

# BUSINESS JOURNAL

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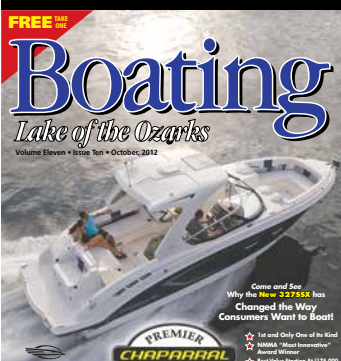
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 10

OCTOBER, 2012

## BOATING ON BACK



## NEWS IN BRIEF

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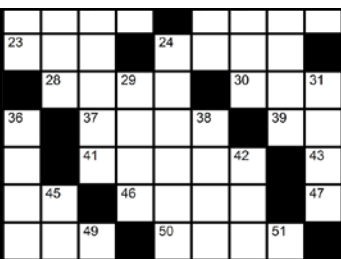
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## Ameren decision could affect assessments

By Nancy Zoellner-Hogland

The Camden County assessor's office is preparing 2012 tax bills. And Camden County Assessor Eddie Whitworth is preparing to be deluged with appeals from the hundreds of people who were told that Ameren owns their land – even though they have deeds showing they own to the 660 elevation.

During its relicensing process with the Federal Energy Regulatory Commission (FERC), Ameren notified some 1,600 property owners that their homes and businesses were inside its project boundary. According to figures provided by Ameren, some 2,000 acres of land in Camden County was identified as encroaching on Ameren's project boundary; more than 750 acres are in Benton County; nearly 242 acres are in Morgan County and some 125 acres are in Miller County. FERC granted Ameren's request to lower the boundary to elevation 662 with additional adjustments for residential and commercial structures below 662 where appropriate. 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.

"The 2012 appeal cycle ended in July. Now we're in the 2013 cycle. But since tax bills will be coming out soon, I imagine it will bring this issue to mind for all the

taxpayers who may be affected by this," he explained.

Several months ago an Ameren spokesperson said the power company couldn't release the land because it had been used as collateral since 1937, when bonds were sold to investors to finance the Lake of the Ozarks project. Then on July 17, 2012 the Bank of New York (BNY)Mellon, which has been the indenture trustee, 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. According to a spokesperson for BNY Mellon, the land is no longer held as collateral and Ameren is free to do with the land as they see fit.

"Since Ameren filed public statements that it didn't need that ground – that is was of no use to them – when I heard about the deeds of release, I was really, really hoping that Ameren was going to do the right thing and simply quit claim the properties to the people. I can't tell you how much I hoped they'd do that," Whitworth quipped, adding that since assessments are based on value, those who were told they no longer own the ground under their home may feel the value of their properties has changed. "When we do assessments, we look at

it in the same way as a potential buyer. What did it cost to build? What kind of improvements have been done? What kind of shape is it in? And, especially in this case, what's the value of the land? If people learned they may not own the land – that they only have an easement to build – well that could change things."

According to local lenders and title companies, it changes a lot because the Estoppel Certificates will do nothing more than confirm easement rights. They do not convey ownership.

David Creel, vice president of BancStar, Inc. which keeps some loans in-house and sells others on the secondary market, said that could affect property values.

"It's one thing for Ameren to say they won't touch the structures inside property boundaries. It's another to say 'You don't own that land.' At this point, all I can say is that we'd have to look at it on a case-by-case basis and a lot would depend on the circumstances. If the entire piece of property is owned by Ameren, I think our question would be 'How can we loan money on land that is owned by someone else?' Unfortunately, it's going to be a little tricky for all affected property owners and I think it will certainly affect their property values. Homes on Ameren-owned land will most likely appraise differently than homes on land owned outright," he said.

And then there's Fannie Mae and Freddie Mac, organizations chartered by Congress to increase the supply of funds that mort-

gage lenders can make available to home buyers. They buy mortgages from lenders, package the mortgages into securities and sell them to investors. However, they will only buy loans that meet their guidelines and those guidelines don't include homes built on easement.

Representatives from title companies, who would not speak on record because they are, or expect to soon be, involved in lawsuits, all agreed they would not be able to issue marketable titles on those properties.

Whitworth said he was glad that Ameren filed the Estoppel Certificates because they give assurance to people that Ameren won't come in and tear their homes down.

"However, their action has created a limited market – cash buyers who don't care if they get title insurance," he said, adding that those who want to file appeals should bring any tools available to his office in the Camden County Courthouse to show the value of their homes or businesses has decreased. In Missouri, homes are assessed at 19 percent of the appraised value. Businesses are assessed at 32 percent of the appraised value. "So appraisals would certainly be beneficial and we always suggest that people talk to an attorney."

In the meantime, some of the ownership issues may be decided by the courts. To date, six lawsuits have been filed against the power company on behalf of lakefront property owners and several more allegedly are "in the works."

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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



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## Armchair Pilot

By Nancy Zoellner-Hogland

**Lambert-St. Louis International Airport** recently initiated a food recycling program. No uneaten food isn't "recycled" to the next customer's plate! It's collected from Beers of the World in Concourse A, Pasta House in Terminal 1, Brioche Dorée/HMSHost production kitchen in Terminal 1 and Chili's Too in Terminal 2, picked up by Blue Sky Recycling and then processed by a composting firm for resale to farms and gardens. A portion of the three-month program will be funded by a grant through the airports waste management district and the Missouri Department of Natural Resources; the balance of the expenses will be picked up by Lambert, which estimated it could divert about 12 tons of food from landfills. Lambert currently is involved in other recycling programs that are said to handle some 193 tons of waste each year.

Lambert has more reason to brag. **Google has started giving away free and discounted Wi-Fi access at the airport.** Travelers can use the service, provided by Boingo, by subscribing to Google Offers. Other airports offering discounted Wi-Fi are Austin, Texas: Austin-Bergstrom International Airport; Chicago, Ill.: O'Hare International Airport and Midway Airport; Denver, Colo.: Denver International Airport; Detroit, Mich.: Detroit Metropolitan Wayne County Airport; Houston, Texas: William P. Hobby Airport and George Bush Intercontinental Airport; Milwaukee, Wis.: Milwaukee County's General Mitchell International Airport; Minneapolis, Minn.: Minneapolis-St. Paul International Airport; New York, N.Y.: John F. Kennedy International Airport, LaGuardia and Newark Liberty International Airport; Oklahoma City, Okla.:

Will Rogers World Airport; and Washington, D.C.: Ronald Reagan Washington National Airport and Dulles International Airport.

**Perhaps Orbitz**, an online travel agency, should have used Google to read about the Department of Transportation's (DOT) rule that all additional fees must be disclosed to user before the last steps of booking and paying for tickets online. The company recently was ordered to pay a \$50,000 fine for failing to properly disclose baggage fees on its website. The DOT also ordered Orbitz to immediately fix the problem and inform travelers about potential baggage fees during their airline ticket purchasing process.

Hidden baggage fees were the least thing on the mind of a **California family bumped from an American Airlines flight.** A father and mother flying first class with their 16-year-old son with Down syndrome said they were asked to leave the flight they had already boarded after the pilot said he had seen the boy acting "agitated" in the passenger waiting area. The parents, who disputed the claim, were required to take a later flight on another airline and sit in the back row of coach. No passengers were allowed to sit within two rows of the family. The parents are blaming the airline's actions on discrimination. American said they would refund the family's first-class upgrade fees but have stuck to their stand that the boy presented a safety risk both to himself and other passengers.

**Wheelchair-bound travelers may be pleased** to learn that a company has come up with a new wheelchair design that can be clipped into place on planes and become a regular seat, eliminating the need to move from wheelchair to seat after board-

ing. The design, dubbed the Air Access system, is under review but is expected to be put into place in the near future.

**This month, United Airlines will debut its new 787 Dreamliner**, a super-efficient airplane touted as offering "unparalleled performance." The 787-8 Dreamliner will carry from 210 to 250 passengers 7,650 to 8,200 nautical miles and the 787-9 will carry 250 to 290 passengers 8,000 to 8,500 nautical miles. The planes use 20 percent less fuel than similar sized planes while traveling at the speed of the fastest wide-bodies and offering more cargo capacity. New technology also provides increased passenger comfort and convenience inside.

**Travelers might want to consider purchasing** the new iPhone 5 before embarking on their next trip. Improved mapping software with turn-by-turn directions will help keep tourists going in the right direction; Siri, Apple's voice activated personal assistant, will be able to find and book restaurant reservations through OpenTable.com; and digital coupons, tickets and passes will be brought up automatically at the appropriate time. Apple claims the newest release also features better video, better photo-taking capabilities in low-light conditions and a panorama mode that slows users to "stitch" together photos taken as the phone is swept across the scenery. Those photos can then easily be streamed to others who wish they were there. And the phone's three microphones with improved noise-canceling effects offer better audio quality. That improved audio will come in handy on Face Time, which no longer requires Wi-Fi. The 16-gigabyte model of the iPhone 5 costs \$199 with a carrier contract; the 32-GB is priced at \$299 and the 64-GB models cost \$399.

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## Business Journal Socials

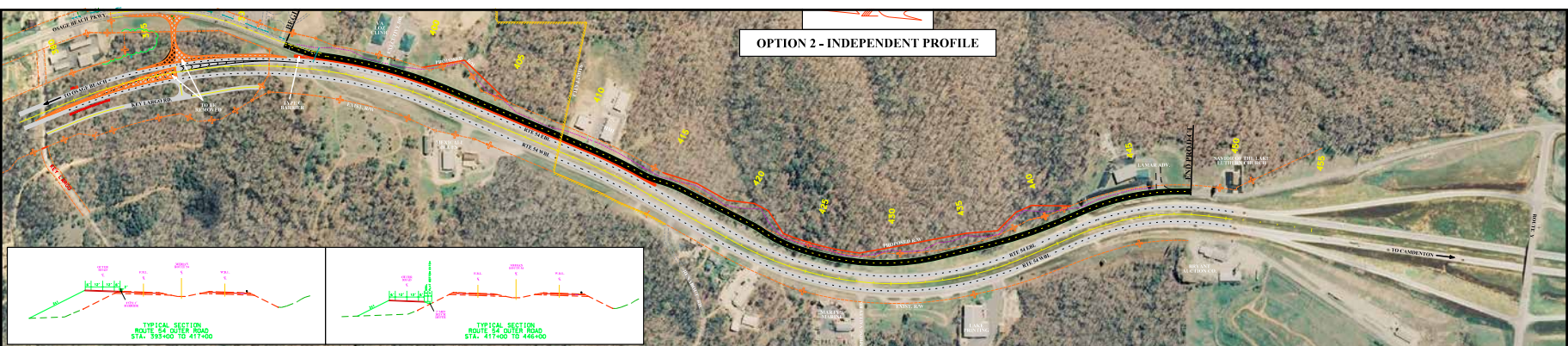
### Thursday Night Social

Stop by every week at our host location for the Business Journal Social! Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food, it's a super way to spend a Thursday evening at the Lake!

This month's locations are; Oct 4th: City Grill, Oct. 11th: H. Toads, Oct. 18th: Bootleggers, Oct. 25th: Lil Rizzos.



# MoDOT, city work together for businesses' sake



Osage Beach city and Missouri Department of Transportation officials have been meeting to discuss construction of a proposed outer road. If adopted, the two-land, two-way road would pick up at the current dead end of Osage Beach Parkway near Lazy Days Road and extend west 2.75 miles, hooking up with the existing service road that runs from Y Road to Lamar. Advertising. It would be funded through a three-way split between the city, the transportation department and a highway department cost-share committee.

By Nancy Zoellner-Hogland

The Missouri Department of Transportation (MoDOT) has proposed building an outer road parallel the east side of U.S. 54 Expressway that will open up the western end of Osage Beach Parkway, provide safer westbound access to the Expressway on that end of the city, provide two-way access to undeveloped ground in that area and make it easier for interested landowners to annex into the city.

Osage Beach City Admin-

istrator Nancy Viselli said the project was a "dream come true."

"This is an incredible offer! And the best part is, because MoDOT has said they will engineer the road, they will conduct the environmental studies, they will buy the land and they'll build the road, the city won't have to do anything but pay its share. Since MoDOT has lined up a cost-share program, the city will only be required to pay one third of the \$3-million cost. And since

MoDOT has also come up with additional funding, they could have it completed by this time next year. What's not to love? I just hope we can jump on this before MoDOT changes its mind," she said.

Viselli said the pot could be sweetened even further by the offer from the Osage Beach Special Road District to pick up about a third of the city's tab. She said the road district board would have to approve the move, but added "we've already been told that they

will help us. They just have to determine how much they can help. MoDOT told us if the city can meet with land owners along the proposed route and convince them to donate the right-of-way needed for construction that would be considered an 'in-kind' donation and the city's share could drop even lower."

In addition, because MoDOT already promised to annex the road right-of-way to the city, it would provide contiguous access to all property

located along that corridor.

"We only have a few options on expansion of the city so if we want to grow, this would certainly be a viable option. I don't know how many acres of undeveloped ground lies between our border and Linn Creek but since the city doesn't have a big industrial park, this seems like a fantastic opportunity for someone to buy up that property and develop one," Viselli said.

