

LAKE OF THE OZARKS BUSINESS JOURNAL

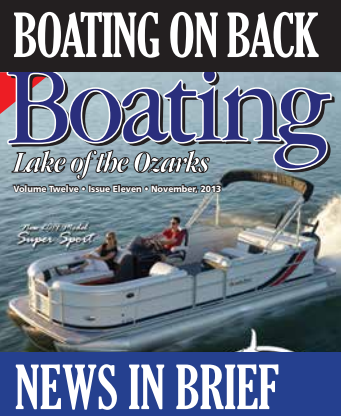
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 11

NOVEMBER, 2013



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Glitches continue in Obamacare

By Nancy Zoellner-Hogland

The reports of problems logging on to healthcare.gov, the official site of the Health Insurance Marketplace, have not been exaggerated.

Tami Brown, a certified Patient Protection and Affordable Care Act (PPACA) agent with Mills and Sons Insurance, a Lake-area insurance broker, said after the website went live, she spent hours at her computer, trying to log on and get information for clients, but after nearly four weeks, still wasn't able to get past the beginning pages.

"I even attempted to set up my own account just so I could familiarize myself with the site and be prepared to tell people what kinds of information they'll need to provide, but I haven't even been able to do that. Each time I log on, I'm able to get a little further into it but still haven't even gotten to the point to determine who is eligible for a subsidy," she said, adding that she has a long list of people who want help when – or if – she's ever able to get into the system.

"In training, we were told people would need their Social Security number and their W-2 from 2012. I'm guessing that families will need their tax returns because the cost is supposed to be based on household income. However – I'm not sure because I've never been able to get that far in the process!"

According to what she was taught in training, after logging in and providing information about their income, individuals are supposed to be directed to a page that allows them to shop for insurance. To date, only two companies chose to participate in Missouri's exchange – Anthem Blue Cross Blue Shield and Coventry Health Care. Between the two, several plans are offered, she said.

panies will allow monthly payments, rather than payment in advance, and that those premiums most likely will be set up as automatic deductions from a bank account.

"One thing we've recently learned is that when you file your taxes at the end of the year, if you income is different than what you said it would be, you'll either get a refund – if it's lower – or if it's higher, you'll have to pay or have that

questions and answers – is retained after hitting the "Set up account" button. The only verbiage that continues to be displayed reads: "Important: Your account couldn't be created at this time. Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325."

Brown said it might not matter anyway. In discussions with insurance companies she learned that the few applications that are being completed and submitted online are actually incomplete when they arrive at the insurance companies, forcing agents to turn them back to the applicant.

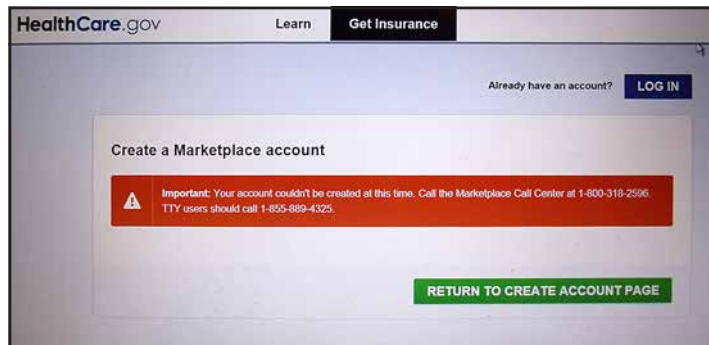
"There's either a problem in the program or in the feed from the data base to the insurance company – either it didn't retain it or it didn't transmit it," she said.

The glitch has to be internal because consumers are not allowed to advance in the process without providing all the information requested.

More changes are coming

In the meantime, with or without the ability to actually enroll Americans, the program continues to move forward. Several more components of the law will be kicking in on January 1, 2014. Brown said all plans – even those obtained without going through the Exchange – must be ACA compliant, which means:

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Multiple failed attempts were made to sign into the Health Insurance Marketplace. To date, the government has not released any numbers about how many were able to get through and sign up for insurance. Photo by Nancy Zoellner-Hogland.

Once a plan has been chosen and the insurance company is contacted, the consumer is given the opportunity to either pay the full cost of the plan, split over the 12-month period, and receive their subsidy by way of an income tax refund at the end of the year or they can agree to have the subsidy paid directly to the insurance company and pay lower monthly premiums. Brown said she believes the insurance com-

amount taken from your refund, if one is coming," she said.

This reporter also made numerous attempts to create a Marketplace Account however, none were successful. It can be a tedious process because consumers are forced to start "from scratch" on each application. None of the information – name, state and email address; username and password; and three security

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at the negotiating table?

