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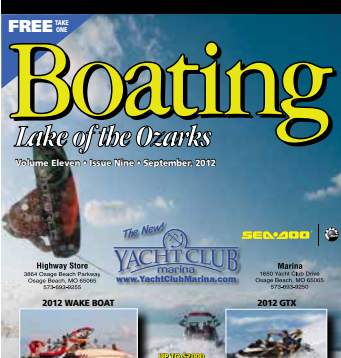
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 9

SEPTEMBER, 2012

BOATING ON BACK



NEWS IN BRIEF

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Ameren free to release land

By Nancy Zoellner-Hogland

Nothing but a paperwork nightmare is keeping Ameren Missouri from quit claiming property to some 1,500 people who possess deeds showing they own land to the 660 elevation.

On July 17, 2012 the Bank of New York (BNY) Mellon, which has been the indenture trustee since 1937 when bonds were sold to investors to finance the Lake of the Ozarks project, released some 3,000 acres of property "lying adjacent to and outside the project boundary of the Federal Energy Regulatory Commission (FERC) Osage Project No. 459."

The Partial Deeds of Release were filed with the Camden, Miller, Morgan and Benton counties' Recorder of Deeds in late July. One page legal descriptions of the land to be released is attached to each deed. (See the Camden County deed at www.lakebusjournal.com.)

According to a spokesperson for BNY Mellon, the land is no longer held as collateral.

"We no longer have a financial interest in the property (previously designated as inside project boundary). The utility owns it free and clear and it's theirs to do with as they see fit. If you read the deeds, it's pretty straight forward," the spokesperson said, adding that Ameren submitted the request for release in January as part of

their application to the Federal Energy Regulatory Commission (FERC) to lower the project boundary.

Ameren's communications firm was contacted and asked why, since FERC and BNY Mellon released the land, Ameren couldn't simply sell or quit claim it to the "encroaching" property owners. This is their emailed answer:

"We no longer have a financial interest in the property. The utility owns it free and clear and it's theirs to do with as they see fit."

--BANK OF NEW YORK MELLON

"Ameren Missouri requested that its mortgage holder release certain company fee-owned property from mortgage restrictions. We made the request to remove potential concerns relating to a homeowner's ability to obtain financing with respect to their property. We believe this action, along with the filing of the Estoppel Certificate, provides appropriate assurance regarding transferability should homeowners seek to sell their property. We encourage homeowners to contact Ameren Missouri directly if they have specific questions about their property, Ameren Missouri's property or project boundary."

However, lenders, title companies and realtors all agree – the Estoppel Certificate does nothing to provide marketable title and does not allow lenders to sell the loans on the secondary market.

Some in the title industry said Ameren may just be "stalling for time" before addressing the quit-claim issue.

"Quit claiming the property

col – maybe address pending transactions first. It would be quite an undertaking," the title company representative said.

According to paperwork titled "Exhibit A," which accompanies each deed, 2,000.62 acres of land were released in Camden County; 124.95 acres were released in Miller County; 752.77 acres were released in Benton County; and 241.74 acres were released in Morgan County.

A spokesperson for the Camden County Recorder's Office said while it would be difficult to determine if a specific piece of property was included, it could be done.

"The descriptions are given by section, township and range. If the land has since been platted as part of a subdivision, you'd have to trace backwards to get the original description. Then you could cross reference to find your property. However, the deed is tied to the Estoppel Certificate, and it states that it's all land that is adjacent to and outside the project boundary as it was amended by the FERC order," she said, adding that all the files were open to the public and available for viewing any time the courthouse was open.

FERC granted the request to lower the boundary to elevation 662 with additional adjustments for residential

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C. Michael
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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 24 for this month's
"As the Lake Churns"



BUSINESS JOURNAL



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Armchair Pilot

By Nancy Zoellner-Hogland

Traveling to nearby locations

just got a little more expensive. Southwest Airlines increased ticket prices by \$10 on flights of less than 500 miles. The move was quickly copied by United, Delta and American airlines. According to Southwest officials, the increase was needed to cover the rising costs of doing business. Southwest is the leading airline in both St. Louis and Kansas City.

The fare increase just might give passengers more to complain about. According to the U.S. Department of Transportation (DOT), on-time performance for the nation's top 15 airlines sits at 80.7 percent – up from 76.9 percent last year; the number of mishandled bags is down to 3.35 bags per 1,000 passengers; there were no extended tarmac delays reported on domestic flights and just 1.1 percent of all flights were cancelled in June. However, even with the improved service, traveler complaints rose 44 percent over both the previous month and the year before. The DOT credits the complaints to mergers of airlines, which results in lost reservations, mix-ups on tickets and confusion over connections.

One such connection issue could cause parents thinking about letting their children fly solo to reconsider that decision. This summer a San Francisco family paid a \$99 fee to United Airlines to provide a travel companion for their 10-year-old daughter who was flying to Michigan to attend summer camp. When the person assigned to the job forgot to show up, the young girl was left to fend for herself in Chicago,

where she was to change planes, and missed her flight. According to the parents, who were contacted by the camp when the girl didn't arrive, their first call to United was routed to a call center in India where agents were unable to help them. On their own, they had to find another number to get a US based representative and then had to beg for help before anyone got involved. United, who allegedly gave differing reports about what happened, said they would look into the matter and refunded the fee and re-deposited the miles used to purchase the ticket back into the father's account.

More complaints can probably be expected as a result of a statement made last month by the Federal Aviation Administration (FAA). The agency informed airlines that those airlines' seat belt extenders were the only ones to be used – passengers can no longer provide their own, which has been common practice for many years. The move is creating a stir among large passengers and the companies that manufacture and sell the extenders. A passenger advocacy group spokesperson said airlines frequently run short of extenders, forcing passengers to either pay for two seats or to get off the flight. Companies who sell the extenders reportedly are fighting the decision because they say their extenders are manufactured by the same companies that make those used by the airlines and meet the same rigid standards. However, the FAA said they are concerned about the maintenance of personal belts.

This fall it will be easier to get to paradise. Hawaiian Airlines announced it will be doubling the number of nonstop flights between Maui and California's Bay Area. Beginning Oct. 3 the airline will offer 14 flights per week to Maui from Oakland and

San Jose and will also be providing special rates on fares. The airline previously offered four flights per week between Oakland and Maui and three flights per week between San Jose and Maui.

Backlash over Virgin Australia's seating policy has other airlines taking a look at theirs. Earlier this year that airline asked a man to switch seats because he was sitting next to two unaccompanied boys. An airline spokesperson said the policy that prohibits men from sitting next to unaccompanied minors is a way of protecting them from predators. However, the man said the move caused him extreme embarrassment and felt it gave the impression he was a danger to the children. Southwest seats children traveling alone closer to the front of the plane and Delta and Spirit places them in areas where flight attendants can better monitor them – usually closer to the galley area – and usually tries to place all the unaccompanied children together and away from adults, when possible.

Probably no one will be complaining about seating on the airplane "concept" cabin of the future, designed for Airbus. Much of the framework of the futuristic plane, which lies under a transparent skin, will be printed, rather than fabricated, using 3-D printers; the plane will feature huge windows that allow travelers to see above, in front and below the plane; seats will be composed of advanced "smart materials" that outperform memory foam; and the plane will operate on a networked electrical system that will operate wirelessly. A picture of the Airbus can be found on the "Smithsonian Magazine" website at <http://blogs.smithsonianmag.com/design/2012/08/aircraft-design-inspired-by-nature-and-enabled-by-tech/>.

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This month's locations are; September 6th: City Grill, September 13th: H. Toads, September 20th: Bootlegger's, September 27th: Li'l Rizzo's.

Committee needs someone to turn on Holiday Lights

By Nancy Zoellner-Hogland

Tim Jacobsen, chairman of the Holiday Lights Committee, said with so many business owners complaining about the lack of traffic on the Osage Beach Parkway, he thought this would be the opportune time to ask the city of Osage Beach to take over the 80-display holiday lighting project which premiered in 2005 below Bagnell Dam and then moved to the Osage Beach City Park in 2008.

According to Jacobsen, the committee decided the project would be better off in the hands of a municipality because public works employees could set up and maintain the displays. An income and expense report presented to the city by the committee shows that in five years of operation, the committee spent nearly \$98,000 on repairs and maintenance of the displays and another \$53,500 on contracts for set-up.

"I really thought this was something the city would jump

at because it would drive a lot of business back on to the Osage Beach Parkway. We had an offer to sell the displays to a group out of the area but felt we should offer it to them first to keep the display in the community," he explained, adding that in addition to giving – not selling – the displays to the city, the committee also pledged \$7,000 per year for the next five years to help with the costs and another \$3,000 per year for advertising.

However, even with the added financial enticement, the board decided not to take advantage of Jacobsen's offer. Although Alderman Steve Karhs said he hated to see the lights "go away," and said he enjoyed the holiday spirit invoked by the display, a motion made by Alderman John Olivarri to take over the Holiday Lights project died for a lack of a second.

In a later interview City Administrator Nancy Viselli explained.

"The city park really isn't the best location for a display of this type because we have one way in and one way out. Unlike the Laurie display, you didn't see anything different after you turned around at the end of the display to drive back out of the park. In addition, we're working hard to get our fields up to a professional playing level and just putting up the displays was tearing up the grass. Because it's a city park and it's open to the public, we put ourselves at risk from someone falling on the stakes holding the guide wires or from getting electrocuted. And then there's the cost of lighting and maintaining the displays. I think we'd all like to have more Christmas displays but we didn't think this was the best route to take to get them," she said, adding that staffing the park would also be an issue. "In addition, although they collected a fee at the gate, because it would be owned by the city – and ultimately the tax

payers – and held in a taxpayer-funded park, there's no way we could charge admission to help offset any of the costs."

According to an income and expense report presented to Osage Beach by Jacobsen, total expenses for the five years the Holiday Lights operated were \$393,425.09 and income was \$386,121.77 – \$106,746.37 of which was from the fee charged at the gate. The rest came from business donations.

At the meeting, the board discussed adopting a plan to purchase smaller, LED light displays that could be placed along the Osage Beach Parkway in front of businesses, similar to the one used by Miner Mike's. Viselli said because the city owned the light poles, it would be easy to add electrical connections. She also said the newer LED lights were much less expensive to operate and the smaller displays would not present as much of a storage challenge. Some of the Holiday Lights displays, which currently are stored in three tractor trailers at the gun club on A Road, are 40 feet long.

In the meantime, Jacobsen said the original Holiday Lights

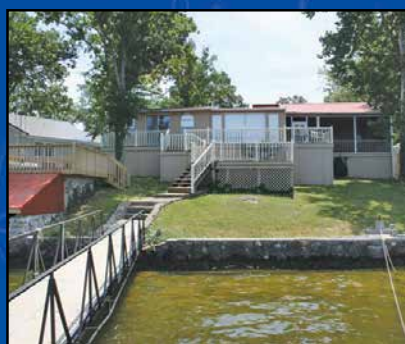
committee will reconvene to discuss their options. North Pole Productions, which designs and develops community light parks, offered to purchase the displays for \$35,000 however Jacobsen said they hope to keep the lights in the Lake area.

Lake Ozark City Administrator Dave Van Dee said if approached by the committee, he would pass the information along to the board of aldermen but said he had concerns about the cost of operating the display and about the man hours that would be required for set-up and take-down.

"That's at the time of year when we could already be bombarded with overtime to keep the streets clear of ice and snow. I'd love to host a light park because I know it would bring people to the city but because we don't own any place to display them – we'd have to have an agreement with a private property owner – and because we're trying to build a little cash reserve, I just don't foresee the city being able to take it on," he said.



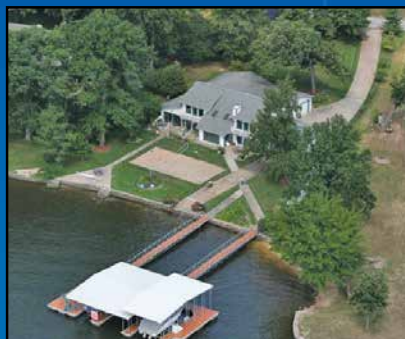
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- \$439,000
- 3BR/2.5BA, 2,500 sq.ft.
- Four Seasons Location
- Great View w/Cove



- \$249,000
- Built 2007
- 3BR/2.5BA, 1,740 sq.ft.
- Cove Location



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What the new health care act could mean

By Nancy Zoellner-Hogland

Under the Patient Protection and Affordable Care Act (PPACA), challenged and upheld by the U.S. Supreme Court, beginning on Jan. 1, 2014 firms with 50 or more employees will be required to offer a "minimum" level of health care coverage to active employees. The federal government uses two criteria to define "minimum" coverage: the selected health plan has to cover at least 60 percent of "essential health benefits," and the plan cannot exceed more than 9.5 percent of a worker's household income.

Essential health benefits must include items and services within at least the following 10 categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

However, according to several insurance professionals interviewed – most of whom spoke under the condition of anonymity – no one seems to know how the 9.5-percent requirement will be defined. The federal government seems to be making up the rules as it goes along.

