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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 10 -- ISSUE 3

MARCH, 2014

BOATING ON BACK

**MARINE DEALERS
ST CHARLES BOAT
SHOW MAR. 6TH-9TH**

Boating
Lake of the Ozarks
Volume Thirteen • Issue Three • March, 2014



NEWS IN BRIEF

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Irish and Irish wannabes help kick off season, story on page 3

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Better service comes with a price. Page 8

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Business owners, manager acknowledged. 23.

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Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



Crossword

Fill in the blanks on Page 28.

Real estate stronger than recent years

By Nancy Zoellner-Hogland

The housing market is rebounding. That's the report from both local and national real estate professionals. Albeit, the pace is a little slower than historical trends, but it's also a little steadier and that is good news for all involved.

"Everybody is upbeat. Just about everyone I dealt with in 2013 – from lenders, inspectors, appraisers, contractors to other realtors – had very busy, if not banner years, and we're continuing to see significant growth in all categories of real estate," said Dan Ralston, the newly elected president of the Bagnell Dam Association of Realtors and a broker and realtor with Gattermeir Davidson Real Estate in Lake Ozark. "Although Lake of the Ozarks wasn't hit as hard as many other markets, we were affected by the downturn in the economy. However, numbers don't lie – we are on the mend. Residential waterfront, residential offshore, condos and commercial properties are all on the rise in both number of transactions as well by dollar percentages."

According to data provided by the Bagnell Dam Association and the Lake of the Ozarks Board of Realtors, the total sales volume for all types of real was \$450,286,306, up from \$327,376,395 in 2010.

With 770 transactions and a total volume of \$95,769,072, residential offshore was in the lead. It was followed by water-

front residential, which saw 678 transactions with a total volume of \$205,859,640. Condos, townhouses and villas came in third with 622 transactions and a total volume of \$103,715,168.

The trend is being seen across the country.

According to a report from the National Association of Realtors (NAR), although home sales slowed early this year due to the severe winter weather, existing-home sales across the nation edged up in December, and the 5.1 million home sales for all of 2013 were the highest since 2006. In addition, median prices maintained strong growth. The national median existing-home price for all of 2013 was \$197,100, an 11.5 percent increase over the 2012 median of \$176,800, and the strongest gain since 2005 when it rose 12.4 percent

Clear Capital, a provider of real estate data and analysis, reported that, in the past year, home prices rose in 225 of the 276 cities they tracked – and they rose by 10.9 percent, which means the median price for those homes rose by \$30,000 to \$215,000. The firm forecasts that home prices nationally will continue to rise by 3 to 5 percent in 2014.

The good news for sellers is that the supply of homes for sale nationwide currently stands at five months. A month's supply is measured by how long it would take to sell everything on the market at the current rate of sales. The NAR's estimation of

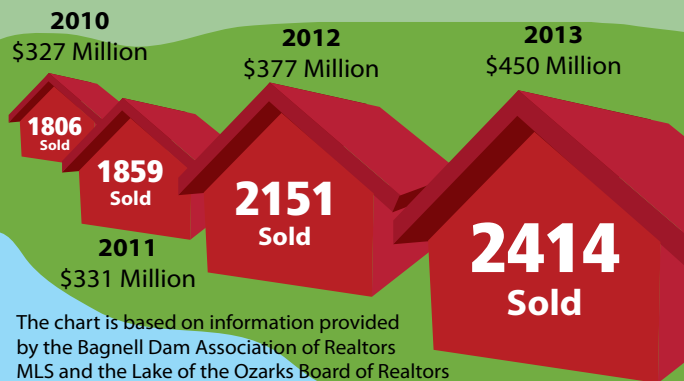
a "balanced market" between buyers and sellers is on that has a six-month supply. Dr. Lawrence Yun, chief economist for the NAR, said the shortage is expected to continue through 2014.

slowly and improve modestly in 2014.

Yun said the economy is anticipated to grow at an annual rate of approximately 2.6 percent, with about 2.2 million jobs to be added in 2014.

Total Real Estate Volume

The total number of real estate transactions as provided by the Bagnell Dam Association of REALTORS show a clear increase annually from 2010.



The chart is based on information provided by the Bagnell Dam Association of Realtors MLS and the Lake of the Ozarks Board of Realtors MLS for the period January 1 through December 31, 2010, 2011, 2012 and 2013. The data collected for the report is based on information provided as of January 7, 2014.

Journal Graphic
by Willman

Commercial real estate investments also are expected to produce generally solid returns in 2014, according to the authors of Expectations & Market Realities in Real Estate 2014—The Future Unfolds, an annual forecast report released by Real Estate Research Corporation (RERC), Deloitte, and the National NAR. Findings of the three agencies indicate that although uncertainties remain, the economy is expected to continue to grow

Commercial property sales at Lake of the Ozarks took a marked jump in 2013. Statistics show 78 properties, which could be anything from land that is zoned "commercial" to a multi-million-dollar lakefront restaurant, with a total volume of \$19,290,880 sold in 2013 That's a 117-percent increase in the number of transactions and a 172-percent increase in volume over 2012.

continues on page 21

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

For the latest market stats and real estate info turn to Page 6 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

According to a report recently issued by the International Air Transport Association, U.S. airlines pack in more passengers per flight than any other airlines in the world. That recent report stated that domestic flights were nearly 84 percent full last year, which is almost 5 percent more than the international average. Chinese domestic flights were close behind at 80.3 percent full and Australian domestic flights ranked third at 76.5 percent capacity, beating out Brazilian airlines which filled flights to 76.3 percent of capacity.

In an effort to make those flights more comfortable, a company called SmartTray recently introduced a new seat-back tray that provides room for a beverage and a snack and also includes a place to prop a tablet that promises to provide "comfortable viewing" while keeping the tablet safe from most spills. Another design props tablets while the tray table is up and a third model will allow airlines to provide their own tablets for use as in-flight entertainment. According to a release from the manufacturer, the products are in the final design stage and company representatives are working with the FAA on certification while taking part in discussions with both domestic and international airlines. You can see the tray by visiting www.cntraveler.com/daily-traveler/2014/01/new-airline-seat-back-tray.

For information on Wi-Fi charges that will be incurred while using that tablet or other mobile devices, TripAdvisor is now providing information on roaming charges for downtown areas and airports in 21 cities around the world. The app will tell travelers what terminals

have free Wi-Fi and what they can expect to pay in other areas of that same airport. Currently, the app, available in English only, includes information for London, Paris, Barcelona, Rome, Berlin, Prague, Madrid, New York, Las Vegas, San Francisco, Los Angeles, Chicago, Miami, Boston, Bangkok, Singapore, Hong Kong, Dubai, Seoul, Kuala Lumpur and Taipei. TripAdvisor, an online travel agent, said the information is provided to them by a variety of sources.

For those heading north and who don't have tablets, Canadian airline WestJet recently announced that later this year they plan to rent tablets to the approximately 25 percent of passengers who don't bring mobile devices or laptops on board. Although a company spokesperson said no decision has been made yet on which tablets will be used, he said they will enable passengers to access the Internet, stream TV and movies and read magazines.

More airlines might want to consider the same practice, if nothing else than to keep their passengers happy – especially if they're going to continue the trend of late arrivals. According to the federal Department of Transportation (DOT), just 68.9 percent of domestic flights on the nation's 16 largest carriers arrived within 14 minutes of schedule in December, compared with 76.6 percent a year earlier. For all of 2013, 78.3 percent of flights arrived on time – down 3.6-percent from 2012. December's numbers were blamed on weather. Maybe that's why Hawaiian Airlines, which didn't have to deal with ice and snow storms, ranked highest with on-time arrivals and why Southwest, with near-

ly half its flights late, was dead last. Cancellations rose too. Airlines cancelled 2.9 percent of their domestic flights in December, which is up 1.6 percent from 2012. Many of those displaced passengers must have decided that filing a complaint was a waste of time. The DOT said complaints fell 14.1 percent last year, to just 13,168 out of the millions of people who boarded a plane.

Even if travelers don't want to file "official" complaints, they've been able to use social networks to vent their frustrations. Now they can also use those networks to pay for flights – at least on KLM Royal Dutch Airlines. The carrier recently announced a new service that will allow customers to pay for their flights, seat reservations and even extra baggage on Twitter or Facebook. According to KLM, passengers have to request the service through one of the social media sites. The airline will then send the traveler a link though a private message that will allow him or her to enter payment information and obtain confirmation of the payments. Customers had already been able to use social media to reserve seats but were redirected to a booking agent to complete the payment over the telephone.

One mom is using social networks and online technology to create a safer travel environment for flyers with food allergies. Amy Wicker of Naperville, who runs AllergySafeTravel, an online travel resource for people with food allergies, is asking airlines to consider revisiting what they serve on board or at least create a buffer zone around those who suffer with the problem. Her daughter, as well as some 4 million other Americans, has life-threatening nut allergies. According to Wicker, just sitting next to

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March is Lake kick-off for 'mateys' and landlubbers

By Nancy Zoellner-Hogland

Mark your calendars. Saturday, March 15 is the official start of the spring boating – and tourism – season at Lake of the Ozarks. And there will be plenty of opportunities to celebrate.

The Lake of the Ozarks West Chamber of Commerce will be hosting its 23rd Annual St. Pat's Water Parade. The day will start at 9 a.m. with a breakfast buffet at Ozark Bar-B-Que. Parade participants can register their boats from 9:15 to 10 a.m. and then take part in the blessing of the fleet. The Lake parade will begin at 10:30 a.m. and will travel from Ozark Bar-B-Que to Richard Knoggins, where the party will continue to 1 p.m. At 1:30 participants will then cruise a little further down the Gravois Arm to the Jolly Rogers.

Those who don't have a boat or who didn't think they were hardy enough to brave the weather were also invited to buy a ticket for a seat aboard the Tropic Island Cruise boat. However, all 100 tickets were sold by mid-February.

"I wish we could handle more because people have so much fun on the cruise – and it can be a lot warmer," laughed Dayna Davis, office manager and event coordinator for the Lake of the Ozarks West Chamber of Commerce, the sponsor of the parade. "Last year, the weather was nasty! Cold – about 20 to 25 degrees and sleeting – but we still had 12 'die-hards' out there participating. We're hoping this year's weather is a little – no, a lot – better."

The breakfast buffet is open to anyone who would like to check out the boats and see the parade off at the dock. To attend breakfast only, call Pamela Lanier at Ozark Bar-B-Que – 573-480-2477 – to make reservations. Cost for breakfast only is \$10.

The St. Patrick's Day party continues on land at 4 p.m. with the Short Bus Shuffle, also sponsored by the Lake West Chamber.

This year, 10 busses will be running to five lodging establishments, which will be offer-

ing discounted rates, and 11 restaurants and bars, which also will be offering a variety of special prices and/or live music. Wristbands, which will allow riders to board between 4 p.m. and 1:30 a.m. at any of the locations, are \$5 and they, along with souvenir T-shirts, are now available at all participating sponsors.

"This year we're doing things a little differently with the bus route. Instead of getting stuck riding the entire route to get from one place to another, we'll have two routes that meet at West Side Escrow, which will be the 'hub.' The wristbands will allow you to ride both directions – you won't have to pick between the two," Davis explained. "Last year we sold 769 wristbands but we're hoping for an even bigger crowd this year."

Visit www.lakewestchamber.com and click on the "Events" link or call the chamber at 573-374-5500 for more info, to register for the parade or to order shirts in advance.

East-siders can also partake

of the "Wearin' of the Green" revelry by participating in or just watching the annual St. Patrick's Day Parade on the Bagnell Dam Strip in Lake Ozark. The parade typically includes close to 100 floats and draws a crowd of several thousand – many of whom who set up canopies, drag out the grill and tailgate – making it one of the largest in the state. Organizers say this year's should be no different.

The parade is set to start at 1 p.m. Bagnell Dam Boulevard will be shut down at 12:45 p.m. and will re-open around 3. Mo-

torists will be able to exit or enter Horseshoe Bend Parkway by using Highway 242. Traffic will be directed on to the Parkway during gaps in the parade.

To enter the parade, download the official entry form and return it to the Bagnell Dam Strip Association, sponsor of the parade, no later than March 7. The parade is open to everyone. However, all entries must be decorated in the St. Pat's Day theme in order to participate. For more information visit www.lakestpatparade.com, call 573-280-5477 or email jcarroll88.jc@gmail.com.



