

LAKE OF THE OZARKS BUSINESS JOURNAL

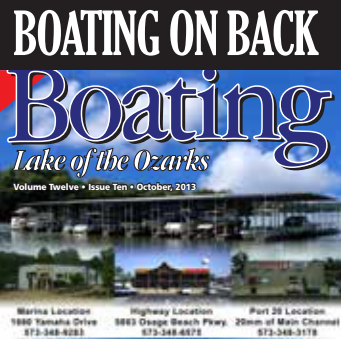
Read the Latest News in the online daily blog!

WWW.LAKEBUSJOURNAL.COM

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 10

OCTOBER, 2013



NEWS IN BRIEF

Blazing Hot

Tips to keep yourself safe. Page 18

Healthcare Reform

New regulation kicks in this month. Page 34

Go Lake for Fish

Local company named best in state. Page 24

IOWA Cost-Sharing

Going green can save some green. Page 20

New Tourism Paths

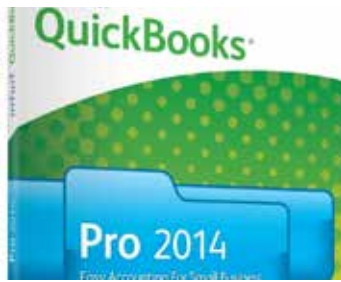
Lake promoters hope to build on success with marketing. Page 20

Conceal and Carry

Sheriff's Office handling applications. Page 3

Agency's Worldwide

New market for Lake of the Ozarks. Page 22



Accounting Programs

Part one of our look at popular accounting software. Page 6

Crossword

Fill in the blanks on Page 31

Monthly Features



Glimpses of the Lake's Past
Dwight Weaver's look back. Page 26

Technology and Lifestyles

Our monthly roundup of gadgets. Page 22

Lake promoters look for new ways to drive tourism

By Nancy Zoellner-Hogland

Three things are needed to bring August tourism numbers back up to what they used to be and to boost off-season business. One – a strong lobby

Bureau (CVB).

"August used to, by far, be the biggest tourism month of the year – it was THE family vacation month. In fact, back when school started the day

be successful at convincing the association to delay the start of practices, I think it would take a concerted effort from students, parents and people in the tourism industry. If you could do that, you'd get August back."

Jacobsen said a convention or performing arts facility would bring new business that isn't weather dependent.

"Fall, when the weather is a little more predictable, is pretty well packed out. Spring isn't usually as nice. With a self-standing center, which would run anywhere from \$20 million to \$50 million, we'd be able to draw crowds year-round to an unending variety of events," he said, adding that the addition of a sports complex, which could probably be built for around \$1.5 million, would have an immediate – and massive – impact on tourism at the Lake. "Columbia, Joplin, St. Joe all have complexes but what separates us is the natural beauty of the Lake and everything else we have to offer here. That would help us pull those tournaments in and when you're looking at eight fields with 30 to 60 teams you're looking at a huge economic impact on the area."

This fall, the Tri-County Lodging Association and the CVB boards will be discussing these options, as well as how to bring them to fruition. Jacob-

sen said a lodging tax increase in Camden County could be part of those discussions.

After combining the current lodging tax and sales tax, Camden County, which collects 8.48 percent to 10.48 percent, has one of the lowest tax rates in the state. He compared this to other areas of the state:

Kansas City - 15.6% to 16.85%

Platte County - 15.9%

St. Louis - 15.487%

Maryland Heights - 15.18%

Jefferson City - 14.725%

Hannibal - 14.6%

Independence - 14.1%

Springfield - 13.29%

Columbia - 11.43%

"If voters approved 1 or 2 percent more on lodging tax, it could bring in an additional \$1 million, which would help us market the Lake outside the area. And if another .025 or .05 percent sales tax was approved by voters, it could fund a sports complex and a convention center," Jacobsen said.

In the meantime, the CVB will continue working with organizations to promote the Lake. According to Jacobsen, one of the biggest events of the year was the Shootout. However, he said he believed Bike Fest, which featured mapped rides that showcased the natural beauty of the area, five vendor villages, two bike giveaways, a bike auction, more than 50 live concerts and extreme motocross events, would be responsible for garnering the highest number of nights' lodging.

"Last year we estimated 10,000 bikes and 20,000 people."

continues on page 30



September has traditionally been favorable for events like Bike Fest, which this year drew record-breaking crowds. Tourism advocates are looking for ways to extend the season even further. Photo by Lake Shots Photography, courtesy of Lake Expo.

bying group would have to convince the Missouri State High School Activities Association to push back the start date for sports practices. Two and three – a large convention center or multi-function performing arts center and a sports complex with multiple softball fields, soccer fields, full grandstand and concession area would have to be built.

So says Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitor

after Labor Day, smaller resorts used to require tourists to make whole-week reservations for August. Now, three other months are busier than August and I think that's due in part to the Missouri association allowing sports practice to start so early. This year they set the first practice at August 12. Next year they get to start August 4," he said. "As high schools get more and more competitive, they want to get those kids in to practice earlier and earlier. To

**C. Michael
ELLIOTT**
& Associates
573.365.3330

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

For the latest market stats and real estate info turn to Page 27 for this month's "As the Lake Churns"

www.YourLake.com



BUSINESS JOURNAL

Look for us on
Facebook



Like us on:
facebook®



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

Letters to the Editor and welcomed, provided a valid name, address and phone number are provided (we will not publish your phone or street address). Letters and comments may be edited for space, content or clarity without notice. All submissions become the property of Benne Publishing, Inc., and are Copyright 2011 as part of the magazine's contents. Anonymous comments or letters will not be published.

Local businesses are invited to email or mail relevant press releases for local events and news to the Editor for possible inclusion. Provided as a free service, we do not warrant all materials will be published and/or printed. Materials printed are done so on a space-available basis. A photo may be included.

Include a self-addressed stamped envelope if you mail materials you wish returned. We are not responsible for materials lost through mailing. Materials without return postage will not be returned. We do not accept letters, comments, materials, press releases, etc., via phone or fax. The mailing and email addresses are below. *All opinions presented herein are those of the originating author and do not necessarily reflect the views of Benne Publishing, Inc. or its employees.*

Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154

Linda Bishop, Advertising Manager (573) 216-5277

Stephanie Sittman, Advertising Representative (573) 746-0553

www.lakebusjournal.com

lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman

Writers: Nancy Hogland and Dwight Weaver.

Contents Copyright 2013, Benne Publishing, Inc.

160 N. Hwy 42, Kaiser MO 65047

Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

The Transportation Security

Administration (TSA) has started promoting its fee-based pre-check application process, which will allow U.S. citizens the opportunity to apply for expedited screening without a passport. To participate, travelers will have to out an online application, verify identity and provide fingerprints and such information as their height, weight, eye color, birthday and address at a TSA pre-check enrollment center. In return, they will be able to avoid taking off their belts, shoes and jackets at security checkpoints and they'll be able to leave liquids and electronics in their carry-on luggage.

However, the convenience comes with an \$85 fee. And it's not a one-time enrollment either. Travelers will need to reapply every five years. TSA expects the vetting process to take approximately two to three weeks. The first two enrollment locations, Washington Dulles International Airport and Indianapolis International Airport, are to open this fall. An additional 100 enrollment sites will open in coming months. The TSA said they hope to have 25 percent of all fliers in system by the end of 2014. Delta Air Lines and United Airlines will offer the expedited security screening at Lambert-St. Louis International Airport. American Airlines and US Airways began offering the program at Lambert last year.

According to the U.S. Department of Transportation's (DOT) Air Travel Consumer Report, airlines reported 13 tarmac delays of more than three hours on domestic flights and three tarmac delays of more than four hours on international flights in July. Of the

13 domestic delays, 12 involved flights departing New York's LaGuardia Airport on July 22, the day the front landing gear of a Southwest Airlines plane collapsed while landing, causing the airport to be closed temporarily. Larger U.S. airlines have been required to file reports on their long tarmac delays for domestic flights since October 2008. Beginning in 2011, all airlines were required to file the reports. Also beginning in 2011, carriers operating international flights may not allow tarmac delays at U.S. airports to last longer than four hours without giving passengers an opportunity to deplane. A separate three-hour limit on tarmac delays involving domestic flights went into effect in April 2010. Exceptions are allowed only for safety, security, or air traffic control-related reasons. The report also showed:

- Of the 16 airlines that file on-time performance data, 73.1 percent of flights arrived on time in July, down from the 76.0 percent on-time rate from July 2012, but up from the 71.9 percent mark from June 2013.

- Reporting carriers canceled 1.7 percent of their scheduled domestic flights in July, up from the 1.4 percent cancellation rate posted in July 2012, but down from the 1.8 percent rate posted in June 2013.

- Three regularly scheduled flights were "chronically" delayed – more than 30 minutes more than 50 percent of the time – for four consecutive months. Eleven more were chronically delayed for three consecutive months and an additional 184 flights that were chronically delayed for two consecutive months. The delays were blamed on aviation systems, maintenance or crew problems, weather or security.

- Airlines mishandled bag-

gage at a rate of 3.68 reports per 1,000 passengers in July, up from July 2012's rate of 3.52, but down from June 2013's rate of 3.83.

- Six incidents were reported involving the loss, death, or injury of pets while traveling by air, up from both the four reports filed in July 2012 and the one report filed in June 2013. July's incident involved the deaths of five pets and the injury of one pet.

- Despite all the issues, the DOT received 1,607 complaints about airline service from consumers, down 34.8 percent from the 2,466 complaints filed in July 2012 – but up 30.9 percent from the 1,228 received in June 2013. The complete Air Travel Consumer Report can be found at <http://www.dot.gov/individuals/air-consumer/air-travel-consumer-reports>.

In mid-September, United Airlines raised fares \$10 roundtrip on flights in and out of Canada. It was the airline's 11th increase attempt this year. However, this time it may stick because soon after, US Airways, American Airlines and Canada's low-cost carrier WestJet announced it would follow suit. According to industry experts, because of the stiff competition between airlines, the only way fare hikes attempts gain traction is for other airlines to also increase their prices.

In the "what were they thinking" category, on September 12, officials from the Massachusetts Port Authority apologized for conducting fire training exercises, which included smoke on the airfield, at Boston Logan International Airport the day before – the 12th anniversary of the September 11 attacks. Both American Airlines Flight 11 and United Airlines Flight 175, which struck the World Trade Center towers, traveled

continues on page 23

INDULGE IN
Classic

J. Bruners

RESERVATIONS
RECOMMENDED
WWW.JBRUNERS.COM
573-348-2966

LOCATED 1/4 MILE
WEST OF THE
GRAND GLAZIE BRIDGE
ON ORAGE BEACH
PARKWAY

Business Journal Socials

Thursday
Night
Social

Oct. 10

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday Oct. 10th at Lil Rizzo's (outlet mall). Sponsor is All Star Services!

Local sheriffs now issuing concealed carry permits

By Nancy Zoellner-Hogland

In the first couple weeks after August 28, when the responsibility for issuing concealed-carry permits was transferred from the Missouri Department of Revenue (DOR) to the states' 115 sheriffs, Camden and Morgan counties had each issued 13 new permits and Miller County had issued 14. All said they had several appointments set for coming days.

According to Tracy Beauchamp, who handles the permit process for the Camden County Sheriff's Office, the majority of the residents who came in after the bill was signed into law said they waited because they wanted a five-year permit, rather than the three-year permit previously issued. However, concerns about privacy reportedly drove the majority of those who waited in Morgan and Miller counties.

"Every single person that came in after August 28 told me they were waiting so they didn't have to share their personal information," said one clerk.

Lawmakers proposed and then adopted Senate Bill 75 after it was learned the DOR was requiring applicants to provide their birth certificates and Social Security cards and license bureau employees were then scanning and storing those documents and, in some cases, providing them to federal investigators. That practice, which, according to several state officials violated state law, came to light when a Stoddard Missouri man filed a lawsuit after he was told he would not receive an endorsement for a concealed-carry permit if he did not produce the documents.

After Gov. Jay Nixon signed the law, the Missouri Sheriffs' Association (MSA) was appointed to oversee the new permitting process. The group sought bids from vendors, preapproved to work with the state, to write web-based software. Information Resource Group, Inc. in Jefferson City was chosen and quickly went to work designing and then creating the "super-secure" program

that allows sheriffs to simply log on to the system to issue the permits and to manage the 180,000 or so CCW permits already issued to Missourians. Although sheriffs were not mandated to start issuing the permits until January 1, 2014, in order to better serve the public, the MSA decided to get the program operational by August 28 – the day after the DOR was required to hand their information over. They succeeded – with three minutes to spare. With some behind-the-scenes scrambling, the system went "live" at 11:58 p.m.

Kevin Merritt, who coordinated the process for the MSA, said they initially planned to "go live" by 6:30 p.m. but the data they received from the DOR wasn't exactly the same as the test data they were using and that caused the system not to work.

"However, we quickly rebuilt portions of our program and were able to meet our deadline, which we felt was significant – and pretty exciting," Merritt said, adding that

sheriffs can still choose to wait until January 1 to start issuing permits, however, because permits must be obtained in the county of residence that means residents in those counties will also have to wait until January 1.

He said permits are temporarily being printed out on card stock but in January sheriffs will be provided with printers that will produce plastic laminated cards with a tamper-resistant mechanism built in. The cost of the printers, as well as the software system, was covered by the \$2 million appropriated to the program by the Missouri legislature. However, according to Senate Bill 75, at the end of a designated one-year period sheriffs, who are allowed to collect a permit fee of up to \$100, will be responsible for covering the cost of any supplies, equipment repairs or replacements that will be needed in the future. The fees, required to be kept in a separate fund, can also be used to offset other costs of the permitting program, including

salaries of those who process the permits.

To obtain a permit, residents age 21 and older must visit the sheriff's office in his or her county to provide fingerprints and give permission to conduct a background check. On renewals, fingerprints will not be required. However, the law requires a name-based background check, including an inquiry of the National Instant Criminal Background Check System. At the time of application, all applicants must also show a government issued photo ID. The approval process could take a few days or a few months to complete. However, if the check is not completed in 45 days, the sheriff is required to issue a provisional permit.

When the background check is completed, the applicant will either be informed in writing that he or she has been approved and can come to the sheriff's office to pick up the permit or that the application has been denied and the

continued on page 33



EXPERTS
TO HELP YOU
NAVIGATE
THE JOURNEY.

At Central Trust & Investment Company, we assign each client a solid team of advisors, not just a single manager. So, if you ever have questions, someone is always available and familiar with you and your wealth planning needs. For integrated wealth management through comprehensive planning and world-class investment solutions, contact us today.

After all, you deserve a seasoned team of professionals that will always be there for you.



**Central Trust &
Investment Company**

Because You Are Central.™

Affiliated with Central Bank of Lake of the Ozarks
www.centrustco.com | 573-302-2474 | 1860 Bagnell Dam Blvd

MoDOT taking bids on new 'front door' for west end

By Nancy Zoellner-Hogland

Next spring, approximately two years after a fatal crash at that location, work should be under way on a newly designed Key Largo intersection.

At their September 19 meeting, Osage Beach alderman voted unanimously to move ahead with the reconstruction project, which will include slightly more than a quarter-mile of safety improvements, lighting and a truss-mounted overhead sign. Under the agreement, the Missouri Department of Transportation (MoDOT) will remove much of the existing roadway between the 54 Expressway and the Osage Beach Parkway and then build an extended exit ramp from eastbound 54 Expressway to Key Largo; an on-ramp from Key Largo to eastbound 54; and a landscaped divider between the two. The cantilever-style sign will be posted some 150 feet from the intersection.

The total estimated cost of the project is \$538,698, of which \$99,318 will come from

the city. According to Osage Beach Public Works Director Nick Edelman, the lump sum payment contains a 2-percent contingency for change orders. He explained that under the agreement, if the project comes in over budget, the city will not have to come up with any additional money.

"Of course, if it comes in under budget, the city doesn't get any savings – but with the way things have been going I think this is a good way to go," he said.

The design was initially approved in April after a year of discussion that involved input from residents and business owners. MoDOT officials said bids will be let later this fall.

At an earlier meeting, MoDOT District Engineer Dave Silvester told the board of aldermen that since MoDOT previously planned to build the on ramp, he would recommend that they pay for this improvement. However, the city would be required to partner 50-50 on costs associated with the exit ramp and modifications

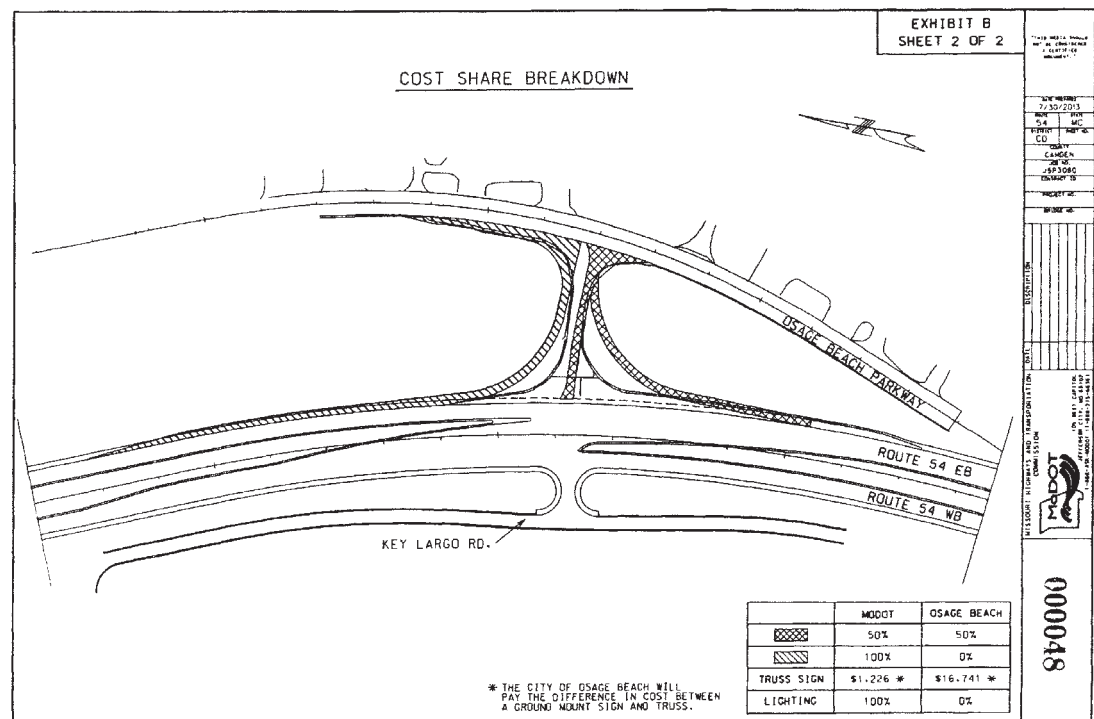
to Key Largo. At the suggestion of Alderman Steve Kahrs, the board also voted to spend an additional \$11,000 to install the overhead sign.

In a later interview, Edelman

said the Lake of the Ozarks Council of Local Governments voted at their September 16 meeting to send a letter of support for the Osage Beach Parkway extension to Silvester.

"That will let the Cost Share Committee know that the regional planning commission, which in this area is the Council of Local Governments, is

continued on page 18



This drawing shows the new design of the Key Largo intersection as well as a breakdown of how the costs will be shared.



FOUR SEASONS REALTY
ALBERS & ALBERS
TWO GENERATIONS OF REAL ESTATE

The #1 Team in 2012 at the #1
Independently Owned Real Estate
Organization at the Lake of the Ozarks



Mary Albers - 2005 Bagnell Dam
Association Realtor of the Year
573-216-2139
mary@albersandalbers.com

Jim Albers
Selling Lake Ozark Real Estate Since 1973
573-216-5144
jim@albersandalbers.com

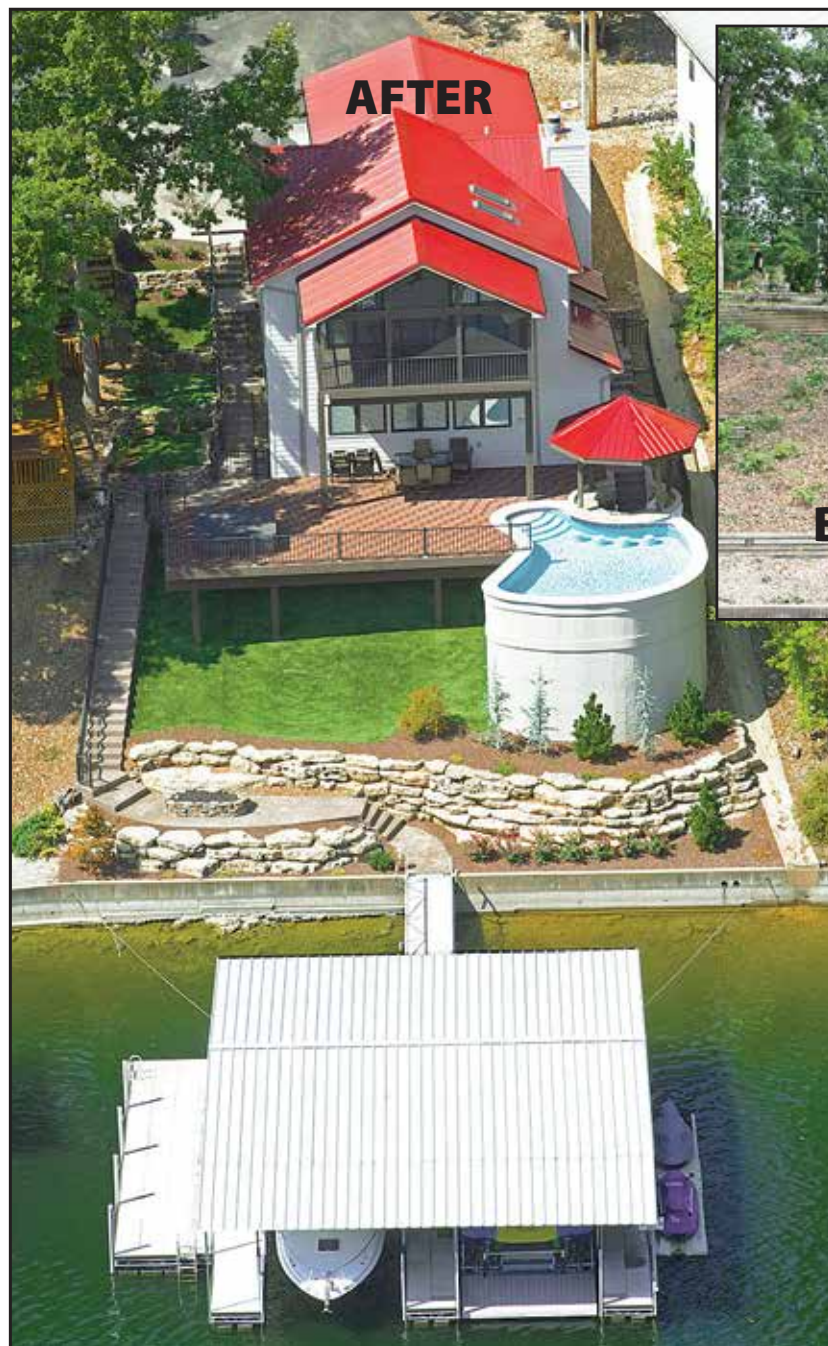
"We Averaged One Closing Per Week In 2013!"