"The cost of the plan isn't supposed to exceed more than a certain percentage of an employee's household income – but whose 'household income' are they basing that on? Are they going to look at each employee's coverage individually? What a bookkeeping nightmare that would be! Are they going to decide what they think is the average income based on Census figures for each particular area? Are they going to take everyone's income at each business, add the numbers together and come up with an average? No one knows! Quite honestly, this is wreaking havoc in our economy because of the uncertainty. Most mid-sized businesses can't afford to absorb these kinds of expenses so they can't do any long-range

The impact on business owners, employees

planning. They don't know if they're going to have any money to spend on expansion, to purchase any new machinery – the list goes on," one local broker said.

Although most of the key provisions of the Affordable Care Act are set to take effect roughly 16 months from now, some have already gone into effect.

Beginning September 23, 2012, employers must give their employees a summary of benefits and coverage (SBC) so they can better understand and compare their benefits and coverage choices.

"The carriers are producing the SBCs but it's the employer's responsibility to distribute them to their employees – and it's important that they do that because there are late fines and penalties of up to \$1,000 per employee for companies that don't," warned Deborah Wiethop, public relations director for Anthem Blue Cross and Blue Shield in Missouri.

But it didn't start there. According to HealthCare.gov, the federal website that explains the Affordable Care Act, beginning August 1, 2012, employers with non-grandfathered health plans were required to provide insurance that covered preventive services without cost sharing. That means the services are paid 100 percent by the insurance company. Some of those preventive services include:

- Well-woman visits
- Screening for gestational diabetes
- Testing for human papillomavirus (HPV)
- Counseling for sexually transmitted infections
- Screening and counseling for human immunodeficiency virus (HIV)
- FDA-approved contraception methods and counseling
- Breastfeeding support, supplies and counseling
- Screening and counseling for interpersonal and domestic violence

While the government is mandating coverage, it's also regulating how insurance companies spend their money.

The Affordable Care Act requires insurance companies to spend at least 80 percent of premium dollars on health care and quality improvements instead of overhead, executive salaries or marketing. If they don't, they must provide consumers a rebate or reduce premiums. Wiethop said the first round of rebate checks from her company were sent at the end of August.

In addition, insurance companies are now required to publicly justify their actions if they want to raise rates by 10 percent or more. To date, Missouri has received \$1 million to help fight "unreasonable premium increases." Insurance companies have also been banned from imposing lifetime dollar limits on health benefits or restricting the use of annual limits. The new law bans limits completely in 2014.

Defining "affordable"

The president pledged that health-care reform would not add a cent to the deficit. However, according to a report recently released by the Congressional Budget Office and the Joint Committee on Taxation, the insurance-coverage provisions of the ACA will have a net cost of close to \$1.2 trillion over the 2012 to 2022 period. Some of the cost could come from programs associated with the Act. According to the federal website HealthCare.gov, Under the Affordable Health Care Act, Missouri has already:

- Received \$1 million to conduct research and implement plans to build a better health insurance marketplace and determine how its exchange will be operated and governed and \$20.8 million to help Missouri implement key provisions of the Act

- Received \$11.6 million in grants from the Prevention and Public Health Fund to support policies that allow residents to lead longer, more productive lives

- Received \$61.2 million to support 186 existing health center sites or create new sites in medically underserved areas; enable centers to increase the number of patients served; expand services; and/or sup-

port major construction and renovation projects.

The law also gives states support for their work to build the health care workforce, crack down on fraud, and support public health. Examples of Affordable Care Act grants to Missouri include:

- \$150,000 to support the National Health Service Corps, by assisting Missouri in repaying educational loans of health care professionals in return for their practice in health professional shortage areas
- \$2 million for health professions workforce demonstration projects, which will help low income individuals receive training and enter health care professions that face shortages
- \$3 million to help Missouri reduce health care fraud by identifying efficient and effective procedures for long-term care facilities to conduct background checks on prospective employees, thereby protecting its residents.
- \$743,000 for school-based health centers, to help clinics expand and provide more health care services such as screenings to students
- \$380,000 to support outreach to eligible Medicare beneficiaries about their benefits
- \$280,700 for Family-to-Family Health Information Centers, organizations run by and for families with children with special health care needs
- \$3.7 million for maternal, infant and early childhood home visiting programs

And Missouri isn't the only state receiving the money. Similar amounts are being spent in all 50 states.

According to a report from the U.S. Chamber of Commerce, the mandate ultimately will raise insurance rates for a material portion of the population. That report cited a nationwide study conducted by Milliman Inc. for the Society of Actuaries that found premiums in the individual market would increase from 8 to 37 percent in 2014 — with a cumulative increase of as much as 122 percent between 2013 and 2017.

Wiethop said some of that additional expense could be blamed on the new restric-

tions. In the past, people could purchase insurance that would cover major medical issues or injuries only – at a very low cost. She said under the law, insurance companies can no longer provide those types of coverage.

A recent survey of 1,203 employers conducted by Mercer, a consulting, training and investment firm, found that 60 percent of all employers expect some increase in cost; one-third of those expect an increase of 5 percent or more. The survey also showed that employers that will be hit hardest are those with large part-time populations – employers in retail and hospitality services because a qualifying "full-time" employee is defined as one who works 30 hours per week.

"Although the mandate was designed to make insurance more affordable for more people, a lot of us think it's actually going to have the opposite effect. In fact, the general consensus is that in many cases it's going to be less expensive for business owners to simply pay the penalties that will be levied against them rather than buy the more comprehensive plans for their employees. If they drop all insurance coverage for their employees, it won't be good for anyone," a local insurance broker said.

It's not all bad

Most insurance brokers agree that portions of the Act are worth keeping.

"Allowing parents to keep their children under age 26 on their family plans is great – especially in this economy. So many young people are graduating from college with no job prospects," Wiethop said.

She and others also agree with the provision that provides access to insurance for uninsured Americans with pre-existing conditions.

Most also support the Small Business Health Care Tax Credit. That portion of the Act provides tax credits of up to 35 percent for companies that employ 25 or fewer employees whose annual wages are \$50,000, if the company pays at least one-half of coverage for single workers.

continues on page 32

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What's the real cost of doing business?

By Nancy Zoellner-Hogland

According to a report released this year by the Doing Business Project, which measures business regulations for small and medium-size companies across 183 economies, the United States ranks No. 4 in ease of doing business. However, starting a business is a little trickier. The report shows the nation comes in 13th.

A local entrepreneur said she felt starting a business – especially a restaurant – at Lake of the Ozarks was “ridiculously difficult” compared to other areas in the state. “Lake of the Ozarks Business Journal” decided to take a look at some of the regulations in place in four different municipalities – Lake Ozark, Osage Beach, Camdenton and Laurie – which play host to the bulk of the Lake area eateries – to see just how difficult – or easy – it is to open a restaurant serving alcohol seven days a week.

State regulations covering liquor licenses are the same

across Missouri. A license that allows retailers to serve all types of intoxicating liquor by the drink for consumption on the premises weekdays and Saturdays, costs \$300. A Sunday by Drink license runs an additional \$200. Additional information can be found by visiting <http://www.atc.dps.mo.gov/>.

All businesses must also register with the state, obtain a sales tax number and apply for a federal Employee Identification Number if employees will be hired. The state offers a plethora of information for entrepreneurs to guide them through the process at <http://business.mo.gov/>.

All restaurants also must be inspected by their individual county health departments to make sure they are compliant with state and local sanitation requirements and they meet all FDA food preparation guidelines. Business owners must also obtain merchant's licenses from the county where they're located. Those



annual licenses cost \$25. In addition, building inspections are required by the fire districts that serve their areas to make sure the restaurants meet all safety requirements – fire suppression systems are in place, emergency exits are operational, etc. The cost of those inspections vary by district.

All four cities contacted also require building inspections by their planning and zoning departments and building permits are required

if remodeling involves electrical, mechanical, plumbing, or structural work. The cost is based on square footage. Each of the cities also require grease interceptors – traps that catch grease and then stores it for removal instead of letting it go down the drain to clog up lines and lift stations.

The four municipalities have another similarity. In addition to the fees charged by the state, they all charge \$750 for liquor licenses covering retail sales seven days a week

of all intoxicating liquors to be consumed on premises. Different fees are charged for each municipality for different types of alcohol sales.

And while all four cities require merchants' licenses to operate, the cost of those licenses – and the types of licenses needed – vary.

In Lake Ozark, a merchant's license is required as an occupational license, which costs \$50. In Osage Beach, businesses must have a merchant's license, which is \$35 per year and an occupational license, which is \$35 per year. In Camdenton business owners are required to obtain a merchant's license for \$15 per year. In Laurie, the cost of a merchant's license is \$25 per year.

For help in starting a business of any kind visit www.sba.gov, www.score.org of the University of Missouri Extension at <http://extension.missouri.edu/main/DisplayCategory.aspx?C=157>.

Lake Area Real Estate Sales Community Loses One of It's Finest

Ron Lewis, Real Estate Sales Associate with Reece & Nichols Al Elam Real Estate in Lake Ozark passed away May 31, 2012 in Columbia, MO. He was born September 17, 1941 in Pekin, IL. Ron was a 1959 Graduate of Pekin Community High School and later served in the US Army Reserves. He married Ann Wallis on November 30, 1973 in Pekin where they made their home until moving to Osage Beach in 1996. Ron retired after 30 years of employment with Caterpillar Inc., in East Peoria in 1995 but he realized his true passion in 1977 when he became a licensed real estate salesman.

His love of homes, decorating and helping people in general was finally a dream come true for him. Plus, it helped provide extras for his family. His excitement for and love of the business was evident to all who worked with him, either as a client or fellow Realtor.

And if you did have the pleasure of knowing or working with him, you also knew he took pride in every single thing he did, was a man of unwavering principle and integrity, always looked out for the truth and what was right (or wrong), and never backed down from what he believed in. He loved living and working at the Lake where many of his clients stayed clients and friends as well. He was known for his orneriness, uncanny sense of humor, love of animals (his other babies), loyalty, cooking (consider yourself lucky if you had his quiche or cheese ball bestowed upon you !!), practical jokes and strict work ethic.

It wasn't uncommon to find him washing windows, pulling weeds, vacuuming floors and decorating -- his listings! Ron was an active Realtor and member of NAR for 35 years, earning his GRI designation in 2007. He persuaded Ann to work with him from 1998 until 2009 and together they worked for Ron Bacon Realty, Four Seasons Real Estate and Reece and Nichols Lake Ozark, winning several awards for sales, but Ron excelled at winning numerous awards including many Summit Level Awards and Awards of Excellence.

He last worked on May 26, 2012. Ron Lewis was truly one of a kind. He and his welcoming smile and warm personality will be sorely missed by all those who knew and loved him. He leaves behind his loving wife Ann, their five children: Chuck (Lisa) Lewis, Michelle (Lance) Rhoades, Chris (Karen) Lewis, Scott (Jennifer) Lewis and Mandy Majors, 12 grandchildren, and 3 great grand children, also other relatives, many friends and acquaintances.

Farewell Services were held in Pekin and Osage Beach in June. Cremation rites were accorded. Any memorial contributions may be made to Dogwood Animal Shelter or Blue Moon Sanctuary.



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Small businesses eligible for SBA drought assistance

By Nancy Zoellner-Hogland

August brought another month of near normal temperatures – but little or no rainfall across most of the region. These dry conditions led to an expansion of the D3 (extreme drought) and D4 (exceptional drought) areas to include all but a small portion of northwestern Missouri. According to the National Weather Service office in Springfield, 99.29 percent of the state of the Missouri is rated as D3 drought or worse. As a result, many farm-related businesses are also seeing business “dry up.” One local farm equipment dealer said her company is “really hurting.”

“This is the worst I’ve ever seen. With the drought nothing has been selling,” she said. “We have a lot of paid inventory that’s just sitting here. Our owner has been talking about borrowing money just to get by.”

Another farm supply owner said he was already in the process of applying for an SBA loan.

“I don’t know what else to

do. Our sales have flat-lined and there’s no relief in sight. It’s gotten to the point where I either borrow or I lose my business,” he said.

According to Scott Holste, communications director for Gov. Jay Nixon’s office, the U.S. Small Business Administration (SBA) is making low-interest disaster loans available to small, nonfarm businesses in all 114 Missouri counties and the City of St. Louis because of the prolonged heat and drought gripping the state. The Economic Injury Disaster Loans from the SBA are available because of the statewide agricultural disaster declaration issued by the U.S. Department of Agriculture at the governor’s request.

An SBA spokesperson said businesses qualify for the economic injury disaster loans (EIDL) if the drought has prevented them from meeting their financial obligations or pay their “ordinary and necessary operating expenses.”

“EIDLs can provide the necessary working capital to help small businesses survive until

normal operations resume after a disaster,” she explained, adding that small businesses, small agricultural coopera-

result of the drought would all be eligible for the loans.