Wintery weather during last year's St. Pat's Water Parade encouraged many to 'paint the Lake green' via the Tropic Island Cruise boat. Photo provided by the Lake West Chamber of Commerce.

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Group compiling 'wish list' for roads, trails, airports

By Nancy Zoellner-Hogland

Citizens of Lake of the Ozarks and other stakeholders are invited to attend a meeting of the Transportation Advisory Committee (TAC) to help that committee explore the future transportation needs of the Camden, Miller, Morgan and Laclede county area.

The meeting is set for 2 p.m. Tuesday, March 4 and will be held at the Laurie City Hall on Highway 5.

"This actually started out after a petition was filed with the secretary of state to raise the state sales tax and use those taxes to fund transportation projects across the state," explained Andy Draper, regional planner for the Lake of the Ozarks Council of Local Governments (LOCLG). "Organizers ended up withdrawing that request, but in the meantime, legislators in both houses introduced bills that would place the sales tax initiative on the November ballot.

"Of course, at this point we don't know if the tax will make it on the ballot, or even if voters will approve it, if it does.

However, because they want to be prepared MoDOT asked regional planning commissions throughout the state to develop a list of priorities for all modes of transportation – not just roads and bridges but also for recreational trails, airports, transportation for the elderly. We want input from the people of this area on the things they want to see or from communities on things they need," Draper said.

He said, if approved, the 1-cent sales tax, which would not be collected on food, prescription medicines and gas, is expected to generate \$7.1 billion over the next 10 years. Ten percent of the proceeds would go directly to cities and counties. The rest would be used to accomplish transportation projects chosen, in part, through the multimodal prioritization process.

The Missouri Highways and Transportation Commission reported earlier this year that Missouri Department of Transportation (MoDOT) revenues, which are largely tied to state and federal fuel taxes, are fall-

ing. That means MoDOT's budget will soon shrink well below the \$485 million per year that is needed to just keep the state system of roads and bridges in the condition they are in today. Without the tax or another source of funding, new projects – like the Osage Beach Parkway extension – would be put on hold indefinitely.

Draper said MoDOT arranged for Burns & McDonnell, an engineering design firm headquartered in Kansas City, Missouri, to facilitate this meeting and others. The company provides expertise in engineering, architecture, construction, environmental and consulting services for aviation, transportation, defense, environmental and utilities markets.

"They won't be telling us what we need to look at – they'll just be guiding us, bringing up points that we might have overlooked and showing us the most efficient ways to develop our list of priorities," he explained.

At the March meeting, the firm's representatives will also

introduce a website they developed that will include a link to an online survey. Draper said that survey will ask residents and stakeholders to give their opinions on the transportation issues. Because they will use the results to help them prioritize projects, they hope to get a large cross section of the community involved.

"Probably everyone thinks transportation for our elderly is an important thing but they also might want to see the addition of more hiking and biking trails. This survey will ask them to choose what is most important to them. We'll be promoting this pretty heavily in all the news media because we want to hear from as many people as possible," he said.

Nick Edelman, director of Public Works for the city of Osage Beach, said he will be at the meetings to discuss the need for the Osage Beach Parkway extension as well as an addition of a pedestrian attachment to the Grand Glaize Bridge, similar to the one that was recently added to the Highway 5 overpass in Camdenton.

Last July, Mayor Penny Lyons broke a tie and voted to partner with MoDOT to build a 2.75-mile long, two-lane, two-way outer road that would have extended the Parkway, which now dead-ends at Key Largo, and hook it up with the existing service road running from Route Y to Lamar Advertising. MoDOT had said they would cover one third of the project costs and another third would have been paid through a transportation department cost share program, requiring the city to pay only one third – approximately \$1,167,000. Any donations of right-of-way were to have been deducted from the city's portion.

City officials said the road would have provided multiple benefits including safer access to the VA clinic and slower and presumably safer travel for school busses, and Bob Lynch, district engineer with MoDOT, said the road would bring immediate benefits of additional traffic coming into the west end of town. However, Cost Share/Economic Development

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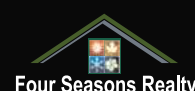


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28 Grandview Drive	\$254,900	Sold	1761 Seagull	\$350,000	Sold	212E Palisades Condo Dr. 4B	\$309,000	Sold
94 Sunset Valley Court	\$279,500	Sold	1274 Arrowridge Dr.	\$498,800	Sold	134 Canarburgh	\$129,900	Sold
28413 Polk Drive	\$314,900	Sold	213 Lake Drive	\$699,000	Sold	447 Country Club Dr.	\$399,900	Sold
18 Valencia Drive	\$464,900	Sold	1047 Muirfield	\$2,250,000	Sold	150 High Street	\$45,000	Sold
1745 Imperial Point	\$525,000	Sold	125 Glendale Ct.	\$127,500	Sold	509 Harrison Street	\$52,000	Sold
79 Costa Del Sol	\$82,500	Sold	111 Hogan	\$168,500	Sold	3760 Aspen Ct.	\$155,000	Sold
49 E. Casa Seville 2B	\$99,987	Sold	28 Grandview Dr.	\$254,900	Sold	182 Bloomington	\$209,900	Sold
309 Bristol Bay	\$174,900	Sold	957 Heritage Isle	\$30,000	Sold	10 Bella vista	\$350,000	Sold
Bloomington Drive	\$3,900	Sold	22 Four Winds	\$65,000	Sold	1274 Arrowridge Dr.	\$498,000	Sold
87 W. Palisades Dr.	\$189,900	Sold	109 Waterford Ct.	\$124,900	Sold	143 Norwood Ct.	\$864,900	Sold
505 East Brockman	\$44,900	Sold	8 Grand Cove Dr.	\$350,000	Sold	Bloomington Dr.	\$4,900	Sold
382 Kings Point Drive	\$274,900	Sold	#15 Private Quarters	\$9,500	Sold	O Road Storage	\$170,000	Sold
95 Bruce Ct.	\$180,000	Sold	66 2A Waters Edge Ct.	\$119,900	Sold	288 Windsor Bay Dr.	\$158,900	Sold
149 Bruce Ct.	\$185,000	Sold	58 4A Jonathan's Landing	\$125,000	Sold	316 Stoneledge Condos	\$325,000	Sold
686 Linn Creek Rd.	\$205,000	Sold	137 Circle Edge 2A	\$132,000	Sold	141 Cypress Point Lane	\$499,900	Sold
98 Key West Ln.	\$269,500	Sold	1B 90 Falls Point Dr.	\$158,900	Sold			

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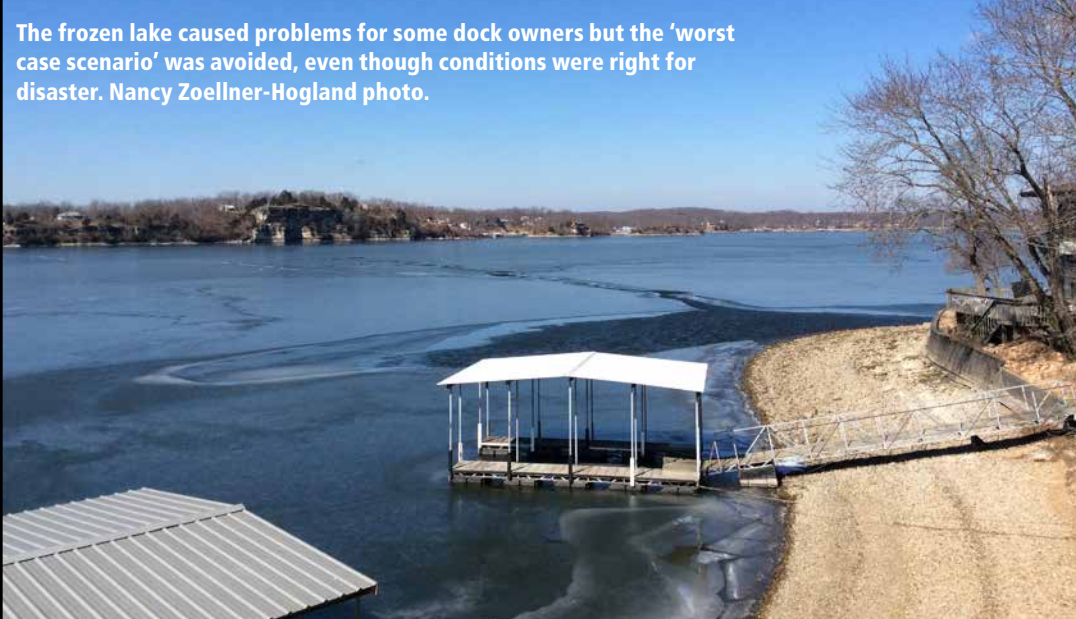
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The frozen lake caused problems for some dock owners but the 'worst case scenario' was avoided, even though conditions were right for disaster. Nancy Zoellner-Hogland photo.

Lake dodges icy bullet

By Nancy Zoellner-Hogland

Although the area experienced high winds in the latter part of February when the thick sheets of ice on the Lake began to thaw and break apart, there were no reports of flipped docks.

And that was a miracle, according to Nina Gennetten, owner of Ozark Dock and Barge

Service.

"Some of the pieces were as large as an acre. When the wind starts pushing them, they're like bulldozers, mowing down everything in their path. I've been here at the Lake for 26 years and I've never seen the entire Lake freeze over like it did this year but about eight or nine years ago, we had a lot of ice in shal-

lower areas. Then we had a lot of high winds come through as it started to break apart and the sheets of ice were, at the least, pushing the flotation out from docks and in some of the worst cases, they were tipping docks and ripping them apart," she said, adding that this year, the majority of the damage was

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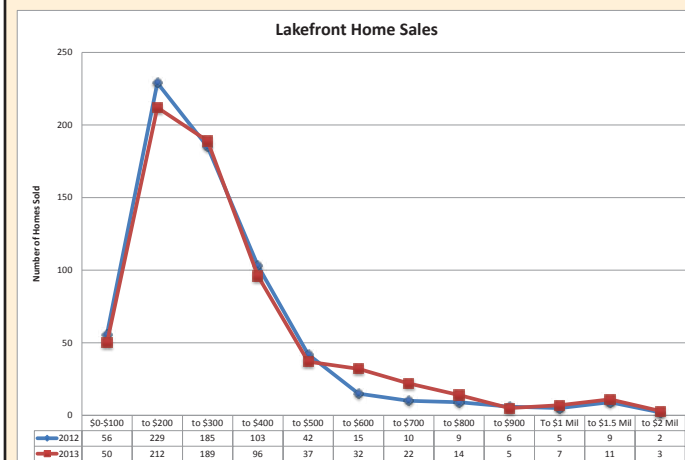
As the Lake Churns Market Notes

Below is a comparison of lakefront home sales in 2012 and 2013 at Lake of the Ozarks. 2013 saw a small increase in the number of homes sold with 7 more sales than in 2012. The market saw a slight shift in number of homes sold in the various price ranges with the \$500,001 to \$800,000 price points seeing the largest gains. The \$100,001 to \$200,000 range was still the largest part of the market making for 31.2% of sales however this was a decrease from its share of 34.1% of the market in 2012. The luxury home market also showed very modest improvement, the increases are not large; however this is a small part of our overall market.



Real Estate and Lake News with C. Michael Elliott

up demand is being seen as a surge of buyers who have held off on purchases due to the uncertain economic climate are moving forward.



I feel the decrease of sales in the lower price range is mainly a result of a reduction of inventory due both to sales and rising home values. (You cannot purchase the same home for \$200,000 as you were able to just 2 years ago.) As I've reported in the past, the luxury home market took one of the biggest hits in terms of both number of sales and values. It is promising to see a return in confidence of buyers in this market. I do feel the sales in this range have been driven by price adjustments. I feel this market will rebound more slowly in part due to the fact that many of the luxury home sellers are able and willing to wait for market values to increase rather than reduce their prices. The increase in the mid to upper range is very exciting as this represents a portion of the market where pent

Last month's article did not make the February Business Journal issue due to an error on my part. I apologize to any readers who missed this. I reported on the sales activity over the past five years broken down by property type. This report showed a steady increase in sales with 2013 showing increases in all property types. If you didn't receive a copy of the report from me via email or read it on my blog, you can access it at www.AsTheLakeChurns.com or send me an email and I'll get it right to you. Sales info: Lake of the Ozarks MLS for all times reported.

If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 573.365.SOLD or cme@yourlake.com.

