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FEBRUARY, 2015

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ISSUE**

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County says one thing does another with Lazy Gators

By Nancy Zoellner-Hogland

Developer Gary Prewitt's company Glacier Park Investments has been attempting to rezone land that houses entertainment venue Lazy Gators from R-1 Low Density Residential to B-3 High Impact Commercial since purchasing the parcel in 2007. Although Camden County denied his request, in 2010 they began taxing the property at the commercial rate. Real estate taxes on the 1.3-acre piece of ground, initially assessed at \$31,600, jumped from \$1,347.83 in 2009 to \$7,998.43 in 2010. As a result of improvements to the property, the assessed valuation rose to \$126,050.

According to Camden County Assessor Eddie Whitworth, once the vacant house that had been on the property was removed, the improvements were added, and the business was operating, it was reassessed by his office and the usage was changed from residential property to commercial property. The residential property tax rate is 19 percent. The commercial rate is 32 percent.

"It's a commercial venue...it's being taxed at the commercial rate. With the assessor, it's 'How's it being used on the first of the year?' and if it's being used as commercial, that's how they're billed. It's kind of a double signal there," Whitworth admitted, adding that he's surprised

it hasn't been brought up in any of the arguments that Prewitt and his attorneys have had with the county. "I don't know how it got zoned residential in the first place - I guess it was just because it had a house sitting on it. However, we don't use zoning to set our rates. It's not something we deal with or something that affects our office too much."

Prewitt contends that the property, located just a few hundred feet across the cove from Camden on the Lake Resort, was mistakenly zoned R-1 when Camden County instituted zoning in 2004. Lazy Gators is located on a point that is hemmed in on one side by Shady Gators Waterfront Bar and Grill and on the other by a commercial parking lot. Presiding Commissioner Kris Franken, who left office December 31, said in an earlier interview that the land was zoned R-1 because at the time zoning was being established, it contained a house, albeit boarded up and abandoned. After he was denied rezoning, Prewitt moved forward with development of the land. He added a swimming pool, cabanas and a volleyball court and opened Lazy Gators in May 2009, operating under a catering license issued to Shady Gators by the state of Missouri and claiming patrons are technically guests at private parties.

According to Mike O'Connell, communications director for

the Missouri Department of Public Safety, that maneuver is legal.

"There are three key points you have to meet to get a catering license," O'Connell said in an earlier interview. "One, you have to already operate out of a 'brick-and-mortar' business; two, you have to have the property owner's permission; and three, you have to have to obtain a permit from your local city or county. He's met all those requirements and is in compliance with state liquor statutes so we can't tell him where he's able to use that permit."

Prewitt also has argued that because the county chose to accept - and spend - tax revenues submitted by the business since he began operating, they waived their rights to seek an injunction against Glacier Park. According to Prewitt, in 2014 alone, he paid \$161,000 in sales tax revenues from Shady and Lazy Gators combined.

However, Circuit Court Judge Ralph Jaynes disagrees with Prewitt's assessment.

In November, he issued a summary judgment ordering Lazy Gators to cease operations until the matter could be resolved. In December, attorneys representing developer Gary Prewitt and Glacier Park Investments filed a Motion for Default Judgment, asking the court

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Gators neighbors say 'Enough is enough'

By Nancy Zoellner-Hogland

Developer Gary Prewitt has long asserted that Camden County is spending hundreds of thousands of taxpayers' dollars on a fight they can't win, just to satisfy a small contingent of residents from the Village of Four Seasons.

However, those residents say it is money well spent.

Patty Cravens, a retired resident of Imperial Point, which sits across the cove from Shady Gators Waterfront Bar and Grill and Lazy Gators, said she has invested everything she has in her home. If property values decline because of the problems caused by the venue, she said she doesn't know what she'll do.

She's not the only one concerned. A group of Four Seasons residents have shown up at nearly every meeting to voice opposition to Lazy Gators, claiming the venue plays music so loud that it rattles windows across the cove, and intoxicated, belligerent patrons cause problems by parking in yards or walking down the middle of the road.

More than seventy people showed up at a Camden County Planning and Zoning Commission meeting last summer to voice objections to Prewitt's

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**Who's representing YOU
at the negotiating table?**

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

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Armchair Pilot

Armchair Pilot

By Nancy Zoellner-Hogland

When flying internationally, correct spelling is crucial, as one family learned the hard way. In December, Mikalai and Valiantsina Murashka flew from Poland to Canada to visit their daughter, but Valiantsina was not allowed to use her round-trip ticket to fly back home after it discovered her name was spelled incorrectly on that ticket. Although Air Canada said the woman could fly from Edmonton to Toronto, the first leg of her trip, LOT Polish Airlines refused to give permission for Valiantsina to board on the final leg. Her husband had to fly home alone and a new ticket was required to be purchased for a later flight Valiantsina. According to a report, the Polish woman, who could not speak English, was crying because she feared she would be arrested. The Polish Airlines, who agreed to refund only a portion of the unused ticket price, has come under fire for not using "common sense measures" to allow the woman to use her original ticket.

After nearly 20 years of decline, passenger numbers at the Columbia, Missouri Regional Airport climbed to record numbers in 2014. The Airport Advisory Board learned in early January that 53,080 passengers used the airport in 2014 – about 10,000 more than 2013 and the highest number since 1987. The airport added two 65-seat CRJ-700 jets, which will increase passenger capacity by 30 seats and the board is looking at the possi-

bility of upgrading the terminal, built in the mid-1960s.

AirlineRatings.com, an airline safety and product rating website, announced its Top 10 safest airlines and Top 10 safest low cost airlines for 2015 from the 449 it monitors. Quantas, which has a fatality free record, came in first place followed by Air New Zealand, British Airways, Cathay Pacific Airways, Emirates, Etihad Airways, EVA Air, Finnair, Lufthansa and Singapore Airlines. The rating system considers a range of information provided by governing bodies such as the Federal Aviation Administration, as well as government audits and the airlines' operational history and incident records. The top 10 safest low cost airlines in alphabetical order are Aer Lingus, Alaska Airlines, Icelandair, Jetblue, Jetstar, Kulula.com, Monarch Airlines, Thomas Cook, TUI Fly and Westjet. The airlines all passed the stringent International Air Transport Association Operational Safety Audit (IOSA) possessed excellent safety records. Of the 449 airlines surveyed, 149 have the best seven-star safety ranking; 50 have three stars or less and four airlines - Kam Air, Nepal Airlines, Scat and Tara Air - received just one star for safety from AirlineRatings.com.

Southwest Airlines, Lambert-St. Louis International Airport's largest carrier and named 2015 Airline of the Year in mid-December by Air Transport World, saw a dip in performance in December. According to FlightView, a global provider of air-

line and airport performance data, Southwest's percentage of flights arriving on time in December dropped sharply to 71.3 percent from 78.5 percent in November. The airline's performance has continued to improve since last July, when some 63 percent of flights were arriving on-time. Delta Air Lines remains the on-time leader among major domestic carriers with 83.4 percent of its December flights arriving on time, an improvement on the airline's 83.2-percent for November.

Let's hope that record improves because in June, Southwest Airlines will add daily service from St. Louis to Austin, Texas. Tickets for the flights, which will begin June 28, are available now. This is the first time in several years that direct flights between St. Louis and Austin have been available.

Although pilots, flight crews and passengers must pass through metal detectors at airports, the people who repair and clean planes, load luggage and work in areas beyond the security checkpoints do not get screened. A U.S. senator and a New York prosecutor are working to change that after a gun-running operation was exposed in late 2014. Delta Air Lines baggage handler Eugene Harvey was arrested and charged with helping Mark Quentin Henry, a former Delta employee, evade detection and smuggle guns on board in a carry-on bag. According to Prosecutor Ken Thompson, Henry legally purchased handguns and assault rifles through a Georgia-based gun

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Business Journal Socials

Thursday Feb. 12th
Night 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! This month's event is Thursday the 12th, at City Grill in Osage Beach. Our host is Central Bank of Lake of the Ozarks!

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Eagles' Landing settlement battle only halfway over

By Nancy Zoellner-Hogland

The courts ruled in 2013 that the city of Lake Ozark could exercise its eminent domain on the 13,000-square-foot triangle-shaped piece of property that houses the southern entryway to the Shoppes at Eagles' Landing as well as sewer service, communications lines and three-phase electrical service for Menards, Wehrenberg Theatres, Kohl's, CVS Pharmacy and Buffalo Wild Wings.

The court also ruled that Mike and Linda Craig be paid \$340,000 for the easement that was used to build those improvements.

However, Lake Ozark City Attorney Roger Gibbons said although the Craigs already have collected the settlement money, because they thought the amount was too low and because developer Gary Prewitt, who is responsible for reimbursing the city for all costs incurred during the condemnation process, thought it was too high, a jury trial has been set for April 1 to determine the value of the property. The trial is sched-

uled for 9 a.m. in front of Circuit Court Judge Ralph H. Jaynes.

The legal action is a result of a dispute that dates back to 2011 when developer Gary Prewitt realigned and constructed the entrance road to the shopping mall on a portion of land owned by Prewitt but on which the Craigs have a shared easement. The Craigs, who own the Osage Beach Flea Market, said the entryway took needed parking spaces thus damaging their business. Initially, Prewitt was ordered by Circuit Court Judge Stan Moore to move the driveway or face a temporary restraining order that would have stopped construction on the development. Although Judge Moore later removed himself and another judge was appointed, at that point the city decided to step in to protect its interests.

At the time, City Administrator Dave Van Dee said the city viewed Eagles' Landing as a "very important project" and felt that the loss of that road, or an order to halt construction on the whole project, could have very negative consequences.



The entrance to the Shoppes at Eagles' Landing, which used a portion of the Osage Beach Flea Market parking lot, stays. The cost of keeping it there is still up in the air. Nancy Zoellner-Hogland photo.

"When Gary Prewitt put in the new entry way, he ripped out the building that used to house the fireworks store and Domino's Pizza; the old go-kart track was also pulled out. That

parking lot used to serve four businesses. Now it serves one. Once the condemnation proceeds, the easement agreement for that ground will no longer be in effect so the Craigs will lose

the rights to park there. I'm not sure how this is going to benefit them," he said.

The city filed the condemnation paperwork April 13, 2012.

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Lake Ozark, business owner talk trash

By Nancy Zoellner-Hogland

After going out to bid, in 2007 the city of Lake Ozark signed a contract with Handy Jon, a locally owned and operated trash removal company, that gave Handy Jon exclusive rights to all residential and commercial trash pick-up within city limits. That contract, which initially allowed the city to renew the agreement annually after the first four years or go out to bid, was renewed in February 2012. However, in October of the same year, Handy Jon owners Jim and Dan Vanderveld sold their company to WCA, a solid waste management company based in Houston, Texas. According to WCA's website, the company, which has a local office in Lebanon, Missouri, provides service to more than a half million residential, commercial and industrial customers in 12 states.

