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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 1

JANUARY, 2015

## SPECIAL BOAT SHOW ISSUE

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## Boating

Lake of the Ozarks

Volume Fourteen • Issue One • January 2015

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## NEWS IN BRIEF

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Fill in the blanks on 19

## Millions sought in damages from County

By Nancy Zoellner-Hogland

Claiming that Camden County illegally took his property rights, on Friday, December 19, the attorneys representing developer Gary Prewitt and Glacier Park Investments filed a Motion for Default Judgment, asking the court for an immediate judgment of \$2.7-million against Camden County – the difference in the value of the property if it were to remain zoned residential versus commercial. A Motion to Shorten Time for notice of hearing was also filed December 19. The counterclaim seeking the damages from the county was originally filed in April 2011.

A judge was expected to rule on the request December 23. However, the ruling was not handed down before this issue of the "Lake of the Ozarks Business Journal" was set to go to press.

Prewitt and Camden County have been at odds for more than seven years since Prewitt attempted to rezone land known as Lot 72 from R-1 Low Density Residential to B-3 High Impact Commercial and was turned down. Prewitt contends that the property, hemmed in on one side by Shady Gators Waterfront Bar and Grill and on the other by a commercial parking lot, was mistakenly zoned R-1 in the first place. Presiding Commissioner Kris Franken, who left office December 31, said in an earlier interview that the land was zoned R-1 because at the time it contained a house, albeit

abandoned.

After he was denied the rezoning, Prewitt moved forward with development of the land, adding cabanas, a pool and volleyball courts. He opened Lazy Gators in May 2009, operating under a catering license issued by the state of Missouri and claiming patrons are technically

set aside the Camden County Land Use Code in its entirety. In June 2009, the Camden County Commission served Prewitt with a Notice of Zoning Violation, which outlined the illegal use of the property occupied by Lazy Gators, and Cease and Desist Orders. Prewitt continued to operate and the county did

including the sale of alcohol, the rental of cabanas and playing outdoor music – at the bar. In his ruling, Judge Ralph Jaynes ordered Lazy Gators, which was already closed for the season, to shut down indefinitely. However, the judge also granted Lazy Gators a continuance on that order, with a court date set for



nothing to stop him.

After unsuccessfully meeting several times with commissioners, two of whom lived in the neighboring Village of Four Seasons at the time, and Camden County's planning and zoning administrator to reach a compromise, Prewitt filed suit against Camden County to

nothing to stop him.

In November 2010 Camden County filed suit against Prewitt to shut down Lazy Gators. Four years later, on November 4, 2014, a judgment was entered in the suit in favor of Camden County and against Prewitt, prohibiting him from engaging in any commercial activities –

March 13, 2015.

According to information provided by Camden County under a Sunshine Law request, since 2009, Camden County has spent \$331,868 in legal fees. County officials said much of it has been spent on Gator litigation. Commissioner Bev Thomas

*continues on page 6*

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

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## Armchair Pilot

By Nancy Zoellner-Hogland

Citing the deadly hostage standoff in Sydney, Australia, just days before Christmas, the State Department issued a worldwide travel alert for Americans. Although intelligence officials claim there was no "specific threat" against U.S. citizens, they said they fear the hostage situation could spark copycat attacks at not only government facilities but in public places like hotels, shopping malls, and tourist destinations. The message? If you're traveling overseas, remain vigilant and be careful.

**Anyone who** has had airlines lose luggage knows how frustrating it can be to wait for it to show up. Imagine how Maria Dello must have felt by the time her luggage turned up – 20 years after it had been lost when returning from a Las Vegas trade show. The luggage was still filled with some \$600 worth of art supplies – all of which were still usable, according to the woman. The Transportation and Safety Administration has no explanation other than saying the suitcase must have been stuck behind equipment and overlooked all these years. A TSA spokesperson said they don't know which airline lost the case. In 2014, Envoy Air was ranked worst at handling bags, with 8.82 mishandled bags per 1,000 travelers. Virgin America ranked best at 0.97 lost bags per 1,000 travelers.

**Fuel accounts** for nearly half of airlines' operating costs. When oil prices spiked a few years ago, airlines were quick to slap extra fuel charges on international flights and increase both domestic and international ticket prices. However, although the cost of oil continued to fall through late December, airline fuel surcharges – and ticket prices – have yet to follow. That's prompted

U.S. Sen. Charles Schumer (D-NY) to call for a federal investigation to determine why airlines have not started adjusting prices to reflect the declining fuel prices. Some travel experts speculate that once the holiday travel season ends, ticket prices will start to reflect the lower operating costs. However, others say airlines fear lowering the prices too much because if anything causes oil prices to once again rise, airlines will be stuck honoring the reduced fares. Time will tell.

**By the time** fares drop, travel restrictions to Cuba may be further loosened. In mid-December, President Obama announced that general licenses will be made available for travelers authorized to make family visits and those handling official government business; those who are on journalistic assignments; those conducting professional research; and those taking part in educational and religious activities, public performances, clinics, workshops, athletic and other competitions, or who are providing humanitarian aid to the island nation. And when they get there, they'll be able to use their debit and credit cards because U.S. financial institutions will be able to open accounts with Cuban financial institutions. The U.S. also plans to re-establish an embassy in Cuba. However, travel experts warn that travel will remain limited for a number of years in part because airports are not equipped to handle an influx of planes. Travelers should also expect prices to spike as limited inventory, and higher demand, push prices up. Currently, trips to Cuba average about \$2,000 to \$4,000 – higher than vacations to other Caribbean destinations.

**Figures are expected** to show that the United States saw a record

number of visitors in 2014. According to a report by the U.S. Department of Commerce, in September, international visitors arriving in the U.S. increased by two percent to 6.1 million, marking it as the ninth consecutive month of increases this year. For the first nine months of 2014, visitation increased seven percent to 56.4 million. Several of the countries that provide the largest number of visitors saw little to no increase. However, China and Brazil posted double-digit increases of 20 and 17 percent, respectively. Visits from Mexico were up by 5 percent and up from South Korea by 1 percent; visits from France were down by 2 percent; Japan, Australia and Germany were down 3 percent; and Canada was down by 6 percent.

**St. Louis-based** Southwest Airlines was named 2015 Airline of the Year by Air Transport World, a travel industry magazine. The editor made the announcement in mid-December, stating the carrier was chosen because of its "extraordinary and consistent standards of service, financial performance, safety and environmental and corporate responsibility." A release also stated that CEO Gary Kelly's leadership had allowed the airline, which recently expanded to include international destinations, to become the USA's largest in terms of originating domestic passengers, as well as one of the world's safest.

**Other winners** include Spirit Airlines for Value Airline of the Year; Air Astana for Airline Market Leader of the year; Ethiopian Airlines for Regional Airline of the Year; Lufthansa for Eco-Airline of the Year; Boeing for Eco-Company of the year; London Heathrow Terminal 2, The Queen's Terminal and Star Alliance for Airport of the Year; and L-3 Link Simulation and Training for Aviation Technology Achievement of the Year.

## Business Journal Socials

**Thursday**  
**Night**  
*Social*  
**Jan. 8th**

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday January 8th at Bootlegger's in Osage Beach with our hosts from RLI.

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# Program aims to put older residents back to work

By Nancy Zoellner-Hogland

Sometimes, after being out of the workforce for a while, it can be difficult to jump back in – especially when the job seeker is an older adult.

That's where Experience Works Senior Community Service Employment Program (SCSEP) comes in. The program, which serves workers in 102 counties across the state, is designed specifically for low-income adults age 55 and older who need to get up to speed on new technology and obtain training that will help them use their experience to their advantage.

"A lot of times people that haven't worked in a while can feel like they have nothing to offer or they lack the confidence they need to get out there and apply for jobs but many times. However, many times they have experience that can be invaluable to an employer. We can help them build up their confidence by providing them with interviewing skills, resumes – just about anything they need to get up to speed and feel that they're ready to get back into

the workforce," explained Sue Streit, program coordinator for Missouri.

The program, which is offered free of charge, places workers at such not-for-profits or government offices such as senior centers, schools, sheriffs' offices, municipalities and health and veterans facilities to typically work 18 to 21 hours per week prior to transitioning into the workforce. The on-the-job training is not meant to be permanent. Instead, it is designed to provide training in real works settings. Workers are paid minimum wage - \$7.65 per hour as of January 1, 2015.

