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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 1

JANUARY, 2012

BOATING ON BACK



NEWS IN BRIEF

Biggest Thing Since Dam

Route 242 Opening hailed as largest infrastructure addition to area since the dam. Page 26

Ride Road to Prosperity

As soon as the Eagle's Landing shopping center gets into full swing, developer says a plan is in order. Page 3

Shoppers planned on spending more

And, from the looks of it, they did! Page 15.

TAX TIME 2011

2011 Important Tax Law Changes. See all the hints and tips, page 8.

Tax Time Special Section

See all the hints and tips, page 8.

CDL cell phone ban

Feds wants truckers eyes on the road. Pg 6.

How low will it go?

Ameren begins annual drawdown. Page 4.

Signs of recovery

OB says revenues continue to climb. Page 13

Hero in our midst

Story of a WWII three-time Purple Heart, Gold Star recipient. Page 16.

Monthly Features



Glimpses of the Lake's Past
Dwight Weaver's look back. Page 26

Classifieds

Listings from around the area. Page 33

Ameren drafts plan to revise boundary

By Nancy Zoellner-Hogland

The public has until January 15 to submit comments to Ameren Missouri about the power company's proposal to revise its project boundary at Lake of the Ozarks. To gather input, answer questions and address property owners' concerns, Ameren will hold two public workshops. The first is scheduled for 6 to 8 p.m. January 3 at the Inn at the Grand Glaize in Osage Beach. Another meeting is set for 6 to 8 p.m. January 5 at the Lake West Christian Academy in Sunrise Beach.

The workshops are being held in response to the public outcry against the Federal Energy Regulation Commission's (FERC) ban on some 4,000 homes, decks, patios, gazebos and similar structures that are currently located inside Ameren's project boundary. The ruling was given as part of FERC's approval of Ameren Missouri's Shoreline Management Plan (SMP), which was required as part of the new 40-year license for the operation of Bagnell Dam and its electric generating facility.

Original numbers showed about 1,200 of those structures are homes. However, Jeff Green, supervisor of Shoreline Management for Ameren Missouri, said upon closer examination, the number is more like 1,600. Almost as many homes are below 662 as there are between 662 and the

current boundary, he said.

According to Green, Ameren is proposing to establish the project boundary at 662 for the majority of the Lake's shoreline. In areas where homes still fall inside project boundary, the elevation will be adjusted as needed to remove the dwellings. Project boundaries will not be changed at public recreation sites, historical sites, wetlands and state parks.

Green said since July, when FERC handed down the order, he and others have been working non-stop to prepare a response. They completed their answer and on December 15 mailed it out to stakeholders and posted it online at <http://www.ameren.com/sites/aeu/lakeoftheozarks/Pages/FERCProposal.aspx>.

"Now that we've finished the draft, we wanted to hold a couple more meetings so anyone with additional questions or who wants to meet face to face will have an opportunity to do that. We want to make sure that everything that needs to be addressed is," Green said. "In the meantime, we posted our proposal to FERC, as well as the map, on our website so people can read through it and also look at the map to see if they have issues – see if their properties are affected. We'll also have copies of both at the public meetings."

The aerial map is marked with a black dotted line that

marks the existing project boundary. The green dotted line represents the proposed project boundary of 662.

"Of course, just because we're submitting this plan doesn't mean it will be approved but we are hopeful that since removing these properties won't affect operation of the dam, FERC will agree to it," he said.

Although FERC gave Ameren until May 1, 2012 to resolve all "non-confirming structures and encroachments" within the project boundary, Green said they hope to resolve the matter by the end of the first quarter.

Those who can't attend the public meetings can still submit comments by email to lake@ameren.com; by calling 573-365-9203; or by writing to Project Boundary Comments, Ameren Missouri Shoreline Management, P.O. Box 993, Lake Ozark, MO 65049. Comments must be received by Jan. 15 to be included in the proposal to FERC.

Assessor says real estate tax could play a part in outcome

Camden County Assessor Eddie Whitworth said if the Federal Energy Regulatory Commission (FERC) doesn't accept Ameren Missouri's proposal to lower the project boundary, it could result in a precedent-setting court case.

"Currently, Ameren is paying real estate taxes up to the variable water line –

typically about 660, which is considered 'full pool.' Individual lakefront property owners are assessed on property from the water line to the edge of their property. In a case of adverse possession, typically who is paying the taxes is not one of the criteria but courts have always held that as a strong indicator of ownership," he said.

In an earlier interview, Osage Beach attorney Gayle Troutwine, who specializes in real estate matters and class action suits, explained the doctrine of adverse possession, a law usually referred to as "squatter's rights."

"Basically, it gives the original property owner, which in this case would be Ameren, 10 years to act before losing the right to enforce any restrictions. It has a lot of criteria that must be met, but it definitely could be an option," she said. "However, it's also important to keep in mind because Ameren wears a special cloak that shields them with extra power and because FERC (Federal Energy Regulatory Commission) is involved, it might play out differently."

She said although Missouri law stipulates that utility companies are not subject to the doctrine of adverse possession, the law looks at the easements for underground lines and overhead wires. It does not address floodplain.

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Armchair Pilot

By Nancy Zoellner-Hogland

Those planning to travel on Southwest Airlines in coming months may want to "spruce up" before heading to the airport – unless they don't care about looking their best on TV. TLC is filing a new reality 13-week series that takes viewers behind the scenes at the airline, revealing what it's like to deal with travel frustrations and sometimes unhappy, unruly passengers. Production began in December at the Baltimore Washington International Airport but more airports will be added in coming weeks. TLC has yet to announce when the show will be aired.

Renovations to Concourse A at Lambert-St. Louis International Airport were completed last month. The improvements, part of the \$70 million Airport Experience program, include redesigned restrooms near Gate A2, new tile in the central corridor and new signage. That gate serves Delta, United and U.S. Airways. Gates B and D, which serve American, Frontier and Cape Air airlines, also opened with new terrazzo flooring and an expanded post security area.

Android users should have an easier time finding their way around Lambert St. Louis and Kansas City International Airports. Last month, the airports partnered with Google to create maps of their terminals and concourses that are available on the smartphones. The Google Map allows users to zoom in on the airport they are in and find ticket counters, escalators, airline gates, restaurants, restaurants and ATMs. The program also allows users to pinpoint their location on the map, which automatically updates and displays the floor plan the user is on. Lambert and Kansas City airport were two of 18 to launch the new service.

The application is not yet available for iPhone users.

Android users might want to tap into those Google Maps to help them avoid certain areas of Lambert Airport. The Transportation Security Administration (TSA) Office of Occupational Safety and Health requested the airport test air quality after several TSA workers got sick. The workers reported eye irritations, throat problems, nose bleeds and other upper respiratory issues. Problems allegedly are worst near the B and D security checkpoints where debris and dust from construction is said to settle. Airport officials say once they get the results of the air quality tests, they'll determine what action if any needs to be taken. In the meantime, many TSA workers have started wearing masks.

Another newly introduced application will allow customers to track their checked luggage on their smart phones and mobile devices. Fliers can enter the number of their bag tag receipts – iPhone users can simply scan the barcode – and then watch their bags' journeys from departure to arrival – including location of the carousel where they await pick-up. Delta introduced the Fly Delta mobile app, available for Android, Windows and iPhone devices, at Thanksgiving. They said they hope to also have a Blackberry version available early this year. Earlier this year, Delta launched an online baggage tracking system.

Although passengers on American Airlines will still be required to shut off all electronic devices during take-off and landing, pilots in the cockpit won't be following suit. In December, the Federal Aviation Administration (FAA) gave permission for AA pilots to use iPads in the cockpit instead of the traditional paper flight

manuals – and they're allowed to keep them on at all times. AA pilots tested the iPads on a trial basis, and, according to the FAA, found they created no problems. AA is the first airline in the world allowed to use the computers during all phases of flight.

Travelers trying to save money by stuffing their carry-on to avoid check bag fees may find themselves paying more anyway. Some airlines have adopted weight limits for carry-on bags while others have adopted or stepped up enforcement of weight-limit regulations. Some feel the restrictions were adopted because passengers have increasingly brought larger – and heavier – bags on board, taking up more space in overhead compartments and often times requiring assistance to get the bags in and out of the bulkheads.

Snowbirds planning to fly south for the winter might be happy to hear that Frontier Airlines will be adding a seasonal flight between Kansas City International Airport and Tampa, Fla., starting Feb. 15. Flights will operate on Tuesdays or Wednesdays and Saturdays through April 14. Introductory fares will start at \$99 each way and are available on the airline's website.

A scam involving fraudulent email messages to airline customers continues. The phishing emails, designed to dupe customers into revealing information about their bank or credit account numbers and passwords, notify travelers about changes in their travel itineraries or charges they never made. American Airlines is the latest to warn its customers to be on the lookout for the phony messages. Last month, Delta customers reported receiving the emails.

Roads to prosperity

continued from page 3

Miller and Morgan counties and every incorporated city in the Lake area and then comparing those revenues to other municipalities throughout Missouri. Based on those figures, Duenke said the Lake area has an "effective popu-

lation," a built-in consumer base, of about 55,000 which is similar in size to cities like Blue Springs, Webster Groves or Wentzville.

"Now when we approach potential developers we can show them concrete numbers that should convince them

that a successful development in this area is more than feasible," he said. "The traffic patterns have to settle in a little bit, but we think the new Expressway will have a very positive effect on marketing the entire Lake area."

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City, developer ready to ride new roads to prosperity

By Nancy Zoellner-Hogland

Lake Ozark City Administrator Dave Van Dee said once the city starts realizing revenue from stores opening at the Shoppes at Eagles' Landing, he hopes to convince aldermen to invest in a professionally prepared master plan.

