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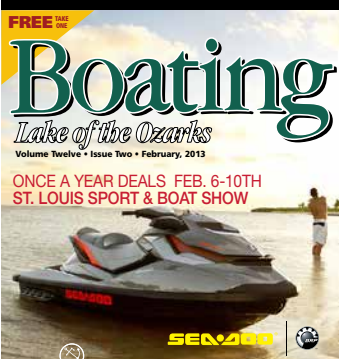
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 2

FEBRUARY, 2013

BOATING ON BACK



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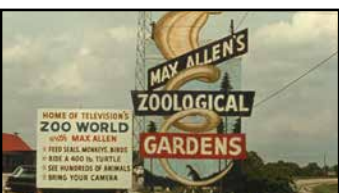
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MoDOT Agrees to Original OB Proposal

By Nancy Zoellner-Hogland

This month, Osage Beach aldermen will once again discuss a joint project with the Missouri Department of Transportation (MoDOT) to solve transportation issues on the city's west end.

Last October, the board voted to ask MoDOT for both a slip ramp off northbound U.S. 54 Expressway at Key Largo with a roundabout and a 2.75-mile-long two-lane, two-way outer road that would extend Osage Beach Parkway and hook it up with the existing service road running from Route Y to Lamar Advertising. They also asked MoDOT to enter into a 50-50 cost-share agreement on the slip ramp and a cost share program for the outer road with one-third coming from the city and the other two-thirds coming from MoDOT, as originally offered. According to estimated figures provided last fall, under that agreement, the cost to Osage Beach to do both projects would be \$1,414,500; MoDOT's share would be \$2,437,500.

After months of wrangling back and forth, in late January, MoDOT agreed to the proposal, according to Bob Lynch, district engineer with MoDOT.

"We have a dedicated cost-share fund of \$30 million a year that's available statewide for cost-share programs only. Unfortunately the money we planned to use when we originally presented the idea got

spent before we could come to an agreement with Osage Beach. However, we're now in a new fiscal year and as long as we can get this under contract before the money runs out again, we have funds available to follow through with what the city originally voted for," Lynch explained, adding that funding for the outer road most likely wouldn't be available until the beginning of 2014.

Osage Beach City Administrator Nancy Viselli, who originally described the outer road project as a "dream come true," said since aldermen never vot-

ed to rescind that proposal to MoDOT, it still stands.

She also said although aldermen will now have to rethink the budget, she still felt construction of the outer road would greatly benefit the city.

"Another advantage of the outer road that we hadn't touched on before, but that is very important, is that it will provide much safer travel for the vets who visit the VA clinic because they won't have to turn out directly on to the Expressway," she said.

In an interview last fall she said because MoDOT would

be engineering the road, conducting needed environmental studies, buying right-of-way and building the road, the city wouldn't have to do anything but pay its share.

"Since MoDOT has lined up a cost-share program, the city will only be required to pay one third. And if the city can meet with land owners along the proposed route and convince them to donate the right-of-way needed for construction that would be considered an 'in-kind' donation and the city's share could drop even lower," Viselli said. *see page 16*



Last October, Osage Beach aldermen asked the Missouri Department of Transportation (MoDOT) to build a slip ramp off U.S. 54 Expressway at Key Largo and a roundabout to aid in the flow of traffic. They also asked for an outer road that would connect the now-deadended Osage Beach Parkway with Route Y. In late January, MoDOT agreed to that request.

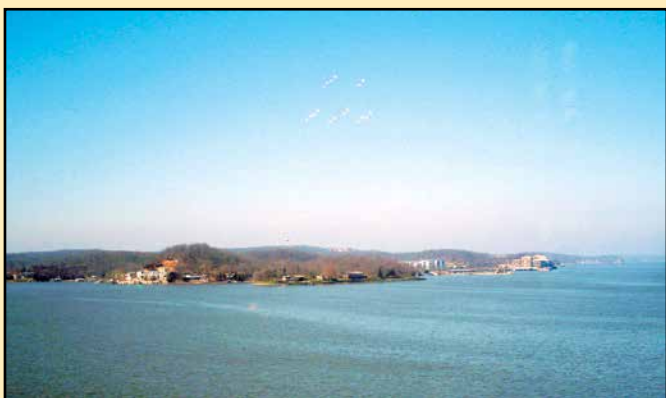
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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 19 for this month's
"As the Lake Churns"



BUSINESS JOURNAL



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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Linda Bishop, Advertising Manager (573) 216-5277

Stephanie Sittman, Advertising Representative (573) 746-0553

www.lakebusjournal.com

lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

As of June, air travelers will no longer be subjected to full-body airport security scanners that generate “near naked” images. According to the Transportation Security Administration (TSA), they ordered the scanners to be removed because of the privacy concerns and potential negative health effects of the X-ray technology used to detect explosives or weapons hidden on bodies. However, the technology won't go to waste. Rapsican Systems, the company that makes the scanners, entered into a new agreement with the TSA that will allow the 250 some devices to be used by military and law enforcement agencies.

According to information released by the Aviation Safety Network, an online database of airline incidents, flying has actually become safer than driving. According to data gathered by the firm, there were 23 plane crashes resulting in 470 fatalities worldwide in 2012, which is down from 28 crashes in 2011 and the lowest number of fatal crashes since the 1960s. Of the 22 crashes, 10 involved passenger aircraft; however, none took place in the U.S. The last fatal accident on a U.S. passenger airline occurred in 2009, when 50 people were killed after a Colgan Air flight crashed near Buffalo, N.Y.

If airlines, unions and the Federal Aviation Administration (FAA) stick with their decision, the skies may get even safer in coming years. The trio agreed to take part in a voluntary incident reporting program that allows pilots and mechanics to share information about mistakes with the National Transportation Safety Board (NTSB) without fear of retribution. According to a release by the NTSB, sharing that information can help discover situations or dangerous trends before accidents occur. The airlines, unions and FAA have been sharing information since 2007 and as a result, changes adopted prevented planes from depart-

ing down wrong runways; taxiing standards were revamped; safety threats were addressed; and additional training for air traffic controllers was ordered.

The FAA is attempting to increase safety even further by prohibiting pilots from using personal wireless devices in the cockpit for anything but work. Pilots have been banned from using such items as laptops, iPads or iPhones during taxiing, take offs or landings or when planes are below 10,000 feet. However, under the new proposal, use of those personal electronics would be prohibited during the entire flight. The FAA stated reducing distractions would allow pilots to pay better attention to air traffic control, weather and other issues. As reason for the change, the FAA cited several incidents including one in 2009 when two pilots, allegedly busy on personal electronic devices, flew 150 miles past their destination. Many airlines already regulate use of personal electronics during flight.

And to better protect passengers against other unruly travelers, at least one airline employs the use of duct tape and zip ties.

According to reports, an unruly passenger on a flight from Iceland to New York began hitting, screaming, cussing and spitting at other passengers before he was tackled – also by passengers – and then bound to his seat with the tape and zip ties. The man was arrested and then taken to a hospital after the plane landed at John F. Kennedy International Airport.

Some airlines are changing the way they charge passengers to fly the “friendly skies.” American Airlines announced last month that travelers who want the option of changing their reservations without a fee will have to pay between \$68 and \$88 more per round trip ticket. The airline previously charged a flat \$150 fee to make the change. According to online travel sites, other airlines are expected to follow and “bundle” other perks, such as checked bags, totally refundable tickets or

early boarding. However, travelers can still choose to opt out of those conveniences and pay the basic fare.

After the New Year rolled around, United Airlines attempted to hike fares from \$2 to \$5 per flight but rescinded that increase when only one other airline – Delta – followed their lead. According to travel experts, for a fare increase to stick, it has to also be adopted by Southwest Airlines, which offers the largest number of domestic flights in the U.S. Soon after United rolled back its prices, Delta dropped its as well. However, United did hold on to a \$10 increase on flights to Alaska and Hawaii.

US Airways recently began offering coach-class customers on international flight the ability to purchase a premium meal option – for the extra charge of \$19.99. Travelers can choose from two options on the “DineFresh” menu – a vegetarian meal, which comes with a hummus and cracker appetizer, Portobello mushroom tortellini, Caprese salad with balsamic dressing and turtle cheesecake, or meat meal, which comes with citrus-marinated chicken skewers, grilled vegetables, shrimp cocktail and crème brûlée cheesecake for dessert. The DineFresh option does not replace the airline's existing complimentary meals in coach, but instead allows fliers to purchase a higher-quality meal. However, those passengers must reserve and purchase their meals at least 24 hours prior to their flights.

Lambert St. Louis International Airport posted record growth for the second consecutive year. According to airport officials, 6.4 million passengers departed from the airport in 2012 – a 1-percent increase from 2011 when 6.3 million passengers flew out. That number was up 1.4 percent over 2010. The number of connecting flights also increased – up 8 percent for 2012. In all, more than 12.7 million passengers traveled through Lambert in 2012, up from 12.5 million passengers in 2011. Passengers on Southwest Airlines accounted for 47 percent of the traffic.

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Stop by our host location for the Business Journal Social! 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, it's a super way to spend a Thursday evening at the Lake! This month's location is February 14th, at Lil Rizzo's in the Outlet Mall sponsored by Guaranteed Green.

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Lawmakers reviewing bill that changes the way E. coli levels are regulated

By Nancy Zoellner-Hogland

If all goes as planned, this month Missouri legislators will be debating a bill that could change how the Department of Natural Resources (DNR) determines if public beaches in the

state are safe for swimming.

Under current law, the DNR collects water samples early in the week. If results, which aren't available until two days later, show that a single sample exceeds the Environmental Protection Agency's recommended

maximum of 235 E. coli colonies per 100 milliliters of water or when the geometric mean – a rolling average of sample data – exceeds 126 E. coli colonies per 100 milliliters of water, that

beach is shut down – sometimes for an entire weekend.

Under House Bill 51, proposed by State Rep. Rocky Miller, R-Tuscumbia, if the initial test exceeds the recommended maximum, the DNR would have to conduct a follow-up test to come up with an average level of E. coli bacteria before closing the beach. In addition, instead of closing the beach after the first high reading, the DNR would simply post a sign warning "Swimming is not recommended."

"That lets the people decide. Most of the locals, and many of the tourists, know that the high reading is only a fluke and not anything to be concerned about," he said.

However, the bill does give the DNR the right to close a beach in the event of a hazardous spill, wastewater by-pass or other documented health risks.

The bill was assigned to committee on Thursday, Jan 24, the same day Sen. Dan Brown, R-Dist. 16, filed identical legislation in the Missouri Senate.

"Of course, we want to protect the public's health but

we've found that many times the spike in E. coli is the result of a heavy rainfall and just a few hours later, it's returned to normal levels. In the meantime, the word gets out that the beach is closed so people – especially tourists – assume the entire lake is closed and they stay home," Miller said, adding that a recent discussion with another legislator confirmed that was the case. "He told me that he no longer vacations at the Lake with his family because he heard the water wasn't safe. Unfortunately, that incorrect assumption has seriously hurt the tourism business."

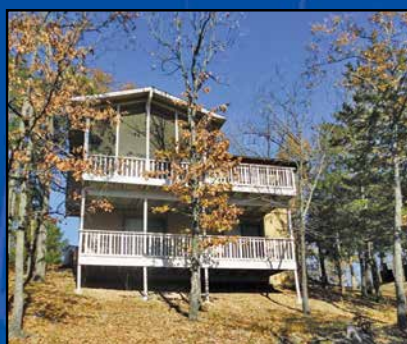
Miller said he decided to introduce the bill after learning that no other state in the nation used the same strict standards.

"I had never really looked into the law before so I started digging around to see what other method other states used – and what I found shocked me! Missouri has the strictest beach closure law in the nation. I found a federal government handout published by the Department of Agriculture that instructs

continues on page 15



This treatment plant, one of several facilities in the State Park bordering an area troubled by E.coli closures, is just a few hundred yards from Public Beach 1. The facility emptied into a small stream that entered the Lake. File photo by Nancy Hogland.



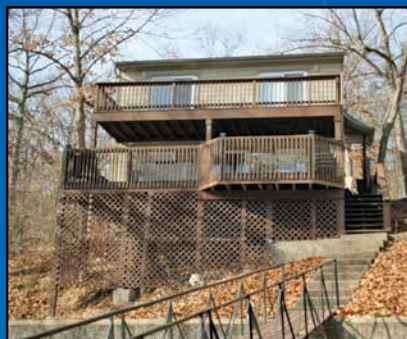
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Horseshoe Bend can now 'go green'

By Nancy Zoellner-Hogland

Environmentally conscious home and business owners on Horseshoe Bend can now take advantage of curbside single stream recycling. With single stream recycling, all allowable recyclables are placed in one container – no sorting is required.

In January, Carolyn Loraine, a trustee on the Village of Four Seasons Board of Trustees and a long-time proponent of recycling, invited representatives from WCA Waste Corporation and Allied Waste Services to attend the board meeting and discuss the service.

WCA Waste Corporation recently started picking up recycled materials on the Bend. Allied Waste Services offers curbside recycling in Lake Ozark, Osage Beach, Camdenton and some points between, but currently does not offer the service on the Bend.

"I knew recycling was offered in other areas but didn't even know this was available here. Until now, we've hauled all our recyclable items to the center," she explained, adding that she also invited two members of the Four Seasons Lakesites Property

Owners Association (POA) Architectural Control Committee to come to the meeting.

When the homeowner's association was formed, the board established a Declaration of Restrictive Covenants which requires trash cans to be kept inside an enclosure and forbids the cans from sitting on the curb for more than 24 hours. Nearly all the existing enclosures are large enough for only one container – but two containers are needed to take part in the curbside recycling program offered by both waste management companies – the regular 95-gallon container already used for trash and a 65-gallon container to hold the recyclables. (More information about what can be recycled is provided at the end of this story.)

"We wanted the POA to come because we wanted to hear what they had to say – to see if they would relax the rules a little. Currently they want all containers to stay inside the enclosures but there's a way around that. If you want to recycle, but if your enclosure is too small for two containers, you just roll the recycling container out early in the morning and then haul it back in to

your garage after it gets dumped. It's simple – and a lot easier than hauling it," she said. "Someone said their driveway is too steep to roll a full can up. In that case, that person just won't be able to recycle. Neither will most of the second homeowners who would have to put their trash and recyclables out when they go home at the end of the weekend. But for the rest of us, that is a solution until trash can enclosures are enlarged or the POA changes the rules."

Monte Krehbiel, divisional sales manager for Allied Waste Services, said unless the POA loosened its restrictions so residents of the Village of Four Seasons could more easily participate, it wouldn't be cost effective to offer the service.

"Because we send two trucks into a neighborhood, we typically establish recycling service in a target area, build up the density and then expand it as more and more people come on board," Krehbiel explained in a later interview.

He also said because Village residents have expressed an interest in recycling programs, he was hopeful that the POA would

be willing to allow that to happen.

"No one was even thinking about recycling when the POA established the guidelines for trash enclosures. However, now that we're moving towards a 'greener' environment, there's a lot more interest in conserving resources and saving landfill space. We're optimistic that the POA will grant a little leniency so we can get recycling started and then allow the people who want to take part a little time to enlarge their enclosures."

Arnold Sandbothe, a Village trustee who also serves as POA liason, said the matter was presented at a later POA meeting but no vote was taken.

