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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 8

AUGUST, 2015

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Volume Fifteen • Issue Eight • August, 2015

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Rain, rain, go away

All three Lake-area counties report. Pg. 4

We're the winner!

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Take me out to the ballgame

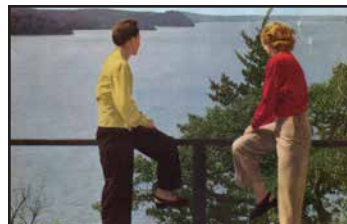
Team sports a key to success. Pg. 8



Ransomware exploits home PC users

Learn how to avoid them. Pg. 24

Monthly Features



Glimpses of the Lake's Past

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Crossword

Fill in the blanks on: 35 Solution: 32

August brings 25th Annual Shootout to Lake

Multiple-day event is expected to draw 120 racers and 100,000 spectators

By Nancy Zoellner-Hogland

Listed by "Powerboat Magazine" as one of eight "must-see" boating events, the Lake's largest fundraiser and the nation's largest unsanctioned boat race is ready and set to go.

Last year, the Lake of the Ozarks Shootout, which determines who is "Top Gun" with the fastest boat, raised a record \$125,000 for 22 organizations, including six local fire districts, and Sheikh Hassan bin Jabor Al-Thani in his Spirit of Qatar blew away the field and broke all previous records with an unbelievable run of 244 mph.

Tragically, another record was also broken. For the first time in the 26-year history of the competition, there was a fatality accident. Joel Begin's catamaran, throttled by Mike Fiore, flipped end over end at the finish line. The two were rescued and transported to the hospital. Begin was able to walk away from the hospital the following day but three days later Fiore developed complications after undergoing surgery and passed away.

"We lost a friend and a valued member of the Lake of the Ozarks Shootout family. He will be sadly missed," said Ron Duggan, chairman of the event. Fiore will be honored with a fly-over on Saturday and at the awards ceremony

that wraps up the event.

As in the past, this year's Shootout will include a whole host of events. Festivities kick off on Saturday, August 15 with the 7th Annual PWC Dam Run sponsored by Surdyke Yamaha. On Wednesday August 19, volunteers will be treated to a beach ball party at the Cannon Smoked Saloon. Friday, August 21, a Shootout Pontoon Poker Run and Mini-Shootout, which runs throughout the entire weekend, will be taking place. The day will wrap up with live music from 7 to 11 p.m. at both Papa Chubby's and at Captain Ron's.

On Sunday, August 23, Old Kinderhook and Manor Roofing will present the 7th Annual 2015 Shootout Benefit Golf Tournament. The \$125.00 per person or \$500.00 per team fee includes a box lunch, golf cart and prizes. Monday, August 24 brings the Great Shootout Treasure Hunt, sponsored by Lake Expo, at Captain Ron's and Buccaneer Bay. A Shootout volleyball tournament is set for 4 to 8 p.m. Tuesday, August 25 and the Meet-and-Greet is set for 5 to 10 p.m. Wednesday on the Bagnell Dam Strip.

On Thursday, August 27, the public is invited to visit vendor booths and the Racer Village set up at Buccaneer Bay and from noon to 4 p.m., powerboat racers will be giving rides to kids with serious

disabilities on behalf of the Make-A-Wish Foundation. From 4 to 9 p.m., registration for the Poly Lift Poker Run, a kick-off party and benefit auction will be held at the Performance Boat Center and at 6 p.m. Waves and Wheels will sponsor a stereo shoot-out at Camden on the Lake.

Friday's list of activities will include the poker run, Racer Village and vendor booths that are open to public at Buccaneer Bay, and live entertainment later that evening at Captain Ron's.

Saturday's races against the clock start at 8:30 a.m. with the PWC classes run. Fans can watch the races live on a "jumbotron" or dozens of TVs at Captain Ron's or from the water on the Celebration Cruise Ship or their own personal boats. Last year, some 9,000 boaters tied up to the flotilla that lined the course. The Shootout also will be streamed online.

Opening ceremonies are scheduled for 10 a.m. The schedule for the rest of the day is:

11 a.m. to noon – Manufacturer Classes priority runs

Noon to 2 p.m. – Professional Classes

1:45 p.m. - Flying Performance

1:55 p.m. - Drag Race

2 to 4 p.m. – Non-Professional Classes

2:50 p.m. – Missing Man flyover for Mike Fiore

4 to 5 p.m. – Manufacturer/Pro-

fessional Classes

7 to close - entertainment at Captain Ron's

Sunday, August 30's schedule is as follows:

9 - Racer Village and vendor booths open to the public

10 a.m. - National Anthem followed by Professional Classes priority runs

11 a.m. to noon – Manufacturer Classes

Noon- 1:00 p.m. – Non-Professional Classes

1 to 2 p.m. – Professional Classes

1:45 p.m. – Flying Performance

1:55 p.m. - Drag Race

2 to 3 p.m. – Open for final runs

4 p.m. – Awards Ceremony and Shootout Hall of Fame Induction Ceremony

Duggan said the event, which is open to the public and free of charge, except for parking, offers something for everyone.

"It's definitely something you don't want to miss," he said.

The Shootout began in 1988 as a way for locals to claim "bragging rights" on who had the fastest boat. As years passed, the event grew and began to raise more and more money, which was given to Lake-area fire departments for water rescue equipment. As the event grew, volunteers from other organizations began to get involved.

For more information, visit www.lakeoftheozarksshootout.org, which will include a link to watch the races online.

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For the latest market stats and real estate info turn
to Page 22 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

In-flight entertainment

soon will expand to include more games and more content - and more advertising. Recently, Los Angeles-based GEE, which provides in-flight entertainment to more than 150 airlines around the world, including Southwest Airlines, acquired two companies that specialize in providing apps, games and advertising platforms. The result is expected to bring hours of "fresh, new content" that promises to appeal to a wide range of passengers while allowing airlines to keep up with the costs of latest entertainment options.

By 2018, the number of people using mobile phones to check-in at airports and the number of airports offering unassisted, self-service bag drop-off are expected to grow substantially. That's according to a survey conducted by SITA, an air transport IT and communications specialist. Today, just 9 percent of all travelers check in with their mobile devices while the majority - 49 percent - still visit the desk. However, the 2015 survey shows in just three years, 24 percent will be checking in on their mobile devices and the number visiting the desk will shrink to 29 percent. The survey also reported that today, just 17 percent of all airports offer self-service bag drops but by 2018, that service will be available at 74 percent of airports. Airlines are also expected to expand their online shopping opportunities. By 2018, 91 percent plan to pro-

mote airline offers; 73 percent plan to offer ancillary sales at kiosks; 72 percent plan to offer such services as online seat booking, meal selection, Wi-Fi and lounge access; and 69 percent plan to make available additional booking services such as car, hotel, transportation and parking. The survey also said that 66 percent of airlines will offer passengers more in-flight wireless choices by 2018, compared to only 28 percent today.

Those found guilty of shining a laser into an airplane windshield can be sentenced to up to 20 years in prison and fined up to \$250,000. However, those stiff penalties don't seem to be acting as a deterrent. According to the Federal Aviation Administration (FAA), the number of laser strikes on aircraft has grown dramatically in the last decade, from 394 in 2006 to 3,960 in 2013. From January 1 to June 26 of this year, 2,625 were reported. The problem seems to be worse in New York where, in a 90-minute period in mid-July, 11 airlines and one military jet were targeted. Federal authorities said the laser beams can temporarily blind a pilot, which is especially dangerous during take-offs and landings. The FAA has created brochures and public-service announcements to educate people about the threat of shining a laser at an aircraft. However, some don't think that's enough. Sen. Charles Schumer, D-N.Y., is asking the Food and Drug Administration to ban the sale of high-powered, long-range lasers.

Travelers flying out of Lambert St. Louis International Airport have three new destinations to pick from - Austin, Texas on Southwest Airlines; Portland, Oregon on Alaska Airlines and Jackson, Tennessee on Air Choice One. The additions are part of Lambert's five-year strategic plan to increase the number of nonstop markets served by the airport. Currently, 10 airlines provide nonstop flights to 64 destinations, including four charter vacation getaways to Cancun, Mexico; Montego Bay, Jamaica; Punta Cana, Dominican Republic and Puerto Vallarta, Mexico.

Traffic through Lambert Airport is also increasing, albeit the jump is a small one. According to airport officials, 2,787,377 total passengers flew in to or out of the airport during in the first quarter of 2015, which is a 2-percent increase over the first quarter of 2014. Departing passenger flights were up 1.5 percent and departing cargo flights increased 9.5 percent over the same period last year. January saw the biggest jump in passenger traffic - up 4.3 percent to 878,410 passengers from January 2014. Southwest Airlines is the busiest carrier serving Lambert.

If a \$99 ticket to Paris or Amsterdam sounds too good to be true, keep reading. WOW Air, an Icelandic discount carrier, is offering the crazy low price through March 10, but there are a few limitations. The flights originate only out of Boston and Baltimore, passengers must connect via WOW's hub in Reykjavik, and the fares

continued on page 24

Business Journal Socials

Thursday Night Social

June 11th

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 July 16th at Camden On the Lake and the sponsor is Remax/Angie Petrizze.

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Shootout Meet and Greet returns to Lake Ozark

By Nancy Zoellner-Hogland

Racers enjoy leaving the competition in their dust. They don't like getting left in it themselves.

According to organizers, that's why this year's Shootout Meet-and-Greet, set for Wednesday, August 26, was moved back to the concrete Bagnell Dam Strip from the rolling, grassy hills of the Hill-billy Fairgrounds in Laurie.

Racers and their crews, who are available to meet with the public, sign autographs and pose for pictures, also enjoy the atmosphere of the Strip, according to Jeff Carroll, a member of the Bagnell Dam Strip Association.

"It's really nice for everyone because of all the restaurants and shops. Families can come down and make an evening of it. And it's good for the businesses because they'll have several thousand people on their doorsteps on a night that typically would be pretty quiet," he said, adding that the event will be even more

lively because Justin Wagner from Waves and Wheels, the sponsor of the event, will provide a DJ who will be broadcasting music thru 10 different boat systems. "It'll be a fun night for everyone."

To make sure as much of the street as possible will be available for pedestrians, the Strip will be closed to traffic starting at 3:30 p.m. on the day of the Meet-and-Greet. Race boats will stage on Highway 242 starting at 4 p.m. and then there will be a parade of sorts as the 70 to 80 boats make their way to Strip and then line up down the center turn lane. The boats will be available for viewing from 5 to 10 p.m.

Public parking will be available at Christ the King Lutheran Church and the Lake Ozark Christian Church. Carroll said he was still working out details on other parking arrangements but promised a shuttle would be operating from those parking sites, which will be

announced in the future. He also said that business owners and employees were going to be asked to park off-site if they'll be working during the event. Otherwise, they'll be blocked in until the boats leave at 10:30 p.m.

Ron Duggan, chairman of the Shootout and owner of Captain Ron's, headquarters for the race, first suggested the Meet-and-Greet in 2011 as a way to build interest in the race and to allow it to benefit numerous businesses around the entire Lake area.

"You can watch the race online and you can see pictures of the drivers, but when you can meet them, shake their hands, get your picture taken with them - it lets you make a connection and that makes it a lot more fun when you're watching. It also lets the drivers and team members that attend meet the people that love what they do. It helps personalize the race for everyone," he said. "These guys are great and they love to talk

to people who love the sport. They especially like answering the kids' questions - probably because most of them are family men themselves."