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Not everyone happy about Charter's all-digital

By Nancy Zoellner-Hogland

On February 25, all Lake-area customers of Charter Communications who didn't have their televisions connected to a digital cable box lost their ability to receive programming.

That's because the cable and internet provider made the decision to go to a 100-percent all-digital format and Charter set-top boxes are required to get the signal. Charter is supplying customers with one digital set-top box, one HD set-top box or 1 CableCARD at no cost for 12 months. Additional boxes must be leased at an additional cost of \$6.99 per month. According to information provided by Charter, standard rates will apply after the promotional period ends.

"Most people have high-definition TVs now and if you have a high-definition TV, you obviously want to watch high-definition quality," said Kimberly Noetzel, senior communications manager with Charter. "HD offers a sharper resolution. Even my children can tell the difference. When we turn on the TV, the

first thing they'll say is, 'Put it on high-def mom.'"

Noetzel said the company invested more than \$2 billion to update its network in order to provide better services to customers. Those "better services" also will include 200 HD channels and faster Internet speeds.

She also said Lake of the Ozarks is not the only community affected by the decision. All customers across Charter's 29-state service area will receive the upgrade by the end of 2014. She said Charter has been getting nothing but good feedback from customers in areas that have already made the transition.

Charter may get a different response from the Lake area.

After receiving complaints from residents, the Osage Beach Board of Aldermen asked City Attorney Ed Rucker to look into the legality of the move under the franchise agreement the city has with Charter. As of deadline, Rucker said he was still researching the issue to determine if the Video Service Providers Act adopted by state legislators in 2007

made that agreement null and void.

Tom Laird, city clerk at the Village of Four Seasons, said that since January, when Charter started notifying customers of the change, he has received one to two phone calls or in-person visits per day from people who are irate about being forced to spend an additional fee to obtain a service they are already paying for.

"A large percentage of our owners are here only on weekends and feel they already spend a lot for a service that's used very little. Many of them have said they're dropping Charter both here and at home and they're going with satellite because they can just bring their dish and receiver with them, hook it up to the TV at their Lake house and they have service – at no additional cost. It's very simple. Then we heard from other people who say they have older TVs and won't even be able to tell if their picture is digital – or they just don't care about a sharper picture, especially if it comes with a higher price," he said. "Unfortu-

nately, I have to tell them there's nothing we can do."

Noetzel said although the set-top boxes that are required to receive a signal from Charter are not transportable between locations, Charter does have seasonal offers available. Customers should contact Charter at 1-888-Get Charter for eligibility.

She also said that customers who do not yet have the required set-top boxes can either pick them up from the local Charter office or they can call 1-877-959-1617 to have boxes, which come with self-installation instructions, delivered to their home. Customers can visit www.charter.com/digitalnow for more information.

DTV Transition Did Not Require Cable Systems to Switch to Digital

According to the Federal Communications Commission (FCC), Digital Television (DTV) is an advanced broadcasting technology that enables broadcasters to offer television with better picture and sound qual-

ity, and multiple channels of programming.

The switch from analog to digital broadcast television is known as the Digital Television Transition. In 1996, Congress authorized the distribution of an additional broadcast channel to every full-power TV station so that each station could launch a digital broadcast channel while simultaneously continuing analog broadcasting. Later, Congress set June 12, 2009 as the deadline for full power television stations to stop broadcasting analog signals, which freed up parts of the broadcast spectrum for public safety communications.

Since June 13, 2009, full-power television stations nationwide have been required to broadcast exclusively in a digital format. However, cable companies were not required to make this change.

The FCC provides this explanation:

"Digital broadcast" refers to the method of transmission of broadcast signals over-the-air,

continues on 19

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A Matter of Trust

with Trenny Garrett, Central
Trust & Investment Company

Role of the Trust Advisor

The trust advisor stands in the unique position of being a central clearing house for his or her clients. The advisor knows the client's current financial position, the client's business, the client's family dynamics and has helped plan the future for the client. In many cases, the trust advisor stands in the place of the client, making decisions on behalf of the client, executing plans created by the client related to family and business and investing to meet the client's financial objectives.

Obviously, the trust advisor has come a long way from the time that the client saw the trust department as the final stopping point to gather assets, pay taxes and distribute assets to the client's family. Today, the trust advisor is in the middle of planning for the client. They work with the client, and the client's attorney, accountant and other advisors. The trust advisor also brings unique perspectives that the client can find nowhere else.

While the advisor builds his or her relationship with the client, the advisor also brings valuable experiences to help the client. Building this relationship also establishes the advisor's knowledge of the client and the client's goals and objectives. The advisor can then look at questions and opportunities through the eyes of the client. The advisor provides an independent but kindred viewpoint. The advisor also stands in for the client if that person is incapacitated, unavailable or deceased.

The trust advisor also serves as a gatekeeper for other banking services, including business loans, insurance loans, mortgages, home equity loans, deposit accounts and a host of other bank products.

Focus on Clients

The trust advisor achieves his or her valued position with the client through the process of building a relationship with the client. Client confidence does not come without earning it. Clients expect



Trenny Garrett, J.D., CTFA

a high level of service. They want accuracy and timeliness. They expect understanding and familiarity with their own unique situations. They want good investment performance. They want good communication. They appreciate communication from their advisor in anticipation of their questions and needs.

To focus on the client, the advisor needs to work hard. The advisor needs to contact the client many more times than the client contacts the advisor. With this focus, the client receives personalized service, specific to the client's situation. The client receives valuable financial investment management services and helpful financial advice. The client has a team member who considers his or her best interests and an advisor who will serve the client and other members of the client's family.

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

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Plan to achieve success, avoid failure

Lake Business Conference can guide the way

By Nancy Zoellner-Hogland

Though no formula guarantees small business success, there are many things an aspiring entrepreneur can do to improve his or her chances of long-term prosperity.

Bruce Mitchell, chairman of the Lake of the Ozarks SCORE, said most revolve around planning.

"A good business plan can make all the difference between success and failure. It can help you determine if there is actually a demand for that product or service and it can help you with everything from buying to selling that product or service," he said.

This year, potential entrepreneurs – or those already in business but who want some fresh ideas – can get guidance and advice from professionals at the 2014 Lake Business Conference. The event, to be held April 9 at Tan-Tar-A Resort, will include a track titled "Taking Care of the Basics – Guidelines to starting a business, business plans & finance."

During the seminar, Larry

Laminger with SCORE will discuss "Starting a Business: The First Steps," where attendees will learn how to explore the feasibility of a business idea; the value of planning; and key licensing and regulatory requirements involved in the business start-up process.

Richard "Dick" Hobbs, a SCORE volunteer who spent much of his career in leadership and management positions serving as a career US Marine Corps Infantry Officer and then managing several startups and existing business ventures, will discuss the importance of developing a business plan, the different uses of the plan, what makes a "winning" plan and sources to provide assistance with the plan.

Hobbs and Suzanne Stearman with the SBA will speak on "Funding your business – no easy answers." They will discuss the key metrics to funding a business, new and innovative ways to fund and the importance of facing the reality that there is no "free lunch" in funding a business.

The conference will also in-

clude three other tracks: Marketing Your Business – Targeting your Message and Understanding Digital Marketing; Customer Service – Tips to creating a customer focused culture and delivering exceptional service; and HR Updates – Need to know info on the Affordable Care Act and Hiring Seasonal Employees

Track A: Marketing Your Business –

Digital marketing experts at Bucket Media will help sort through acronyms and what they mean to a business' online marketing plan; they'll explore the evolution of digital marketing and they'll discuss why it's important to have an online business presence in today's world. "No matter if you are a beginner or experienced digital marketer, you'll leave armed with important information and tips on how to improve your business' online presence," the description promises.

Jerry Henry, president and CEO of H2R Market Research, also will discuss the importance of understanding customers; he will examine how travelers and Lake area customers are changing

and why business owners need to embrace new marketing techniques; and how implementing a consumer insights initiative can provide a competitive advantage.

Track B: Customer Service -

Several Lake area employers will share how customer service is incorporated as a key element into their business strategy. Panelists will also provide insight into how they work with employees to ensure this customer service focus is clearly demonstrated to customers. They will attempt to discern the description of "exceptional" customer service; they'll discuss what customers expect; and they'll help business owners understand how they can determine if they're doing everything possible to provide their customers with a memorable service experience.

Track C: HR Updates –

Steve Rubino with Coventry Healthcare will provide an Affordable Health Care Act update and David Campanini, a principal with C. Clarity Consulting, which provides human resources and management solutions for Missouri employees, will discuss

"Hiring in a Seasonal Environment."

The fee to attend the conference is \$40 for the first individuals who are members of any of the chambers of commerce, the Convention and Visitor Bureau, the Tri-County Lodging Association, the Lake of the Ozarks SCORE chapter or the Heart of the Ozarks Professional Business Women and then \$35 for each additional attendee from a single business.

The fee is \$60 for those who aren't members of those organizations.

For more information call Jackie Rasmussen at 573-346-2644. For a complete conference schedule that includes times for each presentation, visit www.lakebusinessconference.com.

'Plan your work – work your plan' good advice for entrepreneurs

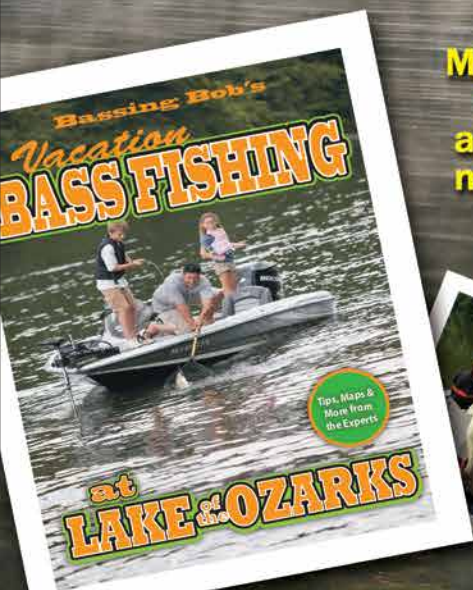
The more you know up front, the less likely you are to make the same mistakes that typically doom other new business. And, you're be better positioned to adjust to unexpected events or trends that can send an otherwise well-run enterprise into a sudden tailspin.

continues on 15

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"Tax Time"

with Bobby Medlin CPA

IRS provides extension for small estates that want portability

In Revenue Procedure 2014-18 released January 30, 2014, IRS has provided a procedure under which estates of decedents that died before Jan. 1, 2014, that fall below the dollar threshold for having to file an estate tax return, and that want to elect to make the estate tax portability exclusion, can get an automatic extension of time to make that election. This can be a huge estate tax savings.

Code Sec. 2010(c) allows the estate of a decedent who is survived by a spouse to make a portability election, which allows the surviving spouse to apply the decedent's unused exclusion amount to the surviving spouse's own transfers during life and at death. The amount received by the surviving spouse is called the deceased spousal unused exclusion, or DSUE, amount.

Code Sec. 2010(c)(5)(A) provides certain requirements that the executor of the estate of a deceased spouse must satisfy to allow the decedent's surviving spouse to apply the decedent's DSUE amount to the surviving spouse's transfers. The executor of the estate of the deceased spouse must elect portability of the DSUE amount on a Form 706, United States Estate Tax Return. A portability election is effective only if made on a Form 706 that is timely filed. The due date of an estate tax return required to elect portability is nine months after the decedent's date of death.

New automatic extension. A taxpayer who meets the requirements listed below will be deemed to meet the requirements for relief. For purposes of electing portability, the taxpayer's Form 706 will be considered to have been timely filed. The taxpayer will receive an estate tax closing letter acknowledging receipt of the taxpayer's Form 706.



Bobby Medlin, CPA

In order to qualify for the automatic extension, these requirements must be met:

(1) The taxpayer is the executor of the estate of a decedent who: (a) has a surviving spouse; (b) died after Dec. 31, 2010, and on or before Dec. 31, 2013; and (c) was a citizen or resident of the United States on the date of death.

(2) The taxpayer is not required to file an estate tax return under Code Sec. 6018(a) (as determined based on the value of the gross estate and adjusted taxable gifts).

(3) The taxpayer did not file an estate tax return within the time prescribed by Reg. § 20.2010-2T(a)(1) for filing an estate tax return required to elect portability; and

(4) A person permitted to make the election on behalf of a decedent, must file a complete and properly-prepared Form 706 on or before Dec. 31, 2014.