The SBA can provide up to \$2 million to help meet finan-

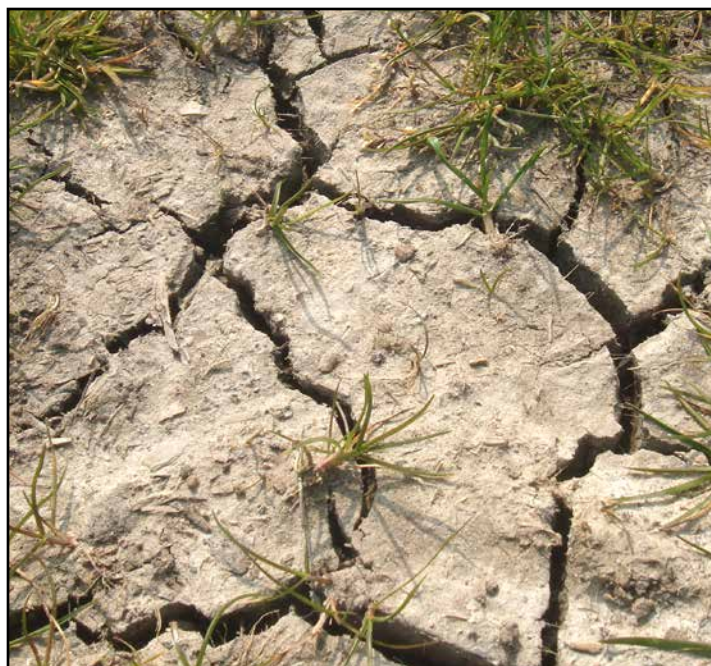
actual economic injury and the company’s financial needs, regardless of whether the business suffered any property damage. However, she said the EIDL assistance is available only to small businesses determined unable to obtain credit elsewhere.

The disaster declaration issued earlier this month by the USDA makes farmers and ranchers eligible for low-interest federal loans from the Farm Service Agency.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure Web site at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms are also available from SBA’s Customer Service Center by calling SBA toll-free at (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA’s Web site at www.sba.gov/services/disasterassistance. Hearing-impaired individuals may call (800) 877-8339.

The deadline to apply for the loans is March 18, 2013.



tives, small businesses engaged in aquaculture, and most private nonprofit organizations of all sizes that have suffered substantial economic injury as a

cial obligations and operating expenses which could have been met had the disaster not occurred. The loan amount will be based on the business’



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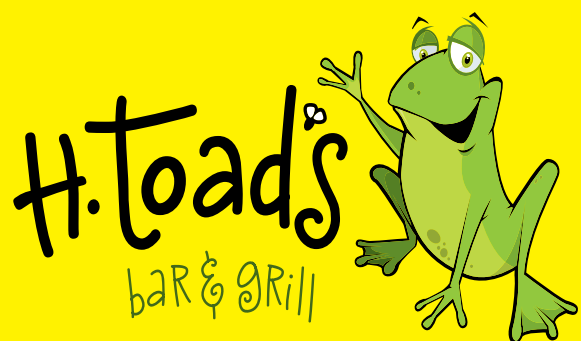
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Parking laws to fix holiday traffic issues

By Nancy Zoellner-Hogland

Camden County officials have promised that by Memorial Day 2013, parking issues on the streets surrounding Shady and Lazy Gators and Camden on the Lake will be a thing of the past.

Sgt. Shawn Gerdiman with the Camden County Sheriff's Office said the county prosecutor is in the process of rewriting a parking ordinance, removing the requirement that no-parking signs must be posted every 30 feet for it to be enforced. In 2007, a year after Memorial Day parties turned Bittersweet into a 2,000-car, half-mile-long parking lot, the Camden County Commission adopted an ordinance prohibiting parking in certain designated areas. At that time, Horseshoe Bend Special Road District crews posted approximately 30 "No Parking" signs along portions of Bittersweet Road, Sweet William and other streets in the area and the Lake Ozark Fire Protection District designated many of those streets as "fire lanes," hoping to keep the roads open in case of

an emergency.

According to Debbie Shivers, who lives at the end of Bittersweet near Camden on the Lake and who pushed for the law, those efforts took care of the problem – until Memorial Day 2012 when "Cars were parked everywhere! It was just like the old days before the law was passed," she said.

Gary Prewitt, owner of Shady and Lazy Gators, blamed some of the problem on "spotty or non-existent enforcement."

"We are aware that county commissioners and others get a lot of complaints from homeowners along nearby roads on busy weekends," Prewitt said in a prepared statement. "The problem is that the county commission is not enforcing its own parking regulations."

However, Gerdiman said their hands were tied because of the parties' actions.

"When deputies responded to calls from residents, they couldn't have the cars towed because all the no-parking signs were gone. People had yanked them out of the ground

and tossed them into the woods or the bushes," he said, adding that under the new version of the law only one large sign will be required at each end of specified no parking zones. "We'll probably also request the road district to paint or burn 'No Parking' into the pavement so there won't be any way for people to ignore the law. However, signs or not, vehicles are not allowed to block ingress and egress to property. If someone parks so you can't get in or out of your driveway, call us and we will tow the vehicle at no expense."

Prewitt, and some of the neighbors, also blamed much of the problem on actions taken by Camden on the Lake.

Prewitt said that in the past, parking had been free in satellite lots controlled by Camden on the Lake and used by patrons of 7-mile cove facilities. Prewitt said that over the years, he has continued to operate three shuttles at his own expense to transport customers from the satellite parking lots to his establishment and to

Camden on the Lake.

"This had minimized the problem of illegal parking along the area's streets. This year, Camden began charging a \$20 fee for parking and complaints from neighbors about cars lining the streets and in some cases parked on private property skyrocketed. The satellite parking facility was originally built with the help of a public taxing district granted to Merlyn Vandervort by the Camden County Commission and the Missouri Department of Transportation. Since the hotel, marina and other facilities connected to Vandervort's Toad Cove operation were taken over by Valley View Bank things have changed dramatically," Prewitt said, adding that he questioned the legality of charging fees for use of a parking lot subsidized with tax dollars. "I'm looking into whether that is even legal given the circumstances."

Michael Capps, general manager of Camden on the Lake, agreed that things had changed dramatically. He said

the "change" was a boom in his business.

"The first two years we were here, we let Mr. Prewitt use our lots – and they are our lots – because we wanted to be good neighbors and because we had the space. However, this year our business has taken off and we need every one of the spots just to take care of our own customers and employees," Capps said. "Bottom line – Mr. Prewitt has a business that attracts huge numbers and he definitely needs more than the 30 spaces he has. However, he can't expect to use up parking that our customers are paying for. He needs to develop some of his own."

Capps also said they aren't technically "charging" for parking.

"We are collecting \$10 or \$20 for parking but in exchange we give them a \$10 or \$20 voucher that can be redeemed in our restaurant, bar or gift shop so people coming to our establishment aren't losing any money. If people choose to go

continues page 12

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Parking issues

continued from page 10
to Mr. Prewitt's instead of redeeming their voucher at any of our establishments – well, that's their choice," he said.

And although Prewitt said in his statement he had "paid insignificant money into the taxing district," Rhonda Martin, a member of the Transportation Development District (TDD) Board of Directors and an employee at Camden on the Lake, said the only businesses that have paid into the TDD were those inside the TDD "footprint."

"When the TDD was originally set up in 2008 by a court order, the county gave permission for all the businesses inside the district to charge an additional 1-percent sales tax. Those businesses include the resort, the restaurants, the shop, the spa – everything that's a part of Camden on the Lake. Although Mr. Prewitt was given the opportunity to join at that time, he chose not to. Shady Gators has never contributed to this project except to run shuttles," Martin said,

adding that although she has heard Prewitt is now interested in joining in, she said it was too late – at least on this TDD.

In the meantime, Prewitt wrote that he has been trying to buy the satellite lot used by Camden on the Lake and has also been in negotiations to acquire land for additional parking. Thus far none of those efforts have come to fruition.

"I'm doing what I can to work

this out," Prewitt said, "But we need cooperation from the Camden County Commission to resolve the problem. I think the TDD issue needs to be addressed by the commission as well as the illegal parking."

Michael Capps, general manager for Camden on the Lake, said he sympathizes with residents who has been dealing with the parking issues and has been doing what he can to help them out.

"After Memorial Day, John Brown, our marketing manag-

er, walked from house to house, meeting with the neighbors, explaining the issue. I bought rebar and rope and we put up barriers to keep people from parking on yards. From what I understand, it helped. We've also made special arrangements with the neighborhood to use our facilities and that has also helped soothe some feelings. We don't like this situation any more than they do and we're certainly looking forward to that law being revised," he said, adding that his com-

pany also signed up with the Horseshoe Bend Special Road District to adopt Bittersweet Road from the resort all the way to the satellite lot across from Anemone. "As an attempt to better the experience for our guests and the community, we decided to take part in the adopt-the-street program. It's just a small way to show our appreciation for being part of the Horseshoe Bend community."

In the meantime, Road District Supervisor Kevin Luttrell suggested that homeowners obtain a free permit from the road district to place permanent rock, posts or fence rails along the edge of the right-of-way to help alleviate parking problems. He said Camden County has another ordinance on the books that requires all vehicles to be parked behind the white line.

"If homeowners strategically place immovable barricades, it will force the cars to park in the street and then Camden County can have them towed off," he said, adding, "People won't have to wait for the law to be revised. They can keep people off their yards now."



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Dock inspection duties change hands

In one municipality, maybe more
By Nancy Zoellner-Hogland

Beginning Oct. 15, the Village of Four Seasons will take over all dock inspections within that municipality. The move was approved last month by Ameren Missouri after reviewing House Bill 1647, signed into law July 12 by Gov. Jay Nixon, and meeting with Village officials and Chief Mark Amsinger and Fire Marshal Jim Doyle, both with the Lake Ozark Fire Protection District.

Dock inspections have been required since 2007 when Ameren and the local fire protection districts at the Lake of the Ozarks agreed to improve public safety by requiring electrical inspections and permits for all newly installed private boat docks equipped with electric power or when revisions were made to existing docks. The electrical permit is in addition to the dock permit issued by Ameren Missouri and, until the law was adopted, has required a fee paid to the local fire depart-

ment. Most charge \$50 per inspection. Ameren said they issue some 200 new dock permits per year.

"We decided to delay the transfer of responsibilities until mid-October because we recognized that some people may already have made appointments with the fire district," explained Robert Davis, chief building inspector for the Village. "It will also give Ameren time to add the Village information to their website. However, from now on when someone calls the fire district to set an appointment for an inspection, they are to refer the call to us and Ameren will be sending us the information when a new dock is purchased."

Davis said the board will be discussing the fees that will be charged for the inspections at an upcoming meeting.

"Ours may be a little higher but our residents need to understand that our department is totally funded by the permit fees - we're not subsidized by

property taxes like the fire districts. However, that's still under discussion so I can't give a definite answer," he said, adding that in the meantime, they are continuing to offer free safety inspections for residents inside Village boundaries. At their July meeting, the board voted to offer free Ground Fault (Circuit) Interrupter (GFI) inspections to all residents inside Village limits. A more thorough 25-point in-

spection can be had for \$50. Davis said that as of the end of August, his department had conducted more than 60 inspections with only about 10 percent passing on the initial visit.

"You can't believe some of the things we've found. I honestly don't know why more people haven't been hurt or killed because the wiring on some of these docks is atrocious," he said, adding while

the inspections currently are not "binding," people are not required to make the advised changes, if they discover issues that are life-threatening, they can contact Ameren to have the power shut off. "We, of course, would only do that if the owners of the docks refuse to make the repairs and refuse to shut the power off to the docks themselves. But

continues on page 19



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Lake Ozark residents to decide sales tax

By Nancy Zoellner-Hogland

Retailers in Lake Ozark will need to reprogram their cash registers if voters approve a ¼ of 1-percent sales tax increase requested by the city.

According to City Administrator Dave Van Dee, the measure, which will be on the Nov. 6 ballot, will raise the additional funds needed to complete work on the city's wastewater treatment system. That work includes upgrading and improving all manhole covers; completing a check of all sewer lines to make sure they are not cracked and leaking or allowing water to seep into the system; and repair, replace or relocate several lift stations throughout the city.

"I'm not really sure how this happened but we have lift stations in some areas that we can't even get to! One is in the middle of the woods with no road to access it. Another is built on the other side of a concrete retaining wall and has about a 15-to-20-foot drop-off to get to it. If the guys had to replace the motor, they'd

have to repel down with the motor on the back – which is, of course, not going to happen! I'm just glad we haven't had any problems with those stations because I don't know how we would have handled it. Now we're looking at either relocating them or, in some cases, taking them offline if they're not needed. Either way, it's going to take more money than what we currently have available to us," he said, adding that the engineering firm that is handling the project estimated the cost at approximately \$2.7 million and gave the city two options to pay – either with a sales tax or with a sewer rate increase of \$2.50 per month.

Currently, the city receives 2 ½ percent of the sales tax collected. Van Dee said 1 percent goes to the general fund; ½ of 1 percent is earmarked for the streets; ½ of 1 percent is used explicitly to retire sewer bond indebtedness; and another ½ of 1 percent is used for sewer expansion.