95 Bruce Ct.	\$180,000 Sold	957 Heritage Isle	\$30,000 Sold	447 Country Club Dr.	\$399,900 Sold
149 Bruce Ct.	\$185,000 Sold	22 Four Winds	\$65,000 Sold	150 High Street	\$45,000 Sold
686 Linn Creek Rd.	\$205,000 Sold	109 Waterford Ct.	\$124,900 Sold	509 Harrison Street	\$52,000 Sold
98 Key West Ln.	\$269,500 Sold	8 Grand Cove Dr.	\$350,000 Sold	3760 Aspen Ct.	\$155,000 Sold
370 Albany Dr.	\$299,000 Sold	#15 Private Quarters	\$9,500 Sold	182 Bloomington	\$209,900 Sold
1761 Seagull	\$350,000 Sold	66 2A Waters Edge Ct.	\$119,900 Sold	10 Bella Vista	\$350,000 Sold
1274 Arrowridge Dr.	\$498,800 Sold	58 4A Jonathan's Landing	\$125,000 Sold	1274 Arrowridge Dr.	\$498,00 Sold
213 Lake Drive	\$699,000 Sold	137 Circle Edge 2A	\$132,000 Sold	143 Norwood Ct.	\$864,900 Sold
1047 Muirfield	\$2,250,000 Sold	1B 90 Falls Point Dr.	\$158,900 Sold	Bloomington Dr.	\$4,900 Sold
125 Glendale Ct.	\$127,500 Sold	112 Forest Pointe	\$289,000 Sold	O Road Storage	\$170,000 Sold
111 Hogan	\$168,500 Sold	212E Palisades Condo Dr. 4B	\$309,000 Sold	288 Windsor Bay Dr.	\$158,900 Sold
28 Grandview Dr.	\$254,900 Sold	134 Canarburgh	\$129,900 Sold	316 Stoneledge Condos	\$325,000 Sold

Call for your current market analysis today!

HORSESHOE BEND PKWY & BUS. 54 LAKE OZARK • 573-693-9701 OFFICE
WWW.ALBERSANDALBERS.COM • WWW.4SEASONSREALTYINC.COM

Our clients say it best...



"TXR did a fantastic job on our home addition remodeling and exterior lakescape. We really appreciate their high quality work and the follow through from beginning to end."

~ Jim Blaszak



+ creative design + quality construction + competitive pricing + professional turn-key execution

TXR **ARCHITECTS** +
CONSTRUCTORS

101 Crossing West Drive - Suite 200 - Lake Ozark, MO - 573-552-8145
917 Southwest 33rd street - Lee's Summit, MO - toll free at 888-318-1346



Attach documentation to email invoices easily.

Businesses: Tips to reduce your tax bill for 2013

By Nancy Zoellner-Hogland

Business owners thinking about buying "big ticket items" might want to consider making those purchases before the end of the year.

Certified public accountant Bobby Medlin said Congress recently passed a law that substantially reduces the deduction that can be taken from 2014 forward.

"Section 179 currently allows business owners to deduct up to \$500,000. However, next year that amount drops to \$25,000 – and that's the total for the year, not per expenditure," he explained, adding that the deduction started out decades ago at \$5,000, and then in the early 1990s it was increased to \$10,000. The 9-11 attack on America, a faltering economy and banking crisis resulted in the amount getting upped every few years to its current level. The idea behind it was that those purchases could

stimulate the economy. However, concerns about the national debt spurred lawmakers to reduce the amount of the deduction. "So those who are thinking about buying a forklift, a tractor – those kinds of items – should do it now."

That's not the only change.

Medlin also said this year, small business owners who operate primarily out of their homes could use a simpler method to figure their deduction. The IRS now allows home-based business owners to take a deduction of \$5 per square foot up to 300 square feet or \$1,500 without tracking expenses. However, there's one caveat – the "office" must be just that – it can't be a room that's used as an office by day and a bedroom by night.

"You're really not supposed to be able to deduct a corner of your living room either," he added. "The room

has to be so designated and have partitions – walls – to physically separate it from everything else."

Medlin said that in the past, in order to take the deduction, business owners would have to tally up all their home expenses – real estate taxes, mortgage interest, rent, utility, insurance, utilities, repairs – even lawn care and landscaping – and then divide that by the square footage of the office and stor-

age space they used to house equipment or product.

"For instance, if you have a 1,600-square-foot home and you use 160-square-foot room for an office, you could deduct 10 percent of your expenses," he explained, adding that simpler might not be better. "Keeping track of those expenses can be time-consuming so it might be a lot easier to take the standard \$5-per-square-foot deduction. But business owners

should keep in mind that it might end up costing them money."

Medlin also warned that 2013 brought new tax brackets that had never been in effect before and those changes could result in much higher taxes on such things as capital gains and unearned income. He advised meeting with a CPA before the end of the year to determine if steps can be taken to lessen the impact of the changes.

SOMETHING
IS ALWAYS
HAPPENING AT
THE TOAD!

TOAD HAPPENINGS EVERY DAY OF THE WEEK STARTING

OCTOBER 1

Get Ready for some unbelievable deals, events and programs to help you beat the winter blues at the Lake!

ALL DAY SPORTS SUNDAY TAILGATE PARTY

1/2 price appetizer with purchase of an entrée & Early bird menu 4-6pm
Appetizer Specials • Bloody Mary & Beer Specials

MONDAY NIGHT TAILGATE PARTY

2 for 1 Appetizer • \$1.00 off all alcoholic beverages

TACO TUESDAYS

½ Price Margaritas • \$2.00 Giant Tacos

WEDNESDAY WINE NIGHT

½ Priced Bottled Wine – All selections

THURSDAY NIGHT TAILGATE PARTY

2 for 1 Appetizer • \$1.00 off all alcoholic beverages
Beer Pong @ The Frog with Pizza and Beer Specials

FRIDAY NIGHT BOIL

Shrimp and Crab Boil @ H Toads with Live Entertainment
Free Pool in the Frog with Pizza and Beer Specials

SATURDAYS @ H Toad's

College Game Day! Watch your favorite College sporting event!
Prime Rib Special • Live Entertainment

SATURDAYS @ The Frog

College Game Day @ The Frog
Dart Tournament • Appetizer and Beer specials

The party is on at the TOAD

www.CamdenontheLake.com • 573.365.5620



Falling for Chocolate: Harper Chapel's 6th Annual "Taste of Chocolate" Saturday, Oct 5th

The United Methodist Women of Harper Chapel United Methodist Church are once again holding their chocolate extravaganza – "Falling for Chocolate". Save October 5th from 6-8 p.m. for tasting delicious chocolate supplied by local vendors and our wonderful chocolate creating members. A silent auction will also be available with such items as golf packages and gift certificates from several local gift

stores.

Tickets are \$8 per person, children under 6 are \$3. Proceeds will be used to support the missions of Harper Chapel United Methodist Women. For tickets or more information, please call the Church office at 573-348-2617.

Pictured L-R: Jan Campbell, UMW President, Pastor Jon L. Thompson, Donna Rives, UMW Secretary

Sharing and Caring Foundation easy way to help

By Nancy Zoellner-Hogland

The stories of those visiting Lamb House may be unique but their needs are the basically the same – food, clothing, utilities and shelter.

Since it was founded in 1988 by a group of local churches, the emergency food pantry and resource center has aided thousands of people each year – and 2013 will be no different. As of mid-September more than 7,400 had visited the center, located in Camden, to ask for help. Manager Pat Woodward said that's why they so appreciate the grants they've received from the Sharing and Caring Foundation.

"We're not here to enable – we're here to help people who, for one reason or another, are having difficulty making ends meet. The money we receive from the Sharing and Caring Foundation is used exclusively to help residents, on a one-time-per-year, per-family basis, with their utility bills," she explained, adding that as of the middle of September, they had used the money to keep

the electric on for 40 families. "Since we rely strictly on local funding – not state or federal grants – it's very much appreciated."

Organizers say that's why it's more important than ever for companies to get involved with the Sharing and Caring Foundation of Camden County. The 501 c(3), which is completely run by volunteers, was established in 2005 to support the financial needs of local non-profit organizations and provide a convenient way for local residents and businesses to give back to the Camden County community. When the economy suffered a downturn and partnering businesses closed their doors, the foundation started relying on special fundraisers, along with individual and business donations, to generate revenue. However, the majority of the donations are received primarily through payroll deductions and individual business gifts. Several employers in the area, including the Lake Regional Health System, the city of Osage

Beach and the Camdenton R-III School District, have signed up for the program.

"The companies that participate set it up as an automatic payroll deduction, like insurance, where employees can give any amount they choose on whatever schedule the company chooses to follow," explained Jackie Rasmussen, secretary for the organization. "Then the companies can also set it up as a direct deposit into Central Bank, where we have our account. We tried to make it as simple as possible so we can get as many people as possible involved."

Rasmussen said she or another member of the foundation can also visit businesses or chamber or other group meetings to explain the program.

Pledge cards and information can be obtained by contacting Gerry Williams at 573-374-9147. Contributions can be sent to the SC Foundation at P.O. Box 821, Camdenton, MO 65020. All contributions are tax deductible. Donations received before the end of the

year will be included in the total amount of funds available to distribute to Camden County non-profit groups beginning in January 2014.

In the meantime, requests for funding support for 2014 are now being accepted from non-profit organizations located in and/or serving Camden County. Any non-profit organization is eligible to apply. Funding is designed to support projects area non-profit organizations would like to complete, but don't have regular funding to support.

Grant recipients over the past six years have included: The Lamb House, Lake Area Helping Hands Homeless Shelter, Citizen's Against Domestic Violence, Kids Harbor, Medical Missions for Christ, Big Brothers Big Sisters, Camden County Child Advocacy, Share the Harvest Food Pantry, Woman-2-Woman, Lighthouse Missions, and Children's Learning Center. Financial support in excess of \$178,000 has been provided to these and other Lake Area organizations.

Rasmussen said the board keeps a very close eye on grant recipients, requiring quarterly funding and project status reports as proceeds are doled out – also on a quarterly basis.

"We want to make sure the money is getting spent exactly their application indicated it would be," she said.

Non-profit organizations can request a grant application packet by calling Rasmussen at 573-836-0002 or emailing her at rasmussenj@missouri.edu or by contacting Sheryl Krosstue at 913-486-7666 or emailing her at ssmk44@gmail.com. Grant requests will be accepted through October 31, 2013.

Originally the need for organized community giving to fund local non-profits was expressed at a Project Healthy Living meeting. Project Healthy Living is a group of volunteers from Camden, Miller and Morgan counties representing agencies, civic groups and businesses that banded together in 1997 to try and better the Lake Area.

continues on page 28

Personal • Dependable • Professional



Libby Holland
NMLS 504008
Loan Production
Manager

28 year Lake resident
30+ years of experience

**Your Local
Loan Production
Specialist**



Derek Marose
NMLS 776311
Loan Officer

17 Years of lending
experience & Lake Area resident

ESTABLISHED 1883



THE LANDMARK CENTER
3535 OSAGE BEACH PARKWAY
SUITE 303
OSAGE BEACH

*Securities offered through Raymond James Financial Services, Inc. • Member FINRA/SIPC • Not FDIC insured or guaranteed by any government agency., not a deposit • NOT GUARANTEED by Iroquois Federal • Subject to risk and may lose value • Iroquois Financial, Libby Holland, Derek Marose and Iroquois Federal are independent of RJFS.



Bob Cotter
Branch Manager

18 year Lake resident
30+ years of experience

**Your Local
Raymond James™
Representative***



Robert Cotter
Financial Advisor

**IROQUOIS
FEDERAL**
Mortgage/Loan
Production

573-348-6686



**IROQUOIS
FINANCIAL**
A DIVISION OF IROQUOIS FEDERAL
RAYMOND JAMES
FINANCIAL SERVICES, INC.
Member FINRA/SIPC

573-348-6888



Our Highest Priority is Your Satisfaction & Success!

ProBUILD
CONSTRUCTION SERVICES, LLC

www.ProBuildLLC.com

- ⊕ Professional Design & Construction
- ⊕ Superior Oversight & Management
- ⊕ Result Driven for Success

ProBuild sets the standard for commercial, multi-family and condominium construction on Lake of the Ozarks. ProBuild has developed and built some of the lake's highest quality projects and offers developers a unique combination of construction and development expertise. ProBuild works closely with developers to maximize the quality and market potential of every project.



From Concept to Completion & Beyond...

573.302.1300 • 1222 Lands' End Parkway Osage Beach MO 65065



We Put The Professional In Property Management

As the Developers and General Contractor for several communities at the Lake, we understand the inner workings of your property like no other group can. You can trust Property Management Professionals for expertise in all areas of property management from site infrastructure and building maintenance to personal service and interaction with Homeowners. With over 10 years of "Hands On - On Site" experience we deliver with Professionalism.



Kevin Brown, Bonnie Burton & Scott Frisella

PMP

PROPERTY MANAGEMENT PROFESSIONALS

Phone: 573-302-1300 After hours: 573-216-0605
info@pmlakeozarks.com • www.pmlakeozarks.com
1222 Lands' End Parkway • Osage Beach, MO



SMART HUNTER DOUGLAS PRODUCTS
SMART ENERGY SAVINGS
 OPPORTUNITIES FOR FEDERAL TAX CREDIT FOR ENERGY EFFICIENCY
 QUALIFYING HUNTER DOUGLAS PRODUCTS MUST BE
 PURCHASED AND INSTALLED BY DECEMBER 31, 2013.

ENJOY BIG ENERGY SAVINGS

AT THE WINDOW WITH SOME OF OUR MOST ENERGY
 EFFICIENT PRODUCTS, AND YOU MAY ALSO QUALIFY
 FOR A FEDERAL TAX CREDIT OF UP TO \$500.

Blinds And More

5509 Osage Beach Pkwy.
 Osage Beach • 573-348-4708
 M-F 10-5 • Sat. 10-2 • By Appt.
blindsnmoreatthelake.com



Lake of the Ozarks PlayCraft Dealership Wins Worldwide Award

Ted Pope of Pope Boat Sales & Service, Inc. was recently honored at the PlayCraft Boats international dealer conference held on Table Rock Lake in Branson, Missouri. In addition to the "Diamond Recognition Award" which was presented for outstanding pontoon sales of the 2013 model year, Pope was pronounced the Number One Top Volume Dealer worldwide. While presenting the various awards, Jim Dorris, President and CEO of PlayCraft

Boats commended the "Double-score dealer", remarking that history had been made as Pope Boat Sales had been PlayCraft's longest standing dealer, representing their product for the last 40 consecutive years.

Ted Pope, owner of Pope Boat Sales, responded with testimony of the PlayCraft pontoon boat product's success, stating, "It is an honor to represent this quality product. They just keep getting better and better every year."

Condo Property Management — Get more for your Nickel !

Nichols Management, offers superior services in Condo Property Management. As a privately owned local company that has been in business for Fifteen years, we know the importance of quality services. Our qualified staff is able to handle any property management portfolio large or small.

As residents of the Lake of the Ozarks ourselves, we have a great concern for the area, and are interested in its future. It is vital that our communities are well maintained to keep assessed values high and to ensure survival and growth of the area.

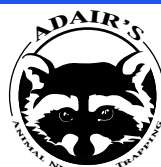
If your interested in Quality Service, we would like the opportunity to meet with you to discuss what possibilities and potentials our company can offer to you and your association.

Sincerely,
Lisa Hesprich
 Lisa Hesprich



Phone: 573-964-0476 Fax: 573-348-2782
 E-mail: lisa@nicholsmanagement.com
 PO Box 550 Lake Ozark MO 65049

Adair's Animal Nuisance Trapping



"Wildlife Control Made Affordable"

Raccoons • Bats • Squirrels • Skunks • Moles • Groundhogs
 Snakes • Opossums • Armadillos • Birds

Serving the Entire Lake Area

Wildlife Trapping & Repairs
 Certified Trapper

www.adairs-animals.com



573-280-5737 • 573-378-8739

PAD

Parents Against Diabetes

Diabetes affects every family. 25.8 million children and adults in the United States, 8.3% of the population, have diabetes.

Our mission is to raise money for research and education.

We greatly appreciate any tax deductible donations of household items, furniture, clothes, and shoes to sell at our

Call
573-286-3602
 for bulk item
 pickup

Thriftiques Marketplace

Hwy 54 and 52, 7 miles north of Bagnell Dam

573-392-5401
pad-mo.org

Nichols Management LLC

Your Home Buying Checklist

Buy into this Circle of Lake Businesses



LEGACY
at the
LAKE
REAL ESTATE

Sherri Weeg

Broker/Sales

5896 Osage Beach Parkway

Osage Beach • 573-348-9898 • Cell: 573-216-3819

sherriweeg@gmail.com

WWW.LEGACYATTHELAKE.COM

Choose Your Realtor



Pulaski Bank

Home Lending

Kathy Beezley
Sr. Loan Officer

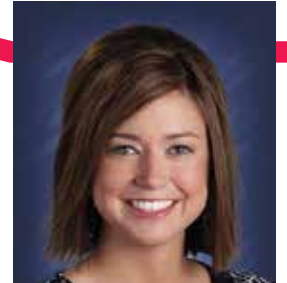


5891 Osage Beach Pkwy., Ste. 102
Osage Beach, MO 65065
www.pulaskihomelending.com
NMLS ID No: 246573

Phone: (573) 693-9090
Direct: (573) 693-9090 Ext. 8760
Cell: (573) 434-2107
kbeezley@pulaskibank.com

Choose Your Bank

**YOUR DREAM IS OUT THERE.
GO GET IT. WE'LL PROTECT IT.**



**AMERICAN FAMILY
INSURANCE**

American Family Mutual Insurance
Company and its Subsidiaries
American Family Insurance Company
Home Office – Madison, WI 53783
©2012 006441 - 9/12

Christy Fera Agency, LLC
1157 N Business Route 5
Camdenton, MO 65020
Bus: (573) 346-4515
www.christyfera.com

Choose Your Insurance Company

BOAT LIFT
marine center,
inc.
Since 1987

David Markovitz
Jim Markovitz
1032 Industrial Drive
Osage Beach
573.348.4999
800.386.4999

boatliftmarine.com



*Choose Your
Boat Lift*

Did you know...?



Tami Brown, Certified Patient Protection and Affordable Care Act (PPACA) Agent

- The Healthcare Reform law goes into effect on January 1, 2014?
- This law affects every individual, family and business?
- Distribution of Health Insurance Marketplace notice is due October 1, 2013?
- Open Enrollment for the Health Insurance Marketplace begins October 1, 2013?

Call Tami today to find out how this law affects you!

Mills & Sons INSURANCE

- SINCE 1869 -

3535 Osage Beach Parkway, Suite 401

Osage Beach, MO

www.millsinsurance.com

573-302-1616



Polly Bellmer joins Beeler Group

The newest member of the Beeler Group team brings a wealth of real estate experience to her position.

Polly Bellmer has been named executive assistant for the Beeler Group. She will be responsible for administrative oversight as well as other Group-related duties.

Bellmer's experience includes setting up an independent real estate brokerage, closing responsibilities and managing resort-related sales in Missouri and Florida. As part of an ongoing program of professional advancement, she has earned a Missouri Salesperson License.

"I am pleased with the opportunity to join a real estate organization as dynamic as the Beeler Group and look forward to the challenges of working alongside other members of the group as we grow," Bellmer said.

Beeler Group's Kathy Beeler says Bellmer is an important addition to the organization.

"Polly has a unique skill set that is particularly important to our group as we move forward. We have a number of projects coming up that will profit from her experience," Beeler said. "Polly's competence and attention to detail is a huge value to our clients."

The Beeler Group is one of Lake of the Ozarks most respected organizations, handling residential and commercial properties and providing a broad spectrum of real estate services.



Missouri Bell Telecom

Communications Solutions

Locally Owned • Service After the Sale

www.missouribell.com

**Sales ~ 24 Hour Service
Installation
Servicing Most Brands**

AVAYA **allworx**
Authorized Dealer communications without compromise

- All Telephone System Equipment • Fiber Optics
- Engineering • LANS • WANS
- Integrated Voice & Data Networks
- VOIP • Paging • Voicemail Systems

**15 Harvest Rd (5-77), Camdenton
(888) 873-0878**

(573) 873-5599



Serving the Lake Area since 1991

**Competitive
Pricing**

**LEASING
AVAILABLE**

**Free
Estimates**



West Lake East Lake

JEWELRY AND PAWN

115 S. Main Ste. C
Laurie MO 65038
573-207-0708

4344 Osage Beach Pkwy.
Osage Beach MO 65065
573-693-9599

**RINGS • WATCHES
STEREOS
GUNS AND AMMO
COMPUTERS
MUCH MORE**

**2 LAKE LOCATIONS
TO SERVE YOU!**

**ALWAYS BUYING GOLD
& SILVER
TOP PRICES PAID**

Miss Lake Of The Ozarks Scholarship Pageants Seeking Contestants

The Miss Lake of the Ozarks Scholarship Program is one of approximately 30 local preliminary pageants in the Miss Missouri system. This pageant is an official preliminary to Miss Missouri & Miss America. The Miss Lake of the Ozarks and Miss Lake of the Ozarks Outstanding Teen titles are "open" programs in which any eligible contestant from within the state of Missouri can compete.