The city has not gone out to bid since WCA took over. Jeff Van Donsel, who served as a Lake Ozark alderman for several years and who owns a business in the city, said even though WCA honored the contract

that was already in place, that's something that should change.

"It's just not good business practice to continue on and on with the same company," he said.

City officials agree. Dave Van Dee said the city will be going out to bid this fall in preparation to sign a new contract in March 2016.

"When the city signed the first contract with Handy Jon, aldermen thought it would be fair to give them a five-year agreement with an 'out' after the fourth year. From then on, the contract was for one year, renewable up to five years," he said, adding that the contract requires every residence and business to use the contracted provider for regular trash service. Demolition and construction dumpsters can be obtained from other providers.

Van Dee said they decided to include that regulation to supplement the costs of spring and fall clean-ups.

"We handle all the billing and in return, keep about \$700 per month. Residential customers

pay about \$12 a month; commercial customers can negotiate with the trash company because they have different needs," he explained.

However, at a January meeting of the Lake Ozark Board of Aldermen and then again in a later interview, Van Donsel said he disagrees with that interpretation of the contract and said he plans to do business with a new trash service if WCA doesn't address problems he's been experiencing.

"Week after week, I'm forced to spend well over an hour hosing down my driveway because of the nasty, stinky trail that's left by the truck. And it's not just liquid – glass particles and smaller pieces of trash also fall out. The driver showed me the problem. There's a crack in the belly of the truck that opens up when the trash is dumped in," Van Donsel said, adding that although the driver has done his best to contain the mess by throwing a piece of carpet down under the truck, that hasn't helped. "I still have a mess after he drives off. And I'm not the only business

having problems."

Alderman Todd Painter agreed, saying he has talked to

local needs. He said he's called WCA's office several times about the problems but has never had any of his calls returned. He said that's why he brought the issue up at the January 13 Board of Al-



several businesses who have had similar complaints.

On its website, WCA states, "Despite our size, WCA prides itself on its decentralized structure and its ability to provide the local understanding and personalized service of a much smaller business."

However, Van Donsel said he strongly disagrees with WCA's claims of being responsive to

aldermen meeting.

Although Van Donsel asked aldermen not to wait another year to go out to bid, in a 3-2 vote, aldermen chose to continue using WCA thru 2015.

Van Dee also said he's only gotten three complaints about the provider. He also promised to contact the operations manager to resolve the problems Van Donsel has been experiencing.



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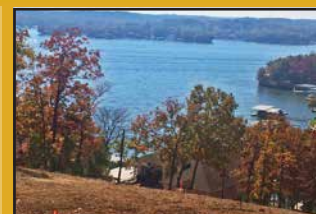
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Eagle's Landing halfway

continued from page 3

Once the condemnation process was completed, both the city and the Craigs ordered appraisals of the property by certified commercial real estate appraisers. The Craigs' appraisal came in at \$395,000; the city's appraisal was \$280,000. In the meantime, three commissioners – disinterested residents of Miller County – were appointed to determine the value of the land. Those commissioners were developer Sherrill Duncan; Don Steen, a former state representative; and Janet Russell, who was replaced by businessman Terry Mossman.

Gibbons said the commissioners decided to split the difference in the appraisals, providing a slight advantage to the Craigs. Van Dee said the money was paid out to the Craigs in mid-2014. Prewitt's check reimbursing the city was received on July 29, 2014.

Gibbons also said once the matter is settled, the property will be conveyed to Prewitt after he pays the city for all costs incurred during the process.

"This won't cost the city any-

thing. Part of the agreement we made with Mr. Prewitt was that he would reimburse the city for whatever expenses we incurred during the process," he said.

In an earlier interview, Prewitt said when he originally bought the property, which extends all the way to the edge of the flea market building, he was unaware of the easement issue. He said that in an attempt to resolve the matter out of court, he initially offered to give his property between the road and the flea market building - the current parking lot - to the Craigs, as well as provide commercial water and sewer lines and an access from the new road to the easement parking lot. He also offered help in securing a retail client for the Craig property. That proposal was rejected.

At that time, he also said businesses were interested in signing contracts to build in the mall but were waiting to see the outcome of the court case before committing. No one from Prewitt's development company, RIS Inc., was willing to comment on any pending agreements.

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Nominations now open for 2015 Boating Industry Top Products

By Nancy Zoellner-Hogland

Boating Industry, a monthly publication for all sectors of the marine trade industry, is now accepting nominations for the 2015 Top Products competition. Those products selected by the editorial staff will be featured in the May issue of the magazine and at BoatingIndustry.com. Winners will also receive a logo to use in promoting their selection.

According to a press release from the organization, products must have been introduced or significantly updated since January 1, 2014. To be considered for inclusion in the issue, the following information must be submitted by February 20, 2015:

- A write-up of the product that tells why it should be considered. Does it have unique features compared to other products in its category? Does it create new product category or significantly advance an existing one? What problem is it designed to solve?

- A high-resolution photo, suitable for printing (at least 300 dpi)

- Contact info in case the staff has questions

The information can be submitted through Boating Industry's online form or submissions

can be sent to Boating Industry Editor in Chief Jonathan Sweet at jsweet@boatingindustry.com.

For more information, email Jonathan at jsweet@boatingindustry.com or call (763) 383-4419.



"Tax Time"

with Bobby Medlin CPA

Business Vision 2020

Your business needs 20-20 vision to thrive but it also needs vision for 2020, as in year 2020. Is your business coasting along without any real direction or useful plan? Let's explore what the difference is between businesses that thrive and survive for generations vs. businesses that struggle and eventually fold.

Studies have shown that businesses and people that have written goals outperform those without written goals to the tune of ten times or more. That is ten times more profit, value, and cash to the owners! But did you know that 80% of people don't even have goals to work towards. Another 16% have thought about goals but have not even written them down. Only 4% of people and businesses actually have written goals that are part of a useable business plan and that are monitored. Why is that?

In business, there are many reasons why businesses do not develop and use goals that can make the business thrive. Some of those reasons include:

- Too busy working in the business rather than working on the business,
- Not using financial records that talk to the business,
- Focusing on "paying no income tax",
- Using only cash-basis reports rather than accrual-basis reports,
- Drawing excessive money from the business for personal use,
- Inadequate time management,
- Not spending any time or money on continuing education,
- Failing to keep up with changing technology,
- Not bringing the younger generation into decision-making soon enough,
- No defined roles for family members involved in the business,
- Inadequate communication with accountants and lenders,
- Lack of a vision for the business.



Bobby Medlin, CPA

The world is changing faster than ever and without a three to five-year business plan, an enterprise will quickly be left behind and be derailed. Using appropriate financial data in a real-time basis to monitor and track progress towards goals will give you the information that is needed to spot trends and trouble spots before they make you miss an opportunity or before they cost you money.

Defining the vision for your business is only part of the process. There needs to be a personal vision for all stakeholders in the business. And you can bet your bottom dollar that the personal vision for each generation is very different that it is or was for the prior generations. Constructive communication using accurate and timely data goes a long way towards revealing those personal visions and helps you define a business model that will move the needle toward your business and personal visions.

To summarize, a viable business needs a vision, needs written goals, good financial data, ways to track progress towards goals, a people plan, a proactive competent team of advisors that includes accountants, consultants, and lenders, and a plan for continuing education.

When these tools are developed, the business can allocate appropriate amounts of profit to each area in the business plan. It is also critical that a business understand working capital, how it works, and how to allocate appropriate amounts of profits to working capital.

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

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FBI warns of business E-mail compromise

The Business E-mail Compromise (BEC) is a sophisticated scam targeting businesses working with foreign suppliers and/or businesses that regularly perform wire transfer payments. The fraudulent wire transfer payments sent to foreign banks may be transferred

several times but are quickly dispersed. Asian banks, located in China and Hong Kong, are the most commonly reported ending destination for these fraudulent transfers.

The BEC is a global scam with subjects and victims in many countries. The IC3 has

received BEC complaint data from victims in every U.S. state and 45 countries. From October 2013 to December 2014, victims reported a total dollar loss of \$179,755,367.08.

The BEC scam is linked to other forms of fraud, including but not limited to romance, lottery, employment, and home/vacation rental scams. The victims may be recruited as unwitting "money mules" who receive the fraudulent funds in their personal accounts and are then directed to quickly transfer the funds using wire transfer services or another bank account, usually outside the U.S.

The "Attorney Check Scam" is another type of fraud that is linked to the BEC scam. Attorneys are targeted to represent supposed BEC litigants in a payment dispute. Retainers in the form of checks are sent by BEC litigants to the attorney. The scam is revealed when either the checks are found to be fraudulent or the litigants are contacted. While the payment disputes are real, the BEC litigants neither contacted nor

retained that attorney for legal assistance.

The victims of the BEC scam range from small to large businesses. These businesses may purchase or supply a variety of goods, such as textiles, furniture, food, and pharmaceuticals. This scam impacts both ends of the supply chain, as both supplies and money can be lost and business relations may be damaged.

It is still largely unknown how victims are selected; however, the subjects monitor and study their selected victims prior to initiating the BEC scam. The subjects are able to accurately identify the individuals and protocol necessary to perform wire transfers within a specific business environment. Victims may also first receive "phishing" e-mails requesting additional details of the business or individual being targeted (name, travel dates, etc). Some victims reported being a victim of various Scareware or Ransomware cyber intrusions, immediately preceding a BEC scam request.

There are three main versions of this scam:

Version 1 - A business, which often has a long standing relationship with a supplier, is asked to wire funds for invoice payment to an alternate, fraudulent account. The request may be made via telephone, facsimile or e-mail. If an e-mail is received, the subject will spoof the e-mail request so it appears very similar to a legitimate account and would take very close scrutiny to determine it was fraudulent. Likewise, if a facsimile or telephone call is received, it will closely mimic a legitimate request.

Version 2 - The e-mail accounts of high-level business executives are compromised. The account may be spoofed or hacked. A request for a wire transfer from the compromised account is made to a second employee within the company who is normally responsible for processing these requests. In some instances a request for a wire transfer from the compromised account is sent directly to the financial institution with instructions to urgently send

continues on page 22

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Get A Second Opinion

Everyone's financial goals are different, and your portfolio should reflect your specific goals, objectives and needs. Any wealth management firm worth talking to will be able to review your existing situation, and give you an objective evaluation of your current investments. Just be sure to ask if there are any cost obligations or strings attached to such a review.

What to Review

A quality evaluation would include looking at each of the following items in-depth:

- Overall Investment Performance
- Current Picture of Your Asset Allocation
- Diversification Status
- Fees and Expenses You are Being Charged
- Tax Efficiency of Your Investments
- Review of any Existing Trust Documents
- Asset Ownership Titling

If you use several managers, a good wealth management firm should provide a consolidated report including all managers, giving you an understanding of your entire portfolio.

Recommendations

As part of your report, a solid wealth management firm should meet with you face-to-face to review the results of the evaluation, pointing out the strengths of your portfolio, as well as highlighting any areas for possible improvement. Often, portfolios that are divided among multiple managers or are not actively managed are not allocated or diversified to best match the risk tolerance of the investor.

