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OCTOBER, 2014

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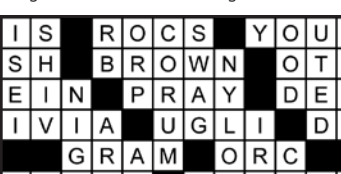
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Passport to the Parkway to draw shoppers

By Nancy Zoellner-Hogland

For zealous travelers, passport stamps aren't mere governmental formalities—they're badges of honor to be carried proudly and bragged about often. This month, ardent shoppers can obtain passport stamps of a different variety that could prove to be just as valuable and also "brag-worthy."

Those stamps can be obtained by participating in Passport to the Parkway, a shopping promotion extravaganza scheduled for October 1 to 11 on the west side of Osage Beach. Seventy some businesses have joined together to promote the program.

Joni Walden, Passport to the Parkway organizer and owner of Blinds and More, explained.

"About a year ago, my staff and I were in a planning session, brainstorming about a way we could draw more customers into our shop when one of them tossed out the idea of a passport. I thought about it a little more and then met with Phyllis Marose, owner of Putt'N Stuff, who had just been elected as an Osage Beach alderman. She thought it was worth pursuing so it just started moving forward from there," she said. "Just about everyone I talked to was in the same situation – they all were searching for ways to bring customers into their stores – so it was fairly easy to get a lot of people on board."

Since U.S. 54 Expressway opened, the portion of the Osage Beach Parkway that lies west of the Grand Glaize Bridge has experienced a sharp decline in traffic. For many businesses, that also meant a sharp decline in sales. Business owners attended several Osage Beach Board of Aldermen meetings to voice their frustration and to ask the city to help them. In the spring, Osage Beach Mayor Penny Lyons re-enacted the Osage Beach Citizen Advisory Committee, which has been meeting monthly to come up with ideas. Walden was part of that group.

To participate in the Passport program, shoppers need to visit one of seven businesses – Blinds and More, Interior Motifs, City Grill, J. Bruner's, Sherwin Williams, Country Crossroads or KK Jewelers – and pick up a shopping bag that will be full of coupons, small gifts from some of the businesses and a passport listing all the businesses that are taking part in this promotion. Then they need to visit those locations to get their passport stamped. To be eligible to win large prizes like a smart TV, an iPad or a \$500 Visa gift card, shoppers must get stamps from at least half the participating businesses. People that don't get around to half of the businesses are also eligible for other smaller prizes like dinner packages, gift certificates, spa

packages, golf packages, Celebration Cruise certificates and tickets to Main Street Opry – "All kinds of really nice things," according to Walden.

She also said shoppers could double their "winnings" by taking advantage of the great deals and special pricing that

will be offered at most of the participating businesses.

"Everyone is doing their own thing and I don't want to get into the details because I don't know the full scope of everyone's promotions but I was told that one business plans to

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Some west-enders are seeing bump in business

By Nancy Zoellner-Hogland

Since April 2012, when a fatal crash prompted the Missouri Department of Transportation (MoDOT) to limit access at the U.S. 54 Expressway-Key Largo intersection, many business owners on the west side of town have expressed concerns about the resulting loss of traffic.

Many have attended Osage Beach Board of Aldermen meetings either individually or as part of group of businesses that joined together to seek solutions to the issues caused by less traffic past their front doors.

But not everyone is unhappy. Some businesses reported that not only have they not seen a dip in business, their revenues have gone the opposite direction.

Sumberland Furniture is one. General Manager Daryl

Cunningham said although they have experienced a dramatic reduction in drive-by traffic, their numbers are up over last year.

"We're actually having a great year. We're down a little from projections but we're up 5.7 percent over last year and we still have three months to go in the year. But we're more of a destination and I know that makes a difference," he said. "We also advertise heavily. Our building backs up to the Expressway so we spent money to put a lighted sign on the back of the building; we wrapped a 55-foot trailer with a banner; and we spend a lot on radio, TV and print ads. I think that's imperative – whether you have competition in the marketplace or not. My advice to any business owner is to study your budget and

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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn
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Armchair Pilot

By Nancy Zoellner-Hogland

A phone call is still the most popular tool for Americans to use when they have problems while traveling, according to a recent Google Consumer Survey. The survey, administered in June to some 1,500 adults, showed that 43.2 percent of both female and male respondents preferred that method to contact customer service; 22.8 percent preferred face-to-face discussion with staff; 16 percent would rather handle the problems online; 9.2 percent wanted a travel agent to handle the problem for them and just 8.8 percent said they'd rather use social media sites. When looking at the responses by gender, they were nearly equal but showed a greater margin when looking at age. Fifty-one percent of those age 65 and older preferred using a phone to contact customer service while 35.8 percent of those 18 to 24 would use that method.

The results of another survey may spur tourism agencies to rethink their advertising budgets. This summer TripAdvisor, an online travel planner, asked potential travelers to rate those things they felt were important in the decision-making process when selecting a destination. The first question read "Thinking generally about your vacations, which of the following do you think has an impact on your decision to travel to a particular destination? Please rate each of the following on a scale of 1 to 5, where 1 means 'it does not impact on my decision at all' and 5 means 'it has a strong impact on my decision.'" Some 50,000 people worldwide participated in the survey. The results showed that press coverage was the second least important factor considered. "Visiting a place I've never been before," was No. 1 with 76 percent of participants; flight fares came in second with 73 percent; and online travel reviews ranked third with 65 percent. Fourth most considered was "Tourist activities in the location." Dead last – just 20 percent – responded that their choice of travel was affected by the global economy and second to the last with 21 percent, said they were influenced by press coverage. Breaking down the results by nation showed that only 12 percent of U.S.

travelers took press coverage into account where 41 percent of travelers in Thailand used press coverage as a guide. To read the entire report visit <http://www.tripadvisor.com/TripAdvisorInsights/n2200/tripbarometer-april-2014-global-edition>.

Dubai, an opulent city in the United Arab Emirates, is one of the world's very fast growing cities. It features the world's highest tower, the world's largest shopping mall, the world's most expensive and highest rated hotel; the world's first indoor ski resort. In coming years, it will also boast the world's largest airport. Expansion plans for Al Maktoum International at Dubai World Central show that, when the project is completed, the airport will be equipped to handle more than 200 million passengers per year. Phase one of the expansion plan includes building enough runway and terminal space to handle 120 million passengers a year and up to 100 of the largest double-decker Airbus jets at any given time. As a comparison, Hartsfield-Jackson Atlanta International Airport, currently the world's largest, handled 94.4 million people last year. As later phases are completed, the airport, which just opened in 2010 with a single runway, will eventually house five parallel runways spaced far enough apart that they can all be used at the same time, and have enough gates for hundreds of wide-body planes.

Air travel continues to increase. The U.S. Department of Transportation's Bureau of Transportation Statistics (BTS) reported that U.S. airlines carried 68.6 million system-wide (domestic and international) scheduled service passengers in June 2014, a 2.2 percent increase over June 2013. The system-wide total was the result of a 2.2 percent increase in the number of passengers on domestic flights (59.2 million) and a 2.7 percent increase in passengers on U.S. airlines' international flights (9.3 million). U.S. airlines carried 373.2 million domestic and international scheduled service passengers during the first six months of 2014, 2.0 percent more than during the same period in 2013. Domestically, U.S. airlines carried 323.5 million passengers, up 1.8 percent from 2013. Internationally,

they carried 49.7 million passengers, up 3.7 percent from 2013. The June 2014 domestic passenger total was the highest since the end of the recession but below the all-time high in June 2007. Demand was at the highest June level since June 2007. Capacity was the highest since 2008 but was below the all-time June high reached in 2005 and the pre-recession levels of June 2007 and 2008. For the entire report, visit http://www.rita.dot.gov/bts/sites/rita.dot.gov/bts/files/press_releases/airline_traffic_data.html.

Statistics for September and October may also show an increase in air travel. According to several travel sites, fall used to be considered "off-peak" for tourism everywhere except fall foliage destinations. However, autumn tourism numbers have steadily been rising at what traditionally were summer vacation "hotspots." According to information provided by U.S. Travel Association, fall tourism – and the resulting hotel occupancy rates – have inched up every September, October and November for the past four years. Recognizing the trend, airlines are jumping on the bandwagon and offering specials to some of those locations. Several major airlines are now offering competing sales for flights both in and out of the U.S. between September 16 and March 4.

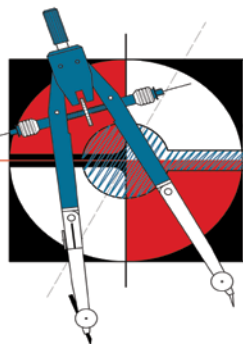
If a surge in fall travel means airlines are overbooked and flyers are bumped, those delayed travelers are due compensation. According to the Department of Transportation (DOT), overbooking is not illegal. When an over-sale occurs, airlines are required to ask people who aren't in a hurry to give up their seats voluntarily, in exchange for compensation. If the replacement flight is within one hour of the original arrival time, no compensation is due. If the replacement flight is between one and two hours, or up to four hours for international flights, the airline must pay 200 percent of the one-way fare to the final destination, with a \$650 maximum. If it's more than two hours, or four hours for international flights, or if no alternate flight is offered, travelers should get 400 percent of their one-way fare. Beware – airlines may offer attractive vouchers but travelers don't have to take them. They can demand, and expect, cash reimbursement.

Business Journal Socials

Thursday Oct. 9th

Night Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday October 9th from 4-7 at Camden on the Lake as our host and sponsor.



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Business disaster planning made easy

By Nancy Zoellner-Hogland

A business' ability to survive a disaster – manmade or natural – or even a winter fraught with long-lasting debilitating snowstorms is directly related to the amount of pre-planning. There's no better time to start the planning process than today because when business is disrupted, it can cost money. Lost revenues plus extra expenses means reduced profits. Insurance does not cover all costs and cannot replace customers that defect to the competition. A business continuity plan to continue business is essential.

Two different resources are available to help businesses not only prepare for but also recover from any type of disaster.

The Insurance Institute of Business and Home Safety's (IBHS) comprehensive business continuity planning toolkit, OFB-EZ, and its recommendations have been included in two preparedness guides recently released by the International Economic Development Council (IEDC) for small businesses, local communities and

business organizations. Using OFB-EZ gives business owners the tools to better understand the risks they face and make a plan for how to resume operations, contact key suppliers, vendors and employees, access data, and determine where to go for help after a disaster. This gives small businesses a jump start on recovery if the worst happens.

"Business preparedness and continuity planning can make all the difference in a crisis, especially considering that one in four businesses forced to close because of a disaster never re-open. Having a plan in place will enable business owners to act quickly so they can recover as soon as possible," said Gail Moraton, IBHS' business resiliency program manager.

IBHS also offers guidance on integrating the human factor into disaster preparedness.

"Employees, a small business' most important asset, can often be overlooked in disaster planning. Business continuity planning tends to focus on operations, infrastructure, information technology and

security without always adequately considering the impact on employees. This can downplay their contribution to the business' recovery following a natural disaster or other loss.

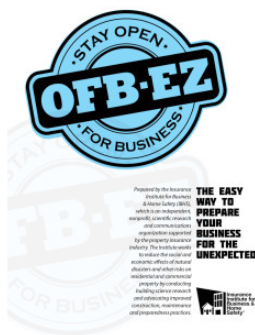
"Yet, the employee's role in a disaster is critical especially since damage from a major

and services upon which many rely. Employees may be faced with difficult choices between business needs and personal obligations following a major disaster, which could impact employment responsibilities," a prepared release stated.

The IBHS program suggests

Open for Business™

The Insurance Institute for Business & Home Safety (IBHS) has developed a new streamlined business continuity program for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. Open for Business™ (OFB) is the Institute's comprehensive business continuity planning program, and the new OFB-EZ™ tool is streamlined for small businesses.



