned, the complex should be completed in 12 months - in time to get people in homes by the 2015 holidays. The complex, which will be located at South Fish Haven Road and Forrest Hills Drive across the road from the Lake Ozark Lions Club, will provide 30 two-bedroom, two-bath units and 30 three-bedroom, two-bath units; green space; and a community building.

that money to projects that are chosen. Because developers don't have to pay back a mortgage, they can afford to charge lower rent.

In an earlier interview, Van Dee said because Ramsel plans to use as many local subcontractors as possible, with a construction budget of \$7 million, the project will generate local business revenue and create approximately 50 temporary jobs through the construction process, four permanent jobs after its completion, and result in annual real estate taxes of \$20,000. No tax increment financing will be used so taxing entities will receive the full amount.

News In Brief

continued from page 20
card boasts transfer rates of 2,000 MB (Megabytes) per second, and 245,000 operations per second using an array (several drives interconnected) of four 120GB SSDs (Solid-State Hard Drives) on an unspecified controller. What does this mean? Roughly, four times the throughput of a traditional SSD, and more than 400 times the speeds seen by older spinning platter technologies.

If you are a business owner that has vast amounts of data that has to move to and from a server as fast as possible, this new technology may be just the thing. The SSD is said to have an endurance rating of 1,536 Terrabytes meaning you can write 1.5 Petabytes of data to it (roughly) before any degradation due to failures occurs. Pricing and availability have not been announced, but similar products sell for upwards of \$1,500.

The FCC has issued a statement, saying they are "suspending the pleading cycles and stopping our informal 180-day time clock" regarding the pending merger of media giants Time Warner Cable (TWC) with Comcast, and the merger of DirecTV and AT&T.

This suspension comes after a request for an extension filed by competitors of the merging companies-- Dish Network; Comptel; Monumental Sports and Entertainment; RCN; Grande Communications, Inc.; Choice Cable TV of Puerto Rico; and Writers Guild of America, West.

These companies filed the motions after content companies (entities that provide programming to TWC/Comcast/AT&T/DirecTV) refused to allow access to confidential carriage agreements (programming contracts). The content companies that objected to providing confidential information included CBS, Scripps, Disney, Time Warner, Twenty First Century Fox, Univision, Viacom, Discovery, and TV One.

These protests came even after the FCC issued a Joint Protective Order demanding the confidential information. The protests have regulators sitting idle while the issues are worked out. The FCC agreed with the competitors that it would "hamper their ability to meaningfully comment and participate" in the merger hearings. It has left industry pundits wondering what it is the media giants are seeking to protect. The

FCC will attempt to conclude the hearings and rule whether or not the mergers can take place after they rule on these objections.

Council representing Comcast stated "We are confident that the Commission will quickly resolve these issues while continuing its work so that review will be completed in early 2015."

Speaking of Mergers-- Aparna Krishnan, MS-- GlobalData's Analyst covering Healthcare Industry Dynamics, writes: (used with permission) "The recent termination of AbbVie's deal to acquire Shire makes this pharmaceutical the first major casualty of the new US tax inversion legislation. It has jolted the industry out of its reverie.

The decision by AbbVie's board of directors to terminate the Shire merger and acquisition (M&A) deal is due to the realization that its value would be too much of a financial risk without the tax incentive component.

By acquiring UK-based Shire, AbbVie's effective tax rate would have dropped by 7%, enhancing its earnings by \$350 million on a pro forma basis in 2013. In effect, the tax savings would have contributed anywhere between \$15–18 billion in savings over the next 15 years, creating significant cash flow for the expanded AbbVie.

As these tax savings were inherent in the value of the deal, it is no longer viable. Furthermore, new tax inversion laws are potentially corrosive to the industry earnings of others, meaning that the market may cool down on M&A (Merger & Acquisition) deals in the near term.

Shire will receive a \$1.6 billion termination fee from AbbVie, its share price has unsurprisingly been hit hard. Notwithstanding this near-term impact, Shire will push ahead with pre-merger plans to expand its orphan drug portfolio through acquisitions.

Meanwhile, AbbVie will have to take stock and reassess its M&A strategy with its next move to diversify its portfolio. This will counter the risks associated with the company's dependency on its highest revenue contributor, Humira, which could face similar competition as early as December 2016 in the US and April 2018 in other markets." We can expect to see similar circumstances affect companies with significant offshore presence in the near future.

Business Journal Social Event Photos

Last month's Business Social was Thursday October 9th at Camden on the Lake, as our host and sponsor.

