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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 4

APRIL, 2015

BOATING ON BACK

FREE Boating

Lake of the Ozarks
Volume Fourteen • Issue Four • April, 2015



NEWS IN BRIEF

Second Shopping Extravaganza

OB businesses host another Parkway promotion. Page 4

Going Great Guns!

Affordable housing construction on schedule. Page 22

Anchors Away

Lake Ozark nurse leaves on humanitarian mission. Page 18

Low Impact

Camden County slashes road and bridge fees. Page 21

Egg-stravaganza

Big plans for Easter. Page 12

Gator Struggle Continues

Zoning issue remains contentious. Page 6

Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 20



Crossword

Fill in the blanks on 27 Solution: 22

Wheels in motion on OB connector route

By Nancy Zoellner-Hogland

If all goes as planned, this month Osage Beach residents will get a chance to voice their opinions about a proposed connector road between Route KK and Nichols Road. According to city officials, the road is designed to provide traffic relief for residents that live on KK and to make available another route for traffic associated with Lake Regional hospital and the new school being built across Nichols Road from Sycamore Creek Golf Course.

Developer Gary Mitchell, who owns the former Dogwood Hills Golf Course, has offered to build the road to city specifications now and allow the city to reimburse him later. Once completed, the city would be responsible for all maintenance, repair, replacement and upkeep of the connector road and any other public improvements built along the new proposed route.

Mitchell and Developer Matt Duenke, who would be working with Mitchell on the project, estimated the cost of construction would run approximately \$2.9 million, which includes sidewalks and streetlights. Adding a water line, requested by the city, would add another \$835,000 to the cost bringing the total cost to approximately \$3.275 million. Right-of-way would be donated by the land owners.

However, City Engineer Nick Edelman said before moving forward with the project, city officials want to get input from the

community since it will be taxpayers' money that eventually will be used to fund the road construction.

"The city's master plan included secondary routes that would allow people more ways to get from Point A to Point B. And we think this road would get used a lot, especially if we can make a small adjustment to the design. We'd like to bring the route all the way to Route KK and have Three Seasons Road tie into the new road instead of the connector route tying into Three Seasons, as it's shown on the rendering. However, we feel we should allow the community to speak – to tell us if they would

use this route – or if the money could be better spent somewhere else," Edelman explained, adding that there would be a side benefit to the construction.

In addition to reducing the "wear and tear" on Nichols Road, he said the road would also open hundreds of acres of undeveloped land to possible future commercial and residential development.

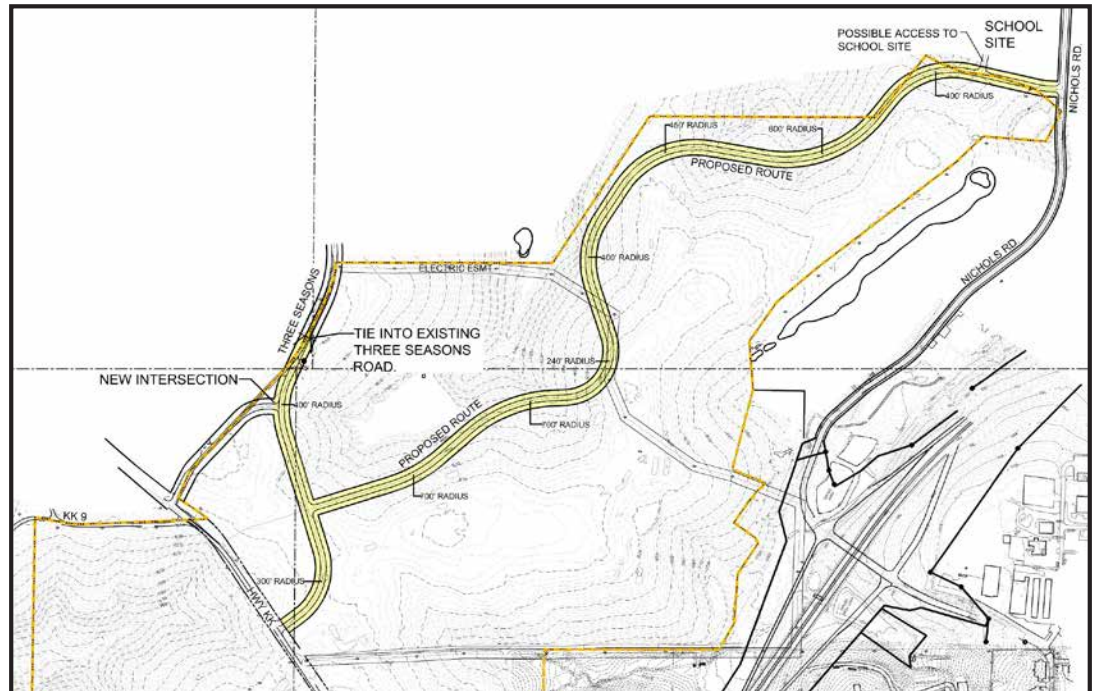
Osage Beach City Administrator Jeanna Woods agreed.

"We don't have all the details yet from Mr. Mitchell, but we think this would be good for the city in more ways than one," she said.

Edelman said the project will

include competitive bidding, similar to the process used by the city for construction contracts, and bonds for performance, payment and maintenance would be required. He also said the city should require a list of all contractors, suppliers and workers on the project and receive lien waivers from workers subcontractors and material suppliers, before taking title to the road of any reimbursement payment is made.

"This is necessary to protect the city from discovering as some later date that we took in a road that was in some way legally compromised," he wrote in a memo to the board of aldermen.



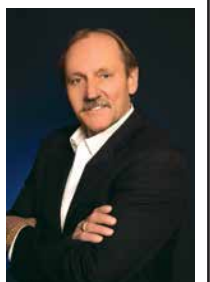
Citizens will get a chance to sound off about this proposed route, which city officials hope will alleviate some traffic issues.

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Who's representing YOU
at the negotiating table?

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

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Armchair Pilot

By Nancy Zoellner-Hogland

Have you ever booked a flight and wondered about the unique three-letter code assigned to the airport? Wonder no more. Travel writers Lynn Fisher and Nick Crohn spent quite a bit of time researching but they tracked down the reason behind each code and developed a webpage to share their findings. You can enjoy the fruits of their labor by visiting <http://airportcod.es/#>.

It should come as no surprise that hoteliers are using scents to build customer loyalty. According to an article in *Flyer Talk*, an online travel magazine, researchers have discovered that, next to sight, smell is the most important to the five senses and was responsible for a large part of a consumer's emotional response to a brand. Thus, by incorporating a pleasant smell – whether it be pine, citrus, tea, vanilla or a variety of others – in the hotel environment, guests are more likely to link the property with a positive memory and then be more likely to return.

It might also come as a surprise that not one U.S. based airline was included in the list of Top 10 Airlines in 2014 as named by The World Airline Awards, a global benchmark of airline excellence also widely known as the "Passengers Choice Awards." According to the award website, the rankings are determined by the votes of some 19 million travelers from around the world who voluntarily fill out an airline passenger satisfaction survey during a nine-month period. The top 10

list included, in order, Cathay Pacific Airways, which has won the World's Best Airline award for the fourth time, more than any other airline; Qatar Airways; Singapore Airlines; Emirates; Turkish Airlines; ANA All Nippon Airways; Garuda Indonesia; Asiana Airlines; Etihad Airways; and Lufthansa. Two U.S. airlines made the top 50 - Virgin America came in 46th and Delta ranked 49th. To see the complete list visit http://www.worldairlineawards.com/Awards/world_airline_rating.html.

If you don't already have one, you might want to think about applying for a passport. Ryanair, Europe's only ultra-low cost carrier, recently announced they may – or may not – start offering one-way transatlantic flights starting at approximately \$15 sometime in the next five years. The carrier announced plans have already been approved for the airline to fly between 14 European and American cities with the primary destinations of New York, Boston, Chicago and Miami in the U.S. and London, Dublin and Berlin in Europe. However, those plans all hinge on Ryanair acquiring aircraft that is able to make the eight-hour flights, something they said was definitely going to happen but later rescinded. Already Norwegian Air offers transatlantic flights for less than \$200 and WOW Air is offering flights from the U.S. to Iceland for just \$99.

Low fares or not, international tourism is on track for another record-breaking year. According to date released in

February by the United Nations World Tourism Organization, some 517 million international tourists crossed borders in the first six months of 2014, 22 million more than visited a foreign country between January and June than in the same period during 2013. The regions with the largest percent of growth were South Asia and Northern Europe, which each experienced 8-percent spike in visitation. The only region to report a decrease in visitation was the Middle East.

Transportation Security Administration (TSA) officers have dealt with their share of smuggled goods and stowaways over the years but a recent find took everyone by surprise. After an alarm sounded as a hard-sided suitcase passed through screening, TSA officers opened it to find a live Chihuahua nestled among the clothes. They contacted the suitcase's owner, who said the dog must have climbed in while she was packing. Her husband came to the airport to retrieve the pooch. In Poland, a French man was stopped at a train station when he tried to board with a noticeably large suitcase – carrying his wife. The couple was traveling from Moscow to Nice, France. Apparently the woman did not have a passport. However, laws would have allowed the Russian woman to travel without it. And in the Philippines, a woman tried to smuggle her baby on a flight to Papua New Guinea by hiding it in her backpack. She had overstayed her visa in the Philippines and did not have the correct paperwork for the child. She was

continues on page 32

Business Journal Socials

Thursday **Apr. 9th**
Night
Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is April 9th at Pappo's Pizza with sponsor First State Bank Mortgage (Michael Lasson).

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New taxi ordinance tries to protect riders

By Nancy Zoellner-Hogland

Price gouging and taxi drivers with no insurance may soon be a thing of the past – at least on the east side of Lake of the Ozarks.

In late March, Lake Ozark aldermen approved the first reading of a bill regulating taxi cabs and vehicles which operate upon the acceptance of tips. Osage Beach worked with Lake Ozark to develop the ordinance and is expected to vote on it at their next meeting, scheduled for April 2.

Lake Ozark Mayor Johnnie Franzeskos said the two cities will review any comments or concerns that come from the public after the first readings, make any necessary changes to the ordinance and then place the measure on their next meetings' agendas for final passage.

At the meeting, Alderman Tony Otto suggested also sharing the ordinance with the Village of Four Seasons.

Passage of the ordinance is coming none too soon according to Kevin Conley, owner of

Show Me Taxi.

"Not one legitimate business owner is against this ordinance. We all want this to pass not only to level the playing field but also to protect the customer. You wouldn't believe some of the stories I've heard from customers who had been told one fare when they got in the cab and the got charged three or four times as much when they arrived at their destination," he said.

Conley said he's also heard stories about college students who hang out at entertainment venues and wait for tipsy patrons to leave. They then offer to drive that person home in his or her vehicle and a friend follows behind to provide a ride home for the driver.

"I don't blame the kids for coming up with an innovative way to make a few bucks over the summer but it's unprofessional and it's led to some problems," he said, adding that legitimate taxi companies who spend money to purchase fleet vehicles; who purchase commercial insurance; who obtain

Class E licenses, which are required by the state to drive for hire; and who spend money to advertise can't compete with "fly-by-night" drivers on rates. "And we shouldn't have to – especially since customers who come down here from the city just assume that cab companies are professional and regulated."

According to Lake Ozark City Administrator Dave Van Dee, police will initially give warnings if they spot a vehicle marked as "Taxi" but not sporting the required decal. After a set period of time, violation of the ordinance will be treated as any other and violators will be issued a citation.

The ordinance states:

- The permit fee for the operation of taxicab business is \$50.00, which covers the entire fleet.

- Applicants must provide copies of liability insurance for each vehicle and each driver employed by the applicant.

- The permit can be denied if the applicant has outstanding judgments against him or her for damages resulting from the negligent operation of a vehicle.

- The permit can be denied if an applicant has been convicted of a felony within the past 10 years or any misdemeanor involving theft or the sale of or possession of illegal drugs or sexual abuse within the past five years or any municipal ordinance violation of leaving the scene of an accident or failure to report an accident, driving on a suspended or revoked license or any alcohol related driving violation.

- Each vehicle permit must be displayed, along with the driver's name and picture, inside the vehicle at all times.

- All permits must be renewed annually by June 30.

- A permits can be revoked if a permit holder has consistently violated the ordinance or any city ordinance, state law or federal statute, or is endangering public safety or the permit holder is unfit or incapable of operating a taxicab business.

- Permit holders must provide a recognized commercial policy of insurance for each driver and each vehicle providing limits of not less than \$50,000 for bodily injury to any one person and \$100,000 for bodily injury in any one accident and \$50,000 for property damage.

- Permit holders are required to es-

tablish fare schedules which must be clearly visible and legible outside of every cab and in the passenger compartment.

- Each driver must, upon request, be able to estimate the charge to the passenger's destination and provide receipts.

- All taxicabs must be clearly marked with the business name and phone number in minimum of 6-inch letters.

- Taxi drivers must speak English and hold a valid Missouri chauffeur's Class E permit.