OFB-EZ™

OFB-EZ (Open For Business-EZ) is a free business continuity tool designed to help even the smallest businesses focus on planning for any type of business interruption, so they can quickly re-open and resume operations following a disaster. With its non-technical language and streamlined layout, any business owner can create an easy-to-use recovery plan tailored to the individual business, providing confidence if the worst occurs.

Business owners create their own business continuity plan using the program's eight modules.

disaster may be widespread to include commercial establishments, employees' homes and community infrastructure

asking employees what they think would work best in a disaster situation and creating an employee handbook that incor-

porates not only the business' plan for emergency response and business continuity, but also outlines expectations of employees during and following a business disruption. The plan should also detail how the business will assist employees at this critical time.

Business owners can download the free OFB-EZ toolkit and create their own business continuity plan using eight modules. After completing the modules, business owners can then make multiple copies of their plan and store them both at their business and in a safe, off-site location.

The OFB-EZ toolkit will enable small businesses to:

- Identify the business activities that are essential for continued operation during a disruption;
- Deal with risks faced by the organization; and
- Create an easy-to-use recovery plan tailored to the individual business, providing confidence if the worst occurs.

Multiple, fillable forms can be combined to create one

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Con targets property owners

By Nancy Zoellner-Hogland

Homeowners beware! Scammers have found a new way to legally rip you off.

In the last few weeks, hundreds – maybe thousands – of Lake-area homeowners received “Recorded Deed Notice” letters. The official-looking form includes the name and address of the recipient homeowner, a bar code, a record ID number, the property’s parcel number and information about the property. It also states that it’s important for homeowners to obtain a copy of their current grant deed and property assessment profile because it will provide evidence that the property was “in fact transferred and/or has interest to the individual homeowner.” This “profile” promises to provide:

- County tax and assessment information
- Total assessor value
- Total tax amount
- Subject property comparable values
- Flood report
- Tax delinquency

The information will be provided by a company called Record Transfer Services for a processing fee of \$83.

The catch is, all of this information can be obtained for free just by visiting the courthouse.

“What this company is doing may not be illegal, but it certainly isn’t right,” said Camden County Assessor Eddie Whitworth. “It’s really a shame because a lot of people will probably look at it, think it came from the county because it does look like something my office would send out, and pay the fee.”

He also said that some of the information being promised, can’t be delivered.

“It states you’ll get a flood report – but that can’t be done without a survey and no one is going to survey property for \$83. It also promises ‘Subject property comparable values,’ but because Missouri is not a disclosure state, that information is not available. They could provide listing prices – and that information is available from any realtor – but they

won’t be able to tell you what comparable properties sold for,” Whitworth said.

He also said although the forms do include quite a bit of information, homeowners shouldn’t fear that their identity has been compromised – again, because all the information included on the forms is all readily available online. It’s also available for the entire county on a data disc that the county sells for \$25, the approximate cost of producing the information.

Lake-area homeowners aren’t the only ones getting the forms.

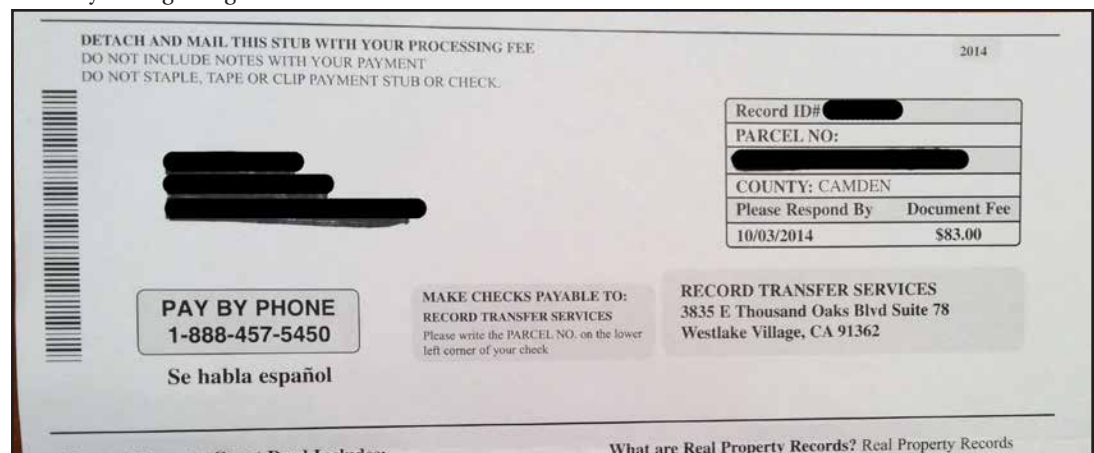
A Google search of the company name will net more than 70,000 results. A quick check shows the scam is operating in Wisconsin, Michigan, South Dakota, Delaware, Pennsylvania, North Carolina – and those are just results from the first page. The company also operates under a half dozen different names.

Whitworth said a check with the Better Business Bureau learned the company has the lowest rating given by the BBB.

He also said because the form includes a disclaimer stating, “Record Transfer Services is not affiliated with the state of MO or the County Recorder. Record Transfer Services in an analysis

and retrieval form that uses multiple resources that provide supporting values, deed reports and evidence that is used to execute a property report and deliver requested deed. Records are available at your local county recorder for a nominal fee; however, you will need to go to the county recorder’s office in person... This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer.”

Whitworth isn’t sure how many people received the letters but said the phones in his office and in Camden County Recorder Donnie Snelling’s office have been ringing off the hook.



Don't be taken in by this solicitation which looks like a bill from the county. Nancy Zoellner-Hogland photo.



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adjective - worthy of attention; striking.



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History to be recreated at Civil War reenactment

By Nancy Zoellner-Hogland

Picture it. October 18, 1861 was probably a typical fall day in the Ozarks. The cool, crisp fall night was followed by a warm, sunny day. The indigo sky was the perfect background for the purple-red leaves of the dogwoods, the bright yellows of the sugar maples, and the mahogany brown leaves on the oak trees, fluttering in the breeze that carried wisps of the prior evening's campfire. It was an idyllic scene.

But the soldiers in Companies A and C of the Sixth Missouri Cavalry weren't interested in the beauty of their surroundings. Their eyes were focused only on what – who – could be hiding amongst the thickets of trees.

Their watchfulness paid off. When the Federal troops, under the command of Capt. T. A. Switzler, came upon a rebel force commanded by Major M. Johnson, they were able to take the outpost by surprise. After capturing the Confederates, they were able to compel the guard to reveal the plans of his

comrades, who were hiding out at Monday Hollow, waiting to ambush a supply train coming from Rolla to Linn Creek.

The Union troops attacked from the rear, ambushing the "ambushers," pursuing the rebels a number of miles and, one by one, shooting them down. At the end of the battle, 62 Confederates were dead and another 37 were captured. Just one Federal soldier died – a decided victory for the North.

The Battle of Monday Hollow – actually more of a skirmish – was one of the more than 1,200 fought on Missouri soil – and the only one fought in Camden County.

The community can relive the fight when the Battle of Monday Hollow will be reenacted next spring, at the Missouri Trap Shooters Association off A Road in Linn Creek.

The event is planned for Saturday and Sunday, May 30 and 31. It will also include a living history area where men and women in period dress will be making such items as soap and sarsaparilla; a chuck wagon

will not only be selling food – cookie will also be explaining life in the "good ole days" to the children that attend.

A little further down, Suttler Row, the forerunner of the Army base PX, will have for sale clothing, leather foods, books, food, reproductions of guns – anything a soldier would need. Next, visitors can tour the military camp where soldiers will share stories from the battlefield.

Then at 1 p.m., everyone is invited to line up on the hillside that looks down on the battleground to watch the reenactment, which will bring thousands of participants and spectators to the area.

"The cavalry will be charging, the soldiers will be screaming, the cannons will be blasting. It will be very exciting and interesting," promised Valerie Thomas, archivist for the Camden County Museum and event coordinator.

"At dark, we'll have a canon firing with colored shot. Everyone loves that because it's like fireworks. We also have a dance



planned for Saturday night and the public is also invited to attend."

Thomas will be busy over the next six months soliciting donations to help produce the event, sponsored by Collins Battery B, a Civil War reenacting group, and cover the expenses of the soldiers, who all volunteer.

The Tri-County Lodging Association has already appropriated \$1,000 cash and another

\$950 in advertising and search engine marketing for the reenactment. Executive Director Jim Divincen said he's also working on a plan to promote the event on a digital billboard advertising in the Kansas City area.

Thomas is also asking for a \$10 donation from every business in the Lake area.

"We feel like that is an amount every single business should be able to afford and if everyone would participate, we will be able to meet our expenses. For that, the business name will be included on a poster and they'll be listed as sponsors in newspaper ads," she said, adding that larger donations are also welcomed. Checks, which should be marked "Civil War Reenactment," should be mailed to the Camden County Museum, PO Box 19, Linn Creek, MO 65052.

Thomas also needs volunteers to help in several different areas. For more information or to volunteer, call her at 573-692-3350.



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Lake area cities, road districts stock up on salt

By Nancy Zoellner-Hogland

The good news is that ice and snow will be below normal. The bad news is winter temperatures will too. At least that's what this year's Old Farmer's Almanac long-range forecast says.

Kevin Luttrell, supervisor of the Horseshoe Bend Special Road District, said he decided early in the spring that he wasn't taking any chances.

"We currently have around 400 tons of salt on hand – and I'm glad to have it! This April I called the two salt suppliers we've used in the past and learned that, at one, the cost was going up something like \$15 to \$20 per ton and at the other, he was already so booked with orders, he couldn't promise delivery until November 1. That's when we hired a truck and driver to get it ourselves," Luttrell said. "By buying when we did, we saved the road district about \$8,000."

Earlier this year, the district, which maintains some 170 lane miles, purchased and built a sand and salt storage facility

that, with the 8-inch concrete base, cost them \$74,000. Luttrell said the building will pay for itself in just a few years – especially if winters remain harsh and salt prices continue to rise.

The end of 2013 and the beginning of 2014 brought some of the most severe winter weather this area of the nation has seen in decades. The Lake of the Ozarks region typically sees 12 to 18 inches of snowfall. Last year, much of the area received between 20 and 25 inches of snow. According to the National Weather Service, last year five winter storm warnings were issued for this area.

Osage Beach, which waited a little longer to build up a stockpile, is also set for winter – but has plans to go out to bid again for more.

Nick Edelman, the city's public works director, told the board of aldermen at their September 4 meeting that after sending out several invitations to bid on salt, not only did no one respond, not one company he contacted would even prom-



Earlier this year, the Horseshoe Bend Special Road District constructed a salt/sand storage facility that allows the district to buy when the prices are low. Supervisor Kevin Luttrell said he can rest easy knowing they have plenty of salt on hand to handle whatever comes his way this winter. Nancy Zoellner-Hogland photo.

ise delivery anytime soon. He said he was told that suppliers were taking care of their bigger customers first, and those big customers were taking everything available. Osage Beach maintains approximately 120 lane miles.

"It's my understanding that the Missouri Department of Transportation has requested thousands of tons more than they got last year - that a lot more salt has been requested than in years past and a lot more agencies were requesting

salt than had in the past.

However, after hearing of the city's plight, more than one salt provider contacted Edelman and said they'd like to be considered so the city has plans to go out to bid again.

"We used 450 tons of salt-sand mixture last year. We have, right now, 450 tons already mixed and another 400 tons of pure salt – but, just to be on the safe side, I'd like to get another 600 tons lined up. I don't think we'll need that much – I hope we don't need that much – but with the way things are going weather-wise, I want to make sure we have a backup," he said.

Matt Michalik, director of public works for the city of Lake Ozark, said although he orders in smaller increments, he feels comfortable with the arrangements he's made for salt buys. His crews are responsible for maintaining some 80 lane miles.

"We have 50 to 75 tons on hand and have another 50 tons coming this week," he said.

continues on next page

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continued from previous page
 "We normally get it delivered in 50-ton increments because we don't have a big enough facility to hold more than a couple hundred tons. But after talking to my supplier, I don't think we'll have a problem getting delivery."