How to Get Started

With the sometimes tumultuous economy, it is good to have someone double-checking your in-



Trenny Garrett, J.D., CTFP

vestment decisions. Regardless of which firm or advisor you choose, be sure to look for a firm or advisor with plenty of experience. For example, Central Trust's portfolio managers have an average of 23 years of experience, and offer all of the services listed above and more. To get started, most firms will only require you to bring a copy of your most recent investment statements.

After all, is your family's financial future really worth leaving up to chance? Hire advisors who manage money for a living (preferably a fiduciary) to look out for you and your financial goals.

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

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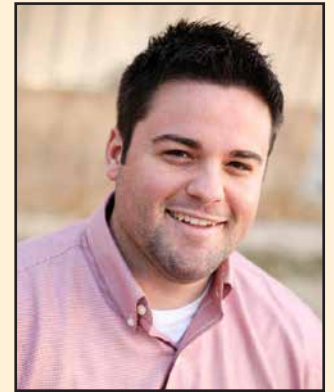
with Nick Brenizer of
Golden Rule Insurance

Keeping Your Business Costs Down

As a business owner there are many expenses every year. For most businesses insurance costs are at the top of the list for expenses. Within this expense is workers compensation insurance, which for many business types such as construction, is the highest portion of their insurance costs.

Workers compensation is rated on three factors when calculating premiums. The first factor is payroll for the business; this is the gross annual payroll for all types of workers in your business. The second factor is the classification rate, which are unique to each state, industry and carrier. To determine the base rate, carriers in most states, including Missouri, reference an actuarial calculation provided by the National Council on Compensation Insurance (or NCCI), a work comp rating and data collection organization. The third and final factor, in my opinion, is the most important factor of all three. I say this because it is the only one that you have some ability to influence as an owner. This factor is your experience modification factor or e-mod, this is a calculation that uses your past loss experience to predict whether you're likely to have losses better or worse than the average for your industry.

You can influence your e-mod in a positive fashion by doing things such as setting up loss control meetings, "toolbox talks" each morning for the first 10-15 minutes or a weekly meeting or even on a rainy day when you can't be working outside, do a short briefing on industry training to keep your losses down. Many workers compensation companies will supply business owners with topics and materials for these talks and meetings. You can also



Nick Brenizer, AIP

have a return to work light duty plan in place which will reduce the cost of the claim. For example, if you can get someone back to work within four days of the injury then only 30% of the claim amount will go towards your e-mod when calculating your rate for the next three years. Light duty includes answering phones, material data collection, and many other examples to get the employee back to work. This practice saves you and the employee because they don't have to wait for the claim to get settled to get money for being out of work. Your e-mod can change your premium significantly. The e-mod can make your bids and job costs change drastically due to the increase in your workers compensation premium. Some larger state or local government type jobs will not allow you on the jobsite if your e-mod is over a certain amount as well.

While you may not be able to directly control factors such as the classification rate assigned to your particular industry, or even the inherent safety level of the industry in which you operate, there are things you can do to reduce your premium which in turn is more money in the business at the end of the year.

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

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Things you should know before doing your taxes

By Holly Nicholas Signorelli

The IRS has changed dramatically over the last few years. The system (I like to call it the terminator) that was set up years ago, extrapolates information and spits out a bill if the information that was sent to the terminator does not match your return. At least half the time, the bill is wrong, but it's up to you, the taxpayer, to prove your innocence. If you are filing your own taxes, here are a few things you need to know.

1) Identity Theft. The IRS dished out \$5 billion dollars of fraudulent refunds last year alone. With the information age that we are living in, it's just too easy for someone to get their hands on your W2 information and file a joint return with you as the spouse. Once this has happened, you have to show and prove who you are, and in many cases, wait up to one full year to get your refund that was given to someone else. The IRS is changing some of the filing requirements for businesses related to W2's, which might mitigate this problem.

2) Dependents. For many years, there has been a huge problem of divorced taxpayers

claiming kids that they don't qualify to claim based on the divorce decree. This has become such a problem that the IRS is penalizing taxpayers, because a lot of time and resources have to go into properly getting the refund to the main custodial parent and take it back from the other non custodial parent. If it's not in your divorce decree, then just don't do it.

3) 1099's and credit cards. The IRS knows a lot more than they used to. For starters, there are a lot more requirements of businesses to send 1099 information to the IRS. Paypal, all credit cards and other processors of payments, are now required to send those totals to the IRS. To be clearer, if you are doing business with XYZ Customer, and they paid you with a credit card, then those payments will show up on a 1099K that you get from Visa (or whatever card they paid you with). The concern here is that in the past XYZ customer would have 1099'd you, but now they do not have to. If your customer is not familiar with the law and sends 1099 info to the IRS, then the IRS will think you made that dollar amount twice, and the result

would be a bill from them for money that you did not claim.

4) 1099's for Individuals with Corporations. Another example of this that I see a lot, is that people that are incorporated, particularly small businesses that recently incorporated or set up an LLC, get 1099's from their customers made out to them personally with their social security number. The taxpayer filed the income properly through their corporation, but the IRS thinks they made money personally in addition to that, so they send you a bill for the full amount of income, because they think that you did not include it. Remember, it's a computer, not a person analyzing the data. They can't see the correlation between what you filed on your corporate return and what is showing up under your social security number. They computer simply spits out a bill.

If you have a small corporation, make sure that all your customers know your Federal ID number and that they do not send 1099's to you personally.

5) Line items on the tax return. Even if you have all the numbers to put on your tax return, if you do not put them on the correct line item, the terminator will not recognize it and you will get a bill. This commonly happens when you are filing an IRA. IRA and pensions do not go on the same line. Another example is when you have K-1's from a passive investment. The line item for a passive investment is not only different than an active one, but it "pulls" to a whole slew of other forms that combine certain activities on your tax return. If you have real estate or K-1's from gas and oil or another type of passive investment, then I highly recommend using a qualified CPA.

6) Healthcare penalties. Obamacare has finally kicked in. If you do not have insurance, then you will pay a separate tax of 1% of your income. Those in a higher bracket could pay thousands of dollars in taxes. This is in addition to the 3.8% Obamacare tax that kicked in last year for those making over \$250,000. For a list of exemptions, I recommend <http://www.healthinsurance.org/obamacare/obamacare-penalty-calculator/>.

Holly Nicholas Signorelli CPA, is the owner of Holly M Nicholas CPA PC (HMNCPA). Holly is also the author of "The Top Ten Reasons You Don't Know Where Your Money Is". The book is based on her experience over the past twenty years working with clients and dealing with the consequences of emotional and fear-based decisions when it comes to money and finances.

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The 'lowdown' on Osage Beach's new variety store

By Nancy Zoellner-Hogland

Dollar Tree, a national variety store where everything is priced at \$1, opened in January in the Lakeview Point Shopping Center. It joins Dierbergs, which opened in 2013; the UPS Store and J.J. Twigs, which are both located in the grocery store; Great Clips; Dick's Sporting Goods; Bed Bath and Beyond; Eye Centers of Missouri; All Pro Realtors; and Cato, a women's clothing store that opened last August.

Blogger Paige Sagach, founder of www.savingatthelake.com, was at the grand opening to tour the store and share information on products.

"I found some great deals, but I also spotted some not-so-great deals. You can save big by shopping at Dollar Tree, but you need to know what to buy and what not to buy," she wrote on her website, adding that to help shoppers, she created a list of the top bargains. "This list is by no means comprehensive, but after a little research and personal experience this is what I've come up with. I'm

sure I will update the list the longer I shop at the store, but hopefully this will give you a good idea of what to look for."

She said some of the best products found were in the "Seasonal" section. In the "Parties and Gifts" section, she recommended the wrapping paper, ribbon, gift bags and boxes, cards and thank you notes, Mylar balloons, candles, streamers and tissue paper but warned shoppers to pass over the plastic ware which she said is flimsy and breaks easily.

Paige also reviewed toys, school and craft, pet, bath and body and cleaning products, food and other items. For the complete list, visit her website.

Saving at the Lake is designed to help Lake-area shoppers find the best buys and save money on everyday items. Paige established the site three years ago after learning how much money she could save by couponing. In an earlier interview, she said by following her own plan, she went from a \$600-per-month budget for food, toiletries and cleaning

supplies to spending \$200 per month. She not only shares coupons, but also informs her followers of other "deals" she found – things like discounted meals at restaurants, buy-one-get-one free items, free magazine subscriptions and free samples.

She has since started a Saving at the Lake Facebook page, where she has nearly 3,000 followers. In fact, her sites have become so popular at the Lake that grocers contact her to share information about sale items in their stores. She then passes that information along on her sites.

Dollar Tree also shares an interesting success story. According to its website, in 1953, K. R. Perry opened a Ben Franklin variety store in downtown Norfolk, Virginia, which he later renamed K&K 5&10. That store served as the foundation for what would later become Dollar Tree. In 1970 Perry and two others started K&K Toys, a mall toy store. Both continued to grow until 1991, when K&K Toys was sold to KB Toys

and the assets were applied to the expansion of the dollar stores. In 1993, the variety store chain was renamed Dollar Tree Stores and in 1995 the chain went public on the NASDAQ exchange. Over the years, the

company continued to acquire similar stores and add distribution centers as needed. In 2010, Dollar Tree opened its 4,000th store and has continued to expand its operation.



The Dollar Tree mascot was on hand to greet shoppers as they arrived at the store's grand opening in mid-January.

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As the Lake Churns

Lake Real Estate Sales Activity

Last month I gave a synopsis of 2014 sales numbers. I also projected that we would see a strong increase in lot sales in 2015 and 2016. If the first 3 weeks of 2015 are any indication, it appears that lot sales are taking off right out of the gates.

The total number of lot sales so far this year account for 17.3% of all property sales during the first 3 weeks of 2015. There have been 13 lots sales so far in 2015 and there are currently an additional 30 lots under contract. While this may not sound like a huge number, there were just 4 lot sales during the same time frame in 2014. 2015 lots sales to date represent a more than 100% increase compared to each year since 2010 with the exception of 2013 which saw 8 lot sales. Total property sales to date are up 36.4% in 2015. Below is a chart that shows the number of lot sales and total property sales for the first 3 weeks of each year starting in 2010.

JAN 1 - 22	LOT SALES	TOTAL SALES
2015	13	75
2014	4	55
2013	8	76
2012	6	76
2011	4	60
2010	5	56

Home prices are increasing and inventory is being reduced. On a state level, the average residential sales price was up 5.7% in 2014. The number of MLS listing inventory decreased each month from August thru December 2014. The total decrease during that time frame was 23.4%.

I am seeing high activity in the number of buyers viewing both homes and lots during January. Many of the home buyer's objective is to have a contract in place scheduled to close by mid-March so they can take advantage of the Spring season and be ready for



Real Estate and Lake News with C. Michael Elliott

Summer.