"I have a feeling that this will have to be discussed a little further before anything happens – but the discussion has started. We'll just have to see where it goes from here," he said.

Debbie Shivers, a Horseshoe Bend resident, said she was happy to hear curbside recycling was now available in the area.

"I take mine down to Waste-Watchers below the dam, have for many years. I usually go once a month maybe so curbside recycling would be wonderful! We lived in upstate New York for six

years and they had mandatory recycling. You bought clear trash bags for your trash and on pick-up days you put out your recycling containers and your clear trash bag. If they saw something in it that should have been recycled they would put a huge neon pink sticker on the bag rejecting it and you would have to pick the offending item out and try again next time," she said.

Single stream recycling

No sorting is involved in single stream recycling – all items can be placed together in the same bin.

Items that can be recycled include:

- Plastics #1, 2, 3, 4, 5, 7
- Plastic beverage bottles
- Aluminum cans
- Steel and tin cans
- Clean foil and food trays
- Newspapers
- Junk mail
- Corrugated Cardboard
- Greeting Cards
- Paperback Books
- School and office paper
- Paper milk and egg cartons

Items that cannot be recycled include:

- Yard waste
- Hazardous waste
- Glass

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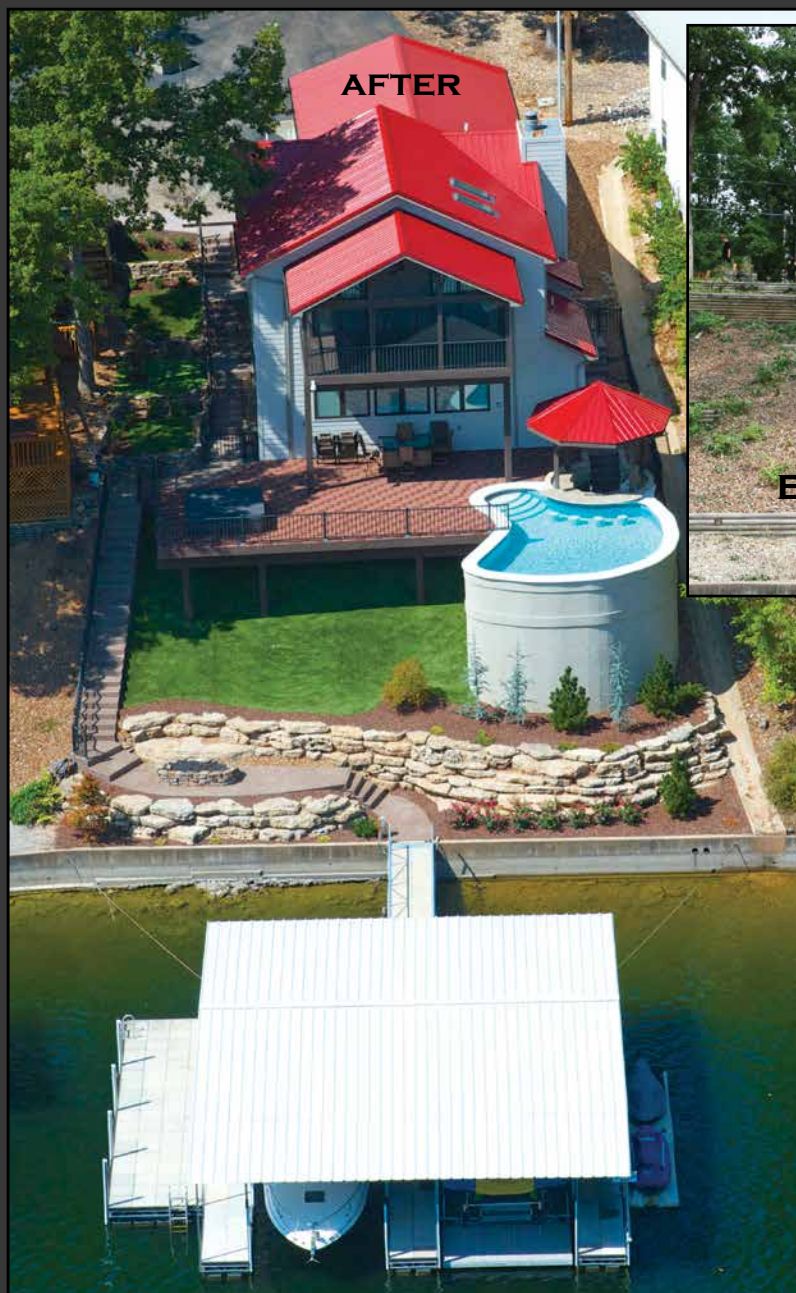
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Change in expungement laws could help job seekers

By Nancy Zoellner-Hogland

Mistakes made in the past – and the resulting criminal record – may have kept some from getting the jobs they hoped for. However, legislation that went into effect last August could allow some of those records to be expunged.

Under Sections 488.650, 561.026, and 610.140 of the Revised Missouri Statutes, people are allowed to apply for the expungement of certain crimi-

nal records after 10 years have elapsed for a specified misdemeanor or 20 years have elapsed for a specified felony since the person has completed his or her imprisonment or any period of probation or parole. (See list of allowable misdemeanors and felonies below.) However, certain requirements must be met. The person must not have been convicted of or been placed on probation for any misdemeanor or felony during that time and

he or she has to have paid any amount of restitution ordered by the court. In addition, only one expungement is allowed per court and per county and the circumstances and behavior of the petitioner must warrant the expungement.

According to a spokesperson at the Office of State Courts Administrator, which provides administrative support to all of Missouri's courts, it is up to the judge to make

that determination.

"There aren't any hard-and-fast guidelines established. The judge just makes the decision on a case by case basis," the spokesperson said.

Once expunged, the court records and files will be confidential and only available to the parties or by order of the court for good cause shown. The expungement also restores all rights to the person as if the crime had never occurred. However, a person granted an expungement must disclose any expunged offense when the disclosure is necessary to complete certain applications for professional licenses, certificates, or permits issued by the state; any license issued by the gaming commission or paid or unpaid employment with an entity licensed by the gaming commission or state-operated lottery; or any emergency services provider.

What the revision could mean to employers

The change in the law comes as more and more employers are looking into the backgrounds of potential hires.

According to the Missouri State Highway Patrol (MSHP), the number of requests for criminal record checks by the non-criminal justice community has increased tremendously in recent years. Employment background checks for teachers, school bus drivers, health and child care workers, licensing, and firearm purchases are among the most common requests.

However, Liz Wilson, vice president of Business Development for Accufax, a background screening service used by employers and churches in the Lake area, said they've seen their biggest jump in businesses that offer in-home services such as heating and air conditioning, plumbing and cleaning – anything where "strangers" will be entering a private residence to do work when the home owner is present or absent.

In fact, she said they saw the biggest jump in requests after a woman was killed by a service worker. The murdered woman's sister, Lucia Bone, founded a not-for-profit organization called C.A.U.S.E. – Consumer Awareness of Unsafe Service Employment – that is lobby-

ing for national legislation that would require criminal background checks on all service employees, contractors and sub-contractors.

"Obtaining background checks on employees just makes sense – and they certainly help reduce the liability for employers," Wilson said, adding that because criminal records and the process to obtain detailed criminal information can vary state by state and county by county and because there is no single source that provides comprehensive access to all criminal information, "hands-on" research is usually required to get the complete picture.

"All of our Customer Service Representatives have been with us from 15-18 years and are experts in not only knowing where to do the research, but they also know what to look for in that process. What most people don't realize is that criminal records and the process to obtain detailed criminal information can vary state by state and county by county. In some cases, counties don't always share the information so we actually have to visit the county courthouse and research the documents, usually back seven years but in some cases, longer. When you have someone that has lived in multiple locations, it can be an extensive project," she said, explaining that researchers use a variety of resources to conduct an "Essential Element Screening," where they verify all addresses and alias names associated with the applicant. "We also look for any deviations in the date of birth or social security number because a lot of people with a criminal background change their social by one number just to hide their background. People would probably be surprised at how often that happens."

She also said once records are expunged, if researchers discover any information, they cannot share that "find" with those paying for the background search.

"We're governed by the Fair Credit Reporting Act, which strictly prohibits that," she said.

The Missouri Criminal Records Repository (MCRR), also known as the Central Repository, located within the MSHP Criminal Justice Information

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Riprap program offer gets huge response

By Nancy Zoellner-Hogland

The response to an article about a riprap program was so overwhelming it forced organizers to scale back on the amount of money they were subsidizing.

In January, the "Lake of the Ozarks Business Journal" ran an exclusive story about the newly formed partnership between the Lake of the Ozarks Watershed Alliance (LOWA) and Rock Works of

Lake Ozark, which allowed property owners to protect their shoreline with riprap at half the price, up to \$2,500. The project was part of LOWA's Cost-Share Incentive Program, funded through

the 319 Healthy Lake Grant received in 2010.

LOWA has been promoting the use of riprap – rock of various sizes placed strategically at the base of seawalls – because it absorbs and deflects the impact energy of waves before they reach the seawall, nearly eliminating the bounce-back blow on docks and boats. The gaps between the rocks trap and slow the flow of water, lessening shoreline erosion which can undermine the integrity of seawalls and muddy up the Lake. Fishermen appreciate riprap because it provides a near-shore habitat that is valuable for production of aquatic food sources, fish spawning and protection of fry and fingerlings from predators. While many tout the benefits of riprap, many others bemoan the high cost of installing the product.

Donna Swall, executive director of LOWA, whose mission is to keep the lake healthy, said that's where her organization came in.

However, Swall said because the article generated hundreds of calls from property owners wanting to get in on the program, LOWA made the decision to cut back on the portion they were subsidizing.

"We had been giving \$2,000. We changed that to \$400 but Rock Works was still knocking \$500 off their portion of the bill so people would still have ended up with a \$900 savings. We hated to do it but we want to help as many people as pos-

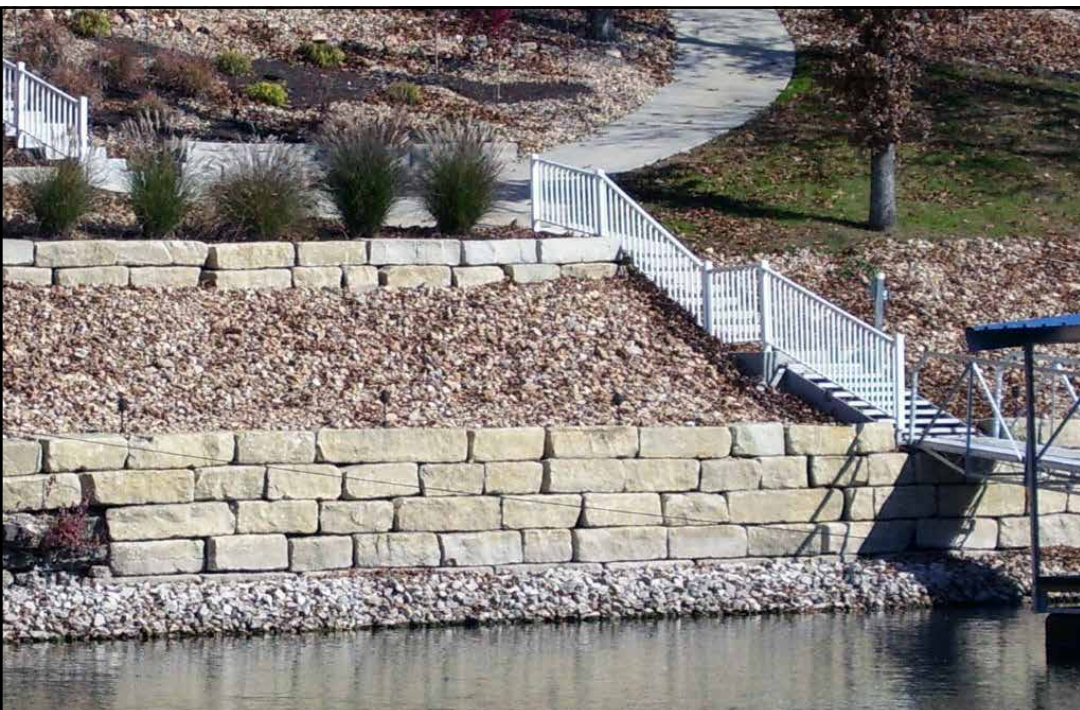
sible get riprap on their portions of shoreline. Can you imagine how nice the Lake would be if the entire shoreline was lined with riprap," she mused, adding that even with the reduction, the money they had allocated for the program quickly ran out. The program was to have run through 2014.

In an attempt to keep the program going, they've employed grant writers to seek out any additional money that might be available and also started a letter writing campaign to the "powers that be" in hopes of getting additional money allocated to the program.

"It's not often that you get this kind of response. That showed us that many, many people realize the importance of protecting the shoreline," Swall said.

In an earlier interview Swall said riprap would go a long way in helping them make Lake of the Ozarks a model for other lakes across the nation.

"One of the biggest – and easiest – things we can do to accomplish that goal is to keep the sediment out of the Lake because that serves as a platform for E. coli. I don't care how expensive or how well-built your seawall is, eventually the movement of the waves will erode the base and each wave that goes out will suck more and more dirt out with it. Riprap can stop that and not only keep the sediment out of Lake of the Ozarks, it will also protect what is, for most, a very costly investment," she said.



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Road district cautions owners

By Nancy Zoellner-Hogland

During the first snowfall of the season, snowplows knocked down a mailbox and knocked off the side mirror of a car parked at the top of the driveway. Horseshoe Bend Special Road District officials warn they probably won't be the last mishaps.

"People need to remember, the windrow – the hard-packed bank of snow that comes off the blade – is heavy and it can do a lot of damage. While we understand there are some very steep driveways on the Bend that make it tough for people to get out in the morning, drivers really put their vehicles in jeopardy when they park too close to the side of the road on our right-of-way," said Kevin Luttrell, supervisor for the road district.

He suggested that residents instead park their vehicle as far back from the edge of the road as possible to keep them from getting damaged. Some homeowners might consider adding a permanent parking

space at the top of the driveway.

Luttrell also said residents who hope to keep their mailboxes through a snowy winter season should spend a little extra money to get a sturdy metal box and pole.

"I'd estimate that 90 percent of all mailboxes and trash containers are located on our right-of-way. Although we'd like them pushed back, we know that's probably not going to happen. However, when someone puts an inexpensive plastic mailbox two feet off the edge of the road, they have to expect that it's going to get knocked over or broken if we get a heavy snow," Luttrell said.

He also reminded residents that even though their trucks are big and heavy, they slide on snow and ice just like other vehicles, which makes it difficult to stop quickly when children or dogs run out into the road – or drivers pull out in front of them.

"And when the wind is blowing, it's very difficult to

see more than a few feet past the end of the nose of the trucks. We don't want to hit anyone any more than they want to be hit so we'd like to remind drivers of a few safety tips," Luttrell said.

- When possible, don't drive until roads are cleared

- Park vehicles off the road as far as possible to leave room for plows and to avoid damage, including "sand-blasting" by salt-sand spreaders

- Stay back at least 50 feet when following salt-spreading snow plows

- Try not to park in blind-spots, on curves or steep hills

- Warn children to stay far away from the road's edge until the snow has stopped and the streets are clear.

- Walk facing traffic and carry or wear reflective gear or flashlights at night

- When weather warms, re-examine placement of mailboxes and trash receptacles

- Call Luttrell at 573-365-2832 to determine if there's room to build a safe parking area at the top of the driveway.