Taxicab permit holders will be prohibited from:

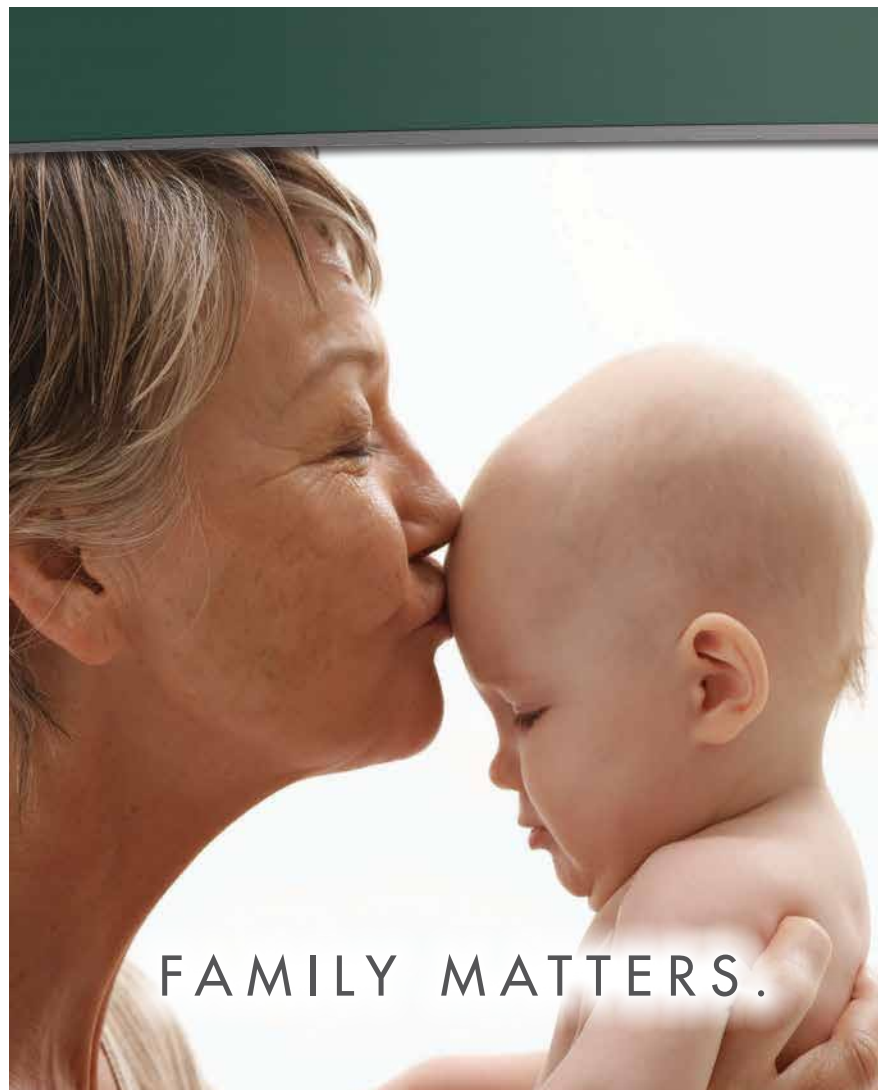
- Deceiving passengers or potential passengers regarding fare rates

- Conveying passengers to a place other than requested or by any indirect route

- Accepting additional passengers without consent of the original passenger

- Carry passengers in excess of the number of installed and working seatbelts in the vehicle.

A copy of the ordinance in its entirety is available on the Osage Beach website at www.osagebeach.org and on the Lake Ozark website at www.cityoflakeozark.net under the "Press Release" tab.



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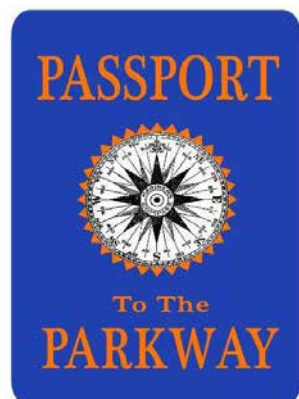
Group tests theory 'If it worked, it will work again'

By Nancy Zoellner-Hogland

Passport to the Parkway will be "springing back" to Osage Beach later this month and organizers are hoping this event will be as successful as the first. That shopping promotion, held October 1 to 11 to promote shopping opportunities on the west side of Osage Beach, featured 70-some businesses and attracted more than 500 participants.

To participate in the Passport program, shoppers need to visit one of nine businesses – Blinds and More, City Grill, Country Crossroads, Interior Motifs, J. Bruner's, KK Jewelers, Providence Bank, Putt N' Stuff and Sherwin Williams – and pick up a shopping bag that will be full of coupons, small gifts from some of the businesses and a passport and map listing all the businesses that are taking part in this promotion. Then they need to visit those "X-marks-the-spot" locations to get their passport stamped. To be eligible to win the smart TV, tablet or a \$500 gift card, shoppers must get stamps from

at least half the participating businesses and then turn their stamped passports in to the same nine anchor businesses at the end of the promotion on April 30.



Joni Waden, owner of Blinds and More and chairman of the Passport to the Parkway committee said that a month before kick-off, 45 businesses that include everything from restaurants to unique retailers and service providers had already signed up to participate.

"The cost for businesses to participate is only \$100. I kept track of the people that came

into my business during last year's promotion and found that it brought in 15 people a day, which is almost unheard of! I don't know of any other promotion that will bring this much business through your door for such a small investment," she said.

Ruth Kenyon, owner of KK Jewelers, was also pleased with the response to last year's Passport program.

"We had amazing success! When Joni told me about the promotion I thought it was a great idea but I never dreamed it would be this successful. We wanted to give away a nice gift but we also wanted to track participation so we included a coupon in the bags for a free but very nice leather keychain. We had 141 people come in to redeem their coupon and half of those people ended up shopping in our store. Honestly – we made our money back in one day," she said.

Kenyon said to capitalize on her \$100 investment, she also made a point of giving each participant a short tour of the

store and asking their opinions of the promotion. She said every single comment was positive.

"One person said they had just gone to the dentist's office on the passport, which initially seemed funny. Who would think of a dentist participating in this! But this person said when he got there, he was given a tour of the office and liked everyone and everything so much, he made up his mind that was going to be his dentist from now on. Another person told me that when she visited Sherwin Williams, which was one of the businesses listed on the passport, she bought a pair of painter's pants for her son and because everyone was so friendly, she plans to go back in the spring to purchase all the stain for her deck. You just can't put a value on those kinds of contacts," she said.

Sponsors of the event include Central Bank, Evers and Co., Inn at Grand Glaize, Lake Media and On Media Cable TV. The city of Osage Beach will also be promoting the event in

its electronic billboard ad rotation.

The following businesses signed up to be included on the passport. The asterisk denotes they are a new participant:

Artpho, *Baymont Inn, Bella Donna, Blinds and More, City Grill, Coral Reef, Country Crossroads, Cutters Hair Salon, Culvers, *Dog World, Garden of Eden, Harper Chapel, Interior Motif, J Bruners, JC Mattress, KK Jewelry, Lake Dentistry, *Midwest Block, *OB Tackle, *Pancake House, *Performance Marine, *Pizza Hut, Precision Auto, Providence Bank, Putt n Stuff, Red Roof Inn, Sherwin Williams, Slumberland, Stella Luna, Shabby Chic, *Front Porch, Surdyke, Victoria Station, Yankee Peddler, *ZZZ's Sleep Shop, *Don Campbell Design Build, *Lake Party Rentals and *Hermy's Cheese Shop.

For more details or a list of participants that will be updated as more come on board, visit the Passport to the Parkway Facebook page. Businesses that want to participate should call Walden at 573-348-4708.



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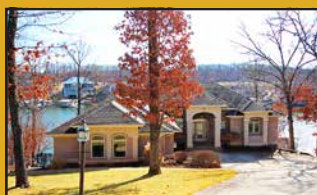
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Battle over entertainment venue continues

By Nancy Zoellner-Hogland

More than 120 people showed up at the March 18 Camden County Planning and Zoning Commission meeting to show their support – or disdain – for a request to rezone land that currently houses Lazy Gators, a waterfront bar on Horseshoe Bend and in 7 Mile Cove, by water.

Glacier Park Investments, LLC, in which developer Gary Prewitt has an interest, requested B-2 zoning with a Conditional Use Permit for the 1.3-acre piece of ground that currently is zoned R-1 Low Density Residential. In return, Prewitt's attorney, James Jeffries, with the firm Lathrop and Gage in Springfield, Missouri, told the P&Z Commission that they would agree to limited hours of operation that are shorter than nearby venues offering similar entertainment; they would install sound abatement systems – some of which will go up immediately and some that will be added over the coming months; and they would work with the county on all future develop-

ment at the site.

After the nearly two-hour-long public hearing, P&Z Chairman Jerry Carroll said the commission would make its recommendation at the next meeting, set for 5:30 p.m. Wednesday, April 15. The matter will then move to the commissioners who can vote on whether to approve or deny the matter at their next meeting. However, because an appeal to the Camden County Board of Adjustments was filed by residents, the matter may be postponed.

Both Gary and Andy Prewitt were given the opportunity to speak at the March 18 public hearing. Andy Prewitt told the P&Z commission that he had reviewed the 50 letters of opposition sent to the county and found that none of the letters were written by residents living within 1,000 feet of Lazy Gators; six were from residents living within 2,000 feet; and the majority were from those living 4,000 feet or further from the venue. He said 21 of the 50 were registered to vote in Camden County but fewer than 10

were both registered to vote and living within 1 mile driving distance from Lazy Gators. He also said that the county had received more than 100 letters of support for Lazy Gators' rezoning request and provided data from a poll conducted by Lake Expo, an online news magazine, showing that of the 1,297 people who took part in the poll, 77.4 percent – or 1,004 – were in favor of rezoning that would allow outdoor music. Gary Prewitt explained the site plan to commissioners.

During the public comment portion of the public hearing, those supporting the business, which has been operating under a catering license for the past five years, praised both the venue and developer Gary Prewitt for his contributions to the community, for the jobs he's created through his developments and for the revenue he's generated for the entire Lake of the Ozarks area by attracting tourism.

Those opposing rezoning for Lazy Gators got to speak next.

Two attorneys presented le-

gal arguments against the request.

Although P&Z Attorney Ryan Harding later rebutted his statements, Mark Dunn, who owns property in the neighborhood, accused the county of not following its own code and holding closed-door meetings with Gary Prewitt to discuss what should have been public business. He also said residents had filed an appeal to the Board of Adjustment that set forth 16 reasons why the public hearing should not take place, and he took issue with statements made at a town hall meeting two days earlier by commissioners. At that meeting, held at Village of Four Seasons Hall, Presiding Commissioner Greg Hasty and Commissioners Beverly Thomas and Cliff Luber said Lazy Gators would be allowed to operate until the matter was heard in the Court of Appeals. Dunn argued that an injunction issued November 4, 2014 by Judge Ralph Jaynes prohibited Prewitt from engaging in any commercial activities at Lazy Gators, including selling alcoholic beverages and

playing outdoor music.

Attorney Michael Berry, one of the last to speak and who said he represented 15 residents, advised commissioners to study the parking footprint and the county ordinance governing parking before making their decision on rezoning. He said Camden County ordinance currently requires all off-site satellite parking to be located within 400 feet of the business.

In between, residents presented a long litany of complaints.

One woman whose mother lived nearby said she feared the wastewater treatment system at Lazy Gators was inadequate to handle the amount of sewage produced and said that could negatively impact the Lake. She also said the cove hosting the venue was small and although homes of those opposing the rezoning request may be further than 1 mile in driving distance, they were much closer by water – many were within "swimming distance."

continues on page 24

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Future shines bright for 'Island of the Sun'

By Nancy Zoellner-Hogland

The causeway leading to Isla Del Sol Condominiums just might end up as the hottest spot to fish at Lake of the Ozarks. In late March, crews with Apperson Utility Contracting Company installed 12, 2-foot-by-8-foot concrete culverts that had one end stuffed with woody debris, at the base of the concrete causeway to act as fish caves. They also brought in 14, 40-to-50-foot-long trees and 18 tree stumps that were strategically

placed and anchored along both sides of the base.

Apperson, who also built the new 570-foot long, 24-foot wide causeway that connects the island to the mainland, completed the causeway construction last November. However, crews had to wait until the winter drawdown to complete the fish habitat, which also features three, 8-foot culverts, 72 feet long, to provide for water transfer and allow fish movement. The habitat was built to

assuage fears of local citizens who were concerned the causeway could harm the ecosystem and the "unique, underwater saddle" that spanned the distance between the island and the shore.

And as wonderful as life will be for the fish that take up residence in that new underwater habitat, it doesn't compare to the luxury available to those who will live "above water."

Known for years as "Hawaiian Island," Isla Del Sol cur-

rently is home to three buildings housing 30 units each. When completed, Isla Del Sol, the only island development at Lake of the Ozarks, will include 180 units.

"Because the condominiums are all built right at the water's edge around the perimeter of the island, every single condominium has an incredible view," said the new developer Kevin Brown. "In March, we held an open house for realtors so they could familiarize themselves with the project and the view was something mentioned over and over again."

And that view is about to get even better. Brown and Scott Frisella, who for the past five years have managed the island for Rockwood Bank but recently took over as developers of the project, are in the process of completely revamping the landscaping. They're planting decorative trees – Magnolias, Red Sunset Maples and Cleveland Pears – along the seawall and around the buildings and grounds and they're also removing and replacing all existing plantings, cleaning up all of the over grown brush around the sea wall and brush hogging and trimming of all the over grown areas that do not have building structures.

Brown said all the hard work already is starting to pay off.

"Prior to completion of the causeway, we'd go weeks without a showing but lately, we've had several showings every weekend – and people are loving what they're seeing," he said, adding that things are about to get even busier. "We'll soon be launching an extensive marketing campaign for 2015 that will include a large number of local radio commercials and television commercials on the Cardinals Baseball Network in addition to print, social media and billboards. We'll also be supporting local events like the Lake Race and Shootout. Truthfully, we just need to get people here. Isla Del Sol and the 'Hawaiian island' atmosphere will sell itself. Where else in the Midwest can you own a condominium on a private island and still be just a short drive down Route W and just 15 minutes from shopping, dining, entertainment and more? No place that I know of."

Previously, the condominium project, located at the 3.5 mile mark or at 60 Knox Road in Rocky Mount, was accessible

only by ferry – and that ferry had a limited operating schedule. To provide easier access and to provide quicker access for emergency vehicles, Rockwood Bank funded approximately \$1.1 million for construction of the causeway. To recoup those costs, with approval of Miller County commissioners, a Community Improvement District (CID) was formed. A CID may be either a political subdivision or a not-for-profit corporation. CIDs are organized for the purpose of financing a wide range of public-use facilities and establishing and managing policies and public services relative to the needs of the district. In this case, the CID encompasses the island, the footprint of the causeway and a small sliver of land where the causeway will meet the mainland.