Van Dee said he expects

the sales tax increase to bring in an estimated \$134,000 per year. He also said that if the measure doesn't pass, then the city will have no other option but to increase rates. The city already implemented a \$2.50 increase about a year ago.

In August the board of aldermen unanimously approved placing the measure before voters. However, Alderwoman Judy Neels said in a later interview that she had some concerns.

"As we fund and maintain existing residential and commercial sewer systems, we should continue to consider areas of Lake Ozark where sewer lines are not available. Residents in these neighborhoods are responsible for all costs related to their septic tanks and community sewers. I just want them to know a portion of future funding will be designated for expansion," she said.

Van Dee agreed.

"I know that a lot of our residents are anxious to get connected. I envision that

in the not-too-distant future we'll have funds available to pay for engineering that work and then we can look into borrowing to complete the infrastructure. Although some have expressed concern over borrowing, debt is not a bad thing as long as it's managed right. The alternative – saving until you have enough cash to complete the work – isn't the best move now that interest is so low," he said.

The work that's currently being done is required under the consent agreement. It's expected to be completed in 2014.

"The good news is that once it is completed, we'll be released in full from the consent agreement," Van Dee said.

In 2007, when Richard L. Sturgeon was director of public works, the city was fined \$50,000 and ordered to upgrade its wastewater treatment system after the Department of Natural Resources (DNR) discovered an estimated 15,000 gallons of raw sew-

age flowed from a lift station at the top of Horseshoe Bend and into the back of Jennings Branch Cove. According to information provided at the time by the district attorney, the problem was brought to the attention of the Department of Natural Resources (DNR) by a "concerned citizen" who filed a report on the Environmental Protection Agency's Report a Violation website.

When visiting the site, the staff member noticed a dark plume in the water. After analyzing a water sample, which showed extremely elevated levels for ammonia nitrogen and fecal coliform, DNR notified the city of the bypass. The DNR report stated the city stopped the flow but conducted no cleanup nor did they provide written notification of the bypass, as is required by the city's permit. When DNR visited the site two days later, cleanup had not yet been started and did not take place until it was requested. The city and Sturgeon later pled guilty to the charges.

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Architectural and construction firm gets new name

TXR Architects + Constructors (TXR) is the new name of the former TR,i Architects + Constructors, according to Thomas B. Roof AIA, President of the firm located in Suite 200 at 101 Crossings West Drive in Lake Ozark.

"Our new name helps define who we are and how we differ from other design and construction companies," said Roof. Our goal is to make sure customers understand and are aware of the X-factor in working with TXR," Roof said.

An X-factor is defined as a variable in a given situation that could have the most significant impact on the outcome; a noteworthy special talent or quality adding value.


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In addition to the Lake Ozark office, TXR has a greater Kansas City office managed by partner Justin Generally located at 917 Southwest 33rd Street in Lee's Summit, MO and can be reached toll free at 888-318-1346.

For more information contact, Tom or Justin at TXR Architects + Constructors at 573-552-8145 or toll free at 888-318-1346.

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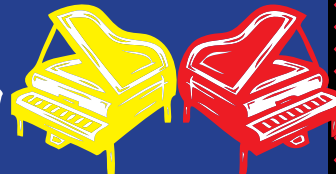
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With sincere gratitude, Sharlea and Tracy.

Regional planning group to seek new director

By Nancy Zoellner-Hogland

Two years and two months after hiring Debbie Rathert as director of the Lake of the Ozarks Council of Local Government (LOCOLG), in a closed session the board voted unanimously to let her go.

In a prepared release, Kris Franken, presiding commissioner of Camden County and the vice-chairman of LOCOLG, said the organization decided to pursue alternative leadership opportunities.

"The position will be re-evaluated by the board and applications will be accepted for the position in approximately 30 days," the statement said.

In a later interview, Franken said he and others on the board are optimistic that a new executive director with a fresh set of eyes with new ideas and a different perspective will be the catalyst for the advancement of the organization.

"We hope to secure a candidate that has a working knowledge of the four county region that the (LOCOLG) represents and who has a commitment to that area and its continued growth and prosperity. The

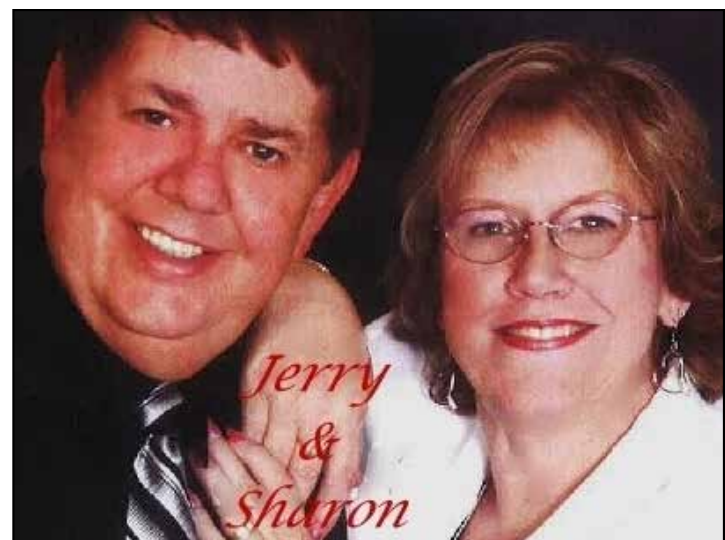
board endeavors to seek and support a new director that has these priorities at heart," he said.

In the meantime, Linda Conner, who currently serves as the financial officer for the organization, will act as the interim director.

Franken said once the board researches and modifies the job description for the director's position, they will begin advertising the position. He also said the board indicated they could take up to six months to make a decision.

The LOCOLG, which serves the four-county region of Camden, Laclede, Miller and Morgan counties, works with federal and state agencies to provide coordination and technical support to local municipalities including planning, grant writing and administrative assistance on a variety of issues such as economic development, transportation and other infrastructure projects. It is led by a board of directors comprised of representatives from each of the counties as well as municipalities located within its jurisdiction.

12th Annual Osage Beach Fall Festival September 8th



The 12th Annual Osage Beach Fall Festival will be held Saturday September 8th from 10 a.m. to 5 p.m. in the Osage Beach City Park. All residents are encouraged to come out and enjoy the fun. Live from Branson, "Heart to Heart" (pictured above) will appear from 1-3 p.m. Free kids activities include a petting zoo, 4 huge inflatable bounce houses, kid's fishing and pellet shooting activities, displays from the local Fire, Police and EMS departments, arts & crafts booths, and a Bow Wow Contest at Noon to name a few. Everyone will have fun, young and old alike! Don't miss it!

Ameren free to release land

continued from page 1
and commercial structures below 662 where appropriate, removing some 1,500 homes and businesses from inside project boundary. FERC issued the decision as part of its approval of the SMP, required when the power company applied for a new 40-year license to operate Bagnell Dam and its electric generating facility. However, soon after receiving FERC's decision, Ameren filed Estoppel Certificates in Benton, Camden, Miller and Morgan counties that make it clear that Ameren retains ownership of the land. Property owners whose land encroaches on Ameren land simply have the

right to use and enjoy it. Homeowners, realtors, lenders, title companies and attorneys agree that does nothing to address title issues.

In the past, Ameren has quit claimed property to adjoining property owners. Such a release took place on January 18, 2011 when BNY Mellon released a piece of ground in Key Largo Estates off El Terra Road in Osage Beach. Ameren subsequently filed a special warranty deed transferring ownership of the land to Jean Neis. Another such case took place in 2000, when Buford Foster purchased a strip of land between the 664 and 670 elevations from Ameren. His son, Dr. Dan Foster,

explained.

"When we were building Cedar Glen, half of it was on land that Ameren claimed was easement. We learned that Freddie Mac and Fannie Mae would not buy mortgages on property build on easement so we asked Ameren if they could convey the property to us and they said they could – for either \$60,000 or \$70,000. I don't remember the exact amount, but I do know we paid them and as a

result, owned it fee simple title. To the best of my recollection, the entire process took nearly a year," Dr. Foster said.

In the meantime, some of the ownership issues may be decided by the courts. To date, five lawsuits have been filed against the power company on behalf of lakefront property owners. The most recent suits were filed May 1 on behalf of Christopher and Susan Cipolla and Charles Sanzottera, who own property in Morgan County. Last fall, suits were filed on behalf of Donald and Rhonda

Choate, David Stauble and Donald and Patsy Bruns, all Camden County residents. First American Title plans to file several more in the next couple weeks and another title company is preparing to do the same for several of its clients.

FERC recognized the potential for lawsuits. The order states, "Any disputes regarding property rights are not within the Commission's jurisdiction. Rather, they are matters for state courts to resolve."

Camden County 4-H had "Kids In The Kitchen"



Pictured: Larry Roberts, Connor Morgan, Savannah Kays, Nick Kroll, Will Morgan, Delany Van Buren, Amy Bartels, Tyler Hagen, Brittany Tubbs, Mallory Bartels

Camden County 4-H teamed up with the Family Nutrition Education Program and Master Gardener Guy Winters to offer a summer program, Garden and Grow/Kids in the Kitchen. Kids were taught the basics of cooking, but only after they learned where the food they were slicing and dicing came from.

During the Garden and Grow portion held in the month of June participants went to the Camdenton Community Garden to work and learn the ins and outs of growing various vegetables. Guy showed the kids how to plan and plant a garden. Youth learned how to plant okra, squash, cucumbers and tomatoes.

Kids in the Kitchen kicked off with Nutrition Program Associates Larry Roberts and Amy Bartels at the helm. They taught the kids everything from kitchen safety, nutrition, reading recipes and labels to slicing vegetables and mixing pizza dough. The importance of health benefits of different foods were discussed.

To wrap up the program there was a Parents Picnic at the Mid County Fire Station during which the kids cooked an entire lunch for their family members. The hit of the class was making mystery meatballs that contained carrots and turnips.

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The Camdenton Chamber of Commerce is excited to announce new member, Making Music located at 3715 Osage Beach Parkway, Suite 3 in Dumar Plaza. Pictured at the ribbon cutting are Trish Creach, Camdenton Chamber Executive Director; Gary Maher; Christelle Maher; Sammy Maher (front); Christy Maher; Eric Maher, Owner (with scissors); Jordan Vincent, David Campanini, C. Clarity Consulting; Shawn C, Musician; and Tom Smith, American Sun Control.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Security Finance, located at 1161 N. Business Highway 5, Camdenton. [Front Row] Tracy Peters, Brenda Colter, Tony Wahl, Megan Pineda, Julia McLeod, Debby Lotze, Chris McElyea. [Back Row] Doug Horman, Pat Thurston, Dennis North, Johna Stanfield, Tom Smith, Christy Fera, Daniela Lotze, Amy Hadfield, Trish Creach.

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Dock inspection duties

continued from page 13
we don't anticipate anything like that happening. People are calling us because they're concerned – they don't want anyone to get hurt."

So far this year, three swimmers were electrocuted and six were shocked in four separate incidents around the Lake of the Ozarks. During its investigation, the Missouri State Water Patrol found that in the July 4 deaths of Ashland siblings Alexandra, 13, and Brayden Anderson, 8, who were electrocuted while swimming near the family's private dock at the 6.5 mile mark of the Gravois Arm, the dock did not have a GFI. The Water Patrol cited faulty wiring in an incident three days later when Jennifer Lankford, 26, of Hazelwood, was electrocuted after touching another private dock in Dry Branch Cove. Earlier in the year, three other swimmers survived electric shock thanks to quick-thinking witnesses. According to a report by the Gravois Fire Protection District, those present quickly disconnected the electricity and then pulled the three women from the water, administering CPR to one. The press release issued by the fire district also stated that the dock was not equipped with a GFI breaker on the supply to the dock, there was no disconnect at the shoreline and the ground from the dock to shore was insufficient. On Sunday, June 22 two children and one adult were shocked as they swam near a dock near the 5 mile mark of the Osage. Another adult quickly shut power off, avoiding electrocution of the three.

Davis said during the requested inspections, they're finding that most docks have improperly grounded electrical circuits; others are not equipped with GFIs or the GFIs were not functioning; and many more have no accessible power shut-off. "What's even worse is that you can take care of your dock, but if your neighbor doesn't take care of his, you can still be injured or killed."

According to Underwriter Laboratories, a global independent safety science company, electric current travels

2 feet per volt. The standard voltage for dock wiring is 120 volts. Using that formula, electric current can be felt as far away as 240 feet.

According to Ameren, there are more than 25,000 docks on Lake of the Ozarks. However, most were installed prior to the regulation requiring electrical inspections. Village officials said that's why the board is looking at taking safety one step further by expanding the inspection program.

"It would take an ordinance to enforce – and this is certainly not something we're prepared to do overnight – but we're looking at the possibility of requiring inspections every three to five years because, bottom line, we're finding some very serious, very dangerous issues," said Gordon Ellison, chairman of the Village Board of Trustees.

On their website, Ameren provides electrical installation requirements, a wiring diagram and a checklist for docks. The information is available at <http://www.ameren.com/sites/aeu/lakeoftheozarks/Pages/DockElectricalInstallations.aspx>.