Camden County Road and Bridge, which maintains 400 miles of blacktop in addition to another 600 miles of gravel roads, said they too have a full reserve.

Kansas Rock Salt

Much of the salt used in the Lake area comes from Kansas salt mines. Geologists said the salt may have been deposited in either of two ways:

The sea flowed into the area and became trapped by an up-lift inland. The lake that was formed dried up leaving a layer of salt. This may have occurred several times until at this time the bed of salt mixed with varying amounts of shale is more than 200 ft. thick. Since 80 feet of the sea water is required to deposit 1 foot of salt, it is evident that more than 16,000 feet of sea water would have to have been evaporated from this area.

Or, salt may have been deposited in this area in the same manner it is being deposited at the Great Salt Lake in Utah, and in the Dead Sea in Israel. According to this theory, waters flowing eastward from the Rocky Mountains would have leached salt from the rocks and earth and deposited it in a land-locked lake in this area.

Salt was first reported in the area in 1806 when Lt. Zebuion Pike, for whom Pikes Peak is named, found evidence of salt water in the Saline River. Rock salt was discovered in 1887 by people who were drilling for

gas and oil.

Mining at the Independent Salt Company, just east of Kanopolis, Kansas, which provides salt to the HBSRD, is done by traveling down an 840-foot-deep timber-lined shaft that connects with miles of entries which lead to the mine "face." After drilling the face with the holes in a precise pattern, explosives are loaded into the holes and shot at the end of the work shift each day, leaving a pile of broken salt. Diesel-powered loaders move the salt to a feeder where a drum covered with picks breaks the chunks into pieces no larger than a softball. It's then transported to a crusher before it's hoisted to the surface and screened and sorted by size.

The mining process has remained the same over the years, except, that in the early days it required much more labor to get the salt out of the mine. Manpower on the salt carts was replaced by mules, which were kept in the mine. In the 1940s, the mules were replaced by small electric trains.

Salt is actually one of the earliest forms of exchange known to man. The early Chinese used coins made of salt and in Europe many Mediterranean people used cakes of salt as currency. Salt was part of the pay of early soldiers. The word "salary" comes from the Latin word for salt.

In the Middle Ages in Europe your station in life dictated if you were seated below the salt. The high table for the nobility had salt, the low table for commoners did not. The first trade routes were built to transport salt. Wars have been fought over salt, and the lack of salt has been responsible for military defeats. Brides have been won with a dowry of salt.

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# Local repair shop wins national award

By Nancy Zoellner-Hogland

When Jerry Hawken started an auto body repair shop back in the mid-1980s, he never dreamed that one day that shop would be recognized as one of the best in the nation. But that's exactly what happened this past summer.

"At the time, I had nothing but \$500, a dog, a Harley – and God. I had lost my job in St. Louis and decided to move back to the Lake to be near my dad. My family has owned a farm on D Road in Miller County since 1895," he explained. "I looked for a job here at the Lake but couldn't find one so I finally decided to start my own."

In August, the 2013 AutocheX Solution Premier Achiever Award, given to the top 10 shops across the nation, was presented at the annual CARSTAR Auto Body Repair Experts conference in Puerto Rico. The award was given by Mitchell, a provider of technology, connectivity and information solutions to the property and casu-

alty claims and collision repair industries.

"It was quite an honor – and quite a surprise when I got the call telling me we had won, especially since we are relatively small compared to some of the other shops that won," Hawken said, adding that it was a great way to mark the company's 25th anniversary.

The nine other recognized auto body repair shops are located in Madison, Ohio; Prescott, Arizona; Hightstown, New Jersey; Schererville, Indiana; Arnold, Missouri; Milwaukee, Wisconsin; Sidney, Ohio and two in Janesville, Wisconsin, all of which are located in areas more densely populated than Osage Beach.

The award recognizes excellence in service and customer satisfaction and is presented to those shops with the highest customer satisfaction scores, as are measured by the AutocheX solution process.

"Repair shops are making a commitment to their custom-



High customer satisfaction ratings garnered an award for Jerry Hawken, owner of Hawken CARSTAR Collision Repair, and his staff, Boyd Dunkeson, Jon Bergmann, Tyler Carico, Brian Miller, Dusty Anglin, Barry Frazier and Joel Peters. Nancy Zoellner-Hogland photo.

ers on a daily basis," said Matt Ratermann, Senior Client Program Manager for AutocheX. "It's important for Mitchell to recognize these efforts and honor those teams that have gone above and beyond to deliver some of the industry's best service."

"By utilizing Mitchell's AutocheX solution, we are substantiating what we have always believed to be true – that no company in this industry works harder to deliver superior customer satisfaction than our owner operators," said David James, vice president of

marketing at CARSTAR. "Congratulations to these shops on their achievement and for being recognized as one of the best in the business."

CARSTAR is North America's largest multi-shop operator network of independently owned collision repair facilities. Mitchell provides workflow solutions to advance the claims management process by enabling automotive physical damage, bodily injury and workers' compensation clients to process claims more accurately, consistently, and cost-effectively.

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The Lake West Chamber welcomed Picklehead's Roadhouse Event Center with a ribbon cutting recently. Located at 1013 State Highway TT in Sunrise Beach. [www.pickleheadsroadhouse.com](http://www.pickleheadsroadhouse.com). Pictured l to r: Mark Shellenberg, Central Bank; Connie Lowe, Ambassador; Nathan Hendrickson, Kelly Hendrickson, Picklehead's; Jess Wadle, Ambassador; Dan Laubach, Picklehead's Owner; Tanya Lingle, Picklehead's; Kelly Preator, The Branding Iron; Steve Martin, Clear Creek Collision & Marine Repair; Stanley Field, Ambassador; Ellen Bozich, Lake West Chamber Membership Chairman; Dave Donnell, Regency Coffee; Carolyn Arnold, US Bank; Howard Halbedel and Carolyn Halbedel, Ambassadors.



Indian Rock Golf Club was presented with a Ribbon Cutting by the Lake West Chamber. Check us out on Facebook at Indian Rock golf course. Pictured l to r: Pat Wheeler, Westlake Aquatic Center; Mark Shellenberg, Central Bank; Shanel Howard, Central Bank; Adam Stewart, Jonathan Dugger & Steven Sinclair, Indian Rock; Jess Wadle, Ambassador; Connie Lowe, Ambassador; Denise Matusik, Bank of Sullivan; Stanley Field, Ambassador; Howard Halbedel, Ambassador; John Wheeler, Preferred Land Title; Carolyn Halbedel, Ambassador; Carolyn Arnold, US Bank and Terry Clayton, Clayton Electric.

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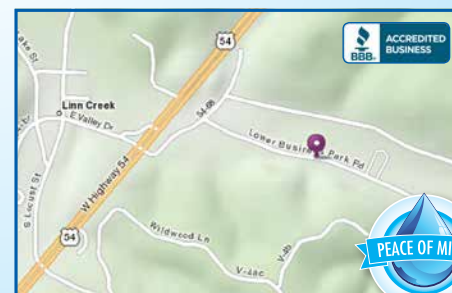
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## "Insurance Talk"

*with Ron Hall of  
Golden Rule Insurance*

### **When is Open Enrollment on Health Insurance Exchange?**

You can not just sign up for an Obamacare health plan on your state's Affordable Care Act health insurance exchange whenever you want. Instead there is a limited open enrollment period during which you can sign up for a new plan or change your current plan. If you miss Obamacare open enrollment, you may have to wait until the next year's open enrollment period to sign up for health insurance.

#### **So, when is my next chance to get health insurance?**

November 15, 2014 through February 15, 2015, is the open enrollment period for 2015 health insurance coverage from the Affordable Care Act health insurance exchanges.

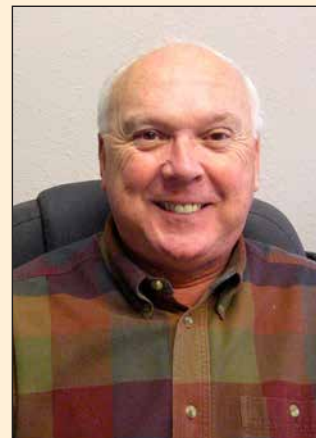
Open enrollment for 2016 and beyond runs from October 15 through December 7 of the year before.

For example, if you want health insurance coverage starting January 1, 2017, you can sign up for that coverage anytime between October 15, 2016 and December 7, 2016.

#### **When will my coverage start if I sign up during next open enrollment?**

Normally, for 2016 and beyond, if you sign up during open enrollment, your health insurance coverage will start the next January 1. However, for 2015 the rules are a little different since open enrollment extends past January 1. Here is when coverage will begin for 2015's open enrollment:

Sign up November 15, 2014 to December 15, 2014; coverage starts January 1, 2015. Sign up December 16, 2014 to January 15,



**Ron Hall**

2015; coverage starts February 1, 2015. Sign up January 16, 2015 to February 15, 2015; coverage starts March 1, 2015.

#### **What if I miss open enrollment?**

If you miss open enrollment on your health insurance exchange, you won't be able to sign up until the next open enrollment period unless you qualify for a special enrollment period. Learn how to qualify for a special enrollment period, and learn what you're in for if you don't get a special enrollment period in "I missed Obamacare Open Enrollment, What Now?".

If you're losing your current health insurance and it's not Obamacare open enrollment, check out "Lost Your Health Insurance? Not Obamacare Open Enrollment? What now?" to learn your options.

If you currently have health insurance you bought on your health insurance exchange, but missed last autumn's open enrollment allowing you to sign up for health insurance for next year, your current health plan might be automatically renewed, preventing you from being uninsured next year.

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

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# Some may be paying too much sales tax

By Nancy Zoellner-Hogland

Those who live in unincorporated areas of the county may want to check their utility bills to make sure they're not wrongly being charged city sales tax or franchise fees.

Everyone is charged sales tax on things like electric, cell phone, land lines, cable TV and natural gas – unless they have a special exemption. However, those who lived in unincorporated areas should not be getting hit with franchise fees – and they should only be paying state and county tax. Those who reside inside the city limits are the only ones that should be paying their city's sales tax rate.

However, because the sales taxes charged are sometimes based on the mailing address, rather than on the physical address, some may be getting billed at a higher rate than they should, as was the case with the Village of Four Seasons.

Tom Laird, city administrator for the Village, noticed that they had been getting billed for – and had been paying – Lake

Ozark sales tax on their cell phone service. Since the Village is not inside Lake Ozark city limits, Laird said he contacted AT&T about the issue.

"Finally, after a couple years of making phone calls and writing letters, I was able to get a refund of \$752 for the Village – and, we are no longer getting billed at the Lake Ozark city tax rate. But it wasn't easy," he said.

Laird, who lives in an unincorporated area of the county, said after checking his personal utility bills, he found that he too had the same situation at his home, but in this instance, it was with his Ameren electric bill. After contacting the power supplier, they issued him a refund of about \$300. Laird said that refund came much more quickly.

He also said another employee of the Village, who lives in the Village, is struggling to get a Lake Ozark franchise fee removed from his Charter Communications cable bill but so far, has been unsuccessful. A call to Charter was not returned before the deadline of

this issue of the "Lake of the Ozarks Business Journal."

A call to AT&T found that be-

mail delivery area all share the same zip code – 65049.

A billing department rep-



cause service for many homes was established before GIS was put into place, the billing could be based on that home's mailing address rather than the physical address.

In this case, the city of Lake Ozark, the Village of Four Seasons and the unincorporated areas inside the Lake Ozark

representative also said because monthly statements are not broken down far enough to reflect the amount of sales tax that is being paid to the state, county and city, they had no way of determining what tax was being charged.

Laird suggested residents calculate the tax themselves

to determine if they are getting overcharged.