Under the CID, Isla Del Sol condominium owners will pay an additional \$800 to \$900 per year in real estate property taxes over the next 20 years to Miller County. The county will then disburse payments to the CID board, which also will establish a special reserve fund for maintenance of the causeway as well as for a portion of Knox Road leading to the causeway.

After property owners in the Frelich's Resort subdivision, located along Knox Road, expressed concern that they would lose their existing community boat ramp if the causeway was built, Rockwood Bank also redesigned the mainland access point. The bank tore out the old ramp, which was crumbling and falling apart, and built a new 20-foot-wide ramp with concrete aprons and a community parking area. The bank also improved a portion of Knox Road as well as the circle drive that serves the subdivision. Rockwood will not be reimbursed for those costs.

Brown and Frisella, commonly referred to as "The Condo Guys," are currently the developers at Lands' End, Sunset Palms and Monarch Cove. They also own ProBuild Construction Services and Property Management Professionals, (PMP), which, founded in 2009, also manages seven other condo associations consisting of more than 800 homeowners.

For more information, visit isladelsollakeozarks.com or call Tina Stotler at The Property Shop at the Lake at 573-480-7760.

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"Insurance Talk"

with **Belinda Brenizer** of
Golden Rule Insurance

Have you protected your business from Cyber Crime?

Imagine for a moment... that a hacker has accessed your customers names and contact information as well as your employee's payroll information including Social Security numbers. And has disabled your website so you can't take payments.

Cyber Crime is a term for any illegal activity that uses a computing device over an Intranet or the Internet, to generate income.

In today's society, we hear almost weekly about large corporations and organizations dealing with cyber crimes. So how can small businesses protect themselves?

Recently, one of the Nation's largest health insurance companies got hacked. The intrusion included the theft of personal client information and possibly their medical information as well.

We don't hear about the thousands of small businesses that have to deal with the same issues, or how it puts them out of business due to the costs associated with cyber theft.

By law you are required to notify all your customers and the state's attorney general of the theft in a timely manner. In addition to the costs of this notification, you can be subject to penalties or fines from the Federal government.

All this takes time and money--the average cost today is \$204 per lost record.

The good news is the insurance industry is responding with coverage that is pretty new to our business.

It is a separate policy coverage or endorsement, since your general liability or business owner's policy does not cover a cyber breach.

This Cyber/Data breach coverage can range from basically covering the costs of the notification and repairing your reputation, to including network security protection and professional technology coverage.



Belinda Brenizer, CIC

professional technology coverage.

The cost varies according to the limits you choose and the amount of private information that is gathered and stored in your system--as well as the system security you have in place.

We have one carrier that will provide \$50,000 of coverage for as low as \$150 a year onto your current liability policy. The policy will provide coverage for business interruption expense, cost of notification to clients, expense of hiring public relations to repair your reputation, and covers regulatory fines and penalties because of the breach. It also provides a risk management team to coordinate the protection of your systems and network along with your social media policies.

Also included is the cost of credit monitoring for your clients and the repair of any identity theft that resulted from the breach.

Examples of cyber crime are as simple as a restaurant with computerized cash register credit card data stolen, a doctor's client database hacked for medical records and personal information, an accountant's laptop stolen that has client's tax records stored, to a landlord that has tenant's lease information on file stolen.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Ensuring a Legacy of Family Harmony

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

Goal: Equality

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

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

Goal: Impartiality

Naming a child to serve as a trustee or executor may cause tensions. Those positions carry with them authority and control—and



Trenny Garrett, J.D., CTFA

may be perceived as favoring one child over another. Appointing an independent trustee and executor relieves those tensions and assures children that judgments will be rendered impartially.

Distributing Personal Assets

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

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

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



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Osage Beach sponsoring 'egg-citing Easter egg-stravaganza'

By Nancy Zoellner-Hogland

For the first time ever, the city of Osage Beach will be sponsoring an Easter egg hunt. The event, which will include rabbit displays by the local 4H Club, pictures with the Easter Bunny, face painting, bounce houses and a hot dog lunch, is set to start at noon on Saturday, April 4. The egg hunts will begin at 1 p.m. with children divided into three age groups: 4 and younger (with an adult); 5 to 8 years; and 9 to 12 years.

The event, offered in cooperation with First Family Church, will be held at the Osage Beach City Park off Hatchery Road.

"It's our intention to have 60,000 plastic eggs filled with 120,000 pieces of candy so, as you can imagine, every employee has been kept busy between their regular duties stuffing eggs," laughed City Administrator Jeanna Woods. "What I'm looking forward to most is seeing what 60,000 eggs look like

when they're scattered across the park!"

Woods said the city had hoped to organize an Easter egg hunt last year but the flood prevented them from moving forward with that plan. This year, when they started contact churches and civic organizations to look for partners, they learned that First Family would no longer be holding its hunt but was willing to help the city with theirs.

"It worked out perfectly. They've given us a lot of the eggs, they're donating food and most importantly, they've provided us with a lot of invaluable advice," she said.

The event is part of a bigger plan to offer more community activities. In fact, the city recently formed the Community Programs Committee, which is chaired by Assistant City Administrator Mike Welty and includes members from each department. The city also posted

an online survey on its website and Facebook page asking the public what type of programs and events they'd like the city to offer.

The survey can be found by visiting <https://www.surveymonkey.com/s/osagebeach-events>.

"We thought this would be a great way to tap into the creativity of the public. We all have ideas about some of the types of events we could sponsor – concerts, Fourth of July fireworks, movies in the park – but there just might be someone out there that has a really great idea that we haven't thought of. By using the survey, they can submit their suggestion anonymously or they can volunteer to get involved in the planning. We have high hopes that we're going to get some great feedback," Woods said.

"Tax Time" with Bobby Medlin CPA Including excludable scholarships in income may cut tax bill of credit-eligible students



Bobby Medlin, CPA

For tax years beginning before 2018, individuals may elect to claim the American Opportunity Tax Credit (AOTC) equal to 100% of up to \$2,000 of qualified higher education tuition and related expenses (qualified education expenses), plus 25% of the next \$2,000 of such expenses, paid for education furnished to an eligible student in an academic period that begins in the tax year.

The AOTC may be elected for a student's expenses for four tax years, and only for students who haven't completed the first four years of post-secondary education as of the beginning of the tax year.

Taxpayers may elect a Lifetime Learning credit equal to 20% of up to \$10,000 of qualified tuition and related expenses paid during the tax year. The maximum credit is \$2,000.

"Qualified tuition and related expenses" for education credit purposes generally means tuition and fees required for the enrollment or attendance of the taxpayer, his spouse, or tax dependent, at a post-secondary educational institution eligible to participate in the federal student loan program.

Qualified tuition and related expenses must be reduced by scholarship amounts excludable from income. Generally, any scholarship or fellowship grant is treated as a tax-free payment. A taxpayer may be able to increase the combined value of an education credit and certain educational assistance if the student includes some or all of the educational assistance in income in the year it is received.

In these situations, the taxpayer should consider including some, or all, of the scholarship or fellowship grant in the student's income in order to treat the included amount as

paying nonqualified expenses (e.g., room and board) instead of qualified education expenses.

Scholarships and fellowship grants that the student includes in income do not reduce his or her qualified education expenses available to figure the education credit. Thus, including enough scholarship or fellowship grant in the student's income to report up to \$4,000 in qualified education expenses for the AOTC, or to report up to \$10,000 in qualified education expenses for the Lifetime Learning credit, may increase the credit by enough to increase a tax refund or reduce the amount of tax owed even considering any increased tax liability from the additional income.

For this strategy to work, (1) the scholarship or fellowship grant must be one that may qualify as a tax-free scholarship, (2) the scholarship or fellowship grant must be one that may (by its terms) be used for nonqualified expenses, and (3) the amount of the scholarship or fellowship grant that is applied to nonqualified expenses cannot exceed the amount of the student's actual nonqualified expenses that are paid in the tax year. The fact that the educational institution applies the scholarship or fellowship grant to qualified education expenses, such as tuition and related fees, does not prevent the student from choosing to apply certain scholarships or fellowship grants to the student's actual nonqualified expenses. Each situation is different. Consider all of your options.

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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As the Lake Churns Lake Real Estate Sales Activity

I wanted to share an overview this month of what is going on in the real estate market both nationally and statewide.

Existing-home sales showed some improvement in February, but remain constrained by low inventories of homes for-sale that are pushing price growth to the fastest pace in a year. The median existing-home price for all housing types was \$202,600 in February – 7.5 percent higher than a year ago.

Mortgage rates, for now, continue to hover near historical lows. The 30-year fixed-rate mortgage averaged 3.71 percent in February, according to mortgage giant Freddie Mac. "With all indications pointing to a rate increase from the Federal Reserve this year – perhaps as early as this summer – affordability concerns could heighten as home prices and rents both continue to exceed wages," says Yun.

The following is an overview of how sales fared in February across the country:

- Northeast: existing-home sales plunged 6.5 percent to an annual rate of 580,000, but are 3.6 percent above year ago levels. Median price: \$241,800, up 3.3 percent year-over-year.

- Midwest: existing-home sales were mostly unchanged from January at an annual level of 1.08 million, but are 4.9 percent higher than February 2014 levels. Median price: \$152,900, up 8.8 percent from a year ago.

- South: existing-home sales rose 1.9 percent to an annual rate of 2.11 million last month, and are 6 percent higher than year ago levels. Median price: \$177,900, up



Real Estate and Lake News with C. Michael Elliott

8.5 percent from a year ago.

- West: existing-home sales increased 5.7 percent to an annual rate of 1.11 million in February, and are 2.8 percent above a year ago. Median price: \$290,100 -- 4.2 percent above February 2014.

According to the Missouri Association of Realtors February Market Summary the number of residential properties sold was up 9.7% YTD this year compared to 2012 and the median selling price rose by 22.7%. At the end of February 11% of currently listed properties were under contract.

I have personally experienced a large uptick in my business over the past 30 days. The number of buyers who have been coming to purchase at the lake has been exceptional and I feel we are entering a pretty fair marketplace for both buyers and sellers.

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



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Mortgage Sense

with Michael Lasson of First State Bank Mortgage

Borrowers Saved Billions in Interest Payments by Refinancing in 2014

In the recent release of Freddie Mac's 4th quarter 2014 quarterly refinance analysis, results showed that borrowers are continuing to take advantage of near record-low mortgage rates to lower their monthly payments. Borrowers are also shortening their loan terms and choosing the safety of long-term fixed-rate mortgages. Over the next 12 months, those borrowers who refinanced in 2014 will save approximately \$5 Billion in interest.

Refinancing Trends

The latest refinance report shows the refinance boom continued to wind down as the pool of potential borrowers declined over the course of 2014. However, due to mortgage rates falling in the 4th quarter of last year, the share of refinance originations slightly increased despite volumes being down. Since mortgage rates have moved even lower, this trend is also expected in the 1st quarter of 2015. Lower mortgage rates, coupled with greater house prices appreciation last year, also brought about a larger share of borrowers cashing out home equity at the time of refinance. However, while the total percentage was up, the total dollar amount declined by nearly \$1 Billion from the 3rd quarter of 2014, and nearly \$4.6 Billion from the 4th quarter of 2013.

Cash-Out Refinancing

Compared to historical volumes, the net dollars of home equity converted to cash as part of a refinance remained low. An estimated \$6.7 Billion in net home equity was cashed out during a refinance of conventional prime-credit home mortgages in the 4th quarter. This is down from a revised \$7.6 Billion the previous quarter. For the entire year, an estimated \$24 Billion in net home equity was cashed out, down from \$28.6 Billion in 2013. The peak in cash-out refinance volume was in the 2nd quarter of 2006 at \$84 Billion, with an annual volume of \$320.6 Billion. Adjusted for inflation, annual cash-out volumes during 2010 through 2014 have been the smallest since 1997.

Change in Loan Term

During the 4th quarter of 2014, 34% of those refinancing borrowers shortened their loan term. This is down from the 35% from the previous quarter. Further, 35% of those who refinanced outside of HARP took out a shorter-term loan, while 33% of HARP borrowers shortened their term. Of the rest of the borrowers, 60% kept the same term as the loan they had paid off and only 6% chose to lengthen their loan term.

Interest Rate Reduction

The average interest rate reduction was about 1.3 percentage points in the 4th quarter. That is a savings of about 23%. On



a \$200,000 loan, that translates into saving about \$2,500 in interest during the first 12 months. Homeowners who refinanced through HARP during the 4th quarter of 2014 benefited from an average reduction of 1.6 percentage points and will save an average of \$3,300 in interest during the first 12 months or about \$275 every month. About 71% of those who refinanced their first-lien home mortgage maintained about the same loan amount or lowered their principal balance by paying in additional money at the closing table. That is shy of the 88% peak during the 2nd quarter of 2012.

Fixed-Rate Loans

More than 95% of refinancing borrowers chose a fixed-rate loan. Regardless of what the original loan product was, fixed-rate loans were preferred. For example, 67% of borrowers who had a hybrid ARM refinanced into a fixed-rate loan during the 4th quarter. Only 4% of borrowers who had a fixed-rate loan chose an ARM. For all other (non-HARP) refinances during the 4th quarter, the median property value was up 5% between the dates of placement of the old loan and the new refinance loan. The prior loan had a median age of 5.8 years and 35% of borrowers shortened their loan term.

Interest rates currently remain near historic lows. If you are interested in refinancing your home at the Lake of the Ozarks, give me a call at 573-746-7211. When it comes to your financing needs, I'm committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the first class service you deserve!

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State park at Lake of the Ozarks included in contest

By Nancy Zoellner-Hogland

Ha Ha Tonka State Park was included in a nationwide readers' choice poll which asked them to pick their favorite state park. Four days before the contest ended, the park was in fourth place behind Porcupine Mountains Wilderness State Park in Michigan, Letchworth State Park in New York, and Watkins Glen State Park in New York.