What the law says

Section 321.228 of the new law specifies that "if any city, town, village, or county adopts or has adopted, implements, and enforces a residential construction regulatory system applicable to residential construction within its jurisdiction, any fire protection district wholly or partially located therein is prohibited from enforcing or implementing a residential construction regulatory system. Any regulatory system adopted by a fire protection district or its board must be treated as advisory only and cannot be enforced. A fire protection district will have final regulatory authority regarding the location and specifications of fire hydrants, fire hydrant flow rates, and fire lanes and can inspect residential dwellings but cannot charge a fee for the services."

In addition, Chapter 89 of the Revised Missouri Statutes, which addresses zoning and planning, states "Any county, city, town or village which has a population of at least five

hundred and whose boundaries are partially contiguous with a portion of a lake with a shoreline of at least one hundred fifty miles shall have the authority to enforce its zoning laws, ordinances or codes for one hundred yards beyond the shoreline which is adjacent to its boundaries."

In 2002 the Village passed an ordinance adopting the International Building Code, hired IBC certified inspectors

and have been conducting inspections ever since.

Nancy Viselli, city administrator of Osage Beach said their city attorney would be looking into the new law to determine if they need to make any changes in how inspections are handled inside their city limits.

"We'll also be meeting with our building inspectors and the fire marshal with the Osage Beach Fire Protection District, who currently handles the inspections. Our preference is for the fire district

to continue doing it, but we'll make that determination after we study it a little further," she said. "We take this responsibility very seriously and want to make sure nothing slips between the cracks and that we and – or – the fire district are doing whatever is necessary to make docks safe."

Lake Ozark officials are also looking into the law. Alderman Jeff Van Donsel said he planned to bring it up for discussion at the August 28 meeting, which took place after this issue went to press.

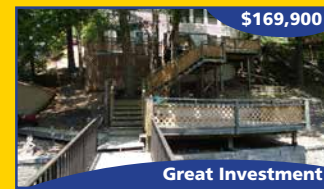
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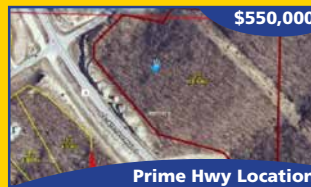
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Hopefully you have set down with a good agent at sometime and gone through your insurance policies. You probably have a homeowner's policy for your home and an auto policy for your car. You might even have a motorcycle, boat or RV policy. All of the policies we have mentioned so far are property policies. Your banker is probably making you have each of these. Then there are policies such as health and Life insurance that I hope you have for you and your family. Everyone talks about these coverage's but, what about one that isn't talked about enough. Some agents don't even ask you about it. What am I talking about? Disability insurance.

Disability insurance or DI is a policy that only a few people have and some don't even think about buying. Did you know that you are more likely to become disabled for a period of time before you reach 65 than you are to have a fire burn down your house? Think about what that could do to you and your families future. If you are the only income for the family or you are a second income it would still hurt your finances. Could you pay the mortgage or rent on your house? What about your car, plus all of the other expenses?

If you own a business how would your business survive if you or maybe even your key people were to become disabled? Could you pay yourself and hire someone to take your place? How would you feel if your partner becomes disabled and can't do their part of the business but still wants paid?

Some people think DI is expensive. It really is very affordable. Here are a few things to know. You can only buy up to two thirds



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

of your normal income. The good thing is that if you have paid the premium yourself the money you receive will be TAX FREE! The rates you pay are based on what job you normally do and your age. You also can choose how long to wait before you receive payments. If you can wait 90 days after you are disabled for your first payment the premium will be less than if you want a payment for the first day you are disabled. This is one way to lower your cost for the coverage. Some policies can be combined with long-term care as an added feature. Sometimes you need long term care when you are disabled so they work well together.

I know a lot of people are going through some hard times right now because of the economy. That will turn around one of these days. Hopefully soon. Just think how tough it would be if you were disabled and didn't have insurance. That could be a lot worse but, you can be prepared for that tough time now. Talk to your agent about DI or find an agent that will.

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



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Benne Media Staff Changes

Benne Media, owner of *The Lake of the Ozarks Business Journal*, *Boating Lake of the Ozarks* and broadcasting stations KLOZ - Mix 92.7, KQUL - Classic Hits 102.7, KPOW - Power 97.7, KDRO - Home Town Country 1490 is pleased to announce the promotion of Linda Bishop to sales manager of their print division. Bishop will be responsible for new business development, advertising sales, maintaining customer relationships and managing the overall direction of their publications.

Bishop, a native of Iowa has lived at the lake for 19 years and has been in sales & marketing for over 30 years.

The firm also announced the addition of Stephanie Sittman as Advertising Representative.

"Stephanie Sittman is an Advertising Representative for *The Business Journal*, Benne Media. She is an experienced business consultant and has a long history of public relations. Her degree is in Communications."

Stephanie joined the company in March.

Stephanie said "This has given me the opportunity to create excellent business relations and lifetime friends."



Linda Bishop



Stephanie Sittman



The Lake Area Chamber of Commerce welcomed new member, Lake Sport & Spine with a ceremonial ribbon cutting. An affiliate of Sport & Spine Rehab LLC. Lake Sport & Spine is located at 5780 Highway 54, Suite 220 in Osage Beach, and can be reached at (573) 693-9128 or www.sportspinerehab.com.



The Lake Area Chamber was pleased to hold a ribbon cutting for new member PAWS Place Shelter and Thrift Store. 1126 Bagnell Dam Blvd. or call (573)365-7181 for more information. Pictured from Left to Right of Ribbon: Side Kick Sue, (Kneeling) Paul Rhodes with Angel, Joyce Rhodes and Rescue the Dog. Also pictured members of the Chamber Active Volunteers and business leaders in the community.




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Property Management 101

with Lisa Hesprich of Nichols Management

Are YOU Being Represented Properly? Ask Questions, Monitor and Compare!

We have spent the last five articles going over the basics of property management. We have touched on the ins and outs and the not so obvious parts of this very competitive business. With this article, I would like to give you some suggestions on answering the above question for yourselves. A group of owners hire, by contract, a company to manage one of their most valuable assets, a home. You have a right to expect that contract to be administered properly and in your best interest.

In order to answer the question, 'Are you being represented properly?' you must ask questions, monitor the company you have hired and compare that company to other management companies.

You must first start by understanding the contract that is in place. Read it to make sure you know what you should be able to expect from your management company. Your board of directors should be able to answer any questions you have regarding that contract, as well as the management company you have hired.

Know your property. Take the time to walk it and look at what is being done and what may need to be done. Talk to full time residents. They will see the day to day activities going on to maintain your property.

Volunteer to help research potential property management companies. You can be a valuable



asset to your fellow owners by gathering data and checking references, helping your board make an informed decision.

You could assist in the interview process by putting together a list of questions the board might ask a property management company. I would expect to be asked things like: How do you handle problems with residents when they arise? Please give me three specific incidents. Why do you feel you are qualified to represent our association in negotiations with potential contractors? Explain how you would prioritize our property with your other properties. How would you make our community a better place to live?

Bottom line, a property management company cannot be on site twenty-four seven. But, ask yourself, are they there when I need them? If the answer is "no", take a long hard look at the service you are receiving.

Thank you for following me these past six months. I have appreciated the opportunity to analyze what we do at Nichols' Management Company. If we can be of service, please give us a call.

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Big Brothers Big Sisters' Supporters' Appreciation Reception at Baxter's Lakeside Grille Raises Nearly \$7000

For the second year in a row, Baxter's Lakeside Grille hosted a private Supporters' Appreciation Reception for the Lake Area Big Brothers Big Sisters in June. This year, the event raised a net \$6900 to support BBBS.

From left to right, Lake Area Big Brothers Big Sisters Advisory Board Chairman Wayne Marlow, Ashley Manning and Lauren Lueck-enotte of Baxter's, Baxter's Bar Manager Bernie Otzenberger and Sue Creel, Lake Area Big Brothers Big Sisters coordinator.

As the Lake Churns Temps Break but not the Market



Real Estate and Lake News with C. Michael Elliott

The latest data, just as my previous reports, further solidifies a recovery trend. The number of lake homes sold this year is up 39.9 percent above the low point of 2010. That's a gain of 5.4 percent from last month's recovery number of 34.5 percent. Sales prices fell 8 percent from 2011. When the market peaked in terms of units sold in 2006 it took until 2008 for the sales prices to quit climbing. I feel we'll see the same in reverse during recuperation. The low peak for units sold was in 2010 and I believe by the end of 2012, we will see values to begin to increase across the market. We have already experienced this in a few select price points and property types here at the lake.

Reports from Realtor.com show residential listing inventory has fallen 19.3 percent from July 2011. This trend, along with a 2.6 percent year-over-year median list price increase last month, points to some stability in the real estate market slowly coming along this year.

The area with the greatest inventory reduction is Oakland, California. In the Top 10 turnaround towns, according to Realtor.com, the lowest median time on the market is less than two months. In the case of Oakland, less than one month.

If all real estate is local, what's this have to do with the market at Lake of the Ozarks? Just as we lagged behind the nation in experiencing a drop in values as well as units sold, I feel we are ahead of much of the country in an improving marketplace. That being said, we

are primarily a second and vacation home area. When the rest of the country sees improvement in the full time residential areas, it opens the door for more of these homeowners to look to second home purchases.

Condo sales are still up 17.8 percent over the 2009 low spot however, we did loose some ground over last month with a drop of almost 10 percent from the 27.4 percent increase I reported in August's column. Sales prices were down only a slight 1.2%.

Fall appears to be coming on strong, condo and lake homes currently under contract total over a fourth of all the condos and lake homes closed so far this year. If you've been hesitant to list your home, I feel that this fall will be an excellent time to get in or back in the marketplace.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.Your.Lake or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Debby Lotze, Mary Kay Cosmetics Beauty Consultant. Participating in ribbon cutting are [Front Row] Dennis North, Tracy Peters, Brenda Colter, Tracy Crabtree, Rachel Kramer, Gisela Hiland, Debby Lotze [with scissors], Amy Hadfield, Tom Smith, Charli Allee, Doug Horman, Chris McElyea, Jason Hulett, Trish Creach. [Back Row] Jerry Hiland, Alfred Lotze, Elizabeth Lotze and Stephan Lotze.



The Camdenton Area Chamber of Commerce welcomes new member, Dr. George Hubbell, Women's Health Consultants with a ribbon cutting. Pictured are Trish Creach, Michelle Cook, Jeaneal Alexander, Toni Brown, Laura Greenleaf, Dr. George Hubbell (with scissors), Doug Horman, Tom Smith, (Front Row) Sue Blankenship with Coco and Jenni Webber.

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A Menu Sampling

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A Green Home is a Healthy Home

with David Braddy LEED GA of Bolivar Insulation Systems

Would you rather make a dollar or save a dollar?

One of Ben Franklins many sayings is "a penny saved is a penny earned" but is a penny saved the same as a penny earned?

Which is more valuable? For the majority of us saving a dollar is more valuable than making a dollar. Assuming that you can get by paying 15% in income taxes that dollar you make is only worth .85 cents and that's not taking in consideration any other taxes you may have to pay on your income. How much are you taxed on money you save? Nothing! Until the money you save starts earning passive income, but that's a good thing, now your money is working for you and taxed differently than ordinary income.

So it would appear saving as much as possible can help you reach your financial goals quicker than simply making more money.

Green Building or Eco Fit Living is all about saving, whether it is energy, your health or other resources, it all translates to savings. And that results in extra cash reserves for you.

Now let's look at something much bigger. Savings for the business owner that can often be in the six to seven figure range. I am talking about extra cash flow that you may be sitting on top of right now and don't even realize. There are many specialized tax incentives that only the largest of businesses know about or take advantage of.

For business owners that own property an engineering based cost segregation study could reap thousands or hundreds of thousands in asset reallocation.

"Cost Segregation Studies are a lucrative tax strategy that should be considered in almost every real estate purchase."

- US Treasury Department



There are a few firms that will do energy efficiency studies and cost segregation audits for your business at no cost and if no substantial savings is found you owe them nothing, but you must be careful who you choose. A legitimate company will only charge a fee based on the savings they guarantee you.

Some firms also have green funding programs available, so any energy saving improvements put in place would require no upfront capital and are paid for using the savings generated.

There are many ways to generate extra cash and add to the bottom line of your business without adding extra revenue. Our current economic times not only require it but demand it for any business that wants to stay on top.