Contestants will compete in talent, interview, evening wear, swim wear (fitness wear for teens), and on-stage-question. Miss contestants must be

between the ages of 17-24 and must be a high school senior or graduate, reside in or enrolled and attending an accredited college or university in Missouri. Teen contestants must be at least 13 years of age by October 26, 2013, no older than 18 years of age as of July 31, 2014 and no more than a junior in high school.

The pageant will be held October 26, 2013 at School of the Osage, Lake Ozark, MO. The entry deadline is October 14, 2013. For more information visit our website at: www.misslakeoftheozarks.org.

Score plaque honors CBOLO



Lake of the Ozarks SCORE Chapter 493 recently presented a 2013 Partnership plaque to Central Bank of Lake of the Ozarks in recognition of their support of SCORE's mission to provide free business mentoring in the community and to provide educational workshops to enhance business skills. Bruce Mitchell, SCORE Chair presents the plaque to Bank President Jim Judas.

Commercial Loan Officers present at the presentation include Anna Diebold, Joe Loth, Matt Gredell, Rob Frazee, Jim Mead, Jack Funderburk, Chris McElyea, Mark Shellenberg and Brian Gagnon.

For information about receiving SCORE services or becoming a SCORE volunteer, go to www.LakeOfTheOzarks SCORE.org or call 573-346-5441.



THE
LIGHTEST
BEER
IN THE WORLD.

INTRODUCING A LIGHT GOLDEN LAGER THAT DELIVERS CRISP REFRESHMENT WITHOUT THE GUILT. **SELECT 55.**

55
CALORIES



55
CALORIES

RESPONSIBILITY MATTERS
©2009 Anheuser-Busch, Inc. Select 55 Light Beer, St. Louis, MO
51 calories, 1.9g carbs, 0.5g protein and 0.0g fat, per 12 oz.

PRECISION

AUTO & TIRE SERVICE LLC

Complete Auto Repair & Fleet Management

1024 INDUSTRIAL DR.
OSAGE BEACH MO

348-2233

WWW.PRECISIONAUTOANDTIRE.COM

Best prices on tires at the Lake! Family owned and operated for over 27 years!

20 years 20 years 20 years 20 years 20 years

"Property Management Services beyond the expectations of those we serve"

U.S. Resort Management

Full Service Property Management

- Accounting
- Administration
- Grounds Care
- Maintenance
- Pool Care
- Docks
- and much more.....

www.usresort.com

Call Today
(573)
365-6628

Celebrating
20 years
of service at the
Lake of the Ozarks

20 years 20 years 20 years 20 years 20 years



bella donna

Is Going Pink!

Front left Front to back & up to Right Front. Dwanna Talley, Amy Meeker (Salon Manager) Kendy Buechter, Jodi Cline, Julie Ollison, Jennifer Palafox (Assistant Manager) Pat Collins, Donna Comelli (Owner)



At Bella Donna Salon we love results.

We want our guests to leave not only feeling gorgeous but feeling inspired. Our community are our clients and we want to give back when and wherever we can.

Our BIGGEST INSPIRING EVENT OF THE YEAR IS GOING PINK FOR BREAST CANCER AWARENESS!!!

The entire month of October we will collect donations through our pink hair extensions and our Locks of Love Cut-a-thon.

Locks of Love Cut-a-thon is Saturday October 26th. The cut-a-thon will be consisting of \$20 haircuts including donations of 6 inches of hair to locks of love. All donations go to support Lake Regional Cancer Center. NEW this year is a RAFFLE.



You could win a mammogram, men & women's haircut & designs, flat screen TV, membership to the Bull Pen, a massage from Angie Dane, a facial from Wendy Jemes, a gift certificate to J Bruner's, Bentley's and more! Raffle tickets will be available at the Salon. Our Aquage products also donate some of their pink product sales to the Susan G. Komen foundation.

This is just a tiny little bit of what Donna Salon is all about. We are about you and your family and our community as a whole. It is about looking good and feeling great and being inspired!!

Bella Donna is a full service salon. We offer a wide range of services from cuts and color to pedicures and shellac manicures. We also offer Fake Bake airbrushed spray tans, makeup application and we specialize in Large Wedding Parties.

Bella Donna Salon • 573-302-1929

1058 Main Street Osage Beach • Located near the hospital
belladonnasalonlakeoftheozarks.com

QuickBooks Pro 2014

continued from page 6

Accept Credit Cards, and others.

One of the major concerns from the 2013 edition was the speed of the program itself. On our test machine, we encountered no slowness-- the program responded very quickly, even when printing and generating reports.

Much of the fundamental structure of the program remains virtually unchanged over previous editions, and so QB remains a solid choice in accounting software.

It is mainly a set of calculating modules and databases, after all. QuickBooks Pro 2014 is still easy to use, easy to get around in, and has all of the tools built-in for any small to medium-sized business. Add-ons and extras are available to handle things not found in the basic program, but they are understandably at an extra cost.

For beginners, extensive help files are built-in, and there are online community forums and FAQs to supplement-- but best of all, there are literally millions of other users out there, and professionals in your community who know it well (maybe even your own CPA/account) and can get you through the rough spots (not to mention the many, many vid-

eos on Youtube).

Who should invest in QuickBooks Pro 2014? Anyone looking to get their business accounting off of the ledger books and into the PC.

New users and those unfamiliar with accounting software should consider QuickBooks Pro 2014 as a primary choice. Not only is it great for beginners, but its wide acceptance among accountants and CPAs almost guarantees you less hassle and possibly less cost when the end of the year rolls around.

So, should you upgrade to QuickBooks 2014 if you currently own a previous version?

Yes, if you use the payroll portion. The annual upgrades for Payroll from Intuit can amount to more than purchasing the QB2014+Payroll bundle online. Be sure to check if you can save a few dollars (around \$100) this way.

Also, if you disliked the interface for 2013 (and many did) you'll find some relief in the 2014 version.

If you currently use Peachtree and are unhappy with it-- (Now Sage 50) QuickBooks Pro 2014 offers a data transfer feature that brings in your old information from Peachtree (as well as previous versions of QB and MS Word).

PAD
Parents Against Diabetes

thriftiquesmarketplace.com
573-392-5401

Thriftiques Marketplace

Hwy 54 and 52
7 miles north of Bagnell Dam

We have a wide variety of Collectibles, Furniture, Mattresses, Home Decor, Antiques, Estate, Kitchen, and Household Items. Proceeds go to fund Type 1 and Type 2 Diabetes Research.

Help us by saving money and having fun!

We look forward to seeing you

Friday and Saturday 10am - 6pm

Sunday, Monday, Wednesday, and Thursday 12pm - 5pm

Closed Tuesday

Join your host
Mike Clayton with
News, Information,
Guests and more
each weekday
morning on
Mix 92.7 FM,
Today's Best Hits!



Data Comm

IT Services • Document Solutions

Call In: 573-348-1440
Walk-In: 877 Hwy. 42 E
Log In: www.datacomminc.com

Office Equipment & Mailing
Office IT Solutions
Office Furniture & Supplies

"Tax Time"

with Bobby Medlin CPA

Basis, What is it and What Can be Done With it?

Sometimes, tax terminology takes on a life of its own and can make a normal person's head swim. Basis is one of those things that is fundamental to tax law in our country, but ask a dozen people what it is and you may get a baker's dozen answers!

Basis, more specifically, income tax basis; means that you have an amount that you can use as a tax benefit at some future time. Basis is attached to a particular asset you own or to an activity that you are involved in. Sometimes, but not always, you can get a current year tax deduction for all or part of your basis in an asset.

Basis can be obtained in several different ways including by purchase, by inheritance, by gift, and by working. When you pay for something, such as a forklift for your business, you have a cost basis equal to the money you paid for the item, including money you borrowed to use as payment. If someone gives you an item as a gift, you take over their basis in the property in most cases. This is called a transferred basis because it transfers to you along with the item being given to you. If you inherit property, typically you get a basis in the item equal to the fair market value of the item on the date of death of the person you inherited it from.

If you sell something, then you can deduct your basis in the item against the selling price of the item on your tax return. If the basis is more than the selling price you have a loss and if it is less than the selling



Bobby Medlin, CPA

price, then you have a gain. Keep in mind that if you end up with a loss on the sale of a personal item, it is not deductible for tax purposes, but if you have a gain on the sale of a personal item, you have to include the gain on your income tax return.

Basis acquired as explained above, is original basis. Basis doesn't always stay the same, sometimes it changes while the asset is in your hands. Most commonly, basis is adjusted through depreciation that is allowed or allowable on your tax return. When you have a business item that is depreciable, you get a tax deduction each year for part of your basis which then adjusts your basis downward. Therefore, adjusted basis is a term you should become familiar with. When disposing of an asset, it is actually the adjusted basis that you are concerned with in determining your gain or loss on the item. Notice that allowable depreciation adjusts your basis downward, that means use it or lose it. So if you do not claim depreciation but should have, and later sell the asset, you still must use the adjusted basis against the sale even if you didn't take the depreciation deduction.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com



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!



The Blue Room

- 2010 Best Adult Nightlife
- 2011-12 Best Bar for Adults

Live Entertainment DJ's & Music
Wed – Sat Party Until Early Morning!

Sports Bar Menu

Appetizers • Salads • Wraps • Sandwiches • Burgers
Joey Homm Voted #1 Chef at the Lake!

- Live Professional Comedy Every Wed.
- Executive Ladies Night 1st Thursday of the Month! • Martinis • Manicures
- Pedicures • Massages
- Live Concerts on Blue Room Stage
- Last Thursday of the Month is Business Social Nite
- Book Your Private or Company Parties Year Round

The Sportsbar

Featuring 35 TVs



Enjoy a meal or drink and catch your game!

5384 Osage Beach Pkwy in Osage Beach • 573-302-0848
EXIT CASE RD • ONE MILE WEST OF THE GRAND GLAIZE BRIDGE

Your Trusted Lake Lender has a **NEW LOCATION...**

...But the same award-winning service!



Visit us at our
NEW OFFICE
in the John Elliott
Interiors Building
across from
J.B. Hook's

First State Bank
MORTGAGE

A Division of First State Bank of St. Charles
NMLS # 41668



2265 Bagnell Dam Blvd.
Lake Ozark, MO 65049

573-365-LOAN | www.fsbfinancial.com

Michael Lasson
(573) 216-7258
NMLS # 493712

Mike Ogle
(573) 302-0080
NMLS # 231620

Divinity Religious Gift Shop

Assumption Abbey Fruitcakes

Fruitcakes in Stock NOW!

Don't wait limited availability!



Trappist

573-636-5470

108 High St. • Jefferson City Mon. - Fri. 9-5:30

Sat. 10-4:30 www.divinitygiftshop.com



The Lake Area Chamber recently held a ribbon cutting for Christopher Banks in the Osage Beach Premium Outlet Mall. The Christopher & Banks Outlet offers exclusively designed collections in missy sizes 4 to 16, petite sizes 4 to 16, and women sizes 14W to 24W all under one roof. **Front Row:** Robin Putnam, Marge Hanson, Valarie Taylor, Wendy White, Rose Torrence, Kim Falke, Denise Greten. **Second Row:** Ron Schmidt, Al Hanson, Gloria O'Keefe, John Caran, Leslie Keeney.



The Lake Area Chamber recently held a ribbon cutting for Front Page Digital Agency. Front Page Digital is headquartered in Jefferson City and serves the central Missouri area. **Front Row, left to right:** Jackie Daves, Krissy Tripp, Penny Nelson, Merry Mary, John Caran, Jane Haslag, Jessica Caran. **Back row from left to right:** Ed Daves, Karen Kopis, Robert Cotter Jr, Don Campbell, Lisa Larson, Jackie Newton, Katie Karr, Steve Naught, Jennifer Vanderpool, Wendy White, Terri Lefeste, Julia Hammond, Morgan Crainshaw.



Duncan II Jewelry
Jewelry Made Fresh Daily

4050 Osage Beach Parkway
573.348.3332 • Mon-Sat 9-6

PANDORA
UNFORGETTABLE MOMENTS

Some jewelry displayed patented (US Pat. No. 7,007,507) • © Pandora • PANDORA.NET

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Housing Market Looks Good with Home Prices Increasing by 12%

"Every day you make progress." Winston Churchill. And the housing market continues to progress in the right direction. Read on for details.

Last week, research firm CoreLogic reported that home prices across the U.S. rose by nearly 12 percent from June 2012 to June 2013. By comparison, home prices only rose 3.76 percent from June 2011 to June 2012. In addition, research and analytics firm Clear Capital said that prices rose 9.3 percent in the year ended in July.

The housing markets have turned the corner to greener pastures, but it's important to note that this pace of growth may be unsustainable. With home loan rates rising over the past several months, this rate of appreciation could slow.

In labor market news, Weekly Initial Jobless Claims rose by 5,000 in the latest week to 333,000, but this was below the 340,000 expected. This followed the Jobs Report for July, which was a bit of a disappointment with less jobs created than expected.

What does this mean for home loan rates? One of the biggest questions on everyone's mind is: When will the Fed start tapering their Bond purchases? Remember that the Fed has been buying \$85 billion of Bonds a month to help stimulate the economy and housing market. This includes Mortgage Bonds, to which home



loan rates are tied, and these purchases have helped home loan rates remain attractive.

The Fed has said the rate of their purchases will continue to depend on economic data, and could be increased or decreased accordingly. Last week, several Fed members spoke out in favor of tapering these purchases as early as the Fed's meeting in mid-September. However, with our economy growing at sub 2 percent, economic data between now and September will be a key factor in this decision.

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

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

SEND YOUR ANNOUNCEMENTS

And business/community-related news and photos to:

Lakebusjournal@gmail.com

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

ARCHITECTURE & ENGINEERING CONSULTANTS

LAKE OZARK, MO
573.365.2100

"Insurance Talk"

with Nick Brenizer of Golden Rule Insurance

Protecting Your Watercraft and Home

Your home and watercraft are two of the biggest purchases you will make and maintaining them is important. There are many things you can do to protect your home and watercraft from the elements.

Watercrafts should be professionally winterized at the end of every season to protect your mechanics. Also, to prevent rodent infestations, a quality cover should be placed on your watercraft when not in use. It's also a good idea to routinely check your boat over often to make sure no rodents are getting in your boat, or have someone check it out periodically for you. In connection with the watercraft, there are specific coverages you can apply to your homeowner's policy to protect your dock and lifts from the weight of ice and snow.

There are several things you should do to protect your home that can be done on an annual basis. For instance, it's a good idea to have your gutters cleaned during the fall season to prevent clogged gutters which can lead to flooding around or in your home. You can do this yourself or hire a professional. Checking your furnace and air conditioner units prior to the seasons is important to avoid electrical fires and help with energy costs. You also should make sure to routinely change your furnace filters to avoid fires. Changing your smoke detectors every time you change your clocks for the seasons is also a good idea to help avoid malfunctioning. Tree trimming is also important if you have trees close to



Nick Brenizer, AIP

your home or any outbuildings. They should be trimmed back away from your home so there aren't any limbs hanging over the roof. This helps prevent trees from falling on buildings or puncturing shingles. For owners of seasonal homes, it is a good idea to have your water shut off during the winter and leaves your furnace on an average temperature to avoid frozen pipes. There are many coverages you can add to your homeowners or secondary home policy to help cover for issues that aren't always automatically covered, be sure to ask your agent about extra coverages you can apply.

Doing annual checks and preventions can help with your insurance costs in the long run because you will be preventing new claims from arising. We are available to help with any questions you have regarding claim preventions for all your insurance needs.

Nick Brenizer, has a AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com



Ranked
Liked
Followed
Mapped
& Mobile!

MSW Interactive Designs LLC

Affordable

CUSTOM WEB SITES

THAT RANK WELL IN GOOGLE!

MOBILE WEB SITES

WHAT YOUR CUSTOMERS EXPECT

FREE UPDATES

WITH HOSTING!

SOCIAL MEDIA

SETUP & MAINTENANCE!

BEST SERVICE IN TOWN

OUR VERY FIRST CLIENT 13 YEARS AGO IS STILL OUR CLIENT!

We put the web to work for you!

Visit Our Portfolio Online

MSW Interactive Designs LLC

www.PutTheWebToWork.com

573.552.8403

BBB A+ Rating For 10+ Years!



Sandy & Mike Waggett
Owners

I use

DKB
Showrooms By
RIBACK

Because
they offer
professional
planning services
with stylish
and affordable
options

Osage Beach

924 Hwy 42

573-348-4464

www.dkbshowroom.com



Aristokraft
CABINETS

DKB is here to help you create your dream kitchen, bath, entry, study, laundry room ...

**Family is
why we
do it all.**



Malcolm Decker, Agent

1179 E Highway 54
Camdenton, MO 65020
Bus: 573-346-5920

mac.decker.le2o@statefarm.com

We all feel the same commitment to care for our families. Helping you meet your insurance needs is part of my commitment to you. Like a good neighbor, State Farm is there®

CALL ME TODAY.



State Farm

State Farm, Bloomington, IL

Fall fire safety - Care needed with Fire Pits

By Nancy Zoellner-Hogland

Fire pits have become an increasingly popular trend. Kids love roasting hot dogs and cooking marshmallows over an open fire. Adults enjoy the relaxation that comes with watching the flickering light and listening to the crackling sounds. However, although pleasurable, warm and cozy, an improperly designed pit – or a pit that's not fully extinguished when the evening's entertainment ends – can lead to tragedy.

Lake Ozark Fire Chief Mark Amsinger said glowing embers only need a quick gust of wind to leap from their boundaries and catch soon-falling leaves on fire. That can spell disaster, especially in an area such as this.

"It's called 'urban interface' when you have housing with wooded areas nearby. With homes in close proximity to the woods – and each other – if conditions were just right, we could have a major fire," he warned. "There's even a website that deals with the subject

and tells people how to make their homes safer."

That website, www.wildlandfirersg.org, instructs residents how to be:

- **Ready – Be ready, be Fire-wise.** Take personal responsibility and prepare long before the threat of a wild land fire so your home is ready in case of a fire. Create defensible space by clearing brush away from your home. Use fire-resistant landscaping and harden your home with fire-safe construction measures. Assemble emergency supplies and belongings in a safe place. Plan escape routes and make sure all those residing within the home know the plan of action.

- **Set – Situational awareness.** Pack your emergency items. Stay aware of the latest news and information on the fire from local media, your local fire department and public safety.

- **Go – Act early!** Follow your personal wildland fire action plan. Doing so will not only support your safety,

Amsinger said homeowners

need to take the same precautions when burning leaves. Before burning, they need to call their local burn permit line to learn if conditions will allow it. In Lake Ozark and Osage Beach fire protection districts that number is 573-365-6407. Residents also need to keep a charged hose and rake nearby and burn several small leaf piles rather than one large pile.

And since fall also usually means fireplaces will be used for the first time in several months, Amsinger also provided some safety tips for their use.

First and foremost, he said fireplaces should be cleaned and inspected annually by a certified chimney specialist. Failure to follow that advice can result in a build-up of creosote in the flue, a by-product of burning green wood, and if it gets hot enough, it can catch on fire.

"And if there are cracks in the flue, the fire can escape and extend into the attic. We had some fires in the past that

resulted in pretty significant damage because of that," Amsinger said.

Second, he said the hearth should always be kept clean and free of any flammable items and fires in units without glass doors should always be extinguished before going to bed at night. Mesh screens can allow burning logs to roll out – or embers to pop out – and start a fire.

In addition, when cleaning out a fireplace, ashes should be placed in a metal bucket, set away from the house and left to cool for a few days.

"Ashes maintain heat for an unbelievably long time. We've responded to fires before where people have shoveled the ashes into a paper bag, and then set them outside only to look out and see flames a short time later," he said.

For more tips, visit http://www.usfa.fema.gov/citizens/home_fire_prev/heating/fireplace.shtm.

When using fire pits, follow this safety advice, provided by

www.ready.gov, www.nfpa.org and www.safekids.org:

- **Position fire pits far from overhanging trees, the house and any other flammable structures.** An open area on level ground is safest.

- **Do not use flammable fluids such as gasoline, alcohol, diesel fuel, kerosene, and charcoal lighter fluid to light or relight fires.**

- **Before lighting the fire, check the wind direction.**

- **Keep children and pets a safe distance away.**

- **Do not wear flammable or loose-fitting clothing such as nylon.**

- **Do not burn trash, leaves, paper, cardboard, or plywood.** Avoid using soft wood such as pine or cedar that likely pop and throw sparks. Use of seasoned hardwood is suggested.

- **Before starting the fire, make sure that the lid will still close to extinguish the fire in case of emergency.** Do not overload.

- **Keep a fire extinguisher or garden hose nearby.**

MoDOT taking bids on new 'front door'

continued from page 4
in support of the project," he explained, adding that as soon as design plans are completed, he will again be meeting with property owners along the route. "Several have expressed an interest in donating right-of-way but they all want to wait until we're closer to the finished product so they know exactly how much land will be needed."

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

City officials said the road will provide multiple benefits. In addition to allowing safer access to the VA clinic and slower and presumably safer travel for school busses, because the roadway will be deeded over to Osage Beach upon completion, land along the new service road will then be contiguous, allowing easier annexation into the city.

At the July meeting, Bob Lynch, district engineer with MoDOT, said the road should bring immediate benefits of additional traffic coming into the west end of town. He said 2012 traffic counts showed 2,500 vehicles per day passed through the intersection when left turns off Key Largo on to westbound 54 were allowed.

"Assumptions are that once the service road is completed, traffic will get back to that 2,500 number because of the east and west flow," he explained, adding that they also expected an additional 500 cars per day to enter the city via the new road.




Bobby Medlin

Certified Public Accountant

www.bobbymedlincpa.com



It's YOUR Time!













It's Never too Early to Start Planning for Tax Season!