Lot prices are currently at an all-time low due to the lack of sales during the past 6 years. As with anything, when demand increases; prices will follow. It probably goes without saying: if you have been waiting to purchase a lot at the bottom of the market; you should act immediately.

Lake area sales data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1 through January 22 of the years from 2010-2015 and data obtained from the Missouri Realtors Housing Statistic Report of January 20, 2015.

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

County says one thing does another with Lazy Gators

continued from page 1
for an immediate judgment of \$2.7-million against Camden County – the difference in the value of the property if it were to remain zoned residential versus commercial. In January, after hearing arguments over the phone, Judge Jaynes not only denied Prewitt's request, he ordered that Lazy Gators must stay closed indefinitely.

In a prepared statement, Prewitt said they were disappointed by the judge's ruling.

"Camden County has spent more than \$330,000 to date

defending bad zoning policy and the absurd miszoning of my Gator property. This is just one more step in the process. Seven-mile cove has been a commercial area for 40 years. It is currently home to one of the lake's biggest resorts and before that there were a series of bars in the cove including what is now Shady Gator's. Any reasonable person can see that the property should have been zoned commercial in the first place but the county continues to cater to a small group of people who bought houses next to a bar and

then complained that there is a bar there. Meanwhile the rest of the county's residents are deprived of proper use of hundreds of thousands of tax dollars," he said, adding that he intends to take the legal battle through the appeal process as far as necessary to prove how foolish the county's zoning of this property is. "The county will be spending thousands of tax dollars on legal fees every step of the way. The people of Camden County are being ill served by this ridiculous expenditure of tax dollars to defend the indefensible."

Gators neighbors say 'Enough is enough'

continued from page 1
latest development plan.

In an attempt to alleviate parking problems, especially on holiday weekends when tourists flock to the area, Prewitt built a satellite parking lot for Gators customers along Bittersweet Road and purchased busses to shuttle them. He also requested zoning that would allow him to build a gazebo with outdoor dining; 44 high-end, low-foot-print cabins; and a security and check-in office and concessions store to serve the guests; additional parking; and other amenities on the rest of the 28.5-acre parcel.

At that meeting, Mark Dunn,

an attorney from St. Louis who owns a second home near Prewitt's proposed development, argued that since Camden County was fighting Prewitt in court in an attempt to close down Lazy Gators, which is operating on property zoned "residential," they shouldn't have agreed to a parking lot for that business.

Then for three hours, Dunn and others present shared story after story about how Prewitt's businesses had negatively affected their quality of life. Many voiced the same concern – Prewitt's entertainment venues were preventing them from enjoying their homes and ul-

timately were causing those homes to decline in value.

Several property owners threatened to file a lawsuit against the county if it approved the zoning that would allow Prewitt to build the commercial project in the middle of their residential neighborhood.

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

Commissioner Bev Thomas described it as a "lose-lose situation for the county."

Armchair Pilot

continued from page 2
classified advertising website. He then handed them off to Harvey, who brought them into a secure area at Hartsfield-Jackson Atlanta International Airport, where they were transferred back to Henry. Henry then carried them on to New York bound Delta flights. Thompson said two others were also arrested in the scheme, used to smuggle 153 guns between March and December 2014. Thompson said the men could just as easily have been smuggling bombs on board. After learning of the operation, Senator Charles Schumer asked the U.S. Transportation Security Administration to require daily physical screenings of all

airline and airport employees.

Although the Marriott hotel chain was fined \$600,000 by the Federal Communications Commission for blocking Wi-Fi devices at its Gaylord Opryland Hotel and Convention Center in Nashville, the hotelier is asking for permission to do the same thing on its other properties. According to a spokesperson for the chain, Marriott is not seeking to block Wi-Fi in its rooms or lobbies. Instead, they just want to block the service in its meeting spaces and conference room for security purposes. Marriott made the request last August; in December, the FCC opened the petition for public comment. Industry experts said there has been a

lot of criticism voiced by not only hotel patrons but also tech and security companies, who don't agree with Marriott's stance. About the same time, Marriott International announced plans to provide free standard Wi-Fi to its Marriott Rewards loyalty program members. Users would still have to pay to upgrade to enhanced Wi-Fi, needed to download large files or stream media. In the meantime, Hyatt Hotels announced it would begin providing free Wi-Fi in guest rooms and public spaces at all Hyatt hotels worldwide as of February 2015. In a survey conducted last August by American Express, business travelers said free Wi-Fi was their number one criteria for selecting a hotel.

"Print a cell-phone in Your Home"?



By Darrel Willman

Some of you may have heard about the current craze in computing—3D printers.

No, they are not that new, the technology behind them has been around for years—they're kind of a mash-up between a CNC milling machine (circa 1952) and an HP Deskjet (introduced 1988).

They squirt hot or resinous (self-hardening) plastic materials down much like an inkjet printer in rows of "dots" or spurts, but add the vertical dimension—height, by adding additional layers of plastic on top of the previous layer. They are controlled by software similar to that used with CNC-type machinery that plots in three dimensions (width, depth and height).

Until now, they have been useful for making prototypes—gradually building up 3D models of solid objects that can then be further shaped and refined into parts, which are then used for molding or product development, etc.

The surfaces of these objects are not perfectly smooth, nor are the objects particularly sharp in detail—there's

a trade-off between precision and time. The smaller the dots, the finer the finish and detail—but more dots means more time.

So they can model the latest greatest cell-phone in three dimensions, right down to the button holes and recessed areas that will receive cameras as so on. After it is smoothed and finished, it's a dead-ringer for the real thing. But they can't mold the circuitry that goes inside the phone. That is, until now.

The Voxal 8, created by Jennifer Lewis and other researchers at Harvard University is going to make this happen. The Voxal 8 is like other 3D printers, it uses plastics to build up layer after layer until an item is faithfully re-created in three dimensions from an electronic "blueprint" data file.

The difference here is it can also use liquid conductive ink that once squirted down, dries at room temperature in a few minutes. The lines of ink form conductive pathways akin to circuits. These can be applied to a 3D model the machine has printed, or used to embed inside other

devices.

It's not quite to the point of producing complex multi-layered electronics yet. It can form something, however, as simple as a hand mixer or a toy helicopter (minus the motors and buttons), as long as it's made from plastic.

Imagine walking up to your home console, picking out a new electronic gadget online and buying the "plans" which are downloaded to your "personal device printer". The shell is molded from high-impact plastic while-you-wait, and then a few circuit boards are formed from a dense non-conductive resin. Finally the circuits are squirted onto them using the quick-drying conductive liquid Jennifer and her team created. A few minutes of assembly and you are using your new device. Things like motors, antennas, capacitors and LED screens would have to be added separately for now.

How long will it be until we see Star-Trek-like "replicators" in the home? No one really knows for sure of course—but it is coming, and it's exciting. So, "Beam me up, Scotty!"

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Make sure your business is Mobile in 2015!

Is your business mobile?

According to www.SmartInsights.com, we passed the mobile user tipping point in 2014. What this means is that there are now more mobile only users that are on the internet than desktop users. The numbers are pretty startling...there are now about 1900 MILLION mobile users versus approximately 1700 MILLION desktop users globally.

Which devices are most popular? (as of January 2015)

Here are some stats on the most popular devices that people are now using to search the internet:

- 1) 80% of internet uses now own a smartphone and use it to search the internet
- 2) 47% use a tablet
- 3) 37% use a game console
- 4) 34% use a Smart TV
- 5) 9% use a Smart Watch
- 6) 7% use a Smart Wristband

Where do mobile users start their internet searches?

According to the Smart Insights research, 48% of mobile users start their internet searches using a search engine. Another 33% started on a branded website (think Amazon), and another 26% started their search on a branded app (think Yelp). One other interesting stat shows that 89% of people are now using mobile devices to view social media via mobile apps. One more nugget to glean from this research has to do with responsive websites and e-commerce. This report showed that the ad to cart rate and sales conversion was still higher with Desktop and Tablets...not so much for smart phones.



Mike Waggett

So what?

At MSW, we always ask, "So what". Here is the answer to that question - having a standalone mobile website will allow you to display your important business information clearly and quickly to a mobile user, and may lead to better sales conversion for your business. If you are choosing a responsive website design, think carefully on how you are displaying your business information (think "calls to action") on the responsive website... especially if you are in the e-commerce world.

MSW Interactive Designs Can help!

If you have questions about mobile website design, responsive website design, or other mobile questions, give us a call. We can design a very user friendly mobile website presence for your business at a very affordable cost. Your question should be, "Can I afford NOT to have a mobile internet presence?"

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Managing Rental Property

What's The Difference?

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

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

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

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



Russell Burdette

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

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

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

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Time to Start Thinking About Taxes

It's Tax Season and now is the time to start getting your documents in order. You should always consult with your tax professional for the best advice on your individual tax circumstances. However, You can use this overview brought to you by the Mortgage Market Guide to get started.

Look Back to Plan Ahead

Dig out your 2013 tax return for a review of the detailed information you collected last year. There are things in you will need to collect again this year in regards to itemized deductions, business use of home or car and equipment depreciation. For more information on tax preparation, please visit: www.irs.gov.

Gather Documentation

Receipts, invoices, canceled checks, online bill pay or automatic deduction logs, mileage logs and other documents are needed to substantiate deductions. If applicable, you'll need to gather documentation for the following:

Charitable Gifts, Equipment Purchases, Memberships to Professional and Trade Organizations, Mileage for Business, Mileage for Volunteering, Office Supplies, Phone and Date Bills, Subscriptions to Professional and Trade Publications, Utility Bills (for Business Use of Home)

Plan for 2015

To make the gathering process a lot smoother next year, devise a meaningful and easy-to-follow record system. Having one place to keep your records will make it easier next year. However, you'll have to dutifully put invoices, receipts and other documentation in there as it comes in. A file folder or box works fine if it is easily accessible. Electronic scanning and storage also works, but may take more time.

If you deduct mileage expenses, keep a small notebook and pen in



your glove compartment or center console. Commit to keeping track of every business-related mile traveled, along with the date and purpose of travel. You could also use a notebook app on your smartphone to keep track of this information digitally. Tallying your mileage at the end of each month rather than waiting until the end, will save you time. Having this system in place will assist you in substantiating expense and deduction claims going forward.

Like any other important documents, you should store all tax-related records in a secure location for at least 5 years in case the IRS asks for further information. As your Lake of the Ozarks mortgage lender, I want to provide you with useful information to help you with your finances. If you're in need of a new home loan at the Lake of the Ozarks or are thinking about refinancing, give me a call at 573-746-7211 today!

For Lake area news, resources and tips on financial services, please

LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

Michael Lasson
Sr. Residential Mortgage Lender
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Controlled Heating & Cooling	\$500
LO Profile Magazine	\$250

You can help..

Business Journal Social Event Photos

Last month's Business Social was Thursday January 8th at Bootlegger's in Osage Beach with our hosts R.L.I.