According to Lydia Schrandt, senior photo editor and Readers' Choice production manager, voting for the Best State Park contest category began on Monday, March 2 at noon ET and was set to end on Monday, March 30 at noon ET. The top 10 parks will be announced on Wednesday, April 1 at noon ET and will also be featured in the Friday edition of USA TODAY.

The 20 nominees for Best State Park, just like nominees in other categories, were selected by a panel of experts, which include a combination of editors from USA TODAY; editors from 10Best.com; relevant expert contributors; and sources for both these media and other Gannett properties. The nomination panel for each award category is displayed on its associated contest page. All voting is digital and the 10Best Readers' Choice Award contest is accessible on the 10Best.com website.

Schrandt said the 10 Best Readers' Choice Award contest launches one new category each Monday at noon, revealing its 20 nominees. After four weeks of voting, the contest closes at noon on the 28th day. On Day 30, the winners are revealed. Rules allow the public the right to vote online for one nominee per category, per day.

"We launched the first weekly

Readers' Choice contest on July 1, 2013. On January 12, 2015 we switched to launching batches of five topically-related contests every two weeks; in total, we've covered more than 100 topics to date," Schrandt said, adding that while the 10Best Readers' Choice Award contest lives on 10Best.com - a standalone travel media site - it is also promoted across USA TODAY Travel Media Group's digital and mobile products, as well as via social media. "Nominees are also announced and/or promoted across relevant USA TODAY departments, and through Gannett media outlets, including the websites of its 81 local newspapers and 43 television stations.

"USA TODAY is thrilled to have this method of sharing what 10Best and USA TODAY readers and users love most," said John Peters, president of USA TODAY Travel Media Group. "Our readers are well-informed, well-traveled and opinionated. At the end of the day, content on our platforms is a reflection of them. A destination, organization or business which finds itself the recipient of a 10Best Readers' Choice Award has really accomplished something."

Schrandt said 10Best.com provides users with original, unbiased, and experiential travel content of top attractions, things to see and do, and restaurants for top destinations in the U.S. and around the world.

"The core of the site's uniqueness is its team of local travel experts: a well-traveled and well-educated group who are not only experts in their fields - and their cities - but discriminating in their tastes. These local experts live in the city they

write about so the content is constantly updated. In 2012, 10Best.com averaged more than 700,000 monthly unique visitors generating approximately 28 million page views. It was acquired by USA TODAY in January of 2013," she said.

Founded in 1982, USA TODAY, the nation's number one newspaper in print circulation with an average of more than 1.6 million daily, and USATODAY.com, an award-winning newspaper website launched in 1995, reach a combined 6.6 million readers daily. USA TODAY is a leader in mobile applications with more than 16 million downloads on mobile devices. USA TODAY is owned by Gannett Co., Inc. (NYSE: GCI).

Parks included in this contest, in order of ranking, include Porcupine Mountains Wilderness State Park - Michigan; Letchworth State Park - New York; Watkins Glen State Park - New York; Ha Ha Tonka State Park - Missouri; Devil's Lake State Park - Wisconsin; Fall Creek Falls State Park - Tennessee; Indiana Dunes State Park - Indiana; Assateague State Park - Maryland; Custer State Park - South Dakota; Hunting Island State Park - South Carolina; Stone Mountain State Park - North Carolina; Hueco Tanks State Park - Texas; Weeki Wachee Springs State Park - Florida; Antelope Island State Park - Utah; Blue Spring State Park - Florida; Grayson Highlands State Park - Virginia; Hearst San Simeon State Park - California; Humboldt Redwoods State Park - California; Valley of Fire State Park - Nevada; and Ecola State Park - Oregon.

Lake Regional Forum on Arthritis Treatments

Lake Regional Health System will host a free seminar on surgical treatments for arthritis on Thursday, April 16.

This forum educates patients on surgical options for relieving arthritis pain in the shoulders, hips and knees. It also covers recovery time following total joint replacement and provides information about Lake Regional's Total Joint Camp.

Rick Walker, D.O., a Lake Re-

gional orthopedic surgeon, will present the forum. Dr. Walker is board-certified by the American Osteopathic Board of Orthopedic Surgery.

"We understand people have questions about using surgery to alleviate pain from arthritis, and this forum is a chance to receive in-depth answers to those questions," Dr. Walker said.

The forum will start at 2 p.m.

in Lake Regional Hospital's third floor conference rooms. The session is free, but preregistration is required at lakeregional.com/events or by calling 573-348-8222.

Several health fairs and screenings also are held annually throughout the lake area. For information on upcoming events, visit lakeregional.com/events.

Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC

5 Reasons to Hire a Social Media Company

While posting that cute cat video may seem like a great idea, you need a strategy for your Facebook business page so you can build brand awareness and help your search engine rankings. Here are 5 reasons to consider hiring a social media company like MSW Interactive Designs:

1. Experience - While setting up a business Facebook page may be easy, actually posting relevant content to it regularly is a different story. A social media professional will have the experience needed to help your business grow. Since they have dealt with many accounts, they will have a better idea of what works and what doesn't.

2. Time - Coming up with engaging content and checking your Facebook page regularly takes time, time that most business owners just don't have. By hiring a social media company, you can eliminate the extra time spent trying to figure out how to use hashtags correctly.

3. Cost - While it may seem like a good idea to hire someone internally to do social media, this may not be the most cost effective solution. Hiring a social media company may save you money compared to an hourly wage for another employee. In addition, the experience the company brings could end up making you more money by increasing your internet presence and growing your business.

4. Efficiency - Since social media professionals have experience with posting on behalf of clients, they have learned how to be more efficient. The more you do something the better you get at it. You learn from your mistakes and keep improving your processes. If you've spent any time on Facebook, you know how you can spend all day



Erin Burdette

on there and accomplish absolutely nothing. The same concept applies to marketing your business if you don't know where to focus your efforts.

5. Competition - Social media is increasing in popularity and while many companies have not jumped on the train yet, many have. If you're competitors are doing social media, you need to be doing social media. Not only do you want to try to get more fans than your competitors, you also want to leverage social media to increase your search engine rankings. The way to do this is to have a strategy and social media professionals can bring the expertise needed to execute that strategy.

Internet marketing works best when all the pieces are working together. For more information on creating a robust internet presence for your business, give us a call 573-552-8403!

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Apple Watch

Due out late this month the "Apple Watch" breaks with tradition-- in that there is no "i" in front of the name (as in iPad, iCloud, iBook, iMac, *ad nauseum*) it does not break the traditions of Apple innovating incredible examples of modernistic design and cutting edge trend-setting technologies. Nor does it break their long-standing tradition of these "gotta-haves" coming at a price premium. The 38mm and 42mm in Stainless Steel with the Milanese loop band shown above, are \$699. That does include a tiny Retina display, and a magnetic closure. Presumably the sizes are Men and Women. Other models with plastic "sports" bands start at a mere \$599. www.Apple.com



'Pacif-i' Pacifier

The "Pacif-i" (with the "i") is purported to be the world's first smart Bluetooth Pacifier for your kid. Connecting through Bluetooth to your Android or Apple smartphone, it monitor's your baby's temperature and transmits the data back for your perusal. "The app determines when the temperature is the most accurate and then time-stamps and plots the temperature data in a graph." It also features "a built-in proximity sensor that allows parents to monitor the pacifier's location" so you can be notified via an alarm when little precious wanders to far afield. And, no more looking under the couch, if it's lost, you can "buzz" the paci and it will sound off. www.blumaestro.com Around \$40 for pre-order.



Ampl Backpack

The Ampl Backpack also says it's the world's-- smartest backpack equipped with "intelligent power management system and integrated SmartBattery charges phones, tablets, and other gadgets through 6 USB outlets accessible inside every pocket. You can even charge laptops or other items you typically plug into the wall with an optional expansion battery and AC Inverter module." The "brain" of the bag efficiently routes power from up to 4 batteries and to as many as 6 connected devices simultaneously. The company says AMPL Smart-Batteries charge almost three times faster than standard batteries, and can be recharged on a short layover or between meetings. It's also available for pre-order for around \$500 including shipping. ampl-labs.com

Eldon, Mo., to Receive Free Place Based Sustainability Technical Assistance for Trail Project

The City of Eldon, Mo., has been selected by Project for Public Spaces and their partners at Livability Solutions as one of nine communities to receive free sustainability technical assistance in 2015.

The City of Eldon will each receive up to \$22,000 in technical assistance support from the Walkable and Livable Communities Institute to help engage citizens and stakeholders in developing a plan for a new trail that will run through the city.

The nine governments and organizations receiving assistance represent a diverse group of communities from across the United States, from large cities to rural communities. All have a strong commitment to sustainability and smart growth and are poised to implement positive change through the assistance we are offering. Each recipient will receive a one- or two-day workshop with Livability Solu-

tions partners to tackle a particular sustainable communities challenge or opportunity in their community.

Livability Solutions is a coalition of professionals from 10 leading nonprofit organizations with deep experience in sustainable development. The coalition's common purpose is to work with communities on transportation, land use, place making, environmental and health issues, and public engagement, in order to improve livability, smart growth, and sustainability outcomes.

The EPA's Building Blocks program funds quick, targeted assistance to communities that face common development problems. EPA's Office of Sustainable Communities provides some of this assistance directly, and also funds the free technical assistance programs of two other nonprofit organizations, Smart Growth America and Global Green.

Local woman ships out on humanitarian project

By Nancy Zoellner-Hogland

A Lake Ozark woman will be spending a month volunteering with the Registered Nurse



Amy Bowen-Muenks, R.N.

Response Network (RNRN) and the U.S. Navy as part of Continuing Promise, a U.S. Southern Command mission providing health care, humanitarian assistance and civic support to communities in 11 different Latin America and Caribbean nations.

Amy Bowen-Muenks, a registered nurse who, for the past eight years has worked in the emergency room at Capital Region Medical Center in Jefferson

City, was one of just five nurses chosen for the mission from the more than 200 that applied. She was the only nurse chosen from Missouri.

"For this mission they needed someone with a lot of trauma care experience and critical care certification – all things I carry – but it's still quite an honor to have been chosen. It's also pretty exciting," she said, adding that she will be working in the intensive care unit while on board the ship as well as assisting in off-site clinics in the countries they visit.

This isn't her first medical mission trip with RNRN and the Navy. In 2010, she traveled on the USS Iwo Jima (LHD 7) to the Republic of Suriname, in South America.

She said that during that trip, they did everything from performing surgeries to providing instruction on proper bathroom hygiene and food sanitation. Unfortunately that trip was cut short when the ship was called to respond to Haiti to provide humanitarian assistance after the island was struck by a mas-

sive earthquake.

RNRN is a national network that coordinates sending volunteer registered nurses to disaster stricken areas where and when they are needed. Founded in 2005 when Katrina and Rita, two of the most destructive hurricanes in history, showed the need for more trained medical responders in crisis situations, they've participated in Continuing Promise since 2010.

Continuing Promise, a U.S. Southern Command training mission introduced in 2007, focuses on providing medical, engineering and veterinary humanitarian assistance activities in select countries to strengthen partnerships and improve cooperation on many levels with our partner nations, interagency organizations and nongovernmental organizations. According to information provided by the Navy, the medical team will provide medical care to more than 100,000 people during the deployment.

This year's Continuing Promise mission will include hospital ship USNS Comfort (T-AH

20), a military sealift command ship, for the fourth year. Capt. Sam Hancock, commander, Destroyer Squadron 40, is the mission commander. Hancock

be responsible for the ship's safe and timely navigation and day-to-day operations.

From early April through September, Continuing Promise



Amy Bowen-Muenks will join 1,100 personnel, including more than 700 medical professionals, on the military sealift command hospital ship USNS Comfort (T-AH 20) when it deploys this spring. Photos provided. Since 2007, hospital ship USNS Comfort (T-AH 20) has been providing medical, engineering and veterinary humanitarian assistance.

will command the joint civil-military operation, which includes personnel in the fields of medicine, engineering, veterinary medicine, public and environmental health, other specialties and personnel from other government agencies, non-governmental organizations, and multinational partner nations who will participate in the Continuing Promise mission.

Capt. Rachel Haltner will command the Medical Treatment Facility (MTF) aboard Comfort and will oversee the roughly 700 member joint medical staff, to be drawn mostly from Naval Medical Center Portsmouth, Virginia, and the Army and Air Force.

The ship's civil service master, Capt. George McCarthy, will

will provide medical and dental care, preventive medicine and veterinary consulting, and construction projects in Belize, Colombia, Dominican Republic, El Salvador, Guatemala, Haiti, Jamaica, Nicaragua, Panama and, for the first time, visit Dominica and Honduras.

As in previous years, hundreds of surgeries will be performed aboard Comfort, and thousands of patients will be treated ashore – an effort that Haltner, called "real work for real people that will make a real difference in their lives."

Ed.: Amy Bowen-Muenks is the daughter of our own Nancy Zoellner-Hogland and Jerry Hogland, and Sunrise Beach residents Bill and Sammie Bowen, understandably proud parents.



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Work to Temporarily Close Bagnell Dam

The Missouri Department of Transportation will temporarily close Bagnell Dam on Business Route 54 in Miller County to repair concrete. The dam will be closed to traffic between 8 a.m. and 3 p.m. Monday, April 6 through Friday, April 10.

Motorists are asked to use alternate routes during the closure.

For more information about this project or other transportation-related matters, please call 1-888-ASK-MoDOT (275-6636) or log onto www.modot.org/central. You can also follow MoDOT's Central District on Twitter at https://twitter.com/MoDOT_Central.

Lunch & Learn – Round Table Discussion with Lake Family Owned Businesses

The Lake Area Chamber of Commerce held a Lunch & Learn Seminar hosted by the Young Professionals at the Lake (YPL) on Wednesday, March 11th at Inn at Grand Glaize. The forum for the afternoon was a Round Table Discussion with Family Owned Businesses at the Lake, the panel included Susan Brown, Lodge of Four Seasons; Lynn Farrell, John Farrell Real Estate Co; Mike Page, Page Stores; Chad Painter, B&B Heating & Cooling; Joe Schell, Vista Grande; and Angie Schuster, Summerset Inn Resort & Villas/Summerset Boat Lifts.