For the latest market stats and real estate info turn
to Page 23 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

Although legislators adopted a new law last year making it a federal offense to aim a laser pointer at an aircraft, it hasn't stopped the practice. In fact, according to the FBI, the number of incidents continues to rise. Nearly 4,000 were reported last year. The most recent took place last month at LaGuardia Airport in New York where a green laser illuminated the cockpit of a Shuttle America flight. Later that same evening, a private aircraft reported a similar incident two miles south of the airport. Although no injuries were reported in the latest incidents, over the years, several commercial pilots have suffered "significant injuries," including a burned retina. The FBI's Joint Terrorism Task Force is offering a reward for information leading to the identification, arrest and conviction of anyone targeting aircraft with lasers.

George Jetson – move over. The first flying car will be rolling off the assembly line in 2015. Built by the Massachusetts-based company, Terrafugia, the plane that also drives will sell for around \$279,000. However, not everyone will be able to sit behind the wheel – err stick – at least in the air. Only those with 20 hours of flying time will be allowed to pilot the craft, which flies at a speed of 115 mph and runs on regular, unleaded gas.

Loungebuddy, a new smartphone app, allows fliers to find the nearest airport lounge, based on location to their gate, and let the traveler know if they can access it for free or if they must pay a fee. After downloading the app, featuring some 700 lounges in more than 60 airports around the

world, travelers enter their itinerary, frequent flier programs, travel club memberships and credit card information. The app will then tell travelers what's available and will provide ratings and reviews by other visitors, photos, hours of operations and amenities offered. The app can be downloaded for free in the Apple store.

Although not yet developed into its own app, the website Sleepinginairports.net advises travelers on the best – and worst – airports to sleep in. "Airport sleeping is no longer just for the cheap young backpacker," the site declares. "Nowadays, early morning flights, long layovers, flight cancellations, snow storms and erupting volcanoes are just a few reasons why you'll see people of all ages and incomes stretched out on airport floors around the world. Whether you sleep in an airport overnight by choice or you just get stuck in the airport due to a layover, let The Guide to Sleeping in Airports help make your travel experience more tolerable."

Smartphones aren't being used to locate lounges and sleeping arrangements – travelers are using them to seek out travel deals and then book travel at record rates. According to Expedia, an online travel agency, smartphone travel bookings are expected to reach \$26 billion – a sharp increase from the estimated \$2.6 billion recorded in 2010. Experts credit the convenience and ease of use to the rapid increase.

Smartphone bookings aren't the only thing increasing. The International Air Transport Association recently reported that the number of travel

miles rose on average 6.8 percent in 2013 over 2012. August was a peak month for passenger travel, reaching 83.4 percent of load capacity. Mid East carriers had the strongest showing with growth at 15.1 percent compared to the same time last year; Latin America posted a rise of 9.8 percent; Asia-Pacific carriers reported an increase of 8.6 percent; China showed an increase of 6.3 percent and European carriers reported a 5.4 percent increase. At 5.1 percent, North American airlines reported the slowest growth for any region.

US Airways is doing its best to increase choices for those wanting to travel to Europe. In October, the airline announced it would be adding flights to Barcelona, Brussels, Lisbon and Manchester England out of its Charlotte hub. The routes will be offered next summer but will end when the peak tourist season is over. US Airways currently serves those cities from its Philadelphia hub.

While some airports are boasting about new flight offerings, comfortable sleeping arrangements and other amenities, the Indianapolis International Airport is bragging about its newly completed 44,000-panel solar farm, the largest such facility in the U.S. According to a press release, the airport expects to receive some \$315,000 per year from Indianapolis Power and Light, which will purchase the solar farm's power. The project might be a good deal for the airport but not so much for the customers of IPL. Because the sun-generated power will cost three to four times more than the power company can sell it for, the utility is raising rates to its customers to subsidize the program.

Business Journal Socials

Thursday
Night

Nov. 14

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 Nov. 14th at the City Grill. Sponsor is Lake Ozark REI Real Estate Inspection!

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Learn how to be a 'Lake Protector' and save

By Nancy Zoellner-Hogland

Property owners who are willing to invest a couple hours of their time can reap huge rewards – both monetarily and esthetically.

The Lake of the Ozarks Watershed Alliance (LOWA) is offering up to 20 percent off on qualifying landscaping and riprap projects designed to keep storm water out of the Lake through its Cost-Share Incentive Program. That program is funded by the 319 Healthy Lake Grant received in 2010 from the Missouri Department of Natural Resources (DNR) and is available to all residences within the grant's focus area – the first 18.8 miles of the Osage Arm and its coves. Rebates also will be available for septic tank pump-outs through A&A Septic. For residences outside of the focus area, approved projects will be eligible for up to \$500 off their qualifying landscape and riprap projects.