1. Barb Shepherd (Central Bank), Lisa Pearce (Nerium Rep), Gail Wilcox (TireBite), Katie Hoeffer (American Family – Christy Fera Agency), Trish Minich (Keller Williams Lake of the Ozarks Realty), Doug Frey (Stitch-n-Print Apparel)

2. Brandie Briddle (On Media), Summer Myers, Deb Myers (Mills & Sons Insurance)

3. Mix 92.7's Mike Clayton talking with Chris Anderson (Anderson Marketing) and his wife.

4. Michael & Michelle Lasson (First State Bank Mortgage)

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

February's event is the 12th, at City Grill in Osage Beach. Our host is Central Bank of Lake of the Ozarks!



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ARNOLDS COUNTRY CORNER GIFT SHOP

The northeast corner of Osage Beach Road (Lake Road 54-24), across the Lake road from the Osage Beach School and across the Osage Beach Parkway from the Osage Cigar Co. store (formerly Beabout's Bait and Tackle), is currently a vacant lot but a property with a history to be remembered. Its story began in 1933 when A. B. Cannady built Cannady's Café,

a frame building, and adjacent to it, Cannady's Grocery. The Cannady's were among the first business owners in Osage Beach and largely responsible for the town name being changed in 1935 from Zebra to Osage Beach. In 1940 the Café became the Folded Hills Dining Room when the business was sold to Dot and Harvey Garvey. The grocery store became Minder's Grocery in 1940 when the business was sold

Melvin Mender. Melvin's wife was a sister to Mrs. A. B. Cannady. Minders Grocery was in business until about 1969.

About 1960 the Folded Hills Dining Room building was given a brick exterior and became the Osage Beach Post Office, which later moved to its current location. The Folded Hills Dining Room became Arnold's Realty after the post office moved and eventually Arnolds Country Corner Gifts in the

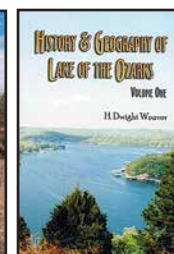
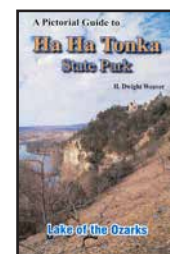
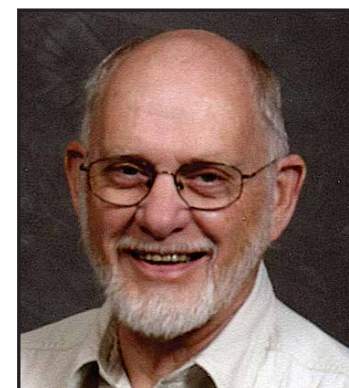
1980s. The 2003 photo by the author that accompanies this article shows Arnold's Gifts just two years before it was demolished in 2005. The shop sold art work, jewelry, novelties, craft supplies, yards ornaments and housed the "Old Geezer's" Ice Cream Shop. Their selection of yard ornaments faced the Lake road and was quite diversified. The photo shows only a small portion of the yard ornaments that were available. For more information about the history of this junction of Osage Beach Parkway and Lake Road 24, see the author's book "Images of America, Osage Beach" published in 2012. ■

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

The author's latest book on Lake history – *Images of America, Osage Beach* – is now locally available and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300

photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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



N/L Presents Charitable Donations from 2014 Home Tour



Kellie Walters (right) accepted on the behalf of Citizens Against Domestic Violence and Jim Hartwick (left) on behalf of the Marine Corp. League. N/L President, Carlene Chubbuck, center.

Newcomers/Longtimers has a long standing tradition of supporting the community through charitable donations and scholarships with funds raised from the annual home tour. The home tour, held the third Saturday in May, requires thousands of man hours and hundreds of volunteers to make the event the success it has been for the past 20 years.

The recipients of this year's awards where the Marine Corp. League and Citizens Against Domestic Violence (CADV). The 2013-2014 N/L President, Carlene Chubbuck, recently

presented checks to the Marine Corp. League and Citizens Against Domestic Violence as well to three scholarship winners from Columbia College.

In attendance to accept the donations were Kellie Walters on the behalf of Citizens Against Domestic Violence and Jim Hartwick on behalf of the Marine Corp. League. Both the Marine Corp. League and CADV were on hand for the home tour volunteering numerous hours in their dedication to Newcomers/Longtimers and the communities they serve.

First Time Home Buyer Education

Pulaski Bank is holding a First Time Home Buyer Education Class, free to the public, Saturday, Feb. 7th from 10:00 a.m. at the Osage Beach

Library, 1064 Guttridge Lane Osage Beach. Free refreshments served, limited seating, please RSVP. 573-552-7230 Jordan Salisbury.

The Lake of the Ozarks Amateur Radio Club does Eagle Days

It was a cold and windy weekend, but that didn't deter The Lake of the Ozarks Amateur Radio Club from participating in this year's Eagle Days event. The club applied for and received a Special Event call sign N0J from the American Radio Relay League just for Eagle Days. And, they operated their station from their emergency communications trailer parked at the new Ameren building

near Wilmore Lodge.

The club operated two transceivers contacting ham radio operators in 43 states and three Canadian provinces. In total, seventeen hams and guest operators logged 484 contacts.

Here are two operating teams making contacts. Each team consists of an operator who is "on the air" and a logger who inputs contact information such as, station call sign,

operator's name, location, frequency and time, into a laptop computer.

Several people who had never been "on the air" came to the trailer and were given a chance to experience ham radio for themselves. The youngest was Ben Poest, (10) son of one of the club's members. He contacted nine stations all by himself and did a great job. According to a smiling Ben, "I had a really good time."

The club is now in the process of sending out contact confirmation certificates to those hams who request one.

Anyone interested in ham radio is encouraged to come to a club meeting. The monthly meetings are held in Camden-ton on the second Wednesday of each month at 7:00 p.m. on the second floor of the Mid-County Fire Station. The club also maintains a website at www.loarc.com.



Here are two operating teams making contacts. Each team consists of an operator who is "on the air" and a logger who inputs contact information such as, station call sign, operator's name, location, frequency and time, into a laptop computer. photo supplied.

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### Ozark Yacht Club (OYC) is seeking a Marine Services & Sales Manager

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- Job management & tracking experience
- Aptitude to learn CNC machining operations
- Aptitude for boat brokerage & sales
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# Protect your small business from hacking

The Internet has helped thousands of small businesses broaden their brand and customer base across state and even international borders. But it has also attracted a far less-desirable clientele—hackers. According to Symantic's Internet Threat Report, which examined trends for 2014, 30 percent of targeted cyber-attacks (called "spear-phishing") were aimed at businesses with 250 or fewer employees. And one in five small businesses received at

least one spear-phishing email during the year.

What makes small businesses so vulnerable? Despite the ongoing threat of hacking and viruses, many small companies don't devote the resources necessary to managing the security of their systems. Entrée via a single computer is often all that's necessary to infest an entire network. And if you use a single computer for everything from email to website updates, your entire small business can

become vulnerable in an instant. In addition, cyber-criminals often use lesser-protected small businesses as a means for attacking larger firms with which they have a relationship. And even if the hacker's goal is to cause inconvenience rather than crime, the lost productivity and costs to clean up your system are no laughing matter.

So how can you fight back? A good place to start is the SBA's Cyber-security for Small Businesses training exercise, avail-

able for free at [www.sba.gov](http://www.sba.gov). The exercise offers insights into online security principles, tips for protecting information and networks in case of a cyber-attack, contingency plans, setting up firewalls, creating backups, and much more.

Another valuable resource you can also put to work right away is the Small Biz Cyber Planner, developed by the Federal Communications Commission (FCC) for businesses that may be unable to dedicate full-time resources to cyber-security. The tool walks users through a series of questions to determine the most appropriate cyber-security tactics for your small business.

Other easy-to-implement cyber-security measures include:

• Keep your computers up to date. Install, use, and regularly update antivirus and antispyware software on every computer used in your business. Also, download and install software updates as they become available, as they are often designed to correct security problems and improve functionality.

• Back up important business data and information. Critical data includes word processing documents, spreadsheets, databases, financial files, human resources files, and accounts receivable/payable files. Back up data automatically if possible, or at least weekly.

• Control access to computers and networks. Laptops can be particularly easy targets for theft, so make sure they are stored and locked up when unattended.

• Secure your Wi-Fi Network. This is particularly important for home-based businesses. Configure your wireless access point or router so that it doesn't broadcast your network name (called the Service Set Identifier or SSID). Passwords should also be required for access. It is also critical to change the administrative password that was on the device when it was first purchased.

For more information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

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- 5+ years boat servicing & repair (engine, fiberglass, etc.)
- Job management & tracking experience
- Aptitude to learn CNC machining operations
- Aptitude for boat brokerage & sales
- Excellent client contact management skills
- Solid computer skills: MS Office, internet, job accounting



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# Youth Mental Health First Aid Training to be Given

Youth Mental Health First Aid USA is a public education program which introduces participants to the unique risk factors and warning signs of mental health problems in adolescents, builds understanding of the importance of early intervention and teaches individuals how to help an adolescent in crisis or experiencing a mental health challenge. Mental Health First Aid uses role-playing and simulations to demonstrate how to assess a mental health crisis; select interventions and provide initial help; and connect young people to professional, peer, social and self-help care.

This course is designed for adults who regularly interact with adolescents (teachers, school staff, coaches, youth group leaders, parents, child care providers, etc.). The Youth Mental Health First Aid USA curriculum is primarily focused on information participants can use to help adolescents and transition-age youth, ages 12-18.

By attending this training you will learn the risk factors

and warning signs of a variety of mental health challenges common among adolescents, including anxiety, depression, psychosis, eating disorders, ADHD, disruptive behavior disorders, and substance use disorder. Participants do not learn to diagnose, nor how to provide any therapy or counseling. Participants learn a core five-step action plan to support an adolescent developing signs and symptoms of mental illness or in an emotional crisis.

The University of Missouri Extension is offering the Youth Mental Health First Aid training on Saturday, February 21, 2015, from 8:30 a.m. to 5:00 p.m. In case of inclement weather the training will be moved to the following Saturday. The training will be held at the Hy-Vee Club Room, 929 Highway D in Osage Beach. There is a \$40 charge for the class, which includes lunch and a manual for each participant.

An additional Youth Mental Health First Aid training will be held on Friday, March 6, 2015, from 8:30 a.m. to 5:00 p.m. The

training will be held at the Hy-Vee Club Room, 929 Highway D in Osage Beach. There is a \$40 charge for the class, which includes lunch and a manual for each participant.

Each participant who completes the class will be a certified Youth Mental Health First Aider. Preregistration and prepayment is required. Child care providers will receive eight clock hours for attending.

For more information, contact Sarah Traub, Human Development and Family Studies Specialist, 660-882-5661 or [traubs@missouri.edu](mailto:traubs@missouri.edu) or Rebecca Travnicek, Family Financial Education Specialist, 573-346-2644 or [TravnicekR@missouri.edu](mailto:TravnicekR@missouri.edu). To register, call the Camden County University of Missouri Extension Center at 573-346-2644, 44 Roofener Street, P O Box 1405, Camdenton, MO 65020 or by email at [camden-co@missouri.edu](mailto:camden-co@missouri.edu). The registration form can be on our website [extension.missouri.edu/camden](http://extension.missouri.edu/camden). Registration deadline is Friday, February 13, 2015.