To be eligible, for a family of one the maximum income is \$14,588. Those guidelines increase with family size. However, Streit said several sources of income, including disability, unemployment and veterans' benefits, are excludable. In addition, only 75 percent of Social Security is counted toward the income. She said that's why the first step to participating in the program is an interview.

"Once eligibility is determined, we will discuss skills

and job preferences. We want to match our workers up with the type of work that they will enjoy. Some people say they'd enjoy

Thumb" when it was founded in 1965.

An individual is eligible to be an Experience Works Senior

125 percent of federal poverty income guidelines.

• Work status - Participant's eligibility to work in the U.S.

Visit <http://www.experienceworks.org> to learn more.



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Home

## Experience Works Launches Blended Learning Program



working with children. Some people say 'Keep me away from children!'" she laughed.

Experience Works is a national non-profit organization funded by grants from the U.S. Department of Labor, states, foundations, sponsorships and other contributions. The program was named "Green

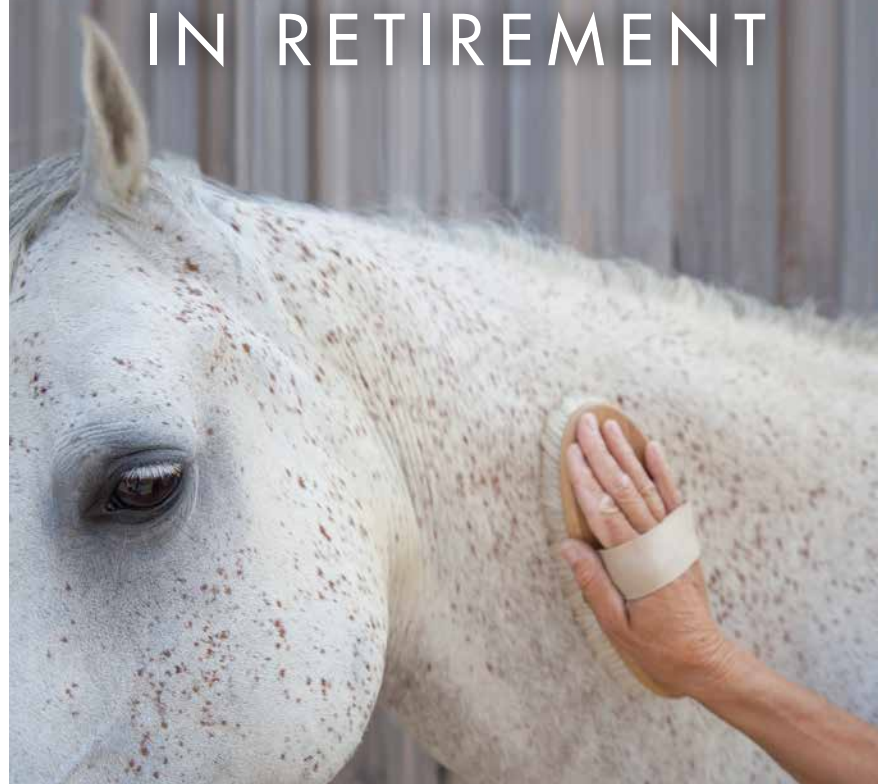
Community Service Employment Program participant if he or she meets the following criteria:

- Age - Participant must be 55 years of age or older.
- Residence - Participant must be a resident of Missouri.
- Income - Annual family income must not be more than

• Unemployed - Participants must be unemployed at time of enrollment. If they become employed while enrolled, they must exit the program.

For more information call the Dianne Collins, local employment training coordinator, at 1-877-872-4740.

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# Workers' Compensation costs could fall

By Nancy Zoellner-Hogland

The Missouri Department of Insurance is recommending a 4.4-percent decrease in the premiums paid by business owners for workers' compensation coverage.

According to Department of Insurance Director John M. Huff, the



**Director John M. Huff**

reduction is due to a decrease in medical claims costs, a decline in large losses in 2012 and a downward trend in the frequency of claims for lost time at work. The decrease was seen in every industry group tracked. Office and clerical reported the largest percentage of decrease with 7.2 percent while contracting reported the smallest

percentage of decrease with 1.3 percent.

"We will continue to monitor these trends in the coming year. Missouri benefits from a highly competitive market, with more than 300 companies actively writing workers' compensation policies," Huff said, adding that the competitive premiums were largely attributable to continued improvements in workplace safety, which ultimately resulted in fewer workers' compensation claims.

Prospective loss costs are intended to cover indemnity and medical payments for injured workers and some of the expenses associated with providing these benefits. Insurers use loss costs to set their workers' comp rates. Every year, the National Council on Compensation Insurance (NCCI), an industry-funded group, files advisory loss costs with the Department of Insurance. The department reviews the NCCI's data and methodology and develops its own recommended loss costs. Under Missouri law, insurers may set their rates based on the NCCI's recommendations, the department's recommendations, or their own actuarial analysis. Insurers are not required to change their rates in 2015, regardless of the recommendations made.

The NCCI proposed an overall

loss cost decrease of 3.7 percent for policies effective Jan. 1, 2015. The department proposed a decrease of 4.4 percent. The difference in recommendations is based on different estimates for claim expenses. The department includes Missouri Employers Mutual in its review, which led to an increase in estimated Missouri-specific claim expenses. The department also predicts downward development in the NCCI's selected ratio of countrywide claim expenses to countrywide losses as a policy year becomes more mature; this leads to a decrease in estimated countrywide claim expenses. The difference in countrywide expenses has a larger impact than the difference in Missouri-specific expenses, and the net effect is a 4.4 percent decrease compared to the NCCI's recommended 3.7 percent decrease.

Industry Group	Largest Decrease	Largest Increase	Average Change
Manufacturing	-24%	+16%	-4.4%
Goods & services	-24%	+16%	-4.3%
Contracting	-21%	+19%	-1.3%
Office & clerical	-27%	+13%	-7.2%
Miscellaneous	-22%	+18%	-2.2%
Total	-27%	+18%	-3.7%

The NCCI's 2015 loss cost filing and the department's independent actuarial review are available on the department's website, found at

[http://insurance.mo.gov/consumers/wc/NCCI\\_filings.php](http://insurance.mo.gov/consumers/wc/NCCI_filings.php).

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The department's seven divisions work to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.

More information on Workers' Compensation can be found by visiting <http://insurance.mo.gov/consumers/wc/>.

"A decrease in large losses during 2012, a decrease in the overall medical claims cost associated with worker' compensation claims, and the downward trend in lost-time frequency are the three key factors behind the recommended decrease in workers' compensation rates," said Department of Insurance Director John M. Huff.

Missouri has a competitive market, with more than 300 companies actively writing workers' compensation policies.

Huff said competitive premiums are largely attributable to continued improvements in workplace safety, resulting in fewer workers'

compensation claims.

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*continues on page 16*



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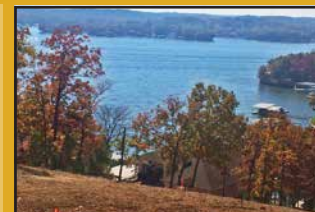
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# Millions sought in damages from County

*continued from page 1*  
said the county was forced to spend a portion of the money to defend the county against the lawsuits filed by Prewitt. She also said that although commissioners would like to spend the money differently, she feels they have no other choice.

"When planning and zoning was voted in by Camden County residents, it became the law of the

land. We, as commissioners, took an oath to uphold the law. It's just that simple – it's just that 'black-and-white.' If the county doesn't require Gary Prewitt to obey the law, we set precedent and can't require anyone else to obey the law. Can you imagine the lawsuits we get hit with if we decided to just give him a pass? Everyone else that was forced to obey the law would then

have cause to file against us. Or can you imagine the bars that would be springing up in other peoples' back yards if we don't make Prewitt abide by the law? Honestly, this has turned into a lose-lose situation for the county," she said, adding that if a judge ruled in Prewitt's favor, they would have to live with that decision.

Prewitt, however, has a different take. He said that

several times over the past year, the county has acknowledged mis-zoning on several other properties, even going to so far as to waive the rezoning fees when they found that land was improperly zoned during the initial process. He said none of those cases have resulted in lawsuits against the county.

Rooster's Bar and Grill at Highway 7 and Route EE in Greenview was cited as a recent example. The 0.936-acre property was originally zoned R-1 Low Density Residential in 2004. After a complaint was filed with Planning and Zoning last summer about live outdoor music on a parking lot stage, staff visited the site and found that the site had played host not only for the restaurant but also for a convenience store and gas station. The tenant was required to apply for rezoning to B-2 to operate as a restaurant and bar and a conditional use permit for outdoor dining or music. There was no opposition to the request. At their December 17 meeting, P&Z recommended approval.