(5) The person filing the Form 706 must include certain language on the form to obtain this relief.

If you believe that an estate you are involved with has missed making the portability election for decedents dying in 2011, 2012, or 2013, give us a call. What is at stake? Portability of a deceased spouse's DSUE could save your heirs over \$2 million of estate tax.

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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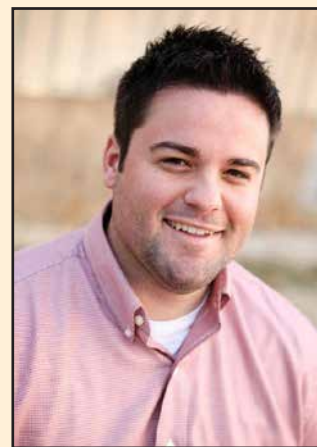
with Nick Brenizer of
Golden Rule Insurance

Have You Been Compromised?

Have you been compromised through Target, maybe last summer at Schnucks or maybe somewhere else where your debit or credit information was stolen? By now almost everyone has heard about the Target data breach that affected millions of people. You may also have heard or been affected by the 2.4 million debit and credit card compromise of Schnucks where 79 out of 100 of their stores were hit? According to recent surveys more than 50% of small businesses have experienced a security breach. In fact data thieves actually target small to mid-sized businesses because their security systems are more vulnerable. Normally standard policies all exclude this type of risk and many companies are putting stricter exclusions into their policies and the more of these breaches the more this will happen.

Good news is there is insurance coverage for this, called Cyber liability or Data Compromise coverage. This coverage along with many other things helps you comply with costly new laws and keeps your customer's goodwill when personal information in your safekeeping is lost, stolen or accidentally exposed. Other coverage "could" include required notification of all affected, a toll-free helpline, credit monitoring and even identity restoration assistance for identity theft victims caused by the breach.

Cyber liability is for any business that takes credit, debit information into their safekeeping, which last time I went into businesses here at the lake that is pretty much everyone. Cyber liability used to be



Nick Brenizer, AIP

fairly expensive when it first came out about 3-5 years ago but now with as many companies that are offering the coverage it is becoming very affordable. With all these MAJOR hits companies are taking, it is something you should really take into consideration for your businesses. Most carriers can add this coverage to your Business-owners, Garage BOP and contractor policies without adding another policy or you can have a stand alone policy as well which in most cases gives more coverage.

If you and your agent haven't talked about cyber liability for your business, it's time to start talking about this coverage. Data thieves are getting shifter with how they get this information and no matter the steps you have or have not taken to prevent a breach, it can still happen to you and your business. Call your agent or give Golden Rule Insurance Agency a call and ask about what we can offer for cyber liability coverage.

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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Learn how to use QuickBooks Pro in your business

By Nancy Zoellner-Hogland

One of the most challenging aspects of owning a business can be managing money. However, QuickBooks Pro can help even the most numbers-challenged entrepreneur stay on top of his or her finances.

The computer software program can be used to remind business owners when recurring bills are due and then print checks to pay those bills; it can track expense billing and prepare financial statements; the program can track sales and

create receipts and then it can create a variety of financial reports, export those reports into Microsoft Excel spreadsheet format and send them electronically via email.

To help business owners and organizations take full advantage of the QuickBooks program, the University of Missouri Extension will be offering training classes on the accounting software this month.

The Advanced QuickBooks class, which is open to every-

one, is scheduled for 9 a.m. to 4 p.m. on Friday, March 21. The class will be held in the computer lab (Room 127) at the State Fair Community College Osage Beach campus at Stonecrest Mall.

This advanced level class will focus on the expanded re-

porting capabilities of QuickBooks, importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required. The

fee to attend the class is \$95 per person. To register or get additional information, contact the Camden County University of Missouri Extension Center at 573-346-2644 or register for the class on-line at <http://www.missouribusiness.net/cgi-bin/calendar>.

Plan to achieve

continued from 11

Some key areas that should be thoroughly researched include market demographics and demand for a particular product or service, marketing channels and visibility (i.e., how you'll reach those prospective buyers), competition and pricing, direct and indirect costs (including overhead items such as rent and insurance), financing availability and repayment requirements, and location issues.

You also need to chart a plan for growth. A promising start-up doesn't always sustain its early momentum. It's one thing to reach a comfort level where everything seems to be firing on all cylinders but what happens when a new competitor arrives on the scene or costs go up?

Finally, look at your most important asset—you. Is operating a small business really what you want to do? And do you have all the skills and resources to do it? Poor management is a major reason for small business failure, whether it's keeping the books or leading employees. There are several alternatives for addressing

areas in need of improvement—self-education, a partnership, outsourcing, etc. Which one best fits your personality, skill level, and type of business?

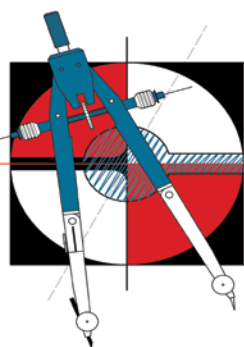
And consider how operating a small business will affect your personal relationships. Entrepreneurship is an exciting and rewarding experience, but it requires commitment, objectivity, and balance with other facets of your life. Burnout from success or frustration from setbacks can have the same negative physical and emotional consequences.

Starting a new business carries an inherent degree of risk, but statistics show that the odds of survival are definitely in the start-up's favor. According to the U.S. Small Business Administration, 70 percent of new employer establishments survive the first two years, and 51 percent are still going after five years.

For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.



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Park it! BDSA does what it can to make that happen

By Nancy Zoellner-Hogland

This summer it may be a little easier to find a parking spot on the Bagnell Dam Strip.

That's because the Bagnell Dam Strip Association (BDSA) has partnered with the city of Lake Ozark to build from 12 to 16 additional spaces in the mid-section of the district.

"There's a great need for more parking on the Strip but because of the terrain, we're limited on what we can do. The area between the road and the old 10-cent skee ball is city right-of-way so we looked into the cost of cleaning it up, taking out the old islands and adding spaces there," explained Alderman Jeff Van Donsel, who also serves on the BDSA board. "We had someone offer to do the excavation work at no charge and we're talking to someone else about providing a survey for free or at a very low fee so the only cost to the city will be some simple engineering and the asphalt. The BDSA

has already committed to covering the cost should any surprises pop up."

In addition, Ameren Missouri agreed to right a leaning utility pole and Charter Communications and AT&T agreed to move utility lines, clearing the way for the additional spaces.

At their January 28 meeting, Lake Ozark aldermen voted unanimously to move forward with the plan. Van Donsel said if all "falls into place," they hope to have the work completed by the start of the summer season.

The city is also looking into the cost of tearing down the old police station behind Old Time Photos and turning that land into an off-street parking lot.

"The city has been the topic of some unpleasant discussion lately – people saying it's run down and abandoned-looking but that's just not true," Van Donsel said. "We have only a couple empty buildings, we

have a lot of new businesses going in and those new owners are making some changes and cleaning things up. Our future is looking better and better."

Part of that could be due to Hot Summer Nights, a monthly car show that has been dubbed a "mile-long slice of Americana pie." The shows, put on by the BDSA with the help of several sponsors, has drawn a lot of attention, drawing an estimated 8,000 to 9,000 spectators and participants to each event and winning the 2011 Missouri Tourism Innovator Award, which pays tribute to those smaller tourist entities that achieved great results on small budgets.

This year's family friendly cruise-ins are set for May 9, June 13, July 11, Aug 8 and Sept.5.

On June 13 the Lake will salute Route 66. The Route 66 Association of Missouri and the author of "Route 66,

continues page 17

Managing Rental Property

with Russell Burdette of
Your Lake Vacation

Purchasing the Right Condominium

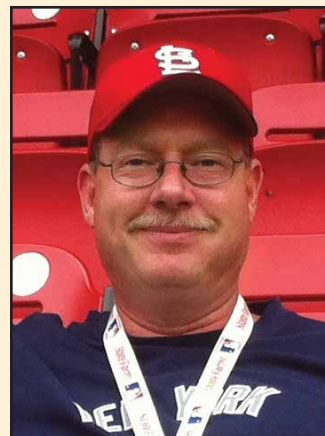
Last month we looked at vacation rental homes and this month we will look at condos. As with homes, the size, location and amenities will determine how many rental nights and what kind of income you can expect.

As a word of caution I would recommend that if you cannot afford to purchase the condo without counting on the rental income, then you should not purchase the condo. On the other hand if you can afford the payments and are just looking to off-set your expenses, then you will be much more satisfied with your purchase and rental experience.

However you should not purchase based on price alone. Finding a great deal on a condo that won't rent is not wise, while spending a little more on a condo that will rent well would make more sense. There are a few condo complexes that do not allow nightly rentals, check with your agent (or professional rental manager) before purchasing. The Osage Beach and Horseshoe Bend areas, between the seven and 22 mile markers, are still two of the most popular locations for rental condos. But other areas, depending on amenities, do well also.

Here are some things to look for; the fewest steps to the door, elevators, a big pool, multiple or indoor pools, easy access to docks, large boat slip, great view, large screened deck, playground area, on site boat launch/trailer parking and ample parking for the complex. Few complexes offer all of these amenities, so look for those that offer the most or best features.

Does size matter? A one bedroom condo should cost less and might rent for more nights, but due to pricing, the income level will be lower vs. a three bedroom condo that only rents for half as many nights, since a three bedroom



Russell Burdette

would be close to three times the price per night. Income will vary by location and unit, but a typical one bedroom could see a potential gross of \$3,000 to \$7,500 per year, with a three bedroom having a potential gross of \$6,000 to \$10,000 per year.

Finally it is essential to find a manager that has multiple rentals in your complex. Unlike a large home that can be rented by multiple families, generally a group is going to need multiple condos. If yours is the only one at the complex with your rental company, you will potentially miss out on 25% to 35% of all rentals. If you don't have a boat slip you will miss out on another 25% of renters that either bring or rent a boat.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association, sits on the board of directors for the Lake of the Ozarks Golf Council and is currently president of the Lake Business Builders BNI chapter.

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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Park it!

continued from 16

The Highway and It's People" have been invited as special guests and towns that were located along the infamous highway have been invited to showcase any history they represent. July 11 will be "muscle car" night; the movie "Grease" will be the theme for the August 8 show; and September 5 will honor veterans. The Lake

of the Ozarks Corvette Club will salute Lake-area heroes by handing out American flags and then taking them for a cruise of the Strip.

The car shows will also include a variety of music, clowns, face painting and activities for the kids as well as food and shopping specials. For more information, visit event's Facebook page at www.facebook.com/cruisehotsummernights.



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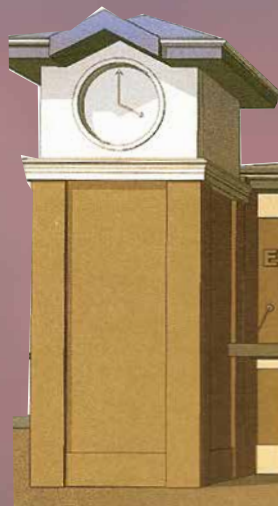
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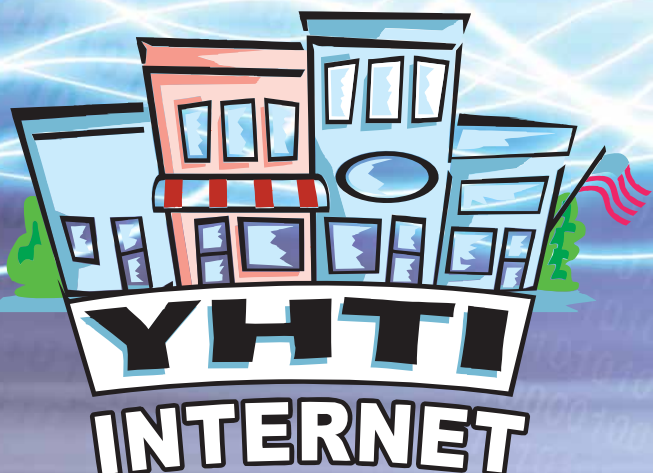
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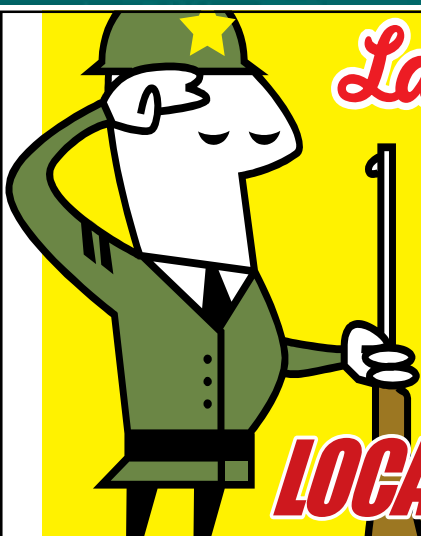
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with Michael Lasson of First State Bank Mortgage

Harsh Winter Weather May Cause the Feds to Increase Purchases of Mortgage Bonds

"Winter is coming." George R.R. Martin. Winter has long arrived in many parts of the country, and it is being cited as a reason for several weaker than expected economic reports. Read on for details, and what they mean for home loan rates.