According to Missouri Department of Revenue, the sales tax rates are as follows:

Camden County - 5.475 percent

Miller County - 5.225 percent

City of Camdenton - 7.475 percent

City of Lake Ozark (Camden County) - 8.225

City of Lake Ozark (Miller County) - 7.975

City of Osage Beach (Camden County) - 7.475

City of Osage Beach (Miller County) - 7.725

Village of Four Seasons - 6.975

These rates do not include ambulance district sales taxes. For the complete tax schedule from 2014 back to 1997, visit <http://dor.mo.gov/business/sales/rates/>.

To report a sales tax or franchise fee problem call:

Charter Communications at 1-888-438-2427

AT&T - Accounts Receivable at 1-800-532-7486

Ameren Missouri at 800-552-7583.

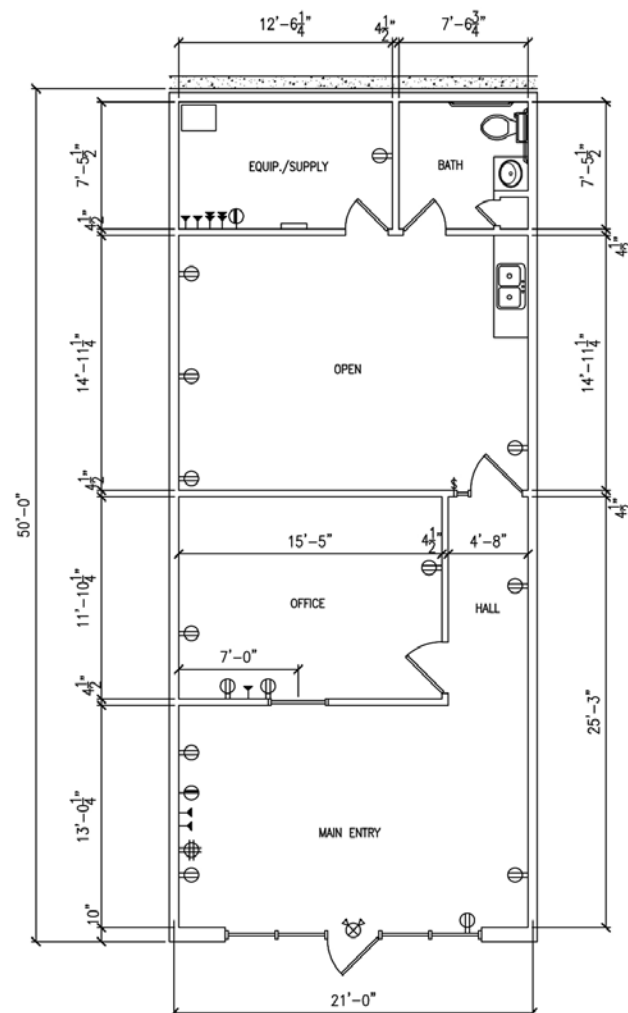
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## "Tax Time"

with Bobby Medlin CPA

## A Tax Trap in IRAs

Earnings inside an IRA are generally exempt from tax until withdrawn, right? Not so fast! Certain investments inside your IRA can cause taxable income to the IRA that if you fail to properly report and pay the tax timely, can also result in hefty penalties.

Here is the scoop. Income defined as Unrelated Business Taxable Income or "UBTI" can impact your retirement accounts. UBTI is income from a trade or business regularly carried on by the IRA which is not substantially related to the tax-exempt purpose of the IRA.

Many types of IRA income are exempt from the UBTI rules under code Section 408, which governs IRAs. Examples include interest, dividends, capital gains, rents and royalties. However Code Section 408(e)(1) says that the UBTI rules imposed on tax-exempt organizations under Code Section 511 also apply to IRAs.

Here is how the UBTI rules can hit your IRA. Let's say that by agreement, your IRA invests in, and becomes a partner of, a partnership that is a dealer in real property. The partnership makes a profit from buying and selling real estate, i.e. it is a business. Your IRA's share of the profit is UBTI and subject to income tax. Rarely, would an IRA invest directly in a partnership dealing in real estate, but think about this. Your investment broker recommends investing some of your IRA funds in a publicly-traded partnership to generate higher returns. Your IRA would be a limited partner in this partnership. If the partnership invests in properties and collects rents no problem.

However, if the limited partnership uses loans to acquire rental properties, then that makes a portion of the net rental income UBTI to the IRA because of "unrelated debt-financed



**Bobby Medlin, CPA**

income" rules. How do you know when this happens?

The investment returns from the partnership are reported to your IRA and to the IRS on Schedule K-1 (Form 1065) annually. You don't need this K-1 for preparation of your 1040, because the income was earned by your IRA. However, if the K-1 indicates any UBTI has been earned, now you have a responsibility. If calendar-year IRA receives more than \$1,000 of UBTI during a calendar year, the IRA must File Form 990-T with the IRS by April 15 of the following year. A three-month extension of time to file can be obtained on Form 8868. Failure to pay the tax on Form 990-T in a timely manner triggers a penalty of 5% per month or fraction of a month late, up to 25% maximum. Interest is also due on the late tax.

The rates of tax on UBTI earned by IRAs are the same rates that apply to estates and trusts, which reach a top tax rate of 39.6% when taxable income exceeds \$12,150. Further, an IRA subject to Unrelated Business Income Tax must make quarterly estimated tax payments in the same manner as corporations and must pay the estimated tax payments electronically using the Electronic Tax Payments System (EFTPS).

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](http://www.bobbymedlincpa.com)

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**First Title Insurance Agency** recently received an award from **First American Title Insurance Company**, the company's underwriter, for being named one of their **Top Ten Missouri agents** for 2013. **David Litten**, the state agency manager for First American Title, presented plaque to **Joe Roeger**, owner of First Title, and his staff. Pictured, l-r: **Lois Arnzen**, **Denise Oetterer**, **Carol Neporadny**, **Joe Roeger**, **David Litten**, **Jane Peters** and **Christine Ferguson**.

## A Matter of Trust

with **Trenny Garrett**, **Central Trust & Investment Company**

### A 1994 Parallel?

The Federal Reserve has not yet announced when it plans to raise short-term interest rates. The fact that Gross Domestic Product grew by an estimated 4% in the second quarter suggests that the economy may soon be strong enough to begin returning to rates that are more normal by historical standards. The fact that the Fed has tapered off its bond purchases, and has announced that the program will end in October, also suggests that a rate change may not be very far off.

What happens to the bond market then? No one knows for certain, because this long period of very low interest rates is without modern precedent. But some market observers are looking to 1994 for clues.

Fortune magazine referred to that year as "The Great Bond Massacre" in an article datelined October 17, 1994. As the year began, bond yields were low, inflation minor, and the economy was healthy, in its 34th month of expansion. In February that year, the Fed began to nudge short-term rates higher. Long-term rates soon followed suit, rising from 6.2% in January to 7.75% in September for the 30-year Treasury bond. Fortune estimated that the value of U.S. bonds fell by \$600 billion during that period. Other countries also experienced rising rates, and the worldwide loss of wealth was estimated at \$1.5 trillion.

As interest rates rise, the value of previously issued bonds necessarily falls, that's just math. However, there are factors that can exacerbate the portfolio damage. In 1994 excessive leverage was fingered as one of the culprits, because it magnified the losses of those who had bet on



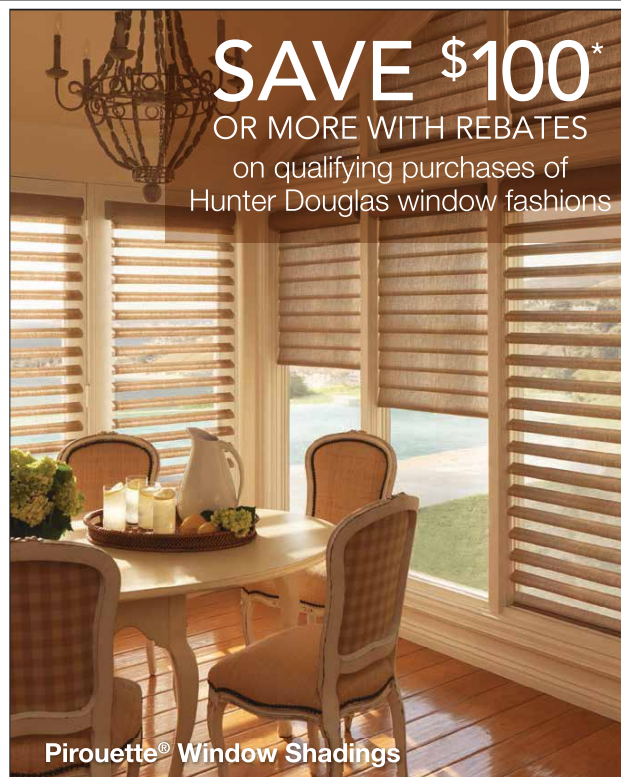
**Trenny Garrett, J.D., CTFA**

stable interest rates. This year one concern is that some investors have been reaching out to riskier bonds with longer durations to improve their yield. That could make them more vulnerable to a rate upturn. Another concern is that mutual funds are now major players in the bond markets, and exchange-traded funds also have a role. Should investors start a stampede to exit the funds to cut their losses, the problem might be exacerbated.

Investors need to stay sharp, and not take their investment strategies for granted.

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

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# As the Lake Churns

## Sales Activity

Last month I reported that Camden County new home building permits have increased over 100% this year compared to 2011. Recently a client, Kelly Kenter, President of Sitelines, Inc. a full service construction firm based in St. Louis, shared positive related news from his industry with me.

At the end of August, the American Institute of Architects (AIA) announced the Architecture Billing Index (ABI) reached its highest mark since 2007. The ABI is used as an economic indicator for future construction activity based on design billing from architecture firms. It reflects the nine to twelve month lead time between architecture billings and construction spending.

The current high mark of the ABI forecasts good news for those in the contracting and construction world. As more projects are being designed, in nine to twelve months, a greater demand can be expected in the construction industry.

The number of sales of all properties is down 2% from last year but has risen 40% above the previous 10 year low point in 2009. Sales of condominium units are down 3.6% from 2013; unit sales have risen 35.1% over 2009. Average condo sales prices are up 6.5% from 2013.

Lakefront home closings are up 6.4% compared to 2013 and stand at 45.6% more than 2009. The average sales price is down 5.8% from last year but when comparing the average price per square foot, 2014 price per SF was almost identical to 2013 (2014 was 7 cents higher).

2005 was the peak year in terms of the number of properties sold. Since that time, the average sales price of both lakefront homes and condos then reached its peak in 2007. 2009 brought the low point



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

in total number of sales followed by the average sales price bottoming in 2012.

The road to recovery has been a little bumpy and sales are certainly well below the peak times we enjoyed. I do feel that we are seeing a nice, steady recovery and given that sales jumped so rapidly to the high points, our current market is much more stable.

Buyer interest continues to be high and I feel that we will see a strong fall market. Inventory continues to drop and as excitement builds in seeing relief in the market recovery; the inventory of accurately priced homes is in great demand.

Sales data was obtained from the Bagnell Dam and Lake of the Ozarks Board of Realtors MLS from January 1, 2005 through September 15, 2014.

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

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

# New Osage Beach city administrator

By Nancy Zoellner-Hogland

Jeana Woods said her promotion from assistant city administrator to city administrator of Osage Beach is bittersweet. While she's excited about the challenges that await her and she's pleased she was chosen for the position, she's also sad that it's happening because her boss, mentor and friend Nancy Viselli, is retiring.

"Nancy is going to be missed by many people but especially by me. She's taught me so much and we work so well together. I'll definitely miss not seeing her at work – but I'm hoping that I'll be able to continue learning from her," Woods said.

Since high school, Woods knew she wanted to work in a job that involved finance and accounting. After graduating, she obtained her Bachelor of Science Degree at Columbia College in Osage Beach, then went to work as an accountant and tax preparer for Ron Morgan, a CPA in Eldon, Missouri. She said she knew right away that she'd made the right career choice. Then she hired on with the city of Osage Beach as a staff accountant in May 2002.

Woods said it opened up a whole new avenue.