*continues on page 4*



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# MoDOT, city work together for businesses' sake



OB City Admin. Nancy Viselli

after this edition of the *Lake of the Ozarks Business Journal* went to press.

Two MoDOT designs were submitted – one that ran directly parallel to the Expressway, separated by a concrete barrier – and a second design that followed the natural contour of the ground.

Two alternate ideas, presented by Alderman Steve Kahrs, were also discussed at the meetings. Under Kahrs' plans, a slip ramp would be constructed in order to allow north/eastbound traffic to more easily exit the Expressway. The first proposal featured a ramp which began near Spring Valley and contained two lanes – the right lane would allow for right turns into HMI Fireplace Shop and the Executive Park – and the left lane would allow traffic to continue on to the Parkway. The second proposal was for a shorter ramp that would begin between HMI and the Executive Park. Traffic would

have to exit, then use a roundabout to access a service road beginning in the area of Lazy Days Road that would run to HMI. However, Silvester said it was doubtful that MoDOT would contribute to either of those projects, estimated to run between \$2 million and \$5 million, based on right-of-way acquisition, because of the limited benefit that would be provided.

Viselli and City Engineer Nick Edelman said those options would take substantially longer because the entire project would be on the city's shoulders.

MoDOT also committed to improve the right-turn status at Key Largo and get that intersection opened back up by Thanksgiving.

According to a traffic study completed by MoDOT, some 1,100 cars were using the Key Largo exit each day.

Access to the Expressway at Key Largo had been limited after six accidents, two of which

resulted in fatalities, occurred at the intersection. Maps and diagrams of the accident locations can be found at [www.modot.org](http://www.modot.org).

Business owners west of KK, who said the road closures are crippling business, have been putting pressure on the city to find a solution. According to Mark Beeler with RE/MAX Lake of the Ozarks, who addressed the board of aldermen in September, 20 businesses west of the Grand Glaize Bridge were for sale at the end of August. Another seven were in foreclosure. He said property values on the west end of town had also dropped to \$1.13 to \$3.26 per square foot compared to \$9.40 to \$13.75 on the east side of the bridge. He and several others who spoke at recent meetings blamed the decline on the lack of traffic in the area.

## Sign in

Osage Beach got more good news at their September 20 board of aldermen meeting. Silvester said MoDOT would

be willing to pick up the tab for new signage along the Expressway. Business owners have complained that those coming to the Lake for the first time since the new highway was completed don't know that the Parkway is actually "old" Highway 54. Several suggestions were made to change the name to Business 54 but Viselli said that would be unfair to those business owners that have invested in new company stationary and advertising.

"It seems that going with 'Osage Beach Parkway/Business 54' would make the most sense. That way business owners could keep the same address yet drivers would have an easier time figuring out where they wanted to go," she said.

Silvester presented several different options to the city which carried price tags ranging from \$16,000 to \$251,000. The most expensive proposal included larger signs which would need larger trusses.



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# Stay bullet shows need for restrictions on events

By Nancy Zoellner-Hogland

When Linda Baker arrived home from volunteering at a local food pantry last month, she was shocked to learn that just a few minutes earlier a bullet had penetrated her home's exterior, whizzed past her husband who had been sitting in a nearby chair, broke a mug on a kitchen shelf and then ripped through the ceiling before entering the attic.

The stray bullet came from the Ozark 3-Gun Championship event, held on property behind the Baker home. The event, which drew approximately 260 shooters was sponsored by Adams Arms. According to the firm's website, they offer "precision technology for the modern warrior."

Baker called Camden County deputies who then contacted event organizer Kurt Broyles and the portion of the shoot behind the Baker home, which happened to be inside the Camden County Planning and Zoning District,

was shut down. The rest of the match, which had shooters competing against one another on a natural terrain course at nine different stations, was allowed to continue. Broyles also sent repairmen to fix the damage to the house.

"I'm just thankful that my husband wasn't hit or that my 2-year-old granddaughter wasn't here – or that one of the dogs wasn't hurt. I just keep going over this in my mind and it scares me to think what could have happened. This is the third year they've held this thing. I guess I should be glad that nothing else has been shot up," Baker said.

However, according to a spokesperson from the sheriff's office, it was a fluke that the bullet ended up in Baker's home.

"Because of the terrain, it had to be a misfire or a shot in the air because the target was down the hill. However, the shooters still shouldn't have been so close to a residential

area," said Capt. Kelly Luttrell.

Don Hathaway, director of Camden County's Planning and Zoning Department, said the incident points out the need for zoning.

"Planning and Zoning, which is primarily in high-density areas, was adopted for the public's safety and protection. If the organizers of this event wanted to set targets inside the district, they should have first applied for a special use permit. They would have had to include a layout of the proposed area showing placement of targets, they would have had to prove they had insurance and then it would have had to go before the Board of Adjustments at a public hearing for approval," he said, adding that procedure is required for any commercial activities – including commercial deer hunts – if they are held on property inside that district.

*continues on page 10*



During a recent shooting event on land off A Road, a stray bullet penetrated a nearby home and broke this cup. Camden County officials said this type of accident proves the need for following planning and zoning regulations, which prohibit these kinds of events without prior approval - and extra safety measures.

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# New codes adopted in Village leave sprinklers dry

By Nancy Zoellner-Hogland

The Village of Four Seasons was the first in the area to adopt the 2012 codes from the International Code Council. Officials said they made the move at their September meeting because a portion of the new set of codes allows municipalities to opt out of the sprinkler system requirements for single family dwellings.

"We want the Village to be the safest area at the Lake to live in but we also know the limitations – what people can afford and what the infrastructure can handle. Sprinkler systems could add an additional \$20,000 to the cost of building a home and even if people wanted them, the water supply is incapable of handling the draw," said Robert Davis, chief building inspector for the Village.

John Summers, general manager of the water company that serves the Village, agreed that water lines in many parts of the Lake, in-

cluding the Village, were designed to provide drinking water – not to handle fire suppression.

"The supply lines, which range between 3 and 6 inches, are probably adequate but the vast majority of the meters are not," he said. "The standard residential meter is 5/8 by 3/4 with 3/4-inch service to the house. To retrofit would be incredibly expensive."

Davis said that's why they chose to focus more on fire prevention measures like requiring fire-resistant drywall in garages that will contain fire for one hour and smoke blocks in attics 1,000 square feet and larger to block the draft that enables fire to spread like a bomb. The Village also requires smoke alarms in garages and attics that, when possible, are "daisy chained" so when one alarm is activated, they all sound. Sprinkler systems are required in all commercial buildings and multi-family dwellings.

Building officials in other municipalities said they probably would take the same route and forego the sprinkler systems in single family dwellings.

This year, for the first time, the Village also adopted the International Fire Code.

"We wanted more stringent requirements in some of the electrical sections that could only be put into place by adopting that code – grounding and wiring, particularly on docks," he explained, adding that for the same reason, the Village also chose to adopt the International Swimming Pool and Spa Code, also for the first time. "We have been getting more and more permit requests for swimming pools and wanted to make sure that we would have strong guidelines in place so when contractors comes in, we can say you have to do this, this and this – and then have a law that backs us up."

In addition to stringent electrical grounding systems,

the codes also regulate the types of drainage systems that are allowed. Davis said children had died after being suctioned to the intake grate. The new codes require pumps with a safety vacuum release system that is designed to automatically break suction to prevent entrapment injuries and death.

"This move will cost the Village about \$2,000 because we'll have to purchase both the electronic and hard copies of the codes for our library but the trustees felt it was well worth it," Davis said. "We've had some complaints from people who don't like paying the building permit fees. However, while they do add to the cost of any project, they ensure a safer community. Because the Village doesn't collect a property tax, our department is self-supporting. Those fees keep inspectors out there on the street."

Shawn Otto, president of the Lake of the Ozarks Builders Association, said he felt

the rest of the municipalities would follow the Village's lead and adopt the codes in the spring.

"We try to be on the same timeframe so we have uniformity throughout the area. That makes it easier on all the builders," he said, adding that the Builder's Association hoped to hold a seminar later this fall for builders to review the changes in the codes. The next regular meeting of the association, which is open to all in the building industry, is scheduled at 5:30 p.m. Tuesday, Oct. 2 in the lower meeting room at the Central Bank of Lake of the Ozarks main location in Osage Beach. Free hamburgers, brats, hot dogs and sides will be provided by the bank. The meeting will start at 6:30 p.m. Greg Tolbert, president of the Bagnell Dam Association of Realtors, will be the guest speaker.

For more information, call (573) 365-7322 or send an email to [info@lakebuilders.com](mailto:info@lakebuilders.com).

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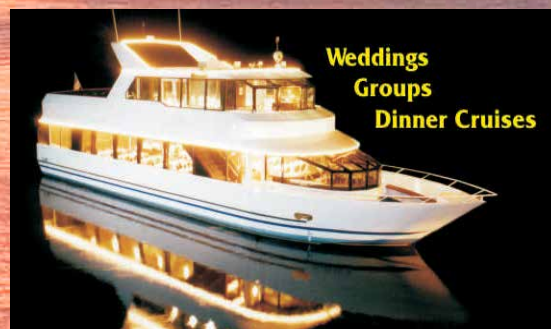
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# Facebook scams could cost you

Lots of us (800 million and counting) log into Facebook daily or almost daily—for a number of reasons, whether it be to check up on what family and friends are doing or to play our favorite games (apps as they are known).

Posting allows us to share our goings-on as well—photos, videos, almost anything. However, as in life, there are always pitfalls to watch for and avoid.

Apps—short for applications, mini-programs that run within your Facebook window are one such example.

The most popular apps have millions of users (Cheville currently leads with 58.5 million). They come in all shapes and sizes, some informative, some entertaining. But some are there for less-than-admirable purposes.

Apps ask us for (and receive) permission to access

our personal information, so that they can share with other users what we are doing (often very frequently).

The amount of information that they can access is varied, but Facebook recently cracked down on the amount of information they ask for. Currently, they are only supposed to ask for a much as they need.

When you complete your Facebook profile, you can enter as much information as

you like, which can potentially include information like your birthday, where you live, the high school you attended, and more. All of this information could potentially be released to anyone the app chooses.

Recently, some Facebook apps have taken a turn for the worse, leading into quasi-virus territory. These apps will routinely post for you.

It may be a link to a provocative video or salacious photo or perhaps a sensational news story. These links are posted without your knowledge and lead to a website outside of Facebook and its relative safety. Your friends naturally click on this link that you “recommend”.

The trouble is, this application and others like it, then

trick users that follow these links into downloading malware that can range from tracking cookies to code that gathers credit card numbers and passwords.

Examining the links (and apps) you click on in Facebook can limit these potentially-malicious posts. Never give an application link or the app itself any password or credit card information.

If the link provides an outside source, say a video—look at the link—does it say “youtube” (generally safe) or does it say something like “28-videotube.someweb-place.com”?

The “videotube” is meant to mislead—sounding enough like “Youtube” to make you click it. If the link isn’t

*continues on page 15*

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## Stay bullet shows need for restrictions

*continues from page 6*

Land owners who lease to hunting clubs can determine if their property lies inside the district by visiting <https://camden.integritygis.com>.

If land is inside the restricted area, land owners can obtain applications for the special-use permit at the Planning and Zoning office during normal business hours or they can be downloaded at the county's website, [www.camdenmo.org](http://www.camdenmo.org). Hathaway said applications must be submitted one month prior to the public hearing when the case will be heard so he has time to review them.

The requests will then go before the Board of Adjustment for a public hearing review process. Those meetings are usually held the fourth Wednesday of each month.

The Board of Adjustment, upon review and consideration of an application, may issue such a permit with any conditions it deems appropriate. However the Board may reject an application if:

•The application is incomplete

•The proposed use will endanger the public health, safety or welfare or

•The proposed use will substantially harm or decrease the value of the adjoining or surrounding property

Hathaway said even if the Board of Adjustment feels that the application complies with all other provisions of this regulation, it may still deny the permit if it determines, based upon information submitted at the hearing, that the use, more probably than not will, among other things, materially endanger the public health or safety. The burden of presenting evidence and of persuading the Board of Adjustment falls upon the applicant or his representatives. The Board of Adjustment may also refer applications to the Planning Commission to obtain its recommendation.

The only exceptions are activities that were initiated before 2004, when the district was adopted by law, and have operated each year since.

“Those uses are grandfathered in and don’t have to come before the board,” he said.

In the meantime, Hathaway said a letter outlining the county's zoning will be sent to everyone affiliated with Adam's Arms to inform them of the law. He also said although he suspects some hunts may be taking place on land inside the district, the county has never received a special use permit request for that activity.



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# Will working from home work for you- *and pay?*

By Nancy Zoellner-Hogland

Those who feel they do their best work from home can now easily determine if that's also the best for their pocketbook.

The federal government, in cooperation with HP, released a Telework Calculator, which can be accessed by anyone, to help determine the cost savings of eliminating the daily commute from home to office. The calculator, which assumes that the user drives his or her own vehicle, asks how many miles are driven to and from work; how long it takes to make the trip, the type of vehicle used and how many days that person wants to telecommute. After plugging in the information, this reporter, who works from home, showed an annual total cost savings of \$5,089.60 with \$3,710.42 coming from 109 hours of productivity gained by not having to commute and \$1,379.18 in annual vehicle savings.