"There have been a lot of philosophical discussions about what we've done wrong in the past, but I'd like to see a long-range plan put together so we could do things right in the future. It doesn't have to be cast in stone—we need to have some flexibility—but I think it would be good for the city to have some direction," he said, adding that he would like the plan to include more "concrete steps" that could be used to attract development to the city than what was included in a comprehensive plan adopted in 2006.

At that time, Route 242 was only a dream so while future development along the Route 242 corridor was taken into consideration the group focused more on zoning changes that would be allowed. The plan also

looked at funding infrastructure improvements; reducing traffic volumes on Bagnell Dam Boulevard; providing affordable housing; planning for enhancement of the city's riverfront; and establishing parks. Finally, the plan laid out rezoning suggestions for future development on W, the quarry area off Highway 54 and the areas on the south side of the city behind the Strip.

Van Dee said while the comprehensive plan included a "wish list" similar to the one in place today, he would like the new plan to be more proactive.

"I don't know that the city needs to take the lead on the search but I think we should look at working as a partner to go out and recruit business," he explained. "So much emphasis has been placed on tourism but I would like to see an effort placed on attracting more year-round businesses and institutions that would provide a more stable income. I don't want manufacturing but I would love to see clean office operations, call centers, higher learning in-

stitutions—those sorts of things. Without those types of businesses, there's no incentive for young people who want to stay in the area to obtain a college education. And there's no incentive for college graduates to return to the area once they're finished with their schooling."

Van Dee said he also hopes to attract developers who build high-quality, yet affordable housing to serve the middle-income residents.

In the meantime, at the opposite end of the Expressway, Matt Duenke, head of Duenke Family Enterprises and son of the late Burton Duenke, who developed Tan-Tar-A Resort and Tan-Tar-A Estates, is continuing to work with the Zanola Company to address the same situations. The Duenke family owns 900 acres of mostly undeveloped ground along the new 54 Expressway and around the KK interchange.

The Zanola Company provides Market Graphics homebuilding and demographics research for the St. Louis, Central Missouri, and Southwest Mis-

souri regions to help builders, developers, banks, planners, elected officials and others to better plan successful development. The firm also acts as a business improvement consultant, a marketing turnaround expert and a sales management coach.

Anticipating the additional opportunities that would be provided by the Expressway, and to determine the best use of the land not just for Duenke but for the community, last year researchers with the Zanola Company drove every road in the tri-county area, cataloging service and retail establishments. They used that information to compile a list of needs that were adequately served and those that were under-served. The study determined the Lake area lacked a high-quality, dynamic retirement community that would serve the needs of those who want independent living all the way thru life stages until they require continual nursing care. They also determined there is a shortage of electronics stores, auto dealerships and

service providers, family clothing stores like Old Navy, specialty food shops, home furnishing stores like Pottery Barn or Bed, Bath and Beyond, and that the Lake area is lacking in a variety of restaurants.

"The commercial real estate market has been pretty stagnant but I expect that to change now that the Expressway is open," Duenke said. "I can't be too specific, but I think one of the first things we'll see is a convenience store. Most people don't want to get off the highway and drive several miles to get gas so we think that's a 'natural,' for this area," he said, adding that they hope to make an announcement soon on that development.

In order to overcome objections by major retailers that the Lake population and resulting economy had too many fluctuations, the Zanola Company also developed a formula that looks at the "effective population" of the area. That formula was derived by looking at annual sales tax revenues from Camden,

continues on page 2



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Lake drawdown begins this month

By Nancy Zoellner-Hogland
This month Ameren Missouri will begin its annual winter drawdown.

According to Jeff Green, supervisor for Ameren Missouri Shoreline Management, over the next few weeks the lake level will be lowered to approximately 654. However, if it's a dry winter lake elevations could go as low as 651.

"A lot of people thought we started the drawdown in December because the lake was already so low, but that was just the result of little rainfall. We also didn't have much coming from Truman, which was allowed to stay a little lower this year to allow for the flood waters up north," he explained. "If that trend continues, the lake level just might be a little lower than normal this winter."

Green also said he's been

fielding calls from people asking how the project boundary issue will affect permits for bank stabilization.

"We tell them it won't have any effect at all, either on the drawdown or on issuing permits. It will be business as usual," he said.

Barb Duncan, office manager at Rock Works, said they already are starting to get calls for work.

"Once the lake starts dropping, people can see the footings of their seawalls and realize they need help," she said, adding that adding riprap can usually solve many of the problems. "The rock not only helps stabilize the existing wall, it breaks up the wave action — absorbs the energy so you don't have waves crashing into the wall and then bouncing back and crashing into your dock."

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New law aims to keep truck drivers' eyes on road

By Nancy Zoellner-Hogland

According to a study conducted by the U.S. Department of Transportation, the odds of being involved in a safety-critical event are three times greater when the driver of a commercial motor vehicle is reaching for an object than when the driver is not reaching for an object. The same study also determined the odds of being involved in a safety-critical event are six times greater while the driver is dialing a cell phone than when the driver is not dialing a cell phone.

Because of those findings, beginning January 3, 2012, drivers of commercial motor vehicles are banned from using hand-held mobile phones and push-to-talk cell phones while driving. The law applies to drivers of commercial motor vehicle trucks with a gross vehicle weight rating of 10,001 pounds or more or any size vehicle transporting any amount of hazardous materials requiring

a placard. It also applies to drivers of busses designed to carry nine to 15 passengers and drivers of vehicles operated solely in intrastate commerce with a gross vehicle weight rating of 26,001 pounds or more. However, intrastate carriers who are currently exempted from the federal regulations by the state of Missouri will remain unaffected by the new rule.

The ban, which prohibits drivers from reaching for, holding or dialing a mobile phone while driving, applies when the vehicle is in operation on the roadway, when temporarily stopped for traffic or when waiting at a stoplight, stop sign or other traffic control device. Drivers can use a hand-held cell phone only if the vehicle is stopped in an area safe for parking a commercial vehicle, or to communicate with law enforcement or other emergency services to report emergencies. The use of hands-free devices is allowed; however, drivers can

only use hands-free phones and headsets if the phone is in their reach while being restrained by a seat belt in the driver's seat. Dialing a hands-free phone while in motion is allowed only if it can be done by striking a single button.

CB radios, which are used by the Camden County Road District trucks, and other two-way radio communication or electronic devices are not prohibited by the ban.

Violators can be fined in county court up to \$500 per offense and face up to six days in jail. However, Lt. John Hotz with the Missouri State Highway Patrol said the incident report would then be forwarded to the Federal Motor Carrier Administration which could enforce penalties of up to \$2,750 for each offense. Commercial driver's license holders with multiple convictions for violating the restriction could lose their CDL privilege and companies that

continues on page 13

Distracted Driving Legislation introduced

The Missouri House and Senate both will consider 2012 bills that seek to ban text messaging by all drivers in Missouri. Both were pre-filed in mid-December 2011. Missouri law currently allows texting while driving as long as the driver is over 21 and has nothing in place prohibiting talking on cell phones while driving.

The action comes on the heels of a report from the National Transportation and Safety Board (NTSB), which found texting while driving was the likely cause of a fatal crash in Gray Summit, Missouri. After a probe into the accident, the board came out in favor of a nationwide ban on the use of portable handheld electronic devices by drivers.

The NTSB investigation discovered that Daniel A. Schatz of Sullivan, the driver of the pickup truck that started the chain reaction, sent and received 11 text messages in the 11 minutes before the wreck. The last text was received just moments before the pickup rammed a tractor-trailer. Schatz was then rear-ended by one school bus, which was then rear-ended by another school bus. Two people, including Schatz, died and another 38 were injured.

The NTSB recommendation is for a total ban on non-emergency use of all cell phones, text messaging devices, smartphones and other portable electronic devices not related to operation of the vehicle. The board also called for high-visibility enforcement to support distracted-driving bans as well as campaigns to inform motorists of the new law and heightened enforcement.

States would have to sign off on the NTSB plan for it to take effect. So far, seventeen states have no laws on the books covering text messaging while driving. While some states have banned the use of cell phones while driving, all have exempted devices with hands-free accessories, such as Bluetooth.

According to the NTSB, the Missouri State Highway Patrol issued 120 citations for texting by drivers under 21 in a recent two-year period.

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Marketing The Lake

by Jim Divincen

This is the first article in a series of articles to run in the Lake of the Ozarks Business Journal regarding the advertising and promotional activities conducted by the Lake of the Ozarks Tri-County Lodging Association. The Lake of the Ozarks Tri-County (Camden, Miller and Morgan) Lodging Association (TCLA) is the primary marketing entity for the Lake of the Ozarks. The Board consists of elected Advisory Board members from the Lake of the Ozarks Area Business Districts of Camden, Miller and Morgan Counties. The Advisory Board Members are elected by accommodation facility owners in each of three categories, in all three counties. Current Advisory Board Members include:

Lake of the Ozarks Area Business District of Camden County, 1-50 Units Accommodation Facility Owners, Sue Westenhaver, Inn at Harbour Ridge Bed & Breakfast, Michael Spriggs, Point Randall Resort

51-299 Units Accommodation Facility Owners, Karen Medders-Bowman, Lake Ozark Vacations by PMG, Don Welch, Quails Nest Inn & Suites, 300+ Units Accommodation Facility Owners, Carl Clark, The Lodge of Four Seasons, Fred Dehner, Tan-Tar-A Resort, Lake of the Ozarks Area Business District of Miller County, 1-50 Units Accommodation Facility Owners

Chuck Bowman, Osage National Golf Resort, Larry Jones, Osage Beach RV Park, 51-299 Units Accommodation Facility Owners, John Peters, Cross Creek RV Park, Lance Utley, The Resort at Port Arrowhead, Lake of the Ozarks Area Business District of Morgan County, 1-50 Units Accommodation Facility Owners, Russell Burdette, Your Lake Vacations, Bill Johnson, Eagles Nest Resort & Properties.