The panelists shared their experiences, and ideas on everything from the recession, challenges faced in their specific industries, and promoting the Lake to the growth potential in our business districts, impact of the new highway, creating a

healthy economy and spurring development in our area.

The consensus of this very informative Lunch & Learn; Although all our communities are different we are all Lake of the Ozarks and together we are stronger. How do we work together to help in the growth and prosperity of our community? To continue this conversation we invite you to join the area Chambers on Thursday, March 26th at Inn at Grand Glaize from 8-9:30 am for our Eggs & Issues Breakfast Forum. The guest speaker Corey Mehaffy, President of Moberly Area Economic Development Corporation, will cover a Fresh Look at Regional Economic Development.

For more information contact the Lake Area Chamber at (573)964-1008 or visit LakeAreaChamber.com.

CMS Announces Special Enrollment Period

The Centers for Medicare & Medicaid Services has announced a special enrollment period for individuals and families who did not have health coverage in 2014 and are subject to the fee or "shared responsibility payment" when they file their 2014 taxes in states that use the federal Health Insurance Marketplace.

For those who were unaware or didn't understand the implications of the fee for not enrolling in coverage, the CMS will provide

consumers with an opportunity to purchase health insurance coverage from March 15 to April 30. If consumers do not purchase coverage for 2015 during this special enrollment period, they may have to pay a fee when they file their 2015 income taxes.

The special enrollment period will begin on March 15 and end at 11:59 p.m. EST April 30.

Missourians seeking to take advantage of the special enrollment period can find out if they are eligible by visiting healthcare.gov.

To receive local help, schedule an enrollment assistance appointment at Lake Regional Hospital. Contact Shelby Nelson, assistant director of Patient Access Services at 573-348-8747. Enrollment assistance also is available by contacting Lena Green, insurance counselor at Primaris|KMA, at 573-817-8338, ext. 196.

For more information about Health Insurance Marketplaces, visit healthcare.gov/marketplace.



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Business Journal Social Event Photos

Last month's Business Social was the 12th, at Camden on the Lake in Osage Beach with Sponsors On-Media.

1. Nicole Kever, Camden On The Lake, Ryan Nivens, Kettle Corn Kids
2. The team from On-Media (sponsors of the social).
3. Patrons enjoying the Social.
4. L-R: Glenn Goodwin, Business Journal, Kerry Kelling, Re-Max LOTO Fran Campbell Team, Megan Benne, Mix 92.7, Brandie Briddle, On-Media and Morning Show Co-Host on Mix 92.7 Stacy Johnson.

This month Social is at Pappo's Pizza on April 9th, with our Sponsor First State Bank (Michael Lasson).

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



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LARRY'S GIFT SHOP

This Bagnell Dam Strip photo (circa 1970, photographer unknown) shows several businesses on the south side of the Strip. It was the location of Stewart's Restaurant and Gift Shop on the far right. The flag pole designated the location of the Lake Ozark Post Office with Fran Warneke as Post Master. Larry's Gift Shop was like three novelty stores in one. At the far

left was a sign for Lake Printing. Dwight Jones, the owner and publisher of Lake of the Ozarks Vacation News, could be reached by taking a flight of steps down to the lower level. Today, the only original business at this location is Traditionally Stewarts Restaurant. Bob's Sunglasses now occupies the former location of the Post Office while iPhone Crazy and Looks Beauty Shop currently

occupy the other business sites.

The vast, sprawling interior of Larry's Gift Shop contained just about every kind of novelty known to man. Larry Albright, a somewhat eccentric cat lover with a wooden leg and a fine sense of humor, figured if you were a tourist looking for a souvenir and he didn't have it, you didn't need it anyway. He competed with Walt Tietmeyer's "Dogpatch Gift Shop" except

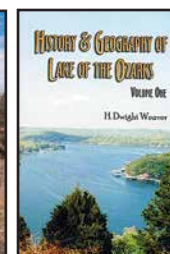
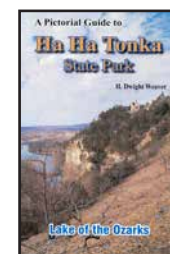
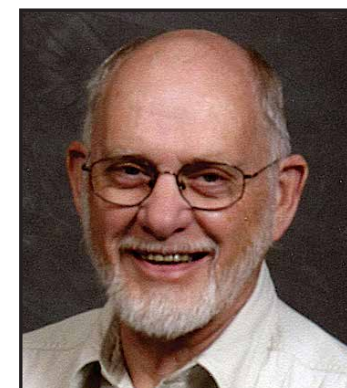
that Dogpatch had an Ozark "hillbilly village" out behind its place of business that was reminiscent of Al Capp's Little Abner's Dogpatch cartoon series. Larry was also a fancier of go-kart racing, had a tract in Osage Beach on Route KK for a while, but spent most of his go-kart energy taking his go-karts to racing events. Larry promoted himself as the "Souvenir King." He also had a similar gift shop in Osage Beach adjacent to the property currently occupied by the Zen Chinese Restaurant. For more information see the author's book Historic Bagnell Dam Boulevard Past and Present and lakeoftheozarksbooks.com.

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

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

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

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



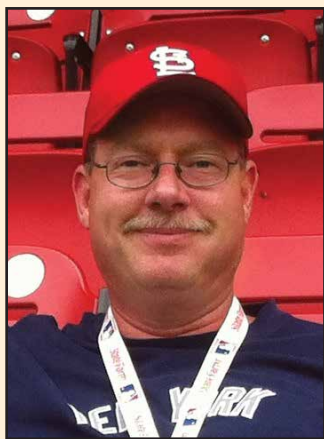
Managing Rental Property Does Size Matter?

In the vacation rental industry and especially at the Lake of the Ozarks the size of your rental property can make a huge difference in your rental experience. Here at the Lake bigger is better! The trick is figuring out what fits your budget, what your personal needs are and the cost of maintaining the property.

For our company, as a general rule, homes tend to rent a little better than condos. Over the last three years our homes have averaged 43 paid nights per home and our condos have averaged 31 paid nights per condo. (Please realize that when owners use their home or condo, or let friends use it during peak season that they give up potential rental nights). So if you think those numbers might be a little low, we don't put any restrictions on how our owners use their properties. And as a rule the bigger homes tend to rent more than the smaller homes.

So far this year our five bedroom and larger homes are averaging 37 nights booked for the rental season and just over \$20,000 in rentals vs. our four bedroom and under homes that are averaging 21 nights booked so far and just over \$5,000 in rentals. The gap won't be that big at the end of the season as the larger homes tend to book earlier due to the fact that there are only so many available here at the Lake. But at this point they are averaging 76% more nights booked and 300% more in gross rental income.

Here is where the budget comes into play. What can you really afford? You shouldn't plan on the income from your rental property making your mortgage payments, paying your monthly bills, insurance or taxes. Someone might tell you otherwise



Russell Burdette

and there are exceptions to every rule. and there are some exceptions out there, but with more than 10 years in the business I can assure you that they are very few and far between. If you can afford the home without relying on the income, then you will have a great experience no matter how much income you receive from the property. However, if you are depending on the income and it falls short of your needs, you will be very disappointed.

You will also want to look at your personal needs. Do you really need a home that large? Some owners will purchase the larger home for the rentals and then just downsize when the kids leave home, retire or just no longer need a large home. While renting won't pay all the bills it could definitely put a big dent in the mortgage and other expenses.

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

Builders get break in Camden Co.

By Nancy Zoellner-Hogland

In an attempt to attract more development, the Camden County Commission voted to cut road and bridge impact fees in half. Those fees are charged to help the county recover the cost of repairing damages caused by construction traffic during project development.

According to Presiding Commissioner Greg Hasty, in mid-March the commission approved an amendment to a county ordinance to allow the change.

"We had gotten dozens of complaints from people who were very upset about the fees they were being charged – and we agreed with them. People shouldn't have to pay \$800 to put up a garage. That's ridiculous! So after studying the fees, we felt they needed to be cut in

half," he said, adding that the commissioners will review the rates annually and adjust as needed.

Under the new structure, there will be no charge for any construction that is less than 400 square feet. Impact fees for larger projects are as follows:

401 to 999 square feet	\$200
1,000 to 1,999 square feet	\$700
2,000 to 4,499 square feet	\$1,000
4,500 to 6,499 square feet	\$1,500
6,500 to 9,999 square feet	\$2,000
10,000 square feet or larger	\$2,500

Hasty said impact fees are the same across the board – whether the construction is for a private home or commercial development.

"When I ran for office, one of the things I ran on was to be more responsive to the community. This is just the first of

many areas I plan to look into," he said.

The fees are charged only in unincorporated areas of the county – not in any municipalities or on Horseshoe Bend, where the roads are maintained by the Horseshoe Bend Special Road District (HBSRD).

Kevin Luttrell, superintendent for the HBSR, said they do not charge impact fees. Instead, if the road is damaged during construction, they will not issue a permit to tie into the roadway until the damage is repaired.

"We really haven't had any major damage though, so that hasn't been an issue. We have a good working relationship with the developers who build on the Bend and they've been easy to work with," Luttrell said.

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Rock Island trail project moving

Three lake area residents who have been active in promoting development of the former Rock Island rail line into a recreational facility have been elected to the board of Missouri Rock Island Trail Inc.

Daphne Partridge of Eldon, Mac McNally of Four Seasons and Michael Feeback of Lake Ozark have joined the board of the not-for-profit MORIT. All three have been longtime members of the Eldon Rock Island Trail Committee that has been working for a number of years to develop the corridor through that community.

The Rock Island corridor runs from near St. Louis to Kansas City through the lake-area communities of Eldon, Versailles and Stover and on to Windsor, a distance of 144 miles. The line is currently owned by a subsidiary of Ameren Electric. The federal board that oversees abandonment of rail corridors recently approved Ameren's negotiations with the Mis-

souri Department of Natural Resources to turn over the line for public use.

Ameren is currently converting about 50 miles of the line from Windsor to Pleasant Hill near Kansas City to a recreational trail. The Rock Island Trail will be similar to the Katy Trail and link with that facility at Windsor.

MORIT officers are president, Chrysa Niewald of Owensville; vice-president, Bruce Sassmann of Bland; secretary, Jackie Barndollar of Owensville; treasurer, Doug Kappelmann of Rosebud. Other board members include Lolle Boettcher, Owensville; Michael Brewer, Jefferson City; Larry Giesler, Gerald; Jody Miles, Rosebud; Brian Parkinson, Wildwood; Rick Peth, Owensville; Otis Schulte, Gerald; and Steven Vogt, Belle.

For more information or to join MORIT visit RockIsland-Trail.org.

The group Missourians for a Balanced Energy Future has been urging supporters

to sign a petition showing support for the Rock Island Trail project. The organization provides a short history of the Rock Island rail line on its website:

"Many years ago Ameren Corp. purchased 144 miles of the Rock Island rail line with the intent to use it to transport coal to their Missouri power plants. By owning the railway, Ameren Corp. was cutting down on freight costs, saving consumers money in the long run. Fast forward to today where times have changed and Missourians demand a more diverse energy portfolio, there is a shift in philosophy. Sections of this railway once slated to bring coal to this state are now being repurposed as a new nature/biking/walking trail," the site reads.

To sign the petition, visit <http://moenergyfuture.org/missouri-rock-island-trail> or visit the Missouri Rock Island Trail, Inc. Facebook page.



Construction on schedule

Construction is underway on a 60-unit upscale multi-family housing complex at South Fish Haven Road and Forrest Hills Drive, across the street from the Lake Ozark Lions Club. The first phase of the Fish Haven Apartments project will provide 35 two-bedroom, two-bath units and 25 three-bedroom, two-bath units; green space; and a community building. According to developer Pete Ramsel, once the development is completed, income restrictions will

apply. The units will be leased to households earning 60 percent of median income and 'market-rate' units will be leased to households earning 80 percent of median income which, Ramsel said, means qualifying income for the majority of tenants will range from \$30,000 to \$42,000. Ramsel said if the weather cooperates and allows them to stay on schedule, units will be completed and ready to rent by this November. Nancy Zoellner-Hogland photo.



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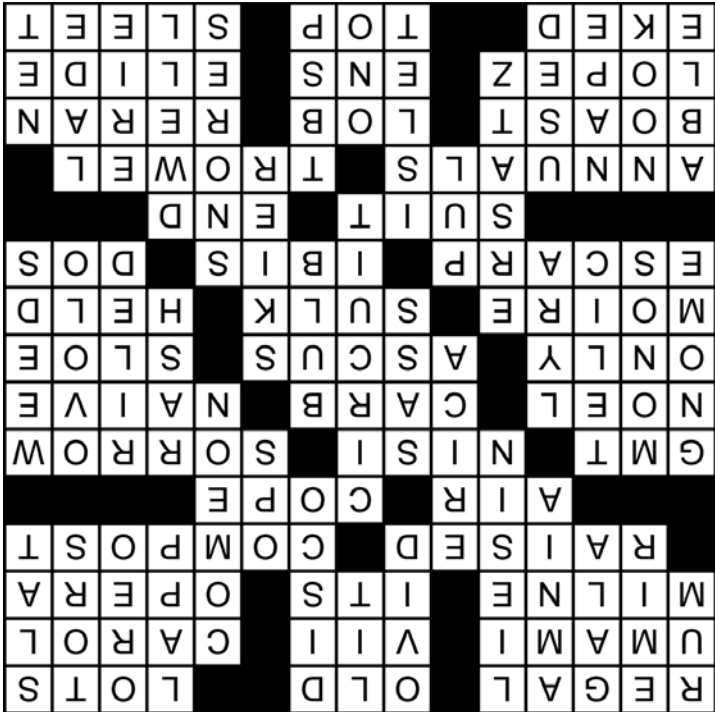


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Battle over venue continues

continued from page 6

Another resident asked commissioners to think how they'd feel about allowing Lazy Gators to continue to operate if they lived nearby and had small children – especially when the bar created situations where people were drinking and driving through the residential neighborhood.