A group of Four Seasons residents have shown up at nearly every meeting to voice opposition to Lazy Gators, claiming the venue plays music so loud, it rattles windows across the cove and intoxicated, belligerent patrons cause problems by parking in yards or walking down the middle of the road. Last summer, the county granted approval of a satellite parking lot for the

venue in hopes of alleviating some of the parking issues. However, Prewitt has also run into other zoning problems with that piece of property. He applied for B-1 zoning and a conditional use permit (CUP) for a 2-acre parcel to be used as a parking lot; B-1 zoning and a CUP for a 4-acre parcel which would house the offices and concession area; R-1 zoning for the 22-acre balance of the property; and Planned Unit Development plan which would allow for nightly rental of cabins, with restrictions, on the 22 acres. In June, commissioners voted unanimously to grant zoning needed for the parking lot and R-1 zoning for the 22 acres, but voted 2 to 1, with Cliff Lubber casting the dissenting vote, to kick the other requests back to the P&Z for reconsideration.

The matter was given a second public hearing in August where for more than three hours, numerous residents spoke against the project, sharing story after story about how Prewitt's already existing businesses had negatively affected their quality of life. At the end of the meeting, P&Z Commissioner Jerry Carroll told the packed room that the board would consider all information before announcing its decision at its next meeting, scheduled for September 17. However, on September 17, Associate Circuit Judge Bruce Colyer issued a Preliminary Order of Writ of Prohibition, which stopped the P&Z from voting for a second time on the requests.

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## Village of Four Seasons enlarges its borders

By Nancy Zoellner-Hogland

In December, Village of Four Seasons trustees voted unanimously to approve a voluntary annexation request filed by Chase Resorts, dba the Lodge of Four Seasons. Under the request, a strip of land that includes the Avila Condominiums, Season's Bay lodging, the convention center, rental units along the shoreline and the marina came into the Village.

Tom Laird, city administrator for the Village, said they hope other contiguous property owners will consider following suit.

"Since our share of the gas tax is directly related to our population, we're hoping that this will get the ball rolling and other neighboring property owners will also want to annex in. Since we don't collect property tax – and since having a Four Seasons address increases property values – there's really no reason not to," he said.

Laird explained that when the Village boundaries were originally established in 1987, Missouri law required them to be no less than 4 miles from the boundaries of any existing municipalities. As a result, portions of the Lodge of Four Seasons and streets like Palmer were left out.

The Lodge annexation was

requested by Peter Brown, one of the owners of the resort, who also asked the Village to consider becoming a "green community." The Lodge is undergoing a major remodel and wanted to take advantage of the savings offered through the PACE program. Under that program, once municipalities and counties join the under Missouri's Clean Energy District, property owners can take advantage of a financing mechanism that allows them to borrow money, with little to no upfront cost, to install renewable energy and energy efficiency conservation measures. The money is then paid back by an additional tax assessment placed on his or her property. The assessment, which is secured by a senior lien on the property, does not require an upfront payment. And because the assessment and lien are tied directly to the property, they can be transferred upon sale.

No taxes are assessed on property that is not included in the program.

The Village voted to become a green community in December.

At an earlier meeting, Brown told the trustees that engineers estimate energy savings of up to 30 percent once the improvements at the Lodge are made. He

said the renovation project, which will begin this spring, involves several energy-saving upgrades as well as general improvements to the Lodge's guest rooms and facilities.

Currently, the program is available only to commercial, industrial, agricultural, multi-family, not-for-profit and public properties through the PACE (Property Assessed Clean Energy) program. Although residential properties were originally included in the legislation that created the program, they are no longer allowed. However, David Pickerill, with the Clean Energy District, said they are looking for ways to allow residential properties to be included in the program in the future. He said he anticipates that program to be up and running within two years. However, in order to participate, the homes will have to be located inside the Village.

In 2001, after several Horse-shoe Bend residents expressed an interest in annexation, the Village held a special election that would have allowed all of the Bend to become part of the Village. However, the measure was voted down.

Laird said residents can get more information about annexation by calling Village Hall at 573-365-3883.

## "Insurance Talk"

with Ron Hall of  
Golden Rule Insurance

### Affordable Care Act

Open enrollment is now underway until February 15, 2015. If you don't purchase a plan you cannot purchase insurance until the next open enrollment unless you meet certain Special Enrollment conditions such as losing health coverage, moving into Missouri and other conditions. If you don't have health coverage during 2015, you may have to pay a penalty. The fee would be 2% of you income or \$325 per adult / 162.50 per child which ever is more.

### Rights and Protections

Whether you need health coverage or have it already, the health care law offers new rights and protections that make coverage fairer and easier to understand.

Some rights and protections apply to plans in the Health Insurance Marketplace or other individual insurance, some apply to job based plans and some apply to all health coverage.

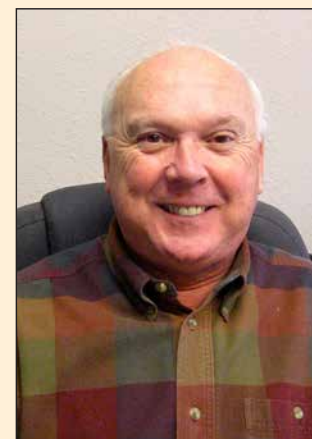
### Coverage

- Ends Pre Existing Condition Exclusions for Children: Health plans can no longer limit or deny benefits to children under 19 due to a pre-existing condition.

- Keeps Young Adults Covered: If you are under 26, you may be eligible to be covered under your parent's health plan

- Ends Arbitrary Withdrawals of Insurance Coverage: Insurers can no longer cancel your coverage just because you make an honest mistake.

- Guarantees Your Right to Appeal: You now have the right to ask that your plan reconsider its denial of payment.



Ron Hall

### Costs

- Ends Lifetime Limits on Coverage: Lifetime limits on most benefits are banned for all new health insurance plans.

- Reviews Premium Increases: Insurance companies must now publically justify unreasonable rate hikes.

- Helps You Get the Most from Your Premium Dollars: Your premium dollars must be spent primarily on healthcare – not administrative costs.

### Care

- Covers Preventative Care at No Cost to You: You may be eligible for recommended preventative health services. No copayment.

- Protects Your Choice of Doctors: Choose the primary care doctor you want from your plans network.

- Removes Insurance Barriers to Emergency Services: You can seek emergency care at a hospital outside of your health plans network.

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

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# Osage Beach considers artistic west welcome gateway

By Nancy Zoellner-Hogland

The city of Osage Beach is the largest community at the Lake with more restaurants and retail establishments than any other. However, many visitors pass through town on the 54 Expressway and don't realize how much the city – and especially the west side – has to offer. Because of that, the Lake Area Chamber of Commerce has offered to partner with the city to beautify the westernmost entryways in order to enhance the community's image and do a better job of welcoming visitors.

The chamber is proposing to raise funds that will allow them to paint the highway overpasses and possibly add lighting. The chamber is proposing that they begin with the KK overpass and move their way north. Joe Roeger, a member of the chamber's board of directors and the chairman of the beautification committee, pitched the idea to the city at their December 18 board of aldermen meeting.

"KK is the first overpass coming from the west so we thought it would be a great demonstration project. And if we can complete KK, and they can raise adequate funding, we could move on to Jeffries, Case and Nichols – maybe even all the overpasses, eventually. But first, we wanted to see if there was any

support for our idea. We've been discussing it at chamber meetings for a couple months and we all thought it was a great plan – but ultimately, it's going to be the city's decision," he said.

Because Aldermen Phyllis Marose, Steve Kahrs and Kevin Rucker all expressed support for the project, Roeger said in mid-January he will attempt to organize a committee to more seriously discuss the plan. He said he hopes that committee will include the Osage Beach city engineer, aldermen as well as Osage Beach business owners. Tom Roof, founder and president of TXR Architects, who has designed similar projects for overpasses in St. Louis and who provided the chamber with renderings, will also sit on the committee, Roeger said. He also plans to contact Joni Walden, Passport to the Parkway organizer and owner of Blinds and More, to see if she and other members of the Parkway West Business Association would like to sit on the committee. He said after the committee is organized, they'll start discussing design options.

"If we can develop a plan that everyone can agree on, the chamber will help raise the money to paint the overpass or add lighting – or both. Nothing says we can't paint the overpasses and add lights,"

he said, adding that the chamber spent a lot of time discussing design. "Do we make them all the same – carry a theme all the way through – or make them different colors so businesses could say 'Get off at the red exit,' or 'Get off at the green exit.' We don't know if that would be helpful to them."