IObit's StartMenu 8 to Bring the Start Menu Back in Windows 8

IObit, the world's leading system utility software provider, announced a brand new and free system tool that will enable Windows 8 users to get themselves better familiarized with the new Microsoft operating system. IObit StartMenu8 provides a quick and convenient way for Windows 8 users to bring back both the Windows Start Menu and the Start button, while also disabling things like Windows 8 Hot Corners, the Metro Sidebar and hot keys. By giving users more control over their Start Menu, StartMenu8 aims to help users feel more comfortable while using Windows 8.

While many users have praised the new features in Windows 8, one user interface change has met a considerable amount of criticism. In this latest version, the Windows Start Menu, a staple of all Windows operating systems for the last 15 years, has been replaced with the touch-screen optimized Metro UI. StartMenu8 lets users automatically skip the Metro UI screen and immediately gain access to the desktop when Windows 8 loads. But rather than just give users access to the menu they are most familiar with, StartMenu8 also offers four easy-to-use and fully configurable menus that let users remove features they don't need or customize start button with their own images.

Users can also create quick access links to their favorite and most-used applications by right clicking to "Pin to StartMenu", "Pin to Taskbar" or "Pin to Startup."

"IObit has a proven track record of listening closely to what users need and providing the best system utilities in the world. There may be other programs that give access to the Start Menu in Windows 8, but IObit's SmartMenu8 is both the simplest and most comprehensive option on the market. This combination of simplicity with a very high level of customization is rare for any system utility," said Michael Zhao, Marketing Director at IObit, "Simply install StartMenu8 and you will have the old Start Menu back just the way you want it. And the best part, it's totally free."

About StartMenu8

StartMenu8 is specifically designed for Windows 8 users to feel more comfortable and convenient when using the new Microsoft operating system. It brings back both the start button and Windows Start Menu, and offers options to skip Metro Start page, deactivate Metro Hot Corner as well as allowing users to do customization. For more information and to free download, please visit: <http://www.iobit.com/iobitstartmenu8.php>

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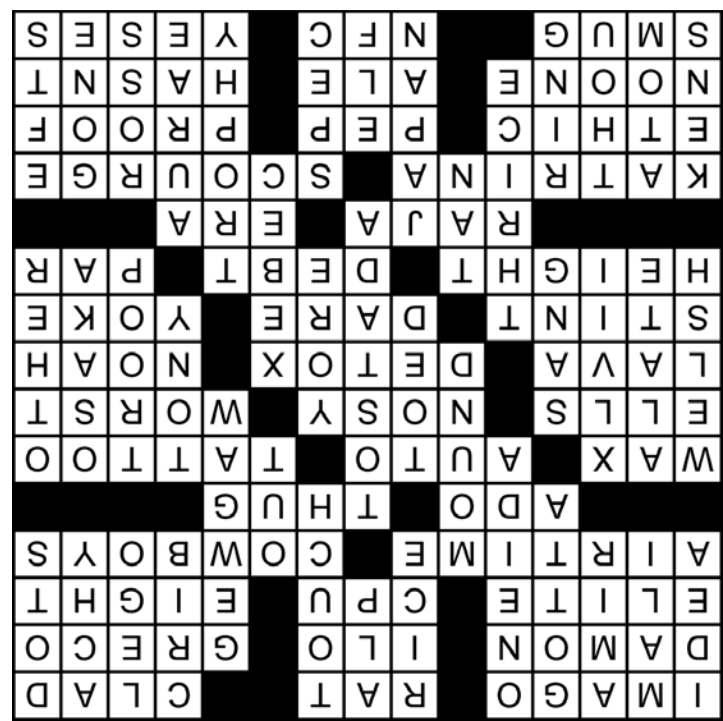
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Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

What is a VA Guaranteed Loan

VA guaranteed loans are made by banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home --which must be for their own personal occupancy.

To get a loan, a veteran must apply to a lender. If the loan is approved, the Veteran's Administration (VA) will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed, and allows a veteran to obtain favorable financing terms.

There is no maximum VA loan. However, lenders will generally limit VA loans to \$417,000. This is because lenders sell VA loans in the secondary market, which currently places a \$417,000 limit on the loans. For loans up to this amount, it is usually possible for qualified veterans to obtain no down payment financing.

A veteran's basic entitlement is \$36,000 (or up to \$104,250 for certain loans over \$144,000). Lenders will generally loan up to four times a veteran's available entitlement without a down payment, provided the veteran is income and credit qualified and the property appraises for the asking price.

Note: For properties in Hawaii, Guam, Alaska and the U.S. Virgin Islands loan limits can be up to \$625,000.

VA Loans Offer the Following Important Features:

- Equal opportunity for all qualified veterans to obtain a VA loan.
- No down payment (unless required by the lender or the purchase price is more than the reasonable value of the property).
- Buyer informed of reasonable value.
- Negotiable interest rate.
- Ability to finance the VA funding fee (plus reduced funding fees with a down payment of at least 5% and exemption for veterans receiving VA compensation).
- Closing costs are comparable with other financing types (may be lower).
- No mortgage insurance premiums.
- An assumable mortgage.
- Right to prepay without penalty.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA does not do the following:

- Guarantee that a home is free of defects. The VA guarantees only the loan. It is the veteran's responsibility to assure that he/she is satisfied with the property being purchased. The VA appraisal is not intended to be an "inspection" of the property. A veteran



should seek expert advice (a qualified residential inspection service), as necessary, BEFORE legally committing to a purchase agreement. If you have a home built, the VA cannot compel the builder to correct construction defects--although the VA does have the authority to suspend a builder from further participation in the home loan program. The VA cannot guarantee a veteran is making a good investment. The VA cannot provide a veteran with legal services.

How Does a Veteran Obtain a VA Guaranteed Loan?

Contract to purchase: Veteran selects home and discusses purchase with seller or selling agent and signs purchase contract conditioned on approval of a VA guaranteed loan. Loan application: Veteran selects lender, presents Certificate of Eligibility, and completes loan application. Lender will develop all credit information and request VA to assign a licensed appraiser to determine the reasonable value for the property. Veteran will pay for credit report and appraisal unless the seller agrees to pay. Either VA or the lender will issue a value for property for loan purposes based on the appraisal. Loan decision: If the established value is acceptable to all parties and the lender develops that a veteran is credit and income qualified, the loan may be approved. Most lenders are authorized to make this decision. Loan closing: Veteran (and spouse) attend the loan closing and sign the note, mortgage, and other related papers. The lender or closing attorney will explain the loan terms and requirements as well as where and how to make the monthly payments.

How Can I Obtain More Information About VA Home Loans?

This is just a brief summary of how the VA Mortgage Product works, for more information on this and other Mortgage related topics please contact Michael Lasson at First State Bank Mortgage at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlakeloan.com.

LOWA, Ameren workshops planned

By Nancy Zoellner-Hogland

The Lake of the Ozarks Watershed Alliance (LOWA) wants property owners to think outside the rain barrel – and the speaker at their upcoming workshop will help them do that.

On March 5, Omar Galal of Rain Reserve will share new creative outdoor living design ideas and multi-use landscape elements that allow property owners to harvest rain while enhancing the exteriors of their homes and businesses.

"There are so many fun and amazing water retention sys-

tems out there! Rain barrels are wonderful but now you can accomplish the same goal while incorporating a beautiful bench into your landscaping. I can't believe some of the designs that people have come up with. We think everyone will really get excited about some of these new ideas," said Donna Swall, executive director of LOWA.

She said golf course managers and landscapers will also want to attend the workshop to learn about new turf technology and landscaping for water quality. In addition, a

panel of experts from Ameren, Missouri University Extension and more will share information on a variety of topics.

"No one should miss this meeting. It's going to be great and informative – one of our best yet," Swall promised.

The meeting is scheduled for 5 to 8 p.m. March 5 and will be held in Building D, Suite G (near the water park) at Tan-TarA Resort of Route KK. Refreshments will be served.

For more information call Mary Jo Doores at 573-280-2296.

Ameren Missouri to Sponsor Lake Permit Workshops at the Lake of the Ozarks

Homeowners, builders, landscape contractors, realtors and interested members of the general public at the Lake of the Ozarks will have an opportunity to learn more about the permitting process and project boundary by attending an informational workshop sponsored by Ameren Missouri.

Two workshops have been planned. The first will be held

Feb. 7, from 3:00 to 5:00 p.m., at Tan-Tar-A (Crystal Ballroom) in Osage Beach. The second one is scheduled for Feb. 12, from 3:00 to 5:00 p.m., at the Warsaw Community Center (Harbor Room).

Topics will include allowable practices and structures along the shoreline, how to apply for permits, and what you can do to speed up permit approvals. Local fire marshals will be on hand to discuss electrical safety. Several members of the Ameren Mis-

souri's shoreline management team will be available to answer questions, and provide resources for permit applications.

Ameren Missouri is sponsoring the event in cooperation with the Lake of the Ozarks Watershed Alliance. Please preregister to attend. For more information, contact the Ameren Missouri Shoreline Management office at 573.365.9212.



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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company Family Fairness: Ensuring a Legacy of Harmony

In a perfect world everyone's behavior and attitudes would be quite predictable. In the real world, unfortunately, people—even those close to us—may not necessarily think and act the way that we expect. By some estimates, as much as 70% of family wealth does not make a successful transition from one generation to the next.

Goal: Equality

Parents often recognize that although siblings may love and respect each other, when it comes to issues of inheritances and dividing money, the picture may change. A typical solution is to treat all children equally. Circumstances may make achieving that goal extremely difficult. If, for instance, lifetime gifts or "inheritance advances" have been made to one child, taking steps to "equalize" a bequest to another child is possible. Making such provision is probably best done during one's lifetime rather than by will or trust, so that misconceptions or miscommunications are avoided.

There can be a multitude of family circumstances that call for a more formal plan of action. For instance, what happens when a child has poor money management capabilities, or finds themselves in a difficult marriage? Or has special medical needs? In these situations, and many others, a carefully crafted trust may offer a potential solution. Language in a trust document can call for a child's inheritance to be conditioned upon gainful employment or protected from a divorcing spouse to ensure that the assets pass to future generations. A special needs trust can be established for a disabled child to preserve eligibility for government assistance.

Goal: Impartiality

Naming a child to serve as a trustee or executor may cause ten-



Trenny Garrett, J.D., CTFA

sions. Those positions carry with them authority and control—and may be perceived as favoring one child over another. Appointing an independent trustee and executor relieves those tensions and assures children that judgments will be rendered impartially.

Distributing Personal Assets

What can be done to avoid a conflict over family heirlooms and collectibles? One solution may be time consuming but surefire: Identify a beneficiary now for everything that carries sentimental as well as real value to family members. Another idea is to make gifts of those collectibles that are likely to cause problems later. A family meeting can be convened to find out how each child feels about treasured objects, and plans can be made or adjusted, taking into account what has been gleaned from the discussions.

Making gifts of collectibles and family heirlooms during one's lifetime also makes sense from a tax perspective. By taking advantage of the federal gift tax annual exclusion, assets that are potentially subject to estate tax at death can escape tax altogether.

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



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Social Security going 'paperless'

By Nancy Zoellner-Hogland

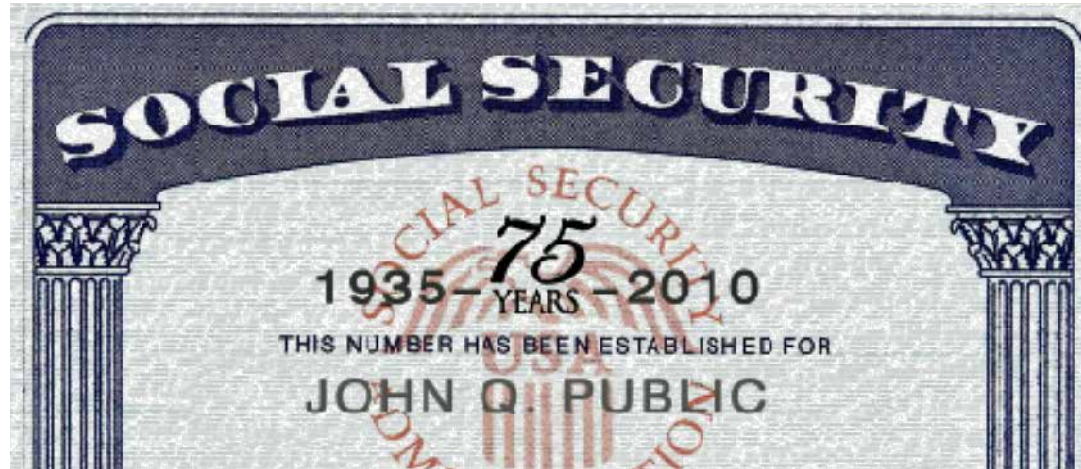
Social Security recipients who receive paper benefit checks have until March 1, 2013 to switch to one of two electronic deposit options. Eligible recipients can opt for direct deposits into their bank or credit union accounts or to have the funds loaded on prepaid Direct Express Debit Master Cards. Those who fail to make the choice will automatically receive the cards.

According to the U.S. Department of the Treasury, a mailed check costs the government 92 cents more than a payment made by electronic transfer. A spokesperson reported the move to paperless payments will save tax payers as much as \$1 billion over the next 10 years. Nearly 90 percent of all recipients are already receiving the benefits electronically.

According to the Social Security Administration, there are several advantages to the prepaid debit card:

- It gives the benefits of direct deposit without requiring a bank account
- It's fast and easy – money

goes straight into the Direct Express card account on the same payment day each month, which means no more waiting



for the mail to arrive or making a special trip to cash a check

- It's safer – there's no risk of lost or stolen checks, no need to carry large amounts of cash, and the money is insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law
- It's convenient – the card can be used to make everyday

purchases, pay bills, buy money orders or get cash 24 hours a day, seven days a week everywhere Debit MasterCard is accepted

rest cost \$4 each and expedited shipping for the card costs \$13.50

- Card users get only one free

- There are no sign-up, monthly account or overdraft fees

- Users can obtain notification of deposits to debit card and low-balance alerts by phone, email or text message

However, there are some fees associated with the card:

- Only one free replacement card is provided per year – the

ATM cash withdrawal for each deposit posted to their account each month

- Those making cash withdrawals outside the U.S. may have to pay a \$3 fee plus 3 percent of the amount withdrawn

- Card holders must use one of the surcharge-free network ATMs for their withdrawals

- A 90-cent fee is charged per

withdrawal after free transactions are used

- Monthly paper statements cost 75 cents per month

- A \$1.50 fee is charged to transfer funds to a bank account
- To sign up for direct deposit or the debit cards visit www.go-direct.org or call 800-333-1795.