A man who lives next to the newly built satellite parking lot said buffering landscaping and lighting had not been completed as promised so there was no reason to think that sound abatement systems would be built.

More than one person complained about problems with loud noise, drunk drivers and boaters, road congestion, damage to docks by boats going in and out of the cove, littering and not enough presence by law enforcement.

Another woman, who said she was a long-term resident on Bittersweet, said the lack of sidewalks and shuttle busses that frequently stop to pick up Lazy Gator patrons caused hazardous conditions for other drivers.

A realtor said she was con-

cerned for property values. She said that when she bought her home in 1993, she had a view of trees, shrubbery and a house. Today that view includes commercial operations that include volleyball courts, porta-potties and wild parties, especially on holiday weekends. She also asked how future rezoning requests for properties in the cove could be denied if this request was approved.

In a later interview, Camden County Presiding Commissioner Greg Hasty said that while neighbors of Lazy Gators had legitimate complaints, many of those complaints could be considered "outside the scope of zoning, especially when you look at the fact that Lazy Gators does not touch any piece of property that's zoned single family residential."

"People are attempting to use planning and zoning to stop other activities from taking place. Their issues – their points of complaints – have nothing to do with zoning. Are we going to use planning and zoning to stop drunks from driving down the road and to regulate the volume

of music or the time it's played? Are we going to use planning and zoning to stop other lewd actions? Those issues are already addressed by other laws. Planning and zoning should look strictly at compatible land use," he said, adding that while he was not unsympathetic to the concerns expressed by neighboring property owners, he felt that commissioners should consider more than just those complaints when voting on whether to grant or deny Prewitt's zoning request. "If something could be done to control some of the issues, it's my understanding Mr. Prewitt would like to make some changes to make it more acceptable to (the neighbors). If we had an opportunity to address some of this stuff, we might be able to come up with something to make it functional. Look at how many people are going there. That means there's an awful lot of people on Horseshoe Bend that have boat docks and boats and they're hopping in their boats and going up to that place. Otherwise, it wouldn't be packed all the time."

New twist to Lazy Gators saga

The March 18 public hearing also held a surprise for Attorney Mark Dunn, who has been fighting rezoning for Lazy Gators. After the hearing ended, he was served with a lawsuit filed against him by Gary Prewitt, who is seeking \$300,000 in damages for libel and slander. In the lawsuit, Prewitt alleges that Dunn both read a letter out loud at a town hall meeting and also sent copies of the letter to several government officials that contains libelous statements. The lawsuit states that by sending the letter to multiple government agencies, the letter became a public record readily available to the public.

The lawsuit also states Dunn's letter contained the following defamatory and false statements:

1. That Prewitt is the owner of Lot 72, Horseshoe Bend No. 6;
2. That Lazy Gators has been operating "illegally" since May 23, 2009;
3. That Prewitt has cost taxpayers of Camden County more than \$300,000 in attorney's fees;
4. That Prewitt is illegally using Lot 72 in violation of the

Camden County Land Use Code;

5. That Prewitt is acting "unconscionably" by filing a new zoning application;

6. That Prewitt is perpetuating an "ongoing saga of repetitive zoning applications and lawsuits attempting to avoid the laws of Camden County and to pursue the illegal operation of a bar known as Lazy Gators;"

7. That Prewitt owns a bar known as Lazy Gators, and

8. That Prewitt has caused a waste of people's time and a substantial waste of money of the taxpayers of Camden County.

Prewitt claims that Dunn's characterization of the operation of Lazy Gators as "illegal" gives the impression of criminal activity. He also claims Dunn's actions were malicious in nature and they exposed Prewitt to "public hatred, contempt or ridicule," and they have deprived Prewitt of "the benefits of public confidence and social intercourse."

Dunn has a different take, however.

"The lawsuit is nonsense and has no merit," he said in a later interview.



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Still Time to Register for Lake Regional's Fun Run/Walk

Register now for Lake Regional Health System's 8th Annual Fun Run/Walk scheduled Saturday, May 2, at Lake Regional Hospital in Osage Beach. All proceeds will benefit the Lake Regional Cardiac Rehab department.

A tech T-shirt is guaranteed for participants who register on or before April 15. The registration fee is \$30 for the Timed Run/Walk and \$25 for the Fun Run/Walk.

Check-in for the run/walk will begin at 7 a.m. in parking lot B in front of the hospital's main entrance. The 5K Run begins at

8 a.m. and will follow a course from the hospital campus down Osage Beach Parkway. Fun Walk participants will start walking immediately after the run begins.

New this year, Chris Cakes of St. Louis will provide a \$5 all-you-can-eat pancake breakfast. Serving will begin at 8 a.m., and the breakfast is free to paid run/walk participants.

Online registration and printable registration forms are available at lakeregional.com/events or by contacting Terri Hall at 573-348-8153.

The event is sponsored by

Lake Media, 101.9 The Wave and Columbia College – Lake of the Ozarks.

Lake Regional's Cardiac Rehabilitation Program is certified by the American Association of Cardiovascular and Pulmonary Rehabilitation. Cardiac rehab services are available at Lake Regional Hospital in Osage Beach, as well as at Lake Regional's Cardiac Rehab clinics in Camdenton, Eldon, Lake Ozark and Laurie. To learn more about the comprehensive cardiovascular care available at Lake Regional, visit lakeregional.com/Heart-Care.

Larry McAfee appointed General Manager of The Lodge of Four Seasons in Central Missouri

Tom Baker, Chief Executive Officer and Managing Principal of Access Hotels & Resorts announced the appointment of Larry McAfee as the General Manager of The Lodge of Four Seasons in Lake Ozark, MO.

McAfee most recently served as the General Manager of the Warwick Melrose Hotel in Dallas, Texas where he had the overall responsibility for the historic, AAA-4 Diamond Luxury Hotel. While at the Warwick Melrose he oversaw extensive property renovations including all guest rooms and other areas of the property and established market leadership in a competitive Dallas market.

Baker said, "McAfee's leadership at the Warwick Melrose along with his renovation experience he gained on the extensive property renovations at the Warwick Melrose, and Tides Inn Resort will be a welcome asset to our organization during the multi-million dollar renovations currently underway at The Lodge."

McAfee added, "The Lodge of Four Seasons is a historic luxury resort and the enhancements we have underway will take The Lodge to the next level and allow us to maintain the resort as the premier destination resort at the Lake of the Ozarks."

McAfee's prior hospitality experience includes Independent Hotel Consulting, General Manager of The Tides Inn, Sedona Resorts, Irvington Virginia, Director of Food & Beverage Operations at the Washington Court Hotel and the launch of the new Diplomat Resort, Country Club and Spa, Hollywood Florida. As Executive Chef he held the position at the Wintergreen Resort, Virginia and the Boca Raton Hotel & Club, Florida in addition to Executive Chef for Servico Royce hotels, and the Europa Hotel in Chapel Hill, North Carolina.

"McAfee is a Professional Hotelier with emphasis on, revenue generation, team building, and exceeding customer service expectations. He has strong experience in food & beverage, hotel and resort operations, which includes championship golf and Marina's. Mr. McAfee's background experi-



Larry McAfee

ence encompasses all areas of guest services operations, with extensive hands on project management that includes ground up construction and total renovation. Larry will also be active in the community working for the best interests of the ownership," concluded Baker.

The Lodge of Four Seasons offers 359 rooms and over 60,000 square feet of meeting space. Amenities include the Midwest's best 36 holes of golf, a full service marina and five diverse restaurants. The Lodge is also the home of the nationally recognized Spa Shiki.

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

For questions or comments please contact Tom Baker of Access Hotels & Resorts at tbaker@accesshospitality.com. Access Hotels & Resorts, 400 E. Royal Lane, Suite 290, Las Colinas, Texas 75039 <http://www.AccessHospitality.com>

Tax assistance locations available throughout Missouri

More than 500 Volunteer Income Tax Assistance (VITA) and AARP Tax Counseling for the Elderly Tax-Aide sites are located throughout Missouri. The sites are open and available to assist qualified taxpayers in completing federal and state tax returns and are located at community centers, libraries, schools and other locations.

To qualify for assistance, tax-

payers must be 60 years or older, have a disability, speak limited or no English, or make \$53,000 or less annually. Internal Revenue Service (IRS)-certified volunteers will assist taxpayers with simple returns. However, the IRS suggests taking complicated returns to professional preparers.

"As the April 15 tax filing deadline approaches, it's important to get to these locations as early as

possible," said Revenue Department Director Nia Ray. "Many locations require appointments, and space can fill up quickly."

Certain documents and information are required to complete returns. For information such as site locations, hours, dates, and which documents to bring, visit the Department's website. Taxpayers can also call (800) 906-9887 or (888) 227-7669.

Crossword Puzzle

THEME: GARDENING

Solution page 22

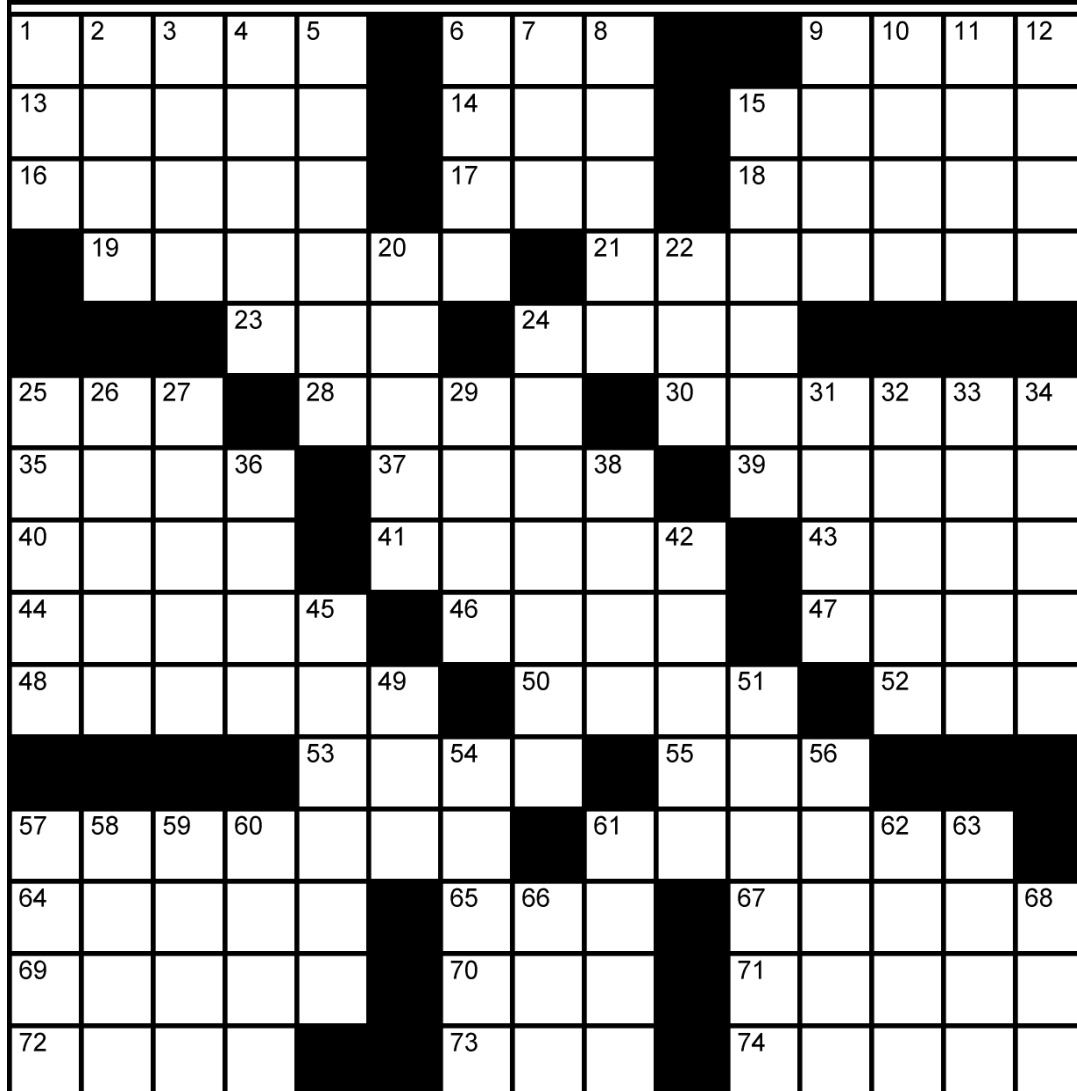
ACROSS

1. Like something fit for a king
6. ____ Testament
9. *Some cities turn abandoned ones into gardens
13. Savory taste sensation
14. 7
15. Wassailing composition
16. Hundred Acre Wood creator
17. "____ show time!"
18. Bizet creation
19. *Type of garden bed
21. *Comes from certain refuse
23. *Plant need
24. Deal with it
25. Greenwich time
28. Not final or absolute
30. Mourner's emotion
35. Lyric: "____, born is the King of Israel!"
37. Low-____ diet
39. Lacking guile
40. Orbison's "____ the Lonely"
41. Asci, sing.
43. ____ gin
44. Silk fabric with wavy pattern
46. Loser's reaction
47. Kept together
48. Protective embankment
50. Wading bird
52. Old operating system
53. Birthday ____
55. Last word of a story
57. *Begonias and zinnias, e.g.
61. *Small shovel
64. Brag
65. Williams sister's return
67. Was rebroadcasted
69. George or Jennifer
70. Follow ems
71. Exclude
72. Barely got by
73. *Nutrient-dense ____ soil
74. Winter driving hazard