In the meantime, he said he'll also be contacting developers Matt Duenke and Gary Mitchell to find out what they would like to see on the overpasses and to determine if they'd be willing to donate to the cost, estimated to run between \$10,000 and \$20,000 per overpass, depending on the design chosen.

Roeger said the Missouri Department of Transportation (MoDOT) will have to sign off on the

program. He also said, based on his experience spearheading the Hollywood style welcome sign project in Lake Ozark, they will have to forge a maintenance agreement that will be acceptable to MoDOT.

"I've talked to Bob Lynch about it and there's going to have to be a whole lot more dialogue before it's over. But they'll be involved in early stages. They have to be because we'll have to pick a design they can live with," he said.

Since U.S. 54 Expressway opened, the portion of the Osage Beach Parkway that lies west of the Grand Glaize Bridge has experienced a sharp decline in traffic. For many businesses, that also meant a sharp decline in sales. Business owners attended several Osage

Beach Board of Aldermen meetings to voice their frustration and to ask the city to help them. Last spring, Osage Beach Mayor Penny Lyons re-enacted the Osage Beach Citizen Advisory Committee to come up with ideas to promote the city. One of the ideas presented at those meetings was to color code the exits.

Several marketing blogs that provide tips for attracting customers all say basically the same thing:

• To attract customers and get more traffic, the focus is squarely on appearance

• Create a memorable sign

• Nothing screams "Special Treatment" like a bright welcome mat

• Lights and bright colors attract more looks

Travelers heading east from Camdenton on the 54 Expressway may be met with brightly lit or brightly painted overpasses- or both. Architect Tom Roof prepared these and other renderings for the city's consideration.



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## A Matter of Trust

with Trenny Garrett, Central  
Trust & Investment Company

### Stronger Dollars

Although economic growth remained less than robust, the financial markets did well in the third quarter. The S&P 500 stock index rose 0.6%, while the Dow Jones Industrial Average gained 1.3%. The price of 10-year U.S. Treasuries rose as the yield slipped to 2.51%. (Prices and yields move in opposite directions.)

Many had expected the markets to be jittery as the date for the Fed's ending of its Quantitative Easing approaches. No one is quite certain what effect that will have, although Federal Reserve officials have indicated that they do not expect interest rates to increase this year, and perhaps not next year either. One part of the answer may be that just as the Fed is tightening, European central banks are loosening, cutting interest rates in order to stimulate private sector growth. Accordingly, the dollar is strengthening against both the euro and the yen, by 8% for both in just the third quarter. That makes U.S. stocks and bonds more attractive to foreign investors, as they may reap currency gains in addition to the performance of the securities themselves.

### Negative Interest Rates

The European Central Bank has started to charge Eurozone banks for keeping their deposits. This has pushed some interest rates below zero. For example, Ireland's two-year bonds were yielding minus 0.01% as the fourth quarter began. Germany, the Netherlands, Austria, Finland, Belgium and France also were flirting with negative interest rates on short-term borrowing.

The policy objective is to make borrowing ultra-cheap in order to stimulate more economic growth and employment throughout Europe, which continues to perform below capacity. The usefulness of the policy remains to be seen.

### Consumer Confidence

After touching a seven-year high in August, capping a four-month rising run, consumer confidence



Trenny Garrett, J.D., CTF

dropped sharply in September. The Conference Board's reading of sentiment fell from 93.4 to 86. One might have expected the drop in gasoline prices to boost consumer spirits, but a perception of a weakening job market seemed to be the dominant factor.

The number of optimists, those who expect improving business conditions, fell from 20.8% to 18.6%. Naturally, the number of pessimists expecting worse conditions rose, from 9.9% to 12%. Only 15.2% expect significant job growth in the months ahead. A drop in consumer confidence can foreshadow a drop in consumer spending, leading to a recession. On the other hand, some economists dismissed the reading as a blip, given the steady, if slow, growth in the economy.

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

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

# 2015 looks to be 'interesting' year for Lake Ozark

By Nancy Zoellner-Hogland

Lake Ozark City Administrator Dave Van Dee said, in looking back, he feels very good about 2014 and has high hopes for 2015 because all of the puzzle pieces are finally starting to fall into place. Fiscal year 2014 ended without the use of any cash carryover funds – a significant accomplishment in comparison to prior years, he said.

"People stop by city hall and say they appreciate all that's going on and all that we've been able to accomplish. With all of us working together toward what's best for the community, I don't see how we can fail. We just need to stay on task," he said, crediting the city's management team with much of that success. "I just can't compliment them enough. They've all been very conscientious about working within budget guidelines while at the same time, meeting the mission and goals of the board of aldermen and the community."

Conscientious spending – buying only when necessary – has greatly helped boost the city's bottom line. Van Dee said items are purchased only as required – not just when desired. However, upgrades and new equipment purchases are being made when old equipment starts "nickel-and-diming" the city.

"We currently need to replace one of our dump trucks and we're going to replace it with a little more heavy duty vehicle with snow removal capabilities. As we replace that type of equipment, we hope to see savings in the long run because we won't be spending in emergency situations," he explained.

In late 2014, the city also made its final payment on storm sirens it purchased and installed in partnership with the Lake Ozark Fire Protection District in 2012 and made the second payment on police vehicles pur-

chased in 2014.

According to Van Dee, sales tax revenues from the Shoppes at Eagles' Landing have helped move the city into a better overall position financially.

"We had a good year and I was very pleased with December's numbers. What I've seen is our historically low months have come up a bit. It's really been instrumental in helping us dedicate reserve dollars. We just put an additional \$10,000 in our general revenue reserves, which brings it up to around \$200,000. We have reserves in our funds as well. I'm very pleased with that," he said.

In the meantime, the city continues to see progress on development and to work with business owners on the Strip as they work toward redevelopment of properties. Two new restaurants will be opening this spring.

"Joe Page has really done a lot of work at the top of the Strip with putting in the outdoor stage and he has more good ideas he'd like to incorporate. At Luby's, things are really starting to happen and we're hearing talk of plans for the lower end of the Strip. If all the people who have had conversations with us all move forward, it's going to really be an interesting year – and I think people will be really pleased with what they see at the end of the day. It's all 'iffy' because there are so many variables at play – they still have to get financing lined up but it seems like overall, the Strip is starting to see more activity all the way from the upper end to the lower end. And I think that's good for everybody," Van Dee said, adding that after Tim Haden, the new community development director/building official, learns the city's codes and procedures, he plans to sit down with him and discuss how Lake Ozark can best move forward

with more focused planning efforts.

The city also has a new police chief. In September, the city hired Gary Launderville, who formerly served as sheriff in Buenos Vista County, Iowa.

"Mark Maples did an outstanding job for us as police chief before moving on earlier this year. We appreciate everything he did for us and now Gary will bring a fresh outlook to the department and will continue to build on Mark's success," he said. "If you recall, a few years ago we were hit with deductibles of \$50,000 per occurrence in each category. We have brought that down to \$50,000 total. We've gotten there because the board has been much more focused on operating in a more businesslike manner and not getting involved in things that put the city at risk, and they've adopted good policies that are well thought out and implemented in a fair and consistent manner. That's not to say we haven't had people file – but what the insurance company is seeing is that we are conducting ourselves in a proper manner, we're following policies, and we're documenting what we need to document so if the city does get involved in

a lawsuit, we're in a much better position."

This year, the city will continue working with its engineering firm to complete mandated sewage treatment upgrades. The city is currently working to obtain easements needed to install larger lift stations or relocate lift stations to make them more accessible, and soon will be wrapping up the survey work. The acquisition process is scheduled to begin early this year. Next, they will move into the design phase and then put the work out to bid. Since 2015 will also bring the addition of water and sewer at the east end of 242, Van Dee said he's hopeful that will be accompanied by firm commitments from developers.

In the past year, the city also made a significant amount of progress clearing up delinquent taxes.

"When I came here in 2009, we had an amazing amount of money delinquent. Now, according to the last report I saw, we've reduced that by about 75 percent. We're at less than \$20,000 in delinquencies," Van Dee said, giving credit to the staff members who have worked diligently to collect the money. "They've done an outstand-

ing job. We also used to have problems with delinquent utility bills. Those accounts have been cleaned up and we have procedures in place for addressing those issues – and we follow them. I'm very happy with what we've been able to accomplish. It's taken a lot of hard work and a lot of people focusing on getting the job done. We're not perfect, but I'm very pleased with the way the staff has stepped up and stayed on top of some of these issues."