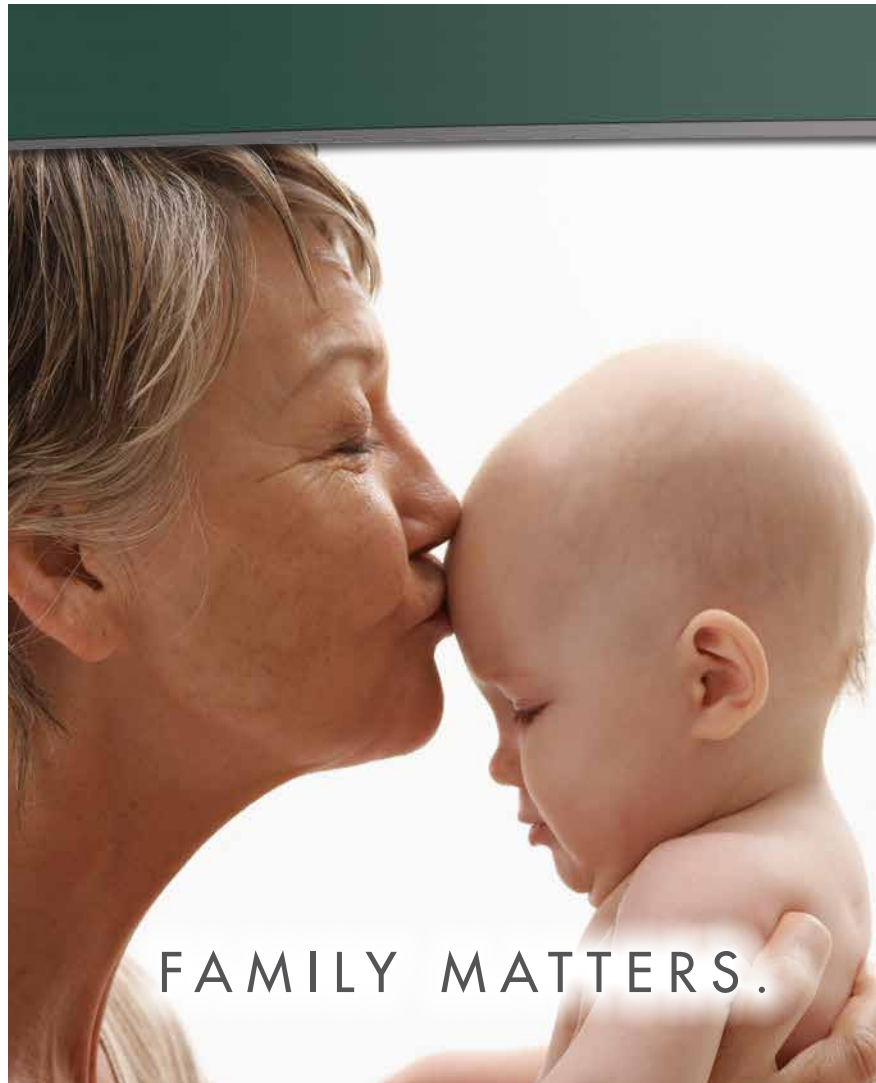
Duggan said a similar event is held each year at the race in Key West, drawing hundreds of thousands of spectators and building intense interest in the race.

This is the first year the Shootout committee didn't ask the city of Lake Ozark to lift its open container ban for the event. Carroll said they decided against asking for a roped-off area for a beer garden, similar to the one held during the Lake Race in June.

"Our event takes up the entire Strip. When you have a roped-off area, people tend to congregate in that spot and we want people to walk up and down and enjoy all the boats," he explained.

In 2013, Lake Ozark officials said they would consider establishing a giant beer garden that would have stretched from Ballenger Road to the

dam and allowing open containers of "adult beverages" inside that fenced-off area. However, in order to approve that move, aldermen insisted that all bar owners of the Strip would have to agree to participate and agree to meet all the city's demands. Those demands included obtaining a caterer's permit; providing a certificate of insurance that included the city as an additional insured; sharing equally in responsibility in any violations or risk in the event anyone was injured; and jointly paying the cost of bringing on additional police protection over and above the normal scheduling for the evening. All bar owners also had to agree to check IDs and issue event wristbands to everyone 21 and older and to use only specially marked event cups for all alcoholic beverages sold. Because not all the bar owners would agree to those terms, the city never took action on the plan.



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Camden County not included in original disaster request

By Nancy Zoellner-Hogland

On July 21, Gov. Jay Nixon announced that he had asked the federal government to declare a major disaster for 70 of Missouri's 114 counties. The request was made as a result of the prolonged severe storm systems that generated tornadoes, straight line winds, torrential rain, hail, flooding and flash flooding across large portions of the state since May 15.

Although Miller and Morgan counties were included in that original list, Camden County was not.

Scott Holste, press secretary for the governor, said the list of counties included was based on the damage assessments done by FEMA and state and local teams.

"The public assistance request is for recovering costs associated with repair and reconstruction of

damaged or destroyed public infrastructure – things like roads, bridges and low-water crossings – and with the response costs incurred by local governments. In the past, the original list of counties submitted has often been added to, as additional information comes in regarding response and recovery costs," he said.

Camden County Commissioner Beverly Thomas said she's confident the county will be included in the assistance request.

"We had hundreds of thousands of dollars in damage to infrastructure and emergency crews were even required to perform several water rescues," she said.

According to Ron Gentry, emergency management director for Camden County, as of mid-July, the county's road and bridge department had already found some

\$850,000 in damages – and said that number could continue to grow as more problems were discovered. Gentry also said that he had met with Ron Broxton who handles the damage assessments for the State Emergency Management Agency and was assured the county would be included.

Morgan County initially reported an estimated \$380,000 worth of flood damage to roads and bridges. Miller County estimated their damage at approximately \$200,000. However, another round of storms – and flooding – could raise those numbers higher. In the meantime, residents are being asked to submit their claims to the counties.

Gov. Nixon's disaster declaration request was for public assistance in the following 68 counties: Adair, Andrew, Atchison, Audrain, Barry, Bates, Ben-

ton, Buchanan, Caldwell, Chariton, Christian, Clark, Clay, Clinton, Cole, Crawford, Dade, Dallas, Daviess, DeKalb, Douglas, Gentry, Harrison, Henry, Hickory, Holt, Jefferson, Johnson, Knox, Laclede, Lafayette, Lewis, Lincoln, Linn, Livingston, McDonald, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Ozark, Perry, Pettis, Pike, Platte, Polk, Putnam, Ralls, Ray, Ste. Genevieve, Saline, Schuyler, Scotland, Shannon, Shelby, Stone, Sullivan, Taney, Texas, Washington, Webster, Worth and Wright.

In addition, the governor was seeking individual assistance for these 15 counties: Barry, Clay, Christian, Greene, Jackson, Jefferson, Knox, Lewis, Lincoln, Marion, Osage, Ray, Ste. Genevieve, Stone and Webster. Each of those counties, except for Greene and Jackson,

also is included in the request for public assistance.

Individual assistance means that eligible individuals and households can seek federal assistance for uninsured losses from severe weather and flooding; public assistance allows local governments and eligible nonprofit agencies to seek assistance for response and recovery expenses associated with the severe weather and flooding.

Gov. Nixon first declared a state of emergency in Missouri on June 18. The governor's order activated the State Emergency Operations Center and enabled the state to mobilize its resources, including SEMA, to assist local authorities. The governor later extended the state of emergency until Aug. 14.



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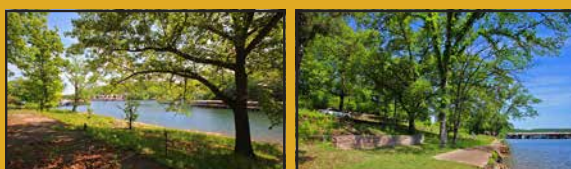
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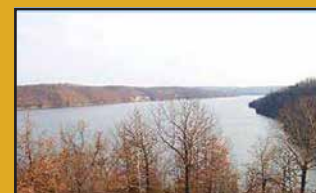
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June's unemployment figures; Lake area improving

By Nancy Zoellner-Hogland

According to seasonally adjusted data released in mid-July by the Missouri Department of Economic Development (DED), Missouri's nonfarm payroll employment grew by 1,500 jobs in June, while the state's unemployment rate held at 5.8 percent.

The unemployment rate in the three counties in the Lake of the Ozarks area was slightly higher. Unemployment in Camden County, which has a work force of 20,141, was at 6.0 percent in June, 2015 – down slightly from the 6.6-percent unemployment rate in May and 7.0 percent in April and also down from June 2014, when the rate was 6.6 percent. Miller County unemployment for June 2015 was reported at 5.9. It was 6.3 percent in May and 6.1 percent in April and 6.6 percent in June 2014.

That county has a workforce of 12,289. Morgan County, with a workforce of 8,389, continued to experience the highest rate of unemployment in the tri-county area with 7.0 in June 2015; 7.2 percent in May and 7.1 percent in April. Unemployment in June 2014 was at 7.7 percent.

According to the state DED report, industries that experienced an increase in employment in June included accommodation and food services (up by 3,900 jobs), administrative support and waste management services (up by 2,300 jobs), and transportation, warehousing and utilities (up by 2,000 jobs).

Worth County, a farming community located in the northwest corner of the state along the Iowa border, reported the lowest rate of unemployment with 4.0 percent. Pemiscot County, located in the bootheel, re-

ported the highest rate with 10.6 percent unemployment. Nationwide, Nebraska had the lowest jobless rate in June, 2.6 percent. West Virginia had the highest rate, 7.4 percent. In total, 18 states had unemployment rates significantly lower than the U.S. figure of 5.3 percent, 11 states and the District of Columbia had measurably higher rates, and 21 states had rates that were not appreciably different from that of the nation.

In the meantime, residents can at least be glad that Missouri is included in the list of least expensive areas to live. In fact, Missouri had the 11th lowest cost of living in the United States for the first quarter of 2015. The most expensive areas to live were New England, Alaska, Hawaii, and the West Coast.

According to the U.S. Department of Labor Bureau

of Labor Statistics, among the major worker groups statewide, the unemployment rates for adult men (4.8 percent), adult women (4.8 percent), and blacks (9.5 percent) edged down in June, while the rates for teenagers (18.1 percent), whites (4.6 percent), Asians (3.8 percent), and Hispanics (6.6 percent) showed little change.

The number of long-term unemployed (those jobless for 27 weeks or more) declined by 381,000 to 2.1 million in June. These individuals accounted for 25.8 percent of the unemployed. Over the past 12 months, the number of long-term unemployed has declined by 955,000.

The civilian labor force declined by 432,000 in June, following an increase of similar magnitude in May. The labor force participation rate declined by 0.3 percent-

age point to 62.6 percent in June. The employment-population ratio, at 59.3 percent, was essentially unchanged in June and has shown little movement thus far this year.

The number of persons employed part time for economic reasons (sometimes referred to as involuntary part-time workers), at 6.5 million, changed little in June. These individuals, who would have preferred full-time employment, were working part time because their hours had been cut back or because they were unable to find a full-time job.

Companies interested in learning more about Missouri's resources for new and expanding businesses should visit www.ded.mo.gov.

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Companies can score big by signing up in fall softball league

By Nancy Zoellner-Hogland

Most everyone has heard the adage "Families that play together, stay together." Many say that same principle can be applied to businesses – when a company invests in putting a team in a sports league, it is investing in a strong future for its business.

Business owners in the Lake of the Ozarks have an opportunity to test that theory by signing up for the city of Osage Beach Parks and Recreation Department's fall men's and coed softball leagues.

The leagues will play at the City Park off Hatchery Road from the second week in August to the end of October. The coed league will play on Wednesday nights. The men's league will play on Thursdays with doubleheaders every week. The team registration fee of \$325 comes with a \$75 gift certificate which can be redeemed for refreshments at the park's concession stand or can be used towards future registration fees. There will be a 1st, 2nd, and 3rd place payout and the league champions will win shirts.

Applications can be printed from the city's website www.osagebeach.org or picked up from city hall. Application deadline is Friday, August 7.



According to Corporate Leagues, an organization that supports "fun and fitness at work," the benefits of company-sponsored sports teams are many:

- A more physically fit staff is a healthier staff and that reduces unplanned days off and the need for extended sick time.
- Employee participation in a company-sponsored sports team, considered as wellness program, could reduce health insurance premiums.
- Company teams can build

a new level of camaraderie which, in turn, can get staff working more efficiently as a unit. Employees learn how to work together outside of the office which enhances the teamwork that is done at work.