1. Mr & Mrs Curt Buhr pictured with Camden On The Lake's Dexter Whitney.

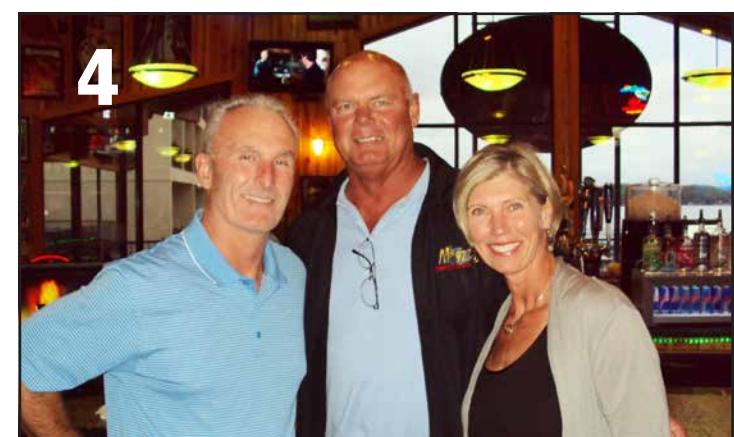
2. Benne Media Marketing Consultant – Megan Benne, Mix 92.7's Air personality Stacy Johnson, & Kerry Kelling from Fran Campbell Team Re-Max Lake of the Ozark.

3. Melissa & James Mottaz, Mix 92.7's Air personality Stacy Johnson.

4. Dan and Mary Meagher pictured with Denny Benne.

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

This month's event is Thursday November 13th at the City Grill from 4-7 with our host Golden Rule Insurance.