After making important improvements last year, the housing sector has struggled of late. January Housing Starts declined by 16 percent from December, and have been declining since November's annual rate of 1.101 million, which was the highest since 2008. Building Permits, a sign of future construction, also fell 5 percent in January from December, while Existing Home Sales declined by 5.1 percent.

In addition, the National Association of Home Builders Housing Market Index came in at 46, the lowest reading since last May. Readings over 50 indicate that more builders view conditions as good, rather than poor. The NAHB said that weather conditions across the country led to a decline in buyer traffic last month.

In the manufacturing sector, both the Empire State Manufacturing Index and the Philadelphia Fed Index fell in February, coming in well below expectations. The labor market is also struggling, as Weekly Initial Jobless Claims came in at 336,000 and continue to hover around this number. Meanwhile, inflation at both the consumer and wholesale level



remains tame.

What does this mean for home loan rates? Remember that the Fed is now purchasing \$35 billion in Treasuries and \$30 billion in Mortgage Bonds (the type of Bonds on which home loan rates are based) to help stimulate the economy and housing market. This is down from the original \$85 billion per month that the Fed had been purchasing. The minutes from the Fed's recent meeting of the Federal Open Market Committee revealed a lack of consensus on this topic. If economic data continues to be weak, the Fed may have to rethink the tapering it has begun. This will be a key story that could impact the markets and home loan rates in the weeks and months to come.

The bottom line is that now remains a great time to consider a home purchase or refinance, as home loan rates remain attractive compared to historical levels. Let me know if I can answer any questions at all for you or your clients.

I would love the opportunity to help you manage your Lake of the Ozarks Mortgage Loan or refinance. Give me a call at (573) 746-7211 or send me an email at mlasson@fsbfinancial.com with any questions you may have!



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Charter all-digital

continued from page 8
while “digital cable” refers to the way in which some, or even all, of a cable company’s signals are transmitted through its cable wires or fiber.

Cable companies may offer cable channels in an analog tier and others in a digital tier, or it may have transitioned to all-digital service where all of its channels are transmitted using digital technology. The decision to carry channels in analog, analog and digital (sometimes referred to as a “hybrid” system), or solely digital is left to the cable company’s discretion. There is no government requirement for the way cable companies transmit their signals.

If a cable company moves

some or all of its channels onto a digital service tier, it may notify customers that they need to get digital cable equipment to continue receiving those channels. Cable companies may also require customers to lease from them a digital cable set-top box or CableCARD, or to purchase at retail a set-top device or a digital cable ready TV equipped with a CableCARD slot. This digital cable equipment is different from the digital-to-analog converter boxes required to receive broadcast signals over-the-air.

Any analog television not hooked up to cable must use a digital-to-analog converter box to receive broadcast signals over-the-air.

Dodges icy bullet

continued from page 6
confined to stiff arms, walkways, connections and, in some cases, the center of docks where they joined the walkways. “As the lake froze, it just pushed the docks up against the shoreline, buckling the ramps and causing a substantial amount of damage to piers where they were attached.”

Dave Markovitz, owner of Boat Lift Marine Center in Osage Beach, said he too had heard of numerous cases where docks had nearly been pushed to the shoreline by the ice.

“Fortunately, the lifts seem to be holding up ok. We’ve heard of a few incidents where tanks have gotten cracked and a few others where the ice formed on top of square tanks, pushing

them down under water, but for the most part, there haven’t been a lot of issues,” he said.

Gennetten and Markovitz both said many of the problems could have been avoided by using dock deicers – but when people finally realized they needed them, there were none to be found.

“I started the season with 30 on hand and sold every single one. I was finally able to find three others at one of my suppliers but I had them sold before they were even shipped to me,” Gennetten said.

By the beginning of February, Menards was the only retailer that could be located having dock deicers in stock and those were sold in just a few days.

Corrections



Correction: In our February 2014 issue, we inadvertently transposed the parties named in an announcement of the formation of Pinnacle Real Estate Partners.

From left (above): Mark Beeler, Kathy Beeler, Star Cooper and John Garrett. We regret any confusion this may have caused.

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# Business Journal Social Event Photos

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#1 L-R: Wayne Fitzpatrick,  
Owner Fitz Tackle and Supplies,  
Bob Bueltmann, Founder Bassing  
Bob, Dave Bueltmann, Co-  
Founder Bassing Bob, Jack Uxa,  
Jacks Guide Service and James  
Dill, Owner Crock-o-Gator Bait  
Company.

#2 A group of local fishermen  
#3 The fantastic crowd  
#4 Winner of the rod and reel  
was Corrine Faulconer

Would your company like to  
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This month's Business Social  
is March 13th at the City Grill,  
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Business Women.

Photos by Rita Rose Event  
Photography.



1



2



3



4

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### FOURTH OF JULY WEEKEND 1932

A lot has changed at Lake of  
the Ozarks in 82 years, not the  
least of which is how things  
look and what holiday week-  
ends are like. In 1932 the Lake  
was just 13 months old and  
celebrating its second Fourth  
of July weekend. Here are two  
descriptions of that weekend  
as reported in the Lake area

media:

"July 2, 3, and 4, in spite of .  
 . . much rain Friday morning .  
 . . thousands were on the Lake  
fishing, swimming, boating,  
sightseeing (and) finding new  
resorts, new swimming holes,  
new fishing spots, with ev-  
erybody happy, even though  
the so-called depression is  
on. Richard Jeffries at the  
west side of the Grand Glaize  
Bridge. . . reports large crowds

with all accommodations tak-  
en and a steady string of cars  
in and out of all camps in the  
hopes of finding a place for  
the night. Many brought tents  
and stayed several days, and  
one point here looked like an  
army camp. . . Jeffries counted  
75 cars in twenty minutes and  
estimates the total for the day  
2,500, which passed his door."

"Crowds began to gather  
at the most accessible points

south of Stover Saturday af-  
ternoon and at Little Buffalo.  
Saturday night there were  
about 65 cars parked there .  
 . . Big Bend Acres and River-  
view Heights, the two Lake  
points south of Stover that  
have reached town-like pro-  
portions, were overrun with  
motorists and campers."

The photograph (photogra-  
pher unknown) that accompa-  
nies this article looks east and  
shows the Jeffries fishing dock  
at the west end of the Grand  
Glaize Bridge as it appeared in  
the early 1930s. Today's view  
at the west end at the bridge,  
with the new Expressway de-  
velopment, has been substan-  
tially changed and so has the  
far shore in the background,  
which is now nearly solid with  
condo development. ■

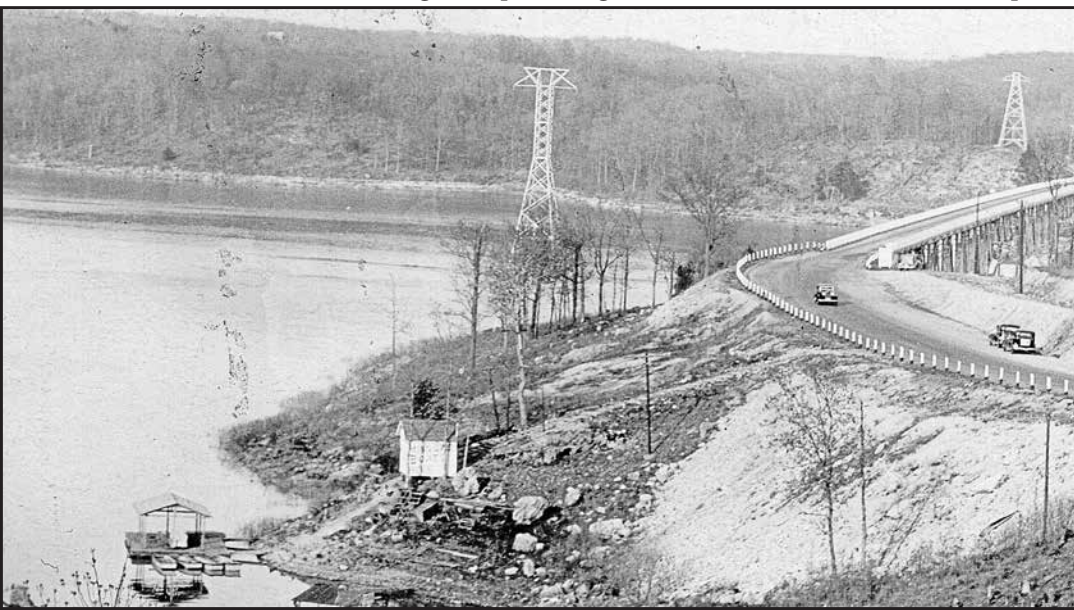
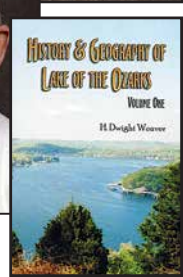
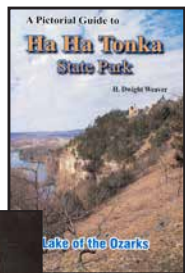
This historical sketch is from  
the collection of H. Dwight  
Weaver. He is the author of six  
books on the history of Lake of  
the Ozarks.

The author's latest book on  
Lake history – *Images of Ameri-  
ca, Osage Beach* – is now locally  
available and is a pictorial his-

tory 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 in-  
clude all of the park's signifi-  
cant natural and man-made  
features along its trails and  
boardwalks.

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obtain more information or  
to purchase one of his  
books on  
line.





# Armchair Pilot

*continued from page 2*

someone eating peanuts can cause her to have an allergic reaction. To shine a spotlight on the issue, she recently produced a six-minute film, "More Than An Inconvenience," that includes interviews with people who have had adverse reactions on board flights as well as people with food allergies so severe they were afraid to risk flying. In January, she was able to show her film, which won Best Short Documentary in 2013 at the LA Film and Script Festival, to executives from 15 airlines. She said she hopes after seeing the video, airlines will be willing to address the issue.

**Some say Georgia** lawmakers are creating a less safe travel environment with recently proposed legislation. Currently, those who carry a gun

into a secured area of a Georgia airports, as well as most other airports around the nation, can be convicted of a misdemeanor and face a \$1,000 fine or up to a year of probation or prison time. Although charges usually are dismissed against first-time offenders if they attend gun safety classes, surrender the firearm they illegally brought to the checkpoint and stay out of trouble, the TSA can separately fine them up to \$11,000. State lawmakers, who felt that punishment was too stiff, introduced legislation that will allow licensed gun holders to avoid penalties as long as they obey instructions to leave the premises. Offenders without a license to carry a gun could still be arrested. As of deadline, the bill had not yet come up for a vote.

# New president

*continued from page 1*

*By Nancy Zoellner-Hogland*

Dan Ralston said he kind-of "grew into" the position of the president of the Bagnell Dam



**Dan Ralston, President, Bagnell Dam Association of Realtors.**

Association of Realtors.

Moving to the Lake in 2006, he understood that in order to be successful as a realtor, he had to have good, solid contacts and be involved in the community. When his broker suggested he join a committee or two, he took her up on it, eventually serving as director, secretary, treasurer and then vice president of the association. He also served as committee chair of the Multi-List System Committee and several committees at the

state level.

"I did more than just get my feet a little wet at the Lake – I guess I jumped in with both feet," he laughed, adding that his goals as president include working with the Federal Emergency Management Agency (FEMA) to reevaluate the flood plain maps that were redrawn and then adopted some four years ago.

The new FEMA boundaries place more than 1,000 homes and condominiums on the Big Niangua squarely in the middle of a flood zone, drastically dropping the property values and forcing owners to acquire high-priced flood insurance. Ralston said the worst part is that some of the homes affected by the new maps are 80 feet up on bluffs.