The Business Districts were created back in 1992 to present enabling lodging tax legislation to voters residing inside of the Business Districts. On June 8, 1993, voters residing in the three Business Districts passed a lodging tax which authorized the Advisory Board to collect a lodging tax from their overnight guests for the advertising and promotion of the Lake of the Ozarks.

The lodging tax is collected by accommodation facility



Jim Divincen,
TCLA Executive Vice President

owners inside the Business Districts who rent overnight sleeping rooms to the transient guest less than 31 days in any calendar quarter.

Prior to the June 8th, 1993 vote, the Lake of the Ozarks Convention & Visitor Bureau spent approximately \$150,000 to promote and advertise the Lake of the Ozarks.

The Lake of the Ozarks Area Business Districts of Camden, Miller and Morgan Counties currently appropriate in excess of \$1.7 million to promote and advertise the Lake.

The TCLA budget includes magazine, newspaper, radio, television and internet banner advertising inside the Lake's primary geographical markets, including the State of Missouri, Central and Southern Illinois, the States of Iowa, Kansas and Nebraska and the top two priority target markets, St. Louis and Kansas City.

The budget also includes funding for local Special Events and Festivals. The motivation for special event funding is to assist new events and festivals with start up funds for the first several years, hoping that the event or festival will financially sustain itself at some point in the future.

The Advisory Board also appropriates funding for a professional public relations effort, fulfillment of the advertising, group sales, professional and legislative services, research studies and funlake.com internet promotional activities. Future articles will further explain each of the marketing efforts conducted by TCLA, as well as visitor demographics and visitor profiles.

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IMPORTANT NEWS AND INFORMATION BEFORE YOU FILE

FILING DEADLINE: Monday, April 16, 2012.

FILING EXTENSION: automatic six-month extension to Oct. 15, 2012, as long as Form 4868 is filed by the April deadline. But any tax owed must be paid by April 16.

TO CHECK REFUND STATUS: go to the IRS Web site and click on "Where's My Refund?". Or, call 1-800-829-4477. This is also the phone number for recorded information on various tax topics.

IRS FORMS/PUBLICATIONS: Download from the IRS Web site by navigating to "Forms and Publications"; order by mail by calling 1-800-829-3676.

ONLINE TAX HELP: The IRS Web site has links to every tax topic. www.irs.gov

PHONE TAX HELP: 1-800-829-1040 for individuals, 1-800-829-4059 (TDD) for those with hearing impairment, 1-800-829-4933 for businesses.

Consider these before you file

Contributing to retirement accounts. Even if you didn't get as much into your retirement account in 2011 as you wanted to, there's still time. You can make additions to your IRA up until April 17, 2012. If you have a Keogh or SEP IRA, and you get an extension on time to file, you can wait until October 15, 2012 to add funds. To qualify for the full IRA annual deduction in 2011, you can't be eligible for a company retirement plan and have an adjusted income of \$56,000/89,000 single/married. If married and one of you is eligible for a company plan you can still deduct

your full contributions provided your joint income is less than \$167,000.

Getting organized. Make a list of the tax documents you are going to need and check them off as you go. Gather like documents together, make separate bundles of each type. Don't throw away anything tax-related until you've completed your return and are certain it's not needed-- even if it looks unimportant.

Find the right forms. If you wait until the last minute to run to the post office in search of your forms, you might be shocked to find they are not all

available. Go to the IRS' web-site instead, and print them at home, or get them sent to you in the mail. Electronic filers and users of online/software based tax products may get all of their forms included and filled out automatically. It can save a lot of time, and is safe and secure.

Avoid the red flags. Not filling in every space on the form, missing or inaccurate Social Security numbers, too few or too many deductions, and things like these.

2011 Important Tax Law Changes

Phase-Out to Personal Exemptions postponed. Tax payers who earn more than \$166,000 will see a silent increase in the taxes they pay starting in 2013-- the standard deduction phase-out that was scheduled for 2011 has been put off until then. Wage-earners will see a reduction in the standard deduction at \$166,800 with the deduction dropping to zero at \$291,000 per year and up. Should the legislature fail to enact another delay the new rule will take effect in 2013.

Tax rate changes for 2011 have also been delayed. The President's last minute signature on compromise legislation means a two-month extension to the cuts that mean about \$1,000 for the average family. It is uncertain if the cuts will remain in place should they fail to act on this again in 2012, or the code for 2011 will be changed. The 2010 cut means a drop from 6.2 to 4.2% on the first \$106,800 of income.

Itemized deduction limits delayed. For 2011 and 2012 the limits have been repealed -- this would have meant deductions to income above \$169,750 and up would phase-out -- up to 80% less would have been allowed.

Section 179 expense deduction: Currently \$250,000, it increases to \$500,000 in 2011. This will allow you to expense a much larger amount of equipment and avoid having to depreciate it. The section 179 limit will return to \$125,000 in 2012.

Mortgage Insurance Premiums: as of January 1, 2012, taxpayers will no longer be allowed to deduct mortgage insurance premiums from their tax returns.

This provision was set to expire in 2011, but the temporary tax cut law extended it to 2013.

Estate Taxes are Back. The 2010 repeal of the Estate Tax meant the wealth could be passed to heirs with no tax. The 2011 return of the 35% rate starts at assets over \$5,000,000 for singles and \$10,000,000 for married couples. Estate taxes are set to rise in 2013, meaning Uncle Sam will tax even more of assets already taxed.

Child Tax Credit - The scheduled drop to \$500 per child has been delayed, and parent for 2011 can still take the \$1,000 tax credit for each qualifying dependent.

The partial credit for low-income earners has been eliminated. Making Work Pay allowed for a 6.2% break-- meaning low-income single workers will see an increase of \$400 in liability, couples by \$800.

The Economic Stimulus Act has been renewed until 2013, which includes a college tuition credit.

Energy Savings to principal residences of 30% up to \$1,500 has expired. The credit is now 10% on amounts up to \$500 you spend on qualifying improvements.

Bonus Depreciation. For 2011 only, bonus depreciation is increased to 100% for purchases of certain qualifying property. Bonus depreciation will return to 50% in 2012.

1099 Reporting - starting in 2011, any business that does more than \$600 in business with any vendor will be required to submit a 1099 form, something not previously required for vendors organized as corporations.

Top Ten Tax Mistakes and Lost Opportunities for filers

Filing taxes the old-fashioned way, with paper and pencil is great for some folks--maybe they have limited or no internet connectivity, or perhaps the whole idea of filing electronically on a computer has them baffled or intimidated. But paper and pencil does lend itself for the introduction of more mistakes on the tax form. Mistakes that could cause your return to be rejected for correcting, or refused outright.

Millions of filers each year, according to the IRS, either enter their social security number incorrectly, or not at all. Dou-

ble-check the SSAN's of yourself, your spouse, and any dependents you have listed before sending in your return.

Signature and date--believe it or not, many filers re-do their forms after perfecting the first copy, and then forget to sign and date their final paperwork. Check to make sure you and your spouse--if applicable--have both signed and dated the return before sealing the envelope. If you have to pay, remember to enclose and sign the check as well.

State and local taxes--re-funds from state or local taxes

must be included as income for your federal return. However, the taxes you pay are deductible. You can now choose between deducting taxes paid in or sales taxes paid for the year.

IRS Form 1099B reports dividends, interest earned, or gains from the sale of investments. Remember, the IRS also gets a copy of these--be sure the numbers reported to them are accurate and that you enter the same figures on your returns.

Interest Income--If you have dividends or annuity disbursements, interest earned on savings accounts or interest-bear-

ing checking accounts or any other taxable gain, you need to include these figures as income. Many people forget to include the interest from the passbook account, and so get a correction on their return from the IRS--often a painful one.

Be sure you enter the correct amount of tax, from the right table, based on your taxable income and filing status--this is a common and sometimes costly error.

Double-check your math. If you are rounding off numbers, do so for every entry, otherwise enter the actual amounts. Do

the addition and subtraction twice to check--a huge number of returns get corrected or rejected each year for computational errors.

Don't forget to deduct your personal property taxes. Each year, you pay taxes on real property--but this also includes motor vehicle registration tax, environmental inspection fees if any, or easement assessment taxes.

Medical expenses must be at least 7.5% of your adjusted gross in order for you to include them. Remember that not only

continues on page 11

Some good news, some bad for taxpayers filing 2011 returns

By Nancy Zoellner-Hogland

Other than the Temporary Payroll Tax Cut Continuation Act of 2011, which temporarily extends the two percentage point payroll tax cut for employees, no new tax laws were passed this year. However, according to two local certified public accountants, taxpayers will be able to take advantage of a few changes adopted earlier but phased in for 2011. But beware – individuals also may face lower deductions in other areas.

Jerry Dunstan, CPA and co-owner of DeClue and Dunstan Accountants in Eldon, said the Temporary Payroll Tax Cut Continuation Act of 2011 temporarily extends the two percentage point payroll tax cut for employees, continuing the reduction of their Social Security tax withholding rate from 6.2 percent to 4.2 percent of wages paid

through Feb. 29, 2012.

He also said under the American Recovery and Reinvestment Act (ARRA), more parents and students qualify for the American opportunity credit to pay for college expenses.