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Crossword Puzzle

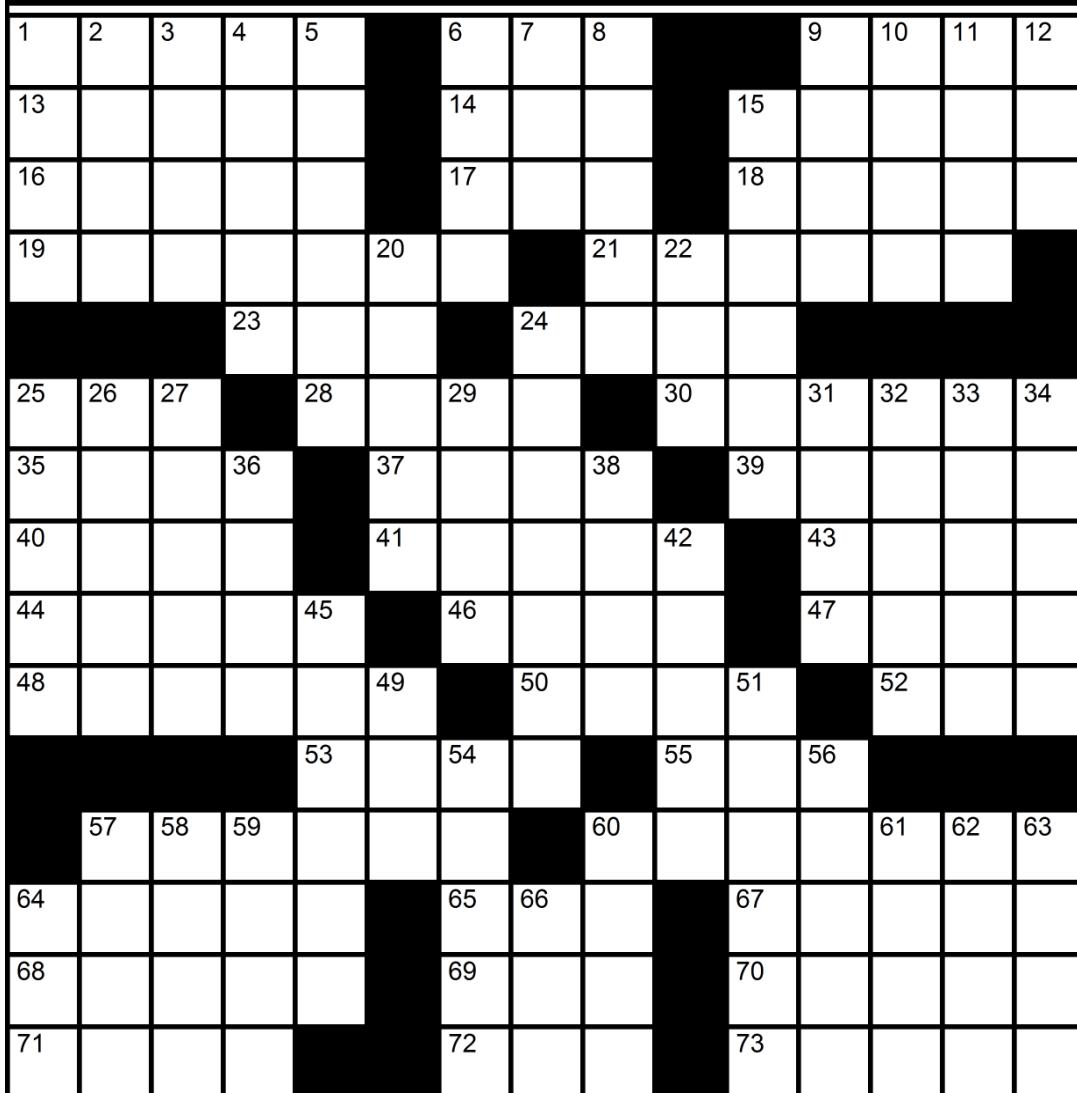
Solution page 18

- ACROSS**
- *Hula dancers wear skirts made of this
 - Automated teller
 - Grain in "The House That Jack Built"
 - Send in payment
 - Indochinese language
 - Juan or his wife Evita
 - Administer oil to, often in religious ceremony
 - Make a choice
 - Fancy tie
 - *Big band music dance
 - *Distinctly urban dance
 - Do needlework
 - His alter ego was a doctor
 - Ship pronoun
 - "I'm ___ you"
 - Rubber gaskets
 - *Dance to a ballerina
 - Chows down
 - Motionless
 - Aware of
 - *Tony Manero's dance
 - Purse to go with evening gown
 - Searched, often used with "around"
 - *Ballet move
 - Well-deserved reward
 - Matured
 - Lend a hand
 - "The Catcher in the ___"
 - "___ we forget"
 - Beluga yield
 - *Montparnasse dance
 - *May Day dance prop
 - Fair market ___
 - *Meryl Davis' and Charlie White's turf
 - Lowest deck on a ship
 - Real estate broker, e.g.
 - Driving hazard
 - Upholstery choice
 - Nessie's Loch
 - Drug approver
 - ___ or a spy

THEME: DANCE DANCE
DANCE**DOWN**

- Tennis great Steffi ___
- She is a former U.S. Attorney General
- Used for charging
- River clay deposits
- Three-dimensional sound
- A bunch
- *Soft-shoe
- Like an eaten blanket?
- Mosquito net fabric
- a.k.a. Atlantic Richfield Company
- *Ice dancer's jump
- Dynamite
- School assignments
- Had title to
- Altar avowal
- Uncomfortable position
- *East Coast or West Coast dance
- Kind of roll
- Having an irregular edge
- Peacock's pride
- Bookkeeping entry
- Fertilizer ingredient
- Sticky
- *Electric ___
- Was aware of
- Healing sign
- Performed at Teatro alla Scala
- Pleasing to the ear
- Cause of fairytale princess' downfall
- "Let's Go Places" vehicle
- Use nose as detector
- Erasable programmable read only memory
- *Where dancer performed in Whisky a Go Go
- Guinness and such
- Women in habits
- Large, prefix
- Assortment
- Take it easy
- "All for one, one for all" sword
- *MGM song-and-dance star, ___ Johnson
- Atlantic catch

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The Lake Area Chamber recently held a ribbon cutting for Cool Graphitti. Cool Graphitti is a screen printing & embroidery business. Cool Graphitti is located in Osage Beach at 5954 Osage Beach Pkwy. Call (573)552-1828. From Left to Right: Donna Byrnes, Amanda Knipp (Designer/Owner), Jennifer Knipp (Marketing/Owner), Steve Knipp (Designer/Owner)