"With Congressman Lueltkemeyer's help and persistence we were finally able to get representatives from FEMA to come to the Lake of the Ozarks in February and meet with us on our issues. When we told them about some of the issues, they seemed to be surprised. Quite honestly, we're very happy that they finally agreed to look into this and we're hopeful that this will be the start of discussions that can resolve this," he said.

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### 5 Things You Should Know About Hashtags

If you are new to the Social Media marketing world, you may be wondering what is a hashtag and why should I use it? A hashtag, also known as the pound sign in the US, is used to make a word searchable on Twitter. It is a way for you to categorize your post based on topics that people may be interested in following — and they can be a great asset in your Social Media marketing efforts. **Only use Hashtag Keywords that are Relevant**

Think about hashtags you would personally follow. You don't want to be too general; you want your customers to engage in what you have to say. As a marketer, you need to think about the detailed words and phrases that those in your market will be using. Below are some examples to give you an idea of where to start with hashtags:

- Name of an event, webinar or conference. #Olympics2014
- Create a trend. #conversetrainer
- Use a location to gain new followers in your area. #Missouri
- Something unique or specific, such as a TV Show. #AmericanIdol
- A Quirky Summary of Your Day. #lovelyjob #TimeforBed

#### Create Your Own Hashtag

Create and drive conversations about your business. If you are having a sale, you could promote it with #SaveBigat(company name). Encourage your followers and friends to use the hashtag as well. Creating hashtags for an event also works well to get attendees and prospects interested in the event. Make sure your new hashtag is distinctive and try to incorporate your business name or at least initials if it's too long.

#### Search for the Hashtag Before You Use It

If you are creating a new hashtag to use for marketing, make sure it isn't already being used by someone else. Some words can have double meanings, so be careful when choosing a hashtag to represent your brand and company. Popular hashtags are also a great way to get your business noticed. See which hashtags are trending and try to incorporate them



Sandy Waggett

into your tweets. Find businesses like yours and see what's working for them.

#### Don't Use Long or Hard to Remember Hashtags

Since twitter already limits you to 140 characters, it is important to keep your hashtags short and sweet. If you want others to re-tweet your message you need to get your point across by being clear and concise in that short amount of space. The most successful hashtags are usually the ones that are easiest to remember.

#### Avoid Excessive Hashtags

Excessive hashtags send the message of desperate marketing and is a sure way to lose followers quickly. Use a precise selection of 1-3 hashtags per tweet for the best results. Too many hashtags can be distracting to other users. Some people add on a bunch of hashtags to show up in more conversations, but remember what we said about only using hashtags with relevant content.

Searching and using hashtags on Twitter can help drive more conversation about your brand and your industry. Keep our advice in mind and have at it. See what Twitter and its hashtags can do for your business.

Sources: <http://www.green-umbrella.biz/2013/03/top-5-hashtags/>  
<http://www.entrepreneur.com/article/222955>

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# Lake's finest acknowledged, thanked by regional council

By Nancy Zoellner-Hogland

What do a wakeboarding school, a miniature golf course and a grocery store have in common? Their owners and/or managers all received accolades at the Lake of the Ozarks Regional Economic Development Council's (LOREDC) annual awards banquet.

Kirby Liesmann of Kirby's School of Wake was named "2013 Emerging Enterprise of the Year."

A few years ago, Liesmann, a former national champion wake boarder who has competed in events in both the U.S. and Canada, began giving private lessons in the sport at Lake of the Ozarks. Then while attending school at State Fair Community College, he developed a business plan to help him better market his company. His efforts were successful, bringing Kirby's School of Wake 120 students in 2010, 300 in 2011 and 420 in 2012 under partnerships with Wake Effects in Osage Beach and then MarineMax, in both Osage Beach and Lake Ozark. A Christian, he also created the Eternal Riders wakeboarding camp at Camp Windermere. In addition, Liesmann is credited with bringing BROstock to the Lake, an event that attracted some of the best wake boarders in the world.

"This is the equivalent of winning a pro tour championship – I am just as passionate about my business as I am about what I do on the water,"

he said at the ceremony where he received the award.

Phyllis Marose of Putt N Stuff Family Fun Center, who has been actively involved in the Lake community since 1964, was presented with the 2013 Business Person of the Year award.

In addition to owning and operating Sherwood Restaurant and Resort, over the past 50 years she and her husband developed, built and sold many spec homes in subdivisions now known as Harbor Heights and La Bonita Harbor; they operated the original Minit Mart; they built Capt. Hooks Restaurant and Pub, now known as J. B. Hooks; they developed three successful miniature golf courses, a gift shop and a go kart track on land that is now Miner Mike's and Busters; and they then purchased property west of the Grand Glaize Bridge and developed two more miniature golf courses and a large figure eight go kart track, which is still in operation. During the 1980s, Phyllis served on the Lake Area Chamber Board for eight years, was president for one year and was instrumental in forming the Lake Lights Festival. She currently serves on the Lake of the Ozarks Convention and Visitors' Bureau board but promised it won't be her last effort in promoting the area.

"I for one will continue to be an ambassador and to contribute in any way I can to make this an even better place to



Kirby Liesmann, Kirby's School of Wake (left); Phyllis Marose, Putt N Stuff Family Fun Center; Jeff Gloss, the store manager of Dierbergs Lakeview Pointe; and Brent Beumer, the director of Real Estate for Dierbergs Markets, Inc. recently were recognized for their outstanding accomplishments and community involvement. Photo provided.

live," she said.

The 2013 Business Partner of the Year was awarded to Dierbergs Lakeview Pointe.

Dierbergs not only brought a viable business to the Lake, they also attracted Dick's Sporting Goods and Bed, Bath and Beyond, providing numerous jobs for Lake-area residents and a boost to the overall economy of the Lake. More importantly, since opening, more than 45 businesses and charities have been on the receiving end of their generosity. At the grand opening on April 24, 2013, they announced their ongoing partnership with The Food Bank. Dierbergs also partnered with the Lake Ozark Rotary Club and supported their efforts for the Greg Gagnon Memorial Golf Tournament, Candyland and the Gala of Trees.

Store Manager Jeff Gloss and Brent Beumer, director of Real Estate for Dierbergs Markets, Inc., accepted the award.

In his thank you, Gloss said it had been his dream to live and the Lake, adding that taking the job was the best move of his life. Beumer praised the efforts of the city of Osage Beach, adding that because members of the Dierbergs family were homeowners at the Lake, it was natural to choose this spot to build their first store outside of the metropolitan St. Louis area.

"I would like to thank LOREDC for this award – it means a lot to our company and we are honored by this nomination," he said.

At the meeting, those attending also heard from several city and county representatives and received updates from chambers, school districts, colleges, the hospital, power companies and banks. In addition, Linda Conner, executive director of the Lake of the Ozarks Council of Local Governments (LOCLG) provided information on accom-

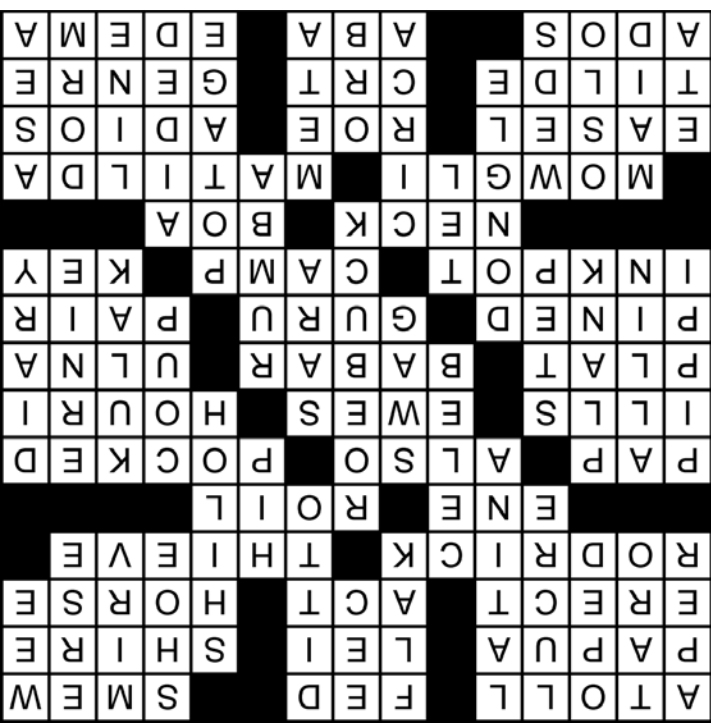
plishments in 2013 and plans for 2014. Stacy Burks of Senator Roy Blunt's office and Luke Holtschneider of the Missouri Department of Economic Development gave presentations as well.

As in previous years, LOREDC presented the annual awards using the following criteria:

The Business Partner of the Year has experienced significant business accomplishments in the past year, such as growth in jobs, and/or exemplary community involvement.

The Business Person of the Year is a business owner/manager that has made a contribution to the economic welfare and/or has made a considerable donation of time and resources to the community.

The Emerging Enterprise of the Year is a business that best displays the innovation, entrepreneurial accomplishments and/or utilization of emerging technology.





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20 PLACES PAID DURING EACH TIME SLOT BELOW:

TIME SLOTS ARE FROM 6:30-9AM, 9-11AM, 11-1PM, 1-3PM.

1st Place \$1,200

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

**OCTOBER 4TH & 5TH, 2014**

**LAKE OF THE OZARKS**

**FALL**

**Big Bass Bash**

**OVER \$215,000.00 PAYOUT!**

THE 4 BIGGEST BASS OF THE WEEKEND WILL WIN:

1ST PLACE: **\$70,000.00**

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

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

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

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25 PLACES PAID DURING EACH TIME SLOT BELOW.

TIME SLOTS ARE FROM: 7-9AM, 9-11AM, 11-1PM, 1-3PM.

1ST PLACE \$1,500

2ND PLACE \$1,200

3RD PLACE \$1,000

4TH PLACE \$900

5TH PLACE \$800

6TH PLACE \$700

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

20TH PLACE \$190

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24TH PLACE \$175

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# Group compiling 'wish list'

*continued from page 4*  
Committee has also suspended all funding. Edelman said because the city can't afford to carry out the project on its own, it will be put on "hold."

In February, MoDOT approved a new long range transportation plan, required by the federal government to guide transportation decision-making for the next 20 years, but cautioned that without additional resources they would have very little chance of delivering it. It was first presented to the commission in November and was out for public review for the next three months. According to MoDOT, the plan, called "A Vision for Missouri's Transportation Future," was developed after an intense seven-month public engagement period that resulted in 12,000 project suggestions and operational priorities.

Based on the input received, four goal areas were established:

- Take care of the transportation system and services we enjoy today;
- Keep all travelers safe, no

matter the mode of transportation;

- Invest in projects that spur economic growth and create jobs; and

- Give Missourians better transportation choices (more viable urban and rural transit, friendlier bike and pedestrian accommodations, improvements in rail, ports and airport operations).

MoDOT Director Dave Nichols said 80 percent of the people they heard from agreed with the vision of transportation in Missouri. However, since it was initially developed, the federal government has revised the revenue forecast. Officials said Missouri will realize a 19-percent decrease in federal funds.

From 2005 to 2010, MoDOT's annual construction budget was about \$1.3 billion. This year it's \$685 million and by 2017 it will have fallen to \$325 million - the lowest since 1992.

MoDOT said the reasons for the funding downturn are many. Fuel tax revenues have become a diminishing revenue stream as cars become more fuel efficient and as people

drive less, while the costs of doing business are increasing. Inflation has decreased MoDOT's purchasing power by more than 50 percent. What was 17 cents (state fuel tax per gallon) of purchasing power in 1992 - the last time fuel taxes were increased - is now about eight cents and decreasing each year.

The costs of asphalt, concrete and steel are as much as 200 percent more than they were in 1992. And employee healthcare and retirements costs have also steadily risen. The looming insolvency of the Federal Highway Trust Fund in August or September is a big reason, too.

MoDOT's complete plan can be viewed at [www.missouri-onthefirstmove.org](http://www.missouri-onthefirstmove.org). Hard copies are also available at MoDOT's Central Office in Jefferson City and at the District Offices in St. Joseph, Hannibal, Kansas City, St. Louis, Jefferson City, Sikeston and Springfield.