However, according to a study completed by HP, the savings to employers can



be even greater. The study showed that the average employer pays nearly \$10,000 per employee each year towards energy costs, real estate and production costs when those employees work in the office while the cost of a teleworker would be no more than \$2,400 per year. When that's multiplied out times several employees, the

savings can be enormous.

A report on BusinessLink.gov listed the following benefits to employers:

- **Improved employee retention, especially with working parents who have childcare responsibilities**
- **Employers gain a wider pool of applicants from which to recruit**
- **Increased staff motivation with reduced stress and sickness levels**

Other studies show the benefits don't end there. Home-based employees take less sick and personal leave; the lower turnover rate means lower hiring and training costs; and employers see increased employee productivity and morale. In fact, one study reported an average increase in productivity of 25 percent among employees who work remotely. Reasons given for the increased productivity are the ability to work at any time, less distractions and time gained by not having to

commute.

Debra Shartock, who has worked from home for the past several years, said she loves not having to live her life around her alarm clock.

"I work for an accountant and as long as I get the work done and turned into him on his deadline schedule, my boss doesn't care when I do it so I tend to sleep a little later than the average office worker," she quipped. "Sometime I work in my pjs or sweats all day without even putting on make-up and definitely without putting on heels! I can throw in loads of laundry between tackling clients books and since I set my own schedule I have more time to attend my children's sporting events and can even volunteer in my son's classroom. I make up for the time lost by working after the kids go to bed. However, working from home definitely does have its down side," she added. "I often-times feel left out of the 'loop.' And there

are some days I get a little stir-crazy from not having anyone to talk to except the kids when they come home. That's difficult to deal with but the benefits far outweigh the disadvantages."

A U.S. Remote Working Research Survey conducted contracted by Microsoft found that:

- **62 percent of people surveyed believe they could fill their job duties at a remote location**
- **More than half (59 percent) of those surveyed say their company does not have a formal policy allowing employees to work remotely**
- **63 percent do not take advantage of a remote working policy even when it's available**
- **90 percent believe privacy will not be compromised when working from home**
- **People who are able to work remotely do so an average of 7.3 days per month**

To try the calculator, visit <http://www.govloop.com/telework-calculator>.

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# Approach allows chamber members 'best of both worlds'

By Nancy Zoellner-Hogland

A survey conducted in 2011 showed chamber of commerce members throughout the Lake of the Ozarks supporter a merge of the Lake Area, Lake West and Camdenton Area chambers of commerce. However, each of those chamber's by-laws required a 66 percent majority of approval for that to happen and only 55.5 percent supported the move.

So the chambers settled for the next best thing. They collaborated to form a three-chamber task force that includes five members from each entity. The task force is split into four committees – Marketing, Membership, Legislation and Special Events.

"The move allows us to have autonomy yet it also allows us to work together and accomplish more while providing more exposure. Everyone has been pleased with what they've seen so far because it's kind of given us the best of both worlds," said Camdenton Area Chamber Executive Director Trish Creach. "So far, it's working great!"

The most recent fruit of that endeavor is the new webpage LakeHappens.com. The web-

page will provide a calendar that features events from all three chambers. However, that's only one accomplishment, according to Creach.

For the first time ever, the group joined together to produce just one – instead of three – chamber directories. And that directory doesn't designate chamber affiliation. Creach said the move was overwhelming welcomed by members, who had complained about the cost of advertising in three separate books – and the difficulty of choosing which book to use. She also said that although each chamber continues to hold its own socials, this year the trio joined together to hold joint business-networking socials and quarterly Eggs and Issues breakfasts.

"We realize that there's only so much time in a day. If a business owner was active in all three chambers, he or she would be spending so much time just attending events that it didn't make sense," she said, adding that the group is also looking at ways to expand major events to include all three chambers. "For instance, we're looking at adding a cruise and

scavenger hunt or poker run with stops all around the Lake to the Magic Dragon Street Meet Nationals – similar to what they did with the Shoot-out. The race headquarters is on the west side but they hold a golf tournament in Camdenton and the Meet-and-Greet in Lake Ozark so everyone gets some exposure and some business. The common denominator is the Lake and now that we have easy access to all areas, we'll be able to do a lot more."

Creach said they also have several other ideas in the works but added that she couldn't yet reveal any more information about what they were.

Records show several mergers have already taken place. The Lake Area Chamber is the result of a mid-1980s union between the Lake Ozark and Osage Beach chambers. About the same time, Sunrise Beach, Laurie and Gravois Mills also decided to work together to market their combined areas.

## The survey says:

The survey was distributed to 1,184 chamber members. A combined total of 454 surveys were returned.

Results showed 44.5 percent favored maintaining three chambers of commerce.

Of those returning the surveys, 78 percent belonged to one chamber; 22 percent belonged to two or more chambers in the immediate area.

## Gates expansion to provide 100 jobs

Gates new 50,000 square foot facility expansion in Versailles will provide 100 new job opportunities.

Gates Corporation is expanding their operations with an additional new 50,000 square foot manufacturing and warehousing facility in Versailles, Missouri. The new facility will provide 100 new job opportunities for people in Morgan, Camden and Benton counties.

"Gates currently has 465 employees working numerous shifts who keep our 125,000 square foot Versailles plant running 24 hours a day, 7 days a week," says Sean Maher, Plant Manager. "Opening this new facility has provided new jobs, increasing our employment total from 365 to 465 employees," Maher added.

The new 50,000 square foot building has been under construction since April 2012, and

will be used for manufacturing and warehousing the products produced by Gates Versailles. The building is owned by Callaghan Warehouse, LLC and will be leased by the Gates Corporation.

The Bank of Versailles financed the development of the new facility. Dave Baumgartner, President and CEO of The Bank of Versailles said, "We are proud to have Gates in our community and we were pleased to help finance this important new community project. These new jobs and the additional payroll provides an economic benefit to the entire West side of the Lake," he noted.

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## Mid-County Intern Program attracts candidates from across US

Mid-County Fire Protection District applied for and was awarded funding from a SAFER grant through the Department of Homeland Security to improve firefighter safety by providing a means to increase the front-line firefighter numbers.

Mid-County has only two career firefighters on shift each day responding from Station 1 in Camdenton.

The remaining five stations are supported by volunteers to cover the 220 square mile district.

The grant was awarded in June 2011 and has taken just over a year to implement the Intern program developed by Deputy Chief Chris Bachman.

"The idea for the Intern Program stemmed from the global supply and demand problem facing the fire service. I knew first hand that countless young men and women aspire to become career firefighters, but with the current job market, hundreds of people apply for one opening.

"I modeled the program to meet the same objectives used by corporate businesses to recruit individuals seeking educational opportunities and hands-on experience to become a more competitive candidate in the fire service industry. It was my theory that if we could provide hands on experience, the opportunity to experience fire-house life while living in the station and schedule advanced educational opportunities, we would attract interns," said Chief Bachman.

The program requires a two-year commitment from each intern who will live at the station and fill assigned shifts each month. Intern firefighters

receive the hands on experience they need to become more proficient in completing the duties and responsibilities as a firefighter while improving the district staffing levels.

Since the position is non-paid the interns also have part-time jobs within the community to cover personal expenses.

After completing the Intern program each member of the group will have earned Firefighter I & II, EMT-Basic and a Degree in Fire Administration with numerous advanced certifications that will be beneficial as they apply for a full time position.

Mid-County belongs to the Tri-State Recruitment Alliance, comprised of eighteen departments who pool resources to test applicants and formulate a hiring list. When an Intern is offered a job from one of these departments, the two year commitment will be waived and the position will be filled from the waiting list.

The grant will continue to fund this program for the next three years with minimal expense to the fire district. This grant has also provided support to increase the number of local volunteers on Mid-County, who has added eight new volunteers to the roster since the beginning of the year.

"The enthusiasm and motivation of the interns is outstanding, we are thrilled to have them on board," commented Fire Chief Scott Frandsen. For more information on the Intern Program visit the fire district website at [www.mcfpd.org](http://www.mcfpd.org) or contact Recruitment and Retention Coordinator Sue Chatham at 573-346-2049.



# Facebook scams



*continued from page 10*  
displayed clearly in the post, look at the bottom of the screen as you hover your mouse over the link. The website it points to should be displayed at lower left.

What can you—or anyone—do about them if they've been duped?

If you've simply added an app you think might be a scam, go to your Facebook's Account Settings-- it's under the small downward arrow in the right-hand corner next to your name and "find Friends".

Click the down arrow and select "Account Settings". In the left-hand column, look down the list for "Apps" and click it. Here you will find a list of all the Apps you currently have.

Clicking the "X" for an application in this list removes the App and gives you the option of "Deleting all app activity on Facebook".

For many of the mis-behaving apps out there, this will be enough.

However, if you've given up a password or credit card information chances are the damage is already done.

You may need to cancel a credit card, and change the passwords on your social media websites—especially if you used the same password across several different sites.

Immediately inform Facebook—through the Help Center—that the app in question is one you believe to be malicious.

Change your passwords, and when choosing a new one, use a string of unrelated characters including numbers and punctuation if you can. Often something like "4-score\_&\_s3v3n!" with its letters, numbers and symbols will defeat most attempts at cracking—and yet may be easy for you to remember.

If you live in the US and feel you are the victim of identity theft based on the Facebook compromise, you should file a police report, contact your bank's fraud department and alert the fraud department of the major credit bureaus.

You can report it to other agencies as well including the FTC (Federal Trade Commission), the FBI (Federal Bureau of Investigation) and the Internet Crime Complaint Center. Some links to mentioned agencies:

[www.FTC.gov](http://www.FTC.gov)

[www.FBI.gov](http://www.FBI.gov)

[www.IC3.gov](http://www.IC3.gov)

(Internet Crime Complaint Center)

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## SBA provides step-by-step guidelines to starting a business

Those who are confused about the planning legal and regulatory steps needed to start a business can find the answers to many of their questions on the Small Business Administration (SBA) website.

Information will help potential entrepreneurs weigh the pros and cons of business ownership; determine if they have what it takes to succeed; and learn how to use research to determine if there is a market for their ideas. To help with that process, the site also includes free market data and statistics provided by the U.S. government. The site will also help find a mentor or counselor who could offer free training and counseling from a "been-there-done-that" viewpoint. The site lists several agencies – Small Business Development Centers, SCORE, Women's Business Centers – that can help with that process.

Once a decision is made to start up a new business, the SBA site also gives guidance on writing a business plan, which will help steer the business all along its growth curve, and preparing financials. The website also guides entrepreneurs through the process of finding a good location for their businesses – one of the single most important decisions they could make; it includes information about loans, grants and

other funding; and discusses options for marketing that new business.

Licenses and permits, which are required for most businesses in nearly all areas, are discussed and incorporation is studied. According to the SBA, many new business owners assume they need to incorporate or become an LLC "from the get-go, but the truth is, more than 70 percent of small businesses are owned by un-incorporated sole proprietors, although even this group is required to register their businesses. However, determining how a company will be structured up front can provide tax benefits and reduce personal liability."

The SBA site also guides business owners through the registration process – "Doing Business As," and helps determine if an employer identification number will be needed. Then there's the tax advice, which is broken down to the state level.

Those who will need help with the operation of their business can even find advice on hiring employees and working with independent contractors.

The site also offers specific advice for women's and Native American business ownership and also includes SBA success stories.

The information can be found at [www.sba.gov](http://www.sba.gov).



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# Outlet shoppers seeing pink – and orange – in October

By Nancy Zoellner-Hogland

Osage Beach Premium Outlets and Susan G. Komen for the Cure are teaming up this month to support breast cancer awareness, research, and treatment programs in the community.

During the month of October, shoppers who visit the on-site information center to donate \$10 to support the cause will receive a card that will allow them to get 25 percent off one item from select stores including Adidas, Bass, Calvin Klein, J.Crew, Nautica, Nine West Outlet, Polo Ralph Lauren, Tommy Hilfiger, Ultra Diamonds and more. Donations will be accepted on-site only via cash or credit, with all contributions benefitting Komen Mid-Missouri Affiliate. In connection with this national fundraising initiative, with the help of its customers, Premium

Outlets is guaranteeing a contribution of at least \$100,000.

To find the information center, follow the bus and RV parking signs to that parking area, take the elevator to level 1.

For more information on Susan G. Komen for the Cure visit [www.komen.org](http://www.komen.org) or call 1-877 GO KOMEN.

On Halloween, children are invited to take part in Trick or Treat Off The Street and Costume Contest from 2 to 7 p.m. at the mall's 110 stores. The Annual Frightfully Fun Children's Costume Contest, for children 12 and under, will be held on the Plaza on from 5 to 7 p.m. that same evening. Costumes will be judged in the following categories: ages 3 and under; ages 4 to 7; and ages 8 to 12. Winners will receive prizes from many of their favorite stores.