# DED releases December 2014 unemployment

By Nancy Zoellner-Hogland

According to the state Department of Economic Development, Missouri's unemployment rate fell again, dropping another two-tenths of a point to 5.4 percent in December, the lowest since April 2008. The three counties surrounding the Lake of the Ozarks, where much of the work is seasonal, didn't fare as well. Camden County unemployment for the same time period was 6.1 percent; Miller and Morgan county unemployment rates were both at 5.7 percent.

Only three other counties in Missouri experienced a higher unemployment rate than Camden County – Hickory County, with 7.2-percent unemployment, and Shannon and Reynolds counties, both with 7.3-percent unemployment.

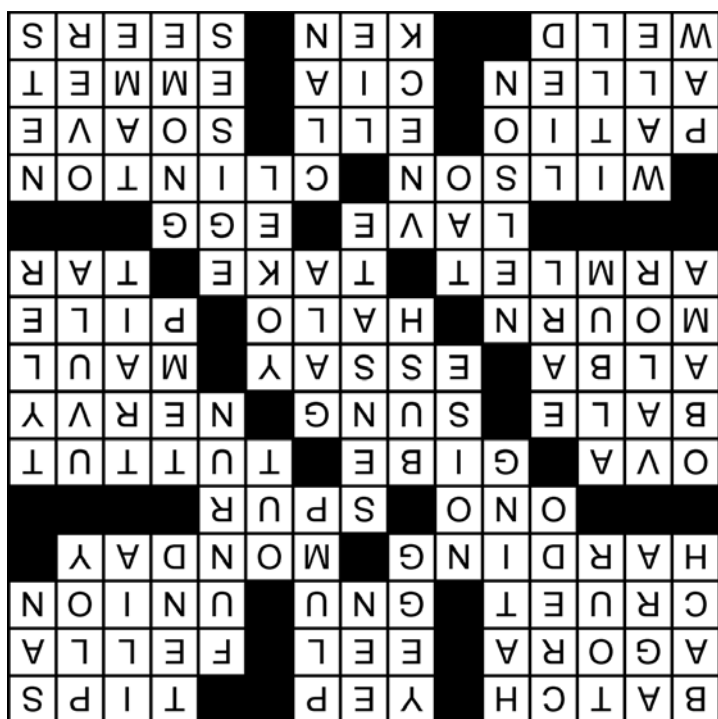
According to seasonally adjusted data released today by the Missouri Department of Economic Development, the state's nonfarm payroll employment also gained 1,700

jobs last month, marking the fourth straight monthly increase.

A number of industries saw job growth in December, led by construction with 2,400 new jobs. Additionally, leisure and hospitality employment was up by 1,000, as was transportation, warehousing and utilities. Health Care and Social Assistance also experienced an increase of 1,000 jobs for the month.

Missouri's nonfarm payrolls have increased by 44,700 jobs over the past year, which is the largest annual December-to-December growth since 1997.

Companies interested in learning more about Missouri's resources for new and expanding businesses should visit [www.ded.mo.gov](http://www.ded.mo.gov). For more information on unemployment rates, industry and occupation studies and other economic indicators, visit <http://www.missourieconomy.org>.



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# FBI warns of business E-mail compromise

*continued from page 9*  
funds to bank "X" for reason "Y."

Version 3 - An employee of a business has his/her personal e-mail hacked. Requests for invoice payments to fraudster-controlled bank accounts are sent from this employee's personal e-mail to multiple vendors identified from this employee's contact list. The business may not become aware of the fraudulent requests until they are contacted by their vendors to

follow up on the status of their invoice payment.

The IC3 has noted the following characteristics of BEC complaints:

- Businesses and personnel using open source e-mail or individuals responsible for handling wire transfers within a specific business are most targeted.

- Spoofed e-mails very closely mimic a legitimate e-mail request.

- Hacked e-mails often occur with a personal e-mail account.

- Fraudulent e-mail requests for a wire transfer are well-worded, specific to the business being victimized, and do not raise suspicions to the legitimacy of the request.

- The phrases "code to admin expenses" or "urgent wire transfer" were reported by victims in some of the fraudulent e-mail requests.

- The amount of the fraudulent

wire transfer request is business specific; therefore, dollar amounts requested are similar to normal business transaction amounts so as to not raise doubt.

- Fraudulent e-mails received have coincided with business travel dates for executives whose e-mails were spoofed.

- Victims report that IP addresses frequently trace back to free domain registrars.

The IC3 suggests the following measures to help protect you and your business from becoming victims of the BEC scam:

- Avoid Free Web-Based E-mail: Establish a company web site domain and use it to establish company e-mail accounts in lieu of free, web-based accounts.

- Be careful what is posted to social media and company websites, especially job duties/descriptions, hierarchical information, and out of office details.

- Be suspicious of requests for secrecy or pressure to take action quickly.

- Consider additional IT and Financial security procedures and 2-step verification processes. For example, establish other communication channels, such as telephone calls, to verify significant transactions. Arrange this second-factor authentication early in the relationship and outside the e-mail environment to avoid interception by a hacker. Use digital signatures, when possible. Immediately delete unsolicited e-mail (spam) from unknown parties. Do not open spam e-mail, click on links in the e-mail, or open attachments. These often contain malware that will give subjects access to your computer system.

Do not use the "Reply" option to respond to any business e-mails. Instead, use the "Forward" option and either type in the correct e-mail address or select it from the e-mail address book to ensure the intended recipient's correct e-mail address is used. Finally, beware of sudden changes in business practices. For example, if a current business contact suddenly asks to be contacted via their personal e-mail address when all previous official correspondence has been on a company e-mail, the request could be fraudulent. Always verify via other channels that you are still communicating with your legitimate business partner.

If you believe your business is the recipient of a compromised e-mail or is a victim of the BEC scam (regardless of dollar amount), you should file with the IC3 at [www.IC3.gov](http://www.IC3.gov). Please be as descriptive as possible, identify your complaint as "Business Email Compromise" or "BEC" and try to include the following information:

- Header information from e-mail messages

- Identifiers for the perpetrators such as names, e-mail addresses, websites, bank account information, especially where transfers were requested to be sent, and beneficiary names

- Details on how, why, and when you believe you were defrauded

- Actual and attempted loss amounts

- Other relevant information

Complainants are also encouraged to keep all original documentation, e-mails, faxes, and logs of all telecommunications in the event you are contacted by law enforcement.



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# Crossword Puzzle

THEME:  
PRESIDENT'S DAY

Solution page 21

- ACROSS
1. Cookie amount

6. "You betcha!"

9. Bartenders typically split these

13. Ancient Greeks' assembly area

14. Snake-like reef dweller

15. Gent or guy

16. Salad dressing vessel

17. African grazer

18. \*Truman's "State of the \_\_\_\_\_" was first one on TV

19. \*\*"Return to Normalcy" President

21. \*Uniform \_\_\_\_\_ Holiday Act

23. A Beatle bride

24. Cowboy's prod

25. Egg cells

28. Wisecrack

30. Old fashioned expression of disapproval

35. Bruce Wayne in "The Dark Night"

37. Chinese dynasty from 960 to 1279

39. High-strung

40. Jessica \_\_\_\_\_ of "Dark Angel"

41. Kind of test

43. Stake driver

44. \*The nation did this in Nov. '63 with Jackie

46. Sainly glow

47. Stack

48. Bracelet for the arm

50. "Scene one, \_\_\_\_\_ one"

52. Feather glue?

53. Cleanse

55. Bird-to-be

57. \*\*"He Kept Us Out of War" was his slogan

60. \*He hailed from Hope

64. BBQ spot

65. Building addition

67. Dry white Italian wine from Verona

68. Tim or Woody

69. \*George H. W. Bush led it in the '70s

70. "The Lego Movie" hero

71. Join together by heating

72. Barbie's beau

73. Nostradamus and Tiresias, e.g.
- DOWN

1. "Cello Suite No. 1" composer

2. Site of Taj Mahal

3. \_\_\_\_\_ of duty

4. Belief

5. Detesting

6. Safecracker

7. Even, to a poet

8. Like Raphael's cherubs

9. Be inclined

10. Hipbones

11. Clever tactic

12. \_\_\_\_\_ Gabriel

15. Non-competitive race

20. White \_\_\_\_\_

22. Not safe in baseball

24. Having physical sensation

25. \*\*"Change We Can Believe In" President

26. Courage in the face of danger

27. Vinyl collectible

29. \*\*"No Child Left Behind" President

31. Impermanent employee

32. Characteristic

33. Throat dangler

34. \*\*"Tippecanoe and \_\_\_\_\_ Too"

36. Anglo-Saxon nobility title

38. Apple variety

42. Bumpkin

45. \*President Ford's VP

49. Chinese "way"

51. Knights' breastplates

54. T-shirt style

56. Fairytale garden dweller

57. Whip lash mark

58. It shall, for short

59. Behaved like Pinocchio

60. Family or kin

61. Like a broken horse

62. Last word in radio transmission

63. They now play in Brooklyn

64. "Hand" with claws

66. \*George Washington couldn't tell one?

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|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
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| 71        |    |    |    |    |    | 72 |    |    |    | 73 |    |    |    |    |

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# Conference to help businesses meet challenges

By Nancy Zoellner-Hogland

Bob Dylan wrote the song "The Times They Are A-Changin'" in the early 1960s. However, nothing could better describe today's business climate. To help business owners, managers and supervisors meet the challenges brought about by those ever-changing rules and regulations, technology and even mindsets, several entities joined together to present the 15th Annual Lake Business Conference.

The one-day conference, scheduled for 8 a.m. to 1:30 p.m. Wednesday, March 18, will include a variety of presentations from experts in the field who will discuss everything from ideas to help businesses stay competitive to ways to reduce stress in the workplace. At the mid-day luncheon, Gary Pinkel, head football coach at the University of Missouri-Columbia who was named 2014 Coach of the Year, will share his experiences in a presentation titled, "It's About People."

"We wanted to offer a well-rounded selection of topics

designed to help business owners, managers and supervisors succeed. I think we've done that," said Jackie Rasmussen, Business Development specialist with the University of Missouri Extension, one of the conference sponsors. "We also made a conscious decision to end a little earlier this year to allow people to head back to the work place. We noticed a high attrition rate after lunch and felt that did a disservice to our presenters."

The day will begin at 7:45 with registration. A welcome and brief description of the conference activities will begin at 8:15 and an open sessions are set to start at 8:30. Rasmussen said a total of six breakout sessions will be offered – three each at the two different time slots.

From 8:30 to 9:30 a.m., an open Session, Lessons Learned in Leadership, will include a panel discussion with Jeff Green, Ameren Missouri; Dave Percy, New Tribes; and Mike Waggett, MSW Interactive Designs.