"I had always thought of working for the public – but public as in 'individuals.' When I went to work for the city and started working on the other side of accounting, I was surprised at how interesting it was. When Nancy Viselli promoted me to the position of assistant city administrator in 2004, my job got even better and I knew I'd found my 'niche,'" she said.

In the meantime, also obtained an MBA from Lincoln



**Jeana Woods**

University with an emphasis in accounting and recently received her Certified Public Accountant certification. From January 2008 to the present, Jeana has worked part-time as an adjunct instructor for State Fair Community College in Osage Beach, teaching Financial Accounting, Managerial Accounting, Applied Accounting and Tax Accounting. She is also part owner of the Cree Mee Drive In in Eldon, which has been a family-owned business since the early 1970's.

"I'm really excited about my new job. I grew up in the Lake area and love it. I'm really honored to be able to serve the people here," she said.

The decision to promote Woods was made after Viselli gave the Mayor and Board official notice of her plans to retire effective October 31, 2014. In accordance with the Osage Beach City Code, the mayor appoints the city administrator with the approval of the majority of the Board of Aldermen. She received that approval at the September 4 meeting in a closed session.

Her promotion will become effective October 4, 2014. She said that will give her four weeks to learn Viselli's job before she leaves.

She is married to Joe Woods, a Police Officer for the City of Eldon. She has two children, Loren and Lane who are students at School of the Osage and two stepchildren Kris, a student at Blair Oaks and Kori, a graduate of Blair Oaks. She and her family enjoy boating, traveling and watching their kids participate in football, basketball, band and choir.

Viselli, who has been with the city since January 15, 2004 when she was hired as assistant city administrator, said although she's enjoyed her time with the city, she's looking forward to retirement.

"The very next day after I retire, my husband and I are taking a very long road trip. We're heading out west on Route 66 and sightseeing along the way – just stopping when we feel like stopping. I know we're going to visit the Grand Canyon and once we get to California, we're spending a few days in San Diego, but other than that, we're not making any reservations anywhere. We're just going to relax and enjoy the trip and we'll be back when we run out of things to do," she said.

Viselli said she's not making any permanent plans for the next 12 months but said if she stays in the area, she may even consider running for alderman at some point in the future.

"But I haven't left yet. That may all change after I retire," she laughed.



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## Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC  
**4 Top Social Media Questions**

Most people know the importance of having a website in today's day and age. Not only will social media marketing help you build relationships with your customers, but it will also help that awesome website you have rank better! Here are few social media marketing questions that we get asked on a regular basis:

**Q. Why should I do social media marketing for my business?**

As the technology world has grown and changed, Social Media is now critical for businesses. Not only is it another way to be found, but you can engage your prospective customers. By interacting with your customers through Social Media, you build relationships. In addition to engagement, Social Media has a large impact on your search engine rankings. The more social signals you have pointing back to your website, the more Google is going to see it as a website with relevant content.

**Q. What social media networks should I be using for my business?**

MSW Interactive Designs suggests you have a Facebook business page, Twitter account, LinkedIn company page and a Google+ page at minimum. We also recommend a YouTube channel and Pinterest account if it makes sense for your industry. You want to make sure you are where your customers are. One other aspect of social media marketing that we highly recommend is writing a blog.

**Q. How often do I need to post on social media?**

While it is important to stay in front of your customers, posting too frequently can have a negative effect on your social media marketing. Here are some general guidelines for how often to post on each network, but they are not requirements for success. Remember social media is about quality, not quantity.

- Facebook: Min - 3 x per week; Max - 12 x per week
- Twitter: Min - 3 x per week; Max - none



**Erin Burdette**

- LinkedIn: Min - 3 x per week; Max - 5 x per week
- Google+: Min - 3 x per week; Max - 12 x per week
- Pinterest: Min - 5 x per day; Max - 10 x per day

**Q. How long will it be before I start seeing results from social media marketing?**

With social media constantly evolving, there are a lot of factors that contribute to the success of social media marketing. These variables include the time and effort you put in, your budget, your audience, your strategy and whether you're using paid ads or not. Do not expect to see immediate results; you need to give it a minimum of a couple months to start seeing results.

MSW Interactive Designs is here to help with all these aspects of social media marketing, as well as website design and search engine optimization. From setting up the profiles to actually posting on your behalf, we have different packages to help you get started with your social media marketing efforts. If we can help, please contact us!

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# Managing Rental Property

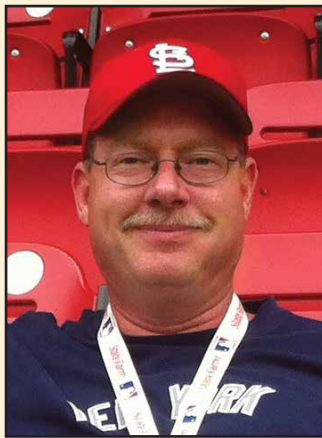
## Keyless Entry

Five years ago my company took over the management of the Knolls Resort Condominiums vacation rental program. During the bidding process we found out that all the condos at the Knolls had keyless entry systems. At that time we were using keyed locks, as we had for the past 20 years. We were concerned with how much time it would take to change codes and how that would affect our business model. Those concerns would soon be laid to rest.

First a little history; spurred by safety and insurance issues the hotels lead the way during the 1990's and started switching their locks over to magnetic key cards and thus the revolution into keyless entry. Today almost 90% of all hotels use keyless entry for their rooms. It wasn't long until the vacation rental industry followed suit.

However it didn't make sense for a company with just a few rentals to invest in an expensive keycard system and change out all the locks on their properties doors. In addition guests could still lose the keycards just as they did the keys or they could become demagnetized and rendered useless. Nothing worse than a call at 2 a.m. and hearing a guest say, "My keycard doesn't work" or "I lost my key, broke my key, etc."

Back to the Knolls condominiums. They had been using keyless entry for a number of years that utilized a key pad with a keyed back up. If the lock failed they could always use a key to gain entry into the condo. After just a few weeks of using the keyless locks we were sold. No keys to hand out, have returned, lost by guests, broken off in the locks, etc. The following year we added keyless entry to our condos at Lazy Days and in 2012 we added keyless entry to the rest of our homes and condos. This is a feature that our



**Russell Burdette**

guests have come to expect, appreciate and at times even demand when booking their reservation.

Saving time and money. The children of one of our guests were at the pool and parents had run to the grocery store for a minute. The children were locked out of their condo and didn't know the code. In the past someone from our office would have had to grab a key and drive to the complex and let the guest into the condo. Instead after a few security questions were answered we were able to give the children their code to reenter the condo. In less than three minutes they were able to get into their unit.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. Russell has served as the vice-chairman of the Tri-County Lodging Association, is past president of the Lake of the Ozarks Vacation Rental Association and sits on the board of directors for the Lake of the Ozarks Golf Council. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@yourlakevacation.com.

# Passport to the Parkway

*continued from page 1*  
offer 50 percent off a certain product during the sale; another is going to have special pricing on certain items. It will be like a giant open house celebration that's spread out over the western half of the city," she said, adding that while every participant is hoping to increase sales during the 11 days of the event, their main goal is to help shoppers navigate the Parkway. "I was amazed at the number of great stores we have in this area – some of which I had never visited before organizing this promotion. We all believe that once shoppers discover them, they'll find they have all new favorite places

to shop. And because some people – especially those that don't live here on a full-time basis – are still a little unsure about how to access everyone, we're including maps that will tell shoppers what exit to use to get to each of the participating businesses."

Once shoppers have obtained the stamps, they need to drop the passport off at one of the seven locations where they picked up the bags by October 15. Drawings will be held soon after and winners will be contacted.

In the meantime, Walden said the group of businesses is also looking at additional promotions for the future as well

as looking into grants that may be available to them as a group.

"Several of us are attending a grant-writing workshop in Jefferson City. We've established this great list of contacts and we've all decided we're going to stay in touch and share marketing ideas. For the first time, we're all working together side-by-side as a team. When we work in unison for the same goal, we will accomplish all we set out to do," she said.

For more information, visit [www.facebook.com/Passport-totheParkway](http://www.facebook.com/Passport-totheParkway) or email [obparkwaywest@gmail.com](mailto:obparkwaywest@gmail.com).

## Currently, the list of participants include:

Anderson Companies  
Arthpo - 1075 Main St  
Bahama Bistro - 5137 Osage Beach Pkwy  
Balboa Bed - 5696 Osage Beach Pkwy  
Bella Donna Salon - 1058 Osage Beach Pkwy  
Blairs Landing - 5845 Osage Beach Pkwy  
Blinds and More - 5509 Osage Beach Pkwy  
CED - 6589 Osage Beach Pkwy  
Chevy's - 5151 Osage Beach Pkwy  
Chicago Brothers Pizza - 1030 Hwy KK  
City Grill/Blue Room - 5384 Osage Beach Pkwy  
Comfort Inn - 5885 Osage Beach Pkwy  
Coral Reef - 5370 Osage Beach Pkwy  
Country Crossroads - 5831 Osage Beach Pkwy  
Cozy Cafe - 1018 Hwy KK  
Culpepers Steak House - 5923 Osage Beach Pkwy  
Culver's - 5785 Osage Beach Pkwy  
Cutter's Hair & Co. and Bead Beach - 5481 Osage Beach Pkwy  
Dog Days Bar & Grill - 1232 Jefferies Ln  
Dogwood Hills Golf Resort - 1252 Hwy KK  
Evergreen - 6711 Hwy 54 West  
Ezards Ace Hardware - 5816 Osage Beach Pkwy  
Family Eye Care  
Farrell Real Estate - 5750 Osage Beach Pkwy  
Four Season Plumbing - 1125 Industrial Dr  
Hair Over Heels - 6336 Osage Beach Pkwy  
Harper Chapel UMC - 5567 Osage Beach Pkwy  
In the Garden of Eden - 5175 Osage Beach Pkwy  
Interior Motifs - 6257 Osage Beach Pkwy  
J. Bruner's Restaurant - 5166 Osage Beach Pkwy  
JC Mattress Company - 5645 Osage Beach Pkwy  
Jiffy Stop - 5940 Osage Beach Pkwy

Karats and Carats Custom Jewelry  
Kelly's Port - 5250 Dude Ranch Road  
KK Jewelers - 1219 Hwy KK  
Lazor Force - 5473 Osage Beach Pkwy  
Metro Marble - 5211 Osage Beach Pkwy  
Mexicali Blues - 6605 Osage Beach Pkwy  
Mid Missouri Credit Union - 5286 Osage Beach Pkwy  
Molotoft Cocktails - 6396 Osage Beach Pkwy  
My Time Senior Day Stay - 5816 Osage Beach Pkwy  
On the Rise Bakery - 5439 Osage Beach Pkwy  
Paint Box - 1026 Palisades Blvd  
Peacock Lane - 1044 Main St.  
Precision Auto - 1024 Industrial Dr  
Providence Bank - KK Dr  
Putt - N - Stuff Mini Golf - 5440 Osage Beach Pkwy  
Shabby Chic - 1056 Main St  
Sherwin-Williams Paints - 5151 Osage Beach Pkwy  
Slumberland - 6241 Osage Beach Pkwy  
Southwest Stone - 5386 Osage Beach Pkwy  
Stella Luna - 1026 Palisades Blvd  
Sugar and Spice Bakery & Catering - 1046 Main St  
SunTastic Sunrooms - 5740 Osage Beach Pkwy  
Surdyke Yamaha - 5863 Osage Beach Pkwy  
Sycamore Creek Golf Course - 1270 Nichols Rd  
Tallman and Co.  
The Party Proper - 5497 Osage Beach Pkwy  
Trico Dock Co. - 5298 Osage Beach Pkwy  
Victoria Station - 5465 Osage Beach Pkwy  
Vuja De Salon - 5740 Osage Beach Pkwy  
Woody's - 5834 Osage Beach Pkwy  
Yankee Peddlers Tea Room & Restaurant

# West-end bump in business

*continues from page 1*  
figure out what you can afford to do. A certain percentage of the budget needs to be spent on advertising to keep your name out there."