DOWN

1. Cuba Libre ingredient
2. Arab ruler
3. Apple variety
4. Embryo sacs
5. A dead body that ____ state
6. "Metamorphoses" poet
7. English course
8. Studio 54 genre
9. Member of nomadic Scandinavian people
10. Black and white treat
11. High rocky hills
12. *Some use fences of it around their gardens
15. Chop-chop
20. Writer ____ Jong
22. Activities, as in military
24. Type of court
25. *Garden ornament
26. Spanish monkeys
27. Denoting the final end or purpose
29. Back talk
31. *Develops after touching poison ivy
32. Ticked off
33. Convex molding
34. *Unwanted plants
36. "Musical" constellation
38. *Tulip starter
42. Bode Miller, e.g.
45. Cheap substitution
49. Afghan monetary unit
51. Saws logs
54. Florida Key, e.g.
56. Persistently complain about
57. "Willing and ____"
58. Barnes & Noble reader
59. Back of neck
60. Second-hand
61. Recipe description
62. PA city and lake
63. Use a ladle
66. Lennon's partner
68. *Protector from birds

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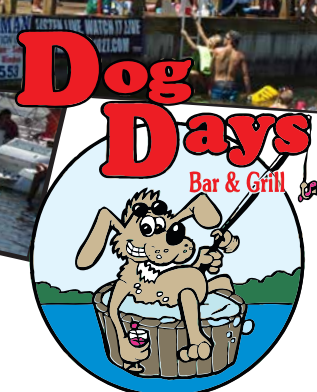
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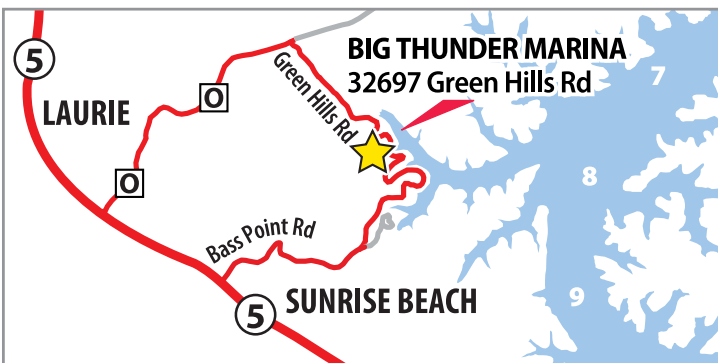


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System Mechanic 14.5 Update

by Darrel Willman

Let's face it. We just want our computers to *work*. Regular maintenance can help you spend more time using and less time fixing your Windows PC. We're not talking about de-fragmenting here, there's more going on under the hood of your Windows system than you realize.

One of our favorite Windows utilities; System Mechanic, has been updated to version 14.5; and they have added some great new features.

The most important is the newly re-engineered NetBooster—which according to their testing increases internet download speeds by up to 30 percent. Our casual in-house testing did show a remarkable increase in speed over stock out-of-the-box Windows 8 settings. Not bad for just a few registry and TCP/IP settings tweaks. On our system that had had already been tweaked for maximum performance, we noticed little difference. This means unless you are very knowledgeable in networking you can see an immediate gain in internet throughput—worth the price of admission alone for most of the users we know.

They have improved PowerSense and made it easier to use, as it adjusts performance based on the types of tasks you are performing. Our impressions are good, with the machine remaining responsive even though several large applications had been launched simultaneously. You can even set up custom configurations to suit your needs.

This is most useful for say, laptop users who want to make the most out of their battery life, and yet get speed on demand for tasks. Desktop users may prefer the CPU at maximum while the PC is in use.

Another revised feature is Deep Memory Mode: carelessly written programs may not give up all of the memory they have used when exiting them. This module frees up allocated RAM no longer needed after closing a program, and does a good job of it.

There are also improvements to the DriveSense and LiveBoost modules, as described in the release: "Fully Integrated LiveBoost™ - System Mechanic's command center for real-time processor, memory and hard drive performance-boosting is now smartly integrated into the

main System Mechanic interface, with streamlined status reporting and new Windows system tray quick controls."

"Early Warning System for Hard Drive Failure - DriveSense™ helps PC users avoid catastrophic crashes with diagnostics that automatically alert users when a hard drive failure is imminent so they can better protect data."

All in all, it is a very worthwhile upgrade for those who are already users, and worth trying out for those who are not - just for the improved download speeds alone.

If you haven't installed a system utility yet, it is time to take better care of your PC, and System Mechanic 14.5 is a great place to start.

Press Release

System Mechanic® 14.5 Delivers New Ways to Accelerate Internet Speed

System Mechanic 14.5 deploys re-engineered versions of the fan favorite NetBooster® feature that has been proven by iolo Labs to boost Internet download speeds by up to 30 percent.

Exclusive to System Mechanic, NetBooster® automatically optimizes Internet settings and connections to improve overall Internet speed. Understanding that Internet speed is one of the most crucial factors in any PC user's computing experience, iolo re-tooled NetBooster® to maximize performance in the modern Internet landscape.

NetBooster® achieves optimal Internet speed by allowing users to adjust several hidden TCP/IP settings automatically or manually. Another NetBooster optimization tests a user's current DNS server speed versus other available DNS servers and recommends the faster one. These adjustments also increase bit rate and resolution of videos when streaming and reduce latency in online games that are TCP bound.

System Mechanic 14.5 also introduces a number of other new features and improvements, including:

More Processor Control - PowerSense™ technology dynamically adjusts the computer's processor cores and speed based on user needs, and has been updated with:

• Quick Controls - Easy-access system tray buttons for manually switching PowerSense Modes

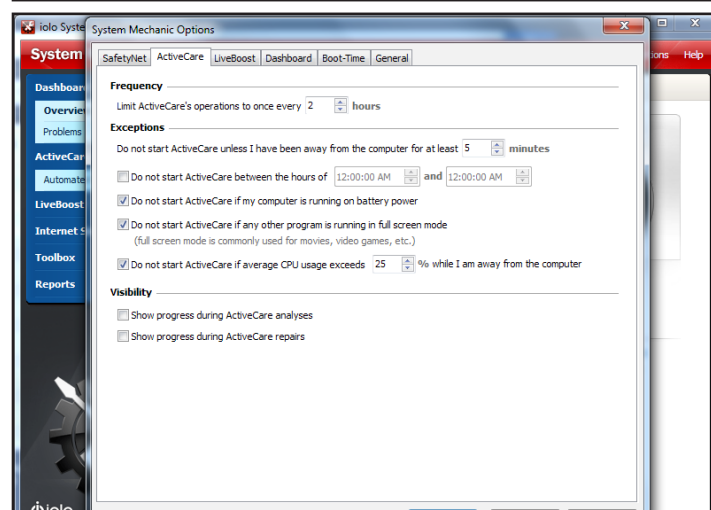
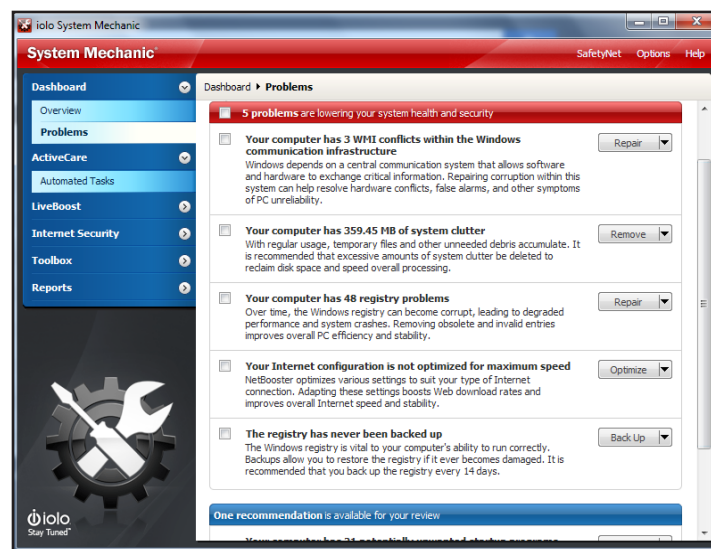
right from the desktop.

• Customize Your Own - The built-in PowerSense Modes are designed specifically for video and music editing, gaming, graphic design and other common activities that demand different degrees of system speed and stamina. Now, PC users can create new, customized versions of these modes.

Early Warning System for Hard Drive Failure - DriveSense™ helps PC users avoid catastrophic crashes with diagnostics that automatically alert users when a hard drive failure is imminent so they can better protect data.

Re-engineered Deep Memory Mode: Re-architected for System Mechanic 14.5, Memory Mechanic® deep cleaning mode returns with improved RAM optimization.

Fully Integrated LiveBoost™ - System Mechanic's command center for real-time processor, memory and hard drive performance-boosting is now smartly integrated into the main System Mechanic interface, with streamlined status reporting and new Windows system tray icon.



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Proceeds benefit The Dream Factory, an organization dedicated to granting dreams to children whose lives are threatened by a critical or chronic illness and the RE/MAX Lake of the Ozarks Charitable Foundation, which provides philanthropic gifts to charities and individuals in the greater Lake of the Ozarks region.



# How much afterlife is online?

Life as we know it is tenuous, precious and fleeting. We all die in the end. One hundred years ago death was a much simpler matter. Debtors and creditors were simpler to find and deal with, the social media of the day took place in the parlor.

Today's technology allows us to live a virtual life online, interacting with anyone who has an internet connection through emails, Tweets, Facebook posts, and so on. We pay our bills, read the news, inform family and friends of events-- all online.

But security online and for our personal devices has out of necessity become important in our electronic dealings with people. The websites and social media accounts we log into have passwords and user names that often only we know. Our mobile phones and computers have passwords, and may be encrypted. So what happens to our electronic identities when we die? Will the people you leave behind be able to tidy things up?

A recent article entitled "Dealing with the digital afterlife of a hacker", by Patrick Howell O'Neill tells the tragic story of a car accident that only the wife survives. She's left completely clueless because her husband left nothing behind to tell her what the servers in her home did, how to get into his encrypted hard drives-- access his online social media-- nothing. She couldn't even get to

their family photos.

Will your surviving family fare better? O'Neill explains how an Apple.com account has no "automatic access for the next of kin.

"They [Apple] feel that the data is personal and private, so access should die with the user."

And that Google, while actually having a death policy hadn't responded after more than two months.

Facebook, O'Neill explains, simply makes the user page a memorial and no further posts are permitted. They also "adjust the user so that they don't show up in birthday notifications, suggested friends, or other features that would serve as painful reminders of loss."

But Twitter closes the account, and everything is gone-- all tweets, messages, etc. Other social media would likely be somewhere in between. This is an individual choice, of course. Do you want your partner or immediate family to have access to your social media accounts?

They will need financial access of course, and the accounts of any bills you pay online-- if you're the one who handles that.

The article suggests taking turns paying the bills online, and familiarizing your partner with anything you aren't sure they'll have access to if needed.

O'Neill also discusses a safe place for the information needed. "... a legacy drawer is a secure

holding space for passwords, wills, estate plans, tax returns, contact information, and other important documents that allow families to more easily deal with the important practical matters that follow the death of a loved one."

If this sounds like a daunting task-- it might be, depending on how heavily you interact with the online world. But it may be one to take on, as we never know-- like the subjects of the article-- when something like a car accident can happen.

- Write a will or similar document that details how you want your personal affects dispersed after death, what if any life-extending treatments you would like, your funeral wishes, personal messages and other important information.

- Write down or store electronically-- website addresses, passwords and logins-- for the accounts you want to share. These can be password-protected on a flash drive if desired or stored in a safety deposit box at the bank. Log ins for laptops, computers, phones, online groups and services, accounts for utilities and finances (banking, eBay, PayPal, etc.), social media and so on can all be included.

Let a friend or relative outside of the immediate family know what your wishes are should the worst happen-- and no one is left, after your life.

## Rocky Mount Sewer District finally gets nod to move ahead with plan

The final, and most important, piece of the Rocky Mount Sewer District puzzle has fallen into place with the approval of a \$3 million state grant for the project.

"This is the goal we have been working toward all these years," Stan Schultz of Schultz Surveying and Engineering said. "It has been a long and complicated process, but now it is time to get shovels in the dirt and bring the benefit of central sewers to the people of the Rocky Mount area.

Rocky Mount Sewer District chairman Red Jennings credits the support of residents and the board and ongoing direction and technical advice from SSE for seeing the project through. "Stan and his staff have been invaluable in this process," Jennings said. "They have stood by the board and the residents through a very difficult journey to this final result. I look forward to the day when sewers replace septic tanks and the lake is protected because of it."

The Missouri Department of Natural Resources Financial Assistance Center announced award of the grant from the state's Clean Water Revolving Fund.

The grant monies will be combined with a private-funding package directed by SSE to fund the first phase of the proj-

ect. First Midwest Bank of Poplar Bluff, Central Bank of Jefferson City and Citizens Bank of Eldon and Versailles have committed \$1,685,929.97 to back the issuance of bonds for the district that will cover design, easement and construction costs.

Apperson Utility Contracting of Eldon will undertake the laying of sewer lines and Veterans Worldwide Sales and Service of Gravois Mills will build the treatment plant.

Schultz Surveying and Engineering of Lake Ozark is assisting the RMSD board in the design and funding aspects of the project. SSE handles projects in the lake area and across southern Missouri.

The Rocky Mount Sewer District encompasses about 1,900 homes in Morgan County on the eastern side of the Gravois Arm of Lake of the Ozarks. It was organized and approved by voters in 2003. In 2004, district voters approved \$24 million in revenue bonds to fund construction of the system. The district's five-member governing board is appointed by the Morgan County Commission. Each serves a five-year term, staggered to maintain board continuity. The board holds a public meeting the fourth Wednesday of each month at the Rocky Mount Lions Club building at 7 p.m.

## Hulett Goes to Bat for Camdenton Youth Baseball League

Hulett Chevrolet Buick GMC is partnering with the Camdenton Youth Baseball League in Camdenton. Hulett Chevrolet Buick GMC has joined forces with the national Chevrolet Youth Baseball program to provide new equipment, a monetary contribution, invitations to FREE instructional clinics, and an opportunity for community members to earn additional donations for their league via a Test Drive fundraiser.