However, in order to be eligible for the savings, property owners must attend a LOWA

workshop set for 6:30 p.m. Wednesday, November 13 at the Stables, which is located next door to Cannon Smoked Saloon in Sunrise Beach. In addition, the projects must be booked by December 31, 2013 and completed by March 2014. This is the first time the entire Lake area has been invited to participate – and it will be the last chance property owners will have to participate in this portion of the grant program.

At the meeting, participants will learn what sorts of landscape and riprap projects are eligible for the cost share program. In addition, a panel of experts will discuss the different methods that can be used to keep storm water runoff and sediment, which can serve as a platform for E. coli, out of the Lake; and how those methods can be implemented.

To participate in the riprap program, property owners just need to call one of the partnering companies. The riprap company will visit the property, take pictures and

submit the funding request to LOWA. If approved, the company will also apply for the permit from Ameren. The property owner must only write out the check for his or her portion of the job once it's completed.

Under the LOWA LILs program, which includes landscaping measures that help to manage and control storm water runoff and soil erosion, LOWA sends a team of trained volunteer evaluators (TVEs) to meet with property owners and discuss their needs and plans to incorporate low-impact landscaping (LILs).

To be accepted and receive the cost-share funds, owners, with assistance of the TVEs if desired, must fill out a form that includes a description of the project, a sketch of the plan and a written cost estimate from the landscaper that will be doing the work. After reviewing the proposal, LOWA will return the form with approved dollar amounts to the home or business owner. When the work is

completed the landscaper or the home or business owner must notify LOWA, which will send an evaluator out to confirm the project was completed as approved. Then LOWA will pay the landscaper, who must agree to give a 10-percent discount, the amount specified in the pre-approval.

Projects that may qualify include:

- Repairing and/or adding terraces along with native or low maintenance vegetation to steep slopes to slow the progress of storm water down the slope and provide a place for it to soak in.
- Adding rain gardens that divert runoff from impervious surfaces like roofs, patios, and parking areas into areas where it has time to soak in.
- Installing compost socks to catch and slow runoff on slopes or create rain gardens.
- Removing landscaping river rock and replacing with vegetation, especially native and low maintenance plantings that provide shade, soak up runoff, require little irriga-

tion or fertilizer.

• Adding trees or shrubs intended to shade houses or foundations

• Replacing turf grass that require mowing with native and low maintenance plants

• Adding rain barrels

• Converting eroded areas to a series of vegetated and mulched berms that will catch and soak up future runoff.

• Adding or converting an existing patio to pervious pavers

• Removing a flume, concrete or rocky channel that funnels runoff directly into the lake, streams or storm sewers

Swall said so far, more than 90 people have submitted requests under the LOWA LILs landscaping and riprapping program.

Refreshments will be provided and although the workshop is free, reservations are required. Register online at www.sosLOWA.org or call 573-207-4707.

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Coalition seeks a healthier Lake community

By Nancy Zoellner-Hogland

According to the American Cancer Society, smoking is the third highest preventable cause of death.

In Missouri, nearly 10,000 people die each year from tobacco-related illnesses. Another 1,100 additional deaths are caused by exposure to secondhand smoke.

Leah Martin, director of advocacy for the American Lung Association and a member of Smoke Free at the Lake, said that's why her organization is working so hard to reduce tobacco use and eliminate secondhand smoke through education and policy change.

"People have a right to smoke but non-smokers have a right to breathe clean, smoke-free air. If you work as a bartender in an establishment that allows smoking, you are breathing second-hand smoke six, eight, 10 hours a day. Even if you smoke, you're inhaling a small portion of carcinogens compared to what you're breathing in, when everyone around you is smoking," she said.

The group meets at 9 a.m.

the first Wednesday of every month at the main branch of Central Bank. Martin and others also man booths at conferences and attend every club and civic organization meeting possible to inform community members how they can work together to secure their right to breathe clean air.

In 2011, the city of Osage Beach explored the idea of going "smoke free." They first conducted a survey asking respondents if they would favor bans on smoking in restaurants and bars. The city received 1,509 responses. Of those, 74 percent, of which 69.3 percent were full-time residents, supported making restaurants smoke free and 68.2 percent, 63 percent of which were full-time residents, supported making bars smoke free.

However, although the survey showed overwhelming support for the ban, aldermen buckled after a handful of business owners voiced objections.

Kym Ebling, owner of The Topsider and The Poop Deck, was one of the business owners that spoke against the ban. She

said she was disturbed that the city was going to stick its "long arm" into a business owner's right to operate his or her business. "The city should leave that decision to the consumer. The city should trust a business to make that decision," she said.

Linda Craig, who with her husband, Mike, owned two restaurants in Osage Beach, argued that the ban was sure to hurt business – as well as tourism – especially among those tourists who were forbidden to smoke in their home states.

However, Martin said statistics show otherwise.