The American opportunity credit originally available only for tax years 2009 and 2010 was extended for 2011 and 2012. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two on tuition above any scholarships received. The full credit is available to individuals whose modified adjusted gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return. The credit is phased out for taxpayers with incomes above these levels.

Taxpayers also may be able to claim a lifetime learning credit of up to \$2,000 for qualified education expenses paid for all students enrolled in eligible educational institutions. There is no limit on the number of years the lifetime learning credit can be claimed for each student. However, a taxpayer cannot claim both the American opportunity credit and lifetime learning credits for the same student in one year.

Dunstan said individuals will also get to take advantage of a change in capital gains and business owners can reap the rewards of an extension of the law covering equipment purchases.

Eldon H. Becker Jr., CPA, who has an office in Lake Ozark, said individuals who claim deductions for health plans also will see modifications.

First, the bad news.

"Expenses that can be reimbursed tax-free by a health Flexible Spending Account (FSA), Health Reimbursement Account (HRA), Health Savings Account (HSA) or Archer Medical Savings Account (MSA) no longer include over the counter medicines except insulin," he said, adding that the penalty tax for nonqualified withdrawals from a HSA or MSA increased to 20 percent.

In addition, employers must report the value of health insurance coverage they provide to their employees on the employee's form W-2.

"However, the IRS has announced that it will not enforce this provision for 2011," Becker said.

The good news is that the standard mileage rate allowed for operating expenses for a car

when it is used for medical reasons increased slightly midway through the year. Tax payers can deduct 19 cents per mile from January 1 to June 30, and 23.5 cents per mile from July 1 to December 31, 2011.

For more information, taxpayers can obtain a newly revised comprehensive tax guide free of charge by visiting IRS.gov.

However, Dunstan said the money spent to hire an accountant usually can pay off in the long run.

"I can't tell you how many returns we've re-filed where we've saved thousands of dollars. Tax preparation software is pretty safe for people who don't itemize but since 1986, when several substantial changes were made to 'simplify' things, it got much more complicated and hasn't gotten any simpler since," he quipped.

Rates and taxes remain in place for now

Standard Deductions. The standard deduction rates -- or the amount that you can claim if you don't itemize your deductions -- stay largely the same for 2011. They are \$5,800 for single taxpayers or those married taxpayers filing separately, \$11,600 for married taxpayers filing jointly and \$8,500 for taxpayers filing as head of household. The additional standard deduction allowed for senior citizens and taxpayers who are legally blind is \$1,150 for married taxpayers filing jointly and \$1,450 for single taxpayers.

Personal Exemptions. The personal exemption amount for 2011 is \$3,700, an increase from \$3,650 in 2010.

Income tax rates. Tax rates for 2011 remain relatively close to those for 2010. The tax deal -- which extended existing breaks -- means that tax rate cuts remain in place with a few adjustments to account for inflation. The tax brackets for 2011 are:

\$212,300-\$379,150	33%
\$379,150+	35%
Head of Household	
\$0-\$12,150	10%
\$12,150-\$46,250	15%
\$46,250-\$119,400	25%
\$119,400-\$193,350	28%
\$193,350-\$379,150	33%
\$379,150+	35%
Married Filing Separately	
\$0-\$8,500	10%
\$8,500-\$34,500	15%
\$34,500-\$69,675	25%
\$69,675-\$106,150	28%
\$106,150-\$189,575	33%
\$189,575+	35%

Alternative Minimum Tax (AMT). The AMT exemption for 2011 is \$74,450 for taxpayers filing jointly, \$48,450 for single taxpayers and those filing as head of households, and \$37,225 for married couples filing separately.

Pease and PEP limitations. High-income taxpayers benefit from a temporary repeal of the PEP (personal exemption phase-out) and "Pease" limitations. Under PEP, personal exemptions (which start at \$3,700) for high-income taxpayers were reduced as adjusted gross income (AGI) increased, while the Pease provision reduced itemized deductions by 3% at the top of the brackets. With the temporary repeal, high-income taxpayers hold onto their exemptions and the full value of their itemized deductions for two more years.

Capital Gains and Dividends. Lower rates for capital gains and dividends are extended through 2011.

Flexible Spending Accounts (FSAs). In 2011, over the counter (OTC) medications are generally no longer eligible as FSA expenses unless a doctor writes a prescription for the medications (insulin is a significant exception

to this rule). The new rule also affects HRA (health reimbursement accounts), HSA (health savings accounts) and Archer MSA (medical savings account) plans.



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Tax-time concerns in tough times

In an economic downturn such as this one, bad things can happen, and those things can affect your taxes.

Even though times are tough, Uncle Sam still wants his cut. Chances are, if you received a W-2 for 2008 and made at least \$8,950 as a single taxpayer, or \$400 if you were self-employed, you have to file a return and pay taxes if due.

IF YOU LOSE YOUR JOB:

Severance pay (if any) and unemployment benefits are taxable. So are accumulated sick and vacation days you may be paid for when you leave. Be sure to either set aside money to pay the taxes on these amounts, or ask that an appropriate amount be withheld to avoid a big year-end tax burden.

If you withdraw money from your pension plan or an IRA to make ends meet during a lay-off or stretch of unemployment, those funds are taxable, and in the case of an IRA, carry an additional 10% penalty. In the case of pension plans, if you

are under 59-1/2, an additional tax may apply. See IRS Pub. 575.

Good news, when you are out looking for a new job, those expenses may be deductible. Some things you can write-off are employment and outplacement agency fees, fees for resume preparation, and travel/auto expenses for job searches and interviews. Don't forget the cost of the telephone calls and job counseling if any. IRS Pub.

17 has more.

If you have to move because you lost or changed your employment, moving expenses can be deductible. The distance moved and the timing must meet the criteria set down in IRS Pub. 521. You can't take these deductions if you take a 'substantial' break between the end of the last job and looking for a new one, if you are changing occupations, or if you are

searching for your first job.

Another tip—if your total income dropped significantly because of a lay-off or unemployment, you now may qualify—if you didn't previously—for Earned Income Credit and other deductions.

IF YOU LOSE YOUR HOME:

According to the IRS, in most cases you can exclude income from the discharge of debt from your principal residence, or from mortgage restructuring. This exemption does not apply to second or vacation homes.

In some cases, you may be able to file an amended tax return for previous years. The limit is \$1 million individually, \$2 million for couples. Generally speaking if a lending institution forgives a debt you can be taxed on the cancelled amount.

IF YOU CAN'T PAY YOUR TAXES:

If you are unemployed and the times are tough, the IRS offers help at tax time. Don't panic—if you can't pay the full amount of the taxes due by April 15th, file your return anyway and pay as much as you

can to avoid interest and penalties.

You should call the IRS as soon as possible to discuss payment options. They can often give a short-term extension on the time to pay, an installment plan, a compromise offer (where they agree to accept less) or even agree to waive penalties. You would still be required to pay interest charges.

A visit to www.irs.gov or a phone call to 800-272-9829 can get the ball rolling. Form 9465 gives you a request for an installment plan.

In extreme financial hardship cases, the IRS may temporarily suspend collection action, but interest and penalties will still accrue.

This information was gathered from the IRS website at www.irs.gov, and no guarantee on its accuracy is assumed. Always check with a trained professional tax preparation specialist or CPA when you have important tax-related decisions to make. Use this information at your own risk.



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Top Ten Tax Mistakes and Lost Opportunities for filers

continued from page 8

can you count bills from medical professionals and institutions, you can also claim the mileage to and from the visits, related auto expenses and more. IRS publication 502 is available online to fill you in on the details.

Charitable contributions are often a great last-minute deduction for filers. But remember a cancelled check doesn't qualify as authentication if you are audited. You must get a receipt or itemized transaction record from the charity. No contribution of \$250 or more is allowed without this written proof.

Most of these errors can be avoided by using electronic filing together with tax preparation software that asks you important questions and does the math for you. For the best results, of course seek the help of a trained tax-preparation professional or CPA.

Top bookkeeping mistakes for small businesses

Remember to keep track of reimbursable expenses. If you pay for items out of your pocket, you need to keep track of those, and reimburse yourself from the company for the amount.

Backup, backup, backup. Always keep a paper trail in addition to the electronic records—if you are audited, or lose the files on the computer those papers will be vital. And backup the computer files, too.

Properly classify your employees. Make sure that if you have an 'independent contractor', they meet the criteria. Employees and non-employees need to be clarified to prevent errors when filing—the rules and regulations are different for each.

Save receipts for petty expenses less than \$75—even though they may not be required, you may need the documentation. A petty cash system should be set up and accurate records kept.

Miscategorization—the categories are fairly standard for expenses. Don't enter expenses into the wrong category or use too many categories. Create as few as possible and try to keep to generally established, accepted accounting procedures for best results.

Reconcile the books with the bank statement each month. Keep everything nice and tidy, and watch for errors. Consider hiring a bookkeeper or CPA quarterly to go through everything.

Keep your bookkeeper or accountant informed—if you use outside help, be sure to get paperwork or electronic files to them in a timely manner. Also, inform them when you make transactions outside the norm, such as a cash bonus or purchase supplies out-of-pocket.

Remember to deduct the sales taxes from the total amount of your sales—this is a common item overlooked by new business owners.

Mileage rates for automobile expenses unchanged

The Internal Revenue Service today issued the 2012 optional standard mileage rates used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

Beginning on Jan. 1, 2012, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be:

- 55.5 cents per mile for business miles driven
- 23 cents per mile driven for

medical or moving purposes

- 14 cents per mile driven in service of charitable organizations

The rate for business miles driven is unchanged from the mid-year adjustment that became effective on July 1, 2011. The medical and moving rate has been reduced by 0.5 cents per mile.