Green building and energy saving improvements do not cost you anything; they are an investment that will add to your bottom line. And if you're skeptical that is ok, but if you make the right contacts it will cost you nothing to find out if you have extra money hidden in your business. Call me for more information and see if you have extra money hidden in your business.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

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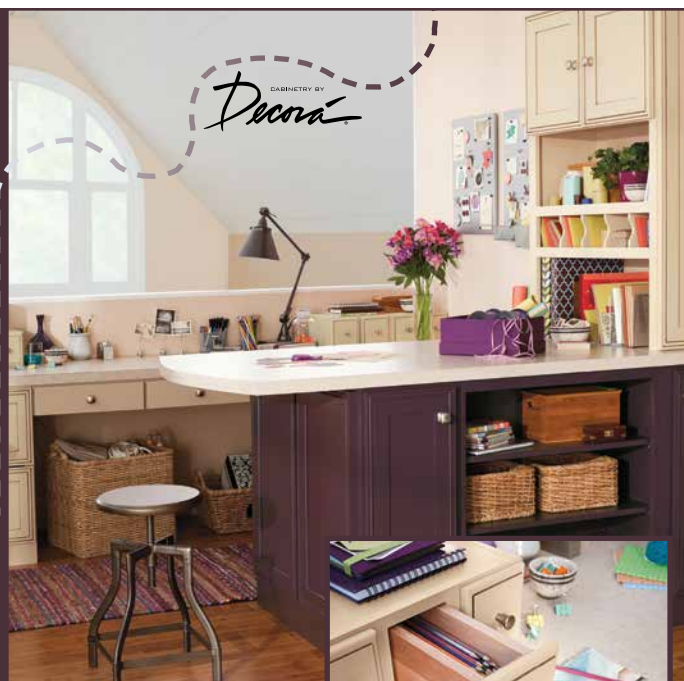
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New road expected to bring new money

By Nancy Zoellner-Hogland

Osage Beach officials expect traffic at the Nichols Road-Osage Beach Parkway intersection to increase dramatically next year, once construction of a new entrance to the Lake of the Ozarks State Park is completed.

The entrance will be located off what is now known as Old State Park Road, which runs alongside Paul's Supermarket and Walk on the Water Faith Church. After the road is improved, it will be renamed Nichols Road. According to Osage Beach City Planner Carey Patterson, some 5,000 vehicles – many pulling boats – will be using that new entrance each weekend, which will boost sales for surrounding businesses.

"Of course, some people

will continue to use the old entrance but because people will be able to use the traffic light, which will make it much safer to cross the Parkway, from a planner's point of view, this is fantastic! Just think of all those people that will be heading out for a day of fun on the water or to picnics in the park. They're all going to need soda and ice and food. It's going to bring an enormous increase in traffic for places like Culver's, Arby's, Casey's and Paul's and it's also going to greatly enhance the value of the surrounding property – especially the vacant lots nearby," he said.

City Engineer Nick Edelman said construction on the \$200,000 project is scheduled to begin in late September or early October and, weather permitting, should wrap up by the end of the year. The work will be funded and completed by the Osage Beach Special Road District. He said the road, which will extend into the park and connect with the state park road, will be widened; the elevation will be raised by about 3 feet to decrease the slope; entrances along the road will be modified to meet the new

grade; and shoulders and gutters will be added.

Edelman said although the traffic study of Nichols between the Expressway and Osage Beach Parkway was not ordered because of the new road, the additional traffic will definitely increase the need to make changes. In April the board approved spending \$10,494.38 to fund 20 percent of the study, conducted by HR Green, Inc., a professional engineering and technical consulting firm in St. Louis County (www.hrgreen.com). The Missouri Department of Transportation (MoDOT) paid the other 80 percent or \$8,000 of the cost.

Edelman said he wasn't able to release any of the details because the results had to first be shared with the board of aldermen. He said he hoped to present the findings at the Sept. 6 board meeting.

Regional planning group to seek new director

By Nancy Zoellner-Hogland

Two years and two months

after hiring Debbie Rathert as director of the Lake of the Ozarks Council of Local Government (LOCOLG), in a closed session the board voted unanimously to let her go.

In a prepared release, Kris Franken, presiding commissioner of Camden County and the vice-chairman of LOCOLG, said the organization decided to pursue alternative leadership opportunities.

"The position will be re-evaluated by the board and applications will be accepted for the position in approximately 30 days," the statement said.

In a later interview, Franken said he and others on the board are optimistic that a new executive director with a fresh set of eyes with new ideas and a different perspective will be the catalyst for the advancement of the organization.

"We hope to secure a candidate that has a working knowledge of the four county region that the (LOCOLG) represents and who has a commitment to that area and its continued growth and prosperity. The board endeavors to seek and

support a new director that has these priorities at heart," he said.

In the meantime, Linda Conner, who currently serves as the financial officer for the organization, will act as the interim director.

Franken said once the board researches and modifies the job description for the director's position, they will begin advertising the position.

He also said the board indicated they could take up to six months to make a decision.

The LOCOLG, which serves the four-county region of Camden, Laclede, Miller and Morgan counties, works with federal and state agencies to provide coordination and technical support to local municipalities including planning, grant writing and administrative assistance on a variety of issues such as economic development, transportation and other infrastructure projects. It is led by a board of directors comprised of representatives from each of the counties as well as municipalities located within its jurisdiction.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

SUSPENSION BRIDGES

Until 1895 only low water fords and ferries allowed people to cross the Osage River, a situation that was intolerable for the residents of the area because it severely hampered movement and commerce.

In 1895, the first suspension bridge was built across the Osage at Warsaw, Missouri. It eventually became known as the Middle Bridge (shown in accompanying photo) because two other suspension bridges were subsequently built across the Osage, one upstream

and one downstream from the Middle Bridge. The upper bridge carried the road that became Highway 7, and the lower bridge carried the road that became Highway 65.

The Middle Bridge was designed by Dr. D. Marion Eddy, an eye-doctor. In his day Dr. Eddy was considered a highly educated Warsaw physician and was known internationally as an inventor. He employed local men to build the bridge and one of his hires was Joe Dice, a 29-year-old local man who was talented and smart but had very little for-

mal education. The bridge cost \$2,100, which was a considerable sum of money in the 1890s.

Joe Dice learned how to build a suspension Bridge while working on the Middle Bridge project and later took on the task of building other suspension bridges across the Osage between the years 1895 and 1933. He would eventually build nearly 40 bridges.

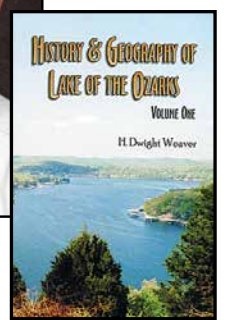
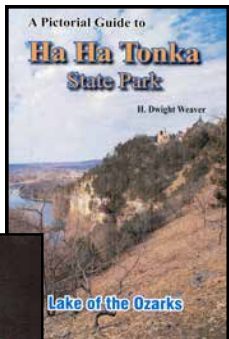
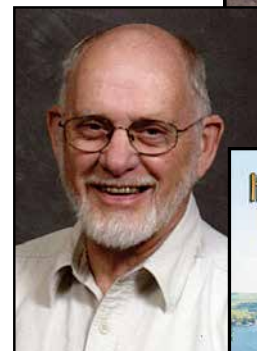
In 1905, Dice built the first bridge across the Osage at Tuscumbia in Miller County. He also built a series of suspension bridges across the Tavern Creek in Miller County for local farmers. Most of these bridges have since been replaced with modern structures. Three of his historic bridges, however, still exist. Two are on Swinging Bridge Road near Brumley. One bridge crosses Mill Creek; the other, the Auglaize. The third bridge, now maintained only as a historic site, is located at Warsaw and can be crossed by pedestrians only. ■

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.

Weaver's new 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. His book takes you on the trails of wonder and history that comprise the park. If you've never been there, it'll make you want to go. If you have been there, it will probably reveal treats that you missed on past visits.

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



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Building an effective web presence

Guest column by Danae Cooper,
MSW Interactive Designs LLC

Good Bye Google Places, Hello Google+ Local Pages!

A few months ago you may have noticed that Google started the transition from Google Places to the new Google+ Local Pages. These changes may have you a little concerned and worried. Hopefully we can put your mind to rest by answering a few of the top questions about the new Google+ Local Pages.

What happened to my Google Places Page?

This is usually the top concern for most businesses as it is very important to find your business in Google. Your former Google Places page has now automatically transitioned to Google+ Local page and your basic information should get transferred over to the new design. We do recommend that you visit your new Google+ Local page and verify that your basic listing information was transferred correctly. You should "claim" your page, if you haven't already. This allows Google to identify you as the owner of the business and the person authorized to update the page.

Why did Google make the change?

The purpose behind the change was to incorporate Google's social networking site into more of its other products create a one stop Web experience for users.

What features should I look for?

Google+ has some noticeable attributes that will be easy for you to take advantage of.

1. **Header and Profile Photo** - you can now have a header photo and a profile photo, much like Facebook's Timeline Cover and Profile Image. Your cover image dimensions are 940x180 pixels and your profile picture is 250x250 pixels.

2. **Trending Topics Section** - Trending topics will appear on the right-hand side of your screen. The benefit is that your business will be able to gain more visibility by commenting or posting on trending topics. You can write about a trending topic or engage with anyone commenting on your post or a trending topic.

3. **Hangouts** - This is a huge change that can be very useful for



Danae Cooper

businesses. Hangouts, simply put, are live video chats. Here are a few things your business should consider: 1) Join hangouts that are relevant to your business, 2) Create "scheduled hangout sessions" for your fans and customers, 3) Host public hangouts on topics that are relevant to your business or 4) Meet with Clients for an online meeting when traveling to their business is not feasible.

4. **Categorization** - This is probably the biggest and best attribute of Google+. You can now categorize your "connections" into "circles" - this means you can create a circle of "friends", "family", "acquaintances", "followers," or other categories with names specific to your business. The benefit of categorizing is that you will be able to discriminate which "circles" you will share information with. For example, Google+ will allow you to share your family information with your family but not your followers.

Google+ Local Pages will continue evolve and grow in popularity. It is important that you, your business and your website keep up to date. MSW Interactive Designs strives to keep you informed of major changes (like this one) that can affect your online presence. Please don't hesitate to call us with questions!

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BPW: "A Chance to Network"

If you're looking for an opportunity to meet and network with other energetic professional business women here at the Lake, put us on your calendar! Join the Heart of the Ozarks Professional & Business Women as we host a networking session on Wednesday, September 5, 2012, from 11:00 a.m. – 12:30 p.m. at Inn at Grand Glaize, 5142 Osage Beach Parkway, Osage Beach.

This group is a resource

for women in business who are looking to share their expertise, tap into the expertise of others and build business and personal relationships. If you're looking for support or generative thinking for innovation and problem-solving, you can find that here. The Heart of the Ozarks PBW is a friendly and diverse group of women of all ages, from many different businesses, open to all business and working women – including first-timers!

ers!

For further information regarding PBW visit www.pbwlakeoftheozarks.org or contact Karen Hodson at 573-529-3707. To make reservations, contact Amanda DeGraffenreid at teamPBW@gmail.com or 573-216-3465. Cost for the meeting, which includes dinner, is \$13.00.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Is There Ever a Right Time to Buy?

Purchasing a home is quite possibly the biggest purchase that you may ever make, therefore you must put a lot of time into considering all aspects of the home buying experience. Many first-time homebuyers spend months or years contemplating a purchase before they finally decide that it is time to take the plunge. There are many factors to consider – such as current employment, future life changes, mortgage rates, down payments, home prices, income and expenses – deciding when to buy can be a difficult balancing act. But like starting a family, the truth is there is no ideal "right time" to buy a home. The outcome of your life is never guaranteed, even tomorrow is full of uncertainty. So if you're waiting for the right time to buy, consider a few important points:

Life is Full of Unexpected Changes

Life is in a constant state change. Change happens on a daily basis, whether you want it or not. You'll never be fully guaranteed of security in your job, your income or your life – so if you're waiting for security, it won't happen. You could be waiting for that management promotion... but what happens if you get the promotion and someone else buys your company and replaces all of the management personnel? There simply isn't any certainty in life, and waiting for something specific to happen before you buy is based on false hope. Accept that your life is going to be full of unexpected changes, and do what you can to mitigate the risks – and then go for it!

You're Losing Money While You Wait

While you're waiting for that



promotion, or waiting to meet the person you want to marry, or waiting for the baby to come along – you're losing money! Now is the perfect time with low mortgage rates and a housing market that is beginning to rebound. If you wait 6 months, you'll have lost potentially thousands of dollars – or more – as prices rise and mortgage rates increase. Wait a year or two, and you could be talking tens of thousands of dollars. So stop waiting! Take advantage of the ideal housing market conditions and make now the right time to buy your home.

The Process

The Mortgage Process has become more stringent, that is why you should consult with a professional, one who knows the industry, the market and understands the changing rules and regulations and one who will help you finance the home of your dreams with the right mortgage loan that best suits your individual needs, and has the technology in place to make your transaction worry free.

Michael Lasson a Senior Residential Mortgage Lender at First State Bank of St. Charles Lake of the Ozarks Office can help you with any of your questions that you may have regarding the Mortgage Loan Process. Michael can be reached at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlake-loan.com.

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Janice Blaine Joins Bank Star One As Consumer Loan Officer

Bank Star One has announced the addition of Janice Blaine to the position of consumer loan officer.

According to bank president, Rick Meriage, Ms. Blaine's responsibilities will focus on lending for homes as well as automobiles, equipment, and other collateralized consumer loans.