According to a study that looked at the economic effect of smoke-free ordinances on 11 Missouri municipalities, eight of the 11 actually showed increased sales in taxable sales. The other three showed no change. The study, conducted by the Centers for Disease Control and Prevention, used data from 20 quarters before the smoke-free ordinances were adopted and at least 10 quarters after.

"That's where we come in.

We can provide education – statistics – and guide municipalities through the process," she said, adding that although the first argument that usually gets raised is that a ban on smoking violates rights, that fight is also misguided. "It's not a 'rights' issue – it's a health issue. Restaurants are required to follow all kinds of regulations – they have to follow fire codes; they must keep and cook their food at certain temperatures; employees are required to wash their hands after using the bathroom. Compare the number of people who died from second-hand smoke to the number of people that died from an employee who didn't wash his hands. Bottom line – a smoke-free policy is the No. 1 way to provide a safe working environment for your employees and your customers."

Secondhand smoke, classified as a known cancer-causing agent, has been linked to lung cancer, heart disease, asthma and asthma-related problems and respiratory tract infections in children. There is also some evidence suggesting it may be

linked with childhood leukemia and cancers of the larynx, throat, brain, bladder, rectum, stomach and breast. Children exposed to secondhand smoke are much more likely to be put into intensive care when they have the flu, they are in the hospital longer, and are more likely to need breathing tubes than kids who aren't exposed to SHS

· In the United States, the costs of extra medical care, illness, and death caused by SHS are more than \$10 billion per year

· In Missouri, 25 percent of adults and more than 18 percent of high school students smoke, ranking the state ninth highest in the nation.

· Lake of the Ozarks is above average with 34 percent of adults smoking.

· Smoking rates are also high among pregnant women. One of every six pregnant women smokes, a rate 64 percent higher than the national average. Smoking during pregnancy increases the risk for preterm delivery, stillbirth, low birth

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FEMA to aid in flood damage repairs

By Nancy Zoellner-Hogland

Camden County officials are waiting with bated breath to learn if the Federal Emergency Management Agency (FEMA) will be paying a portion of the costs at more than 50 sites, as well as on seven different mitigation projects – all damaged in August by flood waters. According to Camden County Presiding Commissioner Kris Franken, seven of the “fixes” include corrective measures to avoid similar problems in the future.

FEMA representatives were scheduled to be in the area October 28 through November 6 to tour several sites, not just the Camden County roads. Franken said he wasn’t sure how long it would be before FEMA notified the county of their decision.

“Our damage was pretty much confined to the southeastern portion of the county where every road – paved or gravel – had issues. At the very least, we’re attempting to get money to allow us to bring those roads back to pre-flood

conditions. That would run between \$1.2 million and \$1.4 million,” Franken said, adding that in addition to mangled culverts and road washouts, seven low-water crossings were damaged extensively. “We’re

hoping that FEMA will help us fix them in a way that they won’t be subject to that same type of damage again.”

He said many of the projects include replacement of low-water slabs with small bridge

structures, road relocation or reconstruction and slight elevations of the roads as they approach the bridges.

The list of mitigation projects includes:

Carroll Cave Road – 600-foot-long road reconstruction and bridge \$204,904

Carroll Cave Road – 1,800-foot road relocation and bridge \$1.5 million

Freedom Ridge Road – 1,883-foot road relocation and bridge \$824,391

Baranowski Road – 600-foot road reconstruction and box culvert \$90,450

Business Park Road – 1,250-foot road relocation and box culvert \$242,345

Wet Glaize Road 300-foot road reconstruction and box culvert \$57,483

Anderson Hollow Road – 2,000-foot road relocation and box culvert \$258,428

“We’ve been trying to replace three to four concrete slabs each year anyway. If we can get assistance from FEMA, we’ll just be able to get them done sooner,” Franken said.

The Camden County Road District wasn’t the only agency waiting to learn how much FEMA would award. The Horseshoe Bend Special Road District was requesting FEMA assistance of between \$150,000 and \$200,000 to cover the cost of repairing erosion under roads, to rebuild ditch lines and to clear and/or replace damaged culverts.

The city of Osage Beach also asked FEMA to help pay to repair its 92-acre city park, which was damaged extensively by the storm waters. City Administrator Nancy Viselli said they estimated the cost at approximately \$700,000.

“I’ve never seen anything like it in my life! The small creek that runs alongside the park turned into a raging river, washing everything in its path into the big lake. We had so much standing water that it lifted the parking lot off the ground and floated it, which allowed trees and other debris to get trapped underneath. The rainwater was coming down from the state park so hard that huge trees were washed down the hill and shoved into the

continues on page 19



Heavy August flood waters wreaked havoc in portions of Camden County, destroying roads, ripping out culverts and even floating the parking lot in the Osage Beach City Park. Photo contributed.