The standard mileage rate for business is based on an annual study of the fixed and vari-

able costs of operating an automobile. The rate for medical and moving purposes is based on the variable costs as determined by the same study. Independent contractor Runzheimer International conducted the study.

Taxpayers always have the option of calculating the actual costs of using their vehicle rather than using the standard mileage rates.

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Lake Regional Medical Staff Donations Help Area Families

The holidays were a little brighter for many area families because of the generosity of Lake Regional Health System's medical staff. This Christmas, Lake Regional's physicians elected to make monetary donations to local charitable organizations in lieu of receiving gifts from the health system. The donations went to Medical Missions for Christmas in Camdenton, the Community Food Pantry in Eldon, Share the Harvest Food Pantry in Greenview and Hope House in Lake Ozark.

"The holidays should be more about giving than receiving," said Robert Hyatt, M.D., senior vice president of Medical Staff Services at Lake Regional. "The medical staff is pleased to be able to give back to the community and help those in need this Christmas season."

In addition to the monetary donations, Lake Regional staff donated 75 turkeys, hams and pies to Citizens Against Domestic Violence, Lake Area Helping Hands and Lamb House in Camdenton just in time for Christmas meals. In November, Lake Regional employees donated more than 350 turkeys and pies to these and other local agencies for Thanksgiving.

Paul Bernabe, M.D., a physician at Lake Regional Clinic – Eldon, presents a donation from the LRHS medical staff to Scherry Branstetter for the Eldon Community Food Pantry.

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Osage Beach conservative despite budget surplus

By Nancy Zoellner-Hogland

"Better to be safe than sorry." That age-old adage was followed by Osage Beach city officials as they formulated next year's operating budget.

However, City Administrator Nancy Viselli said by the looks of things, next year's revenue stream should bring smiles and not sorry looks to the aldermen's and city leaders' faces.

"Sales tax numbers continue to be above what we projected. Revenues received in December, which were based on October's sales, were up 22.1 percent over the same period last year and 13.9 percent more than we projected. November receipts, which were based on September sales, were up 18

percent. And I have a feeling that January and February are going to be the same way because stores and restaurants have been absolutely packed," she said, adding that to date, the city had collected \$135,555 more in sales tax revenue during 2011 than anticipated. "We're starting out the year with a bang!"

That trend has been seen much of the year.

In mid October, with total receipts at a few dollars shy of \$3.7 million, the city's sales tax revenues were more than \$213,000 over projections. A tally of all accounts by Alderman Ron Schmitt found the city had seven and a half months' reserve on hand.

At the second-quarter budget review meeting, Assistant City Administrator Jeana Albertyson told the board that July sales revenues, which reflected May sales tax revenues, were at a record-breaking \$497,244 - \$19,756 more than the second highest July in the city's history when the city took in \$477,488.

"I just have to shake my head when I hear stories that Osage Beach is going to dry up and blow away because of the Expressway," Viselli said. "Yes, it was a little difficult to find things when it first opened but signs are up now and the locals are finding their way around again - and the people coming here from St. Louis and Kansas City are used to expressways

and interchanges. They don't think anything of getting off and on the highway to go to dinner or shopping."

According to reports by major retailers, that must be the case. A spokesperson for the Osage Beach Premium Outlets said they saw a marked increase at Black Friday and throughout the holiday shopping season. The same was reported by the Osage Beach Walmart Supercenter and Target.

In fact, Viselli said she expects the Expressway to have just the opposite effect on the city.

"It's opened up a lot of undeveloped land and with six new interchanges, we expect to see

a lot more growth in the near future," Viselli said.

She also said budget cuts were not due to lack of funding. Instead, infrastructure projects that required large amounts of spending were drawing to a close and no longer required the large amount of funds budgeted in the past. And although the city will be taking over upkeep of the Osage Beach Parkway, before that transfer takes place the Missouri Department of Transportation has to survey the road, make any needed repairs and then prepare a contract that is agreeable to both parties. Viselli said she doesn't anticipate that will happen before July and may not occur until late 2012 or early 2013.

New law aims to keep truck drivers' eyes on road

continued from page 7
allow their commercial truck or bus drivers to use hand-held phones while driving could face a fine of up to \$11,000.00. Citations of the hand-held mobile phone violation can also affect both driver and company federal Compliance, Safety, Accountability scores.

According to Chuck Gohring, administrator of the Motor Carrier Investigations Division of the Missouri Department of Transportation (MoDOT), both state and local law enforcement agencies will be enforcing the law beginning Jan. 3.

"This will be treated as a primary offense. If law enforcement officers see a truck driver talking on the phone while he's driving, they would be able to pull him over and issue a citation," he said.

The regulation was implemented by the Federal Motor Carrier Safety Administration and the Pipeline and Hazardous Materials Safety Administration, but is strongly supported by transportation agencies across the nation as well as in Missouri and at the Lake.

"It's about safety," said Missouri Department of Transportation (MoDOT) Motor Carrier Services Director Jan Skouby.

"Any steps that can be taken to reduce fatalities is something MoDOT will support in any way we can," she said.

In mid December, a spokesman for Heartland Landscape Group said they were in the process of acquiring Blue Tooth devices for their drivers in order to be prepared when the law went into effect.

"We already have a 'no-texting' policy but because we frequently have to talk to our drivers to give them directions, we'll need to outfit them with equipment that will allow us to follow the law," he said.

To review the full federal regulation, visit <http://www.gpo.gov/fdsys/pkg/FR-2011-12-02/html/2011-30749.htm>

Rationale for the rule

The Federal Motor Carrier Safety Administration report explained that there are four categories of distraction:

- Visual (taking eyes off the road),
- Manual (taking hands off the wheel),
- Cognitive (thinking about something other than the road/driving), and
- Auditory (listening to someone talking)

The FMSCA said the danger of using a cell phone while driving is exponentially multiplied because it combines elements from each of the categories.

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Everyone has heard if it sounds too good to be true, it probably is. That unfortunately for some is not always the case. Even though there are con artists on every corner, millions have been made by a few who did their due diligence and took an educated risk. Most people have been left behind or missed the boat because they were afraid to take a risk or they listened to bad advice from the crowd. You owe it to yourself to find the truth in any opportunity that comes along, it could prove to be a great investment. And remember when it comes to investment or business advice the crowd is seldom ever right.

Now what does this have to do with green building?

Green building is a new and sometimes controversial new method in building, that still has its share of skeptics, but the skeptics are now being challenged by more than just theory, they are being challenged by the results. The facts are overwhelming that this method of building and products is the future. The high performance buildings being produced speak for themselves.

Let's suppose there was a single product that would make your home dust free, healthier, and impervious to problems like moisture, mold, pollen and allergies?

What if it would also make your home virtually sound proof to the outside world when you closed all doors and windows?

What if your floors were never cold and your home was much more comfortable to live in?

What if on top of all that, it would save 50% or more on energy cost? Would you want to know how it is possible?

It would seem an investment like this would be hard to beat, you can't invest your money in many places and get that kind of return. Is it too good to be true?

What if I further told you a prominent builder in Texas built a 2414



square foot house using this product and in August of this year when the average outside temperature was 102 and the thermostat was set at 75 the energy bill that month was 43.69. Would you believe it? And it is not a geothermal or any other kind of mechanical system; it is a onetime investment for the life of the home.

Do you want to know more about it?

Keep in mind there is a big difference between "Hard to Believe" and "Too Good to be True" a lot of things that were once hard to believe are now common place and this product will be one of them.

What would an investment like this be worth to your family?

This is not something for nothing, and it is not going to wash the windows, clean the house and take out the trash, it is just a good solid investment that will pay you back many times the initial price.

Will it work for you? Don't know, but if you are one of the first 25 people in January to contact me at david@LakeEcoGroup.com I will give you the details, a free guide and consultation to see if this could work for you. There is no obligation, but no need to contact me if you are just a tire kicker. Simply put "January Business Journal" in the subject line and the best way for me to contact you.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

Wait There's More!

There is more local news and information each month than we have space for! Don't miss out, visit our home online for the complete issue including all of the articles each month, at:
www.lakebusjournal.com

While you're there, click on the BLOG link!

Shoppers anticipated spending more this year, and it appears they did

By Nancy Zoellner-Hogland

Gallup's final update on expected holiday spending indicated consumers planned to spend a total of \$756 on gifts this year compared to the \$686 predicted last year. The \$70 increase is the highest December estimate measured since before the 2008 recession. The results were based on Gallup Poll conducted from Dec. 15 to 18 that periodically since 1989 and yearly since 1998 has asked Americans about their holiday spending intentions. Historical data reveals actual spending mirrors the predicted spending.

Final numbers won't be out until January 12, but estimates of in-store and online retail sales suggest those predictions will be right on track. On December 15, the National Retail Federation (NRF) revised its holiday forecast upward, expecting holiday

sales to rise 3.8 percent this year to a record \$469.1 billion – a full percentage point above its initial forecast on October 6, when the group called for anticipated sales growth of 2.8 percent.

The NRF said based on a late December analysis of transactions on 500 retail sites, online sales for December should be up about 10 percent over the same month in 2010.

"After strong sales reports in October and November, along with a successful Black Friday weekend, retailers are cautiously optimistic that this season will turn out better than initially expected, bringing added stability to our recovering economy at a time when America needs it most," NRF President and CEO Matthew Shay said in a prepared press release.



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One hero shares his story



Village of Four Seasons residents Ray and Angie Gewinner proudly display the Purple Hearts and Bronze Stars awarded to Ray for acts of heroism during World War II. Village officials hope to soon have a way to display items such as these. Nancy Zoellner-Hogland photo.