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Public schools in Missouri have struggled under the pressure of cuts passed in recent legislation, but they continue to deliver a quality education. Come hear what the public schools are facing with upcoming challenges and attacks from both the state and national agendas. Where can we look for answers, and what can we do? Let's discuss the current problems facing our public schools, and let's examine both the good and bad news about our schools.

Join the Heart of the Ozarks Professional & Business Women as we welcome Peggy Cochran to discuss what is happening in the legislature that will have an impact on our public school systems on Wednesday, October 3, 2012, from 5:30-7:00 p.m. at Inn at Grand Glaize, 5142 Osage Beach Parkway, Osage Beach

Peggy Cochran's background is in education, teaching drama and English for 21 years and was also the first woman to be Executive Director of the Missouri

Education Association. She now works for the organization part-time as a consultant for interest-based negotiations, problem-solving and dispute resolution. Peggy has also served on the Board of Trustees for Jefferson College and is the current Chairperson of the Morgan County Democratic Club.

To make reservations, contact Amanda DeGraffenreid at [teamPBW@gmail.com](mailto:teamPBW@gmail.com) or 573-216-3465. Cost for the meeting, which includes dinner, is \$15.00.

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# Another municipality to join the hunt

By Nancy Zoellner-Hogland

In an attempt to cut down on problems caused by an over-population of deer, Lake Ozark authorized its city attorney to draft an ordinance that makes it legal to archery hunt inside city limits. The city joins the ranks of the Village of Four Seasons and Four Seasons Property Owners Association, which played host to its first hunt in 2008; Osage Beach, which adopted the program in 2009; and Camdenton, which began allowing bow hunting inside city limits in 2010.

Aldermen made the request at a September 10 work session.

According to Lake Ozark City Attorney Roger Gibbons, he hoped to have the ordinance ready in time to allow hunters to take part in the second period of the 2012-2013 bow hunting season. The season opened September 15 and ends November 9 for firearms season then reopens November 21 and continues through January 15.

Gibbons said although he

talked to Bob Chatham, who, as code enforcement officer for Osage Beach, runs that city's program, to get ideas, Lake Ozark's hunt will be handled differently.

"The aldermen are looking at something a little less formal where hunters will be getting permission on their own to hunt on private property, rather than having the city oversee the program," he explained.

In Osage Beach the rules are a little stricter. Owners donate use of their land for the hunt. Licensed hunters, who must have completed the Missouri Department of Conservation's Hunter Safety Program, will be required to register at City Hall and to go through a short orientation class. They cannot choose their own sites; instead they will be assigned to specific areas and must stay in those areas. In addition, they can park only on the grounds where they are hunting and must display a parking permit on their vehicle. They also must carry a city issued per-



**This 11-point buck was taken on opening day of the 2012-2013 bow hunting season by Wayne Essary from Cape Fair Missouri. Essary was hunting near the Grand Glaize Airport on a tract of land that is part of the city's managed archery hunt. Photo provided by Bob Chatham.**

mit with them while hunting. However, they are not required to hunt from deer stands.

"So far, I have 83 hunters and 42 properties registered to participate in the program. We require the properties to be a minimum of 2 acres and we don't allow any hunting on properties in residential

areas," Chatham said. "I have a specially designed software system that allows me to keep track of all the hunters to make sure I don't assign two hunters to the same property."

The method appears to be working. The year before the city instituted the hunt more than 200 vehicular accidents involving deer were reported. In the three years of the hunt 279 deer have been taken and the numbers of deer-related accidents have been steadily declining to a record low of 19 last year.

Osage Beach also took a stern stance against making pets out of deer. In 2009 the city adopted an ordinance that makes it illegal to provide food for deer or any other wildlife, except birds. Those who violate the law face a fine of up to \$500 and up to 90 days in jail. Each day food is found in the yard is a separate violation.

In the POA, where 13 deer

were harvested last year, only POA residents in good standing and their guests are allowed to take part in the managed bow hunt. Management holds a drawing for the assigned areas, with owners' names being drawn first. Hunters are then assigned specific areas limited to common ground within POA boundaries and must display a tag on their vehicles. Or they can hunt on their own lots or on other's lots with written permission, as long as those lots are at least 50 yards from any home. For safety reasons, participants are required to hunt from deer stands in trees. Security officers check on the hunters throughout the day to make sure they stay in the areas assigned to them. Hunters, who are required to take two does before they will be allowed to harvest a buck, are also asked to bring their deer to the check-in station at the Four Seasons Security office, located in the lower level of the Four Seasons Activity Center, so an accurate count can be kept.

One Four Seasons resident said she is hoping the counts are high.

"The deer are getting so bold here that they walk right up into yards and nibble on your flowers even when you're standing close by. You have to shoo them away! I imagine with the drought and all the grass and weeds dying off so early, it will get even worse," she said.

Lake of the Ozarks is not the only area in the state experiencing problems with over-populations of deer. More than 35 other municipalities have agreed to allow bow hunting to thin out the herds.

*continues next page*

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# Joining the hunt

*continued from previous page*  
Tyler Brown, an agent with the Department of Conservation office in Camden County, said they are happy to see more municipalities opening up land for hunts. However, he said although municipalities may adopt special rules to govern their managed hunts, the state requires only that hunters obtain licenses and permits.

"We often times get calls from cities wanting us to come in and write tickets for hunters that aren't following their rules but we can't. As long as hunters are following state regulations, we can't do anything about the local violations," he said.

Summing it up

According to the MDC, in 2011 archers harvested 49,530 deer statewide - 25,849 does, 5,863 button bucks and 17,818 antlered bucks - which was a 17-percent increase from 2010 and the highest archery harvest total in Missouri. The harvest surpassed the previous harvest record from 2009 of 49,010 deer.

The number of hunters also increased last year, but by a smaller percentage. Sale of archery permits increased by 4 percent to 104,160; youth archery permits increased by 9 percent to 6,431. Individual nonresident archers totaled 9,408 which was a 3 percent increase from 2010. Total individuals possessing an archery deer permit in 2011 was 183,013, increasing by 3 percent from 2010's total of 177,061.

## Share the Harvest

The MDC and the participating municipalities are once again encouraging hunters to donate any unwanted deer to the Share the Harvest program, which provides a way for deer hunters to donate venison to the needy. This program is administered by the Conservation Federation of Missouri and the Missouri Department of Conservation. During the 2011 deer seasons, 6,191 hunters donated 317,882 pounds of venison.

Hunters who want to participate simply take their deer to an approved meat processor and let the processor know how much venison they wish to donate. The processor will package the meat, which will be picked up by the local sponsoring organization and taken to a participating food pantry for distribution.

The cost of processing the deer is the responsibility of the hunter. However, when a whole deer is donated, the entire processing cost is paid by the Conservation Federation of Missouri and local sponsors. Hunters can call their regional department office for a list of participating processors.

For more information on the POA hunt, call 573-552-8334. For more on the Osage Beach hunt, call Chatham at 573-302-2000. To learn about Share the Harvest, call the Conservation Federation at 573-634-2322; visit their website at [www.confmo.org](http://www.confmo.org); call the Camden County office of the MDC at 573-751-4115 or visit their website at [www.mdc.mo.gov/hunt/deer/share](http://www.mdc.mo.gov/hunt/deer/share).

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The Homm Family have owned and operated a restaurant here in the heart of Osage Beach for each of the last 50 years beginning with Jo-Jo's in the fifties. Our newest location is City Grill and Blue Room Night Club. We are an 8,000 sq.ft. operation that includes our City Grill, offering a casual lunch and dinner menu with a bit of flair. We sell certified Angus steaks, fresh seafood, chicken entrees, crisp salads and an array of appetizers. Each Thursday, Papa Joe and Annelie prepare authentic German cuisine that includes Beef Rouladen, Jager Schnitzel, Sauerbraten and fresh Potato Pancakes. We have expanded our wine list and added some fun new desserts!



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# Surfing the Internet Safely:

## Online Privacy? Think Again.

The "Ed Bott Report" in a September 21 article reminds us how big business is keeping tabs on internet users.

"Why do not track is a miserable failure" relates how the "Do Not Track" (DNT) voluntary website standard is being abused, ignored and worse yet -- blatantly misused by websites.

Basically, DNT says you can enable your internet browser, like Internet Explorer or Firefox to tell websites you visit online not to track which site you came from, or where you click next, or even what you read while you were there. In theory, this is to prevent the website from placing cookies on your computer that do just that.

Bott states that Sarah Downey, an employee for Albine (privacy firm) has reported that two large advertising associations, the Interactive Advertising Bureau and the Digital Advertising Alliance have decided on their own interpretation of DNT-- instead of not tracking anything, these two will still collect and store-- and sell-- the information about your visit, despite the DNT you have on your browser.

Downey goes on to say that tracking of this sort is far more widespread than the average consumer imagines. She says "Tracking is happening at a scale and rate we've never seen before." Downey is referring to offline tracking as well as on-line.

One phone APP developer, Downey explains, tells his engineers to develop for the Android market first, then port the application so it will run on iPhone-- to take advantage of Android's developer access to the dialer on

the phones-- with this, the developer can watch who calls you and who you call. Moreover, the Android applications can look at the wifi and bluetooth radios inside the phones so they can track where you are and whether or not you are near your car.

As stunning as this revelation is, the entire reason behind this and the tracking of online browsers is the gigantic industry collecting, collating and selling offline and online data behind the scenes. Millions are made daily through the sale of aggregate and specific data collected about people like you.

We reported some time ago how your grocery store keeps track of what you buy, when you visit and the like, then sells the data to the manufacturers.

Your credit and debit cards are tracked by the issuing authority on the type, amount and locations of your purchases. Offline and online, you are being silently monitored, and those results can determine which ads you see online, what time the Wendy's ad airs in prime-time, and where the Charmin is placed on aisle 5 in your favorite supermarket.

What can you do about it? For your banking and card companies, a phone call will allow you to "opt-out" of their data collection, mailings, and more. Some allow it to be handled online.

For your phone, be careful about which applications you install on your Android or iPhone-- find out what the APP

can access before installing it.

On the web? Make sure you have enabled the DNT (which most ignore), but also consider a third-party add-in to enforce Do Not Track on your system.

### Do Not Track, and tools to enforce your privacy

The DNT (Do Not Track) policy set up by the FTC (Federal Trade Commission) is voluntary—meaning it is up to websites to agree not to track you if you have the feature enabled on your browser. However, as we've explained, many ignore it.

Sites use cookies that are stored on your computer to keep track of who you are so that the next time you visit they can offer you up something similar or greet you by name. Some however, do much more. They follow you, keeping track of your browsing habits and online doings—then sell the information to advertisers—or worse.

To keep sites that don't play nice (and by the FTC guidelines) from watching what you do, you might need extra help. These programs and add-ons can give you a hand in maintaining your privacy.

#### Do Not Track Plus

Our first choice on the frontlines of privacy comes from Albine (mentioned previously), a security firm that provides the browser add-on named aptly DNT+ (Do Not Track Plus).

DNT+ adds a layer of protection to your browser (most are supported including Apple's Safari, Google's Chrome, Firefox

and Microsoft's default Internet Explorer).

It's available for download at: <http://www.abine.com/dntdetail.php> but it can also be loaded through your Firefox add-ons page and the Chrome web store.

Unlike AVG's tool, DNT+ can be downloaded independently, and is very effective at blocking trackers. It blocks many the others don't, like Facebook, Google+, LinkedIn, Twitter, Yahoo Analytics, Comscore Beacon and more. It is more effective at stopping trackers than any other we found.

Don't worry, when DNT+ blocks the cookies for your favorite Social Networking site, it still allows you to use things like the "Like" button on Facebook if you choose to.

#### AVG Anti-Virus Do Not Track

Works with Firefox, Internet Explorer and Google's Chrome but is not available separately as a download.

We recommend you use only one anti-virus at a time, so if you choose this one, you may want to remove Microsoft's Security Essentials or other anti-virus first.

AVG's protection with this add-in is adequate, but becomes tiresome as it warns with each tracker. It will let you set-up which cookies to stop, but since almost every website you visit wants to track something, knowing which ones to stop becomes problematic.

It allows many trackers by default, and won't stop things

like home page hijacking and tool-bar installations—which it should.

#### Ghostery

This add-in is popular and cited by many as an effective blocker for tracking cookies. It requires considerably more effort on the part of the user, however. Also, Ghostery was recently acquired by Evidon—a company that purports to be a liaison between the advertising world and the consumer.

We're not quite sure what to think about the purchase yet—and with other tools better suited for most people—we can simply leave Ghostery as a mention.

DNT+ is our choice for most users, although AVG users probably already have their DNT tool in place, and may simply need to use it. DNT+ for most will block unwanted tracking while allowing the use of some of the web's most popular sites. For more information on the tools we have mentioned, follow these links:

DNT+: <http://www.abine.com/dntdetail.php>  
AVG Anti-virus with DNT: <http://free.avg.com/us-en/free-antivirus-download>  
Ghostery: [www.ghostery.com](http://www.ghostery.com)

To find out if the link you are surfing to is a safe one (or whether the link your friend is recommending is real), visit AVG's Threat Labs:

<http://www.avgthreatlabs.com/sitereports/>

For information on how to use "opt-out" cookies and more, visit the FTC's link to safe browsing at:

<http://onguardonline.gov/articles/0042-cookies-leaving-trail-web>





Rick Meriage, president of Bank Star One, presents a \$200 check to Garrett Lynch, Eagle Scout, who is spearheading the effort to plant and light a flag at the Lake of the Ozarks "Hollywood" sign on Highway 54 and the exit for Osage Beach Parkway.