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Cell phone companies must play by rules

By Nancy Zoellner-Hogland

When cell phone companies want to build towers in Missouri, they're going to have to follow the same guidelines as every other business.

That's because Cole County Circuit Judge Patricia Joyce struck down a bill passed early this year that gave those companies carte blanche. She had issued a preliminary injunction on Aug. 27 that blocked the laws from taking effect as scheduled the next day. Then, in the permanent injunction, issued in late October, she declared the law invalid, saying it violated constitutional requirements that the title of a bill contain only a single subject and that it can't be amended to change its original purpose.

Osage Beach City Attorney Ed Rucker said the cell phone companies promised to file an appeal with the Missouri Supreme Court. He also said because there's no judgment saying they can't file again, he expected lawmakers to reintroduce similar legislation next January.

Currently, the city's municipal code allows them to turn down an application if the tower would conflict with safety and safety-related codes and requirements or the historic nature or character of a neighborhood or historical district; if the use or construction of wireless telecommunications facilities is contrary to an already stated purpose of a specific zoning or land use designation; or if placement and location of wireless telecommunications facilities would create an unacceptable risk, or the reasonable probability of such a risk, to residents, the public, employees or anyone else. The ordinance also regulates, among other things, tower height and visibility, security measures and signage.

However, according to Osage Beach City Administrator Nancy Viselli, as it was written, the state law removed all restrictions and basically allowed an unlimited number of cell phone towers to be constructed anywhere the companies wanted to build them and to any standard. In fact, the bill listed 18 items that local governments were no longer allowed to consider or require, including asking the cell phone

company to add its equipment to an existing structure that belongs to a competitor; capping the amount of rent that could be collected by a local government; and requiring the removal of an existing structure as a condition for adding a new one.

"We already get complaints from people that there are too many towers in the city ... and we have 13. Can you imagine how our residents would feel if we had double – or triple – that amount? They'd really be mad," she said.

Cary Patterson, city planner, said cell phone companies had also complained about the fees charged by the city.

The ordinance requires applicants to make an initial deposit of \$8,500 to cover the costs of a consultant and to pay a fee of \$5,000 for construction of a new tower and \$2,500 to co-locate on an existing tower.

Viselli said in a later interview, that the city, along with Camden County and a few other entities around the Lake area, contract with Dick Comi, an engineer who specializes in telecommunications equipment, to handle the permitting process.

"When we get a request, we just turn it over to him and he reviews everything – placement, design – and he makes sure that it's built to hold what they plan to put on it. The consulting fee goes to him – we don't keep any of it," she explained.

Viselli also said she and other city officials didn't understand why legislators adopted a law that limited the ability of cities and counties to regulate the towers. That's why they asked State Rep. Rocky Miller, the sponsor of the bill, to attend the November 7 Board of Aldermen meeting. The meeting is scheduled for 6:30 p.m. at the Osage Beach City Hall.

In an earlier interview, Miller said the law would help expand broadband access to rural communities; it would make the process more fair; and it would balance the power between the municipalities and the telecommunications industry. However, Richard Sheets, the deputy director for the Missouri Municipal League, said the only thing the law did was limit local control over cell phone towers.

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Lake Ozark goes after vendor sales tax

By Nancy Zoellner-Hogland

Thanks to the wife of Lake Ozark Mayor Johnnie Franzeskos, the city may be able to start enjoying a piece of the "special event" pie.

According to Courtney Franzeskos, who makes and sells jewelry as a hobby, when she arrived at Osage Beach City Hall to participate as a vendor in this year's Fall Festival, she was handed a packet of information. That packet included a notice telling her that she was required to submit all sales tax collected during that fair within 10 days to the Missouri Department of Revenue (DOR), and a Special Event Sales Tax Report informing her that if products were sold at the event, she was required to provide the name of the city and/or county where the items were sold so the DOR could properly distribute those entities' portions of the sales tax.

"I'd never heard of that before so I shared it with the city. I know Lake Ozark has been playing host to numerous festivals year after year after year and I didn't think any of the vendors had ever been told they had to report where their sales were made," Courtney

Franzeskos said.

She was right.

Both City Administrator Dave Van Dee and the mayor said that as far as they knew, none of the event promoters had ever shared that information with vendors.

"Promoters would always come in and tell us how much added revenue would be coming in to the city through all these events but I never saw any spikes to back up those claims. I think it's because although vendors are paying their sales tax, they're paying them for the area where their business is located," Van Dee said, adding that a search of the list of businesses that paid sales tax over the past several months confirmed his suspicion. "The city gets a detailed breakdown of all sales tax that's paid. I didn't see any names I didn't recognize for the receipts that came in the month the Lake Race was held, for instance."

Johnnie Franzeskos said he hates to think of all the money that's been lost due to the lack of proper reporting.