Shelly Bell, the manager of Casey's General Store at the corner of Nichols and Osage Beach Parkway in Osage Beach, said they too are having a good year.

Her suggestion – develop a "hook" that draws customers in.

"We not only get a lot of tourists through our store, we also

have a lot of returning customers. I think a good portion of our business comes from our pizza customers. People can order a pizza, fill up their car, grab their drinks and go. We especially do a big business with our breakfast pizzas. We have something special that everyone wants – we benefit from the sales of all the rest," she said.

A phone and in-person poll of several other businesses along the Parkway garnered the same results.

The Pancake House restaurant just moved into a larger

building to handle the overflow. Cozy Cafe and Chicago Brothers have a huge – and regular – fan base. Paul's Supermarket, Culvers, the Harley Davidson store, Hedrick Motiv Werks, Molotoft Cocktails and shops contacted in the Landing on Main Street all reported that business has been brisk.

"It's actually been a little crazy in here at times," laughed an employee at Paul's. "I feel like I need to grow another set of arms to keep up with the customers. But I'm not complaining!"

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# TECHNOLOGY AND LIFESTYLE

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## iPhone 6 and iPhone 6 Plus

iPhone 6 - Larger and reportedly more secure as Apple brings sophisticated encryption to users. A larger, more defined display, with new faster LTE and Wi-Fi speeds, better camera autofocus, 128GB storage maximum, and the new NFC Apple Pay mobile wallet. iPhone 6 comes in a 4.7" model and a new "phablet" sized 'Plus' 5.5" display. Both ship with new, faster A8 processors, improved cameras, better voice quality and more onboard storage. They are also thinner than the iPhones before, and rounded on the edges.



## BlackBerry Passport

By far the biggest BlackBerry ever, at 5.03x3.55x.037" thick. It weighs in at 6.9 ounces and sports a new 4.5" 1440x1440 pixel IPS LCD with an eye-popping 453 pixels per inch that looks good and is legible even in direct sunlight. Their new 10.3 OS has a "Siri-like" Virtual Assistant, and can run Android apps out of the box. It has a new more powerful quad-core Qualcomm Snapdragon 801 CPU with 3GB RAM. The rear-facing camera sports 13 megapixels and can do 1080p video in 30 or 60 frames per second.



## Sony Xperia Z3

The Xperia Z3 is their new flagship Android smartphone -- boasting a 2.5Ghz quad-core CPU and a 5.2" screen with 1080p. Android 4.4 "KitKat" is on board with new user-based encryption that has the FBI making noise. The phone features a 20.7 megapixel camera with a new 25mm wide-angle lens that tops out at 12800 ISO for low-light photos. It has 3GB internal RAM with 16GB of storage space and a microSD slot that can accommodate another 128GB. Inside is also an accelerometer, a gyroscope, compass and barometer.

# GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

## HAUNTED HOTEL

In the event you haven't noticed, another iconic structure on the Bagnell Dam Strip has encountered the forces of annihilation - the building next to Casablanca that has, for several decades, housed the Haunted Hotel operated by Linda Berchem and Don Roelof of Old Times Photos. The spirits and ghosts of the Haunted Hotel are probably not too

happy to have their dwelling abolished. The site is owned by Iguana Watersports that has recently acquired several other buildings on The Strip.

The series of buildings here, from Casablanca all the way to Alley Cat, date to the very beginning of Lake Ozark. The photo (photographer unknown) that accompanies this article shows three structures built in the period 1931-1933.

Although they have all seen various exterior and interior renovations over the decades, some portions of each structure until now, could boast of still having some of its original structure undisturbed. If you look at the south wall of Casablanca, and the north wall of the adjacent rock building in the gap where the Haunted Hotel formerly stood, you can see the original rockwork of both

buildings, which include some fascinating naturally textured sandstone and giraffe rock veneer. This sandstone, quarried locally in the 1930s, is hundreds of millions of years old and was formed on the bed of an inland sea that once covered this section of Missouri.

The former two-story Haunted Hotel building was constructed by Harry Ballinger who leased it to Sam Overfelt for the Lake Ozark Market. The Market closed in 1941 when the Overfelts built Oak Hill Court further along on Bagnell Dam Boulevard. For more information about these buildings and to see vintage views of the Haunted Hotel building front, see the author's book *Historic Bagnell Dam Boulevard Past & Present*. ■

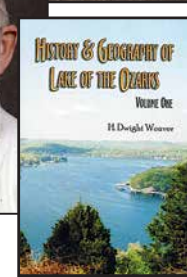
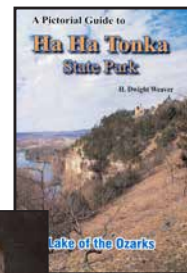
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

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

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





# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## 5 Things You Must Know About Moving Companies

When its time to move to your new home at the Lake of the Ozarks, you want to make sure your stuff is in good hands. Before hiring the first moving company you can find, be sure to check them out. Kiplinger.com has a great list of things you should consider and check out before hiring someone to move your stuff.

### 1. Beware of Crooks.

The Better Business Bureau received more than 9,300 complaints about movers in the U.S. in 2013. One of the most common complaints was a bait-and-switch tactic. The mover would quote a specific price and then hold your possessions hostage unless you paid some unexpected fee.

### 2. Get Everything in Writing.

Before hiring a mover, you should get estimates from at least three different companies and be skeptical if one is much lower than the others. Movers should offer to visit your home in order to assess the job. The cost for an in-state move is typically dependent on the number of hours it will take. If you're moving across state, the weight and distance will most likely be used to calculate the cost. Be wary if the mover is not interested in details, requires a large deposit or accepts cash only, which leaves no record of a transaction.

### 3. Check Out Their Reputation

Don't rely entirely on word of mouth. Start by going to the Better Business Bureau's website to see if any complaints have been made against them and if they have been resolved. If you are moving to a different state, your mover should be licensed by the Federal Motor Carrier Safety Administration (FMCSA). You can go to [www.protectyourmove.gov](http://www.protectyourmove.gov) to search for movers registered with the Department of Transportation or use [www.moving.org](http://www.moving.org) to get quotes from companies that have passed the American Moving and Storage Association's background checks and licensing and insurance requirements.

### 4. Update Your Insurance Coverage.

Call your homeowners or renters insurance provider to see whether



your policy covers your belongings while they're in transit. You'll most likely find that your policy covers the same things it would if your items were in your home. For example, if the truck bursts into flames, your policy may reimburse you. However, if your items are broken or damaged by the mover, you probably won't be covered. Interstate movers are required to offer two kinds of supplementary liability insurance. These include released value coverage at no extra cost which ensures you a rate of 60 cents per pound or you can purchase full value insurance which will cover the repairs or replacement of the damaged items. You have 9 months to file a claim if you discover something is broken or scratched while unpacking.

### 5. Call for Help.

If a mover is holding your stuff hostage, call the FMCSA at 888-368-7238. For any other type of complaint, you can contact the National Consumer Complaint Database of the FMCSA. To find local consumer protection offices go to [www.protectyourmove.gov](http://www.protectyourmove.gov).

If you're planning a future move to the Lake, I'm here to help with all your Lake of the Ozarks home loan needs. When it comes to your financing needs, I'm committed to working with you every step of the way. As your Lake of the Ozarks mortgage lender, I'll discuss financing options, offer competitive interest rates and back it up with the FIRST Class Service you deserve. Give me a call at (573) 746-7211 or send me an email at [mlasson@fsbfinancial.com](mailto:mlasson@fsbfinancial.com) with any questions you may have!

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

Lake Ozark, MO - Tuesday, October 7th, from 5-8 pm The Resort at Port Arrowhead in Lake Ozark is going PINK! The Fifth Annual Totes for Ta-Ta's benefit for local breast cancer patients of the Lake Regional Cancer Center will feature a silent and live auction of new and gently used totes, purses, wallets and ornately decorated bras. For a \$20 admission fee, guests receive a soup, salad, potato, and dessert bar, a drink of choice, and a chance to win great door prizes! All proceeds will benefit the Lake Regional Cancer Center to assist with breast cancer treatment/services including wigs, transportation, mammograms, nutritional supplements and other specific needs for qualifying individuals. For additional in-

formation for the event visit: [facebook.com/TotesForTatas](https://facebook.com/TotesForTatas).

Last year, thanks to the support of local sponsors and attendees, more than \$9,000 was raised with nearly 150 participants. This year, organizers are setting the bar higher in hopes for 200 plus in attendance and a goal to raise over \$10,000.

Lake Regional Cancer Center provides comprehensive services, including chemotherapy, radiation therapy, surgery, diagnostic imaging, palliative care, support groups and education. The physicians and staff at Lake Regional Cancer Center are committed to providing high-quality, compassionate cancer care for patients and their families in a comfortable, home-like atmosphere.

## Lighted Christmas Parade And Kids See Santa On The Westside

The Lake of the Ozarks West Chamber of Commerce is pleased to announce its annual Lighted Christmas Parade, Saturday, November 29 Starting at 6 p.m., traveling north on Hwy 5 in Laurie from Central Bank to the Laurie Terrace Mall. Chamber President Brandi Peterson of Peterson Air Conditioning & Heat-

ing will light the Community Christmas Tree. The "Lighted Christmas Parade" is for everyone from young to adults and will feature Santa Claus who will disembark from a float at the Laurie Terrace Mall. Pictures with Santa provided by S.T.A.F.F. for \$5 or a donation of bags of cat or dog food.



Lake Liquor & Tobacco is pleased to announce that donations for the beverages they donated for the September West Side Chamber Networking Social amounted to \$1,000 and the very generous Mike Curl from All Phase Heating and Cooling donated an additional \$400 making a grand total of \$1,400 given to Share the Harvest Food Pantry. Thank you all for your generosity! Thanks to our networking sponsors/hosts, Budget Blinds; Advantage Marine and J & K Café.



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# To sue or not to sue – that will be the million-dollar question

By Nancy Zoellner-Hogland

Apparently a judge will decide if developer Gary Prewitt's latest development project on Horseshoe Bend is able to move ahead – or if it will be the subject of a potential lawsuit against Camden County.

In the spring, Prewitt began requesting zoning on a previously unzoned 28.5-acre piece of property at the corner of Anemone and Bittersweet in order to build a 2-acre parking lot to serve customers at Shady and Lazy Gators; a gazebo with outdoor dining; 44 high-end, low-footprint cabins; and a security and check-in office and concessions store to serve the guests; and other amenities.

In May, the P&Z commission voted 8-to-1 to recommend approval of all of Prewitt's zoning requests:

- B-1 zoning and a conditional use permit (CUP) for a 2-acre parcel to be used as a parking lot
- B-1 zoning and a CUP for a 4-acre parcel which would house the offices and concessions area
- R-1 zoning for the 22-acre

balance of the property

Planned Unit Development plan which would allow for nightly rental of cabins

In June, the matter moved to the Camden County Commission, where commissioners voted unanimously to grant zoning needed for the parking lot and R-1 zoning for the 22 acres, but voted 2 to 1, with Cliff Luber casting the dissenting vote, to kick the other requests back to the P&Z for reconsideration. At the time, Presiding Commissioner Kris Franken said his office had recently received hundreds of letters from people against the plan. He said he felt the P&Z would have voted differently had it known about the protests.

In a letter dated July 2, 2014 and sent to Camden County, Prewitt's attorney, Lewis Bridges, said Prewitt was prepared to sue the county. The letter read: "My client has informed me that if the Camden County Commission attempts to again exceed its authority, or if the Planning and Zoning Commission attempts to reconsider

these two matters, we have been authorized to file suit in the Circuit Court of Camden County, Missouri to prevent such reconsideration."

In the meantime, the Village of Four Seasons also sent a letter to the county saying it was against the development, which, by statute, requires a unanimous vote from the commission for zoning approval.

The matter was given a second public hearing in August where for more than three hours, numerous residents spoke against the project, sharing story after story about how Prewitt's already existing businesses had negatively affected their quality of life. At the end of the meeting, P&Z Commissioner Jerry Carroll told the packed room that the board would consider all information before announcing its decision at its next meeting, scheduled for September 17.