"We are very excited to support this young man's efforts to construct and light a flag at the Lake of the Ozark sign site," said Meriage. Garrett is also planning to gather information and materials for a time capsule, which will be opened on the 150th Anniversary of the building of Bagnell Dam.



The Camdenton Area Chamber of Commerce held a ribbon cutting for Sweetheart's Antiques, 111 West Highway 54 in Camdenton, 573-317-9004. Pictured front row L/R Joshua Pogue; Steve Truedson; Sherry Davis, Owner [with scissors]; Timmy Pague; Johna Stanfield and Chris McElyea, Central Bank of Lake of the Ozarks; Mike Nichols, Administrative Assistant; Back Row L/R Dennis North, Mayor; Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Charli Allee, First National Bank; John Fayant, Monica Swearingin and Merle Cross.



Providence Bank PALS members filled more than 60 care packages with appreciation, special treats, words of encouragement and lots of love for our military troops. Since April, Providence Bank locations collected beef jerky, coffee, drinks mixes, candy, sunflower seeds, hand sanitizer and other items to send to deployed troops and their family members. The Bank has already started receiving thank you letters from troops deployed in Afghanistan.

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## Building an effective web presence

with Mike Waggett,  
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**Google and Your Business**

In the last week, I was talking with two different business owners who made the statement to me that when they "Googled" their business name, they were happy to see their website was at the top of the search results. My question to them was "so what if they are not searching for your business name, but for your service or product instead?"

**You should be dominating Google for your business name!**

Unless your website has no content referring to your business name or website address, you **SHOULD** be the first result in Google when someone is searching for your business name. In fact, you should **DOMINATE** the first page of results. Results should include individual pages of your website, press releases, social media pages, your business profile on LinkedIn, listings on paid advertising services, and reviews from your clients. If this is not happening, you need to quickly determine why not!

**Have your site optimized for the primary search terms related to your business.**

Yes, it's imperative that you come up on page one of Google for your business name, but you should also be working toward ranking well for the primary search terms for your service or product. Let's say you are in the restaurant business at the lake. A possible Google search term for someone visiting our area could be "restaurant at lake of the ozarks". Notice that I used "lake of the ozarks" in the search term. People search local. A query for "restaurants", would display a list of restaurants nationally unless the user was signed in to Google. For best organic search results, localize your search terms.

Another example might be a boat business. A local marina may optimize their website for terms like "boat dealer lake of the ozarks" or "boat repair osage beach". By localizing the search terms, you have a much greater chance of ranking near the top of page 1 on Google and you'll receive more target traffic to your site as a result. This ultimately means a higher conversion rate.



**Mike Waggett**

**What are some tools to help you look at what people are searching for?**

There is a great tool to help you examine what folks are looking for when they search Google. Go to [www.googlekeywordtool.com](http://www.googlekeywordtool.com) and click on the Google Keyword Tool link. You use this tool to see how many people monthly are searching for a particular term. To illustrate my above points, I entered the business name of a large local real estate company. The results showed 320 "global searches" for the company name. When I searched for "lake of the ozarks real estate", this tool told me that 6600 searches were made for this term in the last month.

**Google is where your customers will find you online**

Google is by far the most utilized search engine in the world. By making good choices on how to optimize your website, you have the best chance on reaching as many viewers as possible. If you throw in some social media and drive traffic back to your website, you can dramatically increase traffic to your business website!

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# Old Kinderhook: Golf Magazine's "Best Course Near You"



The September, 2012 issue of *Golf Magazine* announced their selections for The Best Courses Near You. One of our very own lake courses received the prestigious #2 ranking for all courses in Missouri.

Old Kinderhook, the Tom Weiskopf signature course took second place in the state with Branson Creek receiving #1.

"It seems like we're always

neck & neck with Branson Creek for that number one position but that's fine by us; Branson Creek is a first rate club," said Executive Director, Bob Renken about the accolade.

Despite the relentless heat this season, the course conditions are impeccable with the course experiencing an increase in play over 2011.

## "Insurance Talk"

with Ron Hall of Golden Rule Insurance

### Medicare Review

Medicare provides coverage to almost 44 million people (age 65 or over and those under 65 on Social Security Disability).

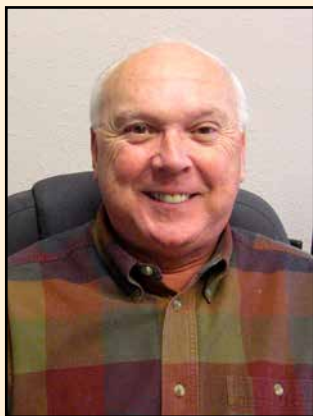
**Traditional Medicare.** Part A covers inpatient hospital care, skilled nursing care (up to 20 days), hospice, and blood. Part B covers doctors services, preventative and diagnostic services, and durable medical equipment.

Medicare members pay a monthly premium for Part B coverage. \$96.40 for current Medicare members having their premium withheld from the monthly social security check and annual incomes under \$85,000. \$110.50 monthly for all others.

**Medicare Part C.** Called Medicare Advantage. Must cover at least what Medicare covers. Members continue to pay Part B premium plus the Part C premium if there is one. Out of pocket costs may vary by plan. Medicare members cannot have a Medicare Supplement and a Medicare Advantage plan simultaneously. Medicare Advantage plans may or may not include the members Part D drug coverage.

**Medicare Part D.** Outpatient prescription drug benefit for Medicare beneficiaries. Plans vary by premium, benefits, co-pays, covered drugs, etc. Plans must be equal or greater than standard Medicare coverage.

**What is a Medicare Supplement?** Plans designed to cover the



Ron Hall

gaps in Medicare Coverage. Sold by private insurance companies. Guaranteed renewable. Clients can see any doctor who accepts Medicare. Medicare Supplement plans are currently "standardized" meaning each of the plans (A-N) are standardized from carrier to carrier, making the only difference the plan premium.

**Medicare Supplement Modernization.** Summary of June 1, 2010 changes: Plans E, H, I and J are eliminated. Plan G's excess doctor charges are increasing from 80% to 100%. Plans M and N were created to offer lower premium plans in exchange for higher cost sharing by clients. A hospice benefit is being added to the core benefits.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or [ron@goldenruleinsurance.com](mailto:ron@goldenruleinsurance.com) for additional comments or questions.

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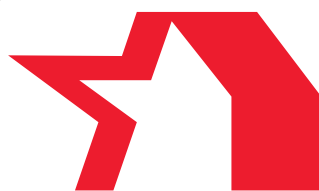
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## As the Lake Churns Market Data



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

Current market data is showing recovery in both number of lake homes sold as well as an increase in property values based on the year to date average sales prices in some areas. While the overall average 2012 sales price of a lake home based on the entire lake area stats is down 6.5% over last year the number of sales is up 15.8%. 2012 is up almost 30% compared to the 2010 market low and there are currently 106 lake homes scheduled to close.

It is also interesting to note that 2011 foreclosures represented 9.8% of lake homes sales. That number is down to just 6.9% in 2012. Average sales prices of privately owned lake homes are 40% higher than the sale prices of bank owned homes.

I thought I'd break down a few different areas of the lake this month to give you a better snapshot of how some of these areas compare from 2011 to 2012 and to each other. I know you've heard "all real estate is local" but this goes even further in showing just how hyper-local it is.

Turkey Bend in Osage Beach: Sales prices are up 8.2% with number of lake home sales up from 14 to 16. There are 25 homes currently available and there are 5 homes under contract.

Horseshoe Bend & Lake Ozark West of Dam (non Four Seasons): Sales prices are up 5.8% with number of lake home sales more than doubled and area up from 21 to 47. There are 50 homes currently available and there are 8 homes under contract.

Four Seasons on Horseshoe Bend: Sales prices are down 26% with number of lake home sales up from 31 to 38. There are 43 homes currently available and there are 7 homes under contract.

Porto Cima on Shawnee Bend: Sales prices are down 21.2% with number of lake home sales up from 14 to 16. There are 36 homes currently available and there are 2 homes under contract.

The Villages at Shawnee Bend: Sales prices are down 16.7% with number of lake home sales down from 4 to 2. Please note one of the 2 sales this year was a distressed short sale. There are 14 homes currently available and there are no homes under contract.

Shawnee Bend (non Porto Cima/Villages): Sales prices are up 3% with number of lake home sales up from 14 to 16. There are 97 homes currently available and there are 6 homes under contract.

Data has been obtained from the Lake of the Ozarks MLS based on lakefront home sales over the previous 3 years.

These are just a few market areas here at the lake, I'll compare some of the others in future articles. 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](mailto:cme@yourlake.com). View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com). You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com).

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## A Green Home is a Healthy Home

*with David Braddy LEED GA  
of Bolivar Insulation Systems*

### Codes, Codes & More Codes

I have been doing CE work which is required every 2 years to maintain LEED accreditation. It is sometimes dry and not very entertaining material to say the least, but some material is actually very enlightening and educational, especially at the pace that demand for sustainable and energy efficient buildings are growing for both the commercial and residential sector.

One area evolving quickly is building codes. While the main purpose of codes are to ensure public safety, and will continue to be the priority, energy efficiency related codes have been introduced over the past several years and now sustainability codes are entering the picture. As a matter of fact the original model energy code which was ASHRAE 90 was introduced in 1975. In 1999 this became ASHRAE 90.1 in conjunction with ANSI and the Dept. of Energy, and for the first time this started becoming law by becoming codes in several states. Then in 2000 the ICC which is the most widely accepted and used international construction code introduced their own energy code called IECC, the main difference was the fact IECC addressed residential projects as well as commercial projects. The DOE then offered the IECC as the model energy code for adoption by states and municipalities. Most states and municipalities now have minimum energy codes.

Now fast forward to the present and we have added sustainability to energy codes and the new green building codes are evolving much more quickly than the energy codes alone did, and yes green building codes also include energy saving, but they expand that to include environmental and health considerations.

The USGBC quickly became the benchmark for the commercial building sector with its LEED (Leadership in Energy and Environmental Design) standards. Most federal and state agencies, school districts and municipalities have adopted this standard.



That's just the start; ASHRAE working with the USGBC developed its own green building code ASHRAE 189.1 and what may be considered the most important development for residential construction is last year's roll out of ICC's green building code IgCC which was developed through a partnership with National Association of Home Builders (NAHB)

What does all this mean? Well to start with it means disagreements and legal wrangling with special interest groups who want to position their industry or constituency to benefit the most from these new codes.

It also means that although these codes are written on a National Level they must be adopted and enforced on a local level, many states and municipalities with their own needs in mind have adopted these standards, some have written their own stricter codes, using the above codes as guidelines and a few states (8) still have no energy or sustainability codes at all. Missouri is one of the states with no statewide code.

Like it or not these codes are here to stay and while they may not be in your state yet they will be, Federal incentives will see to that. For now international codes and federal regulations will adopt new green regulations incrementally. Faster application is anticipated through local levels. The IgCC may be the biggest incentive to come and is expected by many to become the new legal minimum in building.

**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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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## POVERTY FLATS

From Nichols Road along Osage Beach Parkway to Route KK, the highway is a broad stretch that runs straight for over one-half mile. Until 1960, most of this stretch was undeveloped and bordered by woodlands. There were a few private homes and the locals called the stretch "Poverty Flats."

In 1960, Les and Geanie Blair, the owners of Ozark Maid Candies in Camdenton, built the Candy Kitchen along the Parkway, conceived the idea of

creating a trading center, and named it Poverty Flats Village. The first buildings to be constructed adjacent to the Candy Kitchen were the Poverty Flats Trading Post, an antique store, and a coin shop. As time passed other members of the Blair family joined the operation and additional stores materialized. Poverty Flats Village had a U shape with all of the buildings connected by a covered boardwalk. In the center of the U was a grassy park-like area featuring a wishing well, water wheel and stream (see postcard view

that accompanies this article).

In the 1980s, a transformation began when the buildings were given Victorian-style facades with pastel colors and trim, giving the mall of much more sophisticated look. Additional shops were added and a "Main Street" created. In 1987, 20 more shops were added and a 1,000-seat auditorium was built to become the home of the Main Street Opry. The shopping center is now called "The Landing on Main Street" and the auditorium is referred to as "The Main Street Music Hall."