"Take the Magic Dragon car show. Some of those vendors sell high-dollar parts. All the taxes

that have been collected over the years at those shows should have been coming to Lake Ozark," he said.

To remedy the situation, in October, aldermen voted to amend the special event request to follow state guidelines. According to the DOR rules, event organizers are required to contact the DOR at least three weeks before the event; give the date and the time of the event; the place it will be held; their address and phone number; and the number of vendors that will be participating in the event. The DOR will then furnish the organizers with reporting forms and sales tax rate charts to distribute to those vendors. Rate charts are also available for download on the DOR site at <http://www.dor.mo.gov/tax/business/sales/taxcards/>.

Event organizers are also required to keep and furnish to the DOR, and now to the city, a list of all participating vendors that includes the vendors' names, addresses and phone numbers. This list may be furnished before the event or within 10 days after the event.

According to Van Dee, the

DOR's rules apply to every event – even when a vendor village is established on private property.

"This doesn't just cover people selling items out of booths or concession trucks parked on the Strip. It also includes any booths that are set up below the dam, for instance," he explained, adding that letters outlining the new rules will be sent to everyone who organized events in 2013.

According to the DOR website:

•Contest entry fees and admission charges are taxable as fees paid to a place of amusement, entertainment, or recreation if the show includes activities that are considered "amusement, entertainment, or recreation," unless the event falls under an exemption. However, the amounts charged for vendor space or swap space used to display products for sale are not taxable fees.

•Section 144.014, RSMo, provides a reduced tax rate for certain food sales. The 3-percent reduction applies to all types of food items that may be purchased with food stamps. This includes food or food products for home consumption, seeds and plants for use in gardens to produce food for personal consumption, and food items refrigerated or at room temperature.

Any food that is normally bought at events to be eaten at the event and not be taken home does not qualify for the reduced food tax rate.

•Anyone who sells at more than five shows or events per year in the state of Missouri should obtain a Missouri sales tax license.

•Everyone who sells retail to the public is responsible for collecting sales tax, even if they are selling as a hobby.

•Those who are at least 65 years of age and the income from the sales of handicraft items does not constitute more than 50 percent or their annual income, are allowed to obtain an Exemption Certificate for Sales of Handicraft Items (Form 2478). That certificate must be displayed on the booth.

•To obtain a sales tax license, a Missouri Tax Registration Application (Form 2643), must be completed and submitted to the Missouri DOR. The registration application may be completed online at <http://dor.mo.gov/business/register/>. It can also be obtained by visiting the DOR's Business Tax Registration Forms page or by calling (800) 877-6881.

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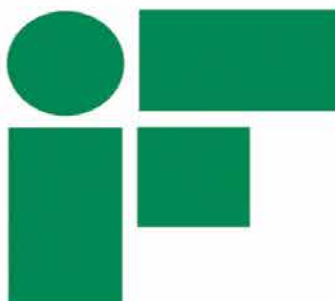
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Osage Community Elks Lodge Shootout Donation

Osage Community Lodge #2705 in Laurie had 96 members volunteering to park cars for the Shootout. Pictured are the volunteers along with Ron Duggan, Shootout Committee Chairman and Frank Scarpino, Shootout Committee Member. A thank you Shootout donation check in the amount of

\$13,647.70 was presented. The funds will be used to support their Elks Christmas Program that will feed 100 families, 20 senior households and provide toys to over 300 children. In addition, Christmas donations will be made to Share the Harvest and other local food pantries.



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with Mike Ogle of
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Why Is Bad Economic News Typically Good For Mortgage Loan Rates?

Many clients believe there is a direct relationship between the Federal Reserve and interest rates, when in actuality, stocks and bonds have a greater effect on mortgage rates.

Why is bad economic news typically good for mortgages...and vice versa?

"There's actually a pretty simple explanation for this seemingly strange phenomenon. But you need to understand a couple of important financial concepts:

"First, big money managers - who are always in search of higher returns - avoid holding onto cash. So they invest in both Stocks and Bonds. Second, home loan rates are actually based on the performance of Mortgage Backed Securities (MBS), which are a type of Bond.

"When we put those two facts together, we begin to understand the relationship between bad economic news and good home loan rates.

"Whenever the economy is on fire and there are good economic reports along with positive economic news, investors tend to put more money into Stocks. That's because Stocks are more risky, but they generally offer higher returns. I like to refer to the stock market as the craps table in a casino. When the table is hot everyone is playing, and it is moving pretty fast. However, to accomplish this, investors must remove some of their money from less-risky Bonds, which is more like the Black Jack table in the casino - a lot slower, can't lose your money as fast, and a little less risky. This decreased demand in Bonds causes the Bond prices to worsen, which causes home loan rates to rise. The lower the bonds are selling the higher the rates, and vice versa; this can change quickly, sometimes even within minutes. When economic news is released (usually something from the Feds, or a Jobs report, for example), it can cause a huge sell off in the bond market. We have seen the



market drop well over 100 points in just a few minutes. That will create immediate change in mortgage interest rates, as lenders will start re-pricing and within minutes we can see a jump of as much as a full point in interest rates.