He credited much of the city's success to a lack of turmoil. "When you've constantly got chaos, it's difficult to get anything accomplished. However, this past year we've had very little. It's been peaceful and because of that, we're all working together to take care of the city's business. It's what I'm hoping to see in our future as well. We're always going to have the little things, but overall, things are running smoothly. We always have a long list of things that need to be done and then we have a short list of things we can actually do. Trying to get those two things to work together sometimes keeps me awake at night," he quipped.



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## "Tax Time"

with Bobby Medlin CPA

### Bitcoin - A Tax Headache?

The second half of the decade is upon us with the arrival of 2015. Who would have thought five years ago that we would be talking about virtual currency? Bitcoin is just that and is becoming accepted more and more as a form of payment.

Bitcoin is a software-based online payment system and its exact status is widely disputed and widely discussed since it does not have all of the attributes of money. Merchants have been willing to accept bitcoin as a form of payment because the processing fees are lower than for debit and credit cards and because the purchaser, not the seller, typically pays the processing fees.

What does this mean for income taxes? Recently, IRS has used the release of frequently asked questions (FAQs) as a means of guidance on a topic. In FAQs on virtual currency that recently came out, IRS explained that virtual currency is not treated as currency that could generate foreign currency gain or loss for U.S. income tax purposes.

Virtual currency is a digital representation of value that functions as a medium of exchange, a unit of account, or a store of value. It can be digitally traded between users and can be purchased for, or exchanged into, real currency such as U.S. dollars or Euros. Because of these characteristics, it is treated as property for Federal tax purposes.

Therefore, a person who receives Bitcoin as payment for goods or services must, in computing their gross income, include the fair market value of the virtual currency, measured in U.S. dollars, as of the date the virtual currency is received. This establishes a basis in the virtual currency in the hands of the taxpayer. Later, when



**Bobby Medlin, CPA**

the person disposes of the virtual currency, presumably in return for goods or services, the currency is valued as of the date of the exchange. The disposition of the currency is treated like the sale of property and gain or loss is calculated by subtracting the taxpayer's basis in the currency.

While the tax treatment of virtual currency is the same as the tax treatment of property, actual currency is not taxed like property, since it is a currency backed by the U.S. government. Therein lies the difference. If you think about it, any property that you acquire has a basis and then when you dispose of it, you could have a taxable event. Of course, personal-use property that is disposed of at a loss does not create a tax deduction. Deducting a loss from the sale or disposition of personal-use property is prohibited. However, personal-use property that is disposed of at a gain, does create a taxable event. The gain must be included in income unless specifically excluded from income by the tax code or regulations. The sale of a qualifying principal residence is one such gain for which a full or partial exclusion from income may apply.

In any event, if you accept Bitcoin, be sure to track gain and loss.

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

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# As the Lake Churns

## Lake Real Estate Sales Activity

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

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

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

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

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

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

The number of lakefront lot sales remained steady compared to last



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

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

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

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

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

## Winter is the time to train supervisors

It's winter at Lake of the Ozarks. Things have finally slowed down – at least slightly. Now's the time to convert the best employees into managers by providing them with the necessary supervisory, management and leadership skills.

To help accomplish that, the University of Missouri Extension will be holding a Supervising and Leadership Basics

seminar.

The seminar, to be held from 9 a.m. to 4 p.m. January 13, 2015 at 500 E. Walnut, Suite 103, in Columbia, is designed for new or recently promoted supervisors, current supervisors needing refresher training, individuals looking to be promoted and small business owners wanting to develop their own supervisory skills. Course topics include

defining supervisory roles, planning work, delegation, motivating employees, evaluation, follow-up and conflict. The cost for the program is \$299 and includes lunch.

Register online at <https://extweb.missouri.edu/bdp/register.aspx>.



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## Newcomers/Longtimers Awards Scholarships

Every year Newcomers/Longtimers awards scholarships to lake area students.

Students are invited to submit a scholarship application. The applications are then reviewed and each applicant goes through an interview process.

This year's scholarships were awarded to Jessica Stockton, Tonya Briggs, both working on a degree in education, and Amber Corona who is seeking a degree in business administration at Columbia Univer-

sity

The awarded scholarship funds are raised through the annual home tour. Newcomers/Longtimers is currently hard at work planning its 21st home tour, to be held in May, so that scholarships will again be available in the coming year. Money raised through the home tour will also be given to Wonderland Camp. The mission of Wonderland Camp is to provide a fun, educational camp experience for children, teenagers and adults

who have disabilities. Newcomers/Longtimers is in support of this wonderful organization.

Newcomers/Longtimers also provides donations each month to local charities. Charities to receive financial support from Newcomers/Longtimers include CADV, Marine Corp League Color Guard, Kids Harbor, Missouri Forget Me Not Horse Rescue, Lake Area Chorale, PAWS, Lake Regional's Sexual Assault Response Team and more.

## First State Bank Mortgage "Affiliate Of The Year"

Local lender First State Bank Mortgage was named the "2014 Affiliate of the Year" by the Bagnell Dam Association of Realtors during their annual Installation Banquet last week. This distinction comes to First State Bank Mortgage for the second time in five years.

First State Bank Mortgage was selected as the Affiliate of the Year out of a pool of sixty affiliates who work with the Bagnell Dam Association of Realtors.

"We are very excited about receiving the Affiliate of the Year award presented to us by the Bagnell Dam Association of REALTORS," said Michael Lasson, senior residential lender at First State Bank Mortgage. "This award is a

great honor, and signifies to us that we are trusted and well-respected

by our peers in this community."



From left to right: Dan Ralston - 2014 President Bagnell Dam Association of REALTORS®, Bob O'Steen, Michelle Lasson and Michael Lasson of First State Bank Mortgage

## Brickner Achieves Certification in Pediatric Medicine

Lake Regional Health System Hospitalist Josh Brickner, D.O., has earned board certification in Pediatric Medicine by the American Board of Pediatrics.

As a hospitalist, Dr. Brickner is part of a team providing around-the-clock care for Lake Regional Hospital patients. He follows patients' tests and treatments while they are in the hospital and then transitions their care to a primary care physician when they are discharged.

"Dr. Brickner is unique among our hospitalists in that he cares both for adult and pediatric patients," said Peter Rao, executive director of Lake Regional Medical Group. "His new certification demonstrates his commitment to providing excellent patient care. We are pleased to have him as we expand Lake Regional Hospital's pediatric services."

Before joining Lake Regional



Health System in 2013, Dr. Brickner received a medical degree from the Kansas City University of Medicine and Biosciences and completed a residency in Internal Medicine and Pediatrics at the University of Missouri. He previously earned board certification in internal medicine.

## Young Professionals at the Lake Elect 2015 Executive Committee

Lake Ozark, MO – Young Professionals at the Lake (YPL) and The Lake Area Chamber of Commerce are pleased to announce the results of their 2015 Executive Committee Election.

The 2015 YPL Installation of Officers ceremony was held on December 3rd, 2014, after a two week

election process by YPL Members. The President elect for the 2015 YPL Executive Committee is Brian Gagnon, with Central Bank Lake of the Ozarks; the Vice President is Nick Brenizer, with Golden Rule Insurance Agency and Secretary is Katie Royal, with Royal Heating & Air, LLC.



Pictured from left to right: Lisette Holt, Lake Area Chamber Membership Director; Nick Brenizer, Golden Rule Insurance Agency; Brian Gagnon, Central Bank Lake of the Ozarks; Katie Royal, Royal Heating and Air; Wendy White, Lake Area Chamber Executive Director.

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## Managing Rental Property

### What's The Difference?

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

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

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

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



**Russell Burdette**

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

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

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

## Hiring a family member

Family-owned enterprises are the foundation of America's small business tradition. And even if your family isn't involved at the outset, a relative is often an ideal candidate for a role where trust or special expertise is necessary.

But is working with family members always a good idea? Business consultant and USA Today "Ask an Expert" columnist Steve Strauss says it's important to first look at the pros and cons of these situations.

"One of the best things about working with family—and may be one of the worst too—is the familiarity you have with one another," Strauss says. "There is a shorthand that you have with family that you do not have with the world at large, and when you get along well with that person, that can really work to your benefit. Working with a family member you like can really be fun."

It's also an advantage if a family member has different strengths than you. "That give and take can save time and hassle since you have already spent years together," Strauss adds.