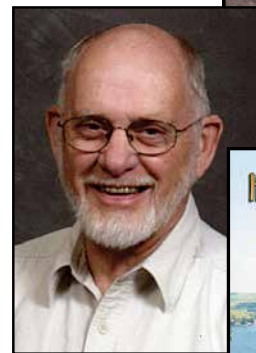
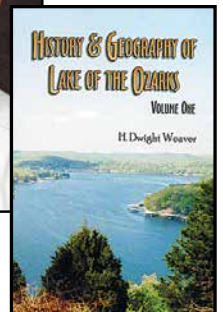
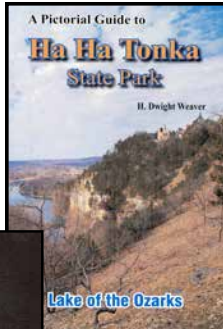
This popular landmark became an incentive for business growth along the old "Poverty Flats" stretch and now sits along the Parkway surrounded by many other businesses including Lake Regional Hospital. It is an example of how the business community in Osage Beach has evolved through the years to accommodate visitors to Lake of the Ozarks and keep up with changing times. ■

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



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# Business owners can get help obtaining capital

By Nancy Hogland

Even though the area has picked up a few inches of rain over the past few weeks, the damage from the drought has been done. Like the "falling dominoes" principle, the several-month-long period without measurable rainfall affected numerous business owners throughout the area who, one by one, saw their income "dry up."

There's where Economic Injury Disaster Loans (EIDL) from the Small Business Administration (SBA) can help. The loans, which can provide up to \$2 million to qualifying businesses, were made available because of the statewide agricultural disaster declaration issued by the U.S. Department of Agriculture. According to one loan facilitator, nearly every small business is eligible for the assistance.

"I've helped hardware stores, automobile dealers, manufacturers and even restaurants obtain loans from the SBA under this program. It's actually refreshing to work

with the EIDL people – they do everything they can to give this money away. However,



there's a ton of paperwork required and if it isn't filled out correctly, your loan goes nowhere. That's where my company comes in," explained Walt Windsor, who with his wife has owned and operated K&W Interests for nearly 20 years. The company, which helps entrepreneurs obtain all types of SBA loans, has an office on Highway 5 north of Camdenton as well as offices

in Tennessee and Texas.

Windsor said businesses can obtain money to pay bills,

bank loans, salaries – in general, help with cash flow.

"The drought might have initially affected farmers or landscapers but when those people don't have an income, they can't pay their bills and they stop purchasing goods and services from their providers. They cut back on their personal spending as well – they don't buy cars, get their hair done, spend as much at the

grocery store. Then the people who relied on their business are in trouble – and so it goes," Windsor said, adding that the loans, which have no closing costs or pre-payment penalties tagged on, are available in all 114 Missouri counties and the city of St. Louis.

However, to be eligible, Windsor said business owners must be able to provide federal income tax returns for the past three years; owners must be current on federal taxes or have a written installment agreement with the Internal Revenue Service and must be able to provide financial information for the past 90 days.

Business owners can see if they qualify by visiting the company's website at [www.kwinterests.com](http://www.kwinterests.com) and plugging in information such as gross revenues for the past three years, the cost of goods sold and the status of accounts payable and accounts receivable. Windsor said once the information is submitted, it will be evaluated by a loan officer.

"Then the officer will email

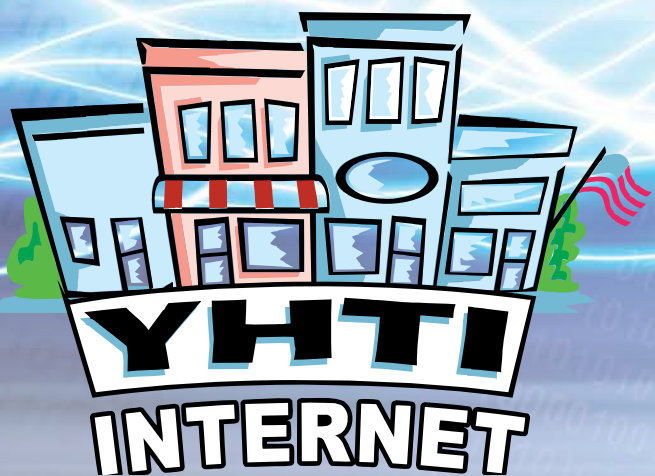
the applicant to let them know if they qualify or what other information needs to be provided. The business owner can then make a decision whether they want to go forward with the process. There's no cost for the evaluation – we only charge a retainer to prepare the documents and that fee is 100 percent refundable if the loan is not granted," he said.

Applicants can also apply online on their own 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 available from SBA's Customer Service Center by calling SBA toll-free at (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's Web site at [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance). Hearing-impaired individuals may call (800) 877-8339.

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

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# Lake Ozark putting stricter event standards in place

By Nancy Zoellner-Hogland

Misleading and missing information on a recent special event application has led Lake Ozark city officials to more closely scrutinize future requests.

In September, Lake-area residents Debra Wolfe and Stacia Lamarca submitted an application to hold an "Unda Run," from 1 to 2 p.m. on September 22. The event, billed as a charity run, invited participants to meet at J.J. Twigs – wearing clothes they'd like to donate – then strip down to their underwear and run or walk down Bagnell Dam Boulevard. The "half-naked" humanitarians, who were also requested to donate two cans of food at registration, would then finish up with a party at Beavers at the Dam, where others were invited to join them.

On their event application, which includes the question "Have local neighborhood groups/businesses approved your event concept," Lamarca circled "Yes." She listed Lamb House, Hope House and churches, who would all be recipients of the food and clothing donated, as community supporters. However, calls to those entities discovered they not only had no knowledge of the event, they all opposed it. A representative from Hope House attended the board of aldermen meeting to state the board's disapproval and the manager of Lamb House wrote a letter expressing the same.

Although Lamarca signed the application, which contacts an affidavit stating all information contained is "true and correct,"

City Administrator Dave Van Dee said when he contacted Lamarca, he was told she planned to contact them, she didn't.

"From now on, we will be spot checking applications on these smaller events as they come in to see if they actually do have the support of the groups they are naming and we're going to turn the applications away when they are incomplete," he said. Lamarca left several questions unanswered and provided incomplete information on others. "For some reason, people seem to think it's the city's responsibility to fill these out or hunt down the information for them – and it's not. I can't tell you how many times people have come in and expected us to have all the answers. I'd really like to get the message out that this is their event – not ours – and we're not going to spend city resources to hunt down the information for them."

Van Dee also said the established time limit will be enforced to give the city time to check that the information is correct and complete.

Section 612.030 of the city's codes state that all applications shall be submitted in person, by mail, by fax or by e-mail at least 12 business days and not more than 40 business days before the date and time at which the special event is proposed to commence.

"I can't tell you how many people come in at the last minute and want special consideration. One person came in three months before his event. I talked with him and went over all the questions, explaining

the information we needed and why. However, he waited until just a few days before his event to bring it back and then was in a big hurry to get it on the agenda. We may still have to put the requests on the agenda, but if we do, we will let the aldermen know that they didn't follow the board's required procedures," he said.

He also said applicants will be held to the portion of the ordinance requiring liability insurance. Lamarca's application stated because a disclosure waiving responsibility would be included on her registration form, she would not be required to obtain insurance.

"However, if this event had turned out like some of the others, and people were hurt or actual physical damage was incurred, you can be sure that the first lawsuits filed would be against the city. And we aren't willing to put ourselves in that position," he said.

The University of California suspended all Undie Runs after participants broke windows and sprinkler systems, caused \$10,000 damages to Shapiro Fountain and required numerous calls to police and emergency medical service units, costing the university thousands of dollars in clean-up and emergency services. An Arkansas Undie Run resulted in a reported \$1,800 in damage to landscaping.

The city's ordinance covering special events can be found by visiting <http://codes.sullivan-publications.com/lakeozark-slp/>.

## Mortgage \$ense

with Mike Ogle of  
First State Bank Mortgage

### What is a Mortgage?

A mortgage can be referred to in a variety of different ways, with the most common being a "home loan."

Some may refer to a mortgage as a "lien", which is the amount of money a borrower owes on a property.

Whatever is left over from the original loan amount is referred to as the existing lien.

Others might refer to the mortgage as a trust deed, or deed of trust, which is a legal document that outlines the terms of the agreement. Regardless of the many terms and variations, a mortgage is essentially an agreement between a bank and a borrower to lend money in exchange for a piece of property.

A bank, otherwise known as a mortgage lender, will loan you a specific amount of money that will need to be repaid in "X" amount of years at "X" interest rate. Assuming you qualify for a mortgage, the bank will grant you a loan and you will go into contract with that bank and begin making regular monthly payments until your mortgage is paid in full.

The property acts as collateral in exchange for the mortgage. So if you don't make your mortgage payments on time and pay off your loan in full, the issuing bank has the right to take your home. This is known as foreclosure.

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Mike Ogle

Most mortgages are due in full in 30-years and also based on a 30-year amortization. That is, the total loan amount, or lien(s) will need to be paid off in 30 years, or in 360 months. Amortization refers to how the mortgage is paid off. It is essentially the way your mortgage payments are distributed on a monthly basis, detailing how much interest and principal will be paid off each month for the duration of the mortgage term.

If it's a 30-year fixed mortgage with 30-year amortization, the mortgage is paid off in equal amounts every month until the mortgage balance is zero. At that point, you would have full ownership in the associated property. The value of the property would also be the amount of home equity you have available to tap into, either via sale, refinance, or home equity line of credit.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at [www.fsbfinancial.com](http://www.fsbfinancial.com).



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Kohl's Department Store in Lake Ozark has donated 100 backpacks filled with books and stuffed animals to the annual Christmas for Kids event coming up at the Country Club Hotel on Sunday, December 9. The event benefits Lake area needy children and their families and is sponsored by the Christmas for Kids Committee and the Kiwanis Club of Ozark Coast.

Making the presentation are from left: Kohl's employee

Chance Shaw; Aaron Spieler, incoming president for the Kiwanis Club of Ozark Coast; Lacey Pierce of Kohl's; Becky Panchot, Kiwanis; and Kohl's store manager, Don Bass.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at the Resort at Point Arrowhead in Lake Ozark.

For more information, see [www.ozarkcoastkiwanis.org](http://www.ozarkcoastkiwanis.org).

## The Lodge of Four Seasons Holds Patriot Golf Day

Over the Labor Day weekend, The Cove and The Ridge Golf Courses at The Lodge of Four Seasons joined over 4,500 other golf courses throughout the United States and participated in Patriot Golf Day.

Patriot Golf Day is a fundraiser to help the Folds of Honor organization raise money for the nearly 1 million military dependents impacted by the conflicts in Iraq and Afghanistan. Patriot Golf Day started six years ago with 68 golfers at Grand Haven Golf Club in Grand Haven, Michigan. They raised \$8,000 that day, and since then, Patriot Golf Day has raised nearly 13 million dollars and awarded over 3,600 scholarships to dependents of U.S. military heroes.

The Folds of Honor is an organization founded by Major Dan Rooney, after seeing a family lose their loved one due to military action. Rooney began this organization to help those families grieving for the loss of their loved one or readjusting to their loved one coming home disabled. The organization does this by providing assistance and scholarships to the spouses and children of soldiers who have been killed

or disabled while serving our country.

The Lodge of Four Seasons Golf Courses, The Ridge and The Cove participated in Patriot Golf Day again this year. "The rain on Friday and Saturday kind of put a damper on the fundraising for the beginning of the weekend," said Matt Tausig, Director of Golf at The Lodge. He concludes by saying, "In the end we did well with raising money especially since we only had two good days of weather to work with." Together, both courses raised over \$500 to be donated to the Folds of Honor Organization.

The Lodge is located at central Missouri's Lake of the Ozarks approximately two and a half hours between St. Louis and Kansas City, MO. The award-winning resort and personalized service has been their trademark and tradition for over 48 years. The Lodge offers 350 rooms and over 65,000 square feet of meeting space. Amenities include the Midwest's best golf, the nationally recognized Spa Shiki, water sports, shopping, dining and dancing. For more information visit [www.4seasonsresort.com](http://www.4seasonsresort.com) or call (800) 843-5253.



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# A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

## The Case Against the Estate Tax

A report from the Republicans on the Joint Economic Committee, "Cost and Consequences of the Federal Estate Tax," was updated and released in July. The idea that the estate tax poses a special burden on farm families and family-owned businesses is no longer controversial, but the report lays out the factual basis for the belief. It also argues that the amount of revenue raised by the estate tax is negligible, and that income tax collections would be higher if the estate tax were repealed. Most importantly, the total amount of capital stock in the U.S. economy has been reduced by \$1.1 trillion by the imposition of the estate tax, a significant drag on economic growth. Here are a few facts from the report:

- In nominal dollars, estate and gift tax revenue peaked in 2000, at \$29 billion. The billion-dollar barrier was broken in 1956 and the \$2 billion barrier in 1962. The \$10 billion threshold was not crossed until 1990.
- Inflation adjustments to the data reveal a very different story. Transfer taxes yielded more than \$1 billion in inflation-adjusted dollars (2010 base year) as early as 1919. The peak year was the same, 2000, with collections of \$36.7 billion.
- A study by the Tax Foundation found that in 2005 the compliance cost for the federal estate tax was \$88.2 million, from 2.3 million hours of compliance effort. The gift tax added another \$66 million and 1.7 million hours to the compliance chores.