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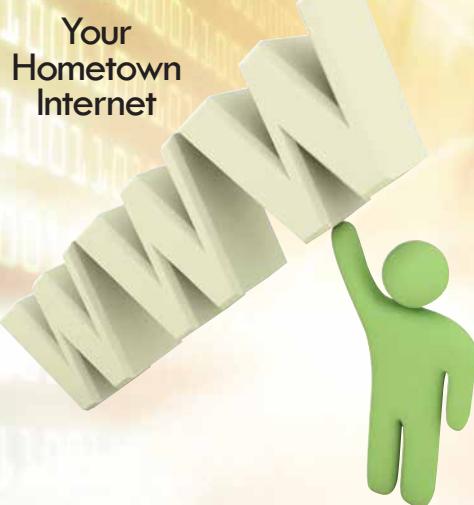
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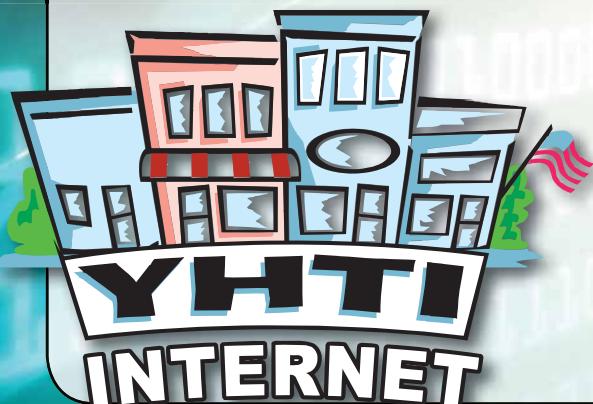
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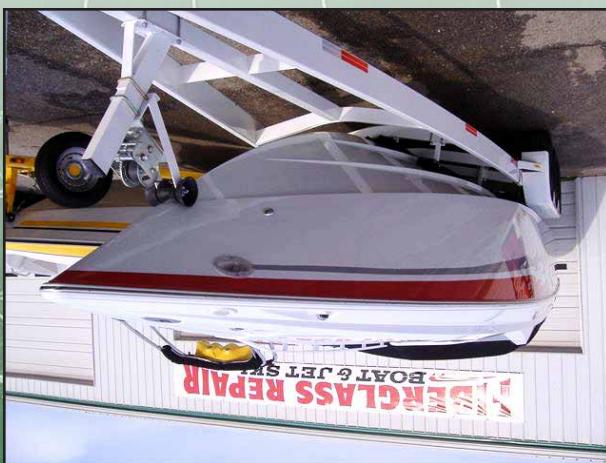
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22,1985 Catalina Pop-Top	\$6,195
19,2013 VXPone (New), Trl	\$32,500
19,2013 VXPone (New), Trl	\$32,500
16,2002 Melges MC Scow	\$6,450
13,1990 Sunfish	\$ 1,750
12,1990 Butterfly	\$ 1,750
9,2008 Catalina Sabot	\$2,800
8,2011 Open Bic	\$1,1750



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1993 Gellebriy 22 BR, 350 Merc., 300 HP	\$9,900
2004 Sea Hunt 22 Bay, Merc 250, 250HP	\$8,900
1989 Sea Ray 26CC 454 CID, 330 HP	\$14,900
2008 Cruisers 300 CXI, Twin 5.0L GXI, 270 HP	\$109,900
2005 Riniker 342, T350, 300 HP	\$39,900
2008 Regal 3760, T8/1L Volvo, 375 HP	\$22,900
1997 Cobalt 272BR, 7.4L 310HP	\$24,900
2004 Formula 260BR, 496HO, 420HP	\$169,900
1997 Cobalt 232 BR, 7.4L, 300 HP	\$109,900
2004 Formula 260BR, 496HO, 420HP	\$109,900
1993 Cobalt 272BR, 7.4L 310HP	\$22,900
2003 Lowe 222 FS, 150 Yamaha, 150HP	\$26,900
2014 Gravelle 24, 150F, 150 HP	\$37,900
2000 Playcraft 26TT, 200 Merc, 200HP	\$31,900
2000 Mariah 302 BR, 7.4L, 310 HP	\$59,900
1999 Formula 330SS, Twin 7.4, 310HP	\$49,900
Pontoon/Deck Boats	
1999 Sea Ray 280BR, 7.5L, T-260 HP, white	\$12,900
1998 Cobalt 272BR, 7.4L, 310HP	\$12,900
1997 Cobalt 272BR, 7.4L 310HP	\$169,900
2008 Formula 260BR, 496HO, 420HP	\$109,900
1997 Cobalt 232 BR, 7.4L, 300 HP	\$109,900
2004 Formula 260BR, 496HO, 420HP	\$109,900
1997 Cobalt 272BR, 7.4L 310HP	\$22,900
2003 Lowe 222 FS, 150 Yamaha, 150HP	\$26,900
2014 Gravelle 24, 150F, 150 HP	\$37,900
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Boating

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