"Inversely, when the economy is sluggish and economic reports are negative, money managers tend to remove money from higher-risk Stocks (craps table) and put it into less-risky Bonds (Black Jack table). As they take all their money off the craps table and move back to the Black Jack table, this creates more demand for the Bonds and, therefore, causes prices increase and home loan rates decrease."

So as a mortgage professional, it is our job to stay up with this on a daily basis, and be aware of any economic news that may affect the markets so that we are able to offer the best rates available at that time or in the future. We also need to be aware of which direction the market is heading in order to lock in the best rate for the borrowers depending on their projected closing date. That is the hard part as no one has that crystal ball and can see what might happen, but knowing what economic news is coming that may affect the trend and when to watch it closely is the key.

So when you're looking into purchasing or refinancing your property, you need to make sure you are working with a true professional that knows the trends of where the market is headed, and is alerted when the market changes so you can take advantage of the lower rates. For More information please contact Mike Ogle in the office of First State Bank Mortgage at 573-302-0080 or the cell phone at 573-216-0618.

Share the Harvest Donation



Shootout Chairman, Ron Duggan made a check presentation to the Share the Harvest board in the amount of \$5,178.29 for their volunteer efforts during the Shootout. Pictured from left to right, are Share the Harvest board members Norman Wimmer, Judy Wimmer, Director, Marcelle Buxton, Pat Logue, and Ron Duggan. (not pictured: Liz Ripley, Share the Harvest President).

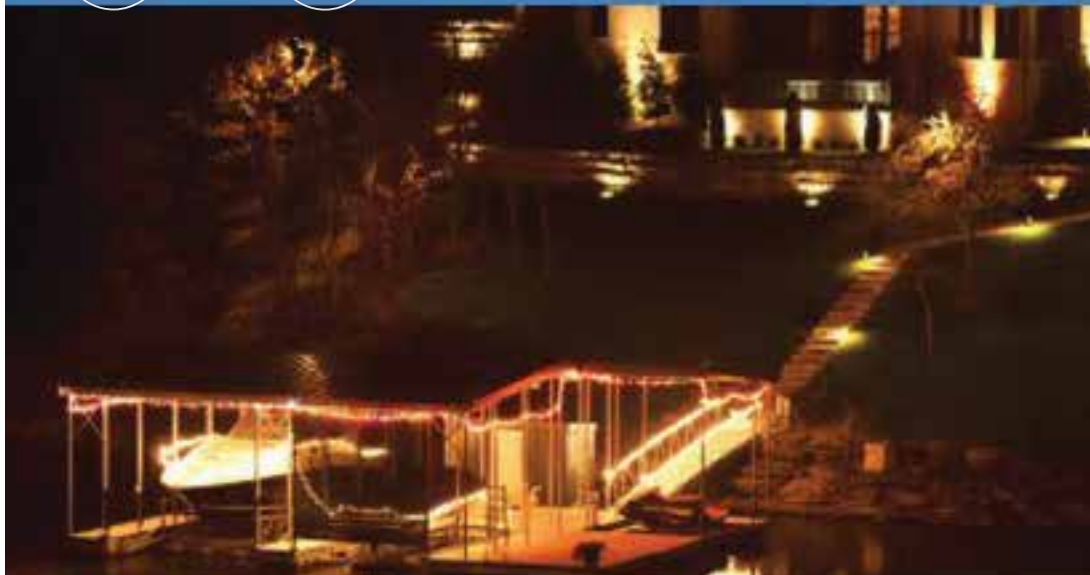
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"I am committed to providing outstanding service to my clients," said Albers "the Certified Luxury Home Marketing Specialist® designation is evi-

dence of my ability to meet the needs of affluent buyers and sellers. My membership in The Institute for Luxury Home Marketing also provides me with marketing tools and networking capabilities that benefit my clients."

Albers is an award-winning real estate professional who has gone through special training and met performance standards in the upper tier market. She has been in real estate since 1995 and specializes in

the Lake of the Ozarks real estate market. Mary was honored as the 2005 Bagnell Dam Association Realtor of the Year. She is an Accredited Buyer's Representative, Certified Residential Specialist and Graduate Realtor Institute. Recently Mary teamed up with her father, Jim Albers to form a partnership, Albers and Albers, Two Generations of Real Estate.