Those who were eligible to receive benefits have been able to sign up online for several years. To apply for retirement benefits:

- You must be at least 61 years and 9 months old

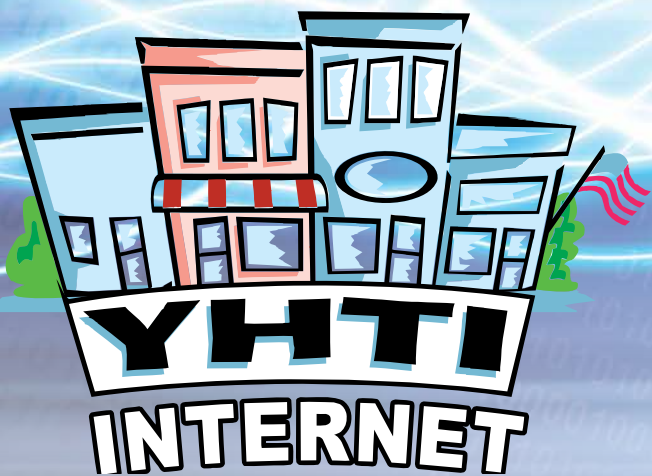
- Those who are already age 62 may be able to start benefits in the month they apply

- New benefits are paid the month after they are due – if benefits start in April, the first payment will be made in May

- Those who are 65 but are not ready to retire and who are not getting Social Security should still use the online benefit application to sign up for Medicare three months before their 65th birthday

To apply for new benefits or for more information, including a planner to help recipients decide when they should apply, visit www.socialsecurity.gov/online-services.

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Time to register for lifeguard certification class

By Nancy Zoellner-Hogland

Recent bouts of cold weather may make it seem like summer is a long way off. However, pools will be opening in just a few weeks. To be ready, this month the Westlake Aquatic Center will be holding a four-day class for lifeguard, first aid, CPR and AED certification. Only 10 spots are available.

The class is scheduled to be

held after school, Thursday February 14 thru Sunday, February 17. The cost of the class, which includes pool time and personal instruction, is \$250 and includes books and CPR mask. Participants must be 15 years old and able to swim. The Westlake Aquatic Center is located at the back of the Laurie Fairgrounds in Laurie.

To register for the class, call

573-374-7370 or visit WestlakeAquaticCenter.com.

Several lifeguard positions are available each summer at the Eldon and Camdenton pools and those applying for the jobs must obtain lifeguard certification on their own.

"We hire 18 to 20 teen-agers each year. We have to hire that many because a lot of the kids take off work at various times

for sports camps and clinics and vacations and we need enough lifeguards to cover all our spots. However, they have to be certified in lifeguard, CPR and First Aid before we put them on the stand so many of our kids end up in classes at Westlake," said Keith Walk, director of Eldon's Department of Parks and Recreation.

Teens who hope to work at Big Surf Waterpark, which hires 30 to 40 lifeguards each year,

won't need to take the class because the waterpark provides their own certification on site.

"We just like to do it ourselves," said Missy McPheeters, business manager at the park.

She also said Big Surf is now accepting applications for the lifeguard positions. Those interested in obtaining a position can fill out an application online at www.bigsurfwaterpark.com or stop by the office during normal business hours.

Jeff Smith buys AlphaGraphics

"I've joined the best!" said Jeff Smith.

"In November 2012, I purchased AlphaGraphics of Osage Beach. More than just a new job, this will be the beginning of a new chapter in my life."

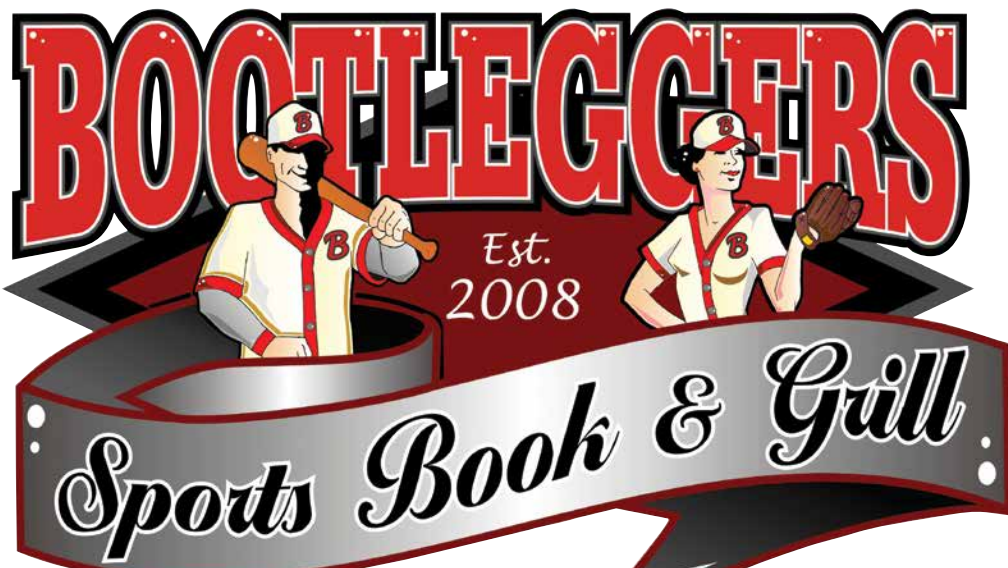
Jeff has been a part of the Lake Community for over 30 years, has had an entire career of sales and marketing management, and is now excited about the opportunity to join the AlphaGraphics Osage Beach team.

According to Jeff, "I chose AlphaGraphics because it is truly a leader in the marketing services, visual communications and print industry. I know AlphaGraphics has been a part of the community since 2010 and I can't wait to help contribute even more."

With a network of more than 270 independently owned and operated business centers worldwide, AlphaGraphics focuses on partnering with customers to provide solutions for a full range of printing, marketing communications, training and

document management needs. Because the network is more than 270 strong, each business center is backed by state-of-the-art technologies, comprehensive training, and extensive support.

AlphaGraphics Osage Beach is located on Industrial Drive off Osage Beach Parkway and is open Monday thru Friday 8am-5pm. To learn more about the company's products and services, visit the Web site at www.us670.alphagraphics.com, or contact Jeff Smith the new owner at 573-348-5900, jeffsmith@alphagraphics.com.



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"Tax Time"

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American Taxpayer Relief Act (ATRA)

By now, you have heard that On January 1, Congress finally passed legislation to partially solve the "Fiscal Cliff". Several lingering issues were resolved, affecting most Americans in the process.

The temporary social security tax reduction was allowed to expire. During 2011 and 2012, the employee withholding portion of this tax was reduced to 4.2% from 6.2%. In early 2013, employees felt this change immediately in the form of lower net paychecks. Self-employed individuals will be impacted by the higher rate when they file their 2013 tax returns in early 2014.

Reduced individual income tax rates will apply for 2013 and future years. "Reduced" from what would have kicked in if the Bush-era tax cuts would have been allowed to expire, that is. For higher-income taxpayers, the rates are actually higher than they were in 2012. Tax rates for 2011 were 10%, 15%, 25%, 28%, 33% and 35%. Tax rates for 2013 are 10%, 15%, 25%, 28%, 33%, 35% and 39.6%. The top rate of 39.6% begins for taxable income in excess of \$450,000 for married filing jointly, \$225,000 for married filing separately, \$400,000 for single filers and \$425,000 for head of household filers.

Reduced Capital Gains and Qualified Dividend rates will apply for 2013 forward. Again, these rates are reduced from what they would have been if prior law would have sunset, but are now increased for higher-income filers. The good news is that the qualified dividend rate remains the same as the capital gain rate, a big tax break for investors. These changes are permanent including the 0% rate for those in the 15% or lower tax brackets and the 15% rate for those in the 25% through 35% brackets. However, to the extent a taxpayer has income in the top bracket of 39.6%, capital gains and qualified dividends will be taxed at 20%.

Another law change, from March 30, 2010, took effect on New Year's Day 2013. Code Section 1411's



Bobby Medlin, CPA

3.8% Medicare surtax on investment income and gains when taxable income is in excess of \$250,000 now applies. This means that most capital gains and dividends will be taxed at 23.8% for those in the top individual income tax rate. There are limited exceptions to the 3.8% tax, so not everyone in the top bracket will be subjected to the new tax.

Phase-out of Personal Exemptions for higher-income taxpayers was also revived. The Bush-era cuts had suspended this provision where some taxpayers lose their deduction for personal exemptions. Beginning in 2013, this phase out begins when a taxpayer's Adjusted Gross Income (AGI) exceeds a threshold of \$300,000 for joint filers, \$150,000 for married filing separately, \$250,000 for singles and \$275,000 for heads of households. Exceed these thresholds and you lose 2% of your exemptions for every \$2,500 your AGI is over the limit.

Another provision that is now back in play, is the phase-out of your itemized deductions when your AGI exceeds the limitations where personal exemptions are phased out. This so-called "Pease Limitation" takes away from your itemized deductions in an amount equal to 3% of the amount that your AGI exceeds the threshold for your filing status.

Check back next month for more ATRA details including AMT relief, college tax credits, estate tax changes and a myriad of business tax provisions.

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

Lawmakers reviewing bill

continued from page 3
 people, whatever they do, not to shut a beach down if results exceed the one-time maximum. Instead, it says to run back-up tests to verify if it's a fluke," he said, adding, "Diane Franklin (R-Camdenton) put me in touch with the right people at the DNR, who also were shocked to see what I found."

Miller said with help from the DNR, he drafted the legislation which has since undergone a couple revisions. He also said he didn't add an emergency clause to the legislation because that sometimes causes delays. However, he is hoping that if the bill is received favorably and continues to move through the House and Senate, the DNR will choose to adopt the new testing method this summer.

In the meantime, scientists are reviewing the results of intensive studies conducted last year near the Grand Glaize Beach (Public Beach No. 2) in Osage Beach and at Public Beach No. 1, located in the Lake of the Ozarks State Park off Route 42.

From May to September, the DNR, the U.S. Geological Survey (USGS) Missouri, the Ohio Water Science Centers and the Mis-

souri University of Science and Technology worked together to take hundreds of water samples from the two coves that host the swim beaches, as well as a few other comparison locations. Representatives from those agencies, along with volunteers, collected between 13 and 17 samples per day at various times of the day, three to five days a week, and always on weekends. The samples were collected under various conditions - some when the beach was empty, some when it was full of people and some when there aren't a lot of people but there are a lot of geese. During the week of July 4, samples were collected every hour around the clock.

After collection, all water samples were analyzed according to EPA guidelines and those that contained the highest levels of E. coli were to undergo microbial source tracking. Dr. John Schumacher, hydrologist with the USGS who is overseeing the study, explained that the intestinal tract of humans is different than that of geese, horses and cows. By looking at the DNA "fingerprint," scientists would be able to identify the source.

However, there was one small

unexpected occurrence - 2012 E. coli counts at the public beaches were extremely low. The highest count recorded since the beginning of the season was taken June 18 when tests showed 48.2 per 100 ml on the first sample and 20.9 per 100 ml on the second sample for a geo mean of 18.3. Test results conducted the same day at PB 1 showed 9.5 per 100 ml on the first sample and 30.7 per 100 ml on the second sample for a geo mean of 16.1.

Schumacher said the low numbers could be attributed to the lack of rainfall - and subsequent runoff - in the area. According to the National Oceanic and Atmospheric Administration (NOAA), May 2012 was one of the driest Mays on record for Missouri.

In December, Schumacher said they were in the process of checking all of their results, completing databases and developing the outline for the final report, scheduled to be reviewed by the participating entities in January but not made public until September 2013. He also said that although the report might not pinpoint the exact cause of the E. coli, it would help them eliminate suspected sources.

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MoDOT Agrees

from page 1

She said that if aldermen supported the project, she hoped they could finalize details as soon as possible.

"We saw what happened last time - if you snooze, you lose. We don't want to wait too long again this time," she said.

The timeline for Key Largo ·In late November of 2011, the section of the Expressway running west/south from the Grand Glaize Bridge to western edge of Osage Beach opened.

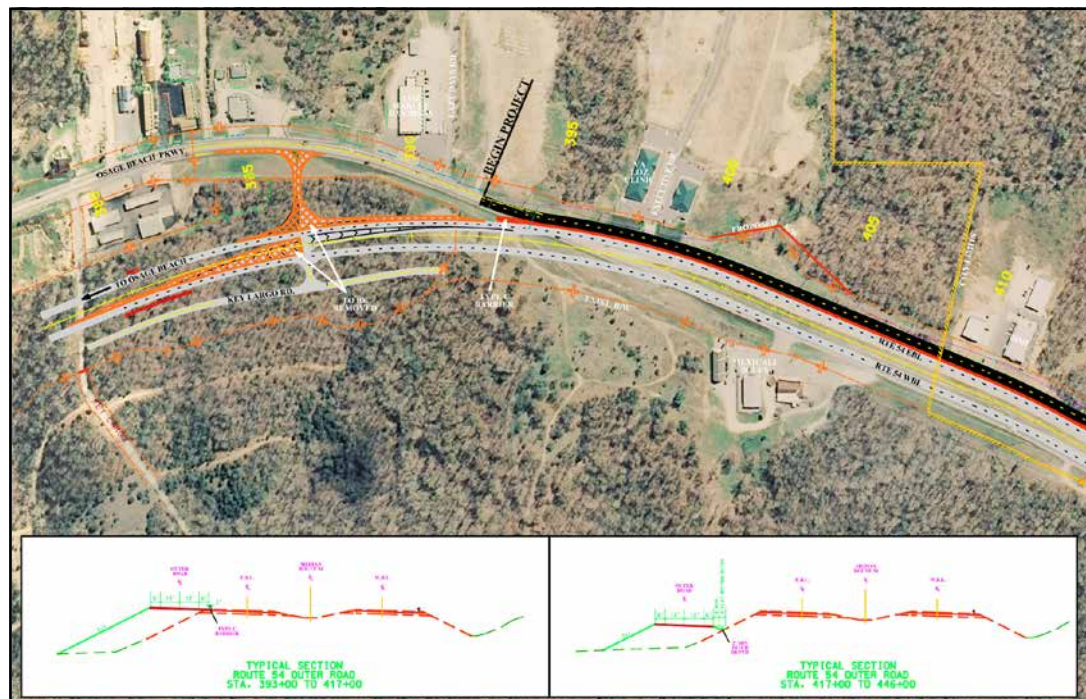
·Accidents began occurring soon after the highway was opened to traffic. A fatal crash on April 28 prompted MoDOT to close the intersection to all traffic leaving Osage Beach Parkway.

·In June, MoDOT held a town hall meeting to discuss three options - right-in, right-out only from U.S. 54 and at Key Largo, Runabout Drive and Spring Valley intersections; right-in, right-out, with the left-ins only at Key Largo from northbound traffic on U.S. 54; or a full-access intersection from the Key Largo but a right-

in, right-out access from the Osage Beach Parkway side

·In September, MoDOT proposed construction of an outer road, to be funded in a three-way split. Business owners west of KK, who said the road closures and resulting lack of traffic in the area was crippling business, had been putting pressure on the city to find a solution. Mark Beeler with RE/MAX Lake of the Ozarks, who addressed the board of aldermen in September, said 20 businesses west of the Grand Glaize Bridge were for sale at the end of August, another seven were in foreclosure and property values on the west end of town had dropped to \$1.13 to \$3.26 per square foot compared to \$9.40 to \$13.75 on the east side of the bridge.

·In October, at the request of aldermen, MoDOT presented an option showing a slip ramp that would tie in with a roundabout to be located near the intersection of Osage Beach Parkway and Lazy Days Road. The board voted to ask MoDOT for both the slip ramp with the



roundabout, on a 50-50 cost share basis, and the outer road, with one-third coming from the city and the other two-thirds coming from MoDOT.