- Company sports teams provide an environment to relieve the burdens and stress that surmounts within the workplace.
- Team sports allow employees to learn how to communicate without verbally saying anything to each other and they also learn how to anticipate each other's decisions as well.
- Company sports encourage positive social interac-

tion among employees and bring together staff members that may not come into contact with each other under normal circumstances.

- A corporate sports league can help employees to earn a new kind of respect for each other develop a social bond that cannot be accomplished any other way.
- A corporate sports league can improve morale and create a stronger sense of staff loyalty towards the company, especially when the company invests in the kinds of equipment the team needs to be successful.
- A successful corporate sports team will encourage employees to have a strong sense of pride in the company and that can save the company thousands of dollars that would normally be lost to employee turnover.
- Softball, in particular, can strengthen hand and eye coordination and increase strategically thinking.

Although the benefits of company teams appears great, according to the 2015 Employee Benefits survey conducted by the Society for Human Resource

Management (SHRM), just 14 percent of employers offer company-sponsored sports teams and leagues. That annual study was conducted in March and asked human resource professionals to indicate whether their organizations offered any of the more than 300 benefits listed.

The Osage Beach City Park is located on 92 acres surrounded by the Lake of the Ozarks and the Lake of the Ozarks State Park, the largest State Park system in Missouri. In addition to a newly constructed sports complex that includes three lighted 300-foot baseball/softball fields, three lighted soccer fields, press box, state-of-the-art scoreboards and concession facilities, the park also includes lake access, a fully stocked fishing pond, pavilions and a playground. Since purchasing the land, formerly used as a fish hatchery, from Ameren UE in 1998, the city has invested more than \$6 million in the park.

This is the first time in two years that Osage Beach has offered the adult fall softball league. A flood in 2013 severely damaged the park and fields.

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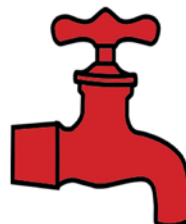
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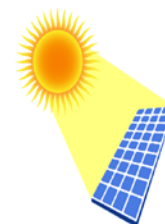
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Osage Beach opts for safety with new city ordinance

By Nancy Zoellner-Hogland

According to the U.S. Consumer Product Safety Commission (CPSC), each year, several children suffocate after being trapped in old refrigerators and freezers that can only be opened from the outside.

That's why the city of Osage Beach adopted an ordinance that prohibits both individuals and businesses from storing the appliances – or any other airtight or semi-air-tight containers – outside of a building or dwelling where they would be accessible to children.

"Fortunately, nothing has happened to precipitate the action. We just want to be proactive and make sure nothing tragic does happen," explained Osage Beach City Administrator Jeanna Woods.

She said Shawn Glenn, the

city's compliance officer, is in the process of writing a letter that will be sent, along with a copy of the ordinance, to businesses that handle appliances to inform them of the new law. The stores will be asked to either remove the doors of any appliances stored in areas accessible to the public or lock them so they can't be opened.

The ordinance provides the city with the right to remove the appliances, at the owner's expense, if the law isn't followed.

The CPSC reported that up to 9 million chest freezers were manufactured between 1945 and 1970 before voluntary safety standards went into effect allowing freezers to be opened from the inside. Fewer latching refrigerators are still around, thanks to the Refrigerator Safety Act,

passed in the U.S. in 1956 that mandated non-mechanical latching refrigerator doors to be in place by 1958. However, many of those old refrigerators can still be found in the garages of older homes and in cabins around the Lake of the Ozarks. They're hauled off as a customer service when a new refrigerator is purchased.

Suffocation deaths aren't limited to refrigerators and freezers. A quick online check found that, although the number is small, several children have suffocated over the years after getting trapped in old microwaves and in latching ovens. In 2014, an 8-year-old Massachusetts girl and her 7-year-old brother died after getting trapped in a hope chest that could only be opened from the outside.

"Insurance Talk"

with Belinda Brenizer of Golden Rule Insurance

What is A Flood?

In the past month, we have had firsthand experience in the lake area of what flood waters can do to businesses as well as homes. We see daily on the news the flash floods with homes, cars and property going down the rivers. We have had calls from clients that didn't understand that lakes rising out of their banks are a flood just like a river flooding. It is devastating to watch and know that most of people do not have insurance for these disasters.

The definition of flood is (1) generally & temporary condition of partial or complete inundation of 2 or more acres of dry land or 2 or more properties from (a) overflow of inland or tidal waters (b) unusual & rapid accumulation of surface water (c) collapse or subsidence of land along the shore of a lake or body of water.

Flood is not covered by your standard homeowners or business insurance. Coverage must be purchased separately and most flood coverage is written through an insurance company that represents the "National Flood Insurance Program" (NFIP). This year we are seeing claims on flood and NFIP is backed up with claims across the country. Unfortunately, a lot of these claims are not covered. Flood is not back up of sewers/drains unless they back up due to flooding.

Flood coverage is available on structures/buildings as well as contents/personal property. It can be purchased on replacement cost basis or actual cash value (depreciated). They do not offer guaranteed replacement cost like some homeowners markets do and they are not "valued" policies. They do not have to pay policy limits unless it is proven to be totaled. On the contents, they



Belinda Brenizer, CIC

do require receipts and inventory list so be sure and keep these with a backup system.

Flood policies do not cover things like coins, stocks/bonds, metals or outside property like fences, wells, septic tanks, pools or seawalls. It also does not offer business interruption insurance or additional living expenses for temporary housing. Also it won't cover 4 wheelers, golf carts or things self propelled nor autos.

The average flood policy is \$700 a year depending on flood zone, type of structure as well as lowest elevated floor. They do offer multiple deductibles to help on costs. Flood policies are required by Lenders that are federally regulated in high risk zones and they can offer "forced place flood" but at a higher cost. There is a 30 day waiting period for coverage to be in effect but there are some circumstances it can be waived.

We strongly encourage you to check out your potential for a flood and get coverage in place.

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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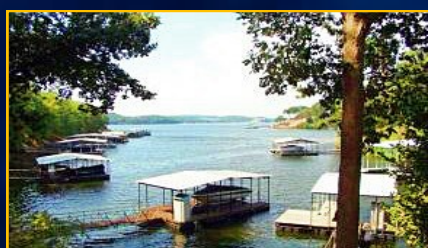
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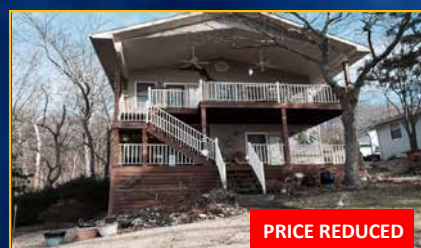
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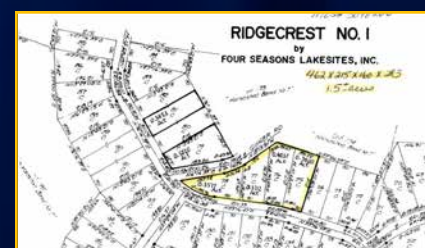
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Lake of the Ozarks comes out on top in national reader poll

Lakes and reservoirs comprise 39.9 million acres in the United States. In honor of Lakes Appreciation Month in July, USA TODAY set out to find the best recreational lakes in the nation. Lakes were nominated by a panel of experts, then the public had four weeks to cast their votes.

The paper's editors announced on Friday, July 24 that Lake of the Ozarks won.

"We're just thrilled to receive this recognition from the USA Today readers as the 'Best Recreational Lake' in the entire country. It's especially exciting when you consider the other lakes that we were competing with for the number one spot," said Jim Divincen, executive director of the Tri-County Lodging Association (TCLA). "We have so many different recreational opportunities here – multiple state parks, 14 championship golf courses, some of the best fishing in the country and too many different types of on-water activities to mention. We also have wonderful accommodations,

great attractions, outstanding shopping, hundreds of dining options and numerous special events and festivals. The Lake of the Ozarks offers our visitors so much to do. It's really special to know that the USA Today readers agreed! And we're so very thankful to everyone who voted for us."

Divincen also said he's hopeful that the Lake of the Ozarks will receive some national exposure from the USA Today award. According to information provided by editors from USA TODAY, that's going to happen.

"While the 10Best Readers' Choice Award contest lives on 10Best.com - a stand-alone travel media site - it is 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. Win-

ners are also often promoted on USA TODAY, in the Friday edition of the print version, and on usatoday.com (travel) within a week or two of contest close," read the congratulatory letter sent to the TCLA.

Divincen said he hopes businesses in the Lake of the Ozarks region will use the USA Today 'Best Recreational Lake' recognition in their advertising.

"This is quite an honor and definitely something that should be shared," he said.

In March, Ha Ha Tonka took fourth place in the "Best State Park" readers' choice poll.

The top 10 winners in the category Best Recreational Lake are:

1. Lake of the Ozarks
2. Big Bear Lake
3. West Okobojo Lake
4. Lake Cumberland
5. Lake Tahoe
6. Lake Havasu
7. Lake Michigan
8. Lake Coeur d'Alene
9. Flathead Lake
10. Lake Powell

Other nominees for Best Recreational Lake included Caddo

Lake, Crater Lake, Lady Bird Lake, Lake Champlain, Lake Charles, Lake Chelan, Lake Placid, Lake Superior, Lake Winnebago and Norris Lake.

About the contest

The 10Best Readers' Choice Award contest launches new categories every other Monday at noon, revealing each category's 20 nominees. Rules allow the public the right to vote online for one nominee per category, per day.

Nominees for all categories are chosen by a panel of relevant 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. The nominating panel for the "Best Lake" category included Larry Bleiberg, Anna Hider and Lydia Schrandt.

Bleiberg is a veteran journalist who formerly served as the travel editor of the Dallas Morning News and Coastal

Living magazine and is founder of CivilRightsTravel.com. He served on a Pulitzer Prize team, is a seven-time Lowell Thomas Travel Journalism Award winner, and was honored for producing the best newspaper travel section in North America.

Hider is a writer and social media manager for Roadtrippers, dubbed the "coolest trip-planning site and app on the planet," where she's spent two years digging up the coolest off-the-beaten-path things for travelers to see and do.

Schrandt is the photo editor and Readers' Choice Production Manager for USA TODAY 10Best. She has traveled to more than 30 countries in Europe, Asia and North and South America.

All voting is digital and the 10Best Readers' Choice Award contest is accessible on the 10Best.com website, which provides users with original, unbiased, and experiential travel content of top attractions, things to see and do, and restaurants for top destinations in

continues on page 27

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Airport traffic takes off, points to need for new taxiway



Traffic over the Fourth of July weekend wasn't limited to the highways and waterways. Lee C. Fine Airport played host to 70-some different aircraft. Photo provided.

By Nancy Zoellner-Hogland

While the runway at Lee C. Fine airport is rated for 55,000 pounds for single-wheel aircraft, 70,000 pounds for tandem-wheel aircraft and 120,000 pounds for double tandem-wheel aircraft, the taxiway is rated for just 12,500 pounds.

Pilots could chance using the taxiway but, according to city officials, they're financially responsible if they damage it. Instead, the majority of the larger aircraft land, turn around and then return on the main runway. That's not a problem if things are slow – but that's not been the case.

According to Osage Beach Airport Manager Ty Dinsdale, during the airport's 8 a.m. to 8 p.m. hours of operation over the July 4 holiday weekend, they averaged an aircraft taking off or landing every 15 minutes. On Sunday, that number increased to one every 12 minutes. And the aircraft are not small.

"From Thursday through Sunday, we had 70 different aircraft use our airport. Out of the 70 different aircraft, 24 of them exceed our weight limit in one of the three weight categories for our taxiway. Amazingly that is 35 percent of the aircraft that used the airport this holiday weekend," Dinsdale wrote in a member to Osage Beach Mayor Penny Lyons.