One defense of the estate tax is that it creates an incentive for charitable giving, and that without it charitable gifts would decline, perhaps sharply. It is true that 21%



**Trenny Garrett, J.D., CTFA**

of taxable estates claim a deduction for a charitable bequest, but an even larger percentage of households, 36%, claim an income tax charitable deduction. The values involved are similarly disproportionate, \$16 billion in estate transfers versus \$158 billion in income tax deductions. What's more, predictions that charitable giving via estates would decline during the 2000s as the exempt amount grew and the top tax rate fell proved inaccurate. Inflation-adjusted transfers to charities held steady through the period, and transfers to private foundations grew.

As matters stand today, the 2012 federal estate tax exemption of \$5.12 million falls by more than 80% on January 1, 2013, going to \$1 million. The matter is unlikely to be resolved before the end of the year.

With access to world class, nationally recognized investment solutions and a comprehensive team approach to estate planning and wealth management, Central Trust & Investment Company can tailor a long-term plan to fit you and your specific needs. Contact Trenny Garrett today for a free consultation.

*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](http://www.centrustco.com). Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.*

### Press Releases are Welcomed!

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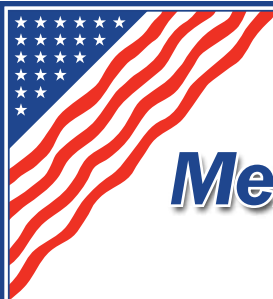
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## CADV "Make The Break" 5K Scheduled During Domestic Violence Awareness Month

Citizens Against Domestic Violence (CADV) will be recognizing October as Domestic Violence Awareness Month by holding the 2nd Annual Make The Break 5K. Runners & walkers are invited to participate on Saturday, October 13th at the Linn Creek City Park. Registration begins at 8 AM with race time at 9 AM.

The 2nd Annual Make The Break 5K features over \$1000 in prizes. In addition to prizes for runners in seven age divisions and two top walkers, there will be grand prize drawings for those that raise \$100 or more. Grand prizes to date include a Budweiser Fire Pit, 6 month membership with a trainer to Mpat Fitness valued at \$625, \$50 Butcher Shop gift certificate, and Two-\$50 Paul's Supermarket gift certificates. In addition, pre-register by Sep-

tember 28th to receive an official Make The Break 5K t-shirt.

According to Camdenton Police Chief, Laura Wright, "The walk/run will raise money for the new facility that we hope CADV will move into next year so that CADV can continue to provide services to victims of domestic violence and sexual assault. We walk/run for them."

The 2nd Annual Make The Break 5K Run/Walk is family friendly with pets and strollers welcomed. The cost to participate is \$20 registration fee and \$15 each additional family member. Pre-register by September 28th to be guaranteed a t-shirt.

For more information and flyer go to [www.cadv.voc.org](http://www.cadv.voc.org) or call 573-346-9630. Have your footsteps "make the break" against domestic violence.



The Lake Area Chamber was pleased to hold a ribbon cutting for new member, All-Type Vacuum & Janitorial Supply. All-Type Vacuum is located at 3641 Osage Beach Parkway or visit their website at [www.all-typevacuum.com](http://www.all-typevacuum.com). Pictured from Left to Right of Ribbon: Bart Marshall, Owner; Jeff Bethurem; Amanda Fagan; John Caran; Dan Burrows, Manager; Jeff Nichols; Ron Schmitt; Brett Marshall, Owner; Bonnie Marshall, Owner and Wendy White, Executive Director of the LACC.

PROFILE



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# Business Advertising Announcements

**Lake Ozarks Amphitheater** is proud to present Movies Under the Stars! This family friendly event has a double feature every Friday and Saturday Night from now until the end of October. You get two movies for the price of one. Adults are \$5.00, kids 12-5 yrs \$3.00 and 4 and under Free. Check facebook for showings and listings. The Lake Ozarks Amphitheater located off of Hwy 5, Pier 31 exit Camdenton has recently been working on things for you to do at the lake, such as a lit driving range that is open every day from 7am to 11pm and Movies Under the Stars! With a full concession stand and a petting zoo where the kids can feed the animals. For that Halloween Thrill, give your family Halloween Treat by taking them to Casper and The Woman in Black the 3rd weekend of October and Monster House and The Devil Inside the last week in October. Bring your blankets and pillows. Gates open at 6:00pm.

**Guaranteed Green Interior Landscaping LLC** is pleased to announce our expansion to the Lake area, based on seven

successful years in Rolla. The owner, Reenie Davis Hale provides expertise and excellence in Interior Plantings, in a variety of exquisite, art-quality pottery. We professionally maintain live, exotic, tropical indoor greenery on a 100% tax-deductible lease for business.

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## Buddy Pack Program collects money and food in Versailles

The Bank of Versailles and Co-Mo Electric Cooperative Inc. collected more than \$3,400 in funds and nearly 600 pounds of food in its partnership with The Food Bank for Central and Northeast Missouri for the Buddy Pack Program.

Each Bank of Versailles branch location held a food drive for the Buddy Packs Program for local schools. "Employees from the Bank and Co-Mo accepted donations at four locations; Woods Supermarket in Greenview, G2M Supermarket in Laurie, along with Wal-Mart and Save-A-Lot in Versailles," according to Joyce Caby, Assistant Vice President of the Bank of Versailles.

"The Buddy Pack program helps get healthy foods to children who might otherwise do without," said Beth Merriott, Vice President of the Bank of Versailles. "It is wonderful to see the community come together for our children," Mer-

riott concluded.

"It is so rewarding to be a part of this and know that the Buddy Pack Program helps feed over 700 children in the Lake Area every week," said Robin Shrum, Customer Service Representative for Co-Mo.

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

Photo caption: Pictured left to right: Eva Siebert from The Food Bank of Central and Northeast Missouri, Tammy Whitesell from The Bank of Versailles, Beth Merriott VP The Bank of Versailles, and Robin Shrum, Customer Service Representative for Co-Mo.

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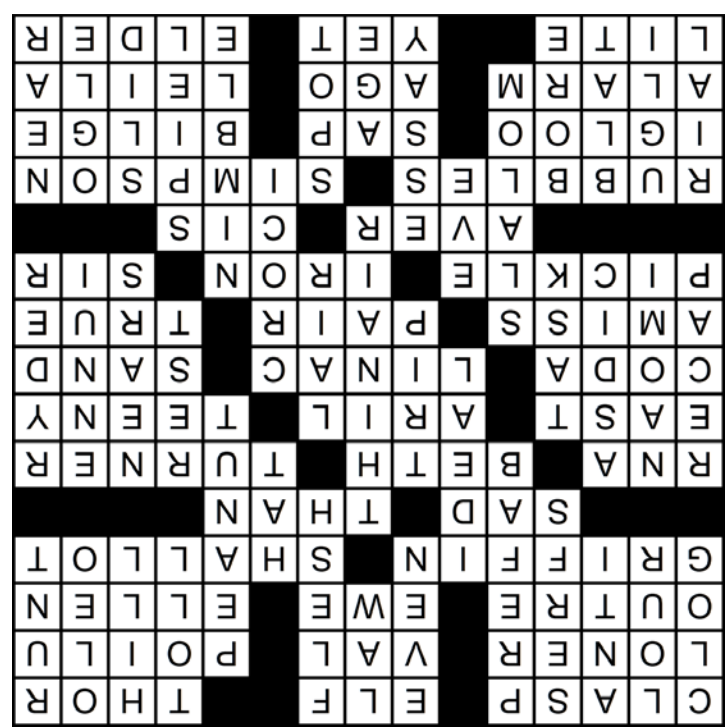
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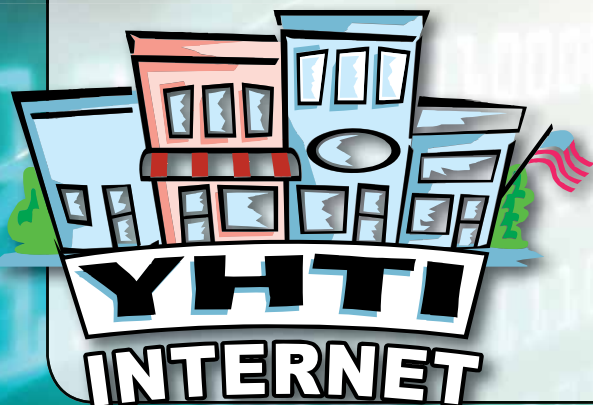
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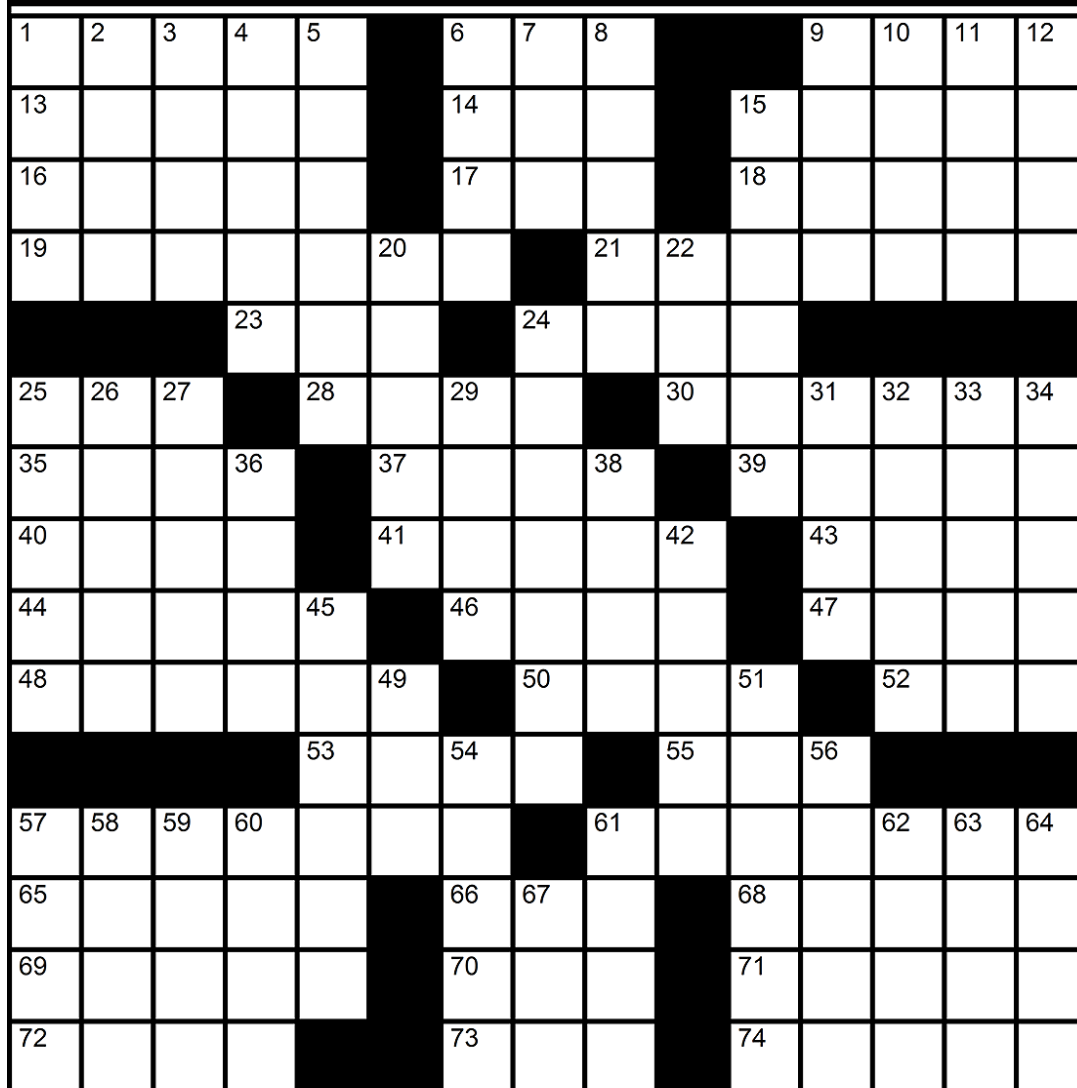
## ACROSS

1. Fastener
6. Hermey, e.g.
9. Thunderous character
13. One who avoids company
14. \_\_\_\_ Kilmer
15. Southern chicken stew
16. Grossly unconventional
17. One of Bo Peep's flock?
18. Daytime host
19. \*Peter or Lois or one of their children
21. Onion-like bulb
23. Blue feeling
24. Better \_\_\_\_ Ezra, band
25. DNA transmitter
28. Alternative for Liz?
30. \*Todd or Tina or Timmy
35. Right side of U.S.
37. Seed cover
39. Like yellow polka dot bikini
40. Musical finale
41. Linear particle accelerator, for short
43. Castle material
44. Wrong
46. \*Heckle and Jeckle, e.g.
47. Test answer
48. \*"Rugrats" character
50. As opposed to a wood
52. Knightly title
53. Affirm solemnly
55. Former Soviet Socialist Republics
57. \*Flintstones' neighbors
61. \*Surname of family in longest-running American sitcom
65. It can melt
66. Pine juice
68. Lowest part of a ship
69. Rooster to a farmer
70. In the past
71. Another spelling for Layla
72. Low-cal
73. Hitherto
74. \*Papa Smurf, e.g.