Breakout session No. 1, which will run from 9:40 to 10:40 a.m., will provide three options:

- Creating a Customer and Employee Friendly Business Culture – a panel discussion with specific questions for panelist's to address. Potential panelists include Mark Maason, PolyLift; Dave Crane, Culligan; and Dana Kahrs, Sycamore Creek Golf Course.

- Bridging the Generational Divide – Effectively engaging, motivating and connecting individuals of all ages within the workplace. The presenter is Susanne Medley.

- Planning For Success. The presenter is Larry Laminger from SCORE

A networking break will take place from 10:40 to 11 a.m.

Breakout Session No. 2, which will run from 11 a.m. to noon, also includes three options:

- Surviving Over Time: How to Stay Competitive, a panel discussion with panelists Jane Kelly, Jane Kelly Real Estate; Jane Martin, Scott's Concrete;

and Dave Adkins and/or Tim Thompson, Argosy Console.

- Is Your Business Ready for its Close Up? With Michelle West, Chamber Speak.

- Being "Mindful" – Steps to Managing Stress with Vera Massey, MU Extension, as the presenter.

The cost to attend the conference, which will be held at Tan-Tar-A Resort in Salon A, Redbud, Rooms 73 and 74, is \$45 per person for members of any of the conference sponsors and \$60 per person for non-members.

The conference is sponsored by the Camdenton Area, Eldon Area, Lake Area, Versailles Area and Lake of the Ozarks West Chambers of Commerce; University of Missouri Extension; Lake of the Ozarks Convention and Visitor Bureau; Tri-County Lodging Association; Lake of the Ozarks SCORE; Young Professionals at the Lake; and Heart of the Ozarks Professional and Business Women.

To view the full conference agenda or to register on-line, go to [www.LakeBusinessConference.com](http://www.LakeBusinessConference.com) or call University of Missouri Extension at 573-346-2644.

ence.com or call University of Missouri Extension at 573-346-2644.



**Gary Pinkel, head football coach at the University of Missouri and the winningest coach in Mizzou football history, will be the keynote speaker at this year's Lake Business Conference. Photo provided.**

## Lake-area leaders win business awards

LOREDC chose Old Kinderhook, a premier resort and golf course at Lake of the Ozarks, as Business Partner of the Year for its significant business accomplishments. The resort recently opened an outdoor ice skating rink with fire pits around the perimeter for roasting s'mores and hot chocolate available at the new cabana. This spring they will open a new 84-room lodge and conference center featuring a state-of-the-art conference center with breakout spaces and meeting facilities featuring the latest in audio visual capabilities and equipment and high speed internet; and a 3,200-square-foot ballroom to service conferences and social events – all overlooking the 15th fairway and 18th hole of the Tom Weiskopf signature course. The \$10-million expansion not only provided additional jobs for the community, it created additional opportunities to draw business to the Lake area.

Joni Walden, owner of Blinds and More, was named Business Person of the Year. She recently

received accolades for Passport to the Parkway, a shopping extravaganza designed to build awareness of Osage Beach businesses located on the west side of the Grand Glaize Bridge. To be eligible to win prizes, shoppers had to get their passports stamped by at least half of the participating businesses. Of the 560 passports picked up by shoppers, 158 were turned back in. Two visited all 70 participating businesses; 152 shoppers went to 35 or more. Only six were returned with fewer than half of the businesses stamped. Walden is also a mentor for Woman to Woman clients, and has been involved in Share the Harvest, Citizens Against Domestic Violence and Habitat for Humanity.

Bob Bueltmann with Bassingbob.com was chosen as Emerging Enterprise of the Year. After selling his software company to retire and move to Lake of the Ozarks full-time, Bueltmann decided to combine his love of bass fishing with his background and create a website that offered

everything for fishermen – videos; articles; maps; daily, weekly and monthly fishing reports; tournament news and a complete listing of every tournament held at the Lake. The site, which offers free and paid subscriptions, supports 15,000 visitors each month. Bueltmann also created the Bassing Bob – Robin's Resort Winter Bass Challenge Tournament Series, the first-of-its-kind competition. The tournaments

have been a huge hit with fishermen, attracting anglers from all over the Midwest at what typically has been a slow time of the year.

LOREDC began handing out the awards in 2006 when the Lodge of Four Seasons was named Business Partner of the Year; Mike Page, owner of Dogpatch and Grandma's Candy Kitchen on the Bagnell Dam Strip, was named Business Person of the Year; and

Jim Kahrs, with Osage Catfisheries in Osage Beach was named Emerging Enterprise of the Year.

For a list of all the winners, visit [www.loredc.com](http://www.loredc.com)

At LOREDC's meeting, new officers were named for 2015. Tim Jacobsen will serve as president; Lori Hoelscher, vice-president; Jacob Neusche, treasurer; and John McMahon, secretary.



**In January, the Lake of the Ozarks Regional Economic Development Council (LOREDC) named its Business Partner of the Year, Business Person of the Year and Emerging Enterprise of the Year.**



## Rodney Bax Named President And Director Of Bank Star One

Bank Star One has announced the promotion of Rodney Bax to President. Directors of the bank also elected him to the Board. Bax joined the bank in June, 2011, and most recently served as Executive Vice President.

Bax's career with the bank began in 2011 as Branch Manager of the Fulton/New Bloomfield market. Prior to joining Bank Star One, Bax was a senior assistant bank examiner for the Missouri Division of Finance from 2009 until May, 2011. He also served nearly five years with US Bank in the Jefferson City and Lake Ozark markets.

"Rodney has been a valuable asset to the bank since becoming part of our team," said Joseph C. Stewart III, CEO of the bank. "His relationships in the banking industry have been invaluable. During his time in Fulton and in the Lake area, he has been instrumental in solidifying our value to customers, shareholders, and the community."



Bax has a Bachelor of Science in Economics from Lincoln University in Jefferson City and a Masters of Business Administration (MBA) from William Woods University in Fulton.

At the community level, Bax is a Rotary member and is on the Lake of the Ozarks Council of Local Governments Economic Development Advisory Committee. He is also president since 2008 of the Brazito-Honey Creek Lions Club and is a former Board member for the Fulton Area Development Corporation.

## Enroll Now for the 2015 Master Naturalist Training Program

Help protect Camden and surrounding counties natural resources by becoming a Missouri Master Naturalist. The Missouri Master Naturalist program is a community-based, adult natural resource education and volunteer program designed to engage Missourians in the stewardship of our state's natural resources. A little of your time and a desire to learn how to care for the environment are all you need to sign up for the program. The Missouri Master Naturalist program and professional natural resource experts will provide the training needed to get started.

The next Master Naturalist certification training course starts with an orientation on Monday, February 2, 2015 from 6-8 p.m. at the MO Department of Conservation Office in Camdenton. Classes will then commence on February 23rd and run through May 18th. Classes will be held on Monday evenings from 6-9 p.m. at the MO

Department of Conservation office in Camdenton. In addition three Saturday field trips are included in the program. Field trip dates have yet to be finalized.

The 50-hour course will teach participants about Missouri's natural resource ecology and management. After graduation participants are asked to provide 40 hours of volunteer service on land management, citizen science, education, and other conservation related projects in the local community and achieve eight hours of continued education annually. To maintain Master Naturalist certification volunteers continue to contribute 40 hours of service and achieve eight hours of advanced training annually.

Camden County currently has an active Master Naturalist Chapter in place whose membership is comprised of 90+ individuals that have completed the Master Naturalist training program over the past

four years. To learn more about the local Chapter's efforts visit them online at [www.lakeozark-masternaturalist.com](http://www.lakeozark-masternaturalist.com)

You must be 18 or older to enroll. The enrollment fee is \$100. For more information or to sign up for the class contact Jackie Rasmussen, Ph: 573-346-2644 or [rasmussenj@missouri.edu](mailto:rasmussenj@missouri.edu)



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## The Lodge of Four Seasons forms a Strategic Operating Venture with Access Hotels & Resorts

*Famed Missouri Resort will undergo a multi-million dollar remodeling program beginning in early 2015*

Four Seasons Group and Access Hotels & Resorts are pleased to announce that they have joined forces to engage in a multimillion dollar renovation project of the famed Lodge of the Four Seasons Resort located at the Lake of the Ozarks. In making this announcement, Susan Koplar Brown, a princi-

pal of the resort, said, "We have had a long relationship with Tom Baker and Access Hotels & Resorts. They understand our long term vision and goal of maintaining the Lodge as a first class resort. We are further pleased to announce that Access Hotels and Resorts will be using its extensive experience and expertise to manage the resort. With its unique personalized management approach, Access Hotels will be the perfect company to continue what my father, Harold Koplar, began over 50 years ago. The heritage of this property is legendary and I am pleased to see my father's legacy enhanced."



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Tom Baker, Chief Executive Officer and Managing Principal of Access Hotels & Resort joined with Mark Brown in announcing a multi-million dollar remodeling of the resort property to begin in early 2015. Baker said, "The Koplar-Brown family created a truly memorable experience for those who have visited. We are proud to continue this impressive tra-

dition and provide day-to-day management. We will also oversee the extensive remodeling program to improve and enhance the resort property, taking it to the next level and maintaining the resort as the destination resort at the Lake of the Ozarks." In consideration of its role, Access Hotels & Resorts will also have an interest in the Lodge. Further details of this renovation will be announced next month as plans

are finalized. The Lodge of Four Seasons offers 359 rooms and over 65,000 square feet of meeting space. Amenities include the Midwest's best 36 holes of golf, a full service marina and five diverse restaurants. The Lodge is also the home of the nationally recognized Spa Shiki and Resort Design Shops.

Access Hotels & Resorts is headquartered in Las Colinas, Texas with a regional office in Orlando, Florida. Access Hotels and Resorts has been recognized by Hotel Management Magazine and Hotel Business Magazine as a Top 100 Hotel Management Companies in the United States in 2012/2013. The company operates distinctive boutique properties such as The Seton Hotel and Distrikt Hotel in New York City, The Serrano Hotel San Francisco, Inn at Thorn Hill, Jackson, New Hampshire, The Kenilworth Hotel in Kenilworth, New Jersey and The Palace at Playa Grande in Rio San Juan, Dominican Republic.