Village makes plans to honor him, other WWII vets

By Nancy Zoellner-Hogland

Recently the Lake community joined forces to build a home in the Village of Four Seasons for Marine Cpl. Todd A. Nicely, who lost a hand, an arm and both legs in Afghanistan, and his wife Crystal.

However, many may not realize that there are other war heroes already living in that community. One of those heroes is 92-year-old Ray Gewinner, who received three Purple Hearts and three Bronze Stars while serving with the U.S. Army during World War II.

"We landed on the beach at Normandy and fought all the way across France and Belgium before getting to Germany – and it was scary as hell. We weren't living. We were just existing. We slept on the ground; if we got to eat, we ate cold rations – mostly Spam - out of a can; when it rained, we marched through

it and then we slept in it, if we had time to sleep. I had one bath the entire time I was in Europe. And we never really knew where we were going – where we were supposed to end up. We just followed directions," he said, grimacing as he shook his head. "I really don't like thinking about it."

Trained as a Ranger and then run through officer's school, Gewinner graduated as a first lieutenant, quickly moving up the ranks to captain. He was placed in charge of the 12th Infantry, 4th Infantry Division serving, for a time, under General George Patton.

"Someone would come out and get me, put me in a jeep and take me to headquarters where they'd give me a set of coordinates. They'd say they wanted our company to take this certain position and they'd tell me when we'd need to be

continues on page 25



The Lake West and Lake Area Chambers of Commerce joined together to welcome mutual member Poly Lift of Osage Beach to their new location at 4039 Osage Beach Parkway, online at www.polylift.com or by phone at 573.693.9277. Left to right are: (1st row) Trish Creach, Karen Kahrs, Liz Brown, Jessica Martin, Martha Marple, Mike Maasen, Mark Maasen, Tana Maasen, Rusty Anderson, Bob May. (2nd Row) Ron Dugan, John Caran, Gene Deters, Bud Kidder, Nicole Dugan, Brad Deters, Roger Hulett, Mike Kenagy, Diann Jacobs.

As the Lake Churns Lake Market News

The lake area home market continues its slow, steady progress. The number of homes sales are up slightly with 50 more units sold from January 1 to December 20, 2011 over the same time frame in 2010 according to data from the Bagnell Dam Association of Realtors Multiple Listing System. Average sales price remains unchanged, a positive sign that the downward spiral has come to an end.

Nationwide existing-home sales rose again in November and remain above a year ago, according to the National Association of REALTORS®. The latest monthly data shows total existing home sales, which are completed transactions that include single-family, townhomes, condominiums and co-ops, increased 4.0 percent in November over October, and are 12.2 percent above November 2010.

With more people taking advantage of the buyer's market, sales reached the highest mark in 10 months and are 34 percent above the cyclical low point in mid-2010 — a genuine sustained sales recovery appears to be developing. We are seeing healthy gains in contract activity, so it looks like more people are realizing the great opportunity that exists in today's market.

Houses haven't been this affordable since appliances came in harvest gold or avocado green. The benchmark of affordability—the ratio of median home price to median family income—has fallen to 2.6, below the historical ratio of 2.9. Another measure, the percentage of monthly family income consumed by a mortgage



*Real Estate and Lake News
with C. Michael Elliott*

payment (principal and interest, using a mortgage rate of 4.1 percent), is 12 percent nationally, the lowest since 1971.

I feel the lake area prices will continue to hold steady through 2012 with some increases in certain property types then I expect a small increase to begin in 2013 assuming things are left to work themselves out and there are no further shocks to the economy.

Buyers who invest now or in the first few months of 2012 will be able to take full advantage of the bottom of the market. With both property prices and interest rates at historical lows, buyers will reap the benefits of this affordability as well as buying on the cusp of an increase in values.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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Lake Regional Health System's 2011 Christmas Baby Sasha Robertofna Bradley with her parents, Robert and Luiza Bradley of Lake Ozark. Sasha is Lake Regional Health System's 2011 Christmas Baby. Sasha was delivered by Martin Schwartz, M.D., at 2:12 p.m. Dec. 25. She weighed six pounds, eight ounces and was 20 1/4 inches long. Sasha's paternal grandparents are Gary and Toni Bradley of Kansas City, Mo. Her maternal grandparents are Yuri and Alime Vladimirova of Russia. Sasha received several gifts, including a Graco Pack 'n Play from Lake Regional Health System; a \$50 gift card from Central Bank of Lake of the Ozarks; a large felt stocking from the Lake Regional Hospital Auxiliary; and a crocheted afghan.



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Mortgage \$ense

with Mike Ogle of
First State Bank Mortgage

Five Reasons to Refinance Your Mortgage

There is the old adage that it's good to refinance your mortgage if you can lower your interest rate at least one percent; however, there are many more reasons to refinance your mortgage besides lowering your rate. Here are just a few:



Lower your interest rate.

Securing a lower interest rate is one of the top reasons for refinancing. This could make a big difference in your monthly out-of-pocket costs for housing and save money on financing fees.

Build equity faster.

If you are in a position to make higher monthly payments, you may want to consider changing to a shorter term on your mortgage. This enables you to build equity faster and save a considerable amount of money on financing fees.

Change your loan program.

You may find that you would like to change from your Adjustable Rate Mortgage (ARM) to the stability of a Fixed Rate mortgage at some point. An ARM was probably the most attractive rate and loan program when you first financed your home, but you need to compare different loan programs to find out if you can save money with another type of loan program that might work better for you now.

Credit Score has improved.

If your credit score has improved as a result of making your mortgage payments on time and in full each month, you may be in a position to take advantage of your

improved credit standing. We can review your current credit score, the terms of your existing mortgage, and review options for other loan programs that could not only reduce your monthly payment, but also save you money on interest fees paid over the life of the loan.

Use the equity you have established.

A cash-out refinance allows you to tap into the equity you have built up in your home. You may want to pay off revolving credit card accounts, send a child to college, or use the money for home improvements or personal expenses.

Regardless of your reasons for wanting to refinance your existing mortgage, the First State Bank Mortgage Team and I are interested in helping you make a decision that works best for you. We can review the terms of your existing mortgage program and discuss the options that are available to you. It's not about the rate but rather helping you achieve your financial goals.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at www.fsbfinancial.com.



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Lake Regional Holds Ribbon-Cutting, Dedication Ceremony at The Courtyard. Lake Regional's Fund Development Director Terri Hall, Director of Volunteer Services Kitty McCarthy and CEO Michael E. Henze cut the ribbon at the dedication ceremony for The Courtyard at Lake Regional Health System. The event was part of the Lake Regional's Christmas in The Courtyard celebration, held Dec. 8. The Courtyard is a peaceful, relaxing area for patients, visitors and staff. Proceeds from the sale of bricks, benches and trees were donated to Lake Regional to support the health and well-being of lake-area residents and visitors.



The Lake West Chamber was excited to be a part of the grand opening celebration and ribbon cutting commemorating the installation of the new Contracted Postal Unit Station for the City of Laurie located inside the retail facility of Bryants Osage Outdoors on Hwy 5 in Laurie. Pictured l to r are: Brooklynn Bryant, daughter of James Bryant; Jessica Deters, Bud Kidder, Janine Blythe, Pam Payne Postmaster Gravois Mills, James Bryant, Stanley Field, Ambassador; Rhonda Mueller, Nicole Duggan, Dakota Deters and Gene Deters.

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"Insurance Talk"

with **Amanda Fagan** of
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Are you tired of losing money on your investments?

"Who pays your expenses" at the time of a covered loss

Your business suffers a direct hit. A fire engulfed the interior of your family's business just days before the biggest furniture sale of the year and a delivery truck is waiting to unload thousands of dollars of merchandise with your name on it. Tons of questions are running through your head and all you need is peace of mind that this whole fire loss will be taken care of quickly and stress free. The adjuster has already been out to review the damage and has claimed a total loss. You are waiting for the city to approve debris removal and for the contractor to finalize the construction bid. Then you will have to wait for the building permit, materials to arrive and the contractor to be available for the rebuild. Oh and it has been the coldest winter since 1993. All of these small issues are creating a huge dent in the pocket book. Who knew all this time went into cleanup and rebuild and what about my employees needing paychecks and this furniture, what will I do with this new furniture sitting on a semi trailer in my parking lot waiting to be unloaded? Let's take a look at an easily overlooked coverage on your property policy – Business Income with Extra Expense, also known as Time Element.

Business Income by definition provides protection due to reduced income and/or increased expenses that result from damage to a building or personal property that you own and is available to restore your business to the same position had no loss occurred.

Some examples of expenses covered by Business Income:

*The furniture waiting to be unloaded needs a home and due to the



Amanda Fagan

fire loss your building is not adequate. The furniture could be moved into a nearby mini storage and the cost to do so would be deducted from the business income limit.

*You decide to rent a temporary office location and need to pay key employees whom are too valuable to lose to the big warehouse furniture store down the street, so business income can come into play again.

*It's going to take multiple months before you can reopen the new building and in the mean time you are also suffering loss of rents normally earned from the CPA office that leased a small space in your building. Again, business income offers monies to cover this loss of income.

*Remember the biggest sale of the year that was a few days away? Loss of gross earnings is also included in business income while you are unable to operate under normal conditions.

Feel free to stop in our office to review your policy and further discuss "who pays your expenses" at the time of a covered loss.

Amanda Fagan, CISR is a commercial agent with Golden Rule Insurance Agency in Osage Beach and can be reached by email amanda@goldenruleinsurance.com or by phone 573-348-1731.