"We're delighted to have Jan join our team," said Meriage. "Consumer lending is a critical part of our business. We welcome her expertise in that area and look forward to introducing her to our customers."

Ms. Blaine comes to Bank Star One from Ozarks Federal Savings based in Farmington, Missouri. She served as both



Janice Blaine

branch manager and chief loan officer at their Ironton location.

Ms. Blaine has relocated to the Lake area and is looking forward to active participation in community organizations.

Dean Chininis Joins Lodge of Four Seasons as GM, VP

Dean Chininis has been appointed General Manager, Vice President of Operations at The Lodge of Four Seasons according to Mark Brown, President of The Lodge.

In making the announcement, Brown said, "Dean is a leader with experience in a variety of management positions with such notable hotels as The InterContinental and the Marriott Country Club Plaza in Kansas City, MO; The Chase Park Plaza in St. Louis; The Arizona Biltmore in Phoenix, AZ and The Ritz-Carlton in Buckhead, GA. Dean also served as the General Manager at The Lodge of Four Seasons several years ago and we are very



Dean Chininis

pleased to have him returning to work with us."



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What the new health care act could mean for your business

continued from page 4

For more information on qualifications, visit www.irs.gov.

Under the Affordable Care Act, state health exchanges are meant to serve as a marketplace for affordable health insurance from private carriers. The exchanges target small businesses and individuals who can't get affordable insurance through their employer, allowing them to pool their buying power to get lower rates, according to the White House.

HealthCare.gov cites additional benefits:

- The Act provides rebates or discounts on covered brand-name prescription drugs to more than 100,000 people with Medicare when they hit the donut hole, which will be closed by 2020
- It provides free preventive services such as mammograms and colonoscopies or a free annual wellness visit with their doctors to hundreds of thousands of people with Medicare and more than 1 million Missourians with private health insurance
- It creates a program to continue coverage to people who retire between the ages of 55 and 65, their spouses and dependents

It's your business

The government website HealthCare.gov, which is promoting the Act, includes a list of the top things for small businesses to know:

- Under the health care law, employer-based plans that provide health insurance to retirees ages 55-64 can now get financial help through the Early Retiree Reinsurance Program. This program is designed to lower the cost of premiums for all employees and reduce employer health costs. Learn more at www.erp.gov.
- Starting in 2014, the small business tax credit goes up to 50 percent (up to 35 percent for non-profits) for qualifying businesses that provide insurance for employees.
- In 2014, small businesses with generally fewer than 100 employees can shop in an Affordable Insurance Exchange, which gives power similar to what large businesses have to get better choices and lower prices. An Exchange is a new marketplace where individuals and small businesses can buy affordable health benefit plans. Exchanges will offer a choice of plans that meet certain benefits and cost standards. Starting in 2014, members of Congress will be getting their health care

insurance through Exchanges.

- Employers with fewer than 50 employees are exempt from new employer responsibility policies. They don't have to pay an assessment if their employees get tax credits through an Exchange.
- Those that are self-employed with no employees now have several options for insurance coverage. In 2014, those options will expand. Those who have bought health insurance may be able to deduct the cost of the health insurance from their federal taxes.

To see a chart that explains employer responsibility under the law, visit

<http://healthreform.kff.org/the-basics/employer-penalty-flowchart.aspx>

According to a report by Health Policy and Research Solutions that was funded by the Missouri Foundation for Health and Health Care Foundation of Greater Kansas City, 17.4 percent of all Camden County residents, 22 percent of all Morgan County residents and 21 percent of all Miller County residents under the age of 65 are currently uninsured. More information can be found at www.covermissouri.org.

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

New Investment Taxes for 2013

With the confirmation that the Affordable Care Act is constitutional comes the realization that the associated new taxes for higher-income taxpayers will be going into effect on January 1, 2013:

- an additional 0.9% payroll tax for Medicare, through creation of a new 2.35% tax bracket
- a 3.8% surtax on investment income

These new taxes will apply to a single taxpayer with Adjusted Gross Income (AGI) greater than \$200,000. Restoring a "marriage penalty," the taxes apply to marrieds filing jointly at AGI of \$250,000, not the \$400,000 that would be double the single's threshold. Because the taxes apply to AGI, they are not affected by itemized deductions, such as charitable contributions.

To lower the payroll tax pain, one might accelerate income into the 2012 tax year, when possible. There is somewhat greater flexibility in planning for the investment taxes.

We do not yet have IRS guidance on the new investment tax, but tax observers expect that it will apply to rents, royalties, interest payments (except for municipal bond interest), capital gains (both long- and short-term) and the sale of a principal residence when the profit exceeds the \$250,000/\$500,000 exclusion, among other items. Income from a business is not considered investment income if one is paying the self-employment tax. The new tax won't apply to distributions from regular or Roth IRAs, or to pension or 401(k) payouts.

The actual tax rates for 2013 are impossible to predict. If the "Bush tax cuts" expire, as required under current law, the top rate for long-term gains will rise to 23.8%, and the top rate on dividends will almost triple to 43.4%.



Trenny Garrett, J.D., CTFA

Three ideas to consider:

- Sell appreciated assets in 2012. This year's lower tax rate will be locked in.
- Invest in tax-free municipal bonds. One may be able to secure the same or higher after-tax income.
- Convert IRAs to Roth IRAs this year, not later. The conversion won't be subject to the 3.8% tax, but it will push up AGI, making it more likely that other investment income will be hit by the tax. Also, if the other tax cuts do expire, the conversion itself may be more heavily taxed in 2013.

Please, contact us if you are concerned about these new taxes. Also, we have completed our move from Osage Beach to Central Bank of Lake of the Ozarks in Lake Ozark. We will be hosting an Open House on September 19 from 4-6pm. Come check out our new offices on the 2nd floor at 1860 Bagnell Dam Boulevard in Lake Ozark – we look forward to seeing you there! (See our ad elsewhere in this issue of the Lake Ozark Business Journal.)

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

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TOTES for TA-TA's Benefit for Local Breast Cancer Patients

Tuesday, October 9th, from 5-8 pm The Elks Lodge in Osage Beach is going PINK! The third Annual Totes for Ta-Ta's benefit for local breast cancer patients of the Lake Regional Cancer Center will feature a silent and live auction of new and gently used totes, purses, wallets and ornately decorated bras. For a \$20 admission fee, guests receive heavy hors d'oeuvres, a drink of choice, and a chance to win great door prizes! All proceeds will benefit the Lake Regional Cancer Center to assist with breast cancer treatment/services including wigs, transportation, mammograms, nutritional supplements and other specific needs for qualifying individuals. For additional information or to rsvp for the event visit: facebook.com/totesfortatas.

Now through October 1st, organizers are accepting donations of new/gently used purses, totes and wallets. Donation drop off locations include: Lake Printing, Binds & More, The Mother's Shrine, T LaFata's, Lake Salon & Spa (Laurie Mall), Lake Sun Camdenton office, Bella Donna Salon and

Lake Regional Cancer Center.

"Bras for a Cause" is an exciting new addition to the event this year. Area artists and businesses will donate bras in decorated in various themes, to be auctioned off as well.

Last year, thanks to the support of local sponsors and attendees, more than \$6,000 was raised with nearly 200 participants. This year, organizers are setting the bar higher in hopes for 200 plus in attendance and a goal to raise over \$7,000.

Lake Regional Cancer Center provides services to treat most types of cancer and hematology diagnoses, including chemotherapy, radiation therapy, surgery, diagnostic imaging and follow-up care. The physicians and staff at Lake Regional Cancer Center, located at the hospital's north entrance, are committed to providing high-quality, compassionate cancer care. Treatments are provided in a comfortable, home-like atmosphere. The center also features a dedicated entrance and registration service, making the treatment process convenient for patients and their families.

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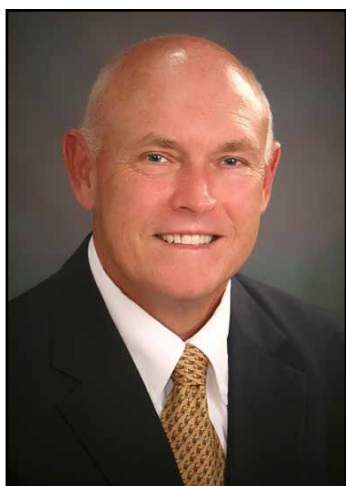


Grefrath Celebrates 35 Years at Septagon Construction

Septagon Construction, a design-build general contracting and construction management company located throughout Missouri and Iowa, is proud to celebrate the 35th anniversary of service for Septagon-Jefferson City and Osage Beach President Mike Grefrath.

"Mike has been a proven leader at Septagon as he leads by example and is well respected by the community," said Stace Anderson, President of Septagon Industries. "We are very proud of the commitment Mike has shown to Septagon throughout his many years of service. We are fortunate to have Mike and others who have dedicated their careers to work in one place for such a length of time," said Anderson.

Grefrath joined Septagon in 1977 as a Project Superintendent. Throughout the years, Grefrath has held the positions of Field Foreman, Construction Manager, Construction Consultant for Septagon-Jefferson City, General Manager for Septagon-Osage Beach, and



Mike Grefrath

as Executive Vice President for Septagon-Jefferson City and Osage Beach, before serving as President for Septagon-Jefferson City and Osage Beach in February 2012.

Grefrath resides in Jefferson City, Mo. He and his wife, Denise, have four sons. Grefrath enjoys golfing and biking, and volunteers in many community activities.

The Bank of Versailles establishes partnership to provide food for the Buddy Pack program

The Bank of Versailles has announced a partnership with Co-Mo Electric Cooperative and The Food Bank for Central and Northeast Missouri to provide food for the Buddy Pack program.

Employees of both the bank and the co-op will be accepting donations at Woods Supermarket in Greenview, G2M in Laurie, and at Wal-Mart and Save-A-Lot in Versailles on Saturday, August 25, from 8 a.m. to 3 p.m.

Donations can be made in food, cash or check payable to The Food Bank for Central and Northeast Missouri. All donations can remain in the Lake Area.

"We are thrilled to be a part of such an amazing program. The Buddy Pack program helps feed over 700 children in the Lake Area every week," said Danielle Kincaid, Assistant Vice President of the Bank of Versailles.

The Buddy Pack program helps get healthy foods to children who might otherwise do without. With the rising cost of food and fuel, it now takes \$180 to feed 1 child for a school year.

Some recommended foods to donate include: peanut butter or cheese crackers, pop-top fruit cups, granola bars, pop-top soup cans, dried fruits and 100 percent fruit juice. A complete list of preferred items will be available at each food drive location, and monetary donations are gladly accepted as well.

The Bank of Versailles, chartered in 1882, consists of four area branches including the main bank in Versailles, a drive-in facility in Versailles, the Laurie Bank in Laurie, and the Greenview Bank in Greenview, MO. The main bank can be reached at 573-378-4626 or on the Internet at www.bankov.com

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Porto Cima at the Lodge of Four Seasons

Golfing Glory at the Lake of the Ozarks

The "shoulder seasons" (spring and fall) at the Lake of the Ozarks don't mean an end to great golf. The fairways may not be as green, but the weather is great and the golf is outstanding. The cooler weather means players can take the time and truly enjoy the links the Lake has to offer.

Without the crush of summer's busy visitors overwhelming the tees, a more leisurely pace will be found. The Lake of the Ozarks area has truly become a "Golf Destination".

Players make plans specifically ahead of time to stay for a few days or even a week and take advantage of the Lake's unique Midwest combination of low fees and championship-level courses. Here they can play holes from some of the best designers to grace the game without breaking their travel and vacation budget. Affordable accommodations, terrific restaurants and nationally-renowned shopping add to the attraction.

With seventeen different courses all within minutes, the quality of golf at the Lake has grown to rival many of the top play destinations in the country. Several local courses are recognized as among the best: The Club at Porto Cima at The Lodge of Four Seasons, designed by Jack Nicklaus; The Cove at The Lodge of Four Seasons, designed by Robert Trent Jones, Sr.; The Ridge at The Lodge of Four Seasons, designed by Ken Kavanaugh; the Signature Course at Old Kinderhook, designed by Tom Weiskopf; The Oaks at Tan-Tar-A, designed by Bruce Devlin and Robert Von Haage; and Osage National's River and Mountain

18, designed by Arnold Palmer.

Golf's impact on area businesses is far-reaching. Annually, more than 7.5 million dollars are spent by golfers at the lake. The average stay is three days, and players will spend an average of \$175 per day or more, per person. Golfers who visit the lake rate their experience "Excellent" or "Very Good", according to a visitor study prepared for the Tri-County Lodging Association.

Since the formation of the Lake of the Ozarks Golf Council in 1997, there has been a 26% increase in the number of rounds played each year at the Lake. This may reflect the addition of 81 new holes of golf since 1998. Recent course additions feature nationally-recognized designers, demonstrating the shift to world-class golf.