607 W. Hwy 50 • Tipton, MO • 660-433-2006 || 101 E. Madison • California, MO • 573-796-8182
754 Bagnell Dam Blvd, Ste A • Lake Ozark, MO • 573-365-9400

- Income Tax Planning & Preparation
- Financial Accounting & Reporting
- Payroll Services

- Real Estate Taxation: We can explain and handle real estate transaction taxation
- Estate Planning
- Business Set Up Including Entity Choice

(Review your account anytime with our 24/7 access)



Maximizing Your Potential

with Jessica Chaney, PT, DPT of Lake Sport and Spine Rehab

Are you at risk for falling?

Each year, one out of three American's over the age of 65 falls. Many of these falls lead to hospitalizations and include severe injuries, sometimes even death. In 2010, the number one cause for unintentional death for those over the age of 65 was related to a fall. These statistics may seem overwhelming, but the truth is many falls can be prevented. September 22nd is National Fall Prevention Day, take this time to be sure you and your loved ones are safe.

Major risk factors for falling include: history of a recent fall or fear of falling, taking more than four prescription medications, impaired mobility, impaired vision, sensory deficits, and reports of dizziness. There are actions you can take to reduce your risk for falling, prevention is the best treatment. Start at home as this is where most falls occur; look around for obstacles that may need to be removed or hazards that can be fixed. Throw rugs are often a trip hazard, make sure they are secure to the floor, or remove them all together. Clutter or spills on the floor are also a hazard; make sure it is promptly removed. Stairs should have handrails, and you may also need handrails installed in the bathroom or shower to improve stability. Falls most often occur at night when lighting is low, keep a light on or close by to be used for nighttime bathroom visits.

Maintain good control of your health. Your physician or pharmacist can help you determine if side-effects from your medications may contribute to dizziness. Have your vision checked regularly. Stay active. Inactivity leads to a decrease in muscular strength, flexibility, and poor endurance, which are all contributing factors to increased fall risk.

If you are having difficulty maintaining your balance while walking or performing your daily activities, or have a fear of falling, it is time to seek assistance. Your physical therapist can perform specific tests to determine what factors are contributing to your



Jessica Chaney, PT, DPT

balance problems, and guide you in specific exercises in improving your balance. He or she may also suggest the use of an assistive device (i.e. cane) to improve stability, and demonstrate the appropriate use of the device. A physical therapist is a specialist in movement disorders and by analyzing how you move and walk will identify muscle imbalances and abnormal movement patterns affecting your balance. A physical therapist will also determine if you have sensory deficits that are contributing to your problem. We rely on three sensory forms of sensory feedback to maintain balance: vision, vestibular (inner ear), and proprioception (or feeling) from the feet. If any one of these three feedback systems is not functioning correctly, it can dramatically impair balance. Exercise has been shown to significantly improve overall mobility and balance. You can expect a typical exercise program from a physical therapist to include strengthening and flexibility exercises, posture exercises, and proprioceptive exercises. Keep in mind every person is different, and your exercise program should be designed for your specific needs.

Centers for Disease Control and Prevention (2005 – 2010). Injury prevention & control: data & statistics. Retrieved from: <http://www.cdc.gov/injury/wisqars/LeadingCauses.html>

You can reach Lake Sport & Spine Rehab at 573-693-9128 or visit their office at 5780 Hwy 54, Suite 220, Osage Beach.

Hole in One Winner at Shootout Golf Tournament Alex Mistler

Congratulations to Alex Mistler for making a hole in one at the 2013 Lake of the Ozarks Shootout Golf Tournament on August 18th at Old Kinderhook Golf Club. Mistler won a gift certificate to Maui Jim for sunglasses at the hole sponsored by Hulett Chevrolet Buick GMC in Camdenton. This was just one of the par three holes sponsored by Hulett. The Hulett family is proud to be a part of the annual tournament that helps raise money for local area firefighters and many other lake area charitable organizations.



Ryan Hulett, Alex Mistler and Jason Hulett



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Coleman's Cleaning & Errands, Camdenton. Call 573-836-4160. Pictured L/R Mike Nichols, Don Neuharth, Tracy Peters, Brenda Colter, Jennie Coleman, Jeremy Coleman [with scissors], Lisa Coleman, Charli Allee and Amy Hadfield, John McNabb and Trish Creach.

Enjoy Lake of the Ozarks!

Osage Beach: Dumar Plaza
3715 Highway 54
(573) 348-3838

Laurie:
212 S. Main
(573) 374-4850

www.lakeliqor.net

Please drink responsibly.

SEND YOUR ANNOUNCEMENTS

And business/community-related news and photos to:

Lakebusjournal@gmail.com

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

There's still time to get green bucks for a green yard

By Nancy Zoellner-Hogland

Sediment that enters a lake through storm water runoff or from under seawalls can be that body of water's number one enemy because it serves as a platform for E. coli.

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance, said that's why they've been working so hard to encourage homeowners to get involved in their "Beautiful Yards for a Healthy Lake" project. Trained Volun-

teer Evaluators (TVE) from the Master Naturalist and Master Gardener programs visit the location and assess the property, then helps them build low-impact landscaping or rain gardens into their yard designs; use rain barrels to catch roof runoff and install rip-rap along their shorelines.

A \$740,000 grant from the Missouri Department of Natural Resources as well as \$496,000 in in-kind matching funds pledged by several

Lake-area businesses, has allowed LOWA to assist with the costs of those projects in the Buck Creek and Lick Branch sub-watersheds. In an earlier interview, Swall said that area, which begins at Bagnell Dam and encompasses the first 18.8 miles of the Lake's main channel and accompanying coves, was chosen for the study because it is the most urbanized area of the Lake. The area includes Osage Beach, Lake Ozark, Laurie, Sunrise Beach

and the Village of Four Seasons.

For those in the focus area, the grant will pay 10 percent of the total project cost up to a maximum of \$400 and the supplying company will pay another 10 percent up to a maximum of \$400. However, pre-approval is required. While there is no grant money currently available outside the focus area, all supplying companies have agreed to provide a 10-percent discount up to a maximum of \$500. Pre-approval is also required on those projects.

Swall said they also work with "do-it-yourselfers."

"One of LOWA's Trained Volunteer Evaluators will come out and provide free consultations about LOWA LILs, runoff control, and native perennials – and people can still get a discount if they purchase their products from one of our partnering businesses," she said.

As an extra, added incentive, LOWA has started providing "Lake Protector" yard signs and outdoor thermometers to property owners who take those steps. So far, they've awarded 86.

"We wanted to recognize people for their efforts. In addition to showing that they care about the quality of the Lake, we thought that the signs and thermometers would also serve as a talking point to let others know about the program and possibly then get them involved too," she explained.

Signing up for the program or getting more information is as easy as going online to the website, www.soslowa.org, or picking up the phone and calling Swall at 573-434-4400.

How to get started

1. After registering for the program, LOWA will send a team of TVEs to meet with the property owner to discuss their needs and plans. This team will work with the homeowners through all of the steps of the process to assist with questions and documentation required to receive the cost-share funds.

continues on page 30

CD Rates

12 Months 0.65 (0.65 APY)*
18 Months 0.75 (0.75 APY)*
24 Months 0.75 (0.75 APY)*
30 Months 0.75 (0.75 APY)*
36 Months 0.95 (0.95 APY)*
48 Months 1.45 (1.46 APY)*
60 Months 1.75 (1.76 APY)*

Contact our New Account Representative to find out how to increase your rate!

573-348-2265

*Annual Percentage Yield assumes quarterly compounding. Substantial penalty for early withdrawal. \$2,000 minimum opening balance. This offer can expire at any time.



Member FDIC
Deposits Insured
up to \$250,000



Located at the entrance of the Osage Village Outlet Mall
4558 Osage Beach Parkway, Suite 100 Osage Beach, MO 65065



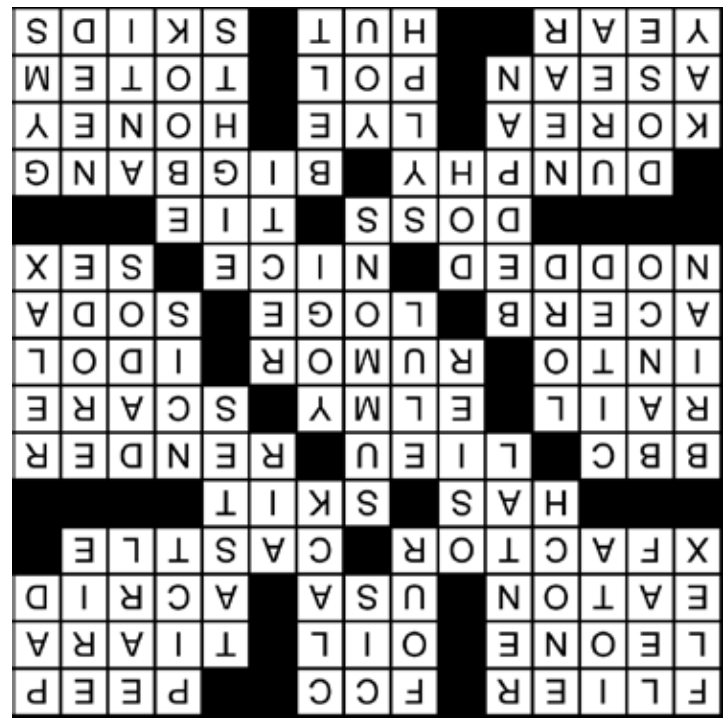
LOWA LIL's signs and thermometers are an added bonus to taking part in the Beautiful Yard program.



JOIN US!
Every Tuesday
at the Elk's Lodge
11:15 - 1:00



lake business builders
What are you bringing to the game?
www.LakeBusinessBuilders.com



Business Journal Social Event Photos

Sponsor was Golden Rule Insurance.

#1 a great time was had by all who attended.

#2 Sponsors- Golden Rule Insurance Co.

#3 Dexter Whitney- general manager of Camden on the Lake
Denny Benny, Megan Benny- Benne Media.

Mr. & Mrs. Steven Ryan- Straight Flush Plumbing

#4 Vicki Devine- Devine & Associates, Bob Gattermeir- Gattermeir Real Estate. Bruce

Christy- Divine & Associates Real Estate

Would your company like to book a BJ social? Contact Linda for Details at 573-216-5277 or Linda@Mix927.com.

Photos by Rita Rose Event Photography.



1



2



3



4

CELEBRATION CRUISES

FOR MORE
INFORMATION
(573) 480-3212

Join us aboard the Celebration!

Join us November 3rd for the
Lake of the Ozarks Bridal Stroll.
Find details and register at
www.lotowa.com



Call for our cruising schedule.



WEST END OF THE GRAND GLAIZE
BRIDGE • TURN AT JEFFRIES ROAD
5076 DAVIS DRIVE • OSAGE BEACH

WWW.CRUISELAKEOFTHEOZARKS.COM



Agency brings worldwide rental market to Lake of the Ozarks

By Nancy Zoellner-Hogland

Condominium owners will now have a way to put their rental properties in front of millions of vacationers – at a less expensive price.

The Beeler Group, a real estate firm handling residential and commercial properties, just launched a new online rental program - LOZVacationRentals.com. According to Kathy Beeler, because the real estate firm is not looking at the project as a money maker, but instead is offering it as a service to their clientele, their rates will be substantially lower – possibly cut in half of what some other agencies charge.

“This got started because of the number of phone calls we got from people looking for condominiums to rent for everything from a weekend up to long term. For quite a while I referred them to other agencies at the Lake or told them about properties that we knew offered rentals – but often times then they’d call back and say that the

call didn’t pan out and they’d ask if we knew of anything else that might be available,” Beeler said, adding that at the same time, she was getting calls from people interested in buying condominiums that they could put on a rental program. “Their next question was always, ‘Do you know anyone that handles rentals?’ Because those calls just kept coming in, we decided to give it a try ourselves.”

She said when condominium owners list their properties with LOZVacationRentals.com, they will be included on the Vacation Rentals By Owner (vrbo.com) website. With millions of clients across the United States and around the globe, VRBO has become the “go-to” connection for both long and short-term rentals. Then when vacationers click on the property, it will direct them to the local site operated by the Beeler Group, which will manage the calendar.

The company, which is bonded and insured, will also take quality pictures for use in

advertising, compose a “compelling” description of properties based on 30 years of lake experience and maintain a high market profile.

Although as of this time they aren’t offering property management services – cleaning, maintenance and upkeep – they will refer their clients to companies they know and trust and that handle that type of work.

“Or, we might offer it for an additional fee if there’s a demand. Quite honestly, we’re starting small to see how this all goes,” Beeler said.

She said they also plan to keep a running calendar of events on the website as well as any other information that would be of interest to vacationers.

“We’re excited to be able to offer this service to our clients. We just got the website up September 1 and already have four or five condominiums that are interested so we think that’s a positive sign. I’m anxious to see how it grows from here.”

BDSA gets ready to host longest running parade

By Nancy Zoellner-Hogland

In addition to dreaming of Halloween candy, costume contests and trick-or-treating, members of the Bagnell Dam Strip Association are having visions of sugar plums dance in their heads.

The group, which has been organizing Halloween on the Bagnell Dam Strip, just approved and started distributing the 2013 Christmas Parade entry form.

“It feels a little funny though thinking about Christmas when it’s still warm outside and we haven’t even gotten through Halloween,” quipped Jeff Van Donsel, a member of the BDSA and a Lake Ozark alderman.

This year’s parade, set for 1 p.m. Saturday, December 14, will be the 29 annual, making it the longest running event at the Lake. Van Donsel said it’s just as popular today as when it started – and maybe even more popular. Last year they set a record with 50 entries. Crowds seem to get bigger each year as well, he said.

“I’m not good at estimating. I just pick out a section that seems representative of the rest of the

Strip and start counting. Based on that unscientific method, I’m ‘guesstimating’ we drew hundreds, if not thousands,” Van Donsel laughed. “I know one thing for sure – the kids love it and they love being able to come see Santa after it’s over so we’ll be doing that again this year too.”

The theme for this year’s parade is “And Old Fashion Christmas.” The BDSA will be offering First, Second and Third Place prizes in each of three categories – business, civic and youth, which includes church youth groups. Judges choose winners based not only on decorations but also on participation. The parade will start at the intersection of Route 242 and Bagnell Dam Boulevard and will end at Bagnell Dam.

For more information or to register, visit the parade website at <http://www.lakechristmasparade.com>.

This month, the BDSA will offer free games, costume contests and more for kids of all ages from 2 to 4 p.m. Saturday October 26 on the Bagnell Dam Strip.

TECHNOLOGY AND LIFESTYLE

Gadgets and Gizmos for the Geek in All of Us



Lytro Light Field Camera

The Lytro Light Field Camera. This new technology allows you to “refocus” pictures after taking them, turning that blurry photo of Sally’s new baby into a masterpiece. If it really works, this thing could be big. The technology is based on a light field, capturing not only the light that makes up the image, but records the direction the light source came from. At \$500, it’s cheap enough that it might save Aunt Myrtle’s 86th reunion from the shaky hand syndrome. www.lytro.com/



Nest World’s Smartest Thermo

The Nest Learning Thermostat purportedly learns your home’s heating and cooling needs-- and programs itself. Just set it at whatever temperature is comfortable for you via the simple dial and the Nest device adapts to your schedule. The Nest even has several sensors that can tell when you are in the house and active. If you’re not, it sets itself to Auto-Away or Night-Time Mode. The built-in proximity sensor knows when you are near, and illuminates the dial for easy access at night or in dim hallways. It also connects to your Wi-Fi so you can make adjustments before you get home on a hot summer day. \$250. www.nest.com



TR5000-DT7 Treadmill Desk

Who says that being at a desk all day has to make you fat and out of shape? With the TR5000-DT7 Treadmill Desk, you can compute away the hours while maintaining your fit physique and fighting weight. Of course, no word on what you are supposed to do when you are tired. Maybe set a chair on it? At any rate, act now and save 14% (\$500) off the list price of just \$3,500. www.lifespanfitness.com

Building an effective web presence

with Mike Waggett,
MSW Interactive Designs LLC

Your website rank in Google – How important is it to be #1?

Clients often ask us how important it is for their website to be ranked #1 in Google for their major key words. We just came across a new study that measures the amount of click throughs for each page rank and we wanted to share this with you.

Online ad network Chitika completed a study in June 2013 tracking the amount of traffic that each Google result page rank achieved. The results are striking!

The #1 position in a Google search receives **32.5%** of the average traffic share

The #2 position receives **17.6%**

The #3 position receives **11.4%**

The #4 - #10 positions quickly drop **below 10%**, with the 6-10 positions below 5% each!

Let me translate this with an example. If you are a printing company in the area, and someone does a Google search for "printing company lake of the ozarks", if you are in the top 3 rankings of page 1, you will have a 61.5% chance that someone will click on your website link. If you are below this ranking, the traffic to your website dramatically decreases.

In addition, if you are not on page 1 in Google for your major search terms, most people will not click through to your website. The Chitika study indicated that 91.5% only click on a result on page 1 with 4.8% going on to page 2 or lower.

Do a reality check with your website

As a business owner, you should conduct a reality check on your website ranking. Search for the typical terms that your clients are



Mike Waggett

using. If you are not ranking on page 1 or are not in the top rankings, then you can consider a few options:

- Talk to your web person about the code for the website – is it optimized properly?

- Look at the copy on your website – does it include these search terms, as well as great (and fresh) content?

- Start doing social media immediately – Google is now heavily weighing your social signals

- Consider doing Google Ads – this study also shows that paid ads garner a 15% click through

Here is the link to the study by Chitika and other studies that have been done on click through rates and search engine ranking:

<http://searchenginewatch.com/article/2276184/No.-1-Position-in-Google-Gets-33-of-Search-Traffic-Study>

As always, if you have questions about this topic, or any other website or social media questions, please give us a call!

Follow MSW Interactive Designs

Twitter: @PutTheWebToWork

Facebook: <http://Facebook.com/putthewebtowork>

Blog: <http://put-the-web-to-work.blogspot.com>

Mike Waggett, MSW Interactive Designs LLC ~ We put the web to work for you! 573-552-8403

SEND YOUR ANNOUNCEMENTS

And business/community-related news and photos to:

Lakebusjournal@gmail.com

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

Armchair Pilot

continued from page 2
out of Logan. The port authority, which operates the airport, acknowledged that the timing "couldn't have been worse."

Vying for honors in the same category is Nna Alpha Onuoha, a former TSA employee at Los Angeles International Airport. On Tuesday, September 10, Onuoha resigned from his position, which he had held

for seven years, and allegedly left a package at airport headquarters addressed to an employee. A bomb squad inspected the package, which didn't hold explosives but did contain an eight-page letter expressing thoughts about an issue that had led to an earlier suspension. The same day, the TSA received phone calls from a man believed to be Onuoha saying certain ter-

minals should be evacuated and while searching Onuoha's apartment, the FBI found a handwritten note taped inside a closet door that read, "09/11/2013 THERE WILL BE FIRE! FEAR! FEAR! FEAR!" During questioning, Onuoha told the FBI that the note referred to how he intended to start street-preaching on September 11, 2013.

EVERGREEN



Christmas
OPEN HOUSE



November
1st, 2nd & 3rd
2013

Friday, 9 to 6
Sat., 9 to 6
Sun. 10 to 4
(special Sunday hours)



WWW.EVERGREENMFG.NET 573-346-2286
6711 HIGHWAY 54 EXPRESSWAY, OSAGE BEACH



Got a BUG?

We've got a tech for that!



Call for a free quote on any of our services!

- Pest Control
- Fertilizer/Weed Control
- Animal Trapping/Repair
- Termite Control, Inspections, Pre-treats
- Bed Bugs
- Insulation
- Rodent Control

AB Pest Control

Call us for all of your needs: (573) 964-1100 or E-mail at: abpest@abpest.net

Local company wins state honors

By Nancy Zoellner-Hogland

Osage Catfisheries, owned by the Kahrs family, was named Missouri's 2012 Agricultural Exporter of the Year.

Founded in 1953 as a bait shop for local fishermen, the farm now supplies 32 species of fresh water fish to recreational and commercial aquariums, zoos, research markets and state and federal agencies. Through its exports, Osage Catfisheries, located at

Sycamore Creek Golf Club on Nichols Road in Osage Beach, delivers live fish worldwide. In addition, Osage Catfisheries is the only U.S. Fish and Wildlife Service Convention for International Trade in Endangered Species approved paddlefish producer. This designation allows the farm to export paddlefish caviar internationally. Osage Catfisheries was also credited with increasing the state's paddlefish population

by participating in research at Missouri University.

In September, State Rep. Rocky Miller attended an Osage Beach Board of Aldermen meeting to present Steve Kahrs, who also serves as an Osage Beach alderman, with a Missouri House of Representatives resolution recognizing the Kahrs' family achievement.

The announcement originally was made in August by

Michael Scuse, USDA Under Secretary for Farm and Foreign Agricultural Services, and Dr. Jon Hagler, Missouri Director of Agriculture, during a visit to the Missouri State Fairgrounds.

"Missouri's farmers and agriculture businesses raise the best crops and livestock and produce the highest quality products," said Hagler. "We

are pleased to honor this fine family farm that has made a name not only for themselves, but for all of Missouri as a source for first-class fish and caviar."

Missouri began recognizing business' international efforts with the Missouri Agricultural Exporter of the Year award in 1991.



We're looking for a few good business loans.

\$50,000 to \$1,000,000*

*Must be collateralized. All loans subject to approval.



Member FDIC

BANK STAR

...Where **YOU** are the STAR!
(573) 365-BANK (2265)

1196 Horseshoe Bend Pwy
Lake Ozark, Mo 65049

Hy-Vee Supermarket
Osage Beach, Mo 65065

www.bank-star.com

Member
FDIC



Members of the Kahrs family, which owns Osage Catfisheries in Osage Beach, were on hand to receive the Agricultural Exporter of the Year award, presented during the Missouri State Fair. At a September board of aldermen meeting, Rep. Rocky Miller also presented Steve Kahrs, who serves as an Osage Beach alderman, with a Missouri House of Representatives Resolution. Photo provided.

FACTORY-DIRECT PRICES BUY THE BEST FOR LESS!