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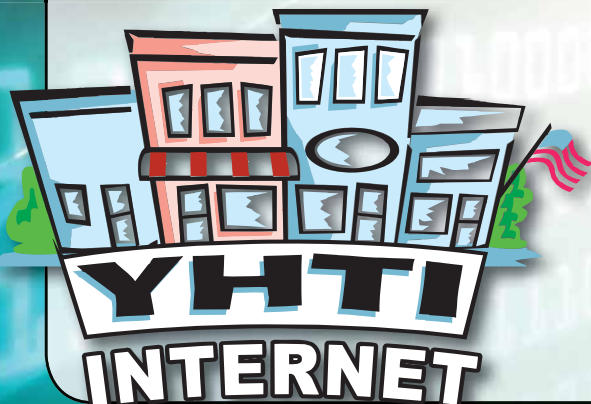
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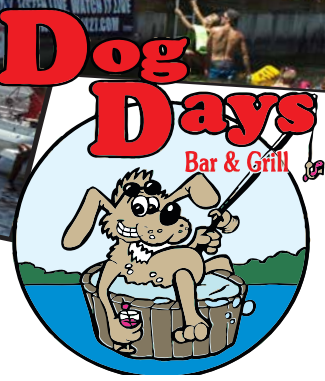
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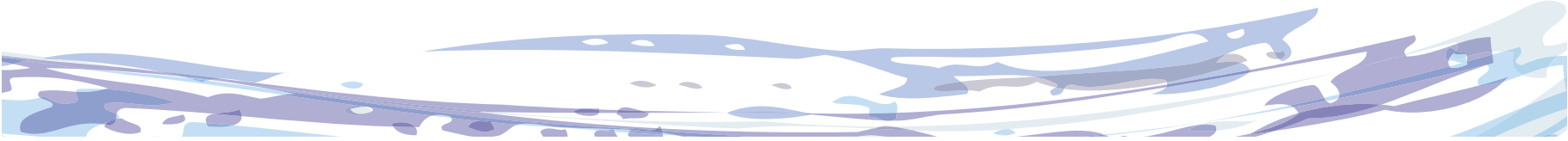
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**2ND PLACE: \$20,000.00**

**3RD PLACE: \$10,000.00**

**4TH PLACE: \$5,000.00**

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**2nd Place \$900**

**3rd Place \$800**

**4th Place \$700**

**5th Place \$600**

**6th Place \$500**

**7th Place \$475**

**8th Place \$450**

**9th Place \$425**

**10th Place \$400**

**11th Place \$375**

**12th Place \$350**

**13th Place \$325**

**14th Place \$300**

**15th Place \$275**

**16th Place \$250**

**17th Place \$225**

**18th Place \$200**

**19th Place \$185**

**20th Place \$175**

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**OVER \$215,000 PAYOUT**

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**7TH PLACE \$600**

**8TH PLACE \$500**

**9TH PLACE \$450**

**10TH PLACE \$425**

**11TH PLACE \$400**

**12TH PLACE \$375**

**13TH PLACE \$350**

**14TH PLACE \$325**

**15TH PLACE \$300**

**16TH PLACE \$275**

**17TH PLACE \$250**

**18TH PLACE \$225**

**19TH PLACE \$200**

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| 1999 LOWE 250 JACAN - 150 - TAN                           | \$14,900  |
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| 2008 MAINTOU 26 LEGACY - 250 SUSUKI                       | \$34,900  |
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| 2011 REGAL 38 EXP - 18.1 - BLK/RD - 159 HRS               | \$234,900 |
| 2006 SEA RAY 400 DA - 18.1 - BLUE - 395 HRS               | \$199,000 |
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| 1995 CHAPARRAL 250 SUNESTA - N/GRN - 7.4L                 | \$13,500  |
| 1994 LEISURECAT 260 LEGACY - 150 YAMAHA - WHT             | \$12,900  |
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| 2003 MONTEREY 302 - 5.0 - WHT/LIFT INCLUDED - 310 HRS        | \$55,900       |
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| 2004 DORAL 29 PRESTANCIA - MERCURISER 496 MAG                | \$39,300       |
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| 2005 REGAL 3360 - 15.7 - TT/SAND                             | \$22,900       |
| 1992 SEA RAY 330 DA - 17.4                                   | \$22,900       |
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| 2005 SEA RAY 320 SD - 1350 - WHT - 290+ HRS                  | \$93,900       |
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| 1995 RINKER 300 FIESTA - 15.7                                | \$16,900       |
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| 2004 REGAL 3350 - 15.7 - TAN                                | \$74,900  |
| 2003 FORMULA 330 SS - 1496 MAG B3 - 325 HRS                 | \$79,900  |
| 1997 REGAL 8.3SC - 7.4 GL DP - T/GRN - 350 HRS              | \$17,900  |
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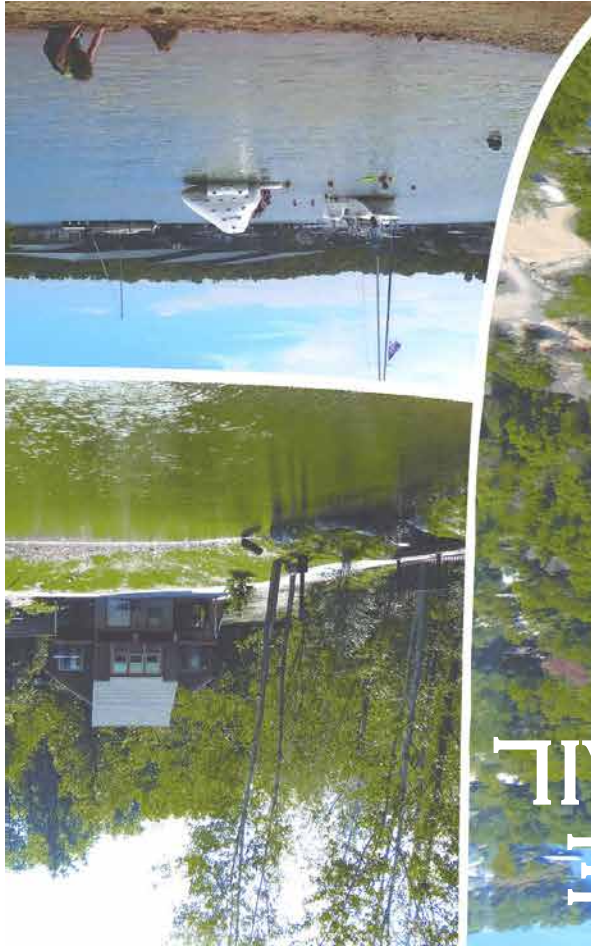
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| 26' 1995 Bayliner Rendezvous.....           | \$12,950  |
| 22' 1992 Navigator Deck Boat.....           | \$6,800   |
| 21' 2006 Stratos Fish N' Ski.....           | \$24,995  |

| Sail                             |           |
|----------------------------------|-----------|
| 38' 2007 C&C115.....             | \$149,000 |
| 36' 1987 Catalina 36.....        | \$49,500  |
| 34' 1991 Catalina 34.....        | \$48,900  |
| 26' 2007 MacGregor.....          | \$21,500  |
| 25' 2004 Catalina 250, Trlr..... | \$27,900  |
| 25' 1987 S2 8.0.....             | \$ 5,200  |
| 24' 1975 C&C.....                | \$ 6,995  |
| 22' 1985 Catalina Pop-Top.....   | \$6,195   |
| 22' 1981 Catalina, Trailer.....  | \$4,000   |
| 19' 2013 VxOne (New), Trlr.....  | \$32,500  |
| 16' 2002 Melges MC Scow.....     | \$6,450   |
| 13' 1985 Laser.....              | \$ 1,750  |
| 13' 1990 Sunfish.....            | \$ 875    |
| 12' 1990 Butterfly.....          | \$ 1,750  |
| 9' 2008 Catalina Sabot.....      | \$2,800   |
| 8' 2011 Open Bic.....            | \$1,750   |



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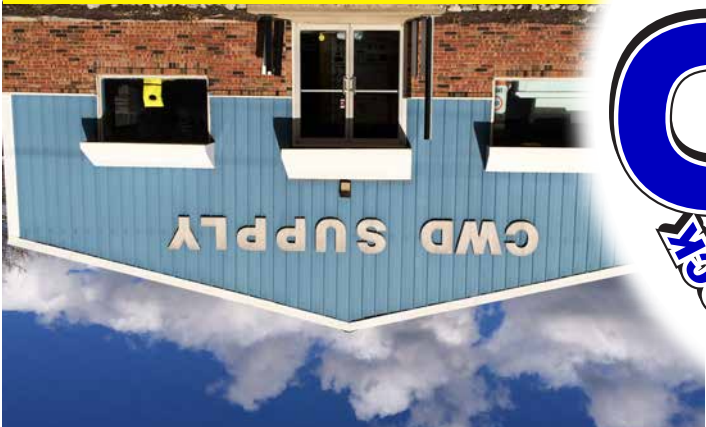
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| 2001 Rinker 340, Twin 350 Merc, 420HP        | \$57,900  |
| 2002 Cobalt 282BR, 8.1L, 420HP               | \$49,900  |
| 1987 Chaparral 285XLC, Tw.5.7L, 260 HP       | \$12,900  |
| 2008 Cruisers 300 CXI, Twin 5.0L GXI, 270 HP | \$99,900  |
| 1999 Formula 330SS, Twin 7.4, 310HP          | \$49,900  |
| 2008 Regal 3760, T/8, 1L Volvo, 375 HP       | \$169,900 |

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| 2001 Sea Ray 240 SD, 5.7L, 260 HP    | \$24,900 |
| 2008 Sea Ray 260 SD, 6.2L, 320 HP    | \$44,900 |
| 2000 Playcraft 26TT, 200 Merc, 200HP | \$21,900 |
| 1995 Crownline 266 BR, 7.4L, 310 HP  | \$16,900 |
| 1999 Nitro 185FS, 115 Merc, 115 HP   | \$10,900 |
| 1999 Bay Hawk 18, 90 Evinrude, 90 HP | \$7,900  |
| 2000 Moomba 20 Ski, 5.7L, 250 HP     | \$15,900 |

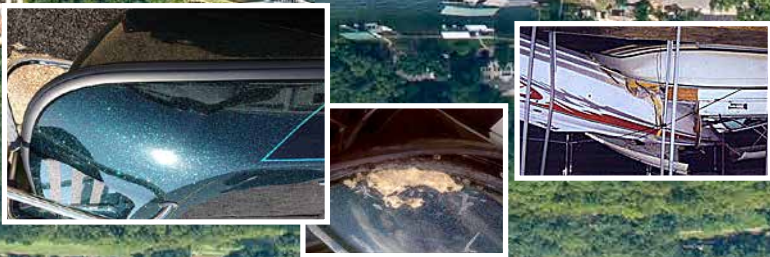
**Runabouts**

|                                             |          |
|---------------------------------------------|----------|
| 2005 Sea Doo 205 UT, V6 250HP               | \$14,900 |
| 1987 Cobalt 23 BR, 454 CID, 300 HP          | \$9,900  |
| 1998 Cobalt 248 BR, 7.4L, 310 HP            | \$19,900 |
| 2000 Cobalt 252 BR, 7.4L, 310 HP            | \$29,900 |
| 2005 Crownline 270BR, 350M, 300 HP          | \$44,900 |
| 1997 Cobalt 272BR, 7.4L 310HP               | \$22,900 |
| 1998 Cobalt 272BR, 7.4L 310HP               | \$26,900 |
| 1999 Sea Ray 280BR, T-5.7L, T-260 HP, white | \$37,900 |
| 2010 Cobalt 296BR, 8.1L HO, 420 HP          | \$89,900 |
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