He also said that although the ramp may not have appeared to be as full as it has in past holiday weekends, they were making up for it in the

amount of people that were flying.

"The smaller single engine aircraft that used to fill our ramp during a holiday would come and park for the weekend. Even though some of the larger aircraft may not actually stay overnight, they are making several trips in and out of Lee C Fine, bringing in two or three loads of passengers. As a result we sold 8,027 gallons of jet fuel from Thursday through Sunday," Dinsdale said, adding that a delivery transport load is 7,500 gallons.

To handle the heavier planes, in June, the Osage Beach Board of Aldermen voted 4-to-2 to proceed with a taxiway grant application that, if awarded, will be used to upgrade the airport's taxiway that runs parallel to the main runway. Aldermen Jeff Bethurem, John Olivarri, Kevin Rucker and Tom Walker voted to move forward with the grant request. Aldermen Phyllis Marose and Ron Schmitt voted against it.

City Engineer Nick Edelman said the estimated cost of the upgrade, which will be completed in two phases, is \$5 million. However, under the grant, the city's share would be just \$500,000 or 10 percent of the total cost. At that time, he said he learned that the funding was available from the Federal Aviation Administration and that the project was scored high.

"I'm not sure when we'll hear but I'm guessing it will be before the end of the federal fiscal

year because it's federal fiscal year 2016 money," Edelman said in a later interview, adding that the plan is to complete the project in two phases.

If the grant is approved, the city's share of Phase 1, which would begin in late 2016 or early 2017, will run approximately \$300,000 and will be budgeted \$135,000 in fiscal year 2016 and \$135,000 in 2017. Phase 2, which will run \$200,000, will begin after the first phase is completed.

He said the cost was so high because of the length, width and depth of the project.

"The runway is almost 6,500 feet long so we're looking at removing the existing pavement, half at a time, and then building a taxiway almost a mile long, 60 feet wide and a lot deeper than any road. Semis might be heavier than some of the aircraft flying in here but their weight is distributed over many wheels. You don't have that distribution with airplanes," he explained.

The city doesn't own the Lee C. Fine Airport but instead has a 20-year lease with five-year extensions.

Weight limits of other area airport runways

Camdenton Memorial-Lake Regional Airport – 12,500 pounds for single-wheel (SW) aircraft

Grand Glaize-Osage Beach Airport – 15,000 pounds SW
Eldon Model Airpark – 30,000 pounds SW

Richland Municipal Airport – 6,000 pounds SW

"Tax Time" with Bobby Medlin CPA How to Make an Impact

We have entered the dog days of summer, and more than half of the year is already behind us! As fall approaches, it's a good time to press pause on our discussion of important income tax rules and provisions, and to examine tax planning as a component of your overall financial philosophy.

Take a second to ask yourself if you've ever been surprised or disappointed with the results of a tax return. If you have a strong relationship with your tax preparer, there's a good chance that your answer is no. If you don't have that relationship, chances are; you answered yes.

Most American taxpayers see their tax professional once or twice a year, at tax time. These shallow relationships are sufficient for those with simple tax returns, but taxpayers with more complex returns (such as business owners), can obtain much better results by understanding how and when to work with a tax professional.

As CPAs, we help clients make great decisions, often playing a role in decisions such as purchasing or selling property; forming an LLC or a corporation; deciding when to draw from an IRA or from Social Security to maximize earnings and minimize tax; determining how to purchase health insurance; and making sure the family business stays in the family. Taxpayers are good at spotting these potentially life-changing issues before they arise, but tax issues are sometimes harder to see coming—and they can also be life-changing. That's why tax planning is one of the most valuable services your CPA can provide.

If your CPA is like your doctor, then year-end planning is your annual checkup—you don't go because anything is wrong, and you don't go because you have to—you go for the opportunity to detect problems early, and to get a better understanding



Bobby Medlin, CPA

of your health. Meeting with your CPA before the end of the year gives you the opportunity to examine your health as a taxpayer, with enough time to make positive changes before the calendar turns over to a new year. After this meeting, you'll know whether you can receive more income payouts before year-end or if you need to wait until January. You'll know whether it's more sensible to pay your business bills on December 31 or wait until January 1. You'll know whether you need to declare and pay employee bonuses, or simply save that money for later. Each of those decisions can have tremendous impact on your present and future tax returns, and by having this interaction, you gain decision-making power that you otherwise would have lacked.

Business owners are a self-made group, and a self-sufficient one as well. There aren't many things they can't figure out on their own and handle effectively—including their finances. Sometimes, though, the best way to manage something is to get professional help. A CPA who can lead you with proactive planning will certainly fall into that category by helping you avoid financial surprises and receive positive results.

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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Mortgage Insurance 101

When purchasing a new home at the Lake of the Ozarks, there are lots of things to consider. While buying may make more sense than renting in your situation, sometimes it is difficult to come up with a 20 percent down payment. This is where mortgage insurance can help you out! You can secure a Lake of the Ozarks mortgage loan with less than 20 percent down if you purchase mortgage insurance.

What is Mortgage Insurance?

Mortgage insurance, also known as mortgage guarantee or home loan insurance, is an insurance policy that compensates lenders or investors for losses due to the default of a mortgage loan. If a borrower stops payment on a mortgage, the insurance company ensures that the lender will still get paid in full. With mortgage insurance, the borrower pays the premiums, but the lender is the beneficiary.

Mortgage Insurance FAQs

1. Who is required to have mortgage insurance?

Typically, if the down payment is less than 20 percent of the value of your home, you are required to carry mortgage insurance. You usually pay those insurance premiums until your loan-to-value ratio (LTV) hits 80 percent. The LTV is simply the amount of money you borrowed divided by the value of the property you bought. Once you have that 20 percent of home equity built up, you can usually cancel your mortgage insurance policy.

2. Are there different types of mortgage insurance?

In general, there are two types of mortgage insurance: public and private. Public mortgage insurance is bought from the government, designed for those with FHA or VA loans. For conventional loans, the insurance is bought from the private sector and is called Private Mortgage Insurance (PMI). The type of mortgage insurance required will depend on the type of home loan at the Lake of the Ozarks you are getting.

3. How much does mortgage insurance cost?

Insurance premiums for conventional loans can vary. Typically, the lower your down payment and/or the lower your credit score, the higher your premium will be. Premiums can range anywhere from \$30-\$70 per month



for every \$100,000 borrowed. On FHA loans, there is an upfront MIP (mortgage insurance premium), as well as an annual premium that is collected monthly. On VA loans, you have an upfront fee (funding fee) and no annual or monthly premiums. Your Lake of the Ozarks mortgage lender will be able to provide you with insurance costs for your specific situation.

4. Is there a way to avoid paying for mortgage insurance?

If you make a down payment of 20 percent or more when you buy a home, you can typically avoid paying mortgage insurance on a conventional loan. Even if you are required to purchase mortgage insurance when you first get your loan, you can often request to cancel it after a certain period of time. As mentioned above, once you've built up a certain amount of equity in your home (usually 20 percent), you can most likely stop paying for the mortgage insurance.

If you're thinking about purchasing a new home and don't have enough for a 20 percent down payment, contact the best mortgage lender at Lake of the Ozarks at 573-746-7211 to discuss your options. When it comes to your financing needs, I'm committed to working with you every step of the way!

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

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A Matter of Trust

Jumbo gift tax exclusions



Trenny Garrett, J.D., CTFa

Every taxpayer has two shields from the federal gift tax: a \$14,000 annual exclusion and a \$5.43 million lifetime exemption. Each of these is indexed for inflation. To the extent the gift tax exemption is used, one's estate tax exemption is reduced, dollar for dollar.

The purpose of the annual exclusion is to eliminate the necessity of gift tax returns until the total of gifts made to one person exceeds \$14,000 in a single year. Note that the annual exclusion is not per taxpayer, it is per donee. A grandfather with six grandchildren may give each of them \$14,000 this year without needing to file a gift tax return to report the gifts to the government.

One couple recently leveraged the gift tax exemption and exclusion to avoid all gift taxes on a transfer of property worth \$3.2 million to a trust. They each claimed \$720,000 in gift tax annual exclusions, and their lifetime gift tax exemption covered the rest.

How is that possible? The trust was a so-called Crummey trust, named for a taxpayer victory many years ago. That case held that the annual gift tax exclusion must be allowed if a beneficiary has a power, even a temporary power, to withdraw trust assets when they are contributed to the trust. In the new case, the couple had named 60 different beneficiaries for their trust, each with a Crummey power of withdrawal.

It's important to note that the withdrawal power must not be illusory. The beneficiaries must be advised of the power, as well as the contributions to the trust, and they must have a reasonable time to exercise the power, typically 30 days. If the power is not exercised, the property remains in the trust for future distribution to the beneficiaries.

The IRS challenged the annual exclusions for the 60-beneficiary trust, but lost in the Tax Court. The

Service did not base its arguments on the large number of beneficiaries – or the practical limitations on satisfying a withdrawal demand when the trust held illiquid assets. Rather, the IRS focused on a clause in the trust that had the potential to disinherit any beneficiary who objected to a trustee's distribution decision. The Tax Court held that the clause in question did not apply to withdrawal demands, which are different from distribution decisions.

The moral of the story? One can leverage the two gift tax shields considerably. However, excellent legal advice will be a must, because an IRS objection to such arrangements will be likely.

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit centraltrust.net.

If you're facing a complicated financial issue, Central Trust can help! They have an experienced team of investment professionals that deals with these issues on a daily basis.

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Keith Lucas joins the MSW team!

Keith Lucas, the former owner of 55 Creative has joined the MSW Interactive Designs, LLC team. Keith brings a vast amount of experience, technical skills, and website design knowledge that will complement and expand the internet marketing services that MSW offers!

We are very excited to have Keith join our team. Keith brings the exact skill set we are looking for to expand our website design services, and we have admired his business ethics and skill in running 55 Creative over the past 3 years. He is also a military veteran and has an established presence at the Lake.

Keith Lucas' background and experience includes over 10 year experience in marketing, sales, social media and web design. He has an expertise in Content Management System based web design and is proficient in CMS programs such as WordPress and Joomla. Keith is a United States Army Veteran who served in Iraq as a Combat Medic. Keith was awarded the Combat Medical Badge & Army Commendation medal during his service. He is a graduate of the University of Missouri with a BA in Communications, and also received an AAS degree in website design from ITT Technical Institute.

"MSW Interactive Designs is also a veteran owned business and is a great choice for my future," said Keith Lucas. "The core business values of MSW align perfectly with the values of 55 Creative... Integrity, Excellence, and Customer Service are the hallmarks of MSW, and I'm looking forward to helping MSW continue the explosive growth they have experienced since moving to the lake in 2009."

MSW Interactive Designs was formed in 1999 and has been at the Lake of the Ozarks since 2009 with over a 1000 clients nationwide. MSW Interactive Designs LLC provides internet marketing services for a broad base



Keith Lucas

of companies, from Sole Proprietor Micro Businesses to mid-sized companies with a nationwide client base. Our core services include the design, development, and hosting of web sites, as well as Search Engine Optimization, Social media creation/customization/engagement, and mobile websites. MSW currently employs 10 full time employees and 1 part time employee.

The company headquarters was moved to Lake Ozark, Missouri in April of 2009. MSW Interactive Designs, LLC was voted as the #1 Web Design Company at the Lake of the Ozarks from 2010 - 2014. In 2012 Sandy Waggett, the owner of the company, was selected for the "Top Ten Women" honor by Lake Lifestyles Magazine, and named the Business Person of the Year by the Lake of the Ozarks Regional Economic Development Council. MSW was recently awarded the "Small Business of the Year" for 2014 by the Lake Area Chamber of Commerce.

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School district seeking those who want to make a difference in children's lives

By Nancy Zoellner-Hogland

School is about to begin and AmeriCorps is still seeking volunteers. Daphney Partridge, PAVE AmeriCorps program director, said individuals are needed to commit to a year of service in the Eldon School District, tutoring and mentoring students from kindergarten through high school and assisting preschoolers with everything from learning their colors to developing social skills.