For more information on the LOCLG meeting, call 573-346-5692

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# Crossword Puzzle

THEME:  
CHILDREN'S BOOKS

## ACROSS

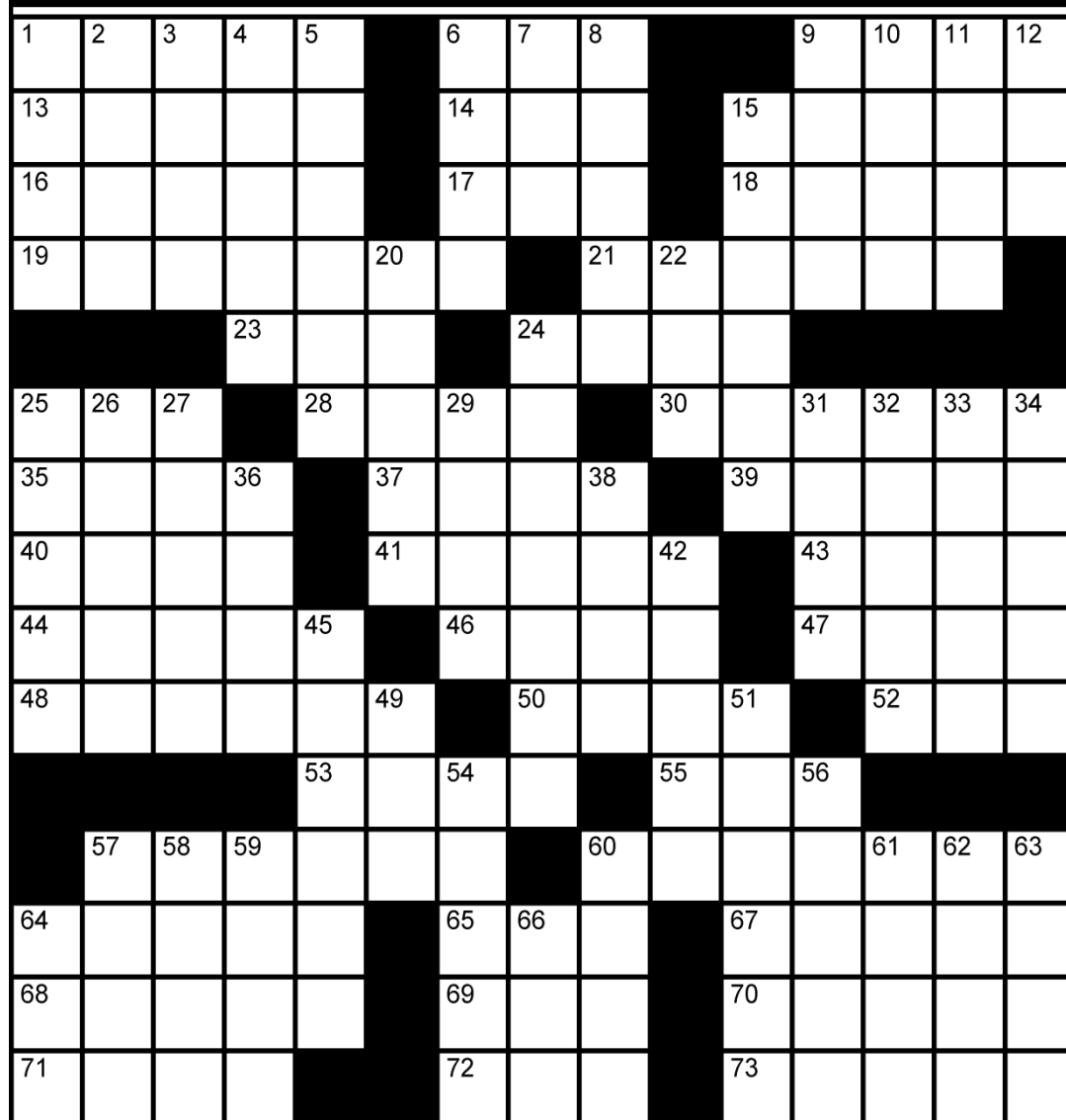
1. Bikini, e.g.
6. U.S. central bank
9. Old World duck
13. \_\_\_\_\_ New Guinea
14. Luau souvenir
15. \*Middle-earth region
16. Not slouching
17. Be in a cast
18. \*Black Beauty
19. \*Greg Heffley's brother
21. Take without owner's consent
23. Compass dir.
24. Agitate
25. OB-GYN test
28. "The Sun \_\_\_\_ Rises"
30. Marked by smallpox
35. Misfortunes
37. Flock members
39. Alluring maiden
40. Surveyor's map
41. \*King of the Elephants
43. Long forearm bone
44. Carried a torch
46. Buddhist teacher
47. \*Piglet and Winnie-the-Pooh, e.g.
48. Quill-dipping vessel
50. \*"Froggy Goes to \_\_\_\_"
52. E or G, e.g.
53. Adam's apple spot
55. \*Shel Silverstein's constrictor
57. \*"The Jungle Book" protagonist
60. \*Roald Dahl title character
64. Painting support
65. Poor man's caviar
67. Dora the Explorer's farewell
68. Accent mark
69. PC monitor technology, accr.
70. \*Children's literature, e.g.
71. Fusses
72. Lawyers' league
73. Swelling

SOLUTION ON PAGE: 23

## DOWN

1. Impersonator
2. Hawaiian tuber
3. Kind of column
4. Filthy dough
5. Sonia Sotomayor or Gloria Estefan, e.g.
6. Antiaircraft fire
7. European org.
8. "Likewise"
9. \*Old Woman's home
10. Type of missile, accr.
11. Gaelic
12. \*Like Willie Winkie
15. \*Abused beagle
20. Jimmy Fallon's guest, e.g.
22. Not square
24. Sears' partner
25. \*Pig-tailed, read-headed nine-year-old
26. To bet everything
27. Isometric core exercise
29. \_\_\_\_\_ vs. Class
31. 1973 event in Chile e.g.
32. Russia's prosperous peasant
33. "Sesame Street" Muppet
34. \*"\_\_\_\_\_ of a Wimpy Kid"
36. Flight segment
38. Actress \_\_\_\_\_ Gilbert
42. "Dancing with the Stars" number
45. Thumb drive, e.g.
49. Rolodex abbr.
51. Thick soup
54. Approximately, as in date
56. Helped
57. \*Amelia Bedelia, e.g.
58. Norse capital
59. Marries
60. Self-referential
61. Pick-up \_\_\_\_\_
62. Student's quarters
63. Away from port
64. Greek H
66. Scepter's partner

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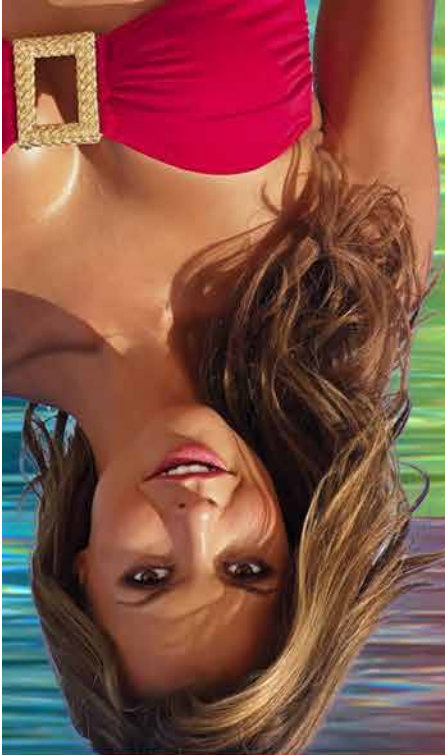
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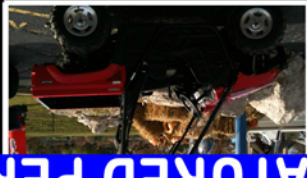
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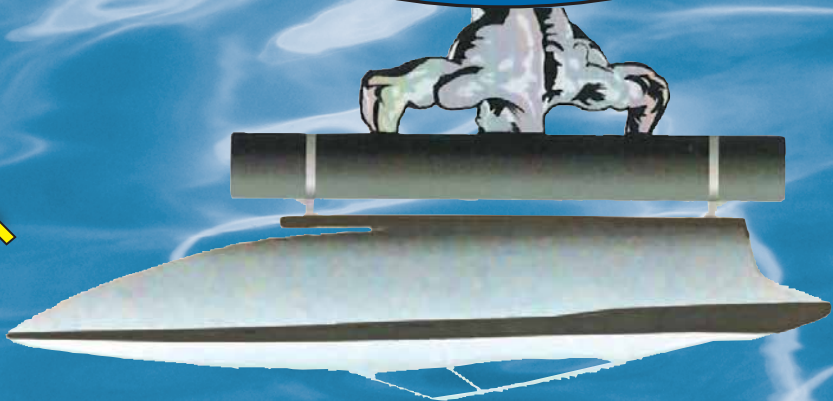
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|                                                        |           |
|--------------------------------------------------------|-----------|
| 0022 2001 CRUISERS YACHT 4270 EXPRESS 2 420HP CAT..... | \$159,000 |
| 0793 1999 FORMULA 400 SUPER SPORT 2 415HP VOLVO.....   | \$99,900  |
| 0009 2005 FORMULA 400 SUPER SPORT 2 425HP MERC.....    | \$187,500 |
| 0761 2000 WELLCRAFT 38 EXCALIBUR 2 385 HP MERC.....    | \$79,900  |
| 0452 2001 FORMULA 34 PC 2 310HP VOLVO.....             | \$99,900  |
| 0029 2003 FORMULA 37 PC 2 375HP MERC.....              | \$142,900 |
| 0788 2006 FORMULA 370 SUPER SPORT 2 425HP MERC.....    | \$174,900 |
| 0054 2006 FORMULA 330 SUN SPORT 2 375HP MERC.....      | \$110,000 |
| 0580 2001 FORMULA 330 SUN SPORT 2 315HP VOLVO.....     | \$56,000  |
| 0426 2000 FORMULA 330 SUN SPORT 2 310HP VOLVO.....     | \$49,900  |
| 0785 1999 FORMULA 330 SUN SPORT 2 310HP MERC.....      | \$41,500  |
| 0440 1999 SEA RAY 330 SUNDANCER 2 310HP MERC.....      | \$55,000  |
| 0555 2002 BAYLINER 3055 CIERA 2 300HP MERC.....        | \$46,000  |
| 0715 1985 CARVER 2987 MONTEREY 2 270HP CRUS.....       | \$14,900  |
| 0728 1992 RINKER 260 FIESTA VEE 1 300 HP MERC.....     | \$9,999   |

### PERFORMANCE

|                                                   |           |
|---------------------------------------------------|-----------|
| 0453 2005 FORMULA 353 FASTECH 2 470HP MERC.....   | \$139,900 |
| 0492 2006 FORMULA 353 FASTECH 2 425HP MERC.....   | \$149,000 |
| 0627 2003 SUNSATON 32 DOMINATOR 2 375HP MERC..... | \$54,900  |

### OPEN BOW / TRITOON / RUNABOUT

|                                                         |          |
|---------------------------------------------------------|----------|
| 0459 2002 COBALT 292 BR 2 280HP VOLVO.....              | \$46,900 |
| 0739 1997 FORMULA 280 SUN SPORT 1 310HP MERC.....       | \$21,900 |
| 0807 2002 CHAPARRAL 280SSI 1 375HP MERC.....            | \$33,900 |
| 0299 1995 REGAL VENTURA 8.3 CUDD 1 300HP VOLVO.....     | \$15,500 |
| 0814 2008 CHAPARRAL 264 SUNESTA 1 375HP MERC.....       | \$49,900 |
| 0809 2007 SUNDANCER DX26 TRIPLE TOON 1 150HP HONDA..... | \$19,900 |
| 0811 2013 SOUTH BAY 524 RS SPORT TUB 1 150HP MERC.....  | \$34,900 |
| 0829 2005 SEA RAY 240 SUNDECK 1 320HP MERC.....         | \$29,900 |
| 0521 2006 CHAPARRAL CHAPARRAL-210 SS 1 210HP 4.3L.....  | \$19,900 |
| 0751 2000 REGAL REGAL-2150 LSC C 1 220HP MERC.....      | \$14,900 |
| 0742 1986 MASTERCRAFT 190 PROSTAR 1 240HP PCM.....      | \$4,999  |