However, at 11:07 a.m. September 17, Associate Circuit Judge Bruce Colyer issued a Preliminary Order of Writ of Prohibition, which stopped the P&Z from voting for a second



Circuit Judge Bruce Colyer

time on the requests.

Attorneys representing Prewitt said residents – and the Village – had an opportunity to voice opposition at the April P&Z public hearing but for whatever reason, chose not to. They also claimed that, by statute and Camden County's Uniform Land Use Code, the plans were reviewable only by the Camden County Board of Adjustment based on an appeal filed within 60 days of the decision and that when the county commission told the P&Z to reconsider its decision, they were acting outside their authority.

In a later interview, Prewitt

said he had hoped that the county would follow its own rules on the matter so he would not have to resort to litigation.

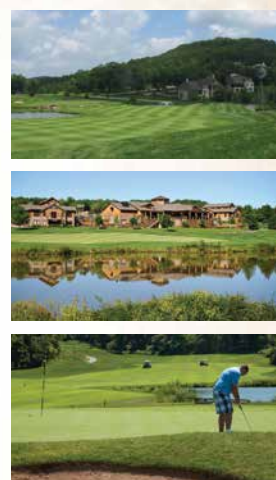
"Unfortunately, they have forced us to take this action and we are confident that we will prevail in the courts. The unprecedented move to send an 8-to-1 decision back to the Planning and Zoning Commission, the extension of the notification distance on their second try and the fact that the first notification was done properly point very clearly to what this really is on the part of commissioners Chris Franken and Bev Thomas," Prewitt said. "In the end, we are confident the courts will see this for what it is and move forward on the basis of our legal arguments."

After the judge's ruling was read at the September 17 meeting, attorney Mark Dunn, who owns a second home in the vicinity of Prewitt's proposed development, and the more than 25 people there to oppose Prewitt's project had a short meeting in the hallway where Dunn shared copies of an email

*continues on page 26*

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# Mills Named Insurance Person of the Year

Mitchell Mills, CIC, Lake Ozark, was honored as the Missouri Association of Insurance Agents' "Insurance Person of the Year." The award was given at MAIA's annual Joint Leadership and Young Agents Conference, July 17, 2014.

Mills received the award in honor of his work in the insurance industry and for his willingness and dedication to MAIA.

Mills is the owner of Mills and Sons Insurance, Lake Ozark, and has served on the Membership, PAC Fundraising, Public Relations, Small Agency, Leadership Conference and Technology Committees. He was a Regional Director for three years, Chairman of the Task Force that oversaw design and construction of our MAIA building and is one of our distinguished past presidents. Mills represented MAIA on the Big "I" national board of directors for eight years and while there, served on the association's for profit subsidiary



board of directors as well as the Trusted Choice board of directors.

Founded in 1899, the Missouri Association of Insurance Agents is the oldest and largest association of independent agents in Missouri, representing some 4,000 independent agents, brokers and their employees. Its members are businesses that offer customers a choice of policies from a variety of insurance companies.

# Make Strategic Planning a Team Effort

What does the future hold for your small business, and what can you do about it? These are questions that every entrepreneur would love to have answered. And the best way to find them is by drawing on the experience and insights of your management team or advisors in an intensive growth planning session.

Consultant John Jantsch, founder of the Duct Tape Marketing Network, says these sessions provide opportunities to "ask tough questions, explore new opportunities, and embrace changes" necessary in order to realize a growth strategy. Jantsch himself sets aside a day each year when he and his staff focus exclusively on planning. "It's our day to say what if and why not," he says. "It's the time to set the course for next year and perhaps realign the vision for the next three to five years."

Here are some outcomes and benefits that a "planning day" can offer any small business:

Fewer Priorities. By think-

ing bigger and then thinking realistically about what it might take to overcome obstacles, "we naturally start eliminating things we should not focus on in an effort to make room for only the highest priorities," Jantsch says. As a result, his team narrows the number of priority objectives to three, allowing them to aim higher and stop doing low-priority things.

Embrace Results. Objectives are fine, but what do you get when they're achieved? "By creating a list of 'what we gain' if we win, and by contrast 'what is costs' if we lose, we create the motivation to overcome constraints and stay focused on results as a team," Jantsch explains.

Commit to Change. If your stated objectives for the year don't have you asking what needs to change in order to achieve your objectives, you are limiting your thinking. "All growth involves change," Jantsch says, "You have to commit to how that's going to happen, or your objectives will

dissolve into frustrating reminders of failure.

Create Owners. Every objective will naturally spin off a list of projects: things that need to be done, new products and positions, or new processes. Part of your planning day must include identifying these projects, and assigning someone responsible for moving it forward.

Focus on High Payoff. Identify the highest payoff work for everyone in the organization. "This is how you properly assign tasks and stay focused on what matters most," Jantsch says. "The three or four high payoff tasks will differ for everyone in the organization, but they become a 'go to' as you plan your week."

For more information contact the Lake of the Ozarks SCORE Chapter by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.



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Some say preparations for winter weather seem to be taking place a little earlier this year. Perhaps because people read or heard about the story titled "Meteorologists Predict Record-Shattering Snowfall Coming Soon." The story starts, "Chances are you will hear a lot about El Niño in the next month or two. Meteorologists and weather science experts at the National

However, what those weather watchers might not know is that the story, written by Empire News, was a hoax written to generate viral clicks on social media. The following weekend, the site published a story titled “Funnel Cake Stand Survives Category F4 Tornado.”

Each week we drew one qualifier that appeared at the drawing, 25 in all. Each won a prize but only David won the bike valued at \$16,000!

“Based upon our initial review, we believe that all actions of both bodies were within the scope of Missouri law... The commission simply sent the zoning recommendation back to the Planning Commission for further analysis.”

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# Business disaster planning

*continued from page 3*

complete document which can be printed and distributed to staff; and/or saved to a hard drive, password-protected flash drive or to the cloud. No prior experience with creating a business continuity plan is needed to use OFB-EZ.

Visit [DisasterSafety.org/Open-for-Business](http://DisasterSafety.org/Open-for-Business) to download the free business continuity tool and begin the planning process.

The DHS and FEMA Ready Business program is designed to help owners and managers of small to medium-sized businesses prepare their employees, operations and assets in the event of an emergency. The online Ready Business program guides business owners and managers through the process of learning how to organize, develop and administer a preparedness program; gather information about hazards and assess risks; conduct a business impact analysis; analyze how to best manage resources; examine ways

to reduce risks; write a preparedness plan that addresses emergency response, crisis communications, business continuity, employee assistance and training; and learn how to test and evaluate the plan through different types of exercises.

The Ready Business plan includes such items as:

- Business Computer Inventory Form
- Business Continuity Plan
- Business Continuity Resource Worksheet
- Examining the Costs
- Emergency Supplies
- Business Impact Analysis Worksheet
- Insurance Coverage Discussion Form
- Business Mentoring Guide
- Business Plan Poster
- Program Worksheet
- Risk Assessment Table
- Sample Business Emergency Plan
- Business Case Study

To access the program, visit <http://www.ready.gov/business>.



## 5th ANNUAL FALL GOLFER APPRECIATION CLASSIC 2-PERSON SCRAMBLE

**Sunday, October 12, 2014**

**9:00 a.m. Shotgun Start**

Bring your own team or we can pair you.

Entry Fee: \$60 Per Person  
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|------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
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| <b>There will be various proximity events on each hole</b>                                           | <b>Special Drink Prices</b>                                                                              |
| <b>\$10,000 Hole-in-One Contest on Hole #16</b>                                                      | <b>Two Putt Maximum</b>                                                                                  |

### Entry Form

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Player 2 \_\_\_\_\_

E-mail address \_\_\_\_\_

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Make checks payable to Bear Creek Valley Golf Club. Mail entries to Bear Creek Valley GC, 910 Highway 42, Osage Beach, MO 65065, or drop off in the Pro Shop. Entry fee must be paid by October 10, 2014. For additional information call the Pro Shop at 573-302-1000.

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# Crossword Puzzle

Solution page 26

## ACROSS

1. Trig function
6. \_\_\_\_ de Triomphe
9. Not much
13. African sorcery
14. Pigeon sound
15. Air freshener product
16. Santa Maria's companion
17. \*On \_\_\_\_ Majesty's Secret Service" by Ian Fleming
18. Jimmie Johnson, e.g.
19. Short and blunt
21. \*Lawyer turned legal thriller author
23. Campaigner, for short
24. By \_\_\_\_ of, interchangeable with "means"
25. Freight weight
28. Like some models
30. \*Social science fiction author of "Oryx and Crake"
35. A variety of anisette
37. Fabled fliers
39. Y'all
40. Caused by poison ivy
41. \*Author of "The Da Vinci Code"
43. Relating to the ear
44. Make a connection
46. Address a deity
47. \*Norman Mailer's "The \_\_\_\_ Park"
48. Alex Trebek's forte
50. Tangerine grapefruit hybrid
52. Like some humor
53. Unit g
55. "The Lord of the Rings" creature
57. \*King of horror
61. Do before kissing the bride?
64. Serf
65. Energy unit
67. One who does no work
69. In tune
70. Naught
71. Lack of guile
72. Quiet attention grabber
73. Cracker Jack bonus
74. "\_\_\_\_ Anatomy"

## THEME: MODERN WRITERS

## DOWN

1. Admit or "\_\_\_\_ to"
2. Followers of #13 Across
3. Email folder
4. Consume
5. \*Wonder Boys" author
6. Flu feeling
7. Wade's opponent
8. Welch dog breed
9. Exclamation of sorrow or pity
10. 18th century composer
11. Brainchild
12. A President can't serve more than two
15. Often used to describe someone who's tough
20. Dust jacket promo
22. DNA transmitter
24. Queen's conduct
25. \*Pulitzer winner for "The Goldfinch"
26. Very happy
27. Japanese-American
29. Small town or hamlet
31. "American Gothic" painter
32. Revealed
33. Basketry stick
34. Condemn
36. Prisoner's weapon
38. \_\_\_\_ and cascade
42. Stockings material
45. Nighttime lingerie
49. "We \_\_\_\_ Family"
51. \*He wrote of the world according to Garp
54. Beside, archaic
56. Moth-repelling wood
57. "\_\_\_\_ 'til you drop"
58. 6 of these in 64
59. Benevolent and Protective Order of \_\_\_\_
60. \*Author Maya Angelou, e.g.
61. Like Hans Christian Andersen's duckling
62. Pelvic parts
63. \*Andrea \_\_\_\_, author of "Small Island" and "The Long Song"
66. Host of 2016 Summer Olympics
68. Hi-\_\_\_\_ graphics

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|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
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# Business Journal Social Event Photos

Last month's Business Social was Thursday September 11th at Bootlegger's. The sponsor was Bobby Medlin CPA.

#1 Sponsors Bobby Medlin Certified Public Accountants. L-R Bobby Medlin CPA, owner, Patricia Higgins and Adam Wolfe, CPA.

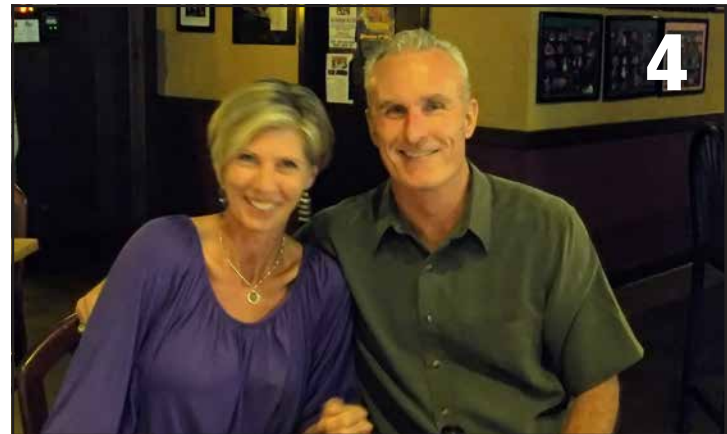
#2 Bike Fest visitors

#3 Bob and Sharon Haupt and friends

#4 Mary and Dan Meagher

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

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 October 9th from 4-7 with our host and sponsor, Camden on the Lake.