In return for their service, members receive a monthly living allowance of approximately \$1,000. Health care coverage is available for those who have none and upon successful completion of their term of service, AmeriCorps Members receive a \$5,730 education award which can be used to attend college or repay qualified student loans.

"To qualify, you must be 18 and have either graduated high school or have your GED and we'd like people with experience working with children. It doesn't have to be paid, it could be working as an A-plus tutor or teaching Sunday school. But the biggest thing we look for is someone with volunteer experience. Those people realize the value and the return on the investment of their time. The volunteers in this program can really make a difference in a child's life and for the right people, that can be much more important than a paycheck," Partridge said.

Volunteers are not just thrown into the classroom – they receive comprehensive training that will fully equip them for the jobs they will do. In fact, up to 20 percent of the required 1,750 hours are spent in training.

Partridge said some of the work in the tutoring program, which began in 2006, involves working one-on-one with students who need a little extra help with reading, spelling or math.

"However, in other cases, the tutors are placed in the classroom environment to work with specifically identified students – kids who have a really hard time paying attention, who don't take good notes, who are talkers. The tu-

tors are trained on how to keep kids focused so they can move forward with the rest of the class instead of falling behind," she explained, adding that the high school was subject-based, "so we have an English tutor or a math tutor. Where we have classes for kids that are below the level where they should be, we just put a tutor in the class and he or she pretty much helps the whole class. They do pretty much everything they can to help the kids 'get it.' We know that when kids fail at anything, it makes them much less likely to be successful and graduate, so the whole goal is to keep them from failing the first time. That will allow them to keep moving through at the same pace as their peers."

Partridge said many times it's not that kids can't do the school work. It's that they don't. Because there can be a lot of reasons behind their refusal to do what's expected of them, tutors are also taught how to deal with attitudes and how to show the kids they are not alone – that someone is willing and available to help them succeed. She said tutors also set up study sessions before school and after school because sometimes students can have a mental block and think that they're not good at a subject when in reality, it's just one little thing that finally has to 'click' for them to learn the skills needed to succeed in the class and move on.

Last year, a wellness component was added so six of the volunteers will serve as wellness coaches. They work with kindergarten through eighth grade students.

"Their whole goal is to help kids learn and adopt healthy lifestyle habits with the ultimate goal of reducing childhood obesity. Our wellness coaches are present during the school day. They are there for recess and P.E. and they also do these things called 'Brain Breaks' because interestingly enough, research shows that when we sit on our fannies for eight hours a day, their brain turns to mush. That's actually not exactly what the research says," Partridge laughed, explaining that the "breaks" are three minutes of physical activity inserted into the academic

day. "Our coaches are very well trained on how to come into a learning environment and to get the kids out of their chairs and move their bodies for three minutes, then sit them back down and refocus their attention on academics. I've got to say, it's really harder than it sounds! But it's been really good and the teachers love it."

During lunch, the wellness coaches encourage the kids to

eat healthy so they have the energy to do the things they want to do and they run an intermural sports program after school.

"Lots of kids participate in sports when their parents can afford to pay the fees, purchase the equipment and send them to camp but in our district, we have a high level of poverty so a lot of kids don't have the opportunity to do that. However, in intermurals, which are open to everyone, they get to play but they don't have to pay for it," she said, adding that the list of sports includes basketball, wrestling, volleyball and a

running club. In addition, this year, they're adding archery. "As an example of how popular this program is, last year we wanted to add the running club. We were hoping that 25 to 30 kids would participate. As it turned out, we had 75 fourth, fifth and sixth graders who just showed up to run. We only have about 600 kids at that school so we were very pleased with the interest."

According to Partridge, the Eldon program received its first AmeriCorps grant in 2006 for \$178,000 and 14 members.

continues on page 23

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# As the Lake Churns

## Dock Permit Requirements

About half of all sales at the lake are lakefront or lake access homes. Many of these sales include a private boat dock. When purchasing or selling a home, you need to be aware of the requirements by both Ameren Missouri and the appropriate fire protection district in order to transfer the dock permit to the buyer.

When a property located in the Osage Beach or Lake Ozark Fire Protection District or Village of Four Seasons transfers ownership, an inspection of the electrical system on the dock must be made by the Fire District or the Village before transferring the dock permit to the new owners. A copy of this inspection approval must be submitted with the permit transfer application to Ameren Missouri.

All Lake Area Fire Districts and the Village of Four Seasons require a permit and inspection when installing or modifying a dock as well as any time work is being performed on the electrical system of a dock. In order to complete the initial or modification dock permitting process, Ameren Missouri requires a copy of the Inspection Approval.

If you are selling your property with a dock, I recommend that you complete the electrical inspection approval as soon as possible. Due to an onslaught of inspection requests, some of the districts have up to a 6 week backlog. This could possible cause a delay in the closing of your home if you wait until you have a contract in place to start the inspection process. Also, if there are any items that need attention, you will be able to address these and present this information to potential buyers. The added benefit to you is knowing that your dock is safe while you and your family continue to use it.

When you are purchasing a property with a dock you should make sure that the dock



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

is properly permitted with Ameren Missouri and that there have not been any changes since the permit was issued. If required, you will also need to request an electrical inspection from the proper entity in order to have the dock permit transferred into your name. This will allow you to discover any potential issues prior to closing in the event that there are compliance problems that need to be addressed.

If your property is not for sale or is not located in an area that requires an electrical inspection for the transfer of the permit, I highly recommend that you still contact the appropriate agency for an inspection. Most of the districts charge a \$50 to \$75 fee for the inspection. In my opinion this is a bargain, especially if you consider the potential cost of having an electrical issue on or around your dock.

AmerenMissouri.com/Lake has a wealth of information on their website about permit requirements including contact information for fire districts and other inspection agencies.

*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. You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, www.AsTheLakeChurns.com*



# School district

*continued from page 21*

Since that time, some 260 volunteers from all over the country have served in the program.

statewide that include tutoring and mentoring youth, assisting veterans and military families, facilitating health education programs, preserving



**Mustangs in Motion Running Club completes their first 5K at L.E.A.P. Bubble and Glow. Photo provided.**

The 2015-16 AmeriCorps grant totals over \$580,000 and will support 30 AmeriCorps members. Some of those who already have been approved are members of the local community but others are coming from as far away as Kentucky, Colorado and Michigan.

For more information, visit the website <http://paveameri-corps.weebly.com/>. To be considered for a position with the Eldon AmeriCorps program, call Partridge at 573-392-8060, extension 1541.

More about AmeriCorps

In July, Governor Jay Nixon announced that \$4.2 million in AmeriCorps Grants would be provided to Missouri communities, filling 802 positions

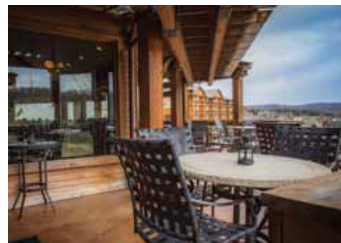
the state's natural resources through environmental stewardship projects, and helping communities respond to and recover from disasters.

The list of other organizations in Missouri to receive AmeriCorps funding includes, but is not limited to, Big Brothers Big Sisters of Central Missouri, Child Abuse Prevention Association, The Community Food Network, Missouri Alliance of Boys & Girls Clubs, Inc. and the Missouri River Communities Network.

Last year, more than 75,000 people served their communities through AmeriCorps programs in more than 25,000 locations across the country.



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# Criminals continue to defraud and extort funds from victims using ransomware

Data from the FBI's Internet Crime Complaint Center (IC3) shows ransomware continues to spread and is infecting devices around the globe. Ransomware is a type of malware (or malicious software) that blocks access to a computer system or files until a monetary amount is paid.

Recent IC3 reporting identifies CryptoWall as the most current and significant ransomware threat targeting U.S. individuals and businesses. CryptoWall and its variants have been used actively to target U.S. victims since April 2014. The financial impact to victims goes beyond the ransom fee itself, which is typically between \$200 and \$10,000. Many victims incur additional costs associated with network mitigation, network countermeasures, loss of productivity, legal fees, IT services, and/or the purchase of credit monitoring services for employees or customers. Between April 2014 and June 2015, the IC3 received 992 CryptoWall-related complaints, with victims reporting losses totaling over \$18 million.

These financial fraud schemes target both individuals and businesses, are usually very successful, and have a significant impact on victims. The problem begins when the victim clicks on an infected advertisement, email, or attachment, or visits an infected website.

Once the victim's device is infected with the ransomware variant, the victim's files become encrypted. In most cases, once the victim pays a ransom fee, he or she regains access to the files that were encrypted. Most criminals involved in ransomware schemes demand payment in Bitcoin. Criminals prefer Bitcoin because it's easy to use, fast, publicly available, decentralized, and provides a sense of heightened security/anonymity.

Those who believe you

have been a victim of this type of scam, you should reach out to your local FBI field office. They can also file a complaint with the IC3 at [www.IC3.gov](http://www.IC3.gov). Victims should be ready to provide any relevant information in their complaint.

If you receive a ransomware popup or message on your device alerting you to an infection, immediately disconnect from the Internet to avoid any additional infections or data losses. Alert your local law enforcement personnel and file a complaint at [www.IC3.gov](http://www.IC3.gov).

## Tips to protect computer users:

- Always use antivirus software and a firewall. It's important to obtain and use antivirus software and firewalls from reputable companies. It's also important to con-

tinually maintain both of these through automatic updates.

- Enable popup blockers. Popups are regularly used by criminals to spread malicious software. To avoid accidental clicks on or within popups, it's best to prevent them from appearing in the first place.
- Always back up the content on your computer. If you back up, verify, and maintain offline copies of your personal and application data, ransomware scams will have limited impact on you. If you are targeted, instead of worrying about paying a ransom to get your data back, you can simply have your system wiped clean and then reload your files.
- Be skeptical. Don't click on any emails or attachments you don't recognize, and avoid suspicious websites altogether.



Typical examples shown above of "Ransomware" designed to fool you into purchasing a product or paying a fee.

# Supermarkets adopt simpler way to pay

By Nancy Zoellner-Hogland

Technologically savvy grocery shoppers with the latest Apple devices don't have to bring a wallet to Dierbergs or Paul's supermarkets. Both, as well as a few specialty stores and restaurants in the Lake area, recently implemented technology into their systems that allows shoppers to use their iPhone 6 or Apple Watches to pay for their purchases at the checkout. Shoppers can also make purchases within participating apps on iPhone 6, iPad Air 2 and iPad mini 3.

According to Apple, hundreds of thousands of grocery stores, boutiques, restaurants, hotels and more across the U.S. are using the new technology.

"We had been testing it at various stores, rolling it out as we went. As of mid-July, all 25 stores, including the one at the Lake, were set up to go," said Todd Vasel, director of marketing for Dierbergs.

He said the update was done at the request of shoppers, adding, "It's a very secure way for people to pay."

Apple Pay uses Passbook, an app that stores such things as boarding passes, tickets, coupons and gift cards, to also store

credit and debit card information. To get started, you add the credit or debit card from your iTunes account to Passbook by simply entering the card security code. New cards can be added by typing the information in manually or by using the iSight camera. A unique Device Account Number is then assigned, encrypted, and securely stored in the Secure Element, a dedicated chip in iPhone. Apple assures its customers that these numbers are never stored on Apple servers. When a purchase is made, the Device Account Number, along with a transaction-specific dynamic security code, is used to process the payment. Credit or debit card numbers are never shared with merchants or transmitted with payment and none of the details of the transactions are stored.

If the iPhone is ever lost or stolen, the "Find My iPhone" feature can be used to quickly put the device in Lost Mode to suspend Apple Pay or to wipe the iPhone clean completely.

A list of stores that accept Apple Pay can be found at <https://www.apple.com/apple-pay/where-to-use-apple-pay/>.