·Soon after, members of the Westside Business and Property Owners Coalition attended a meeting and argued the proposed remedy because, according to a spokesperson for the group, it would not resolve

the problems that caused businesses to close and property values to plummet. Instead, they asked the city to consider sharing the cost of an economic impact study before settling on any long-term fix for the Key Largo intersection.

·Aldermen expressed surprise at their lack of support, and then decided to drop the project altogether. During the

budgeting process, aldermen redirected money that would have been used for the project to widening Nichols Road.

·In November, MoDOT reopened the Key Largo intersection. However, they eliminated the left hand turn from Key Largo to westbound 54 Expressway. MoDOT also said they would build both projects

continues on page 19

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"Insurance Talk"

with **J.L. Brenizer of
Golden Rule Insurance**

Planning for the New Year

Another year has come and gone so now it is time once again to make plans for the year ahead of us. So what are your plans? How will you make more money for you and your family? How will you make more time to spend with your family? How will you make sure there is money to pay for your children to go to college? Wait this sounds like most of our planning is for our family's future and that is the way it should be. So let me ask you a question. What happens to your family if you are gone? Who will provide for their needs then?

As you think about that not every need can be fixed with money, but a lot of the problems they will face without you could be taken care of with a little planning. Planning like starting a life insurance policy that will pay off your debts, make sure your children can go to college, and just to pay the ongoing bills. Life insurance is the best way to guarantee your family will be able to continue their normal life style if you are gone.

People always ask me about the different kinds of life insurance policies your can buy. I will give a quick over view of the 3 main Life policies that are available.

Term life insurance is so inexpensive that everyone should consider it. The term policy is just that, it is for a term of years. There are different kinds of term policies. Most you just pay a premium until needed or for the number of years you choose. Now there are term policies that if you pay the premium for the full term and don't use it you will be returned every dollar you paid for it. Also remember term life is only for the term of



**J.L. Brenizer, CIC, LUTCF
President Golden Rule Agency**

the policy.

Whole life policies cost more but they are for your whole lifetime. These policies are designed to last for your whole life with a level premium no matter how old you get. They also accumulate cash that is yours if needed. This policy gives you more options.

Universal life insurance costs some where in between the term policy and whole life. It is designed to give you a little more flexibility. You can vary the premium you pay at times if needed. So you might pay less if you need and then make up the difference next year. You must be careful with this policy to make sure you fund it properly.

This is only a quick overview of the different styles of life policies available. For more information contact a good life insurance agent and explain your planning for the future. They will be able to help you with the family financial needs. Now you can work on finding more time to spend with your family.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

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To protect identity strengthen password

By Nancy Zoellner-Hogland

According to the FBI's Internet Crime Complaint Center, millions of online gaming, dating, shopping, virtual storage and social media accounts were compromised last year. The FBI report said the owners of those accounts may have made it easier for hackers to obtain personal information by using a "weak" password. They referred to information published by SplashData.com on the most popular 2012 passwords on the web. SplashData's Top 25 list was compiled from files containing millions of stolen passwords posted online by hackers.

The report listed passwords in the order of popularity:

#	Password	Change from 2011
1.	Password	Unchanged
2.	123456	Unchanged
3.	12345678	Unchanged
4.	abc123	Up 1
5.	qwerty	Down 1
6.	monkey	Unchanged
7.	letmein	Up 1
8.	dragon	Up 2
9.	111111	Up 3
10.	baseball	Up 1

11.	iloveyou
12.	trustno1
13.	1234567
14.	sunshine
15.	master
16.	123123
17.	welcome
18.	shadow
19.	Ashley
20.	football
21.	jesus
22.	Michael
23.	ninja
24.	mustang
25.	password1

Up 2
Down 3
Down 6
Up 1
Down 1
Up 4
New
Up 1
Down 3
Up 5
New
Up 2
New
New
New

The FBI warned that any password included in the list – or a close variation of any password – should be changed immediately.

"Long is strong," the FBI advised. "The longer the password, the more difficult it will be for someone to try and crack it using 'brute force.' So, instead of a single word with a jumble of symbols, numbers and characters, try a string of words. Use a line of your favorite poem, song or just something memorable. Feel free to add your lucky number at the end if you like."

According to the FBI, something like, "Withnodirection-home1085," a famous Dylan lyric with a birthdate tagged on the end, will be easier to remember than a string of characters randomly chosen from

password for multiple accounts which is never a good idea. So another benefit of having long, easy to remember passwords is that you keep many passwords," the FBI said.

In a press release, SplashDa-



the keyboard.

"Variety is the spice of life. The trouble with smaller, complex passwords is that they can be a real hassle to remember, often forcing you to use the same

ta, provider of the SplashID Safe line of password management applications, also provided suggestions for making passwords more secure:

• Use passwords of eight char-

acters or more with mixed types of characters. One way to create longer, more secure passwords that are easy to remember is to use short words with spaces or other characters separating them. For example, "eat cake at 8!" or "car_park_city?"

• Avoid using the same username and password combination for multiple websites. Especially risky is using the same password for entertainment sites that you do for online email, social networking, and financial services. Use different passwords for each new website or service you sign up for.

For those who have trouble remembering all those different passwords, SplashData suggests using a password manager application that organizes and protects passwords and can automatically log users into websites.

"It just takes a few extra moments to make a password better," said Morgan Slain, SplashData CEO. "If you get started now and make it a resolution to keep it up, your life online will be safer and more secure in 2013."

For more information, visit www.splashid.com.



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Market Notes

Nationally, sales of existing homes for 2012 hit the highest level in five years, according to data by the National Association of REALTORS®. 2012 Existing-home sales hit 4.65 million, the highest level since 2007 and up 9.2 percent from 2011.

2012 Lake home sales rose 14.8 % over 2011 sales. This is the largest number sold since 2007 and represents an increase of 32.9% over the 2008 low point. Average sales price was still down slightly in 2012 however, January 2013 partial sales show a 10.6% increase in the average sales price so far this year. This number is higher than last year's overall average and exceeds the average for 9 out of 12 of each individual month's average in 2012.

It is too soon to be certain if the increase in average sales price will carry out through the year. Based on the decrease in inventory supplies, I feel we will see moderate increases in some areas, while others will still be in stabilization mode.

The particular market segment that I feel took the biggest hit in terms of value was the luxury home market. I am now seeing inventories down in some areas more than half of what they were at the peak of the seller's market, such as Porto Cima, The Villages at Shawnee Bend and Four Seasons. This in itself will help to drive the



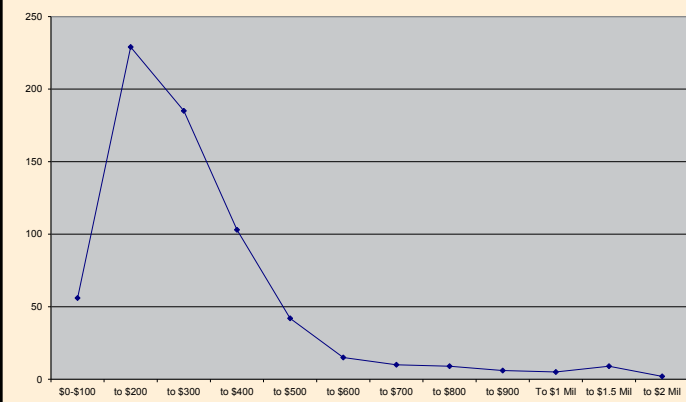
Real Estate and Lake News with C. Michael Elliott

property values back up. In addition, the distressed luxury home market, as small as it was, seems to have dried up. Also, I have noticed over the past 30 days an increased interest from luxury home buyers.

By far, the largest market last year was lake homes in the \$100-\$200,000 range which made for 34.1% of sales. The \$200-\$300,000 range followed closed with 27.5% of market share. Below is a chart detailing the number of lake homes sold in varying price ranges.

Data gathered from Lake of the Ozarks MLS for all dates noted. 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@your-lake.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

Lake Homes Sold in Price Increments



MoDOT Agrees

continued from page 16
but because funding had tightened up, both would have to be funded on a 50-50 cost share basis.

In December, the board voted to embark on a letter writing campaign to pressure MoDOT to pick up the entire tab on both projects.

All about roundabouts

If the project is approved, this will be the second roundabout to be built at the Lake. The first was constructed at Route KK near the overpass for the Expressway.

According to MoDOT, driving in circles can be a good thing, if it means drivers get where they want to go quicker and safer. That's why they're using roundabouts, one-way circular intersections that channels traffic around a cen-

tral island without traffic signals, as a way to manage traffic at some intersections. The one-lane roundabout requires drivers to slow down and yield to one-way traffic already circulating before entering, then round the loop to the appropriate exit. Splitter islands and lane stripes help keep traffic moving in the right direction. If drivers miss the exit, they simply travel around the circle again and exit on the appropriate road. This keeps vehicles from clogging up the circle, and it allows vehicles to enter when there is an opening.

In a brochure covering the topic, MoDOT states that roundabouts are a great alternative to a signalized intersection when a high volume of traffic needs to get through with the least amount of incon-

venience. The brochure lists benefits to the driver:

- While signalized intersections have 20 conflict points – or spots where vehicles could collide – roundabouts reduce that number to eight. Fewer conflict points, combined with slower speeds and calmer traffic, can translate into as much as 75 percent fewer crashes.

- Because roundabouts tend to have fewer severe crashes than signalized intersections, they have fewer crash-related injuries as well.

- Roundabouts simplify an intersection, giving the driver a smoother transition to entrances and exits, and reduce driver delay by allowing motorists to yield rather than stop. They can also handle higher traffic volumes, especially at intersections with many left turns, which helps vehicles get through quicker.

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LIFE

FEATURE

HOME

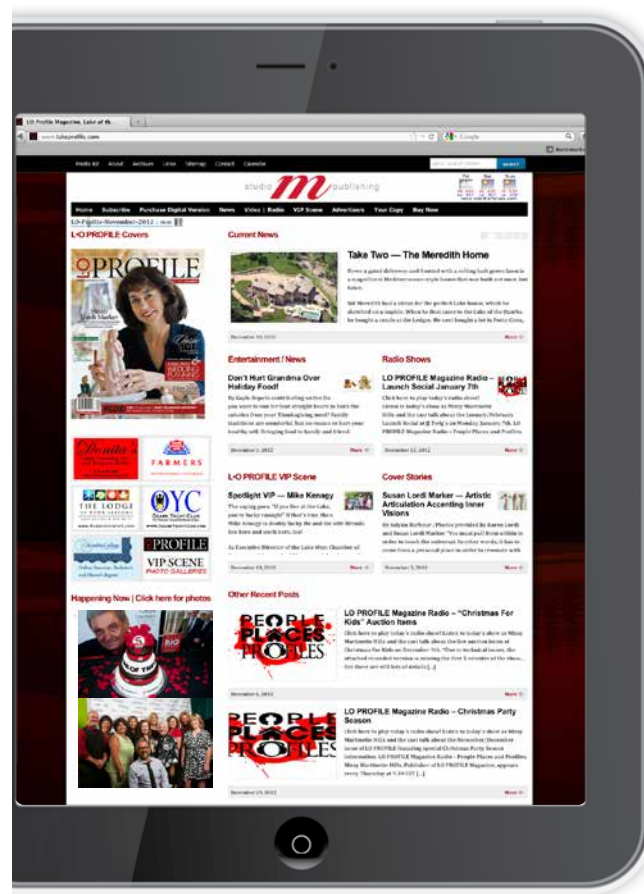
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A personal story:

A year ago, I was in the market for a truck that would pull our travel trailer. I had specific performance requirements and wanted to buy a vehicle made in the US. Sandy and I were traveling to see family in St Louis, and as we made our way up Hwy 54 and Interstate 70, I was searching for car dealers who had mobile sites. I would search their car inventory and if a vehicle looked like a good fit, we would pull off the highway and look at it. I found a truck at a dealership in Wentzville, we stopped and looked,



Mike Waggett

and I bought the truck. The dealers who had no mobile site had no chance at my business!

How to get a mobile website

There are various options to get a mobile website up for your business, and costs can vary widely. We suggest that you work with an expert to get a branded mobile website that best meets your needs and those of your customers. We recently put together some great mobile website packages and it's more affordable to go mobile than you might think!

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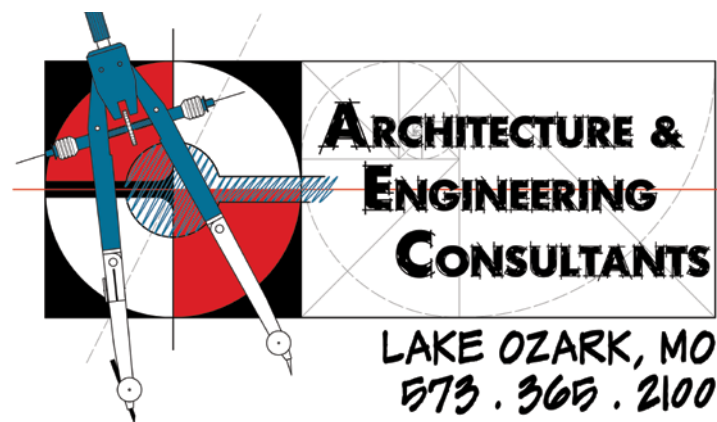
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How a bill becomes a law

Because several pieces of legislation that have either already proposed or that are "in the works" could affect the Lake of the Ozarks area, the "Lake of the Business Journal" thought readers might be interested in how a bill becomes a law. The information was compiled from the Missouri Senate website.

When a bill is introduced, it is assigned a number and read for the first time by its title by the Senate or House reading clerk. It then goes on the calendar for second reading and is assigned to a committee, who then holds a public hearing where both proponents and opponents have the opportunity to voice their opinions. At the conclusion of the hearing, the committee votes and makes its recommendations to either pass or pass with committee amendments, which are attached to the bill. They can also return the bill without recommendation; substitute a new bill; recommend that it does not pass; or simply make no report at all.

If a bill is reported favorably

out of committee or a substitute is recommended, it is placed on the "perfection calendar" and when it comes up for consideration, it is debated on the floor of the originating house. If a substitute is recommended, those amendments are presented, debated and voted upon. Further amendments can then be proposed by other members. When all amendments have been considered, a motion is made to declare the bill perfected. Perfection is usually voted on a voice vote but on the request of five members, a roll call vote will be taken. If a majority of members vote to perfect, the bill is reprinted in its original or amended form.

After perfection and reprinting, the bill goes on the calendar for third reading and final passage. When the bill comes up for vote, any member may speak for or against its passage but no further amendments of a substantive nature can be offered. At the conclusion of debate, a recorded vote is taken. Approval of a constitutional majority of

the elected members (18 in the Senate and 82 in the House) is required for final passage.

Passage of the bill is then reported to the other house where it is again read a second time; referred to committee for hearing; reported by committee; read for a third time and



then offered for final approval. If further amendments are approved, these are reported to the originating house with a request that the changes be approved. If the originating house

does not approve, a conference may be requested and members from each house are designated as a conference committee. Upon agreement by the conference committee (usually a compromise of differences), each reports to its own house on the committee's recommendation. The originating house acts first on the conference committee version of the bill. If it is approved it goes to the other

appointed committee for further conferences.