- Cabinets • Ceramic Tile
- Countertops • Laminate Flooring
- Porcelain Tile • Much More!



www.neighborhoods-inc.com
neighborhoods@hotmail.com

NEIGHBORHOOD'S HOME IMPROVEMENT STORE

HWY 5 N. at Houston Rd • 20 Min. S. of Camdenton
Mon. - Fri. 8:00 AM - 5:00 PM • Sat. 8:00 AM - 3:00 PM

417-533-5080 • 888-776-0038

Lake of the Ozarks



Brought to you by



LakeOzarks.mobi



Available on the
App Store



ANDROID APP ON
Google play

* Band Schedules * Events * Stay * Play * Eat

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Chasing Yield: Be Cautious

The reason that the Bernie Madoff investment fraud continued for so long is that he didn't promise investors that they would get rich quick. He promised steady returns without risk. An offer of a 25% return in one year should set off alarm bells for most investors. Offers that downplay the risk of loss should also.

Recent stock market volatility and the uncertainty about interest rates have driven more and more investors to unconventional assets, styled "alternative investments" or "exotic investments." According to one estimate, Americans have some \$712 billion in complex investments that claim to provide higher returns without the volatility of the stock markets. Savers are looking for a stable source of income, something that was not so very hard to do years ago. Some of these alternative or exotic investments have soured, leading to action by securities regulators.

Be an Informed Investor

The Securities and Exchange Commission (SEC) offers a wide variety of resources to those who are willing to investigate before they invest. For example, offers of the sale of securities must be registered with the SEC, and important details about them may be found in the SEC's EDGAR database or by calling its toll-free investor assistance line at (800) 732-0330. The SEC also provides information on the background and qualifications of investment professionals.

Commonsense financial advice also may be had from the SEC investor bulletins, available at its website. For example:

- *Paying off high-interest debt may be the best investment strategy.* Eliminating credit card interest rates that easily may exceed 20% annually has no risk and provides an immediate, above-market return.

- *It can be costly to ignore the fees associated with buying, owning and selling an investment product.* One of the usual characteristics of alternative investments is a high



Trenny Garrett, J.D., CTFA

commission for the broker who sells it. High costs make it very difficult to achieve high net returns. Surrender fees also must be taken into account.

- *Active trading and some other very common investing behaviors actually undermine investment performance.* A large body of academic research supports this assertion.

- *Research shows that con artists are experts at the art of persuasion, often using a variety of influence tactics tailored to the vulnerability of their victims.* The SEC cites tactics such as phantom riches, source credibility, social consensus, reciprocity and scarcity as techniques to watch out for.

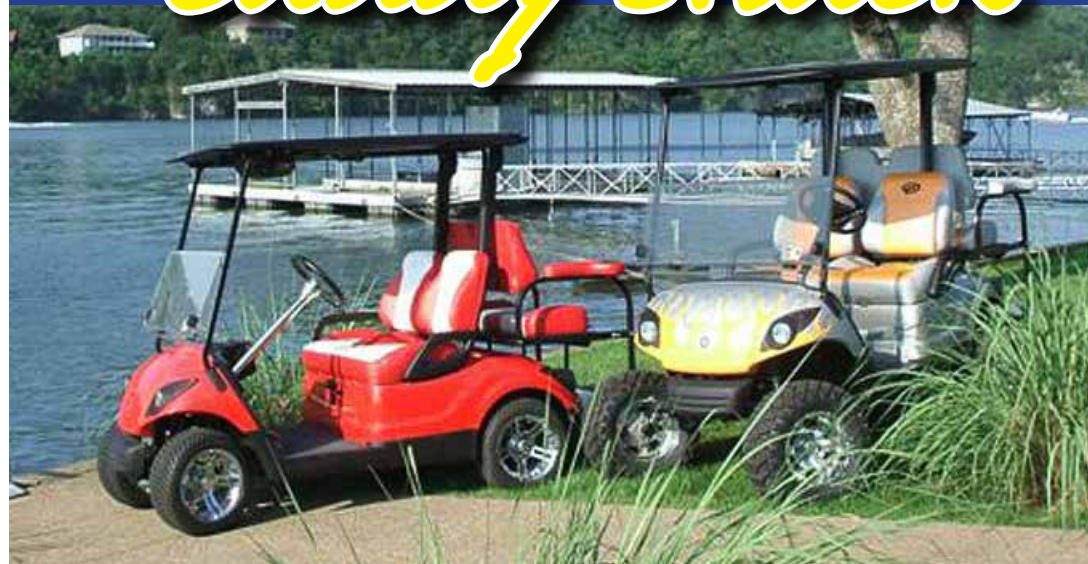
- *The key to avoiding investment fraud, including scams that target specific groups, is using independent information to evaluate financial opportunities.* Such information needs to come from outside one's family or social community.

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

Products and services offered by Central Trust & Investment Company are not insured by the FDIC, are not deposits of or guaranteed by any depository institution or affiliate bank and are subject to investment risks, including possible loss of the principal amount invested.

YAMAHA GOLF CARS

by *Caddy Shack*



Sales (New and Used) - Service - Parts - Accessories - Rental

"Let us Custom-Build Your Personal Lake Vehicle!"

www.caddyshackgolfcars.com • 1527 S. Bus. Rte. 5

Monday-Friday: 8am - 5pm • Saturday: 8am - 2pm

573-346-6318 • Camdenton

Osage National Golf Resort



NEW LOWER PRICES!

Osage National Golf Resort offers the same low price every day throughout the year. Golfers will no longer have to contend with wildly fluctuating prices.

\$65 and **\$80**
Weekday Rate (formerly \$70) Weekend Rate (formerly \$94)

Golden Rule Insurance Agency



WE
UNDERSTAND
YOUR NEEDS

Providing a full-time staff located here at The Lake to serve all your personal and commercial needs.

Services Provided Include:

Boat Dealers • Boat Repair • Marinas • Boats • PWC • Docks



4065 Osage Beach Parkway Osage Beach, MO
573-348-1731 • www.goldenruleinsurance.com



Mix 92.7 Gives Away Harley

The Free Ride Giveaway wrapped up over Bikefest weekend with Paige Mason of Iberia winning the new Harley. Mix 92.7 and Cool 102.7 along with Lake of the Ozarks Harley Davidson gave away a 2013 Street Bob custom valued at \$18,000 during an event attended by hundreds on the last day of Bikefest at the Harley store in Osage Beach. The radio contest started last Spring when listeners had a chance to register to win the

bike at area retailers. Registration continued up until the day the bike was given away. Qualifiers were all asked to open an envelope and when Paige opened hers she found out that she had won. Paige doesn't ride but she may learn! The contest spanned 5 months and saw thousands of entries. Thanks to all who entered and thanks to all of the sponsors of this years event.

Photo: Paige Mason, Rita Rose Event Photography

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

DUCK HUNTING AT THE LAKE

In the 1930s and 40s, as small camps and resorts began to develop along the Lake shore, fishing, boating and swimming weren't the only activities promoted by the Lake of the Ozarks Association, chambers of commerce, local papers, hunting and gun clubs and individual camps -- so was duck hunting. Duck blinds, it is said, could be seen

along the shore at many locations, some of them built by resort owners for the benefit of their guests. The first large organized duck hunt on the Lake was held in the fall of 1932 and sponsored by numerous resorts. Until the creation of the Lake, sportsmen said, there was no large body of water in this part of the Midwest available to ducks.

The word hunting was even

incorporated into the names of some resorts; for example: "The Rocky Mount Hunting and Fishing Resort," "Art Luck's Hunting and Fishing Resort," and the "Ellis Rod & Gun Resort." Coy Ellis had a series of postcards made to promote his resort and one of them, seen in the photo that accompanies this article, shows one reason why gun clubs and hunting became so

popular at the Lake -- there were vast tracts of unpopulated woodlands and miles and miles of uninhabited, undeveloped shoreline where all kinds of wildlife was abundant.

As the population at the Lake increased, woodlands thinned, development sprouted and hunting became more risky and less popular. Duck blinds began to vanish and resorts removed hunting from their list of amenities. In the early 2000s this author was able to locate only two duck blinds (well-made and attractive by the way) on the Lake in its less populated more wooded upper reaches. The ducks got lucky but the fish didn't. They now support a huge sport fishing industry at the Lake. ■

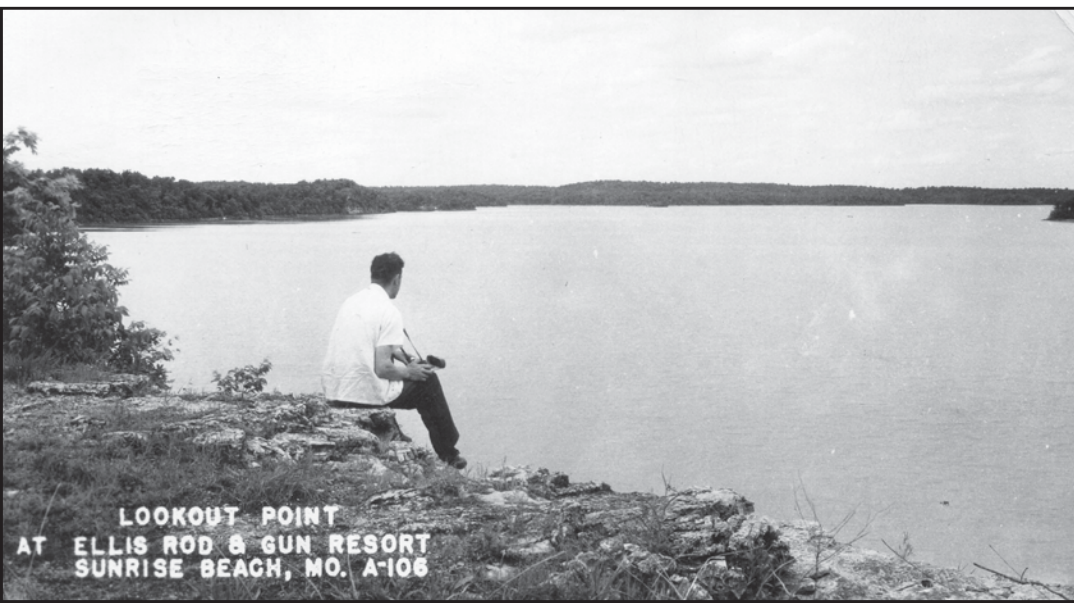
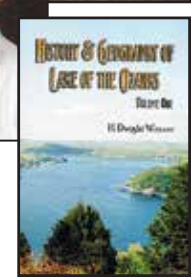
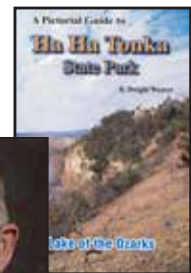
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history -- Images of America, Osage Beach -- is now locally available and is a pictorial history of Osage Beach from 1880

to 1980.

Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

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



As the Lake Churns

Market Notes

Last month's chart detailing the total number of sales per year for the last decade showed that the total property closings has continued to rise each year since 2009 and that the overall average sales price rose this year for the first time since 2006. By extending my research back to 2002, I realized that this year's sales rank as the fifth highest in a 12 year review falling behind only the peak years of 2004 through 2007.

Overall Condos sales and values are continuing to rise. I have selected a segment of the condo market to demonstrate the trends over the past decade showing the sales of two bedroom, waterfront units with boats slips in the chart 1 below. As you can see, in 2004 this unit type brought an average \$116,704 sales price. Average pricing peaked in 2007 at \$149,131 and the low point was last year's \$118,235. This year's average has risen to \$123,362.

Also, in chart 2, I have detailed the sales of lakefront homes built in the 20 year span from 1980 to 2000 with 75' – 125' of waterfrontage and square footage of 1200-3000. Average prices have been up and down over the previous 4 years in this particular segment but the current values



Real Estate and Lake News with C. Michael Elliott

appear to show signs of stability with some modest growth over the low point in 2010.

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2004 to September 20, 2013 and all other times represented in the data.

This just a summary of sales here at the lake. If you would like a detailed sales report and value for your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.YourLake or cme@yourlake.com. You can view thousands of lake area listings with photos and virtual tours at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

CHART 1: CONDO SALES 2004-2013

YEAR	NO. SOLD	AVG. PRICE
2013.....	97	\$123,362
2012.....	81	\$118,235
2011.....	62	\$125,095
2010.....	60	\$132,549
2009.....	70	\$133,387
2008.....	55	\$148,411
2007.....	95	\$149,131
2006.....	116	\$143,135
2005.....	136	\$130,521
2004.....	156	\$116,704

CHART 2: WATERFRONT HOME SALES 2004-2013

YEAR	NO. SOLD	AVG. PRICE
2013.....	80	\$266,983
2012.....	73	\$268,823
2011.....	57	\$274,021
2010.....	67	\$257,504
2009.....	62	\$299,159
2008.....	86	\$300,084
2007.....	101	\$306,901
2006.....	114	\$282,510
2005.....	131	\$265,580
2004.....	138	\$249,958

GLENCOVE LAKE OF THE OZARKS

Voted Best Marina at the Lake
Come See Why

Scheduling Winter Work Now

Boat & PWC Winterization
Winter Storage Specials
Repairs & Annual Maintenance
Fiberglass, Gelcoat & Paint
Custom Upholstery & Canvas
Prop Repair & Replacement

knot your average marina

(573) 365-4001 GlencoveMarina.com Sales@Glencovemarina.com

LAKE WINLECTRIC COMPANY

WinlectricTM

COMMERCIAL RESIDENTIAL COMPANY

- ELECTRIC SUPPLIES
- LIGHTING • WIRE
- WEATHERPROOF DOCK SUPPLIES

Go to www.lakewinlectric.com

482 Business Park Road, Linn Creek, MO 65052

573-317-0420 • 573-317-0472 fax • 573-216-4206 cell



Offering Orthopedic & Sports Related Rehabilitation!

YOU HAVE A CHOICE!

Sport & Spine Rehabilitation is a physical therapy company with locations throughout the central Missouri and St. Louis regions. We currently have locations in Columbia, Mexico, Jefferson City, Moberly, Osage Beach, Brentwood, Crestwood, and Mid County. We provide comprehensive physical, industrial, and sports rehabilitation for patients with a variety of joint and muscle issues. Post-surgical rehabilitation, chronic pain management, balance impairments, and patient education programs are just some of the many services we offer. We are unaffiliated with any other healthcare organizations. Therefore, we rely on patient satisfaction to stay competitive in the industry.

You Have A Choice

- Non-Surgical Care • Industrial Rehabilitation
- Sports Injury Management • Post-Surgical Care
- Balance & Vestibular Rehabilitation

LAKE SPORT & SPINE REHAB

5780 Osage Beach Parkway
Suite 220 - Osage Beach, MO
573-693-9128 • WWW.SPORT-SPINE.COM



MICHAEL MCINTOSH, PT MPT, CFCE



JESSICA CHANEY, PT, DPT

FCA trap shooting tournament

Booming shotguns and shattering clay pigeons will raise funds for the Lake of the Ozarks Fellowship of Christian Athletes (FCA) at the Trap Shooting Tournament next month.

The trap shoot is scheduled for Oct. 12, 2013 at the Missouri Trapshooters Association Home Grounds in Linn Creek. Lunch will begin at noon; the trap shoot will commence at 1 p.m., and the awards ceremony and raffle are scheduled to begin at 3 p.m.

This will be the first time the local FCA has held a Trap Shooting Tournament. According to Lake of the Ozarks FCA Area Representative Kathy Wiesen, organizers noticed there was clearly a group of people who enjoy trap shooting in the Lake Area, and they decided to give the event a shot.

"We thought this might be a different way to reach people who want to support FCA... and a really fun day," Wiesen said, adding that their goal is to have 30 teams participate. All event proceeds will benefit the Lake of the Ozarks FCA.

The Lake of the Ozarks FCA has a significant presence in central Missouri. Wiesen's region encompasses seven counties around the Lake, with about 23 school districts in which coaches and athletes participate in the Lake FCA.

The entry fee for the tournament is \$150 per person, and competitors must organize into five-person teams. The fee includes 75 shotgun rounds, lunch, and two raffle tickets.

There will be three divisions at the tournament: Open, Church Organizations, and Youth (18 and under). Awards will be given to the top team in each division as well as the top individual male, female, youth, and senior citizen (age 60 and older).

The deadline to register for the tournament is Oct. 5. Sponsorships are still available for the event as well.

To register, visit www.mid-mofca.org for registration forms and donor forms.

For more information, contact Kathy Wiesen at 217-778-1564 or kwiesen@fca.org.

Sharing and Caring Foundation easy way to help the community

continued from page 8

History

Rasmussen said the Sharing and Caring Foundation of Camden County was patterned after Laclede County's "Community Cares" program, which has provided hundreds of thousands of dollars to the community. In 1997, after deciding to use Camden County as the boundary for fund raising and donating, and agreeing that the foundation would be

run entirely by volunteers and have no paid staff, a committee consisting of a cross section of Camden County residents was formed. The group then applied for and received a 501c(3) non-profit tax exemption status from the Internal Revenue Service so all donations could be tax-deductible and they established guidelines on how the recipients would be selected and how the disbursements would be made.

LAKE
COLLISION
REPAIR

573-302-0229

1100 Bluff Drive • Osage Beach

BEAT JEFF KARR!

It's time once again to see if you have what it takes and come out with a win!

Bring your 9 hole score card into the Pro Shop and if it beats Jeff's weekly posted score then you win a free beverage!

Restrictions may apply. Rules may change without notice. Offer good during the 2013 season. Only 9 hole scores from Osage National Golf Club are eligible for comparison. You may use front 9 or back 9 score when playing 18 holes. Must be 21 to participate in contest.

Mix 92.7
TODAY'S BEST HITS!

CLASSIC HITS
COOL 102.7

★KS95!

OSAGE NATIONAL
GOLF RESORT

TWO FOR TUESDAYS

TWO PLAYERS ONLY \$69*

Includes
Cart

Every Tuesday - 2 players can play
18 holes of golf on either course
for the price of 1 player.

Book your tee times now at
4seasonsresort.com/golf_teetime.php
and use code 242TBJ



THE LODGE

OF FOUR SEASONS

GOLF RESORT & SPA SHIKI

Horseshoe Bend Parkway | Lake Ozark, MO | www.4SeasonResort.com

* Sales tax not included. Some restrictions may apply.



OZARK YACHT CLUB

THE PREMIER MARINA FOR POWER & SAIL

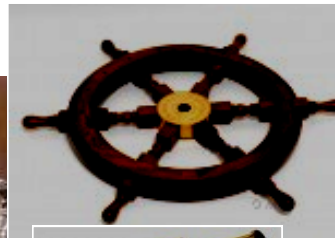
SHIP SHOP

1800 Bagnell Dam Blvd., Lake Ozark, MO 65049
(573) 552-8401 www.OzarkYachtClub.com

We offer a wide selection of
nautical décor, gifts, lake and
coastal accents, including:

- Furnishings
- Wall Decor
- Apparel
- Jewelry
- Accessories
- Kids Corner
- Model Ships—

Economy to Museum Quality



Shop online at www.OYCNautical.com

Lake promoters look for new ways to drive tourism

continued from page 1

While we don't have final figures yet, we think those numbers doubled this year. On Saturday afternoon we took aerial shots at eight different locations and they were all packed – but the roads between were just as busy. Since the average stay is two to three nights, we estimate Bike Fest will have had a \$3 to \$4-million impact on the area, making it one of the best events in history," he said. "As we all see summer come to an end the fall offers great opportunity for festivals and events. If we can all work together on creative ways to fund tourism we can continue to grow business to the Lake.



Photo: Funlake.com

The number one goal I have at the CVB is to stay focused on growth in funding the promotion of tourism for all business in the Lake area. Ultimately

the board of directors for CVB and TCLA will determine how and when any initiative for increased funding occurs."

Fall brings a myriad of other

events:

Oct. 5 – Olde Tyme Apple Festival, which celebrates "all things apple." For more information, visit <http://versailleschamber.com> or call 573-378-4401.

Oct. 5-6 – Big Bass Bash on the Lake, with prizes of \$60,000, \$20,000 and \$10,000 for the three biggest bass of the tournament. For more information or to register for the tournament, go to www.BigBassBash.com.

Oct. 12 Fall Harbor Hop – Draw cards at more than 40 locations around the Lake of the Ozarks to make a winning poker hand in the Fall Harbor Hop. For more information, visit www.FunLake.com or call 800-FUN-LAKE

Oct. 11-12 – Living History and Apple Butter Days at the Camden County Museum, which plays host to crafters, craft demonstrations, a quilt raffle and more. For more information, call 573-346-7191.

Oct. 19-20 – Fall Buddy Bass State Fishing Championship will take off and weigh in from Captain Ron's Bar and Grill in Sunrise Beach. This year's event will also include a Kids Fishing Derby from 11 a.m. to 2 p.m. on Saturday, Oct. 19. For tournament registration and information, contact the Lake of the Ozarks West Chamber of Commerce at www.lakewestchamber.com.

Oct. 26-27 – Fall Classic Bass Buddy Tournament at Alhonna Resort in Lake Ozark features 100-percent payback of tournament fees in prizes. For more tournament information and to register, click on the tournaments link on the Alhonna Resort website at: www.thealhonnaresort.com.

To order photos from Bike Fest, visit the Lake Shots Photography Facebook page or email David Dilks at lakeshots-photo@gmail.com.

PROFILE

LAKE OF THE OZARKS

MAGAZINE



Your Lake of the Ozark's Magazine.

Promoting its businesses, community and the people who are making it happen.

WWW.LAKEPROFILE.COM

There's still time to get green bucks for a green yard

continued from page 20

2. A pre-approval form must be filled out with the help of the TVE team and signed by the home or business owner. This form includes a description of the project, sketch of the plan, and a written cost estimate from the landscaper.

After filling out the form and signing it, a scanned copy can be emailed to Project Director Caroline Toole at ckingtoole@yahoo.com or mailed to:

LOWA Inc.
P.O. Box 836

Sunrise Beach MO 65079

3. LOWA will return the form with approved dollar amounts to the home or business owner

4. When the work is completed the landscaper, home or business owner will notify LOWA

5. A TVE will return to the property to confirm that the project was completed as approved at the start of the project

6. LOWA pays the landscaper the amount specified in the pre-approval

Listen Each Weekday Morning!