In the shoulder seasons, golfers of all ages and skill levels from neighboring states including Nebraska, Iowa, Minnesota and Wisconsin take advantage of the warmer weather. Of course second-home owners and permanent year-round residents from Illinois, Indiana, Kansas and the states already mentioned enjoy the outstanding caliber of Lake golf play all in but the harshest of conditions.

Paul Leahy, Director of Golf at Marriott's Tan-Tar-A Resort and President of the Lake of the Ozarks Golf Council had this to say about golfing at the Lake: "Golf courses stay pretty busy throughout the shoulder seasons. The area has just about the right amount of courses to accommodate the demand, where some other [golf] destinations are over built."

Miura Releases Special Limited Edition K.j. Choi Iron Sets



Miura Golf, the legendary Japanese maker of the world's finest forged golf clubs, is co-operating with K.J. Choi, the world-class Korean golfer, to offer a special, limited edition replica set of the Miura forged irons Choi used to win the 2011 PLAYERS Championship on the PGA Tour.

The K.J. Choi Special Limited Edition Irons by Miura include the exact same Miura-forged CB-501 model 4-iron through pitching wedge that Choi carried at TPC Sawgrass, plus special Miura 54- and 59-degree wedges. The clubs feature shafts by KBS, the same model Choi used, plus special Miura grips made by PURE Grips. Special graphics designed for these sets alone adorn each club.

Only 300 sets of these special clubs will ever be made. Each club bears its own set number, displayed as in this example — 001/300 — to show that it is part of one of only 300 sets that will ever exist.

Choi will donate a portion of

the proceeds of the sale of limited edition sets to the K.J. Choi Foundation, which champions children's causes in Korea and around the world.

Each set of the K.J. Choi Special Limited Edition Irons by Miura will come in its own wood presentation/display box, accompanied by a letter of authenticity signed by both Choi and Katsuhiko Miura, founder of Miura Golf. Although they are beautiful enough to own simply for collection and display, these clubs are completely playable and manufactured to the usual high standards set by Miura.

The sets are available individually or in lots as corporate gifts. Buyers may choose the set numbers they want, provided the numbers they choose have not yet been sold. The cost per set is US \$5,000 plus shipping and handling. Miura will ship the clubs anywhere in the world.

More information, including simple ordering instructions, is available at the Miura website: www.miuragolf.com



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Miura Introduces Its First Forged & Milled Mallet Putter

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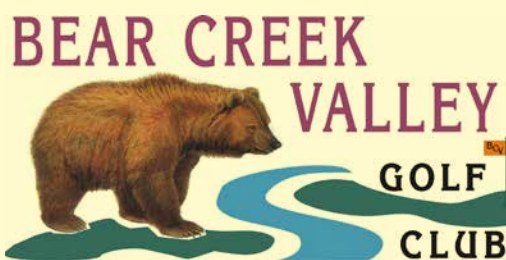
Vancouver, B.C. — Miura forged irons help players make the great shots that set up great putts — and those rolls deserve Miura putters. With that in mind, the legendary Japanese maker of the world's best forged golf clubs has added another stunning design to its collection of quality forged putters.

The KM-007, fourth in the KM line (for Katsuhiko Miura, the company's founder and chief designer) begins as all Miura putters do: with a billet of the finest quality low-carbon steel. Once forged into the proper raw shape, the KM-007 mallet is CNC (computer-numeric controlled) milled

into an elegant mallet shape designed to please the eye of players looking for some heft behind the ball.

The KM-007 offers a more face-balanced option within the Miura KM putter line. The KM-350, a heel-shafted model that is relatively short heel-to-toe, appeals to players with more of a fan-shaped putting stroke. The KM-005 (350g head weight) and KM-006 (370g), whose shaft intersection point is closer to the center of the putter face, are "quarter-hang" models balanced mostly for back-and-through swingers. The 007 will work well for that kind of stroke too.

The suggested retail price of the KM-007 is US\$450.00.



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Ping's new for 2103 Anser Series clubs feature the company's first adjustable driver and fairway woods, along with a new forged progressive iron set design. The long irons maximize distance, while shorter clubs favor control and shot-shaping. The forged faces offer unparalleled feedback and response. The new adjustable driver and fairway woods allow for innovative hosel adjustment with rear sole weighting for high MOI. \$400 Driver, Irons \$1000-\$1350.



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LG OLED Superthin Displays

TVs as wall art? LG, the world's second-largest TV manufacturer will begin marketing 55 inch and larger OLED displays that will be just 3/16 of an inch thick and weigh just over 16 pounds. This is light enough and large enough to hang on the wall as fine art. OLED displays are already used in cell phones and car radios. The key advantage to OLED screens is that the panel itself emits the light eliminating the need for florescent lamps to backlight it. LED displays at the same size currently sell for less than \$1500. The expected retail price for these? **\$8,000**.

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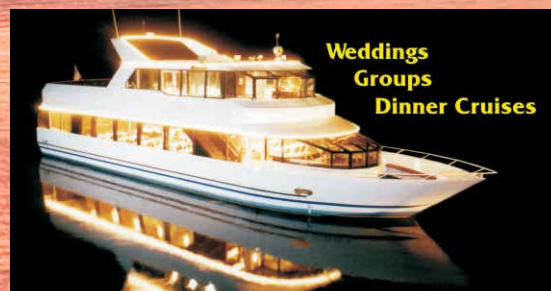


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Realtor Emeritus Nancy Porschen looks to future

By Michael Feeback
Lookout Point Consultants llc.

Forty years after launching her real estate career, Nancy Porschen is doing what she has always done - looking to the future.

When Porschen was recognized as the 2012 Bagnell Dam Realtor Association's Realtor Emeritus, it marked a milestone in a 40-year career and her ongoing passion for selling real estate. A milestone, but by no means a closing chapter.

Porschen remains driven by her love of meeting "wonderful people and building lasting friendships" as she lists and sells real estate from her office at Four Seasons Realty.

It started almost by accident. Already a successful St. Louis realtor, Porschen had been coming to Lake of the Ozarks on vacation since she was in high school. As an adult, she spent time at the lake with friends and family.

Porschen caught a real estate wave few saw coming. When she signed a listing for one of the first large lake condominium projects, Parkside Place, the condo boom was still in the future. Porschen took the listing seriously and moved to the lake for the summer to get the project rolling.

When the leaves began to turn that year, she decided to make the lake her home. She and husband, Ray, bought a home in 6-mile cove and became full-time lakereers.

Porschen opened an Ira Berry Real Estate office and began her hugely successful lake career. "I had a good business in St. Louis," Porschen said. "But it evolved into a lake business and I've been here ever since. I love it."

Along the way Porschen has earned an impressive list of realtor designations including Certified Residential Specialist, Accredited Buyer Representative and Real Estate Marketing Specialist. She has used that educational background to become one of the lake's most successful realtors, earning top-agent honors at Four Seasons Realty in three consecutive years. Her sales volume has been consistently among the highest around the lake. She served as vice president and broker of real estate companies for a quarter century and was the state director of the Missouri Association of Realtors in 1996 and 1997.

"The bulk of my business at the lake ... has been people coming in vacation mode and I expect that to continue."



tion of Realtors in 1996 and 1997.

The core of Porschen's business has always been her strong relationship with her clients. "You end up with lasting friendships," Porschen said. "I've sold property to three generations of some families."

"It's very rewarding when you find that dream home people are looking for and they are just so happy," Porschen said. "That gives me a real sense of accomplishment."

She has seen a lot of change in her years at the lake, but she says, for those who live here year-round it is still the same small community it has always been. "Everywhere I go, I see people I know," Porschen says. "That's special and that's really why we decided not to go back to St. Louis."

Looking toward the lake's future, Porschen sees the lake residential real estate market improving. "It will be a slow fix because so much damage was done," Porschen says. "The number of people asking about property is up and prices have bottomed out and stabilized. The volume of prospects is definitely going up."

Although the road work of recent years has made getting around a lot easier for some people, Porschen sees some serious problems too. "I'm concerned about the changes that have left businesses along old Highway 54 suffering," she said, referring to the expressway that has taken traffic around Osage Beach. "I see a lot more commercial property for sale or lease than ever before. I hate to see that the retail market is moving from the mom-and-pops to national names. They are the ones who need the roads. While the new roads are good, the small shops are not getting enough traffic."

Porschen says new businesses moving into the lake area are often building new facilities to suit their specific needs. "It's almost impossible to get big retailers to take existing properties," Porschen said.

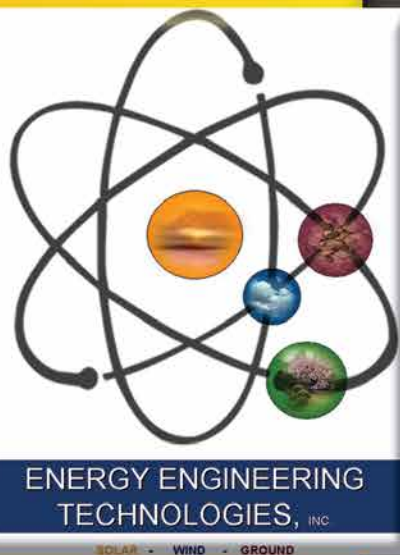
Porschen believes the key to a renewed vigor in the more local retail market is some new structure or organization aimed at revitalizing the Strip in Lake Ozark and the business district along old Highway 54, now Osage Beach Parkway. "The national outlets and the small businesses need to work together on projects like this," Porschen said. "The communities need to work together as well. We need to change our business model and to do that we need lakewide cooperation."

"We have the potential," Porschen says, pointing to such places as the San Antonio Riverwalk where an area in decline was turned completely around by a vision and joint action. "We have that potential but just can't seem to get off the ground," Porschen said. "On the one hand we have organizations promoting the Lake of the Ozarks and on the other we have communities that can't seem to get together to move forward." She also sees some problems with the way the lake is being promoted outside the area. "I look at what Branson is doing, they have been very pro-active. When I go to Kansas City and St. Louis, two huge draws for us, I don't see billboards promoting the lake," Porschen said. "We've got to make people want to come."

Another key would be some form of public transportation to address the needs of a resort area in the era of increased concern over impaired driving. "I don't see public officials getting behind public transportation," Porschen said. "That is a need that must be addressed."

Looking to the future, Porschen sees the lake continuing to grow, although not necessarily as a retirement community. "The bulk of my business at the lake for 29 years has been people coming in vacation mode and I expect that to continue," Porschen said. "People want to have and pass on the lake experience but not necessarily live here. I don't see that changing."

After 40 years in real estate, what does Porschen personally look forward to? A good forty-first year.



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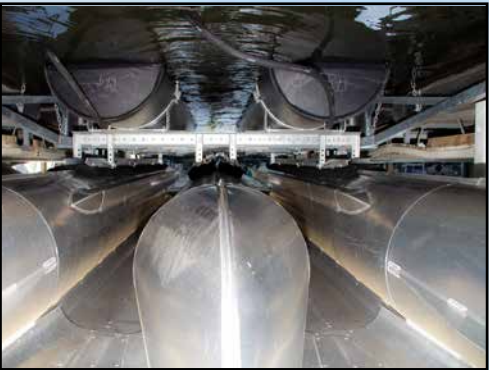
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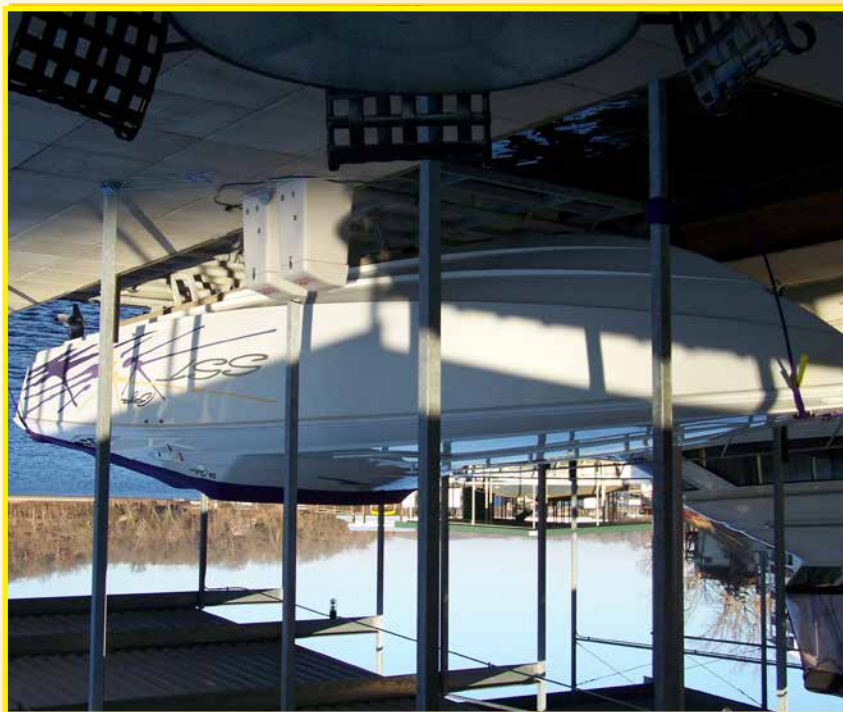
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