Upon final passage, a bill is typed in its finally approved form, printed and the bills are closely compared and proofed for errors. They are then signed in open session by the House speaker and Senate president or president pro tem. At the time of signing, any member may file written objections which are sent with the bill to the governor. The governor has 15 days to act on a bill if it is sent to him during the legislative session and 45 days if the legislature has adjourned or has recessed for a 30-day period. If he signs a bill, it is returned to its house of origin with his message of approval and then delivered to the Office of Secretary of State. If the governor vetoes a bill, it is returned to the house of origin with his objections. A two-thirds vote by members of both houses is required to override a governor's veto. Any bill not returned by the governor within the established time limits automatically becomes law. Unless it contains an emergency clause, the bill takes effect 90 days after the end of session in which it was enacted.

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What is the Source?

The Source is your guide to businesses at the Lake of the Ozarks, with listings each month for the top companies in their field, their services or products, and how to contact them. You can

also learn a bit about the business and the decision makers.

Each month a different segment of the business community will be highlighted. This month we look at **Healthcare and Medical services.**

Hire Connection • 866-661-4473

This is an uncertain time in our country concerning healthcare. The Affordable Healthcare Act carries major importance for millions of Americans, businesses and healthcare facilities. Currently, in the US, physician shortage exceeds 20,000, and by the year 2020 the shortage will exceed 80,000! The Healthcare Act is projected to guarantee healthcare coverage to an additional 40 million people, making the shortage even more devastating. Facilities not getting the message out effectively to the pool of available, qualified healthcare candidates equals a community settling for sub-par talent and subsequently, sub-par healthcare.

The Good News:

The Hire Connection is a full-service recruiting agency specializing in the permanent placement of Physicians, Physician Assistants and Nurse Practitioners. Nationally, The Hire Connection assists hospitals and clinics in securing top talent utilizing cutting edge technology; disseminating an opportunity message faster and more effectively than anyone in the country. Far surpassing Snail Mail or antiquated Job Boards; we connect qualified Physicians to Opportunities at the speed of light using multiple communication tools. Facilities who partner with The Hire Connection realize physician placement faster than with anyone else!

Partnering with The Hire Connection allows facilities to be good stewards of their financial resources because of our Money Back Guarantee; and multiplies their odds of success by utilizing the Hire Connection's numerous sourcing vehicles.

Founder, Van Allen, understands the key to a successful placement and greater retention between organization and provider, is to understand the Physician's behavioral and motivational competencies; the company's training program revolves around this principle. Van has over 23 years of experience in the Physician recruiting field; he believes there is a new way to recruit Physicians, to which our lengthy Client List will attest. Learn more about this revolutionary way of securing top Physician talent for your community. Call Van and his highly qualified staff at The Hire Connection.

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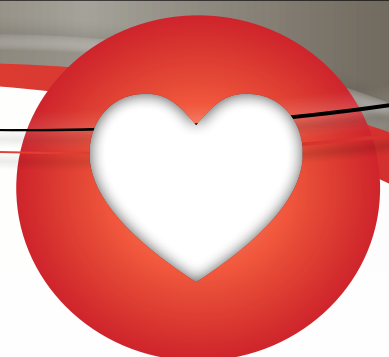
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healthcare recruitment specialists

Based in Osage Beach, MO, the Hire Connection is a full-service recruiting agency that specializes in the permanent placement of physicians, physician assistants, nurse practitioners, dentists and executives on a national stage.



February is Heart Month



Heart Attacks and Risk Factors



10 a.m. Friday, Feb. 15

Hosted by Lake Regional Cardiologist
Zubair Kahn, M.D., FACC

This free medical forum will explain
risk factors for heart attacks and tips
to improve heart health.

Registration is required.

These events will be held in Lake Regional Hospital's
third floor conference rooms. For more information,
call **573-348-8222** or visit lakeregional.com/events.

Cardiovascular Screening

7:30 - 10 a.m. Saturday, Feb. 16

\$15 Pocket EKGs
\$5 Cholesterol Panels
\$5 Blood Sugar Tests

Free Blood Pressure,
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and Pulmonary
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screening.
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After several years of practicing in the lake area, Dr. Kathleen Robbins is now joining St. Mary's Lake Clinic in March. She accepts most insurance plans and will be seeing current and new patients at her new clinic. An internal-medicine specialist, Dr. Robbins brings intensive training and medical experience to her role as your family's primary physician.

Dr. Kathleen Robbins

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Dr. Kathleen Robbins

2265 Bagnell Dam Blvd., Suite 203, in Lake Ozark

Dr. Kathleen Robbins joins St. Mary's Lake Clinic as their newest family physician. With years of experience serving families in the lake area, Dr. Robbins is looking forward to providing exceptional care to her current and future patients at her new location.

A graduate of the University of Kansas Medical School, Dr. Robbins is board-certified in internal medicine, which makes her an exceptional choice as a provider of primary care for all age groups. With children of her own, she knows the unique needs of health care for the entire family.

Dr. Robbins joins St. Mary's Lake Clinic March 1. She'll be accepting new patients immediately, and the clinic accepts most insurance plans. Clinic hours are 8 a.m. – 5 p.m. weekdays, with additional walk-in and urgent care services offered 9 a.m. – 7 p.m. Monday through Saturday, and 9 a.m. – 2 p.m. on Sunday.

The clinic is part of the clinic network of St. Mary's Health Center in Jefferson City – nationally recognized as the top hospital in Missouri for clinical quality. The full-service hospital offers a complete array of medical services and procedures, from surgery, emergency, OB and diagnostic services to specialty services such as wound care, sleep disorders and rehabilitation. For more information, visit LetHealingBegin.com.

St. Mary's is constructing a brand-new hospital in the largest all-new construction project mid-Missouri has seen in years. The new hospital will be complete late next year and open to patients soon after. For more information on the new hospital project, visit NewStMarys.com.

St. Mary's Lake Medical Clinic offers scheduled and walk-in appointments for patients of any age. With two board-certified primary-care physicians and a well-respected family nurse practitioner, the clinic is able to handle all of your family's medical needs. For more information, call the clinic at 573 964-5599.

Lake Regional Health System • 573-348-8222

Lake Regional Cardiologist Encourages Residents to Get Screened

OSAGE BEACH, Mo. — Our hearts are always working, even when we're at rest. That's why board-certified cardiologist Zubair Khan, M.D., FACC, with Lake Regional Health System in Osage Beach, encourages patients to check their heart health periodically.

"Heart disease is the No. 1 killer of men and women in America," Dr. Khan said. "Screenings are important because they may provide early warning signs of heart disease."

Dr. Khan encourages area residents to attend the Cardiovascular Screening at Lake Regional Hospital, scheduled 7:30 to 10 a.m. Saturday, Feb. 16. Free pulmonary function tests, body mass index and blood pressure screenings will be offered in the hospital's third floor conference rooms. Complete cholesterol panels and blood glucose tests also will be available for \$5. In addition, participants may have electrocardiograms performed for \$15.

"EKGs are important because they measure how well the heart is functioning," Dr. Khan said. "They also may indicate whether the heart has sustained previous damage, such as a mild heart attack."

Nearly one third of all heart attacks are "silent." Although patients may feel something is wrong, they may not realize they have suffered a heart attack until the damage is revealed in an EKG.

"If an individual has suffered a mild heart attack, they are more likely to experience another one and sustain more damage to the heart muscle," Dr. Khan said.

Both men and women should begin screening for heart disease no later than age 45. However, individuals who have a family history of heart disease or stroke should begin screenings at age 35 or younger.

"Blood cholesterol tests are especially important for individuals with a family history of heart disease," Dr. Khan said. "I tell patients 'the earlier the better' when it comes to checking for warning signs."

Registration is not required for the cardiovascular screening. Fasting is required 12-14 hours in advance of the cholesterol panels. Water and prescribed medications may be consumed.

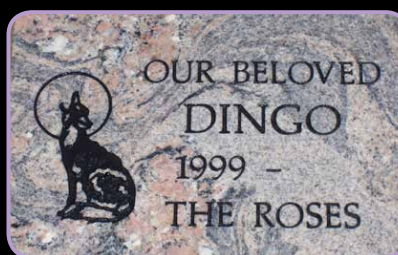
For more information, call 573-348-8222 or visit lakeregional.com/events. To learn more about cardiovascular services available at Lake Regional, visit lakeregional.com/HeartCare.

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Flag-waving Eagle Scout project nearly complete

By Nancy Zoellner-Hogland

Fourteen-year-old Garrett Lynch will join the ranks of some of the nation's most distinguished and notable leaders when he receives the Eagle Scout Award this spring.

To earn the award, the highest given by the Boy Scouts of America, Garrett, a member of Boy Scout Troop 21, volunteered to take on responsibility for the fundraising, purchase and installation of the Lake Area Chamber of Commerce welcome sign flagpole and a time capsule to capture and preserve the moment for future generations.

The ceremony marking completion of the flagpole, which sits above the newly completed, 40-foot-long glimmering Hollywood-style welcome sign, was held October 4. The time capsule, which will be housed in the museum at Wilmore Lodge, was sealed December 31. It's not to be unsealed until 2081, when the Lake area will celebrate the 150th anniversary of the opening of Bagnell Dam.

All that's left to accomplish is for Garrett to complete and submit paperwork to the Eagle Scout oversight committee and for the chamber to finalize plans for a donor plaque that will hang over the capsule. In addition to the recognition, Garrett said sponsors of the project got another "perk." They were all invited to place something inside the capsule – and he ended up with quite an assortment.

"We have some notes or stories that people wrote; we have pictures; we have a few mementos like T-shirts and patches and we have newspaper articles that we have covered the entire project, including the welcome sign, from beginning to end," he said, adding that although he will be 81 at that time, he hopes to be at the capsule's open ceremony. "But if I'm not, I'll make sure that my family members all know about it so at least one of them can be there."

On that day, either Garrett or his children – or even his grandchildren – will probably be most moved by a handwritten letter that was placed inside by Bob and Regina Lynch, Garrett's parents.

"We wrote it because we wanted him to know how we felt about him and about the growth we've seen in him through this

project," said Regina. "He was always a good public speaker but before Garrett started this, it was difficult for him to talk to people one-on-one. He was just so shy

a community service project was not the only requirement for obtaining the Eagle Scout Award – it was just the final step of a several-step process. In fact,

Boy Scouts

Joe Roeger, who served as chairman of the Lake Area Chamber of Commerce Welcome Sign Committee, said



Garrett Lynch readies to run the American flag up the flagpole, commemorating the completion of a several-month-long project designed to honor and thank Lake-area veterans and military for their service and welcome visitors to Lake of the Ozarks. Evan Lampe photo.

and quiet. Now he's a confident and relaxed young man that can easily converse with everyone. We're so pleased with him and what he was able to accomplish."

And converse he did. In addition to addressing municipal board of aldermen meetings and participating in a live radio talk-show interview, he also spoke to dozens of people, both face to face and over the phone, soliciting donations. His efforts paid off. In just a few weeks he was able to raise some \$4,000 to pay for the 40-foot flagpole kit, the 8-foot-by-12-foot American flag, the installation equipment and materials and the time capsule. All money that came in over expenses was placed in an escrow account with the chamber to be used to purchase flags as needed.

Organizing and carrying out

before even starting on a project, Boy Scouts must first complete the ranks of Tenderfoot, Second Class and First Class, which teach basic Boy Scout skills such as camping, and first aid; and they must earn the ranks of Star and Life, which requires earning additional merit badges and serving in a leadership position. Overall, 21 merit badges covering a range of subjects including citizenship, environmental science, personal fitness, personal management, emergency preparedness and hiking, are required. Then the boys must plan, develop, and provide leadership to complete the chosen community project.

Garrett even took it a step further and worked to become a member of the Order of the Arrow, which is considered akin to the National Honor Society for

Garrett – and his entire family – represented the best of what the area had to offer.

"This is a good community. People care about each other and they care about the overall welfare of the entire area. Bob (district engineer with the Missouri Department of Transportation) showed that when he got involved and acted as a liaison between the chamber and MoDOT to get this project done. Garrett displayed it when he volunteered to take care of the flag pole project. With their involvement, his whole family showed had an appreciation for the project and showed they knew it would far outlive them. That's why it was so successful," he said.

Becoming an Eagle Scout

Garrett is part of an elite group.

According to the National Eagle Scout Association, of the more than 115 million boys who passed through the Boy Scouts of America, just 4 percent continued to achieve the Eagle Scout award – and only 4 percent of that group was able to earn the award at the age of 14. The average age is 17 years and 7 months.

Last year, the National Eagle Scout Association tallied up all of the Eagle service projects completed to date and found that more than 100 million hours of service had been performed by boys working toward obtaining the award. They also estimated Eagle Scouts were adding more than 3 million more hours per year.

A list of notable Eagle Scouts includes:

Neil Armstrong, first man on the moon

Willie Banks, Olympic athlete, former world-record holder in triple jump and long jump

Michael Bloomberg, mayor of New York City

Guion "Guy" S. Bluford Jr., retired U.S. Air Force officer and space shuttle astronaut; first African American in space

Bill Bradley, former professional basketball player, U.S. senator, and presidential candidate

Stephen Breyer, associate justice of the U.S. Supreme Court

William C. DeVries, M.D., surgeon and educator; transplanted the first artificial heart

Michael Dukakis, former governor of Massachusetts and presidential candidate

Gerald R. Ford, 38th president of the United States

Robert Gates, U.S. secretary of defense and former director of the Central Intelligence Agency

Michael Kahn, Academy Award-winning film editor

James A. Lovell Jr., former U.S. Navy officer and Apollo 13 commander

Gary Locke, former governor of Washington; first Chinese American governor in the United States

J. Willard Marriott Jr., chairman and CEO of Marriott International

Rick Perry, governor of Texas

Donald Rumsfeld, former U.S. secretary of defense

Togo West, former U.S. secretary of Veterans Affairs and secretary of the Army

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Nothing says "Happy New Year!" like a skull-shattering fuzzy-teeth knee-wobbling hangover. If you wake up in need of a serious Cuppa, this may be the vessel for you. This cup has a Pantone style color chart on the inside so you can gauge exactly how strong your coffee is. Milky, Regular, Dark and Strong or Black. Now, if it just had a viscosity gauge! About **\$8** from Flashwear.com