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## Ozark Yacht Club: Extend the Season with Sailing

When Dieter Ungerboeck started the Ozark Yacht Club (OYC) five years ago he had a vision of growing the sport of sailing at the Lake. Sailing is a sport that requires skill, patience, and determination in order to succeed. With the size of the Lake of the Ozarks and beautiful 1,100 miles of shoreline he knew this was a perfect place to do so.

Dieter's first step was purchasing a marina, which he did back in 2009. He then asked the Ozark Sailing Club to make their home at OYC, started an ASA certified sailing school, and hosts sailing races during the spring and fall. If you occasionally dream of sailing around the world, chartering a sailboat in the Virgin Islands, or just zipping across your favorite cove at the Lake of the Ozarks, an American Sailing Association (ASA) certified sailing class may be the answer for you.

OYC teaches five courses covering the entire skills spectrum from entry level to coastal cruising and racing:

**ASA 101 Basic Keelboat:** This 3-day course teaches sailing concepts, terminology and safety, interspersed with extensive practice in casting off, steering, trimming, tacking, jibing, slowing, stopping, docking and mooring.

**ASA 103 Coastal Cruising** is a 3-day, 2-night live-aboard course refining the basic sailing skills and adding float plan, provisioning, coastal navigation, and safety considerations.

**ASA 104 Bareboat Chartering** enables successful participants to charter and safely operate a mid-sized sailing vessel in coastal areas.

**OYC Sailboat Racing** covers racing rules, scoring, crew roles and responsibilities, all integrated with extensive racing techniques in theory and practice, using cabin boats as well as small 1-man dinghies. **Youth Sailing Programs:** These are 2-day summer camps for ages 7 – 14, designed to teach sailing theory and practice as well as match racing, social skills and wholesome summer fun.

Those who master the program earn an ASA certificate of proficiency which is prerequisite to bareboat chartering larger

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vessels and is commonly accepted among bareboat charters around the world.

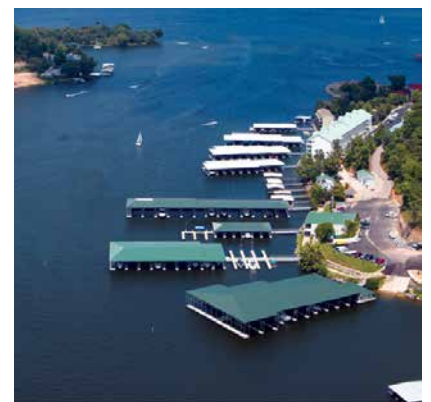
We invite all of our members, anyone who has passion for the water, or newcomers to compete in the sailboat races or consider enrolling in your first course. Whether you are a sailor or a power boater come and see everything the Ozark Yacht Club has to offer. For more information on upcoming races please check the Calendar of Events Page on [OzarkYachtClub.com](http://OzarkYachtClub.com)

Fulfill your dreams, begin a new passion, enjoy a rewarding lifestyle – start sailing TODAY!

About Ozark Yacht Club: located off the Bagnell Dam Blvd at the IMM, OYC is the most complete marina at Lake of the Ozarks with on-site lodging, slip rentals, dry storage, and marine services. Powerboat rentals are available, and if you are already an experienced sailor, there are sailboat rentals as well. OYC is home to the award-winning LakeSide Café and has the lowest fuel prices on the Lake. Ozark

Yacht Club also hosts corporate events, weddings, reunions, and other functions at their banquet center. With the recent opening of the Wine Galley and expanded Nautical Shoppe there is a lot to see and do at OYC.

For more information on slip rentals, social membership, sailing school, or boat rentals please contact OYC at 573-552-8401 or [info@ozarkyachtclub.com](mailto:info@ozarkyachtclub.com).



**OYC**  
**OZARK YACHT CLUB**  
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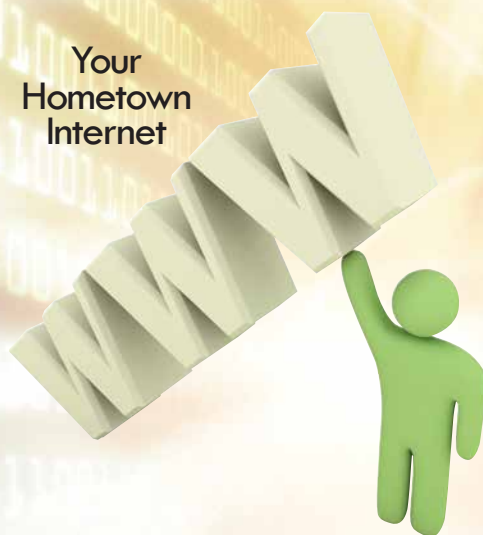
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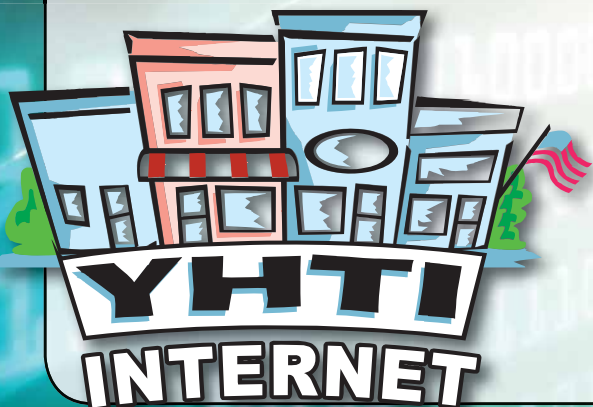
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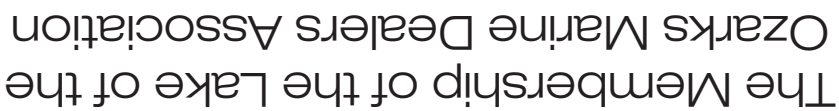
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# RIVER BOTTOM MX LAKE OF THE OZARKS 2014 MX RACE SCHEDULE

River Bottom MX Park  
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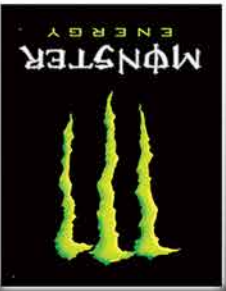
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2012 CREST 25 CLASSIC - 175 - 100 HOURS  
2004 BENNINGTON 25 RL - 225 ET EC  
2006 BENNINGTON 2575 RSS - 225 OPTIMAX  
2012 BENNINGTON 25 RCW - 250 VERADO  
2011 BENNINGTON 25 QCW - 5.7 VOLVO DP  
2008 MANITOU 26 LEGACY - 250 SUSUKI -  
2002 PREMIER 27 GRAND MAJESTIC - 115 MERC. TRL  
1998 BAHYA MACH 1290 - WT/TEAL/TRL - 560 HRS  
1990 WEBB/CRAFT 30 CONCORDE - T7.4 - WT/GRY - 500 HRS  
2011 REGAL 38 EXP - T8.1 - BLK/RD - 159 HRS  
2011 REGAL 38 EXP - T8.1 - BLK/RD - 159 HRS  
2005 SEA RAY 320 SD - T350 - WHT - 290+ HRS  
1992 SEA RAY 380 DA - T7.4  
2006 REGAL 3360 - T5.7 - TT/TAN - 190 HRS  
2005 REGAL 3360 - T5.7 - BLK/RD -  
1994 SEA RAY 380 SS - T5/02 - WT/DK GRY  
2011 REGAL 38 EXP - T8.1 - BLK/RD - 159 HRS  
2005 SILVERTON 39 MY - T8.1 - WT/BLK - 175 HRS  
1996 REGAL 402 - T7.4 - 800 HRS - WHT  
2009 REGAL 4060 COMMODORE - T8.1 - T/TAN  
2001 REGAL 4160 - T502 - WHT/TAN - 450 HRS  
2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT  
2007 REGAL 4460 - T/8.1 - NTT/BLK - 110 HRS  
2013 REGAL 52 SPORT COUPE - T600 IPS - NTT/BLUE  
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1994 CROWNLINE 266 LSR - 7.4 - WT/GRN - 260 HRS  
1995 SEA RAY 28 SR - RD/WHT -  
2002 FORMULA 330 SS - T6.2 - 350 HRS  
2004 REGAL 3350 - T5.7 - TAN  
2005 REGAL 3350 - T5.7 - TT/BLK - 250 HRS  
2005 REGAL 3350 - T5.7 GXI - GEN/ALR - N/RD - 700 HRS  
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2012 BENNINGTON 2575 QCW - 250 - CHAMP - 101 HRS  
2012 BENNINGTON 2575 QCW - 250 VERADO PRO - CHAMP - 101 HRS  
2012 CREST 25 CLASSIC - 175 SUZUKI - 100 HRS  
2008 MANITOU 26 LEGACY - 250 SUSUKI -  
2002 PREMIER 27 GRAND MAJESTICE - 115 MERC 2 STROKE - TRL  
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2002 FORMULA 330 SS - T6.2 - 350 HRS  
2004 REGAL 3350 - T5.7 - TAN  
2005 REGAL 3350 - T5.7 - TT/BLK - 250 HRS  
2005 REGAL 3350 - T5.7 GXI - GEN/ALR - N/RD - 700 HRS  
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1997 CHAMPION CHASE 90 7.4 - WHT/TEAL - 725 HRS  
2003 BAHYA 302 - T496 - TRL - 110 HRS  
2002 WELLCRAFT 33 AVS - 496 - 450 HRS - N/RD/BLK  
1998 FORMULA 353 FASTTECH - T500 - TRL - 450 HRS  
1995 Fountain 35 Fever T-502  
2001 BAYLINER 2659 - 5.7 - 250 HRS - WHT  
1995 CELEBRITY 240 BR - VOLVO 5.7 I/O - 390 HRS - RED  
1999 FOUR WINNS 240 HORIZON - 5.7 - WHT/TRL - 230 HRS  
2003 FOUR WINNS 240 HORIZON - 5.7 GSI - BLUE/TRL 731 HRS  
2010 REGAL 2700 - 5.7 GXI - N/GLACIER -  
2011 REGAL 2700 ES - 5.7 GXI - Sand 165 hours  
1994 REGAL 8.3SE - 7.4 - WT/RD - 530 HRS  
1995 REGAL 8.3SE - 7.4 DP - 575 HRS  
2001 CROWNLINE 288 - 7.4 - WT/TN - 460 HRS  
1998 BAHYA MACH 1290 - WT/TEAL/TRL - 550 HRS  
2004 ENVISION 29 COMBO - 496M - WHT - 200 HRS  
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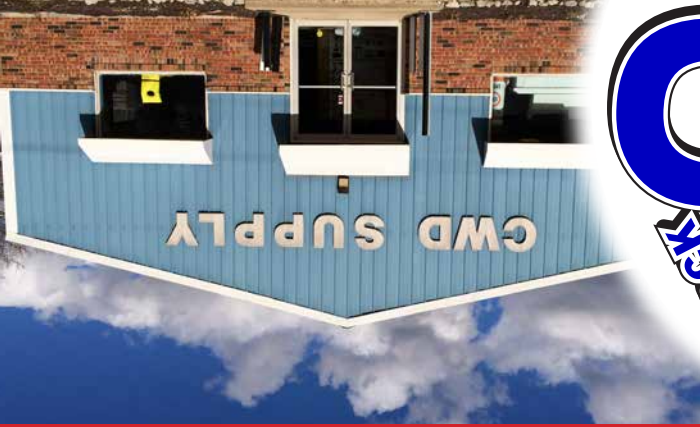


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| 1998 Cobalt 272BR, 7.4L 310HP               | \$26,900 |
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