But mixing business and fam-

ily can hurt both entities as well. "On the business side, if things don't work out with the family member, disciplining—not to mention firing—that person is very difficult," Strauss says. "Similarly, your loved one may not show you the respect that you deserve and need in the workplace. And that, in turn, can either hurt morale or invite similar disrespect among others in your organization."

Another complication is that family members may feel exempt from rules that apply to non-family employees. "They may resent your authority, goof off, or not understand when you can't or don't give them a raise," Strauss says. And if there is a work-related rift, the damage may have an irreparable ripple effect across other family relationships.

So how should you proceed? "Unless you have an incredibly good fit, and everyone understands the rules and you have set up some guidelines, working together runs the very real risk of damaging all sorts of family relationships if things go south," Strauss says. "And unlike a dis-

gruntled employee who leaves, a disgruntled family member will be around for the long haul."

In other words, even if the potential rewards of working with a family member outweighs the risks, clear, constant communication of roles, expectations, and results are essential for as long as the family member is an employee. Otherwise, neither work nor home will be a pleasant place.

To learn more about operating a successful family business, contact SCORE "Mentors to America's Small Business." SCORE is a non-profit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

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# Workers' Compensation costs

*continued from page 4*

NCCI's selected ratio of country-wide claim expenses to country-wide losses as a policy year becomes more mature; this leads to a decrease in estimated countrywide claim expenses. The difference in countrywide expenses has a larger impact than the difference in Missouri-specific expenses, and the net effect is a 4.4 percent decrease compared to the NCCI's recommended 3.7 percent decrease.

The NCCI's proposed changes in loss costs by industry group are shown below:

NCCI Jan. 1, 2015, Advisory Loss Costs Industry Group	Largest Average		
	Decrease	Increase	Change
Manufacturing	-24%	+16%	-4.4%
Goods & services	-24%	+16%	-4.3%
Contracting	-21%	+19%	-1.3%
Office & clerical	-27%	+13%	-7.2%
Miscellaneous	-22%	+18%	-2.2%
Total	-27%	+18%	-3.7%

<http://insurance.mo.gov/consumers/wc/wcratehistory.php> for more information.

Source: The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP)

## Workers' Compensation Rate History

Workers' compensation numbers as of December 2, 2014

- Overall weighted market rate change to date (2014): 9.26%
- Companies with 2014 rate decreases: 19
- Average 2014 decrease: -13.46%
- Companies with 2014 rate increases: 288
- Average 2014 increase: 10.30%
- New companies in 2014: 2
- Companies withdrawn from market in 2014: 6

Previous workers' comp weighted rate changes

- 2013: 5.85%
- 2012: -1.01%
- 2011: -3.22%
- 2010: -1.76%
- 2009: -7.26%
- 2008: -7.94%
- 2007: -3.64%
- 2006: -2.18%
- 2005: -0.86%
- 2004: 2.13%
- 2003: 14.7%
- 2002: 9.2%
- 2001: 4.7%
- 2000: -1.1%
- 1999: -6.3%
- 1998: -14.8%

## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Home Buyers Can Now Qualify for 3% Down Payments

The largest obstacle for most home buyers is the amount of money they need for a down payment. In hopes of broadening the pool of home buyers and boosting the real estate market, Fannie Mae and Freddie Mac have both announced new home loan options that require as little as 3% down. These new options make it easier for first-time home buyers, as well as low-income home buyers to purchase a new home at the Lake of the Ozarks!

#### Fannie Mae

Fannie Mae's goal is to help additional qualified buyers gain access to mortgages. The 97 percent loan-to-value (LTV) ration option will expand access to credit for qualified first-time home buyers that may not have the resources for a larger down payment. These loans will still meet Fannie Mae's usual eligibility requirements, including underwriting, income documentation and risk management standards. These loans will also require private mortgage insurance, as is required on any loans above 80 percent LTV.

Fannie Mae states that this option alone won't solve all the challenges around access to credit. However, this is simply one way they are working to remove barriers for creditworthy borrowers to get a mortgage. They are confident that these new loan options will be good business for lenders, safe and sound for Fannie Mae and an affordable, responsible option for qualified borrowers. For more information on Fannie Mae's plans for this new loan program, visit: <http://www.fanniemae.com/>

#### Freddie Mac

Freddie Mac's Home Possible Advantage mortgage program is for low and moderate-income borrowers with limited savings, including first-time buyers. Generally, you will need to meet minimum credit requirements, earn no more than 100% of your area median income and have the funds to meet the down payment requirements and closing costs. First-time home buyers must also participate in an acceptable borrower education program, like the CreditSmart program by Freddie Mac.



Home Possible Advantage mortgages can also be used for a "no cash out" refinance of an existing mortgage and is available in 15, 20 and 30 year fixed-rate terms. Freddie Mac says that the keys to responsible lending are responsible underwriting and product design. They designed Home Possible Advantage with the appropriate credit underwriting requirements for today's market. The program has tougher credit standards than low down payment mortgages of the past, including lower DTI ratios, fixed-rate terms and requires full documentation, owner-occupation and housing counseling. For more information on the program, visit: [www.freddiemac.mwnewsroom.com](http://www.freddiemac.mwnewsroom.com)

Both companies say that as long as their underwriting standards stay the same, and the total volume of loans is relatively small, the low down payment loans don't add too much risk to their business. To learn more about how this could affect your options for a new home loan at the Lake of the Ozarks, contact me at 573-746-7211. As your Lake of the Ozark mortgage lender, I am dedicated to working with you every step of the way!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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## Building an Effective Web Presence

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### What's New for Social Media in 2015?

#### What Can You Expect For 2015?

There's no doubt about it: establishing a solid social media presence is a crucial step for a successful business. According to Hubspot (inbound marketing software company), Twitter currently reports 284 million users and Facebook boasts 1.32 billion. Social media for business grew at an explosive rate during 2014, and the growth is expected to continue throughout the coming year. Here is a quick look at some of the social media trends we can expect to see in 2015.

#### Have Great Visual Content – It Will Help With Interactivity!

In today's extremely visual world, having visually engaging social media content is absolutely critical. Visual content continues to lead in interactivity with posts, and videos have seen a significant increase in popularity as well. Businesses who are incorporating videos into their marketing campaigns via social networks such as YouTube, Vine, and Instagram are seeing major increases in consumer interaction. Informal videos give businesses the opportunity to showcase their genuineness and originality, and consumers love it...and they are buying their products or services! We expect video content in 2015 to be even more important.

#### E-Commerce is Becoming "Social Commerce"

Businesses have used social media to promote their products for several years, but Facebook and Twitter are now pioneering a way to integrate product sales directly into social media campaigns. Both of these social media platforms are currently testing "Buy" call to action buttons that will enable users to purchase products directly from the social media sites. In addition to the obvious potential for increased sales, this holds incredible analytic power by enabling businesses to directly link results to their posts. Businesses should handle this new marketing tool with care, as most people use Facebook for recreational purposes and may resent overly aggressive sales pitches.



Bailey Campanini Puppel

#### Your Whole Company Needs To Be On Board

Companies can make the mistake of delegating all of the social media responsibilities to their marketing departments. These marketing experts may be the ones writing the blogs and making the posts, but they may not have personal experience with your product. In order to keep your company's posts relevant and engaging, it is crucial to get the entire company on board with expanding and promoting your company's social media presence. In the coming year, it will be more important than ever to encourage your employees to contribute post ideas and to like/comment/share your company's posts. A successful marketing campaign requires everyone to carry their own weight.

#### MSW Interactive Designs Can help!

Questions? Comments? Hopes, dreams, fears? The team at MSW can help you build your company's social media presence. We offer several different social media engagement packages and can help establish you as the expert in your field by writing relevant, in-depth blogs about your industry. Give us a call today for more information!

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# Missouri's minimum rises

By Nancy Zoellner-Hogland

Cost-of-living adjustments built into Missouri's current minimum wage law pushed the state's minimum wage up 15 cents to \$7.65 an hour as of January 1.

All businesses are required to pay minimum wage except retail and service businesses whose annual gross sales are less than \$500,000. There are also certain classes of employees pertaining to agriculture that do not fall under the guidelines. Overtime compensation must also be paid at a rate not less than one and one-half times a covered employee's regular rate for all hours worked over 40 in a workweek.

Compensation for tipped employees must total at least \$7.65 per hour. Employers of tipped employees are required to pay tipped employees at least 50 percent of the minimum wage to bring the employee's total compensation up to the minimum wage amount.