# Armchair Pilot

*continued from page 2*  
are offered only one day a week on each route. In addition, the \$99 fares aren't offered on the return flight. Travelers must purchase tickets at the "regular" rates, which start as low as \$210. If you're able to meet the criteria and get a ticket, be prepared for a "no-frills" flight. Although fliers get one small carry-on bag free, they must pay for any carry-ons weighing more than 11 pounds and checked-bag fees start at \$48. The airline is also selling \$99 tickets to Dublin, which also originate in Boston and Baltimore, but the flights will only be offered during January and February.

**Internationally traveling animals** that need to be quarantined after arriving in the U.S. will now have a luxury terminal

of their own. When completed, the ARK at New York's Kennedy Airport will be able to handle more than 70,000 animals, providing climate-controlled, hay-lined stalls with showers for horses and cows; suites with flat-screen TVs, bone-shaped splashing pool and spa services for dogs and climbing trees for cats; and upscale accommodations for nearly every other kind of animal. A stay at the \$48-million, 178,000-square-foot resort, which includes a 24-hour clinic run by Cornell University College of Veterinary Medicine, is not for the budget traveler. Suites for dogs can run \$100 per night; accommodations for show horses can run substantially higher. Most arriving animals are required to be quarantined three days.



# Fire, building officials: Education is the key to fire safety

By Nancy Zoellner-Hogland

Many condominium projects in the Lake area were built in the 1970s, before building codes were adopted. Only a small number of those older complexes were constructed with fire stops between studs and fire walls between units; few have hardwired smoke detectors; and several share a common attic, which means a fire in one unit would quickly spread to the rest.

Even in newer complexes, fire hazards exist. Most garages aren't equipped with smoke alarms; the majority allow grills to be used on the decks; and few require fire extinguishers to be kept near potential sources of fire. Even fewer contain a second means of escape.

That's why officials from the Village of Four Seasons and the Lake Ozark Fire Protection District (LOFPD) have joined forces to teach homeowners associations (HOAs) and owners how to make their complexes safer.

"Many of these complexes house massive amounts of people. We want to inform them about some very simple things that can be done to make everyone safer," explained Dave Perdue, a developer and trustee of the Village of Four Seasons. He; LOFPD Fire Chief Mark Amsinger, and Village Chief Building Inspector Robert Davis met in July to discuss topics they felt should be addressed and to develop a plan of action to meet with as many HOAs and residents as possible in coming months.

Davis stressed that they weren't trying to strong arm anyone and they had no plans

to force any complex to make changes.

"We don't have the authority to do that even if we wanted to," he added. "We just feel that we have a lot of combined knowledge between us, we've all seen how devastating a fire can be and we feel it's our responsibility to share information, especially when it could save lives."

The three agreed that grilling on decks is one of the more common and most dangerous safety issues that should be addressed. Davis told of the May 2011 fire at the Willows Condominiums that started as a grease fire in a grill but quickly spread when the propane tank exploded. Although everyone was able to escape, the entire building was destroyed.

The three agreed that grills – not just charcoal but gas too – should be stored and used 10 to 12 feet away from a building. Although few condominium projects were equipped with areas for that to happen, Amsinger and Davis said they might be able to help the HOAs come up with an alternative.

The men also discussed the importance of planning.

A survey by the National Fire Protection Association (NFPA) in which 1,014 adults were interviewed by phone, revealed that three-quarters of all Americans are not prepared to escape a home fire.

"A lot of people don't plan for a fire because they don't think it will ever happen to them. And it may not. But it's still something that you should be prepared for. That's why we tell people to practice fire drills in the house with their children. If you do have a fire, you know what to do and where to go. But

how many people do that when they go on vacation or stay in their condo? People come down here to have fun but at the same time they're having fun, they need to remember these basic safety things," Amsinger said, adding that today, more than ever, seconds count. "Fires that are growing in heat and intensity because of the composition of the furnishings. Furniture used to be made of solid wood and heavy cloth. Today much of the furnishings are made of plastic which is nothing more than a solid form of gasoline. We're loading these buildings up with a lot of fuel and once it gets going, it's going!"

According to the NFPA survey, some don't plan an escape route because they believe

they'll have time to get out. Two out of five respondents said they thought they would have six minutes or more before a fire turns life-threatening, and one quarter thought they'd have a full 10 minutes. In fact, the NFPA states people often have only two minutes to get out safely.

Amsinger said the National Institute of Science and Technology website [www.nist.gov](http://www.nist.gov) provides videos showing how fast a fire can spread.

The men said they also would like to address some of the hazards that come when structures are built among wooded areas and then look at ways to reduce those hazards. Some could be as simple as trimming trees back from the

structure, they said.

Purdue suggested that adopting some of the suggested practices might even save money on insurance.

"It all goes back to education," the chief said. "When you start showing people why they should do certain things, they're able to see for themselves what's right and what's wrong. Then you can start eliminating potential fire hazards because once people are educated, they're better able to protect their properties, their buildings and their families."

For more information or to schedule a presentation, call Davis at 573-365-3380 or Amsinger at 573-365-3758.



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# FBI Announces Economic Espionage Awareness Campaign



In July, FBI officials announced a nationwide campaign geared toward educating business and industry leaders about the growing threat—and mounting losses—of economic espionage. As part of the campaign, the FBI is releasing to the public a short video, “The Company Man: Protecting America’s Secrets.” The video, created by the FBI in collaboration with the National Counterintelligence and Security Center, is based on an actual case involving the attempted theft of trade secrets from a United States company by a foreign competitor.

Although the exact dollar figure on the costs and losses

to U.S. businesses as a result of economic espionage is difficult to accurately report, the losses are substantial. In a 2013 report by the Blair Huntsman IP Commission examining the theft of American intellectual property, the study estimates the total losses are estimated to be in the “hundreds of billions” each year. Those numbers do not take into consideration those companies who either do not detect, do not report, or under-report losses tied to economic espionage.

Those responsible for the theft are usually foreign competitors or governments looking for trade secrets, production methods, innovations, and even insights into labor or trade disputes. According to Assistant Director Randall Coleman of the FBI’s Counterintelligence Division, investigators are not only seeing an increase in attempts to steal proprietary information but those attempting to steal those secrets are getting more brazen in their efforts.

“We’ve had cases, and it’s outlined in the video, where we have people literally walking

into warehouses and factories attempting to steal secrets,” said Coleman. “It’s actually shocking the lengths they will go to try and steal information.”

These foreign competitors deliberately target economic intelligence in advanced technologies and flourishing U.S. industries. Foreign competitors operate under three categories to create an elaborate network of spies:

1. Aggressively target current and former foreign nationals working for or retired from U.S. companies and research institutions;
2. Recruit and perform technical operations including bribery, discreet theft, dumpster diving (in search of discarded trade secrets), computer intrusion, and wiretapping; and,
3. Establish seemingly innocent business relationships between foreign companies and U.S. industries to gather economic intelligence, including proprietary information.

The FBI and the Department of Justice have recently announced several high-profile cases involving the theft

of trade secrets, including:

Yihao Pu, a computer science engineer who was sentenced in January 2015 to 36 months in prison and ordered to pay more than \$750,000 in restitution in connection with his theft of sensitive trade secrets from a trading firm in New Jersey and a Chicago-based financial firm.

Walter Lian-Heen Liew (aka Liu Yuanxuan), a California man who was sentenced in July 2014 to 15 years in prison on multiple economic espionage-related charges and was ordered to forfeit more than \$27 million in profits in connection with his theft of trade secrets from DuPont regarding its chloride-route titanium dioxide (TiO<sub>2</sub>) production technology and the subsequent selling of that information to state-owned companies of the People’s Republic of China.

Traditionally, the most likely targets for economic espionage have been large corporations with a nexus to products and services relating to the U.S. government, but Coleman points out the targets of the theft are also changing. “While those de-

fense and technology industries will always be targets, we have found that the secrets behind any product—an irrigation sprinkler head, for example—can be valuable in the hands of someone who wants to find out how it works,” said Coleman.

The goal of the FBI’s campaign is to not only raise awareness of the threat of economic espionage but to educate those with proprietary information about the warning signs of an insider threat or attempted breach. Each of the FBI’s 56 field offices has an assigned strategic partnership coordinator, whose goal is to liaise with local companies, trade groups, and industry leaders about the threat. In the past year, FBI investigators have provided more than 1,300 briefings to companies and industry leaders discussing the current threat of economic espionage. To learn more about the threat, please visit the FBI’s website. If you are a company or feel you have been the target of an economic espionage attack, please contact your local field office.

## GLIMPSES OF THE LAKE’S PAST

With Dwight Weaver

### RECREATIONAL BOOKLET NO. 2 – LAKE OF THE OZARKS

Many people enjoy collecting and search flea markets and antique shops to find new items to add to their collection of nostalgia. There are many kinds of items that are considered Lake of the Ozarks collectibles from hillbilly novelties to the types of pottery once sold to tourists at the Lake. There are also old resort brochures, postcards and maps that people enjoy framing to hang in their Lake homes.

One particular collectible that brings the Lake’s past alive is a travel publication issued just after World War II when the Missouri Department of Resources and Development, which eventually became the Missouri Department

of Tourism, issued Recreational Booklet No. 2 featuring Lake of the Ozarks.

This 8 ½ by 11 booklet contains 44 pages. It was printed on heavy paper stock and features 77 large, mostly black-and-white photographs of the Lake and its many attractions. There are even a few early color photographs. For anyone who might be interested in obtaining copies of these interesting old photographs, copies of most can probably be obtained through the Missouri State Archives in Jefferson City. The cover of Booklet No.2 is featured with this article.

While privately owned sites are not identified in the photographs, anyone familiar with earlier Lake periods can identify many of them such as Will-

more Lodge, Arrowhead Lodge and the Playport Lighthouse. They had a policy of not naming privately owned businesses such as resorts, but did

identify natural wonders and landmarks like HaHaTonka, Pulpit Rock and major bridges.

One interesting feature is a small realtor

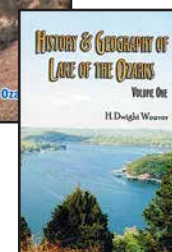
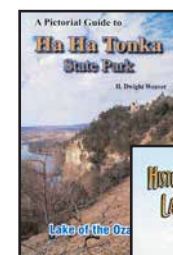
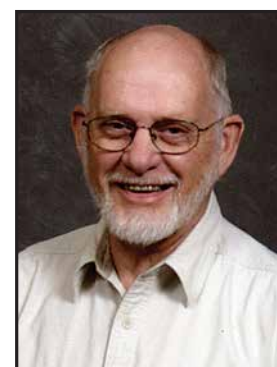
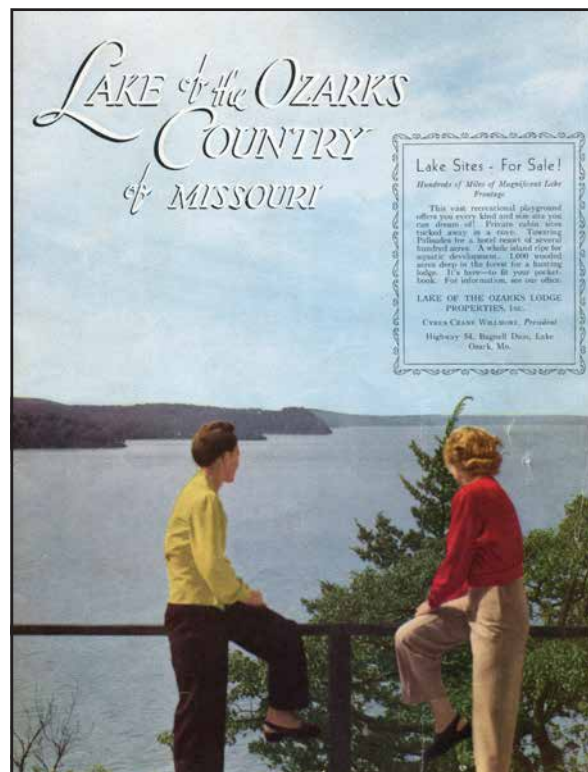
ad on the front cover for Cyrus Crane Willmore. Inside in small print is says “This edition is not printed at the expense of the State of Missouri,” which suggests that Cyrus Willmore may have provided the funds for its publication.