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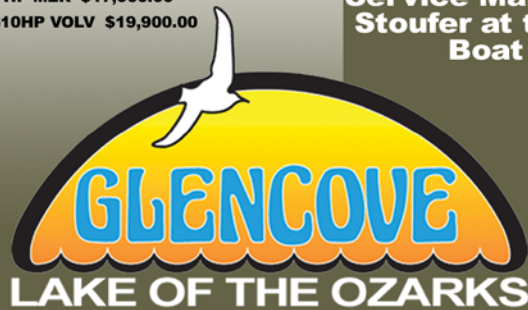
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0022	2001	CRUISERS YACHT 4270 EXPRESS	46'06	2 420HP CAT	\$165,000.00
0244	2000	FORMULA 419 FASTECH 41'09	2 470HP MERC	\$119,900.00	
0243	2003	BAJA 40 OUTLAW 40'00	2 575 HP MER	\$139,000.00	
0405	2007	FORMULA 400 SUPER SPORT 40'00	2 425HP MERC	\$275,000.00	
0308	1990	CHRIS CRAFT 360 EXPRESS CRUISER 38'07	2 INB 350HP	\$34,900.00	
0449	2006	SEA RAY 38 SUNDANCER 38'00	2 420HP MERC	\$199,000.00	
0242	2001	SEA RAY 38 SUNDANCER 38'00	2 380HP 8.1L	\$129,900.00	
0407	2008	FORMULA 370 SUPER SPORT 37'00	2 425HP MERC	\$199,900.00	
0452	2001	FORMULA 34 PC 37'00	2 310HP VOLV	\$114,500.00	
0237	2004	BAJA 36 OUTLAW 36'00	2 425HP MERC	\$89,900.00	
0235	1999	DORAL 360 SEV 36'00	2 310 HP MER	\$99,000.00	
0492	2006	FORMULA 353 FASTECH 35'30	2 425HP MERC	\$149,000.00	
0453	2005	FORMULA 353 FASTECH 35'03	2 470HP MERC	\$149,000.00	
0339	2002	SILVERTON 330 SPORT BRIDGE 35'00	2 300HP CRUS	\$90,000.00	
0234	2000	CIGARETTE 35 TOP GUN LTD EDIT 35'00	2 470HP MERC	\$99,000.00	
0498	2005	REGAL 3350 SPORT CRUISER 34'08	2 375HP MERC	\$99,900.00	
0376	1994	RINKER 300 FIESTA VEE 34'00	2 250 HP MER	\$29,900.00	
0350	2006	FORMULA 330 SUN SPORT 33'00	2 375HP MERC	\$115,000.00	
0302	2004	DONZI 33 ZX 33'00	2 425HP MERC	\$99,900.00	
0131	2002	FORMULA 330 SUN SPORT 33'00	2 375HP VOLV	\$64,900.00	
0033	2000	FORMULA 330 SUN SPORT 33'00	2 310HP VOLV	\$49,900.00	
0440	1999	SEA RAY 330 SUNDANCER 33'00	2 310HP MERC	\$65,700.00	
0330	1997	FORMULA 330 SUN SPORT 33'00	2 310HP MERC	\$39,900.00	
0460	2008	CROWLINE 320LS 32'05	2 320HP MERC	\$89,900.00	
0478	2007	FOUR WINNS 310 HORIZON 31'00	2 270HP 5.0	\$79,900.00	
0229	2006	RINKER 300 EXP CRUISER 30'00	2 260 HP MER	\$89,900.00	
0226	2002	FORMULA 292 FASTECH 29'02	2 300HP MERC	\$49,900.00	
0493	2001	ENVISION 2900 COMBO 29'01	1 310HP MERC	\$36,900.00	
0303	2005	RINKER 282 CAPTIVA BR 29'00	1 375HP MERC	\$39,900.00	
0467	2004	MONTEREY BO 268 SS 29'00	1 375HP MERC	\$27,900.00	
0459	2002	COBALT BOAT 292 BR 29'00	2 280HP VOLV	\$49,000.00	
0482	2006	SEA RAY 260 SUNDANCER 28'00	1 300HP MERC	\$48,000.00	
0305	1998	SEA RAY 280 BOWRIDER 28'00	2 300HP MERC	\$36,500.00	
0387	2003	FORMULA 280SS 28'00	2 280HP VOLV	\$49,900.00	
0381	2002	REGAL 2465 COMMODORE 26'11	1 260 HP VOL	\$30,995.00	
0469	2002	SEA RAY 240 SUNDECK 26'00	1 300 HP 5.7	\$21,800.00	
0417	2000	BAYLINER 2455 CIERRA 25'07	1 220HP MERC	\$14,900.00	
0483	1996	FORMULA 252 BR 25'02	1 300 HP MER	\$17,900.00	
0476	1998	REGAL 2500 LSR BR 25'00	1 310HP VOLV	\$19,900.00	

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Expungement

continued from page 6

Services (CJIS) Division compiles and stores such information as arrests, detentions, indictments, information or other formal criminal charges, as well as disposition of the cases. Information is linked both by name and fingerprint. In the near future, access to criminal history record information from the state repository for name-based searches will be available through the Internet. In addition, Missouri is actively pursuing "rap back" notification to employers and state entities, which will consist of flagging an individual's fingerprints and providing an email notification when criminal charges are received on a previously supplied fingerprint-based criminal record check request.

Missouri law also allows researchers to tap into the Missouri Administrative Office of Courts; the Missouri Department of Corrections; the Missouri Department of Corrections Historical Data and the Missouri Sex Offender Registry.

EXPUNGEMENT

In the past, only alcohol offenses of minors and guilty pleas for first-offense Driving While Intoxicated (DWI) convictions could be expunged. However, under Revised Missouri Statute 610.140, the following criminal records can also now be removed:

First degree trespassing

Second degree property damage

Second degree tampering

Misdemeanor negligent fires or explosions

Misdemeanor peace disturbance

Drunkenness or public intoxication

Fraudulently stopping payment of a check or other means of payment for goods or services rendered

Bad checks

Fraudulently using a credit or debit device

Illegal gambling

Lake Ozark Rotary Club Sponsors "Wish List" Drive For Area Charities

The Lake Ozark Rotary Club is supporting Kids' Harbor, Wonderland Camp and Lake Area Helping Hands by accepting donations of items on their "wish list".

Items such as cleaning supplies (laundry soap, disinfectant spray, bleach, window cleaner, carpet cleaner, trash bags, etc.), office supplies (scotch tape, file folders, envelopes, copy paper), paper products (Kleenex, toilet paper, paper cups, paper towels), items for their infirmary (band aids, cotton balls, bed pads, rubbing alcohol), art supplies (markers, crayons, Play-doh, coloring books, popsicle sticks, stickers); items for their din-

ing hall (plastic forks, knives and spoons, cups), toys and games, and gift cards for Lowe's, Home Depot, Wal-Mart, Target, etc. Helping Hands also has listed gas cards to help their residents get to and from jobs, doctor visits, church and meetings.

Items may be dropped off at Hospice Compassus, Monday through Friday from 8 a.m., to 5 p.m. Their address is 4681 Osage Beach Parkway, Unit 16 (in Kings Plaza where Randy's is located).

For a more complete list of items needed or if you have any questions, please contact Jessica Clark at 353-2058.

Top Free Photo Editing Software Titles

By Darrel Willman

Not so long ago, in the studio we would use a Polaroid “back” on our camera to get a feel for how the images were going to turn out. The Polaroid would show us if our subject was properly lit and the exposure was right. Depending on the end use, sometimes the “Polaroids” themselves were suitable for press. Polaroid prints “developed” quickly without a darkroom or processing.

After the shoot, we would develop our film and make prints. Dodging and burning the print exposure (allowing more or less light onto the photo paper) could sometimes salvage a poor image – or even enhance a good one. One of the best at this darkroom wizardry was the legendary landscape photographer Ansel Adams. He used the technique to great effect on his stunning scenic vistas.

Today, we can see exactly how our photos are going to look and easily correct basic problems with exposure and lighting. Software for the PC is often bundled with our cameras.

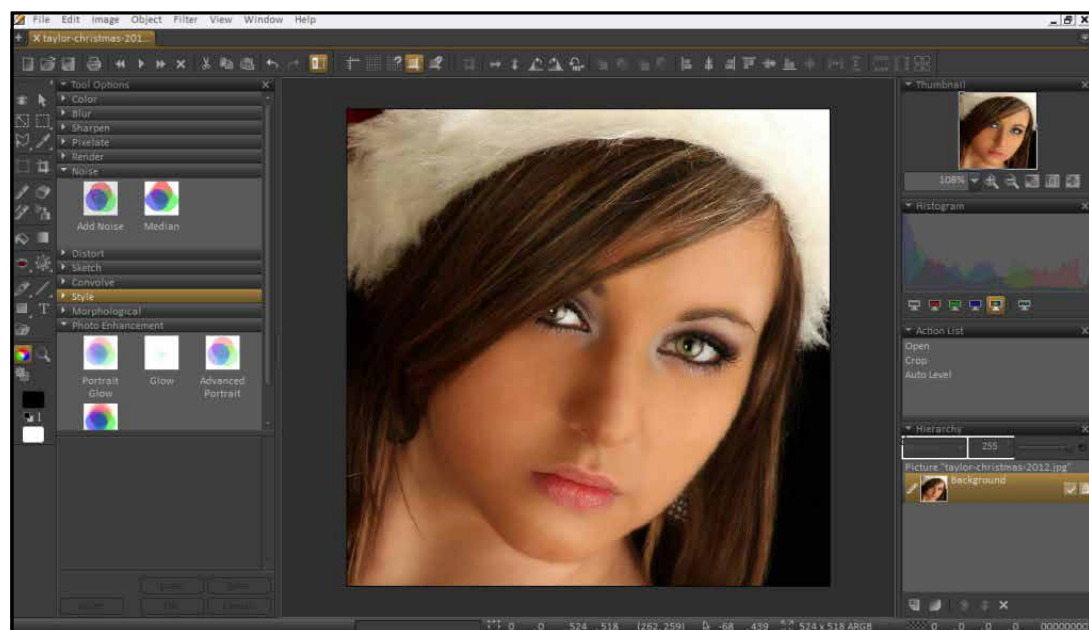
These applications can correct “red eye” and other common problems. For those with greater needs, like special effects or the use of RAW images (from DSLR cameras) there are professional software titles on the market. But what is “in-between”?

We can’t always afford – or justify – expensive software. The titles that come with our cameras are too limited. The alternative is freeware photo

editors, software that is written and distributed free of charge. Some of these titles are open source (written based on public

training your employee to use it (training requirements are stringent—please read them first). The limit for 2013 is \$500,000 for

and is more or less intuitive. It’s easy to get started without a lot of experience, everything is labeled conveniently.



Hornil StylePix – Freeware - <http://hornil.com/en/products/stylepix>

code that is freely distributable) and others are “lite” versions of more capable software titles. We’re going to review a few here.

Software is often a purchase businesses are reluctant to make.

Let’s mention before we begin, that Section 179 of the tax code lets small businesses deduct in full the cost of off-the-shelf software in the year that it is purchased (software normally requires a three-year write-off).

Don’t let the cost of a professional title stop you from using it. It’s also useful to note that you can deduct the cost of the computer system to use it on, and

first-year deduction.

Our Top Pick: Hornil StylePix – Freeware - <http://hornil.com/en/products/stylepix>

This is simply an amazing title for the cost—nothing, of course.

Absolutely free, StylePix gives you the look and feel of a professional photo editor, with most of the important features. You can do the basics—resize, rotate, crop, adjust contrast and brightness, sharpen or blur, and more.

The title also comes with a batch processing tool, support for layers, text creation, drawing, cloning and a host of filters. Everything works as it should

It allows for multiple images to be open in a tabbed format, with cutting and pasting. More advanced tools like red-eye removal and cloning are also included. The software runs well on older machines and laptops. If you are looking for a no-cost basic alternative to Photoshop, this is it.

Paint.Net – Freeware - www.getpaint.net/download.html

We like this title a lot—a nice clean interface and everything works like it should. It is quite responsive on older machines and laptops. Like the others, it supports all of the basic editing functions, and performs them well. The tools and options are easily understood and intuitive. It supports layering, has drawing and text functions, cloning, magic wand selection and a

host of filters and effects—although some are lacking adjustability. Support for batch processing and RAW files are not included, but the program supports plug-ins which may bring added functionality. For most users looking for a basic photo editing program, this one is an easy pick.

Chasys Draw IES – Freeware - www.jpchacha.com/chasys-draw

While we’re not quite sure what the IES stands for, we are sure this photo editing has a vast set of functions and abilities that will allow you to manipulate and enhance your images. You can of course do all of the basic corrections and resizing. It has an extensive feature set of effects and brushes, and allows for text and drawing. We were impressed by many of the functions and were able to complete most tasks easily. Some of the tools were a bit obtuse and worked counter-intuitively, however. The interface also seemed a bit “much” and less than user-friendly. We give this one a thumbs-up to users who don’t mind putting in a moment or two to read documentation and learn the ins-and-outs.

Keep in mind that this is a saturated category in software. There are dozens of titles available—many are free—and most are capable. This is not an all-inclusive list, and the title that’s right for your needs is probably only a click away. These are just a couple of the programs available.

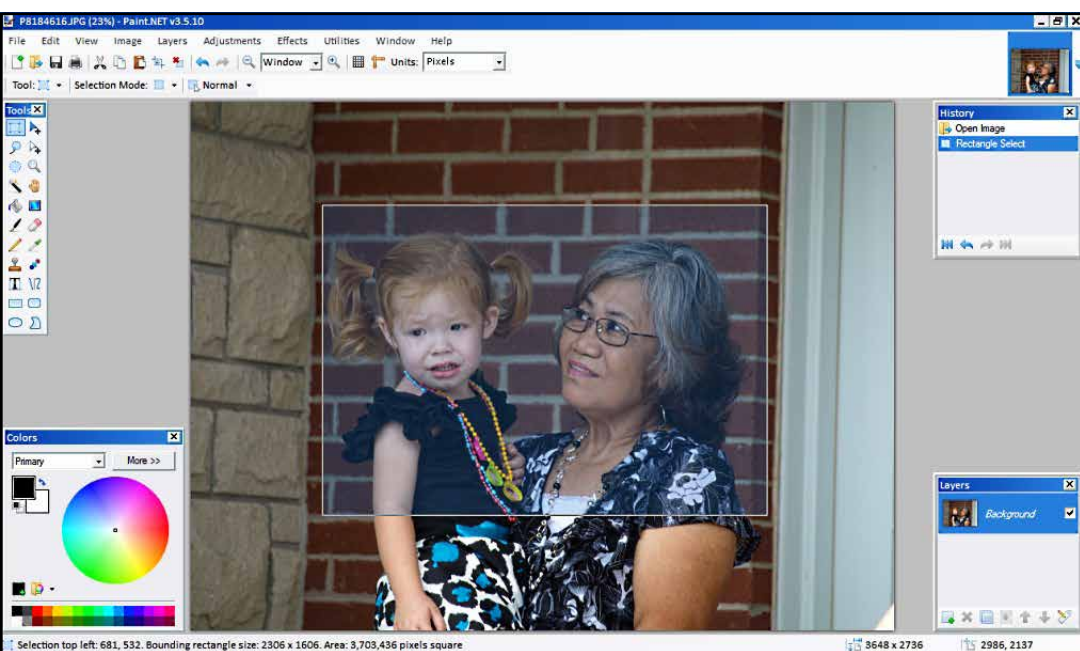
Other mentions

Zoner Photo Studio Free - <http://free.zoner.com/>

ImageMagick – Freeware <http://www.imagemagick.org>

Gimp – Freeware - <http://www.gimp.org>

Photoscape – Freeware - <http://www.photoscape.org>




Paint.Net – Freeware - www.getpaint.net/download.html



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February is Earthquake Awareness Month in Missouri

Great Central U.S. ShakeOut earthquake drill on Feb. 7 is a way for Missourians across the state to get involved in earthquake preparedness

More than 350,000 Missourians are already registered to participate in the Great Central U.S. ShakeOut earthquake drill on Feb. 7, the best opportunity for residents across the state to take part in Missouri Earthquake Awareness Month.

Missouri is one of nine states taking part in the ShakeOut, an earthquake drill held at 10:15 a.m. on Feb. 7. During the ShakeOut, participants will practice the "Drop, Cover, Hold On" technique for 60 seconds. More than one million people in the central U.S. will:

- DROP to the ground
- Take COVER by getting under a sturdy desk or table, and
- HOLD ON to it until the shaking stops

Feb. 7 is the 201st anniversary of the largest earthquake to ever occur in Missouri.