Missouri's minimum wage is set by a 2006 referendum, which called for annual inflation ad-

justments. The adjustment is to be based on a July reading of the Midwest Consumer Price Index for Urban Wage Earners and Clerical Workers (Midwest CPI-W). According to the U.S. Department of Labor, the Midwest CPI-W rose 1.8 percent between July 2013 and July 2014, which boosted Missouri's minimum wage to \$7.64. It was rounded to the nearest nickel, or \$7.65 an hour.

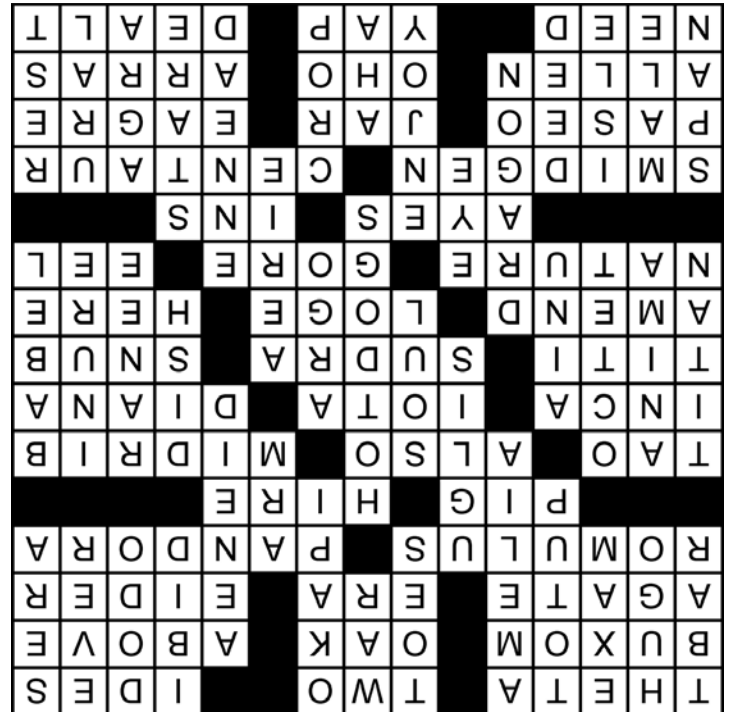
Missouri is among 29 states that have state minimums that are higher than the current federal rate of \$7.25 an hour, which has not increased since 2009. States with the highest minimum wages include Delaware, Illinois, and New Jersey with \$8.25 per hour; Alaska, with \$8.75; California and Massachusetts with \$9; Oregon with \$9.10; Connecticut and Vermont with \$9.15; Washington with \$9.32; and the District of Columbia with \$10.50. Five states – Louisiana, Alabama, Mississippi, Tennessee and South Carolina – have no minimum wage law. Three states – Wyoming, Arkansas

and Georgia – have minimum wages below the federal minimum. The rest have minimum wage rates that are the same as the federal minimum.

Missouri's law also requires employers to keep a record of the name, address and job description of each employee; the rate of pay; the amount paid each period; and the number of hours worked each day and each workweek. Those records must be provided at the request of the Missouri Division of Labor Standards. Any employer who does not comply can be charged with a class C misdemeanor. In addition, employees who are eligible to receive minimum wage but who are not paid minimum wage can bring legal action to collect wages owed. Under the law, any employer who pays wages less than what is due shall be liable for the full amount of the wage rate and an additional equal amount as damages less the amount actually paid. The employer will also be required to pay the employees costs and attorney fees.



The Lake Area Chamber recently held a ribbon cutting for LAI Gifted Goods and Garments. Gifted Goods and Garments is owned and operated by Lake Area Industries in Camdenton. The resale shop will provide jobs for at least ten individuals with developmental disabilities. The store will also serve as a training facility for those individuals. They will learn a variety of job skills in the retail business so that they can be ready for competitive employment. Visit their Osage Beach location today, LAI Gifted Goods and Garments is located in Stone Crest Mall in Osage Beach at 3797 Osage Beach Parkway, Suite A2 or call them at (573)302-1700.





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# Crossword Puzzle

THEME: ANCIENT MYTHS

Solution page 18

## ACROSS

1. Greek letter and ancient symbol of death
6. First prime number
9. \_\_\_\_\_ of March
13. Curvaceous, as in a woman
14. Common furniture wood
15. "\_\_\_\_\_ and beyond"
16. September stone
17. E in BCE
18. Downy duck
19. \*Remus' twin
21. \*The first woman, Greek mythology
23. \*Chinese zodiac animal
24. Engage
25. Adherent of Taoism
28. Additionally
30. Central vein of a leaf
35. \*Viracocha worshipper
37. Smidge or scintilla
39. \*Roman goddess of the hunt
40. South American monkey
41. Lowest Hindu caste
43. Give the cold shoulder
44. Improve or rectify
46. Theater section
47. At this point
48. \*Hegemone and Chloris were \_\_\_\_\_ deities
50. Clinton's #2
52. Moray, e.g.
53. "The \_\_\_\_\_ have it"
55. Foe of illegal aliens
57. "With a rumble in his tumbly, but not even a \_\_\_\_\_ of honey..."
61. \*Half man, half horse
65. Leisurely walk
66. \*Pandora's box was actually this
68. High wave caused by tidal flow
69. "Home Improvement" star
70. Exclamation of surprise
71. Tapestry
72. Not to be confused with "want"
73. Small dog's bark
74. Doled out, as in cards

## DOWN

1. Kind of ski lift
2. Designer Boss
3. Test
4. Add
5. Female aviation pioneer
6. Little piggies?
7. \*The Trojan \_\_\_\_\_
8. Giraffe's cousin
9. In the same place, when citing a reference
10. Popular symbol of extinction
11. \_\_\_\_\_ after
12. Plural of serum
15. \*An epic by Virgil
20. a.k.a. tangelos
22. \*Greek mythology tells that humans originally had four of this
24. Ballpark staples
25. \*Cronus or Oceanus
26. True inner self
27. The kids in "Eight is Enough," e.g.
29. \*Psyche, Greek goddess of the \_\_\_\_\_
31. DIRECTV competitor
32. Hindu queen
33. Habituate
34. Confusion of voices
36. Hokkaido native
38. \*Jason's vessel
42. Eagle's home
45. \*To be slayed by a knight
49. \*On Cyclops' forehead
51. \*Group of nine deities in Egyptian mythology
54. Relish
56. Don't take one's eyes off
57. Bridge, e.g.
58. Stag
59. A small island
60. Act
61. Weather may affect its yield
62. City of Taj Mahal
63. Caspian basin river
64. One R in R&R
67. "Bingo!"

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# Business Journal Social Event Photos

Last month's Business Social was Thursday December 11th at PaPpo's Pizza in Osage Beach with our hosts Jeanne Rackers and Todd Lawler from Pulaski Bank Home Lending.

1. Patrons posing for the camera at Pappo's Pizza

2. Joan Wolf and Jeanne Rackers from Pulaski Bank Home Lending

3. Chris Galloway (the owner of Pappos Pizzeria)

4. Lining up for the tasty treats at Pappo's Pizza for the Business Journal Social!



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

January's event is the 8th, at Bootlegger's in Osage Beach. Our host is R.L.I.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### THE JEFFRIES FISHING BARGE

Most residents of the Lake area are familiar with Jeffries Road at the west end of the Grand Glaize Bridge. The road was named for the Jeffries family who had a home along the road and extensive land holdings at the west end of the bridge prior to the Lake. Much of that land is now beneath the water but after the basin filled

the family of William Derrick Jeffries established several businesses here on their remaining land. These included the Jeffries Cottages that stood where an office building now fronts Jeffries Road and First National Bank of Camdenton has a facility; the Grand Glaize Café better known as the Hot Fish Café and later the Potted Steer fronting the Osage Beach Parkway; the Jeffries Boat Dock

along the shoreline in a cove that has since been filled to support the Highway 54 Expressway; and the Jeffries Fishing Barge.