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





# A data back-up plan will keep your business moving forward

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

As important as electronic data files are to our small businesses, we don't always take the best care of them. We just assume that as long as we hit SAVE, everything will always be there when we need it.

In fact, the data on your computers has never been more vulnerable to loss, damage, or theft. Today's computers offer so much built-in storage, there's little need to off-load files and programs onto to create more space. That may make your business life more convenient, but it also opens the door to a host of risks.

For example, your hard drive could "crash," making data recovery costly and time-consuming at best, impossible at worst. A "bug" that slips by an outdated virus protection program through via a website or attached file could easily corrupt files beyond repair. And because many viruses operate by stealth, you might not discover the effects for days or even months.

Then there's theft. Laptops allow us to conduct business on the go, but when a data-laden device is stolen, all those important files are gone as well.

Fortunately, small business owners have many options for safeguarding data. Most are relatively inexpensive and easy to implement. One simple method is to copy your files to an external storage medium. Compact disks and portable USB flash drives are ideal for files you use regularly (company data, current projects, etc.) while high-capacity

external hard drives are well-suited for backing up your entire system. A wide variety of storage capacity is available for each option, which can be purchased from both online and local electronics and office supply retailers.

Online storage services such as Carbonite ([www.carbonite.com](http://www.carbonite.com)) and IDrive ([www.idrive.com](http://www.idrive.com)) offer the advantage of secure storage in an off-site server, providing an added safeguard against theft or damage. You can also access your data anywhere, anytime—a key advantage if you're unable to use your own computers. Prices for these services vary, and may prove to be expensive if you want to upload large amounts of data.

None of these options will fully protect your data, however, unless you get into the habit of performing automatic backups and transfers. Making a weekly backup part of your regular schedule will ensure that your critical small business information will always be up to date, and available to use.

To plug yourself into other technology solutions for your small business, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 11,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.

## Reader's Poll

*continued from page 12*  
the U.S. and around the world. The core of the site's uniqueness is its team of well-traveled, well-educated local travel experts. 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.



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## Local Historian Given National Award

H. Dwight Weaver, a columnist for the Lake of the Ozarks Business Journal and local historian, was presented with the Peter M. Hauer Spelean History Award at the 2015 Convention of the National Speleological Society (NSS), which was hosted July 13-17 by the City of Waynesville, Missouri. The prestigious award is given for outstanding contributions in the field of Spelean (cave) History. Recipients

are chosen by the American Spelean History Association. The NSS is dedicated to the exploration, study and conservation of caves. Nearly 1,000 members of the NSS from throughout the United States, Canada and Mexico were present at the awards ceremony.

Weaver, noted locally for his books on the history of the Lake of the Ozarks region, is also the author of a number of books on Missouri caves. His

many articles and research papers on caves over the past five decades have been widely published. He has been a member of the NSS for 59 years, is a Fellow of the NSS, and a recognized authority on Missouri caves.



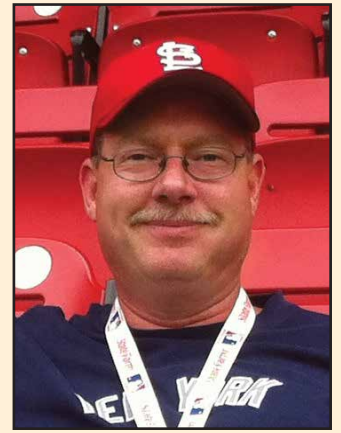
## Managing Rental Property

### Investment Property?

I have probably talked more potential vacation rental property owners out of purchasing a property than I have talked them into purchasing something. The first thing I hear is, "I'm looking for an investment property." That usually means that the "investor" needs the property to completely cash flow and pay all the expenses including insurance, property taxes, etc. In this day and age that would be the exception rather than the rule. Having the proper perspective when it comes to owning a vacation rental property will make a huge difference in your overall experience.

ROI or return on investment is what most people are looking for. Let's look at the basics when it comes to getting a good return here at the Lake of the Ozarks. Keep in mind that we have a really short vacation rental season compared to other locations like Florida or California. Here we are looking at approximately 90 days and depending on the type of property you are only going to get weekend rentals for the most part, or 15 weekends between Memorial Day and Labor Day. You will also get a few outside of that time frame but more than 80% of your rentals will fall within that 90 day window.

Let's use a two bedroom condo as our model. The average selling price right now for a two bedroom waterfront condo in the Osage Beach area is right around \$123,000.00. Based on a 30 year mortgage at 4.5% interest and 20% down, your payments will be around \$490.00 per month. A typical two bedroom rents for around \$175.00 per night in the summer and you can expect around 40 summer nights and around 10 off-season nights in the \$140.00 per night range. That gives you around \$8,400.00 for the season. Your average cost is going



Russell Burdette

to be somewhere around \$11,000.00 for the year. That would include your mortgage, insurance, taxes, quarterly assessments and electricity. Also over time you will need to set aside some of your earnings to update your property, repaint, replace worn items, etc.

Depending on who you use you are going to give 35% to 40% of your rental income to the management company. That leaves you with around \$5,000.00 to \$5,500.00 in net income from rentals. If you are looking to cover some of your expenses like your electric, insurance and taxes then you are probably going to find the experience a lot more satisfying than if you need your rental income to cover your mortgage and assessments which will total right around \$8,500.00 on a two bedroom condo. Even if you manage the property yourself you will, in most cases, come up a bit short. But your perspective will make all the difference!

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like a 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.

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# Starting a conversation about money

By Dr. Rebecca J. Travnicek

Family Financial Education Specialist, UM Extension Camden County

Everyone has questions about money. Even the wealthiest people in the world may turn to someone when they have financial questions. People often find it difficult to talk about money, even with people they know well. It may be uncomfortable to raise a personal finance topic. This is because the subject of money is deeply personal. If you are working with a new client/customer, it may seem more difficult.

If you are a service provider or case manager, you talk with clients/customers all the time about personal issues. According to the Consumer Financial Protection Bureau (CFPB), "Talking about money can get easier if you start the conversation with your clients at the right time in a way that acknowledges their desire to have control over their own lives." Using a non-judgmental method of conversation will help build trust with clients/customers.

Even if you have not struggled with financial issues, chances are you've seen or known someone who has. Use your own experiences to help emphasize with your clients and where they are coming from. When they feel you respect them, they will open up and discuss financial topics.

If you are asking yourself, when should I bring up money topics? The right time to talk dollars and cents will depend on the people you work with and your relationship with them. Depending upon the person's current circumstances, your conversation may be quite different. Circumstances will also be different if you meet with the client once a year or once a week.

If screening someone for benefits, be sure to follow your organization's protocol closely when asking financial questions. You don't want clients to feel you are going beyond the screening process. Use this opportunity to build trust by suggesting resources they may qualify for, like free income tax return preparation and filing.

It is great to be able to build trust and discuss financial issues over the long term; unfortunately that is not always the case. You may not have the luxury of weeks, months, or even years with a client/customer. If this is the case, you need to take advantage of short meetings when signing individuals and families up for public benefits or someone comes into the office for job skills training. Always take opportunity to financially empower the clients/customers you come into contact with each day.



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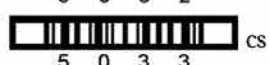
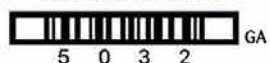
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## Midwest Wine & Brew Festival

Come taste the best of the Midwest, as the Lake Area Chamber presents their annual Midwest Wine & Brew Festival Saturday, August 8, at the Country Club Hotel and Spa from 2-5 pm. Admission is \$15 in advance and \$20 at the door, prize includes a complimentary wine or brew tasting glass.

The Midwest Wine and Brew Festival is easily one of the most recognizable festivals within the state of Missouri. Wineries and Breweries to date include; Adam Puchta Winery, Baltimore Bend

Vineyard, Bommarito Estate Almond Tree Winery, Peaceful Bend Vineyard, St. Aubert Hills Vineyard, Summit Lake Winery, Wenwood Farm Winery, Bur Oak Brewing Company, Leaky Roof Meadery, Ozark Distillery, Piney River Brewing, Springfield Brew Co, Urban Chestnut Brewing and many more.

To purchase advance tickets for the Midwest Wine and Brew Festival, contact the Lake Area Chamber of Commerce at (573)964-1008 or [LakeAreaChamber.com](http://LakeAreaChamber.com).



The Lake Area Chamber recently held a ribbon cutting for Keller Williams Lake of the Ozarks Realty, at their office, 3524 Osage Beach Pkwy in Osage Beach. The Ribbon Cutting took place during their Open House, where attendees got to meet the team and tour their offices. For more information or to search for homes for sale visit Keller Williams Realty online at [www.kw.com](http://www.kw.com) or call to speak to an agent today at (573)348-9898.



The Lake Area Chamber recently held a ribbon cutting for American Family Insurance – Nathan Reid Agency, LLC, at their new location, 3535 Osage Beach Parkway, Suite 401 in Osage Beach. Call Nathan today at (573)348-5451, to discuss how American Family can help safeguard what you value the most.



The Lake Area Chamber recently held a ribbon cutting for Millard - Rekus Family Funeral Chapel, at their facility, 902 E North St in Eldon. For more information contact them at (573) 392-3351 or visit their website [www.MillardFamilyChapels.com](http://www.MillardFamilyChapels.com).

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### Raspberry Pi Game Machine

Rasmus Hauschild, a 14-year-old Dutch high schooler has used his 3D printer and a Raspberry Pi to make a handheld game machine based on emulating the classics from 1977 - 2003. Emulation means the PC-- in this case, the Raspberry Pi, runs software to "emulate" or mimic the original hardware-- whether Nintendo, Playstation, etc. These old games are stored on the device and run using software. Hauschild designed the enclosure using 3D software, printed it on his Ultimaker 2 - 3D printer, then wrote code (software) to link the two. The 480x320 dpi screen he used is perfect for the low-resolution bitmapped graphics from the era. A 6000mAh Li-On battery gives him up to 5 hours play time. Since it's PC-based he can also hook it up to external monitors and controllers. You can learn how he did it at [www.thingiverse.com/thing:939901/#files](http://www.thingiverse.com/thing:939901/#files) More on the device at [www.adafruit.com](http://www.adafruit.com)



### Windows 10

By the time this issue comes off the presses, Windows 10 will be available for download. Chances are you can receive this upgrade at NO COST. Microsoft stunned the PC world by announcing that everyone who is using a valid version of Windows 7, 8, or 8.1 will get it free. Users will be able to download the image (a DVD disc file you can burn), staggered over a period of time beginning July 29th. The new OS brings back the Start menu, albeit in a modified form, and introduces Cortana-- kind of like Siri for the PC. Based on tests from the PC pundits using the RTM (Release to Manufacturing) version it is at least as fast as the previous versions and quicker than most, when run on a variety of hardware. It seems you will want to upgrade the anti-virus however, as the included Windows Defender scored just 9.5; Avira and BitDefender a perfect 18 in tests. [www.microsoft.com/Windows10](http://www.microsoft.com/Windows10)



### Lenovo Vibe Xtension flash

Looking like something out of the future-- it is-- that is to say you can't buy it yet, is the Lenovo Xtension Selfie Flash. A dedicated halo flash just like the professionals use for portrait photography to get "those" eyes everyone loves. Now you can bring this tech to your phone. Although Lenovo does not say if it will work with any phone other than a Vibe X2. It plugs into the audio jack and delivers a "halo" flash and "natural color tones". The device is said to allow for up to 100 selfies on a single charge and has 100% shutter sync so you never miss that "perfect selfie". The release date and price are still unknown, but the device was a big hit at CES 2015. <http://shop.lenovo.com/us/en/ces2015/#index.html?0=4>

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Benne Media would like to use this opportunity to thank everyone for this year's success at Aquapalooza 2015. Our sponsors, support staff including fire and rescue, production company, fellow media, the community at large, bands and all of those who attended to help make Aquapalooza 2015 the biggest one day Lake event ever! We couldn't have done it without you and we hope that you are as proud as we are to be a part of what was a historic event. From the entire Benne Media Team... Thank you!