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4 Seasons Café, in JJ Lafata's Grocery Mart, has expanded the menu and now offers breakfast and other specialty items at 4312 Horseshoe Bend Parkway or call 573-365-6989. Left to right are: John Caran, Bill & Donna Burrows, Owners; Tatum Pierce, Olivia Pierce, Rich Scharlott, Joni & Clewis Walden.



Lake Regional Cancer Center Receives Donation from Bella Donna Salon. Donna Comelli (third from left), owner of Bella Donna Salon in Osage Beach, and her staff recently presented a check for \$520 to Terri Hall (far left), director of Fund Development at Lake Regional Health System in Osage Beach.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Three New Year Resolutions for Your Web Presence

December and January tend to be the busiest months in the web design business because many business owners set resolutions for the New Year around their website and growing their business. I love this time of year!

If I could recommend just three New Year resolutions for small business owners around their web presence, it would be these.

1) Understand the statistics and traffic data behind your website.

Contrary to popular opinion, it's not just about "hits". Resolve to look deeper in 2012.

What is your bounce rate? What is the path of traffic through your site ... what are your visitors looking at? How long do the visitors stay on your website? On each page? What devices and browsers are they using to view your website? Do you know what it looks like on each? What percentage of visitors are on your website for the first time? What percentage are returning? What is the demographic makeup of the visitors to your site? Does this demographic reflect your ideal client?

Knowing and understanding that this type of information is readily available about your website arms you with the knowledge you need to make informed decisions about improvements to your site and your web presence, overall. Without this information, anything you do around your web presence is mere guesswork.

2) Focus on converting the traffic you are ALREADY getting, before focusing on getting more "hits".

Too often, web site owners focus solely on getting more traffic to their site. Let's face it, "hits" typically are not what make us money ... it is converting those "hits" into customers. Instead of focusing on driving MORE traffic



Sandy Waggett

to your site, think about ways you can improve your web presence to increase the conversion rate of the visitors you already have. Once you've made measurable improvements resulting in increased conversions, you can then work to drive more traffic to your site.

3) Start a blog.

Yes, I said it again ... it is the single most important thing you can do to improve your web presence, increase conversions, improve your search engine rankings, and put the web to work for your business. Through consistent blogging, you position yourself as the expert in your field, you add fresh content regularly to your web presence, you nurture and grow relationships with your existing customers and potential customers, AND you improve your search engine rankings. Seriously, on January 1, 2012, go to <http://www.blogger.com> and start your business blog. It's free!

Best wishes for a fabulous and profitable 2012!

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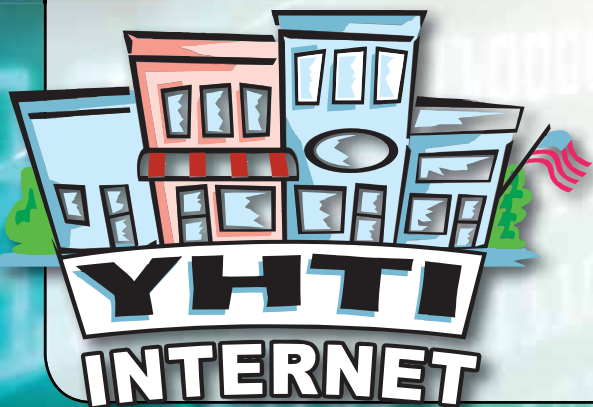
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One hero shares his story

continued from page 16
there. Then they'd take me back to my men, and off we'd go. I'd have to keep pushing them and pushing them to get where they needed us to be. The men hated me so much, I had to have a body guard, but I had to do it. Lives were depending on us," he said grimly, remembering that at one point he was in charge of both tanks and troops on the ground as well as airplanes overhead. "It was so frightening. I went through training after training but nothing can prepare you for what we endured."

His troop had to advance so fast, there was no time to wait for reinforcements or even supplies. Although the ground was cold and damp so shoes never dried out, they were short on water.

Gewinner said his men would use their raincoats to catch the rain, and then the snow, in order to have something to drink. Most of their travels were through woods and farm fields away from villages where it was just as likely that the people would try to hurt them as help them. Snipers waited in trees to ambush them.

"I can't tell you how horrible it was. Nothing I could say could make you understand the constant gut-wrenching fear and the agony of seeing your men killed, one after the other," he said.

Although Gewinner lost many of his men, commendations credit him with saving the lives of many more.

"Captain Gewinner, company commander during a battalion attack, acted on his own initiative to deploy his company in such a manner that is successfully repelled an enemy counterattack. Two rifle companies had been moving steadily forward until they were halted by heavy concentrations of fire and a counter attack supported by tanks. Small groups from the leading company started to withdraw. When he saw this action, Capt. Gewinner immediately ordered his company to deploy and organize a defensive line. Although he was under heavy enemy artillery and machine gun fire, he supervised and coordinated the organization of the position which enabled his company to successfully halt the enemy attack," said Major General R.O. Barton, when awarding the Oak Leaf Cluster to Gewinner's Bronze Star medal.

Another commendation states, Capt. Gewinner suffered

burns on the face and neck but, disregarding his own safety and pain, refused medical attention until the front lines were rendered secure during an enemy attack near St. Barthelmy, France.

Gewinner received his third Purple Heart when machine gun fire ripped open his leg and groin as he and his company began the battle of Hurtgen Forest, one of the fiercest and bloodiest battles of WWII. That five-month campaign claimed the lives of more than 30,000 Americans, including Gewinner's entire company.

"I don't know why it was so important to take that forest – but that was my order. I was out in front leading the men into that horrible place and didn't know that they had machine guns set up on each side. I was caught in the crossfire. I don't remember much else except that I ended up in a hospital in France on an operating table next to a German!" he said, adding that he was lying in bed in that Paris hospital when the war ended. He was later shipped back to Fitzgibbons Hospital in Colorado to recuperate.

While leafing through the pages of awards and news stories long ago collected and mounted into a scrapbook by his mother, Gewinner adamantly denied his "hero" status.

"I did what I had to do. That was that. And I don't ever want to talk about it again," he said, closing the book. "That's enough. I can't think about it anymore."

Gordon Ellison, chairman of the Village of Four Seasons Board of Trustees, said because stories like Gewinner's should be shared, he's hoping to create a World War II memorial of sorts at Village Hall. Ellison said he envisions glass-front cabinets mounted on the walls that could display newspaper articles, photographs – even medals – that would be on temporary loan from veterans who reside in the Village.

"I'd like to also get little plaques made that would be mounted above each cabinet to tell who is allowing us to display the items. We have so many heroes in our Village and I think it's important that our community knows about them. What a great way to share their stories and to honor the men and women who served," he said.

Anyone that has articles that could be loaned to the Village for display can call Village Hall at 573-365-3383.

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**Sandy & Mike Waggett
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Lake area celebrates largest infrastructure addition since dam

By Nancy Zoellner-Hogland

Years of dreaming, planning and negotiating paid off last month as the community celebrated the opening of Route 242 and the completion of U.S. 54 Expressway. Not even dreary skies and chilly temperatures could dampen the excitement expressed by the numerous dignitaries who spoke at the gathering.

"This is certainly one of the greatest days in Lake Ozark's history," Lake Ozark Mayor Johnnie Franzekos said to the crowd of a couple hundred that attended the first of two ribbon cutting ceremonies. "It's been a long, long process to get to this point but well worth the effort. I have to admit, when MoDOT told us this project would be completed in a year, I said 'No way!' But here we are, less than a year later, celebrating this wonderful event."

Just 11 months earlier, many of the same officials attended a groundbreaking ceremony for the 1.8-mile, four-lane divided roadway that runs thru Lake Ozark's heartland. George Stanton, head of the Horseshoe

Bend Transportation District, and the Stanton Trust, which donated land for the project, had long-before envisioned the road and, in recent years, spent many thousands of dollars on engineering and environmental studies to see it come to pass.

However, the downturn in the economy brought those plans to a halt. The road finally became a certainty in 2010 when Gov. Jay Nixon awarded to the city of Lake Ozark a \$4-million Community Development Block Grant through the state Department of Economic Development and the Missouri Department of Transportation (MoDOT) agreed to put up \$8.6 million, \$2 million of which was pledged by former Sen. Kit Bond. Projections call for some 14,500 vehicles per day to travel the new roadway.

Osage Beach Mayor Penny Lyons said the new roads will lead the area into greater prosperity.

"Since the Expressway opened our sales tax has been up 18 and 22 percent. We have new businesses wanting to locate here and old businesses



State officials, legislators, chamber of commerce representatives, developers and Lake Ozark and Osage Beach mayors stood in the rain to cut the ribbon on Route 242 through Lake Ozark. Nancy Zoellner-Hogland photo.

are being revived. We're all *despite surplus" on page 13)*

looking forward to 2012 and what it will bring," she said.

(Read more in the story titled "Osage Beach conservative

Mike Downing, deputy director of the Missouri Department of Economic Development, expressed

similar sentiments. He said while some may see beautiful roads when they look at the completed projects, he sees jobs, *continues on page 28*

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BARBER'S GRAND GLAIZE CAMP

In the early 1930s, following completion of the first Grand Glaize Bridge, there was a rush to buy land at each end of the bridge. One of the first camps to appear at the west end on the south side was Barber's Grand Glaize Camp, which sat west of the Bridgeport location. Barber's office, gift shop and grocery store was along the roadside where Sherwood

Restaurant used to be and the cabins were on the hill where Sherwood Motel once stood. The accompanying 1940 photo, photographer unknown, shows the camp's attractive store.

Property on the north side of the highway close to the bridge at the west end belonged to the Jeffries family, long time natives of the area. They would subsequently establish Jeffries Fishing

Barge just below the bridge, the Jeffries Boat Dock about 400 feet west of the bridge, the Grand Glaize Café about 500 feet west of the bridge, and Jeffries Cottages near where Jeffries Road now joins Osage Beach Boulevard.