The Jeffries Fishing Barge can be seen at the west end of the bridge in the photo (photographer unknown) featured with this article. The barge was operated by Valonia, Wilma and Nellie Jeffries. Fishing was so good in the 1930s that the

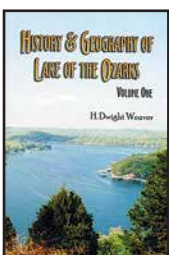
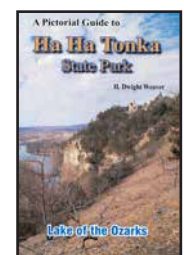
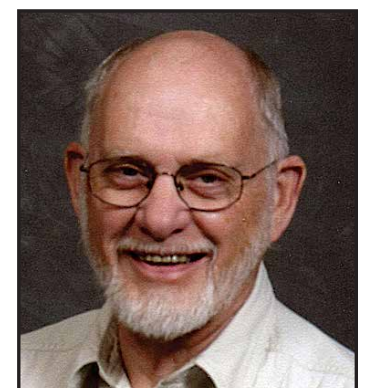
barge's presence encouraged other barge and raft owners to anchor to the piers of the bridge and establish their fishing business. Their rivalry in soliciting business stirred up a ruckus. The cluster of fishing operations also began polluting the water since there was no easy way for them to dispose of their waste except into the Lake. The highway department took a dim view of situation and put a stop to it. But the Jeffries ladies were anchored to the shoreline, which they owned, and survived the ordeal unscathed. For more about their story see the author's book *History & Geography of Lake of the Ozarks, Volume One*. ■

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

The author's latest book on Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State

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

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



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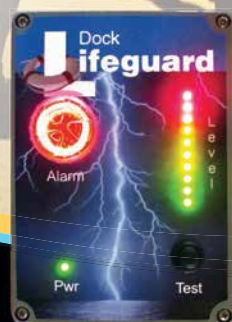
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| 2003 BENNINGTON 2075 RLSS – 115 YAMAHA OB – WHT/RD – TRL | \$16,900  |
| 1994 CHAPARRAL 250 SUNESTS – 7.4L B3 – WT/GRN            | \$13,500  |
| 1999 LOWE 250 JA,ACAN – 150 – TAN                        | \$14,900  |
| 2004 BENNINGTON 25 RL – 225 ET EC                        | \$28,900  |
| 2008 MANITOU 26 LEGACY – 250 SUSUKI                      | \$36,900  |
| 1996 REGAL 260 LEGACY LEISURECAT – YAMAHA 150 – WHT      | \$12,900  |
| 1990 WEBBCRAFT 30 CONCORDE – T7.4 – WT/GRY – 500 HRS     | \$15,900  |
| 2011 REGAL 38 EXP – T8.1 – BLK/RD – 159 HRS              | \$234,900 |
| 2006 SEA RAY 400 DA- T8.1 – BLUE – 395 HRS               | \$199,000 |

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|                                                         |          |
|---------------------------------------------------------|----------|
| 2003 BENNINGTON 2075 RLSS – 115 YAMAHA OB – WT/RD – TRL | \$16,900 |
| 2007 SMOKERCRAFT 24 SUNCHASER – 150 – CHAMPAGNE         | \$25,000 |
| 2003 ALOHA 250 PARADISE – 225- 4 STROKE – N/BLUE        | \$19,900 |
| 1999 LOWE 250 JAMACIAN – 150 – TAN                      | \$14,900 |
| 2011 BENNINGTON 2575 RCW I/O – 320 – BLK                | \$57,900 |
| 2008 MANITOU 26 LEGACY – 250 SUSUKI                     | \$36,900 |

### DECK

|                                                    |          |
|----------------------------------------------------|----------|
| 1995 CHAPARRAL 250 SUNESTA – N/GRN – 7.4L          | \$13,500 |
| 1994 LEISURECAT 260 LEGACY – 150 YAMAHA – WHT      | \$12,900 |
| 2005 CHAPARRAL 216 SUNESTA – 155 HRS – YLW/WHT/TRL | \$24,900 |

### PWC

|                                                       |         |
|-------------------------------------------------------|---------|
| 2004 YAMAHA FX HO – 4 STROKE – 200 HRS                | \$5,900 |
| 2004 YAMAHA FX HO – 4 SYTROKE – 200 HRS               | \$5,900 |
| 2011 BOMBARDIER GII 155 – 155 H.P. – 44 HRS – TRAILER | \$6,500 |

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|-----------------------------------------------------------|----------------|
| 1999 REGAL 2660 – T4.3L – 360 HRS – WT/TN                 | \$33,900       |
| 2004 DORAL 29 PRESTANCIA – MERCURISER 496 MAG             | \$39,300       |
| 1995 RINKER 300 FIESTA – T5.7                             | \$19,900       |
| 2003 MONTEREY 302 – 5.0 – WHT/LIFT INCLUDED – 310 HRS     | \$55,900       |
| 1998 CHRIS-CRAFT 320 EXP-T5.7 DUP PROP – 775 HRS – WT/GRN | \$60,000       |
| 2005 SEA RAY 320 SD – T350 – WHT – 290+ HRS               | \$93,900       |
| 1992 SEA RAY 330 DA – T7.4                                | \$32,900       |
| 2006 REGAL 3360 – T5.7 – TT/TAN – 190 HRS                 | \$109,900 SOLD |
| 2005 REGAL 3360 – T5.7 – BLK/RD                           | \$89,900       |
| 2005 REGAL 3360 – T5.7 GXI – 550 HRS                      | \$88,900       |
| 2001 RINKER 340 FIESTA VEE – T350 MAG MPI – 415 HRS – WHT | \$54,900       |
| 2005 REGAL 3560 – T8.1 – TT/SAND                          | \$129,900      |
| 2005 FORMULA 370 SS – T8.1 – WHT – 400 HRS                | \$157,000      |
| 1994 SEA RAY 380 SS – T/502 – WT/DK GRY                   | \$48,600       |
| 2011 REGAL 38 EXP – T8.1 – BLK/RD – 159 HRS               | \$234,900      |
| 2006 SEA RAY 400 DA-T8.1 – BLUE – 395 HRS                 | \$199,000      |
| 2003 REGAL 3860 T8.1 – N/BLK – 450 HRS                    | \$114,900      |
| 2002 FORMULA 400SS – T8.1GX – 265 HRS                     | \$124,900      |
| 1996 REGAL 402 – T7.4 – 800 HRS – WHT                     | \$64,500       |
| 2009 REGAL 4060 COMMODORE – T8.1 – T/TAN                  | \$249,900      |
| 2001 REGAL 4160 – T502 – WHT/TAN – 450 HRS                | \$91,900       |
| 2011 REGAL 42 SC – T8.1 – N/GLACIER – 235 HRS             | \$469,900      |
| 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!        | \$240,000      |
| 2007 REGAL 4460 – T/8.1 – NTT/BLK – 110 HRS               | \$259,000      |
| 2013 REGAL 52 SPORT COUPE – T600 IPS – NTT/BLUE           | \$809,000 SOLD |

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| 1990 WEBBCRAFT 30 CONCORDE – T7.4 – WT/GRY – 500 HRS | \$15,900 |
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| 1995 SEA RAY 28 SR – RD/WHT                    | \$17,900  |
| 1997 REGAL 8.3SC – 7.4 GL DP – T/GRN – 350 HRS | \$17,900  |
| 2002 FORMULA 330 SS – T496 MAG B3 – 325 HRS    | \$79,900  |
| 2004 REGAL 3350 – T5.7 – TAN                   | \$74,900  |
| 2005 REGAL 3350 – T5.7GX – TT/SAND             | \$79,900  |
| 2006 REGAL 3350 – T5.7 GXI – 340 HRS – N/BLK   | \$99,900  |
| 2007 REGAL 3350 – T5.7 GXI – WHT – 150 HRS     | \$119,500 |

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|----------------------------------------------------|----------|
| 2006 MASTWECRAFT X1 – 350 HURTH – RD/TRL – 200 HRS | \$39,900 |
| 2006 FOUR WINNS 240 HORIZON – 5.7GI DP             | \$34,900 |
| 2005 COBALT 250 BR – 496 MAG B3 – 415 HRS – N/BLUE | \$39,900 |
| 1999 CROWNLIN 266 BR – 7.4 – 400 HRS               | \$19,900 |
| 2002 CROWNLIN 266BR – 5.7 – 200 HRS                | \$21,000 |
| 2008 REGAL 2700 – 5.7 – NTT/BLK – 96 HRS           | \$55,400 |
| 2011 REGAL 2700 – 5.7 GXI DP                       | \$68,900 |
| 2012 REGAL 2700 – 5.7 – BLUE/WHT                   | \$75,900 |
| 1997 REGAL 8.3SE – 7.4L – T/GRN – 375 HRS          | \$17,900 |
| 2000 COBALT 292BR – T5.0 GI DP – 121 HRS – WHT     | \$34,900 |
| 2004 SEA RAY 290 BR – 496 MAG HO B3                | \$54,900 |
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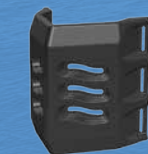
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