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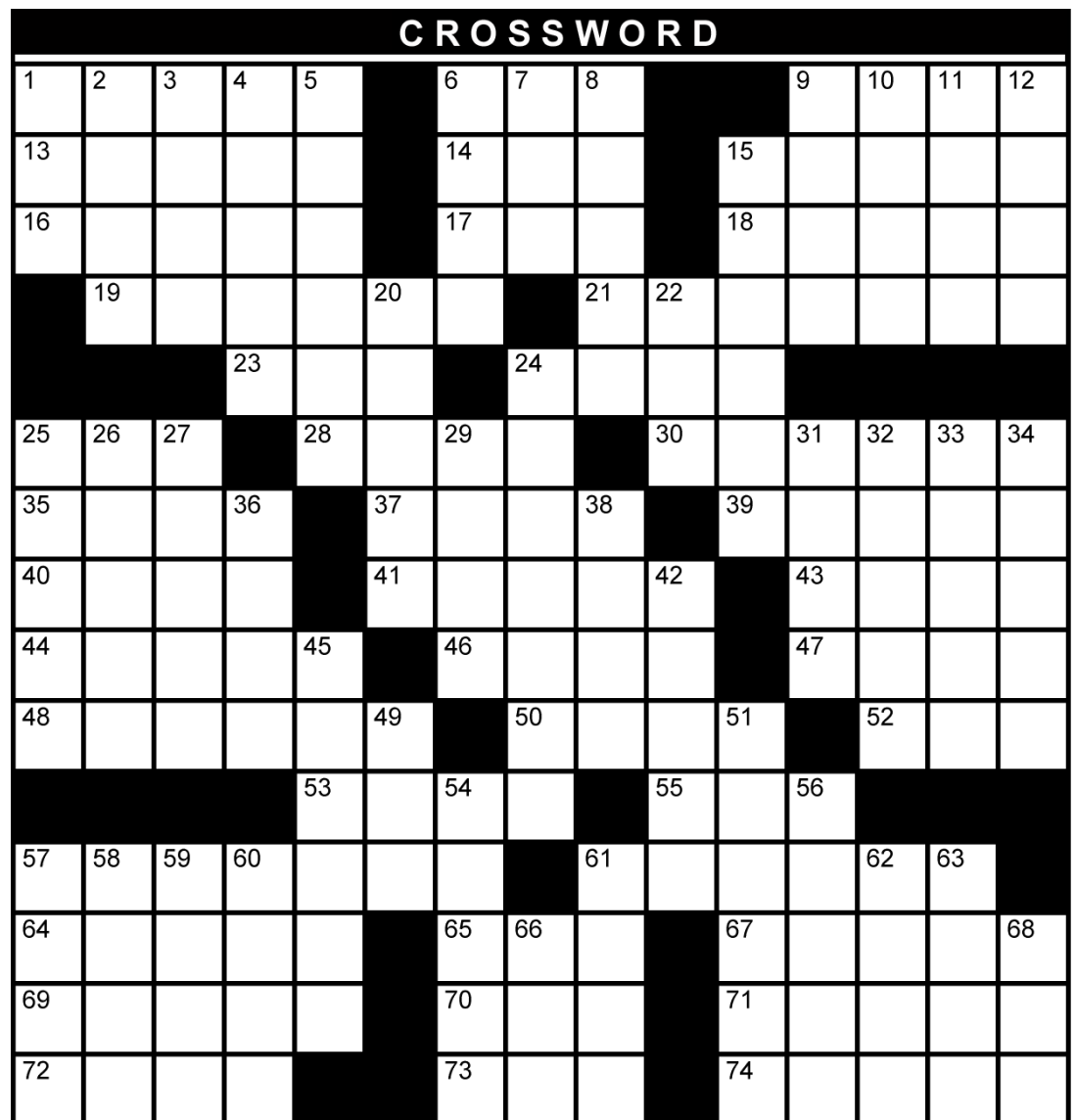
Solution page 32 THEME: CELEBRITIES

## ACROSS

1. Assists, usually in some wrongdoing
6. O in XOXO
9. Pro follower
13. Policeman's club in India
14. Australia's version of ostrich
15. Floor it?
16. \*NHL Legend Bobby Orr
17. Dashboard acronym
18. Administer an oil
19. \*Beliebers' object of affection
21. \*Jay-Z's other half
23. Facsimile
24. Top-rated
25. Trinitrotoluene
28. Huey, Dewey or Louie
30. What concert crew member does?
35. Agitate
37. \*Republican Karl
39. Saddam Hussein's Islam
40. Iris container
41. \*"Gossip Girl"
43. Explore by touch
44. Mutilates
46. Affirm
47. \*ESPN's Bayless
48. Correspondence friend
50. \*Underwood or Clarkson
52. 7th letter of Greek alphabet
53. "\_\_\_\_\_ we forget"
55. Mom-to-be's date
57. \*"Friend" in the tabloids
61. \*1976 Olympic decathlon champion
64. Request for Santa Baby
65. \*Eisenhower's nickname
67. Wing it
69. Imposter
70. Orchestra's spot
71. Mia \_\_\_\_\_
72. Original home of the Saxons
73. Emergency responder
74. Approvals

## DOWN

1. Vatican vestment
2. Tip of a fishhook
3. Purse to go with gown
4. Rick Riordan's "The Lightning \_\_\_\_\_"
5. \*Stand-up comedian who goes by one name
6. München mister
7. Strike caller
8. Louisiana culinary staple
9. a.k.a. "The Biggest Little City in the World"
10. Seaport in Yemen
11. Barber's supply
12. On the safe side, at sea
15. Employees, e.g.
20. Land beyond suburb
22. Junior rank of commissioned officer
24. Scandinavian liquor
25. \*Presidential candidate
26. Less bright than supernovae
27. In connection with something relevant
29. RC, e.g.
31. Male sheep in Britain, pl.
32. Above "Don't tread on me"
33. Without illumination
34. \*Princess' little sister
36. "A Christmas Story" leg
38. Augmented
42. Lose ground
45. Chips variety
49. \*He played a wolf in a suit
51. Cause for a trip to insane asylum
54. "\_\_\_\_\_ hunt" or "fool's errand"
56. Empower
57. Pharaoh' cobras
58. \*Neil Armstrong's employer
59. Wild goat
60. Uncontrolled swerve
61. New York ball players
62. Building extensions
63. Ready for picking
66. \*Khloé's sister
68. Art degrees



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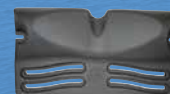
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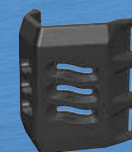
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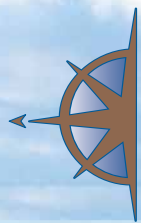
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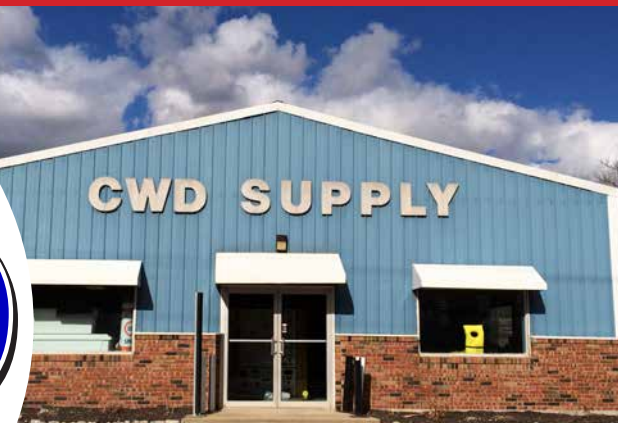
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| 2001 BENNINGTON 25RL - 150 H.P. - WT/GRN                   | \$26,900  |
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| 1995 CRUISERS, INC. 3120 ARIA - VOLVO 7.4L - 350 HRS - WHT | \$16,900  |
| 1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS       | \$11,900  |
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| 2006 SEA RAY 340 SD - 6.2L - 425 HRS                       | \$118,900 |

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#### PONTOON BOATS

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|-------------------------------------------------------------|-----------|
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| 1993 REGAL 8.3SC - MERCURY 7.4 - TT/GRN                     | \$12,900  |
| 1998 FORMULA 280 SS - VOLVO 7.4 GI DP - 310 H.P. - WHT/BLUE | \$24,500  |
| 2004 REGAL 3350 - T5.7 - TAN                                | \$64,500  |
| 2006 REGAL 3350 - T5.7 GXI - 340 HRS - N/BLK                | \$99,900  |
| 2007 REGAL 3350 - T5.7 GXI - WHT - 150 HRS                  | \$109,900 |

#### BOWRIDERS

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| 1998 FOUR WINNS 180 HORIZON RS - VOLVO 4.3 GL DP - 191 HRS | \$7,900  |
| 2012 YAMAHA AR240HO - 1750 HO's - 94 HRS - WHT/BLK         | \$39,900 |
| 1996 THOMPSON 2600 - 7.4L - WHT/GRN                        | \$13,900 |
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| 2003 CROWLINE 270 BR - MERC 350 MAG - 322 HRS              | \$34,900 |
| 2011 REGAL 2700 - 5.7 GXI DP                               | \$64,900 |
| 2012 REGAL 2700 - 5.7 - BLUE/WHT                           | \$75,900 |
| 2013 REGAL 2700ES - 5.7GX - TT/MED BLUE                    | \$69,900 |
| 2000 FORMULA 280BR - TW/5.0 - WHT/BLUE                     | \$33,900 |
| 2000 SKATER 32 - MERCURY TW500 EFI - 125 HRS               | \$99,900 |
| 2003 ENVISION 3600 LEGACY - T6.2 - 326 HRS                 | \$49,900 |

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|------------------------------------------------------|----------|
| 2005 BAJA 29 OL - 496 MAG - EHT/RD - 273 HRS         | \$49,900 |
| 2008 BAJA 30 OL - 496 - 300 HRS - RD/WHT             | \$79,900 |
| 1990 WEBBCRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS | \$11,900 |
| 2000 SKATER 32 - T500 EFI - 125 HRS                  | \$99,900 |
| 1998 WELLCRAFT 33 AVS - WHT/BLUE - 575 HRS           | \$49,900 |

#### CRUISERS

|                                                           |                |
|-----------------------------------------------------------|----------------|
| 1999 LARSON 254 CABRIO - 5.7 GXI DP                       | \$14,900       |
| 1999 REGAL 2660 - T4.3L - 360 HRS - WT/TN                 | \$33,900       |
| 2004 RINKER 270 FIESTA VEE- MERC 496 MAG - PEWTER/WHT     | \$38,900       |
| 1998 CHRIS-CRAFT 320 EXP-T5.7 DUP PROP - 775 HRS - WT/GRN | \$57,000       |
| 1995 CRUISER INC. - VOLVO T 7.4L - 350 HRS - WHT          | \$16,900       |
| 2002 REGAL 3260 - T5.7 - WHT/SAND                         | \$63,900       |
| 2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS                 | \$109,900 SOLD |
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| 2006 SEA RAY 340 SD - 6.2L - 425 HRS                      | \$118,900      |
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| 2006 REGAL 3860 - T8.1 GXIV - 175 HRS - WHT/TAN           | \$189,000      |
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| 2004 REGAL 3860 - T8.1 GXI - WHT/BGE - 320 HRS            | \$164,900      |
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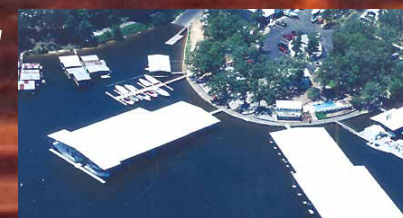
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