Join your host
**Mike Clayton with
News, Information,
Guests and more
each weekday
morning on
Mix 92.7 FM,
Today's Best Hits!**



Crossword Puzzle

THEME: PRIME TIME TV

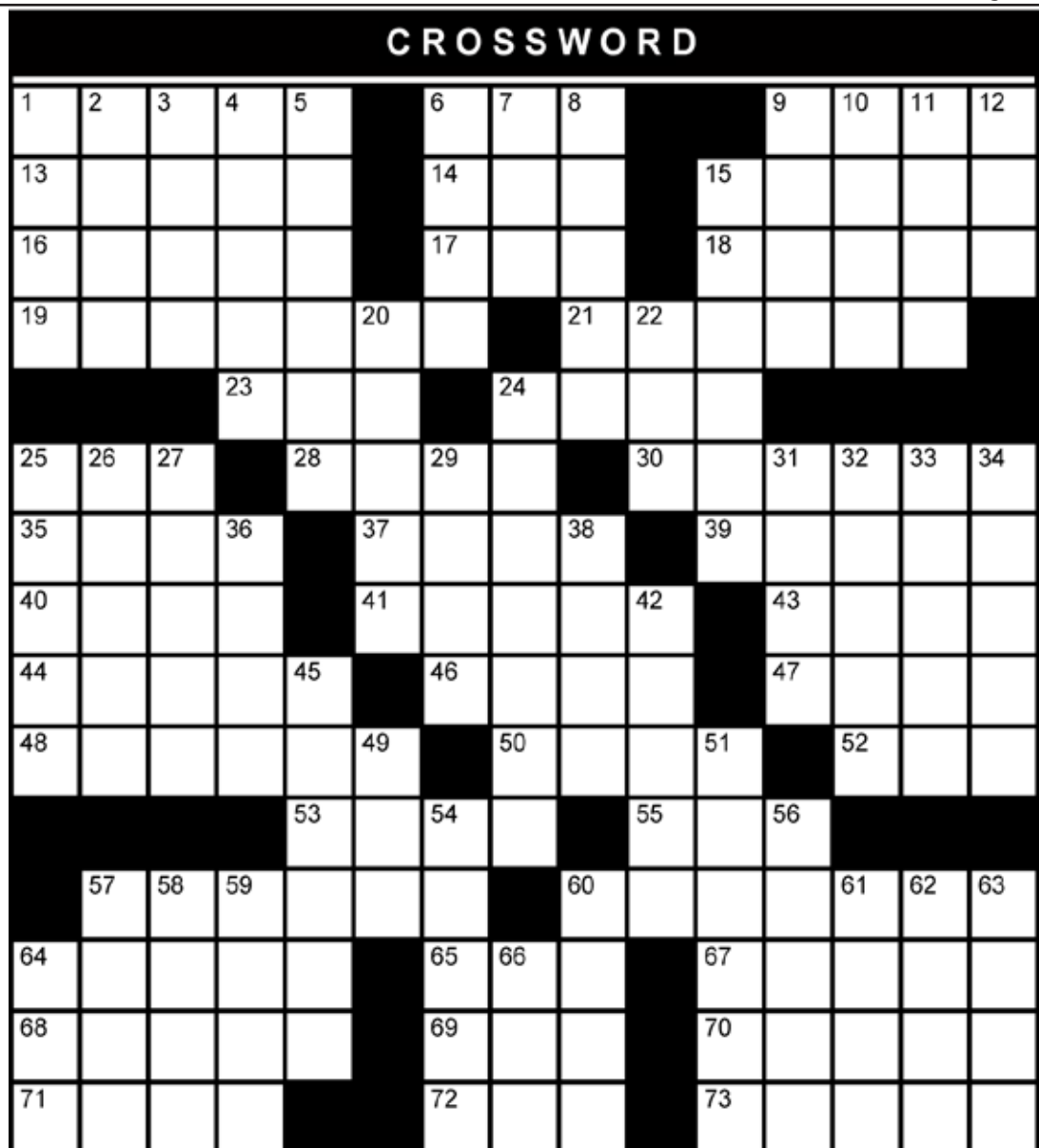
ACROSS

1. Promo piece
6. *Ruler of prime time
9. Voyeur's glance
13. Film director Sergio _____
14. Black gold
15. It's tops at a beauty pageant
16. Multibillion dollar power company
17. *This country's viewers determine winner of "American Idol"
18. Bitter
19. *It stars Simon Cowell
21. *Crime-solving novelist
23. Consumes
24. "SNL" segment, e.g.
25. *UK prime time giant
28. French "place"
30. Cause to become
35. Commuter line
37. Abounding with elms
39. Red _____ of 20th century
40. "_____ the Wild," movie
41. Word of mouth
43. *America's choice
44. Like a lemon
46. Opera house box
47. Often goes with Scotch
48. Silently agreed
50. French Riviera city
52. "____ and the City"
53. Sleep in a convenient place
55. One to one, e.g.
57. *Claire or Phil, surname
60. *A hit show revolves around this theory
64. East Asian peninsula
65. Caustic chemical
67. *_____ Boo Boo
68. Southeast Asian org.
69. Campaigner, for short
70. _____ poll
71. One rotation around sun
72. QB exclamation
73. Slides or slips

DOWN

1. Show the guns?
2. Table extension
3. I, to a Greek
4. *_____ "Nucky" Thompson
5. Traveler's mode of transportation
6. NCAA's Final _____
7. Post-Soviet Union alliance
8. "Car Talk" brother
9. Scot of long ago
10. Between marquess and viscount
11. Buffalo's lake
12. Often found under a mouse
15. Gustatory sensations
20. Twig of willow tree
22. It's hot in some people
24. Court call
25. *Canine on "Family Guy"
26. "Bank" in Venice
27. Commended
29. Twelfth month of Jewish civil year
31. *Mark Harmon/Sasha Alexander show
32. Wainscots
33. Lose ground
34. Chill
36. He ruled the flies
38. Quotable Berra
42. Straight muscles
45. Patient's toilet
49. *Homer's catchword
51. Crazy _____ card game
54. Airy spirit
56. Kindle download
57. 2 aspirin, e.g.
58. Carbamide
59. Getting warm
60. Aaron Rodgers pantomimes this
61. Not in favor of
62. Opposite of want
63. Training spots
64. Mary _____
66. Texter's u

Solution on page 20



dish

**Make the Switch
to Dish Today
and Save Up To 50%**

Call Now and Ask How!

1-800-318-5121

Call 7 days a week 8am - 11pm EST Promo Code: MB0113

**FREE**

PREMIUM MOVIE CHANNELS*

For 3 months.



*Offer subject to change based on premium channel availability

Take the Guesswork out of the Real Estate Market

Find the latest Real Estate Market updates and trends at

www.THEBEELERGROUP.COM

Commercial • Residential • Condominiums • Vacant Land • Farms



**toll-free 866.434.3660
at the lake 573.302.3660**

Attention Developers & Investors!
Call for details of current and future projects at the Lake of the Ozarks

RE/MAX Lake of the Ozarks

Are you tired?

Tired of getting put on hold for tech support?

Tired of High Prices for internet service?

Tired of your internet not working when you do?

Tired of slow internet

Business relies on internet service.

We're all here to make money.

The time you spend without internet service is time you can't spend working.

Whether the connection is down, or you're waiting for tech support on hold, it costs money.

We've been providing professional internet connectivity for decades. It's our business; it's all we do.

We've helped thousands of companies large and small get the service they need to conduct business on the internet.

Your
Hometown
Internet



\$39⁹⁵*

WIRELESS ACCESS

The Internet with no strings attached! Get broadband in areas where no other service can go! Up to 2Mbps download speeds!

\$28⁹⁵*

BUSINESS DSL ACCESS

"Always on" high speed internet broadband at speeds to 6 Mbps! Award-winning tech support!

No extra charge for business accounts!

\$19⁹⁵*

BUSINESS HOSTING

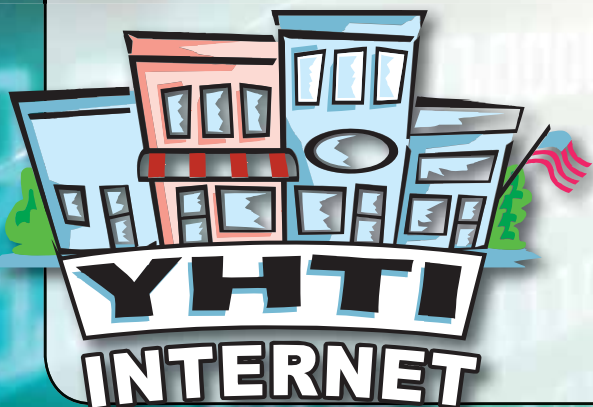
Support for ecommerce, ftp support, storage 25MB and up! Ultra high-speed connection to the backbone! Lightning-fast response for your customers!

*Prices listed are 'as low as', rates vary depending on service. Prices listed are per-month, with no charge for DSL modem use, \$10 monthly for wireless modem use. Never any hidden fees, gimmicks or surprise charges.

Whether it's hosting your domain and online store, or giving your employees the high-speed reliable no-hassle internet they need to do their jobs, no problem.

We can help you too, with less down time, better tech support and great rates.

Give us a call today and find out just how easy getting the internet *you deserve* is.



1-866-670-YHTI

**GET THE INTERNET YOU DESERVE!
YHTI IS YOUR HOMETOWN INTERNET**

Conceal & carry

continued from page 3
provisional permit, if issued, is being revoked. Drivers' licenses will no longer carry endorsements. Permits will not include photos of the holder but carriers will be required to produce a government issued photo ID, as well as the permit, when requested by law enforcement during traffic stops or at any other time. Failure to comply could result in fines and jail time. Merritt said the requirement is designed to prevent people from sharing the permit.

Permits will be good for five years instead of three, as was past practice. A concealed carry endorsement issued prior to August 28, 2013, will continue until renewal.

The law also mandates that sheriffs use a standardized permit format and numbering system. Merritt said that will prevent forgeries and confusion. Each county was assigned a county code, given out by alphabetical placement according to the county name, and is required to number the permits using that code and then sequential seven-digit numbers assigned to each applicant. Current permit holders will be incorporated into the system as their permits come up for renewal.

The law, which also changes the eligibility requirements for a concealed carry

permit and includes other provisions, can be read by visiting: http://www.senate.mo.gov/13info/BTS_Web/Bill.aspx?SessionType=R&BillID=16968488.

These states recognize Missouri permits:

Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming

Missouri recognizes permits from:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

OSAGE RIVER BOTTOM ROWDY RUN



5K OBSTACLE RACE

• SUMMER CAMP • MEETS • BOOT CAMP •

1 MILE YOUTH RACE FOR AGES 6-15



CAMPING ON SITE!

BEER GARDEN*ENTERTAINMENT*CONCESSIONS

Proceeds benefit Warrior Transition Unit-Ft. Leonard Wood, Fellowship of Christian Athletes, Off-Road Riders Matter

NOVEMBER 2/3ND LAKE OF THE OZARKS



ROWDYRUN.COM™

Find us on Facebook

Summerset

BOAT LIFTS



(573) 348-5073 (573) 873-5073

www.summersetboatlifts.com



Lake Area General Maintenance

Painting, Sealing & Staining Inside & Out
Carpet Cleaning - Housekeeping - Light Hauling
Small to Mid-Sized Condo Management
Leaf Removal - Powerwashing Decks & Docks

LOCAL 573-365-6430 RELIABLE

Businesses may – or may not – be fined for missing October 1 ACA notification deadline

Still much confusion over Health Insurance Marketplace implementation

By Nancy Zoellner-Hogland

Earlier this summer, business owners with more than 50 full-time employees learned they have another year to provide insurance coverage for those employees under the Patient Protection and Affordable Care Act (PPACA), more commonly referred to as "Obamacare." However, they – and nearly every other employer – were still required to notify their employees by October 1, 2013 about the new Health Insurance Marketplace, touted as a way for low and moderate income individuals and small employers to obtain affordable health coverage. The Marketplace was expected to be ready for open enrollment to begin on October 1 for January 1, 2014 effective dates.

The mandate applies to all employers covered by the Fair Labor Standards Act – generally, those firms that have at least one employee and at least \$500,000 in annual dollar volume of business – whether or not they provide health care coverage. The FLSA also covers hospitals; institutions primarily engaged in the care of the sick, the aged, mentally ill, or disabled who reside on the premises; schools for children who are mentally or physically disabled or gifted; preschools, elementary and secondary schools, and institutions of higher education; and federal, state and local government agencies.

However, no one is quite sure how that regulation will be enforced, if penalties will be assessed and, if they are assessed, how they'll be collected. Because the PPACA has a general \$100-a-day penalty for non-compliance, many experts in the field expected that business owners could expect similar fines. However, according to a recent blog on the Small Business Administration site, no penalties will be assessed, although neither the White House nor the Labor Department will confirm – or deny – the possibility of the fine.

A random poll of a dozen Lake-area businesses – some big, some small – found that while all businesses that provide insurance for their employees (about 50 percent of those polled) were aware of the requirement, those who didn't provide insurance,



Like it or not, the Patient Protection and Affordable Care Act is the law of the land - for the time being, anyway. In the meantime, the law's new regulations continue to kick in. Businesses that haven't yet complied with the latest set might want to consider doing so to avoid costly fines.

weren't. In fact, the majority of that second group of business owners knew nothing about the exchanges except for snippets they had picked up while viewing national news.

"I had no idea I was supposed to give out any notices. Heck – I don't even know what they are," said one Lake-area businessman who asked to remain anonymous. "I open all my mail and I read everything I get from the federal government. I get plenty of information on taxes and new OSHA regulations but I got nothing about this!"

The notice was supposed to inform employees:

- About what the new Health Insurance Marketplace is and that open enrollment began on October 1, 2013;

- That, depending on their income and what coverage may be offered by the employer, employees may be able to purchase lower cost private insurance in the individual marketplace; and

- If employees buy insurance through the individual marketplace, they may lose the employer contribution (if any) to their health benefits.

In addition to providing the notice to all current employees, employers are also required to provide it in the future to each new employee at the time of hire. This requirement applies

regardless of an employee's plan enrollment status, if applicable, or their part-time or full-time status.

In late September, deadline for this issue of the "Lake of the Ozarks Business Journal," Tami Brown, a certified PPACA agent with Mills and Sons Insurance, a Lake-area insurance broker, said that she wasn't surprised that few knew about the regulation.

"I'm not sure how business owners were supposed to be notified. We provided the handout to the companies we cover but I don't know of any plan to get them in the hands of everyone else," she said, adding that the absence of direction was not unique to the notifications. "We are supposed to be ready to calculate monthly rates beginning October 1 – but we haven't even seen any forms yet. We were told at a recent meeting with one of our insurance carriers that they were not going to release their new rates until October 1."

For those business owners who haven't yet provided the notices, they will be posted on the insurance agency's website at www.millsinsurance.com or they can also be accessed from the Department of Labor website using the following links:

- <http://www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf>

- <http://www.dol.gov/ebsa/pdf/FLSAwithplans.pdf>

With just days to go before the deadline, few understood the Health Insurance Marketplace, touted as a "one-stop-shop" for health insurance needs.

"Under the law, each state is required to establish an exchange. If they choose not to set up an exchange, such as Missouri did, then the law requires that the federal government will come into the state and set up a federally operated or federally facilitated exchange on behalf of the state. So, in Missouri, we will have a federally facilitated exchange or marketplace," she explained, adding that information about the plans that are available through the Marketplace can be accessed by visiting www.healthcare.org or by contacting an independent insurance agent that is certified to work within the Marketplace to assist customers.

In the meantime, she said the million-dollar question is where rates will be headed in the future.

"Because an insurance company can no longer base rates on health history – nor can they even ask any medical-related questions – and they have to cover all pre-existing conditions, rates are anticipated to increase. But how much has yet

to be seen," she said, adding that from 2014 forward, insurance companies can set rates based only on age, geographic location, smoking status and family size.

Brown also said that some of the changes seem counter-productive.

"There were supposed to be four levels of coverage – bronze, silver, gold and platinum. Then in a last-minute deal, they decided to provide a plan for individuals under 30 the opportunity to purchase catastrophic coverage," she said.

At the same time, under the new guidelines a 64-year-old man cannot pay more than three times what a 21-year-old would pay for coverage, which, according to Brown, will likely increase the rate substantially for the younger men.

"It doesn't seem to make a lot of sense," she quipped.

According to Healthcare.gov, under the Health Insurance Marketplace consumers should see lower monthly premiums. These lower costs are handled with a tax credit that can be applied directly to those monthly premiums, so consumers realize the savings immediately.

The amount saved depends on family size and adjusted gross income. In general, income that falls within the following ranges will qualify; the lower the income, the greater the savings:

- \$11,490-\$45,960 for individuals**
- \$15,510-\$62,040 for a family of 2**
- \$19,530-\$78,120 for a family of 3**
- \$23,550-\$94,200 for a family of 4**
- \$27,570-\$110,280 for a family of 5**
- \$31,590-\$126,360 for a family of 6**
- \$35,610-\$142,440 for a family of 7**
- \$39,630-\$158,520 for a family of 8**

Earlier this summer, the employer mandate, which states that every business with at least 50 or more full-time employees must offer workers acceptable coverage or face a \$2,000 penalty per-worker, per-year, was pushed back until 2015.

Mix 92.7 Holds 2013 National Beef Jerk

Mix 92.7 sponsored the 2013 National Beef Jerk Contest and it was a huge success! Over 35 entries and 140 pounds of the nation's best beef jerky were there to welcome approximately 1,250 jerky fans who feasted on free jerky samples, listened to great live music, and enjoyed a beautiful sunny day lakeside at Beavers at the Dam during the 2013 Bikefest!



Winners of the three judged categories were as follows:

Traditional:

Mark Zimmerman: St. Louis, MO

Rick Caine: Eldon, MO

Shawn Banker: Camdenton, MO

Alternative:

Randy Barnes: Eldon, MO

Chuck Smith: Springfield, MO

Shawn Banker: Camdenton, MO

Spicy:

Rachel Jenkins: Eldon, MO

Theresa Upton: Eldon, MO

Shawn Banker: Camdenton, MO

Plans are already underway for the Noble Eagle "Jerk Off" 2014! Next year will bring an additional judging category: PROFESSIONAL JERKY MAKERS!

That's right, people who make jerky for a living will put their skills on the line to see who really has the best jerky in the nation!

Of course, our current category of NOVICE JERKY MAKERS will still be judged as well!

Plan on joining the Noble Eagles during Bikefest 2014 for this great event!

Photo: Jerkey being judged

Local Agent Becomes PPACA Certified

Tami Brown with Mills & Sons Insurance became certified through The National Association of Health Underwriters' (NAHU) new professional development course on the Patient Protection and Affordable Care Act (PPACA). This continuing education course for agents has been approved in all 50 states, and Brown will receive 11 education credits from the Missouri Department of Insurance.

Brown completed this 10-hour course to receive the most up-to-date information on the key technical components of PPACA and is prepared to counsel her clients on upcoming required healthcare changes and new options for health plans.

"By taking this course, Brown has joined an elite group who is uniquely qualified to assist clients in complying with the new law," said NAHU CEO Janet Trautwein. "She understands how the market is likely to change over the next few years, and is in the perfect position to advise families and businesses in planning for the future."



"With so much confusion surrounding the Healthcare Reform law, I find that the NAHU PPACA Certification Course provides me with the tools and knowledge to assist Lake Area individuals and businesses through the implementation and requirements of the law."

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please call Tami Brown, (573) 302-1616, tbrown@mill-insurance.com.

WHO ARE YOU GOING TO
TRUST
WITH YOUR HOME'S
WATER?



When it comes to this region's water, your Lake of the Ozarks Culligan Man® is the local expert. Culligan has been a trusted name in the water treatment industry for over 75 years. You can have Peace of Mind that our trained, certified staff of water professionals will provide the best possible solution for your home's water.

**Better quality water is only a call or a click away.
Just say "Hey Culligan Man!®"**

Culligan

better water. pure and simple.®

**Culligan Lake of the Ozarks
(573) 346-5221**

277 Lower Business Park Rd.

Linn Creek, MO 65052

CulliganPro.com

Wilson, Toellner & Associates, L.L.C.