"Playing the game of baseball helps kids develop skills like leadership, cooperation and sportsmanship while bringing families and communities together to show their support. Hulett Chevrolet Buick GMC and Chevrolet Youth Baseball are proud to participate in a sport that brings so many smiles to kids and families

in Camdenton," said Jason Hulett, for Hulett Chevrolet Buick GMC. "Chevrolet believes that in play, there are possibilities and supports the spirit of teamwork that baseball instills in its players."

2015 marks Chevrolet's Youth Baseball program's tenth year, and since its introduction has helped aid local teams, benefiting more than 3.5 million young people in communities where Chevrolet's customers live, work and play. In 2014, more than 1,600 Chevrolet dealers participated across the country.

Hulett Chevrolet Buick GMC will present the Camdenton Youth Baseball League with an equipment kit that includes useful items such as bags, batting tees, catcher's gear, water bottles

and Chevrolet Youth Baseball T-shirts. The sponsorship also includes youth clinics featuring current and former MLB/MiLB players and coaches, and instructors from Ripken Baseball and the Major League Baseball Players Alumni Association.

In addition, Hulett Chevrolet Buick GMC will present a check representing a one-time monetary contribution to Camdenton Youth Baseball League. Sponsored leagues across the country will have the chance to earn additional funds as community members take test drives at their partnering dealership to help support the league.

For more information about Chevrolet Youth Baseball, please visit [www.youthsports wired.com](http://www.youthsports wired.com).

## Armchair Pilot

*continued from page 2*  
allowed to board a later flight.

**And speaking of babies -** in March, Milwaukee's General Mitchell International Airport celebrated the addition of three self-contained breastfeeding and pumping stations that can be used free of charge by nursing mothers. One of the free-standing pods is located before the security check-in point. The other two are post-security. The pods, which include seating as well as electrical outlets and a fold-down table, will not be manned. Nursing mothers simply let themselves in and out. The Burlington International Airport in Vermont was the first to add the stations, built by Burlington-based Mamava, a company headed by a work-

ing mom who used to take a breast pump with her when she traveled.

**Before heading out to the beach,** check the expiration date on your sunscreen. According to the American Academy of Dermatology, sunscreens are designed to remain at their original strength for up to three years. Then they become less effective. The agency advises discarding sunscreen that is more than three years old, that has been exposed to high temperatures or that has obvious changes in color or consistency. Sunscreen should be applied 20 to 30 minutes before heading outdoors and then reapplied about every two hours-- more often if you're swimming or sweating.



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Saturday, April 18, 10am-7pm

Sunday, April 19, 10am-4pm

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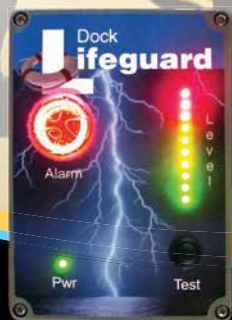
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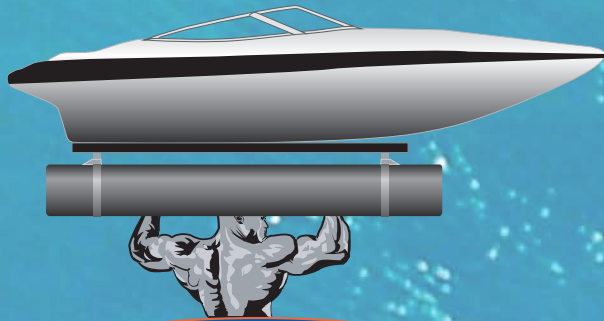
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2ND PLACE: **\$20,000.00**  
3RD PLACE: **\$10,000.00**  
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6th Place \$500  
7th Place \$475  
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9th Place \$425  
10th Place \$400  
11th Place \$375  
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18th Place \$200  
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20th Place \$175

**LAKE OF THE OZARKS  
FALL**



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SLOT BELOW.

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2ND PLACE \$1,200  
3RD PLACE \$1,000  
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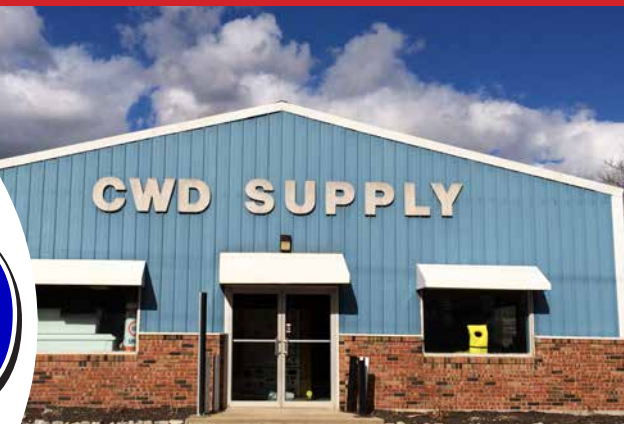


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|                                                          |           |
|----------------------------------------------------------|-----------|
| 1993 MAGIC POWER DECK - 7.4 GL DP - 379 HRS              | \$9,900   |
| 2003 BENNINGTON 2075 RLSS - 115 YAMAHA OB - WHT/RD - TRL | \$16,900  |
| 2007 CHAPARRAL 214 SUNESTA - 5.0 MPI - 100 HRS           | \$27,900  |
| 2008 GODFREY 115 PONTOON - TN/VL - 115 H.P.              | \$14,900  |
| 1996 REGAL 200 DESTINY DB - 5.0 FI DPS - 300 HRS         | \$12,900  |
| 2005 COBALT 350 - 496 MAG B3 - WHT - 410 HRS             | \$34,900  |
| 1999 LOWE 250 JAMACAN - 150 - TAN                        | \$14,900  |
| 1996 REGAL 260 LEGACY LEISURECAT - YAMAHA 150 - WHT      | \$12,900  |
| 1992 REGAL 8.3SC - 7.4DP                                 | \$6,750   |
| 2007 280 SUNDANCER - 5.0 MPI - 135 HRS - WHT             | \$69,900  |
| 1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS     | \$15,900  |
| 1998 WELLCRAFT 33 AVS - WHT/BLUE - 575 HRS               | \$49,900  |
| 2004 REGAL 3350 - NTT/BLK                                | \$40,500  |
| 2006 SEA RAY 340 SD - T6.2L - 425 HRS - WHT              | \$119,900 |

#### FISHING

|                              |          |
|------------------------------|----------|
| 2006 SKEETER SL190 - V150TLR | \$17,900 |
|------------------------------|----------|

#### PONTOON BOATS

|                                                          |          |
|----------------------------------------------------------|----------|
| 2003 BENNINGTON 2075 RLSS - 115 YAMAHA OB - WT/RD - TRL  | \$16,900 |
| 2007 SMOKERCRAFT 24 SUNCHASER - 150 - CHAMPAGNE          | \$24,900 |
| 2003 ALOHA 250 PARADISE - 225 - 4 STROKE - N/BLUE        | \$19,900 |
| 1999 LOWE 250 JAMACAN - 150 - TAN                        | \$14,900 |
| 2011 BENNINGTON 2575 RCW I/O - 5.0 GXI - MAROON - 77 HRS | \$54,900 |
| 2014 BENNINGTON 28Q I/O - V8 - BLK - 50 HRS              | \$89,900 |

#### DECK

|                                               |          |
|-----------------------------------------------|----------|
| 1996 REGAL 200 DESTINY - 5.0 FI DPS - 300 HRS | \$12,900 |
| 1995 CHAPARRAL 250 SUNESTA - N/GRN - 7.4L     | \$13,500 |

#### PWC

|                                               |         |
|-----------------------------------------------|---------|
| 2004 YAMAHA FX HO - 4 STROKE - 200 HRS        | \$4,900 |
| 2004 YAMAHA FX HO - 4 STROKE - 200 HRS        | \$4,900 |
| 2001 YAMAHA GP1200AZ - JET 1200 H.P. - WT/PPL | \$3,900 |

#### PERFORMANCE

|                                                      |          |
|------------------------------------------------------|----------|
| 2008 BAJA 30 OL - 496 - 30 HRS                       | \$79,900 |
| 1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS | \$15,900 |
| 1998 WELLCRAFT 33 AVS - WHT/BLUE - 575 HRS           | \$49,900 |

#### CRUISERS

|                                                           |                |
|-----------------------------------------------------------|----------------|
| 1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN                 | \$33,900       |
| 2000 REGAL 2960 COMM - T5.0 EFI B3-N/BLK - 575 HRS        | \$49,900       |
| 1995 RINKER 300 FIESTA - T5.7                             | \$16,900       |
| 2003 MONTEREY 302 - 5.0 - WHT/LIFT INCLUDED - 310 HRS     | \$55,900       |
| 1998 CHRIS-CRAFT 320 EXP-T5.7 DUP PROP - 775 HRS - WT/GRN | \$57,000       |
| 2002 REGAL 3260 - T5.7 - WHT/SAND                         | \$69,900       |
| 2005 SEA RAY 320 SD - T350 - WHT - 290+ HRS               | \$93,900       |
| 1992 SEA RAY 330 DA - T7.4                                | \$32,900       |
| 2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS                 | \$109,900 SOLD |
| 2005 REGAL 3360 - T5.7 - BLK/RD                           | \$89,900       |
| 2005 REGAL 3360 - T5.7 GXI - 550 HRS                      | \$88,900       |
| 2001 RINKER 340 FIESTA VEE - T350 MAG MPI - 415 HRS - WHT | \$54,900       |
| 2006 SEA RAY 340 SD - T6.2L - 425 HRS - WHT               | \$119,900      |
| 2005 REGAL 3560 - T8.1 - TT/SAND                          | \$129,900      |
| 2005 FORMULA 370 SS - T8.1 - WHT - 400 HRS                | \$157,000      |
| 2008 REGAL 3760 - T8.1 GI DP - N/BLUE - 235 HRS           | \$159,900 SOLD |
| 2003 REGAL 3860 T8.1 - N/BLK - 450 HRS                    | \$114,900      |
| 2004 REGAL 3860 - T8.1 GXI - WHT/BGE - 320 HRS            | \$164,900      |
| 2002 FORMULA 400SS - T8.1GX1 - 265 HRS                    | \$124,900      |
| 2011 REGAL 42 SC - T8.1 - N/GLACIER - 235 HRS             | \$469,900      |
| 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!        | \$240,000      |
| 2007 REGAL 4460 - T8.1 - NTT/BLK - 110 HRS                | \$259,000      |
| 2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE           | \$809,000 SOLD |

#### CUDDY

|                                                             |           |
|-------------------------------------------------------------|-----------|
| 1995 SEA RAY 28 SR - RD/WHT                                 | \$17,900  |
| 1992 REGAL 8.3SC - 7.4 DP - TAN                             | \$6,750   |
| 1998 FORMULA 280 SS - VOLVO 7.4 GI DP - 310 H.P. - WHT/BLUE | \$27,900  |
| 2003 FORMULA 330 SS - T496 MAG B3 - 325 HRS                 | \$69,900  |
| 2004 REGAL 3350 - T5.7 - TAN                                | \$74,900  |
| 2005 REGAL 3350 - T5.7GX1 - TT/SAND                         | \$79,900  |
| 2006 REGAL 3350 - T5.7 GXI - 340 HRS - N/BLK                | \$99,900  |
| 2007 REGAL 3350 - T5.7 GXI - WHT - 150 HRS                  | \$119,500 |

#### BOWRIDERS

|                                                    |          |
|----------------------------------------------------|----------|
| 2006 MASTERCRAFT X1 - 350 HURTH - RD/TRL - 200 HRS | \$34,900 |
| 2005 COBALT 250 - 496 MAG B3 - WHT - 410 HRS       | \$34,900 |
| 1996 THOMPSON 2600 - 7.4L - WHT/GRN                | \$13,900 |
| 2008 CROWNLINE 260LS - 6.2 - 76 HRS - WHT/RD       | \$49,900 |
| 2008 REGAL 2700 - 5.7GX1 DP                        | \$52,900 |
| 2011 REGAL 2700 - 5.7 GXI DP                       | \$68,900 |
| 2012 REGAL 2700 - 5.7 - BLUE/WHT                   | \$75,900 |
| 2014 REGAL 2700ES - V8 320 DP CAT - N/GLACIER      | \$74,900 |
| 2007 COBALT 272BR - 8.1GI - 250 HRS                | \$54,900 |
| 2004 FOUR WINS 280 HORIZON - 496 - 300 HRS         | \$37,900 |
| 1998 REGAL 2800LSR - 7.4L DP - WHT/GRN - 250 HRS   | \$27,900 |
| 1995 REGAL 8.3SE - 7.4 GLDP - WHT/BLUE             | \$18,500 |
| 1995 REGAL 8.3SE - 7.4 GL DP                       | \$18,500 |
| 2005 REGAL 2900 - 5.7GX1 - 400 HRS - TN/WHT        | \$36,900 |
| 1998 ENVISION 2900 COMBO - 7.4L B3 - 544 HRS       | \$23,900 |
| 2000 COBALT 292BR - T5.0 GI DP - 121 HRS - WHT/RD  | \$34,900 |
| 2001 COBALT 292BR - 496 MAG - 265 HRS              | \$38,900 |
| 1999 MARIAH 302 SHABAH - 7.4 MPI B3 - 653 HRS      | \$19,900 |
| 2003 ENVISION 3600 LEGACY - T6.2 - 326 HRS         | \$57,900 |



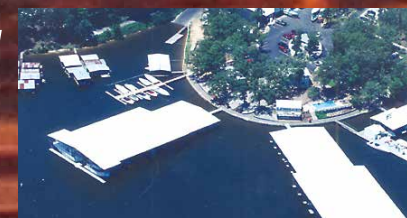
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**Volume Fourteen • Issue Four • April, 2015**



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