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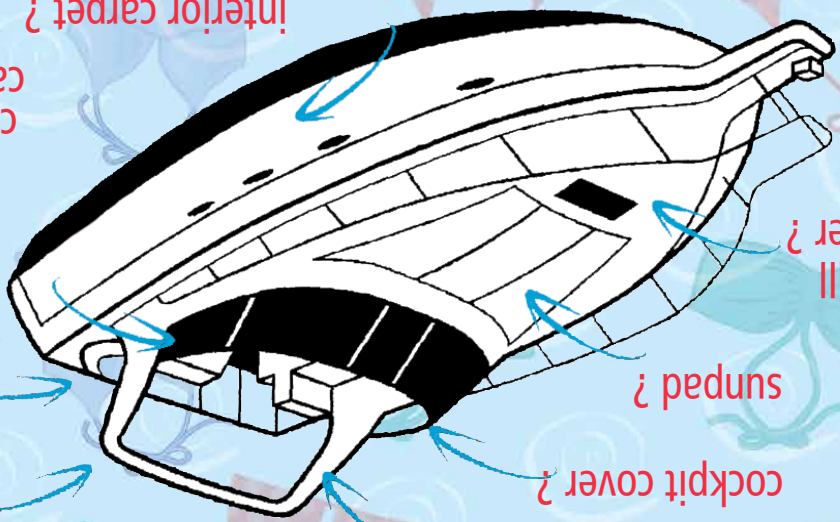


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| 2009 FOUR WINNS 222SL - 5.7 - TT/BLK/TRL - 183 HRS  | \$34,900  |
| 2000 RINKER 232 - 454 - TRL - 450 HRS               | \$14,900  |
| 1996 FOUR WINNS 24 HORIZON 5.8V - N/TEAL            | \$15,900  |
| 2013 BENTLEY 243 CRUISE - 200 XS - 14 HRS           | \$34,900  |
| 2012 RINKER 246 BR - 350 - WT/RD/TRL - 98 HRS       | \$42,900  |
| 2013 REGAL 52 SC - T/600 IPS 600'S - NNT/BLUE       | \$809,000 |
| <b>PERFORMANCE</b>                                  |           |
| 2000 BAJA 302 BOSS 7.4L - WHT/PP/LBLK - 380 HRS     | \$36,500  |
| 1997 BAJA 302 - T 7.4 - WT/RD/ML                    | \$29,900  |
| 2000 WELLCRAFT 33 AVS - T502 - N/GRN/BLK - 312 HR   | \$69,900  |
| 2001 BAJA 342 - T502 - 600+ HRS                     | \$69,900  |
| 1998 FORMULA 353 FASTECH - T500 - TRL - 450 HRS     | \$69,900  |
| <b>CUDDY</b>                                        |           |
| 1989 SLICKERRAFT 279 SL - T250 VOLVO                | \$12,900  |
| 1993 REGAL 8.3 SC - VOLVO 7.4 - I/O - 675 HRS - WHT | \$12,900  |
| 1994 WEBBRAFT 28 VELLOTO - 7.4 B1 - 390 HRS - N/RED | \$7,900   |
| 1999 FORMULA 330 SS - T6.2 - 350 HRS                | \$62,900  |
| 2004 REGAL 3350 - T5.7 - BLU/MLW -                  | \$69,900  |
| 2007 REGAL 3350 - T5.7 6X1 DP - N/TAN - 201 HRS     | \$124,900 |
| <b>DECK BOATS</b>                                   |           |
| 2003 SEA RAY 220 SUNDECK - 5.0 MPI - BLK/WT/TRL     | \$27,900  |
| 2000 BAYLINER 26 RENDEVOUS - 5.0                    | \$14,900  |

### PONTON BOATS

|                                                         |           |
|---------------------------------------------------------|-----------|
| 2013 REGAL 2660 - T4.3L - 360 HRS - WT/TLN              | \$33,900  |
| 1996 SEA RAY SUNDANCER 300 -                            | \$33,900  |
| 1995 RINKER 300 FESTA - T5.7                            | \$23,900  |
| 1997 MAXUM 3200 SCR - MERCURUISER 5.7 LX - WHT          | \$32,500  |
| 1998 REGAL 322 - T/ 350 - GRN - 600 HRS                 | \$49,900  |
| 2001 WELLCRAFT 3700 MARTINIQUE - T7.4 MPI-450 HR-N/BLUE | \$79,900  |
| 2005 SILVERTON 39 MY - T8.1 - WT/BLK - 175 HRS          | \$174,900 |
| 1996 REGAL 402 - T7.4 - 800 HRS - WHT                   | \$64,500  |
| 2009 REGAL 4060 COMMANDORE - T8.1 - T/TAN               | \$306,000 |
| 2001 REGAL 4160 - T502 - WHT/TAN - 450 HRS              | \$131,000 |
| 2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!          | \$159,000 |
| 2003 REGAL 4260 - T8.1 - NTT/BLK - 325 HRS              | \$174,900 |
| 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!      | \$240,000 |
| 2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS              | \$259,000 |
| 2006 SEA RAY 520 SUNDANCER - 220 HRS - T/BLUE           | \$499,900 |
| 2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE         | \$809,000 |

### CRUISERS

|                                                                  |          |
|------------------------------------------------------------------|----------|
| 2009 FOUR WINNS SL222 - 5.7 6X1 DP - WT/BLK - TRL - 183 HRS      | \$34,900 |
| 1996 FOUR WINNS 24 HORIZON - 5.8 V - N/TEAL                      | \$15,900 |
| 2012 RINKER 246 - 350 M - WT/RD/TRL - 98 HRS                     | \$42,900 |
| 2008 REGAL 2700 5.7 6X1 - 320 H.P. - NTT/RD - 120 HRS            | \$55,900 |
| 2008 REGAL 2700 - 5.7 - T/SAND - 150 HRS                         | \$44,900 |
| 2008 REGAL 2700 - 5.7 6X1 DP - NTT/BLK -                         | \$59,900 |
| 2007 COBALT 282 - 496 - WHT - 150 HRS -                          | \$69,900 |
| 1999 REGAL 2800 LSR - 5.7 - WHT/BLK                              | \$26,900 |
| 1998 MACH 1 by BAJA CRUISERS - MACH 1 - 7.4 MPI - N/GRN - 630 HR | \$24,900 |
| 2000 COBALT 292 BR - 300 MAG I B3 - 430 HRS - N/BLUE             | \$36,900 |
| 2003 ENVISION 3600 LEGACY - T6.2 - 326 HRS                       | \$79,900 |

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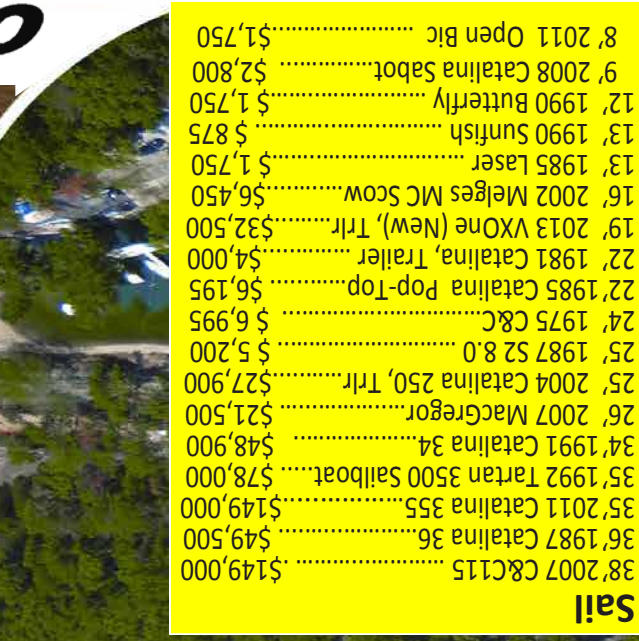
### Sail

|     |                           |           |
|-----|---------------------------|-----------|
| 38' | 2007 C&C115               | \$149,000 |
| 36' | 1987 Catalina 36          | \$49,500  |
| 35' | 2011 Catalina 355         | \$149,000 |
| 35' | 1992 Tartan 3500 Sailboat | \$78,000  |
| 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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|     |                            |           |
|-----|----------------------------|-----------|
| 41' | 1997 4100 SCR Maxum        | \$69,900  |
| 40' | 2006 SeaRay Sundancer      | \$259,000 |
| 38' | 2007 Fountain Express      | \$239,900 |
| 36' | 1975 Uniflite              | \$22,000  |
| 35' | 2002 Silverton Motor Yacht | \$129,900 |
| 34' | 1999 SeaRay Sundancer      | \$63,000  |
| 31' | 1990 SeaRay Sundancer      | \$28,995  |
| 31' | 1996 Tiara 31 Open         | \$79,900  |
| 28' | 2005 Chaparral 280SSi      | \$39,900  |
| 28' | 2005 Sea Ray 260 DA        | \$62,900  |
| 26' | 1995 Bayliner Rendezvous   | \$12,950  |
| 22' | 1992 Navigator Deck Boat   | \$6,800   |
| 21' | 2006 Stratos Fish N'Ski    | \$24,995  |

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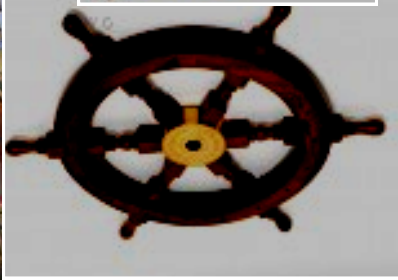
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|-----------------------------------------------|----------|
| 2005 VIP 185 BR, 4.3L, 190 HP                 | \$12,900 |
| 2013 Chaparral 19 SF 3.0L, 135 HP, Blue       | \$27,500 |
| 2012 Chaparral 19BR, 4.3L, 220 HP, Red        | \$26,900 |
| 2003 Bayliner 195 BR, 3.0L, 135 HP            | \$8,900  |
| 2008 Crownline 21SS BR, 5.0L, 220 HP, Burg    | \$31,900 |
| 1995 Mariah 225 CC 454, 300 HP                | \$12,900 |
| 1995 Sea Ray 240 BR 7.4L, 300 HP              | \$14,900 |
| 2005 Cobalt 240 BR 496 CID, 375 HP            | \$44,900 |
| 2012 Chaparral 246 SSI, 350 Mag, 300 HP, Blue | \$54,900 |
| 2006 Chaparral 276 BR 8.1V, 375 HP            | \$59,900 |
| 2007 Chaparral 276 BR, 496 CID, 375 HP        | \$64,900 |
| 2008 Chaparral 276BR 8.1V, 420 HP             | \$69,900 |
| 1999 Sea Ray 280BR, T-5.7L, T-260 HP, white   | \$37,900 |
| 2005 Crownline 288 BR, 496 CID, 375 HP        | \$49,900 |
| 2003 Sea Ray 290BR, T-5.0L, T-260 HP, black   | \$59,900 |
| 2009 Crownline 300 BR, 496 CID, 380 HP        | \$79,900 |

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|-------------------------------------------------|-----------|
| 1998 Imp 32, T/454 CID, 310 HP, White           | \$36,900  |
| <b>Cuddys/Cruisers</b>                          |           |
| 2000 Searay 240 DA, 5.7 EFI, 260 HP             | \$22,900  |
| 2004 Bayliner, 245 Cierra, 220 HP, White        | \$29,900  |
| 1999 Four Winns 258 Vista, 5.7L V, 280 HP       | \$21,900  |
| 1989 Sea Ray 26CC 454 CID, 330 HP               | \$12,900  |
| 1995 Rinker 265, 5.7L, 250 HP, White            | \$9,900   |
| 2000 Formula 280SS, 7.4L, 310 HP, White         | \$39,900  |
| 1992 Sea Ray 32 Weekender, T5.7V, 260 HP, White | \$19,900  |
| 2000 Maxum 4100 SCB, 454 Horizon                | \$124,900 |
| <b>Pontoons/Deck Boats</b>                      |           |
| 2006 Harris 23 TT, Merc 175, 175 HP, Tan        | \$26,900  |
| 2007 Sea Ray 240SD 5.0L, 260 HP                 | \$42,900  |
| 2007 Four Winns 244 Fun 350 Mag, 300 HP         | \$37,900  |
| 2008 Sea Ray 260 SD, 496 CID, 375 HP, Black     | \$57,900  |
| 1999 Bayliner 2659 5.0, 220 HP                  | \$16,900  |
| 2006 Odyssey 22 F/S, 150 Evinrude, 150 HP       | \$16,900  |



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Volume Thirteen • Issue Three • March, 2014



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