**Certified Public Accountants
& Business Consultants**

~~~~~  
**YOUR PARTNERS IN PROGRESS**

[www.wtcpa.com](http://www.wtcpa.com)

Estate Planning  
Financial Planning  
Retirement Planning  
Tax Preparation  
Tax Planning  
Business Consulting

Accounting Services  
Payroll Services  
Employee Benefits  
Audit & Review Services  
Business Succession Planning  
Accounting Software

**2140 Bagnell Dam Blvd. • Lake Ozark, MO • 573-964-5739**

**3251 Bagnell Dam Blvd. • Lake Ozark, MO • 573-365-3384**

**810 S. Highway 5 • Camdenton, MO • 573-346-6822**



# RIP RAP & BARGE SERVICE



- Wave Absorption
- Ground Reinforcement
- Beautification
- Shoreline Protection
- Bank Stabilization Permits

*Rockin' the Shoreline*

gorockworks.com • 573-280-7654 • 573-964-0016

## ROCK WORKS



ROCKY SAYS:  
ROCK WORKS!

# DOCK WORKS

## The ULTIMATE Custom-Built Dock



CALL SUPER DAVE or GREG

or visit us online at

[www.dockworks.net](http://www.dockworks.net)

Phone 573.964.1919 • Fax 573.964.0410  
3 MM • Northshore • W-20 in Lake Ozark





THE PREMIER MARINA FOR POWER & SAIL  
 Sales: 1800 Bagnell Dam Blvd.  
 Marina: 500 Yacht Club Landing Dr.  
 Lake Ozark, MO 65049  
 (At the 1-Mile Marker)

# BROKERAGE POWER & SAIL

(573) 552-8401 [www.OzarkYachtClub.com](http://www.OzarkYachtClub.com)

| Power                                   |                      |
|-----------------------------------------|----------------------|
| 41' 1997 4100 SCR Maxum.....            | \$79,900             |
| 40' 2006 Searay Sundancer.....          | \$259,000            |
| 40' 1990 Fountain Lightning.....        | <b>SOLD</b> \$29,995 |
| 38' 2007 Fountain Express.....          | \$239,900            |
| 36' 1975 Uniflite.....                  | \$22,000             |
| 35' 2002 Silverton Motor Yacht.....     | \$129,900            |
| 34' 1999 Searay Sundancer.....          | \$63,000             |
| 33' 2002 Silverton 330 SportBridge..... | \$105,000            |
| 31' 1990 Searay Sundancer.....          | \$28,995             |
| 31' 1996 Tiara 31 Open.....             | \$79,900             |
| 28' 2005 Chaparral 280SSI.....          | \$39,900             |
| 28' 2005 Sea Ray 260 DA.....            | \$62,900             |
| 26' 1995 Bayliner Rendezvous.....       | \$12,950             |
| 22' 1992 Navigator Deck Boat.....       | \$6,800              |
| 21' 2006 Stratos Fish N'Ski.....        | \$24,995             |
| Sail                                    |                      |
| 38' 2007 C&C115.....                    | \$149,000            |
| 36' 1981 Lancer.....                    | <b>SOLD</b> \$29,990 |
| 36' 1987 Catalina 36.....               | \$49,500             |
| 35' 2011 Catalina 355.....              | \$149,000            |
| 35' 1992 Tartan 3500 Sailboat.....      | \$78,000             |
| 34' 1991 Catalina 34.....               | \$48,900             |
| 26' 2007 MacGregor.....                 | \$21,500             |
| 25' 2004 Catalina 250, Trlr.....        | \$27,900             |
| 25' 1987 S2 8.0.....                    | \$5,200              |
| 24' 1975 C&C.....                       | \$6,995              |
| 22' 1985 Catalina Pop-Top.....          | \$6,195              |
| 22' 1981 Catalina, Trailer.....         | \$4,000              |
| 19' 2013 VxOne (New), Trlr.....         | \$32,500             |
| 16' 2002 Melges MC Scow.....            | \$6,450              |
| 13' 1985 Laser.....                     | \$1,750              |
| 13' 1990 Sunfish.....                   | \$875                |
| 12' 1990 Butterfly.....                 | \$1,750              |
| 9' 2008 Catalina Sabot.....             | \$2,800              |
| 8' 2011 Open Bic.....                   | \$1,750              |



**Catalina Yachts**  
 Authorized Dealer



**We Fix Whiskey Dings  
 and Bud Light Scratches!**

**bigboysfiberglassrepair.com**

Boat Updates • Personal Watercraft • RVs & 5th Wheels • Metal Flake Specialists  
 • Gel Coating • Bass Boats • Complete Refinishing Using PPG Paint Systems

**From "OWee!" to "WOWee!"**  
 4008 Old Route Hwy.5 North  
 Camdenton  
**573-346-1175**  
 Expert Marine Fiberglass Repair at the Lake of the Ozarks!  
 Quality Products  
 Quality Work  
 Quality Job



**Schedule  
 gelcoat work by Dec. 1st  
 and receive FREE  
 Pick Up, Delivery and  
 Winterization!**



# lake of the ozarks dealers association



Performance Boat Center  
111 Thunderboat Row  
Camdenton, MO 65020  
Bus: (573) 873-2300  
Bus Fax: (573) 874-2302  
brett@performanceboatbrokerage.com

Summerset Boat Lifts  
1165 Jeffries Rd  
Osage Beach, MO 65065  
Bus: (573) 348-5073  
Bus Fax: (573) 348-4676  
info@summersetboatlifts.com  
www.summersetboatlifts.com

Surdyke Yamaha & Marina  
5863 Osage Beach Pkwy  
Osage Beach, MO 65065  
Bus: (573) 348-6575  
Bus Fax: (573) 348-6252  
jcramer@surdykeyamaha.com  
www.surdykeyamaha.com

Premier 54 Motor Sports, LLC  
4370 Osage Beach Parkway  
Osage Beach, MO 65065

Bus: (573) 552-8550  
Bus Fax: (573) 552-8557  
rich@premier54.com  
www.premier54.com

Rogers Manufacturing, Inc.  
19882 West 156 St  
Olathe, KS 66062

Bus: (913) 829-1211  
Bus Fax: (913) 829-1609  
mrogers@rmigolfcarts.com  
www.rmigolfcarts.com

Rough Water Docks/Crabco LLC

PO Box 1225  
Sunrise Beach, MO 65079  
Bus: (573) 374-0470  
Bus Fax: (573) 374-8025  
crabcolic@yahoo.com  
www.roughwaterdock.net

LO Profile Magazine  
PO Box 1457  
Lake Ozark, MO 65049  
Bus: (573) 365-2288  
Bus Fax: (573) 365-2288  
studioimpublishing@gmail.com

Mid Missouri Yachts  
3855 Osage Beach Pkwy.  
Osage Beach, MO 65065  
Bus: (573) 302-0500  
Bus Fax: (573) 302-1226  
barret@midmoyacht.com  
www.midmoyacht.com

Midwest Boat Brokerage  
140 N Frontage Road  
Osage Beach, MO 65065  
Bus: (573) 873-2425  
Bus Fax: (573) 873-2426  
info@midwestboatbrokerage.com  
www.midwestboatbrokerage.com

Ozark Barge & Dock Service  
PO Box 140  
Gravois Mills, MO 65037  
Bus: (573) 372-5501  
Bus Fax: (573) 372-3672  
nina@socket.net  
www.ozarkbarge.com

Ozark Yacht Club  
1800 Bagnell Dam Blvd.  
Lake Ozark, MO 65049  
Bus: (573) 552-8401  
Bus Fax: (573) 693-9102  
tim.shields@ozarkyachtclub.com  
www.ozarkyachtclub.com

PDQ Marine Service  
PO Box 2487  
Lake Ozark, MO 65049  
Bus: (573) 365-5900  
Bus Fax: (573) 365-5901  
pdqmarineservice@hotmail.com

Lake Media  
918 North Bus. Route 5  
Camdenton, MO 65020  
Bus: (573) 317-8124  
Bus Fax: (573) 348-0556  
bill.arnold@lakemediasonline.com  
www.lakemediasonline.com

Lake Ozark Marine  
5408 Bell Flower Court  
Columbia, MO 65203  
Bus: (573) 693-9290  
Bus Fax: (573) 693-9290  
ed@midwestboatparty.com  
www.midwestboatparty.com

Lake West Marine  
350 South Main Street  
Laurie, MO 65037  
Bus: (573) 372-8115  
bob@lakewestmarine.com  
www.lakewestmarine.com

Marine Concepts  
501 Hwy 42  
Osage Beach, MO 65065  
Bus Fax: (573) 693-9203  
marineconcepts@ymail.com  
www.worldsbestboatcover.com

Marine Max  
3070 Bagnell Dam Blvd.  
Lake Ozark, MO 65049  
Bus: (573) 365-5382  
Bus Fax: (573) 365-6487  
dave.bigge@marinemax.com  
www.marinemax.com

SERVING THE LAKE OF THE OZARKS AREA



Advantage Marine  
48 Beachwood Drive  
Sunrise Beach, MO 65079  
Bus: (573) 374-7095  
Bus Fax: (573) 374-2232  
Connie@advantagemarineloto.com

Boat Floater Industries  
PO Box 17  
Kimberling City, MO 65686  
Bus: (417) 739-2430  
Bus Fax: (417) 739-2431  
marcia@boatfloater.com  
www.boatfloater.com

Dock Realty  
2820 Bagnell Dam Blvd, Unit 5A  
Lake Ozark, MO 65049  
Bus: (573) 374-8849  
Bus Fax: (573) 374-9285  
dave@dockrealty.com  
www.dockrealty.com

G & G Marina  
1528 Maritime  
Roach, MO 65787  
Bus: (573) 346-2433  
Bus Fax: (573) 346-5505  
larry@ggmarina.com  
www.ggmarina.com

Formula Boats of Missouri  
4815 Windjammer Drive  
Osage Beach, MO 65065  
Bus: (573) 302-8000  
Bus Fax: (573) 302-7301  
info@formulaboatsmo.com  
www.formulaboatsmo.com

Dock Works  
PO Box 1180  
Lake Ozark, MO 65049  
Bus: (573) 964-1919  
Bus Fax: (573) 964-0410  
dockworks@dockworks.net  
www.dockworks.net

Glencove Marina  
P.O. Box 759 – 147 Glencove Blvd  
Lake Ozark, MO 65049  
Bus: (573) 365-4001  
Bus Fax: (573) 964-3601  
info@glencovemarina.com  
www.glencovemarina.com

Dog Days Bar & Grill  
1232 Jeffries Road  
Osage Beach, MO 65065  
Bus: (573) 348-9797  
Bus Fax: (573) 348-4244  
rrau71@yahoo.com  
www.dogdays.ws

Drew Boat Lifts, Inc.  
8161 North State Hwy 5  
Camdenton, MO 65020  
Bus: (573) 873-0400  
Bus Fax: (573) 873-0401  
brandi@drewlift.com

Hydrohoist of the Ozarks  
4065 E US Hwy 54, Suite A  
Linn Creek, MO 65052  
Bus: (573) 346-7505  
Bus Fax: (573) 346-4504  
jclark@boatlift.com  
www.boatlift.com

Fibersteel Boat Lifts  
3910 North Hwy 5  
Camdenton, MO 65020  
Bus: (573) 346-9688  
Bus Fax: (573) 346-3088  
fibersteel@socket.net  
www.lakeboatlifts.com

Kelly's Port  
5250 Dude Ranch Rd  
Osage Beach, MO 65065  
Bus: (573) 348-4700  
Bus Fax: (573) 348-4456  
rkw@kellysport.com  
www.kellysport.com

Captain Ron's Bar & Grill  
PO Box 568  
Sunrise Beach, MO 65079  
Bus: (573) 374-5852  
Bus Fax: (573) 374-8834  
duggan@usmo.com  
www.captainronsattהלake.com

D & B Dock, Inc.  
166 Sparrow Drive  
Climax Springs, MO 655324  
Bus: (573) 347-2327  
Bus Fax: (573) 347-2349  
dbdock@att.net  
www.dbdocks.com

Berger's Marina  
PO Box 517  
Lake Ozark, MO 65049  
Bus: (573) 365-2337  
Bus Fax: (573) 365-6979  
carolynsberger@yahoo.com

Benne Media  
160 Highway 42  
Kaiser, MO 65047  
Bus: (573) 348-1958  
Bus Fax: (573) 348-1923  
gullens@mix927.com  
www.mix927.com  
www.lakebusjournal.com

B & M Manufacturing  
1150 Old South 5  
Camdenton, MO 65020  
Bus: (573) 346-7246  
Bus Fax: (573) 346-5470  
mb@hauiltrailers.net  
www.hauiltrailers.net

All About Boats  
3597 Osage Beach Parkway  
Osage Beach, MO 65065  
Bus: (573) 302-4100  
Bus Fax: (573) 302-4102  
mtylersanders@yahoo.com  
www.boatozarks.com



Manitou

66 Miles Per Hour!

The Performance Leader

Manitou V-Toon Single Engine Winner Shoot-Out 2013



Luxury Leader



Leisure Leader



BLOWOUT  
PRICED  
13 MODELS!

2013 - 25' Manitou SES Entertainer, 250 HP  
Black & Cream \$59,900 **IN STOCK!**  
2013 - 26' Manitou SES SHP, 250 HP  
Black and tan, \$54,000 **IN STOCK!**

MAKE YOUR  
BEST DEAL  
OF THE YEAR!

2013 Manitou 25 Oasis, SE/SR VP, 26', 150 HP Tan & Beige, \$39,900 **IN STOCK!**  
2013 Manitou 25 Oasis, SE/SR SHP, 26' 250 HP Blue & Cream, \$49,900 **IN STOCK!**  
2013 Manitou 25 Oasis, SE/SR SHP, 26' 250 HP Black & Tan, \$49,900 **IN STOCK!**  
2013 Manitou 22 Oasis Angler SHP, 250 HP Beige & Black, \$39,900 **IN STOCK!**  
2014 Manitou Explode SRS 250HP Brand New Model

PRE-OWNED

2013 27' Manitou SES Bench w/LEDs 250HP Loaded.....\$57,500  
2006 Bentley 243 Cruise 175HP.....20,900  
2009 Bentley 243 Tritoon, 200 HP Merc Optimax.....23,900  
1991 Sundancer 240, 60 HP Evinrude.....\$3,900  
1988 Webcraft 230, Merc 350 V8 with Trailer.....\$5,900  
1992 Regal, 8.3 Ventura SC.....\$11,900 **NOW**  
2012 JC Manufacturing Spirit 221, 115 HP, Tritoon Honda 4-Stroke.....\$25,900 **NOW**  
2003 Powerquest 280 SC, Twin Mercs, Perfect.....\$69,950 **NOW**  
1993 Carver Yachts 330 Mariner, Twin 350's.....\$69,000 **NOW**  
2005 Sea Ray 360 Sundancer, Twin 8.1 S Horizon Mercruiser V-Drives.....\$159,900 **NOW**  
1989 27' Slickcraft 279SL w/ Twin Volvo 205's.....\$13,900 **NOW**  
1996 Regal Ventura 8.3 SC, 7.4L.....\$17,900 **NOW**  
2000 Nitro 901 CD with trolling motor and trailer, no outboard.....\$7,400

NEW JC TRITOON

2014 28' Sportoon, 250 HP Honda.....IN STOCK!  
2014 26' Sportoon, 250 HP Honda **NEW MODEL!**.....IN STOCK!  
2014 25' JC Sunlounge w/250HP Suzuki.....CALL FOR PRICING  
2014 25' Neptune w/ 200 HP, 4 Stroke.....ARRIVING SOON  
2014 24' Limited w/ 200 HP Black or Red.....\$38,900  
2014 24' Limited w/ 150 HP Bronze Suzuki.....\$32,900  
2014 243 Spirit Fish with 115 Evinrude.....IN STOCK! \$30,000  
2013 23' JC Sportoon, Fully Loaded, w/250 HP Honda.....\$52,500

4.0% FINANCING AVAILABLE

Tritoon

1-866-GO-OZARK

573-302-7539

Osage Beach Parkway

www.TritoonTown.com





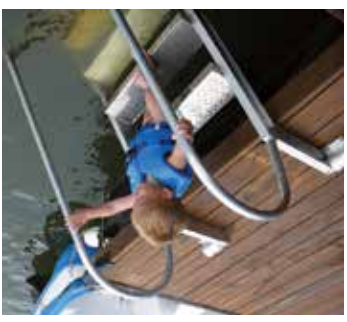
**CMD SUPPLY**  
CONCRETE, WELDING & DOCK

Serving the Lake Area for Over a Decade

The Exclusive Lake Distributor for  
**Eagle Floats™**



**WET STEPS**  
Patent No. D635,690



Present this coupon and take an additional \$50.00 any wet step product.

Your local Source for Quality Dock Supplies Dock Floatation® Concrete Decking • Galvanized Dock Cables • Buoys • Dock Vinyl Dock Winches • Dock Ladders • Cable Floats 3' and 6' Post Bumpers • Personal Watercraft Lifts • & More!

**D Road Location**  
Located behind Hyvee on D Road Osage Beach

**(573) 346-7161 • (800) 524-7161**  
econolift@charter.net www.econolift.com

Econo Lift will go anywhere in the entire Lake area to serve you. Econo Lift Boat Hoist with its polyethylene tank and galvanized metal parts makes for the most durable and dependable lift available today!



**PERSONAL WATERCRAFT LIFTS**  
4,500 to 20,000  
DIFFERENT SIZES OF LIFTS AVAILABLE:  
LIFETIME WARRANTY POLYETHYLENE TANKS!  
GALVANIZED PARTS!  
FIVE-YEAR WARRANTY ON ALL



**Econo LIFT**  
"Stop Scrubbing Your Bottom"

**BOAT HOISTS**

SALES SERVICE INSTALLATION

**THE OBVIOUS CHOICE!**

On The Lake For Over 30 Years!



LOCALLY OWNED AND MANUFACTURED • CAMDENTON/PIER 31 EXIT FROM NEW HWY 5, TURN RIGHT ON OLD ROUTE 5. WE ARE 1.7 MILES ON LEFT SIDE OF THE ROAD



# HydroGuard

## BOAT PROTECTION PACKAGE



### BOAT LIFTS



**The Ultimate Protection  
Where It Is Needed Most,  
At The Corners And  
Head Of Your Slip!**



**WWW.BOATLIFT.COM**  
**HHLOZ@BOATLIFT.COM**  
**800-259-7532**  
**573-346-7505**  
**4065 E. HWY. 54**  
**LINN CREEK MO 65052**

**High Pressure Sandblasting  
safely removes rust and  
restores your valuables**

**Wrought Iron Railing  
Lawn Furniture - Trailers  
Auto Parts - Frames  
Antiques - More**

**Pickup & Delivery  
Available**



**SignDecor 573-392-7020**

**Carved Garden Stones & Pet Memorials**



# Your NEW boat is only as good as the dealer that BACKS IT UP

The days of a tech running down to your boat with a crescent wrench and a straight-edge screwdriver and fixing your boat are over..

In today's environment, it takes education and equipment. If your boat has a re-occurring problem or is ready for Annual Maintenance, please give us a call.

## KELLY'S PORT

|                                     |            |       |        |
|-------------------------------------|------------|-------|--------|
| Years in Business                   | Since 1977 | ..... | ?????? |
| Certified Techs                     | 9          | ..... | ?????? |
| Master Techs                        | 3          | ..... | ?????? |
| Service Boats                       | 6          | ..... | ?????? |
| Service Vehicles                    | 5          | ..... | ?????? |
| Fully Insured                       | Yes        | ..... | ?????? |
| Schools attended this year by techs | 22         | ..... | ?????? |

573 348-4700

19 MM Past Grand Glaize Bridge  
Lake Rd. 54-56 to Dude Ranch Rd.  
Osage Beach, MO

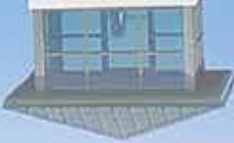


2545 HWY 54 • Osage Beach, MO  
573 348-3888

LAKE OF THE OZARKS  
KellysPort.com



Kelly's Port



www.summersetboatlifts.com

BOAT LIFTS



Lifting Your Dreams...  
from Canoes to Cruisers!



GALVA-  
GH  
LIFT

OSAGE BEACH • 573-348-5073 • CAMDENTON • 573-873-5073



# Surdyke YAMAHA.COM

## Voted Best Place at the Lake to Buy a PWCI!



### ASSEMBLED IN THE USA



As most of our competitors continue to  
send more jobs overseas, YAMAHA  
continues to assemble more models  
right here in the USA!

# YAMAHA



888-575-9283 [www.SurdykeYamaha.com](http://www.SurdykeYamaha.com)  
Get event info by texting SURDYKE to 22828

By Land: 5863 Osage Beach Pkwy. Osage Beach, MO 65065  
By Water: 26 Mile Marker in Tan-Tar-A Cove Lake of the Ozarks  
or 20 Mile Marker on Main Channel Lake of the Ozarks







**Titan**  
Boat Lifts  
A Heavy Duty Lift

**A Lift for Every  
Boat and PWG!**

**Boat Lift**  
marine center,  
inc.  
Since 1987

**573-348-4999**  
info@boatliftmarine.com

**New/Used Docks & Lifts**  
A COMPLETE LISTING OF



**DockR Realty.com**  
Call **573 374-8849**  
Docks, Lifts, Slips,  
Accessories & Services  
<http://dockrealty.com>  
Listing over 300 Pre-Owned Docks and Boat Lifts



**DOCK LIFEGUARD**  
Dock Warning System  
Detects  
Electrical Current  
in the Water



**573-434-6453**  
Dock Lifeguard, LLC • Lake Ozark, MO  
Offered by **Dock Realty.com**

www.boatliftmarine.com



**CLASSIC  
HITS  
COOL 102.7**  
102.7 FM  
[www.Cool1027.com](http://www.Cool1027.com)