Barber's Camp had a wide selection of cabins, both rock, frame and log. By the standards of the day, they were quite modern with indoor bathrooms, showers and kitchenettes. The camp boasted of having a complete water and sewer system with daily garbage and trash collection at a time when most camps at the end of many lake roads struggled just to have electricity and a serviceable road. In the 1930s you could rent a cabin for a two people for \$2.50 a day or \$15.00 a week and their fishing guides were known as Frank and Tol.

Barber's Camp as a business was gone by the early 1940s, replaced by Hymes Cottage Camp and Shady Slope Camp, but the handsome advertising cards Barber's used, like the one shown here, live on to testify to the camp's former existence. ■

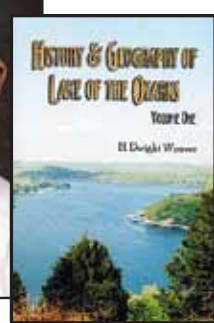
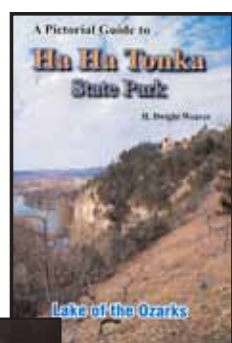
This historical sketch is from the collection of H. Dwight Weaver.

Weaver is the author of six books on the history of Lake of the Ozarks.

Weaver's new 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. His book takes you on the trails of wonder and history that comprise the park. If you've never been there, it'll make you want to go. If you have been there, it will probably reveal treats that you missed on past visits.

Contact him at: dwightweaver@charternet.net or call 573-365-1171. Visit www.lake-of-the-ozarks-books.com to obtain more information or to purchase one of his books on line.



A Matter of Trust

with **Trenny Garrett, Central Trust & Investment Company**
Income & Gifting:
Putting the Numbers
into Perspective



Trenny Garrett, J.D., CTFA

The spring 2011 edition of IRS' Statistics of Income (released every two years) caused a bit more comment than usual. In 2007 some 390,000 Americans reported taxable income of \$1 million or more. By 2009 that number had fallen by 39%, to 237,000. Tax collections from this group fell by 42%, even as the average taxes paid as a percentage of income rose. The advent of the recession perhaps played a part in the decline, as did the drop in asset prices, which would have depressed capital gains.

Writing in The Wall Street Journal's "Wealth Report" blog, Robert Frank observed that normally the status of "millionaire" is defined by assets, not income. Recent asset-based surveys have not shown a decline in the number of millionaires. Indeed, one study claimed that the number of people with net worth greater than \$1 million jumped by 16% in 2009, and rose again in 2010. Still, that data point is hard to reconcile with the IRS study.

Patterns of Giving

The same issue of Statistics of Income summarized the gift tax returns filed in 2009, most of which were for 2008 gifts. Here is some of the new data that was included:

- Over 95% of the 234,714 gift tax returns resulted in no payment of gift tax
- About 75% of the reported gifts went to children or grandchildren
- Total value of 2008 gifts: \$40 billion
- Total value of annual exclusions claimed in 2008: \$9 billion
- Total value of taxable gifts after charitable and marital deductions and annual exclusions: \$24 billion
- Nearly half the gifts were of cash; another 18% were of stock
- Family limited partnerships (FLPs) accounted for \$1.7 bil-

lion of the 2008 gifts, 4.2% of the total

- Half of assets of FLPs consisted of stocks, followed by real estate interests and farm assets.

Despite the uncertainties that have attended the law of estate and gift taxation, it is evident that the creation and implementation of estate plans remain as important as ever. Legal experts advise reviewing estate planning documents regularly, not only when changes in relationships or economic circumstances occur. They may even need to be changed when tax laws change. Beneficiary designations on retirement savings plans and life insurance policies also need to be reviewed periodically to make sure they are current and not in conflict with provisions in a will or other legal document. Errors in beneficiary designations can lead to the disinheritance of heirs, delays in providing for the financial needs of loved ones, and unnecessary expenses and tax payments.

The Good News

Creating an estate plan can seem like an overwhelming process. Fortunately, there are individuals available to guide you through the process. Contact Trenny Garrett at Central Trust & Investment Company in Osage Beach for a consultation.

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

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Lake area celebrates largest infrastructure addition since dam

continued from page 26
tourism and economic growth, making everyday a beautiful day at Lake of the Ozarks – regardless of the weather.

Jerry Hawken, president of the Lake Area Chamber of Commerce, agreed.

"Although none of us really knows what the future holds, we can look around and see

that we have a lot of economic opportunities being presented at our doorstep with our new scenery, new roadways and today new real estate. We need to optimistically and

prayerfully continue forward with vision and enthusiasm," Hawken said, adding that the Lake's road system had come a long way from the days of motor homes rubbing railings and knocking off parts on the earlier – and narrower – version of the Grand Glaize Bridge. He and Lyons also mused about the days that a "fender bender" would result in a traffic back-up that extended all the way to Camdenton.

Camden County Presiding Commissioner Kris Franken praised MoDOT for its continued faith in the Lake area's economic engine.

"Now it's up to keep it moving so it works as it was intended," he reminded those in attendance.

State Senator Mike Kehoe, the first official to address the group, summed it up in his opening statement.

"Transportation is the key to economic development. These new roads will be fantastic tools for economic growth in the Lake of the Ozarks but we'll have to continue to work

with the community to make that happen. This started with a dream and continued because a lot of people were willing to work very hard to see it happen," he said.

After the ceremonial ribbon was cut, those in attendance were invited to caravan to a second ribbon-cutting ceremony near Lazy Days Road to mark completion of the new four-lane 54 Expressway, which extends from Business Route 54 in Miller County to south of Route KK in Camden County. The first phase of the project, from Business Route 54 to the Grand Glaize Bridge, was completed in fall 2010. The second phase, from the Grand Glaize Bridge to Route KK, was completed and opened to traffic this past Thanksgiving weekend.

Although fewer attended the second ceremony, the air was just as festive.

"It's going to be a long time before I come down from this high," quipped Franzeskos. "I'm so excited to finally see this come to pass!"



A smaller crowd was on hand for the ceremony held in Osage Beach to celebrate completion of U.S. 54 Expressway. Following the ceremony, swatches of ribbon were provided to Osage Beach Mayor Penny Lyons and Lake Ozark Mayor Johnnie Franzeskos. Nancy Zoellner-Hogland photo.

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THIS HOME SITS in the Gated Community of Woodland Cove. 4 Bedrooms and 3.5 Bath home has been newly painted inside with warm colors. Kitchen has the nice accent rust color. Family room has fireplace and a walk out to the screen in patio to enjoy your view over the pond towards the lake. With adding brick to the front of the home and the arch entry makes this home stand out. 3 Car Garage, plenty of parking available. Aggressive Owner Financing Available!!! MLS 3079938 \$359,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

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6 Baths, 2 Offices and a Play Area for the Kids. This home has Central Vac, Surround Sound with Outdoor Speakers. Did I mention a 3 Car Garage and Bonus Room. This is just the start. Home is located in a cove on the 10 Mile Marker. Dock Available-12x32, 10x20 slips. MLS 3077575 \$799,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

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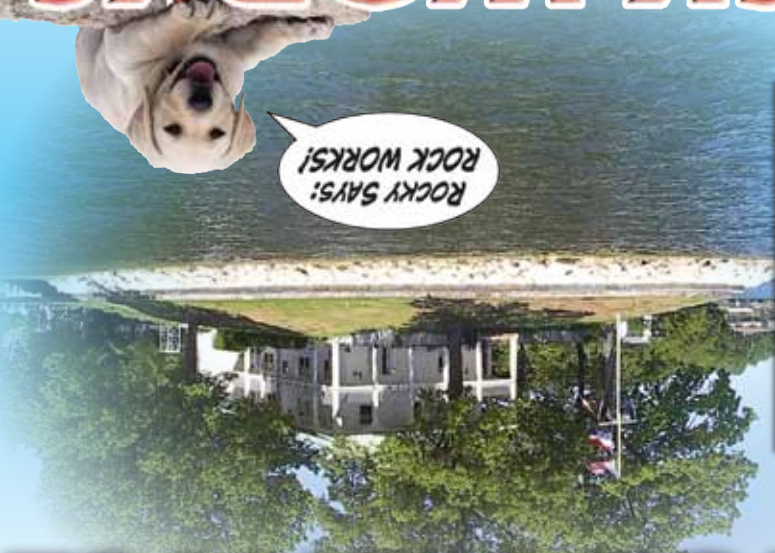
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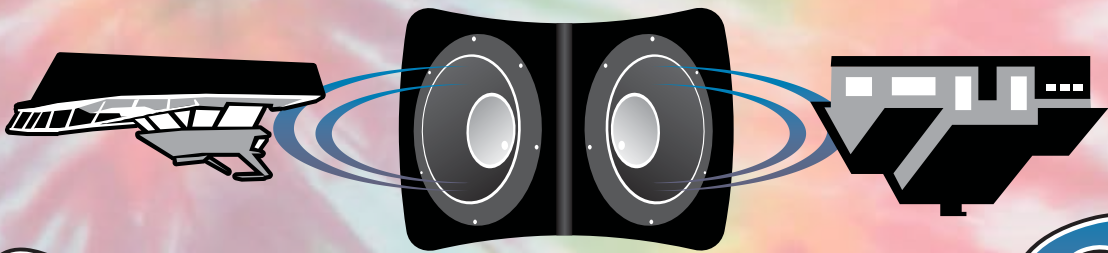
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