"Unlike other natural disasters, earthquakes provide no warning before they occur,"

said State Emergency Management Agency Director Donald L. King. "Scientists can't predict when the next big earthquake will hit Missouri, but the best way to ensure earthquake safety is to plan and prepare so that we are ready when it does happen. Earthquake Awareness Month is a great opportunity for schools and families to practice and discuss preparedness so that they know what to do before, during and after an earthquake."

Other events scheduled during Earthquake Awareness Month include:

- Feb. 1 - The Earthquakes: Mean Business seminar will be held at St. Louis University. More than 300 people, primarily from the business community, are expected to attend the seminar, which will include speakers, breakout sessions and exhibits about earthquakes and the best way to prepare for them. Registration is required. For more information go to <http://parks.slu.edu/news-events/upcoming-conferences/earthquakes-mean-business/>

- Feb. 9 - Edie Starbuck, a geologist from the Missouri Department of Natural Resources' Division of Geology and Land Survey will present a program on earthquake basics, history, preparedness, and the effects earthquakes have and will have on the population. The program, "The Earth Moves Under Our Feet," will be held at 10:30 a.m. at Onondaga Cave State Park. The event is free and open to all ages. For more information, visit <http://mostateparks.com/event/60039/earth-moves-under-our-feet>.

- Feb. 9 - The St. Louis Science Center will host an earthquake awareness day from 10 a.m. to 3 p.m., offering hands-on activities that teach participants how to prepare homes, families and businesses for earthquakes. The event is free and open to all ages.

- Feb. 16 - The West Park Mall in Cape Girardeau will host a local Earthquake Awareness Day beginning at 10 a.m., including displays and information about earthquakes for the public.

The New Madrid Seismic

Zone, centered in southeast Missouri, is the nation's most active earthquake zone east of the Rocky Mountains. At least three of the largest earthquakes in history in the continental United States are believed to have occurred in that area in 1811-1812. The largest of the quakes was centered in the southeast Missouri town of New Madrid and occurred on Feb. 7, 1812. The earthquakes altered the flow of the Mississippi River, turned rich farmland into fields of sand and destroyed countless structures. People on the East Coast of the United States felt shaking and church bells reportedly rang as far away as New England. Although no one can predict future earthquakes, scientists say it's only a matter of time before another major quake strikes the area.

In Missouri, a major New Madrid Seismic Zone earthquake would likely be felt throughout the state, as well as nearby states to the south and east. Missouri has a comprehensive earthquake response plan in place to assist the 47

counties that likely would be impacted most directly. Visit the Department of Natural Resources' website for information about the science and history of earthquakes in the state at: <http://dnr.mo.gov/geology/geosrv/earthquakes.htm>.

SEMA has information about earthquake safety and resources to help prepare for the Great Central U.S. Shakeout, including a three minute video showing a fourth grade class taking part in a "Drop, Cover, Hold On" drill. Check out SEMA's Earthquake Preparedness Web page: http://sema.dps.mo.gov/earthquake_preparedness/. The video can also be viewed at: http://www.youtube.com/watch?v=P0pSPm6dX4&feature=player_embedded

To register for the ShakeOut, go to <http://www.shakeout.org/centralus/index.html>. This website provides more information about the ShakeOut drill and provides links to other earthquake preparedness information.

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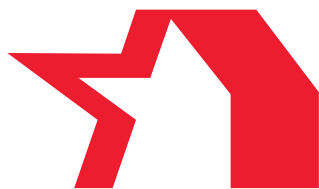
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

HART'S FISHING PIER

In the 1950s the Hart Fishing Pier and Boat Service of Gravois Mills on the Gravois Arm of Lake of the Ozarks was a thriving enterprise. The accompanying photo, photographer unknown, shows an elaborate board-walk like pier extending some distance out into the Lake at Gravois Mills. H. B. Hart, owner of the pier, said he built it for people "who like to fish but who do not care

to do so from the bank or a boat."

The late H. B. Hart was an interesting personality who made a name for himself as a promoter in the first half of the 20th century. He was born in 1897 in Camden County and became a graduate of the Versailles high school. He served as Deputy Clerk of Morgan County for three years and Morgan County Treasurer for one term. He served on the

Republican County Committee and on various state and county committees. When Lake of the Ozarks was formed he led the fight to keep Highway 5 running through the Versailles-Gravois Mills area when state officials proposed re-routing Highway 5 by way of Eldon and Bagnell Dam to Camdenton. He also led the fight to protect Morgan County interests in securing damages from the creation of Lake

of the Ozarks.

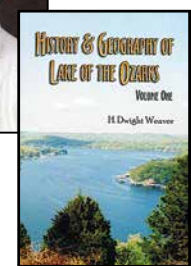
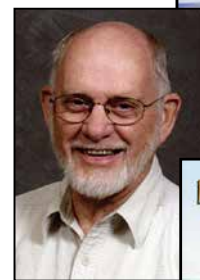
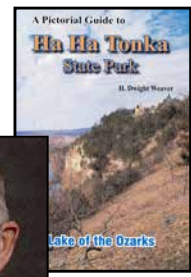
Hart was an entrepreneur who dabbled in many things from real estate to mining. He developed lead and zinc mines, most of which were only marginally productive, and spent his declining years promoting the development of an enterprise in Camden County called "The Decaturville Dome Mine. His promotions led one to believe that rare earths and minerals could be found there which would lead to the cure just about every ailment known to mankind. His efforts on the routing of Highway 5 and the fishing pier at Gravois Mills were probably two of his most successful endeavors. ■

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

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

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

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



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Crossword Puzzle

THEME: SUPER BOWL

Solution on page 10

ACROSS

1. Idealized image
6. Snake in the grass
9. Attired
13. Bourne actor
14. U.N. labor agency
15. Domenikos Theotokopoulos, a.k.a. El _____
16. Like NCAA's eight
17. Microprocessor chip, for short
18. Number of planets
19. *Expensive Bowl purchase
21. *Tied with Steelers for most appearances
23. Big fuss
24. Hoodlum
25. Car wash option
28. Camera setting
30. *Found on many players
35. Corner pieces
37. Snoopy
39. As opposed to best
40. Etna output
41. Where one is treated for drug or alcohol dependence
43. Flood survivor
44. Time on the job
46. Foolhardy challenge
47. Tyrant's power
48. Listed on driver's license
50. Chapter 11 issue
52. "____ for the course"
53. Royal Indian
55. E in B.C.E.
57. *Cause of Superdome leak
61. One who inspires fear
65. Set of values
66. *Coach's ____ talk
68. Factual evidence
69. No person
70. Draft choice
71. Lacks
72. Very pleased with oneself
73. *It's won more than its counterpart
74. Affirmatives

DOWN

1. Brainchild
2. French Sudan, today
3. Gulf V.I.P.
4. "_____ go!"
5. Iroquois tribe
6. *Record-holder for touchdowns and points scored
7. Mont Blanc, e.g.
8. _____ football
9. Stewie Griffin's bed
10. Construction set for kids
11. Common flu feeling
12. Some letter toppers
15. Cheap showy jewelry
20. Pitcher's domain
22. *Wide receiver, aka wide ____
24. Taqueria offering
25. Like one from Prince Charles' domain
26. Winged
27. *47
29. Three-_____ sloth
31. *_____ Dorsett, won one Super Bowl ring
32. Girl Scout unit
33. Japanese port
34. Catchall category
36. Belted out
38. Bygone era
42. Type of sailing ship
45. *Joe Montana, only _____ winner of Super Bowl MVP
49. "The Joy Luck Club" author
51. *Named after Vince Lombardi
54. Birthplace of anime
56. Saints' lights
57. Barbie dolls' boyfriends
58. Nucleus plus electrons
59. Biblical pronoun
60. *Peyton is still seeking his second one of these
61. Work detail
62. Famous seamstress
63. "Going, going, _____!"
64. Salamander in terrestrial stage, pl.
67. Will Ferrell played one

CROSSWORD

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16						17				18			
19					20			21	22				
			23				24						
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44				45		46					47		
48					49		50			51		52	
				53		54			55		56		
57	58	59	60					61				62	63
65						66	67			68			
69						70				71			
72						73				74			

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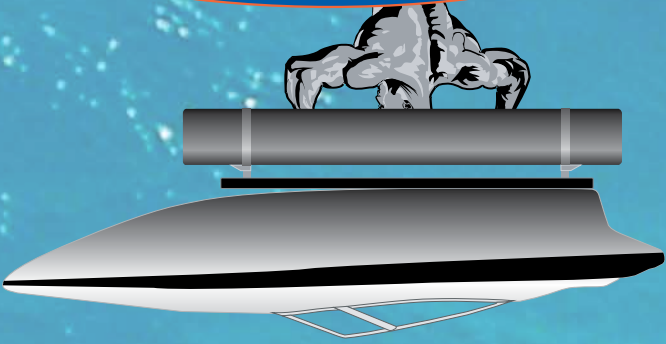
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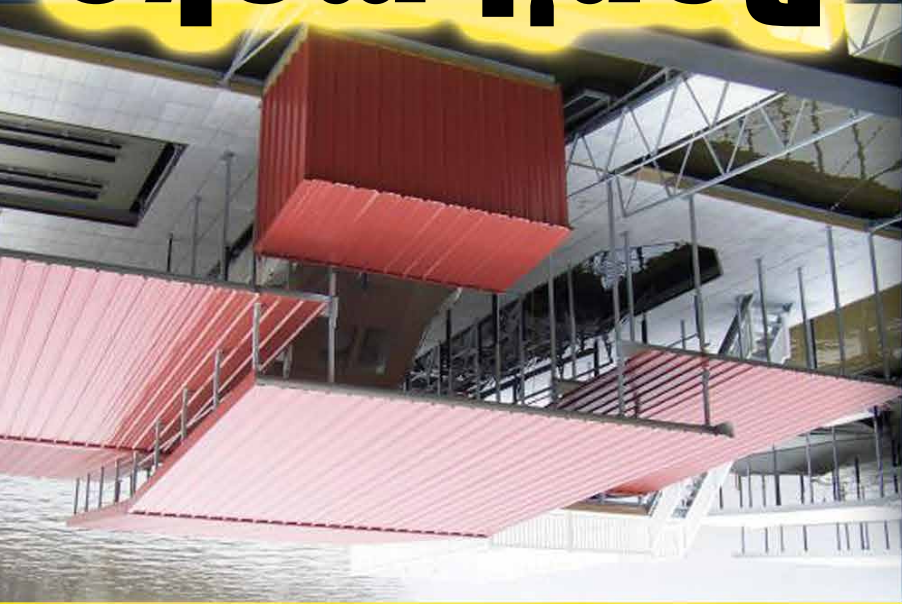
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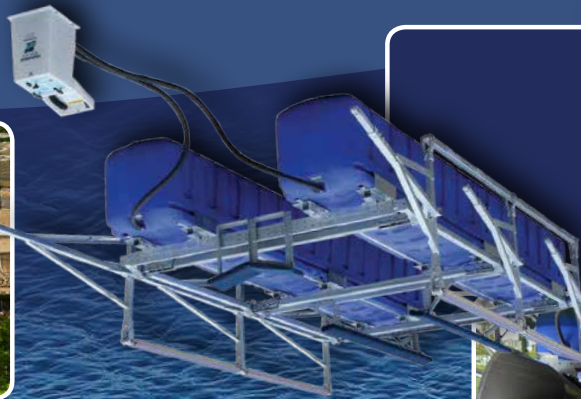
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NEW LISTING!
50' Sea Ray Sundancer '99. Powered by twin 6V92 Detroit 6 Deck Series with LOW HOURS! Boat has been well maintained with service records available. This one is impressive. Owner has had a change in plans. Asking \$199,900!



406 Carver Motor yacht '01 with under 450 hours. BOAT IS PRISTINE! This one offers lots of liveboard space featuring two separate staterooms and heads. Boat will sleep (8) and has many upgrades. THIS ONE SHOWS LIKE NEW! Asking \$129,000/OFFERS! AT BLUE MOON.



41' Sea Ray Sundancer '00. ALWAYS FRESHWATER! Powered by twin 380HP Merc Horizons with LOW HOURS! Fully loaded and ready to go! TIME TO BUY! At Blue Moon.



40' Chris Craft Roamer '05. Powered by twin 540HP Cummins diesels! THIS ONE WILL FLY! LOTS OF OPTIONS! Sold new on the lake and always kept on a hoist! VERY LOW HOURS! Will talk trade! JUST REDUCED TO \$234,900 FOR IMMEDIATE SALE!!



SALE PENDING!
45' Sea Ray Sundancer '98. LOW hours on diesel! Recent upgrades. Always in freshwater. Two staterooms and ensuite heads. TRY \$119,900! AT BLUE MOON.



NEW LISTING!
37' Wellcraft Martini '01. Powered by twin 8.1L Mercs with 370 hours. The 13' beam gives you lots of space. Fully loaded with all the bells and whistles. The walk-thru windshield is a real plus! Asking \$89,900.

HELP! DUE TO A LARGE NUMBER OF BOATS SELLING RECENTLY, I NEED MORE LISTINGS!! CALL NOW!!



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35' Rinker Express '07. Powered by twin Mercruisers with LOW HOURS, generator, ac, bowthruster, interior teak floors and more! Owner looking to move up! NICE OPPORTUNITY! Asking \$124,900!!!!



38' Sea Ray Sundancer '06 BANK WANTS THIS ONE SOLD! Powered by twin 8.1L Mercs and 7.3KW generator. Boat is well maintained and in great shape. Lots of \$\$\$ spent on up-graded stereo. This one won't last long! CALL NOW!



38' Carver Santeago '93 THIS IS A REAL SLEEPER! Powered by twin 7.4L Mercs with under 550 original hours. Recent bottom job, buff & wax. Great stereo & CLEAN! Owner wants this one sold NOW! Asking \$59,900. At Blue Moon.



40' Sea Ray Sundancer '98 & '99. Both with 380HP Merc Horizons and loaded with stuff. Recent upgrades too! BOTH PRICED TO SELL!



41' Marinette MY '88. Twin 350 HP Crusaders, gen, ac and more. Two staterooms with ensuite heads. BOAT IS IN TREMENDOUS CONDITION! Owner says SUBMIT ALL OFFERS!



40' Sea Ray Sundancer '98 & '99. Both with 380HP Merc Horizons and loaded with stuff. Recent upgrades too! BOTH PRICED TO SELL!

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26/	03 FOUR WINNS 268 WITH TRAILER! NICE!
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38/	01 BAJA TWIN/CEN/AC CLEAN!!!
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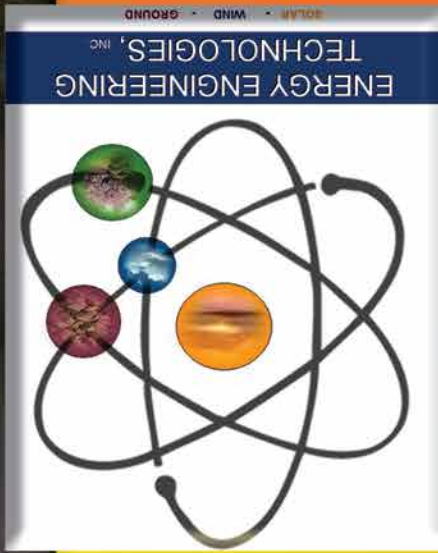
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