## DOWN

1. Dutchman's wooden gear
2. Frown
3. Opposed to
4. Feudal lord's property, pl.
5. Modular dwelling
6. Two, e.g.
7. "\_\_\_\_ & Order"
8. "Pound of \_\_\_\_"
9. Sound of a bell
10. \*Hank or Peggy or Bobby
11. Butter substitute
12. Smallest, as in litter
15. Jimmy Carter product
20. Vitruvian Man, e.g.
22. Mad Hatter's accessory
24. "Into \_\_\_\_"
25. Summary
26. Actress Watts
27. Echo sounder
29. Stumble
31. Catch one's breath
32. Approaches
33. Boredom
34. \*"Red \_\_\_\_"
36. Homework to a student
38. Batman's cave, e.g.
42. Crocus, pl.
45. Downhill race
49. The day before
51. Jack is this and quick?
54. Test format
56. Pitch
57. Iranian money
58. Tangerine-grapefruit hybrid
59. Cry plaintively
60. A dull person
61. See him run?
62. Skidded
63. Stare amorously
64. Not far
67. \*"The Jetsons" were a Space \_\_\_\_ counterpart to "The Flintstones"

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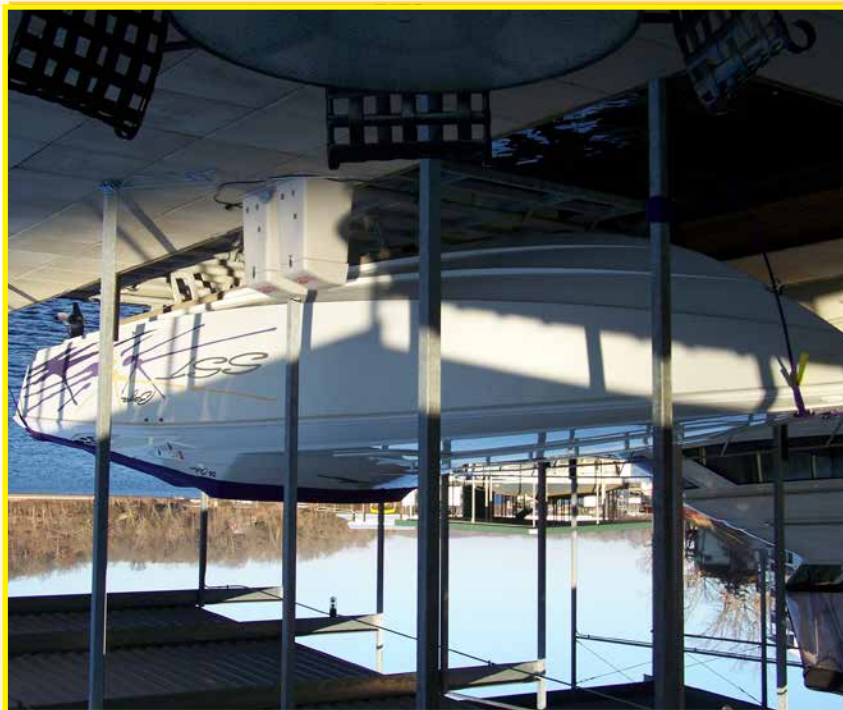
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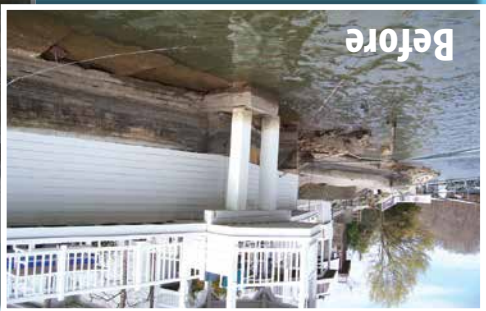




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## Our Pre-Owned Inventory



**2004 RINKER 236 CAPTIVA BOWRIDER**  
MERCURY 350 MAG BRAVO 3 - WHT/RD - 360 HRS - Very nice bowrider with custom trailer... boat has all the extras!



**2007 MASTERCRAFT X-80**  
T/6.0 - T/BLK - 75 HOURS - This is a totally unique boat as this boat loaded with virtually every option available with this model!



**2003 REGAL 2400 LSR**  
VOLVO PENTA 5.7 - NTT/WHT - 365 HOURS - Very well maintained bowrider with huge swim platform!



**2004 BENNINGTON 2575 RL**  
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2003 REGAL 2400 5.7 GXI - NTT/TAN - 360 HRS.....	\$28,900
2008 PREMIER - 250 SS - 225 ETECH - 185 -.....	\$38,900
2006 CROWNLINE 320 LS - T/350 MAG B3 - 70 HRS.....	\$74,900
<b>PONTOONS</b>	
2008 PREMIER 250 SUNSATON - 225 - 65 HRS - EVNRUDE 225.....	\$39,900
1999 SUNDANCER 260 D - 125 - WT - 317 HRS.....	\$15,900
2008 PREMIER 350 SS - 225 ETECH - 185 HRS.....	\$38,900
2005 BENNINGTON 2575 RL - 225 E-TEC - BLK/TN - 178 HRS.....	\$25,900
2003 BENNINGTON 2575 FS - WT/BLUE - 170 HRS.....	\$28,900
2011 BENNINGTON 2575 RCW I/O - 5.0 - MERLOT - 120 HRS.....	\$54,900
2004 BENNINGTON 2575 RL - 225 ETECH.....	\$26,900
2012 BENNINGTON 28 Q I/O - 5.6 GXI - BRONZE - 56 HRS.....	\$69,900
<b>PERFORMANCE</b>	
2000 BAJA 302 BOSS 7.4L - WHT/PPL/BLK - 317 HRS.....	\$44,900
2006 BAJA 35 OUTLAW - T/496 MAG HO - 190 HRS.....	\$149,900
1996 FOUNTAIN 42 LIGHTNING - T525 - N/PPL - 129 HRS.....	\$80,000

### CRUISERS

2000 REGAL 2660 SC - 7.4 - WHT 359 HRS.....	\$33,900
2000 REGAL 2660 - MERC 6 CYL - WHITE -.....	\$32,900
2007 REGAL 2665 - 350 - T/BLK W/TRL - 112 HRS.....	\$69,900
2007 SEA RAY 290 - T/350 B3'S -.....	\$66,900
2002 SEA RAY 290 AMBERJACK - T/350 MPI W/TRL - 240 HRS.....	\$49,900
2000 RINKER 310 FIESTA VEE - T/350 MAG B2 - NTT/BLUE - 197 HRS.....	\$39,900
2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS.....	\$74,900
2004 REGAL 3560 - T8.1 - 360 HRS.....	\$128,900
2006 REGAL 3560 HT - T8.1 - N/BLUE - 150 HRS.....	\$159,900
2005 REGAL 3860 - ENG, 420 - TT/SAND - 350 HRS.....	\$149,000
2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!.....	\$149,000
2001 SILVERTON 410 SB - T/454 - WHT -.....	\$169,900
2003 REGAL 4260 - T8.1 - NTT/BLK - 325 HRS.....	\$214,900
2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!.....	\$189,000
2003 REGAL 4260 - T8.1 - TT/BLUE - 260 HRS.....	\$187,000
2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.....	\$298,000
<b>CUDYS</b>	
2000 REGAL 2450 - 5.7 GI DP - TRL.....	\$25,900
1996 REGAL 8.3SC - 7.4 - N/GN - TRL - 634 HRS.....	\$21,900
2005 REGAL 3350 - T/8.1 - 75 HRS - TT/BLK.....	\$118,000

### TRAILERS

2003 PRESTIGE 23 BLUE.....	\$33,900
2007 HERITAGE 33 - BLK.....	\$32,900
2006 HERITAGE 25.....	\$69,900
2007 HERITAGE 35 - BLK.....	\$66,900
<b>BOWRIDERS</b>	
2009 MARIAH 20 BR - 4.3L - T/BLU W/TRL - 11 HRS.....	\$22,900
2004 RINKER 236 - MERCURY 350 MAG - TT/RED - 360 HRS.....	\$26,900
1992 SEA RAY 240 BR - 300 H.P. - 460 HRS.....	\$15,000
2003 REGAL 2400 - 5.7 GXI - NTT/TAN - 360 HOURS.....	\$28,900
1994 REGAL 8.3SE - 700 HRS -.....	\$16,900
2003 REGAL 2900 LSR - 5.7 GXI - NTT/SAND - 450 HRS.....	\$39,900
1999 ENVISION 3200 COMBO - 7.4 MPI - N/GN/BLK.....	\$31,900
2006 CROWNLINE 320 LS - T/350 MAG B3 - 70 HRS.....	\$74,900
2007 MASTERCRAFT X80 - T/6.0 MPI - 77 HRS.....	\$69,900
<b>DECKBOATS</b>	
2000 BAYLINER 26 RENDEZVOUS - N/GRN -.....	\$12,900
2005 CROWNLINE 240 - RED /WT - TRL - 350 MAG BRAVO III.....	\$31,900



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REGAL



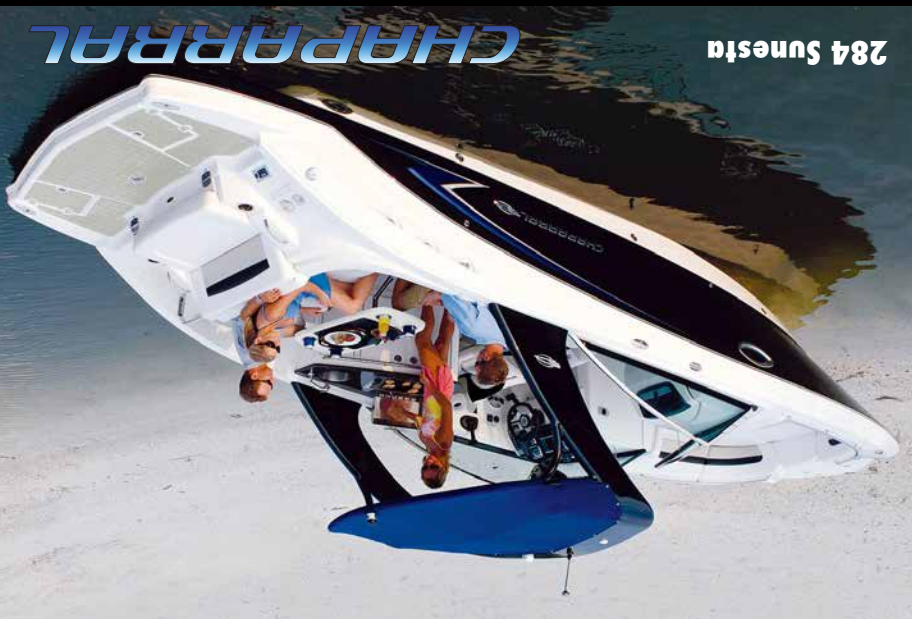


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1998	Mach 1 26 Combo, 7.4L 310HP.....\$21,900
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2001	Sea Ray 260BR, 7.4L 310HP.....\$36,900 NOW
2003	Crownline 288BR, T/350M 300HP.....\$54,900 NOW
1997	Cobalt 293CG, 502 415HP.....\$39,900 NOW
<b>DECKBOATS</b>	
2000	Sea Ray 240SD, 7.4L 310HP.....\$24,900 NOW
2006	Sea Ray 240SD, 350 Mag 300HP.....\$39,900 NOW
2005	Sea Ray 270SD, 496M 375HP.....\$49,900 NOW
<b>PERFORMANCE</b>	
2001	Baja 342 Boss, T/496HO 425HP.....\$69,900
<b>PONTOONS</b>	
2011	Premier 21 PT, Yam 90HP.....\$32,900
1998	Voyager FS 24TT, Force 120 120HP.....SOLD \$14,900
2007	Landau 24TT, Suz 115FS 115HP.....SOLD \$22,900
1995	Sun Cruiser 24PT, Evenrude 115.....\$6,900
2011	Tahoe 25TT, Merc 2250 225HP.....\$49,900 NOW
<b>CRUISERS</b>	
2008	Sea Ray 24 Sundancer 5.0L 260HP.....SOLD \$49,900
2004	Bayliner 245 Cruz 5.0L 220HP.....\$29,900
1997	Rinker 266 350M 300HP.....\$23,900 NOW
1997	Sea Ray 270DA 7.4L, 310 HP.....\$25,900
1986	Marinette 28C, T/318 240HP.....\$19,900
2000	Maxum 4100SCB, 454 Horizon 380HP.....\$159,900

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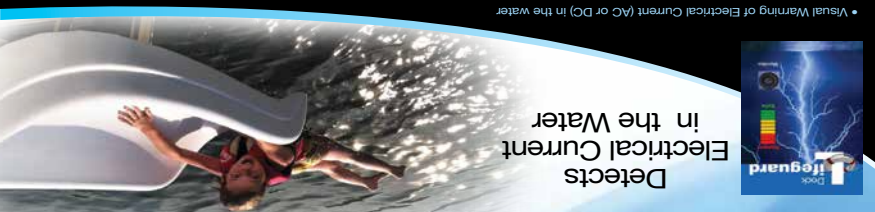
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## Lake of the Ozarks

Volume Eleven • Issue Ten • October, 2012



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