**Mix 92.7**  
**TODAY'S BEST HITS!**  
92.7 FM  
[www.Mix927.com](http://www.Mix927.com)



**Buy The Best  
and Only  
Cry Once!**

**Lake's  
Best  
Gas  
Prices!**



Since 1977 • 36 Years with Same Owner and Manager!  
Full-Service On-Water Marina  
Wet & Dry Storage • Full Fiberglass and Mechanical Repair

## Our Pre-Owned Inventory



**2004 RINKER 282 CAPTIVA BR** - 6.2 - 200 HRS - WT/BLUE \$34,900 Very clean boats with low hours and tons of seating!!



**2008 SEA DOO JET BOAT 200 SPORTSTER -**  
T215 - WT/BLU W/TRL - 40 HRS \$21,900 Very  
clean Speedster with wakeboard tower and  
custom trailer and only 40 hrs!



**2003 CROWNLINE 266 BR** - 5.7 BRAVO III - WHT/  
GRY - 88 HRS. \$24,900 This boat looks brand new  
and has only 88 hours on it!



**2003 FORMULA 280 BR** - T350 MAG BRAVO  
 II - 286 HRS - WT/RD \$49,900 Super clean one-  
 owner boat, with twin 350 MAGS with arch and  
 front and back bimini!

## OUR TRADE INS

|                    |                                                           |
|--------------------|-----------------------------------------------------------|
| \$14,900           | 2000 RINKER 232 - 454 - TR-L - 450 HRS.                   |
| \$13,900           | 2001 HARRIS KAYOT 24 SUPER SUNLIMNR - 150 - N-BLUE        |
| \$13,900           | 2001 LANDAU 2500 SIGNATURE - 225 - BLK/WT/TR-L            |
| \$13,900           | 2000 BENNUNTON 2575 RI                                    |
| \$13,900           | 2001 BENNINGTON 2874 RCW I/O - 5-7 GXI - BRONZE - 65 HRS. |
| \$59,900           | 2005 CROWNLIN 316 LS - T350 - WHT/RD - TR-L - 500 HRS.    |
| \$49,900           |                                                           |
| <b>PERFORMANCE</b> |                                                           |
| \$39,900           | 2000 BAJA 302 BOSS 7.4L - WHT/PP/L/BLK - 380 HRS.         |
| \$39,900           | 2001 BAJA 342 - T502 - 600+ HRS.                          |
| \$63,900           | 1998 FORMULA 353 FASTECH - T500 - TR-L - 450 HRS.         |
| \$69,900           |                                                           |
| <b>CUDDY</b>       |                                                           |
| \$15,900           | 1998 CHICKSCRAFT 270 CONCEPT - T5.0 - BLU/WHT - 1200      |
| \$12,900           | 1999 SLICKERGRAFT 279 SL - T250 VOLVO                     |
| \$49,900           | 1999 FORMULA 330 SS - T7.4 - WHT - 370 HRS                |
| \$85,000           | 2004 REGAL 3350 - T5.7 - T/TAN - 198 HRS.                 |
| \$78,900           | 2004 REGAL 3350 - T5.7 - BLU/RLW -                        |
| \$19,000           | 2007 REGAL 3350 - T5.7 GXI DP - N/TAN - 201 HRS.          |
| <b>DECK BOATS</b>  |                                                           |
| \$29,900           | 2002 SEA RAY 220 SUNDECK - 5.0 MPI - 274 HRSWT/GRN        |
| \$14,900           | 1997 SEA RAY 240 SUNDECK - 5-7 - WT/TEAL - 206 HRS        |

**CUDY**

|                                                  |           |
|--------------------------------------------------|-----------|
| 1996 CHRISCRAFT 270 CONCEPT -15.0 -BLU/WHI -1200 | \$15,900  |
| 1989 SLICKERCRFT 279 SL -T260 VOLVO              | \$12,900  |
| 1999 FORMULA 330 SS -T7.4 -WHT -370 HRS          | \$49,900  |
| 2004 REGAL 3350 -T5.7 -T/TAN - 198 HRS           | \$85,000  |
| 2004 REGAL 3350 -T5.7 -BLU/PLW -                 | \$78,900  |
| 2007 REGAL 3350 -T5.7 GXI DP -N/TAN -201 HRS     | \$119,000 |
| <b>DECK BOATS</b>                                |           |
| 2002 SEA RAY 220 SUNDECK -5.0 MPI -274 HRSWT/GRN | \$29,900  |
| 1997 SEA RAY 240 SUNDECK -5.7 -WT/TEAL -206 HRS  | \$14,900  |

## PONTOON BOATS

| PONTON BOATS                                          |          |
|-------------------------------------------------------|----------|
| 2001 HARRIS KAYOT - 240 SUPER SUNLINER - 150 - N/BLUE | \$13,900 |
| 2001 LANDAU 2500 SIGNATURE - 225 - TRL                | \$39,900 |
| 2005 CREST II - 25 LM - 150 - WHT/BLUE - 275 HRS      | \$19,900 |
| 2007 BENNINGTON 2575 RL - 350 - RD/WHT - 222 HRS      | \$36,900 |
| 2010 BENNINGTON 2575 RL - 350 MAG BRAVO 3 - 120 HRS   | \$39,900 |
| 2008 PREMIER 250 SUNSATON - 225 E - N/P/L - 65 HRS    | \$38,500 |

## CRUISERS

|           |                                                     |
|-----------|-----------------------------------------------------|
| \$519,900 | 2006 SEA RAY 520 SUNDANCER - 220 HRS -T/BLUE        |
| \$298,000 | 2007 REGAL 4460 -T/8.1 - NTT/BLK - 70 HRS           |
| \$240,000 | 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT   |
| \$174,900 | 2003 REGAL 4260 -T/8.1 - NTT/BLK - 325 HRS          |
| \$179,000 | 2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP       |
| \$131,000 | 2003 REGAL 4160 -T502 -WHT/TAN - 450 HRS            |
| \$174,900 | 2003 REGAL 4260 -T/8.1 - NTT/BLK - 325 HRS          |
| \$305,000 | 2009 REGAL 4060 COMMODORE -T/8.1 -T/TAN             |
| \$64,900  | 1996 REGAL 402 -T/4 - 800 HRS                       |
| \$234,900 | 2010 REGAL 3760 -T/8.1 - NTT/GLACIER                |
| \$54,900  | 1998 REGAL 322 -T/ 350 - GRN - 600 HRS              |
| \$32,500  | 1997 MAXUM 3200 SCR - MERCURUISER 5.7 LX - WHT      |
| \$109,900 | 2008 RINKER 320 EXP -T350 - WT/BLK - 88 HRS         |
| \$23,900  | 1995 RINKER 300 FIESTA -T5.7                        |
| \$14,900  | 1992 SEA RAY 300 EC -T350 - 790 HRS -N/RD           |
| \$39,900  | 1996 SEA RAY SUNDANCER 300 -                        |
| \$44,900  | 1996 REGAL 292 COMMODORE -T/5.7 GI - 590 HRS -N/BLU |

## DECK BOATS

|                                                     |          |
|-----------------------------------------------------|----------|
| 2002 SEA RAY 220 SUNDECK - 5.0 MPI - 27.4 HRSWT/GRN | \$29,900 |
| 1997 SEA RAY 240 SUNDECK - 5.7 - WT/TEAL            | \$14,900 |

**See the boats online at:**  
**KellysPort.com**

**573 348-4700**



**BENNINGTON MARINE**

573 348-3888

3545 HWY 54 • Osage Beach, MO



**MERCURY**  
*Premiere Dealer*

**ULTRA  
OATOA**



19 MM Past Grand Glaize Bridge  
Lake Rd. 54-56 to Dude Ranch Rd.  
Osage Beach, MO



**CALL FOR WINTERIZATION AND STORAGE OPTIONS TODAY!  
SCHEDULE YOUR MAINTENANCE NOW! CERTIFIED MASTER MECHANICS ON STAFF**



**CALL FOR YOUR FALL LIFT CHECKUP NOW!**



**Poly Lift Boat Lifts**

**See a huge selection of our  
new and pre-owned lifts at**



BOAT LIFTS \* PWC LIFTS \* SHALLOW WATER LIFTS \* REMOTES \* CUSTOM POWDER COATED COLOR LIFTS  
\* 24 HOUR SERVICE AVAILABLE \* USED LIFTS AVAILABLE \* 100% FINANCING WITH POLY CREDIT

**NOW WITH TWO  
LOCATIONS TO  
SERVE YOU!**



**WET STAIRS  
E-Z STAIRS  
FOR YOUR  
DOCK!**  
Authorized Dealer at  
Both Locations



SUNRISE BEACH, MO. 573-374-6545 or 800-535-5369

OSAGE BEACH, MO. 573-693-9277

www.PolyLift.com Email: sales@polylift.com

**TO JOIN OUR NEWSLETTER TEXT BOATLIFT TO 22828**



573-372-5501

INC.

OZARK  
BARGE & DOCK  
SERVICE



Don't make  
a Mistake!

# A Big Investment At The Lake

South Bay

Memories for a Lifetime...

573 365-4001

glencovemarina.com

Sales@glencovemarina.com

BOAT & PWC SERVICE - FIBERGLASS - DETAILING - CUSTOM UPHOLSTERY & CANVAS - PROP REPAIR - SALES - FINANCE - TITLE SERVICES - SLIP RENTALS - STORAGE - GAS DOCK - BOAT RENTALS

Visit GlencoveMarina.com for a full listing of pre-owned inventory. Call to list your boat.

| CRUISER / PERFORMANCE CRUISER                                      | PONTON / OPEN BOW / RUNABOUT                                           |
|--------------------------------------------------------------------|------------------------------------------------------------------------|
| 0022 2004 CRUISERS YACHT 4270 EXPRESS 2 420HP CAT                  | 0741 2007 RINKER 230 ATLANTIC CUD 1 300HP MERC..... 27,900.00          |
| 0009 2004 FORMULA 400 SUPER SPORT 2 425HP MERC..... 179,000.00     | 0731 1995 PATRIOT 240 CLIPPER 1 260HP MERC..... 14,900.00              |
| 0002 2004 FORMULA 400 SUPER SPORT 2 425HP MERC..... 187,500.00     | 0483 1996 FORMULA 252 BR 1 300 HP MERC..... 17,900.00                  |
| 0242 2001 SEA RAY 38 SUNDANCER 2 380HP 8.1L..... 129,900.00        | 0719 2004 BENNINGTON 2575 RL TRITON 1 300 HP MERC..... 27,500.00       |
| 0761 2000 WELLCRAFT 38 EXCALIBUR 2 385 HP MERC..... 79,900.00      | 0617 2002 SEA RAY 29 AMBERJACK 2 260 HP MERC..... 39,900.00            |
| 0498 2005 REGAL 3350 SPORT CRUIS 2 375HP MERC..... 99,900.00       | 0303 2005 RINKER 282 CAPTIVA CUDD 1 375HP MERC..... 39,900.00          |
| 0440 1999 SEA RAY 330 SUNDANCER 2 310HP MERC..... 49,900.00        | 0707 2004 RINKER 282 CAPTIVA BR 1 425HP MERC..... 39,900.00            |
| 0426 2000 FORMULA 330 SUN SPORT 2 310HP VOLV..... 56,000.00        | 0657 2005 ENVISION 2900 COMBO 1 320HP MERC..... 37,900.00              |
| 0580 2001 FORMULA 330 SUN SPORT 2 315HP VOLV..... 59,000.00        | 0672 2006 CROWNLINE 320LS 2 300HP MERC..... 89,900.00                  |
| 0440 1999 SEA RAY 330 SUNDANCER 2 310HP MERC..... 49,900.00        | 0670 2006 CROWNLINE 320LS 2 300HP MERC..... 89,900.00                  |
| 0576 1991 SEA RAY 310 SUNDANCER 2 365 HP MERC..... 24,500.00       | 0702 2002 POWERQUEST 237 STRYKER SX W/TRLR 1 320HP MERC..... 22,900.00 |
| 0715 1985 CARVER 2987 MONTEREY 2 270HP CRUS..... 14,900.00         | 0732 1988 FORMULA 272 SR-1 W/TRLR 2 330HP 454..... 29,000.00           |
| 0728 1992 RINKER 260 FIESTA VEE W/TRLR 1 300 HP MERC..... 9,999.00 | 0738 1989 FORMULA 311 SR1 2 365HP MERC..... 19,900.00                  |
| 0567 1997 MAXUM 2800 SCR W/TRLR 1 300 HP MERC..... 20,000.00       | 0627 2003 SUNSATION 32 DOMINATOR 2 375HP MERC..... 59,000.00           |
| 0537 2001 SEA RAY 270 SUNDANCER 1 310HP MERC..... 39,900.00        | 0234 2000 CIGARETTE 35 TOP GUN LIMIT 2 470HP MERC..... 89,900.00       |
| 0515 1997 CHAPARRAL 240 SIGNATURE 1 260HP MERC..... 12,500.00      | 0492 2006 FORMULA 353 FASTECH 2 425HP MERC..... 48,900.00              |
| 0708 2008 BLACK THUNDER 460 EC 2 700HP MERC..... 360,000.00        | 0336 1998 FORMULA 353 FASTECH 2 415HP MERC..... 29,900.00              |
| 0245 1998 FOUNTAIN 42 LIGHTNING CLA 2 470HP MERC..... 79,900.00    | 0379 1988 FOUNTAIN 12 METER 2 420HP MERC..... 37,900.00                |
| 0379 1988 FOUNTAIN 12 METER 2 420HP MERC..... 37,900.00            | 0536 1998 FORMULA 353 FASTECH 2 415HP MERC..... 48,900.00              |
| 0707 2004 RINKER 282 CAPTIVA BR 1 425HP MERC..... 39,900.00        | 0492 2006 FORMULA 353 FASTECH 2 425HP MERC..... 48,900.00              |
| 0303 2005 RINKER 282 CAPTIVA CUDD 1 375HP MERC..... 39,900.00      | 0234 2000 CIGARETTE 35 TOP GUN LIMIT 2 470HP MERC..... 89,900.00       |
| 0617 2002 SEA RAY 29 AMBERJACK 2 260 HP MERC..... 39,900.00        | 0627 2003 SUNSATION 32 DOMINATOR 2 375HP MERC..... 59,000.00           |
| 0459 2002 COBALT 292 BR 2 280HP VOLV..... 46,900.00                | 0738 1989 FORMULA 311 SR1 2 365HP MERC..... 19,900.00                  |
| 0718 1997 FORMULA 280 SUN SPORT 2 260HP MERC..... 24,900.00        | 0732 1988 FORMULA 272 SR-1 W/TRLR 2 330HP 454..... 29,000.00           |
| 0739 1997 FORMULA 280 SUN SPORT 1 310HP MERC..... 23,900.00        | 0702 2002 POWERQUEST 237 STRYKER SX W/TRLR 1 320HP MERC..... 22,900.00 |
| 0734 2004 SEA RAY 270 SUNDECK 1 320HP MERC..... 39,900.00          | 0619 2002 GLACIER BAY CANYON RUNNER 26 2 150HP YAMA..... 45,000.00     |
| 0619 2002 GLACIER BAY CANYON RUNNER 26 2 150HP YAMA..... 45,000.00 |                                                                        |

100

TOP DEALERS

Boating

Visit

glencovemarina.com

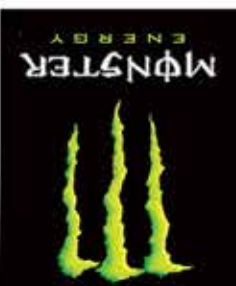
SALES

1

#

MARINA





**Today's Best Hits!**  
**MX 92.7**

**THE Sign Source**



**PROFILE**  
MAGAZINE  
Lake of the Ozarks



**INN**  
GRAND GLAZE

**BROUGHT TO YOU BY**

**LAKE OF THE OZARKS**

**Tri-County Lodging Association**

**RACE INFO AT [www.RiverbottomMX.com](http://www.RiverbottomMX.com) or call toll free 888-575-9283 or [SurdykeYamaha.com](http://SurdykeYamaha.com)**



**Bleacher seating for over 500 spectators, camping w/ or w/o hookups available! Proceeds go to "Offroad Riders Matter" non for profit. "Keeping Kids Off The Street And In The Dirt"**

**September 28 - 29th / Missouri State MX Championship  
October 6th / Missouri State Hare Scramble Championship  
October 19 - 20th / Missouri Vintage MX & Pit Bike Championship**

**SEPT - OCT FALL RACE EVENTS**



**SURDYKE**  
YAMAHA.COM

**RIVER BOTTOM MX PARK**





PROUD TO BE THE LAKE OF THE OZARKS



DEALER

Chaparral Boats - Leading the Industry for 49 Years in Consistency, Stability and Value!

MOTOR 54SPORTS

REMIER



CLEARANCE PRICING ON ALL IN-STOCK 2013 MODELS!

HAUNTINGLY

LOW PRICES ON ALL 2013'S!  
CLEARANCE PRICES  
CONTINUE TO FALL!



CHAPARRAL

Come and See Why the NEW 327SSX  
has Changed the Way Consumers Want to Boat!



- ★ 1st and Only One of Its Kind
- ★ NMMA "Most Innovative"
- ★ Award Winner
- ★ Best Value Starting at \$175,000
- ★ More Standard Features
- ★ Includes Hardtop
- ★ Best Selling Bowrider
- ★ Over 30' at the Lake!

www.premier54.com



(573) 552-8550 • On Osage Beach Parkway between Walmart and Outlet Mall

Runabouts

|                                                 |                             |
|-------------------------------------------------|-----------------------------|
| 2005 VIP 185 BR, 4.3L, 190 HP                   | \$12,900                    |
| 2013 Chaparral 19 SF 3.0L, 135 HP, Blue         | \$27,500                    |
| 2003 Bayliner 195 BR, 3.0L, 135 HP              | \$8,900                     |
| SOLD \$19,900                                   |                             |
| 2012 Chaparral 19BR, 4.3L, 220 HP, Red          | 26,900                      |
| 2008 Crownline 21SS BR, 5.0L, 220 HP, Burg      | \$34,900                    |
| 2012 Chaparral 246 SSI, 350 Mag, 300 HP, Blue   | \$59,900                    |
| 2008 Cobalt 25BR, 496, 375 HP, Blue             | \$64,900                    |
| 2008 Glastron 25 BR, 5.7L, 300 HP, Blue         | \$39,900                    |
| 2006 Chaparral 256 BR, 5.7L GXI, 320 HP, Red    | \$44,900                    |
| 2006 Chaparral 256 BR, 6.2L, 320 HP, Red        | PENDING \$44,900            |
| 2007 Chaparral 276 BR, 496 CID, 375 HP          | \$64,900                    |
| 2001 Chaparral 280 BR, 496 CID, 375 HP, Red     | \$39,900                    |
| 2001 Chaparral 280 BR, 496 CID, 375 HP          | \$39,900                    |
| 2001 Chaparral 280 BR, 496 CID, 375 HP, Red     | \$39,900                    |
| 2012 Chaparral 287 SSX, 496 Mag, 375 HP, Blue   | SOLD \$89,900               |
| 2007 Sea Ray 290 BR, T/350Mag, 300 HP, Pewter   | SOLD \$84,900               |
| 2011 Formula 290 BR, T/350 Mag, 300 HP          | \$109,900                   |
| 2002 Baja 275, 496CID Mag HO, 425 HP, White     | SOLD \$35,900               |
| 1997 Baja 302, T-454, 310 HP, Red               | SOLD \$36,900               |
| 1998 Imp 32, T/454 CID, 310 HP, White           | \$39,900                    |
| 2004 Bayliner, 245 Cierra, 220 HP, White        | \$29,900                    |
| 1999 Four Winns Vista, 5.7L V, 280 HP           | \$21,900                    |
| 1995 Rinker 265, White                          | \$11,900                    |
| 2000 Formula 280SS, 7.4L, 310 HP, White         | \$39,900                    |
| 1992 Sea Ray 32 Weekender, T5.7V, 260 HP, White | \$19,900                    |
| 2000 Maxum 4100 SCB, 454 Horizon                | WAS \$159,900 NOW \$124,900 |
| 2006 Harris 23 TT, Merc 175, 175 HP, Tan        | \$29,900                    |
| 2008 Manitou 24TT, Merc. 250, 250 HP            | \$29,900                    |
| 2008 Sea Ray 260 SD, 496 CID, 375 HP, Black     | \$59,900                    |

Performance Boats

Cuddys/Cruisers

Pontoons/Deck Boats

Specializing In Pre-Enjoyed Boats  
NEW INVENTORY ARRIVING WEEKLY



# Find Your Can-Am®



## Stop into our showroom or shop our website at [YCPowersports.com](http://YCPowersports.com)

**YACHT CLUB  
POWERSPORTS**

YCPowersports.com

SERVICE LOCATION:

5635 OSAGE BEACH PARKWAY, OSAGE BEACH MO



**can-am**

can-am.brp.com

**573-693-9250**

3864 OSAGE BEACH PARKWAY

HIGHWAY SHOWROOM

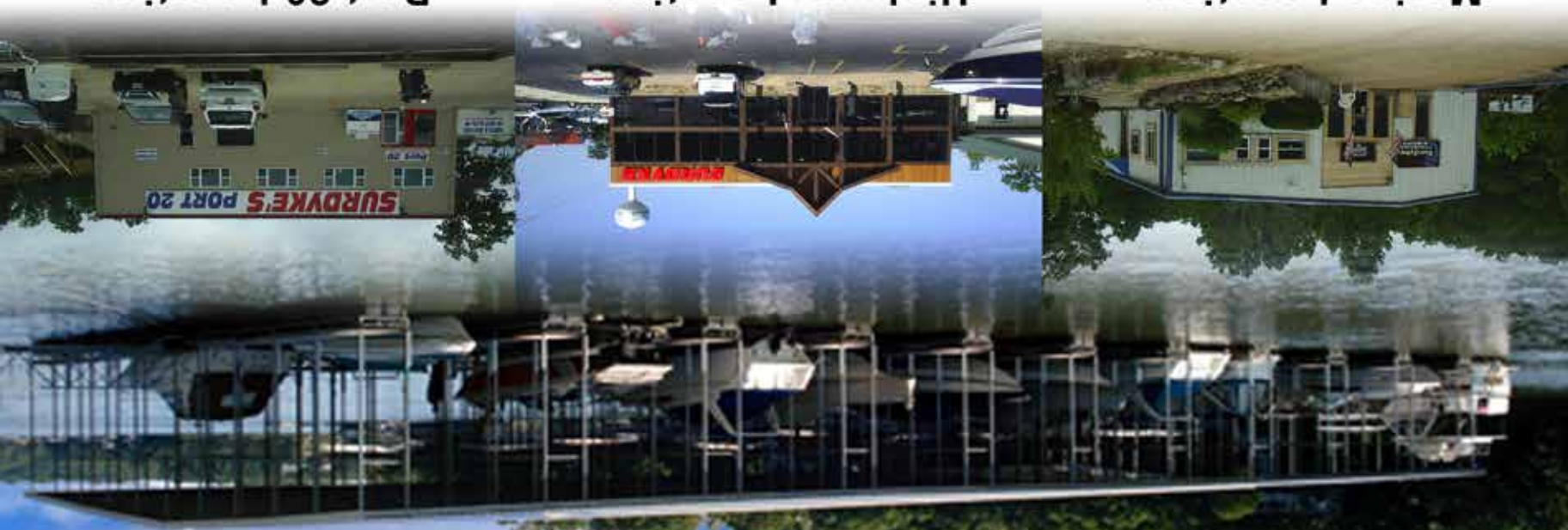


**FREE**  
TAKE ONE

# Boating

*Lake of the Ozarks*

Volume Twelve • Issue Ten • October, 2013



Marina Location  
1660 Yamaha Drive  
573-348-9283

Highway Location  
5863 Osage Beach Pkwy.  
573-348-6575

Port 20 Location  
20mm of Main Channel  
573-348-3178

# SURYKE

## YAMAHA.COM

YOU RIDE ON OUR REPUTATION

**Benne Publishing, Inc.**

Contents © Copyright 2013 - All Rights Reserved  
160 N. Hwy 42 - Kaiser MO 65047 | 573-348-1958 Tel. | 573-348-1923 Fax.