For current information on the upper tier market, contact Mary Albers at Four Seasons Realty 573-216-2139 or e-mail mary@albersandalbers.com



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"Tax Time"

with Bobby Medlin CPA

Two Common Tax Mistakes Made by Investors

Emotions often affect financial decisions. Family issues, health matters, job changes, and retirement often trigger action by an investor. Unfortunately, action before thought can be very costly to today's investor. Let's take a look at two common mistakes that could cost you thousands of dollars.

#1 - The sale of appreciated securities and other appreciated assets by elderly taxpayers can result in needless amounts of tax due. Here is why. Typically, investments held for a long time carry a low basis because they were purchased so inexpensively many years ago. That means if the investments are sold, a large capital gain will result. Capital gains, while taxed at lower rates than ordinary income, become part of a taxpayer's adjusted gross income.

Anytime a taxpayer's adjusted gross income increases, of course, the amount of tax due goes up. However, did you know that many deductions and credits are reduced, limited, or eliminated the higher your adjusted gross income is? In addition, for elderly taxpayers receiving Social Security Benefits, the taxability of those benefits increases as adjusted gross income increases.

An alternative to selling appreciated securities is to allow your heirs to inherit the securities. The basis of appreciated securities is stepped up to the current market value upon the death of the owner. As a result, capital gains disappear. Investments with built-in losses should be sold by elderly investors because at their death, the basis of these securities is lowered to the current market value and the losses disappear, unused.

#2 - Failure to consider converting IRAs to Roth IRAs is another mis-



Bobby Medlin, CPA

take that can cost you and your heirs. When a traditional IRA is converted to a Roth IRA, the amount converted is included in adjusted gross income. Thereafter, qualified distributions from the Roth IRA are not taxable.

Here is the beauty of the strategy: Convert from a traditional IRA to a Roth IRA in a low-income year and it will cost you little or no tax. Keep in mind that you do not have to convert your entire IRA, you can reach in and convert whatever amount you desire. Going forward, gains in the Roth IRA escape taxation when distributed.

In addition, there is no required minimum distribution from a Roth IRA when you reach age 70 & ½ as there is with a traditional IRA. That means you can allow those investments to grow tax free, untouched for as long as you wish. Furthermore, if you are fortunate enough to not need to spend all of the funds in your Roth IRA, your heirs can receive the amounts tax free, unlike the receipt of a traditional IRA, which must be taxed to your heirs when distributions are made.

Taxpayers, other than your spouse, inheriting an IRA, or a Roth IRA, can elect to take annual distributions over their life expectancy, effectively allowing the accounts to grow for a long, long time and in the case of a Roth IRA, never be taxed.

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



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Shootout Donation to Optimist Club

Shootout Committee Member, Frank Scarpino (right) made a check presentation to the Optimist Club President, Lorraine Hilliard (center), and parking volunteers in the amount of \$1,371.30 for their volunteer parking efforts during the Shootout. The Optimists support many youth programs.



Shootout Committee Check Presentation to the Lake West Chamber

Pictured: Andrew Renken, Lake West Chamber Board President, Mark Maasen, Ron Duggan, & Frank Scarpino, Shootout Committee

Members of the 2013 Shootout Committee made a check presentation this morning, Thursday, October 10, 2013, at the Lake West Chamber Board Meeting. A contribution in the amount of \$13,144.89 was made to the Chamber. This contribution is based upon the number

of volunteer hours that can be contributed to the Chamber itself, totaling 929. The number of volunteer hours at this year's event was a record breaker at over 6,800 contributed by a total of 575 volunteers! Thank you to the Shootout Committee for allowing the Chamber to be a part of this fantastic event and to each of the individual volunteers who help to make it a huge success!

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"Insurance Talk"

with **Amanda Fagan** of
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Safe Driving

As the season changes from fall to winter road conditions can be volatile. Rain, snow and ice or the two bucks and a doe that crossed my path this morning in a curvy one mile stretch of highway are examples of these dangers. It is important to remember a few safe driving techniques to keep you on the road and out of an accident, not only for the safety of you but also for those sharing the road.



Amanda Fagan

I am notorious for running behind in the mornings which means not starting my car early enough to properly defrost windows prior to leaving the drive. Some of you reading along are nodding your head in agreement (or laughing because you know me). We are just so busy, and I personally want those last few minutes of sleep. However, to practice safe driving, it starts before you back down the drive: adjust your seat and mirrors, defog your windows, and have the climate controlled prior to switching out of park. Secure any items that could fall to the floor or roll around distracting you while driving. Have items such as toll fees ready to go in a convenient place that will not cause you to jerk your wheel when picking up. Keep a two to four second cushion (some extremists might say car lengths) between you and the car in front of you, or four to eight seconds when weather is bad. Watch your speed and stay within the limit. My motto is "I will get there when I get there." An \$80 ticket, points on my license, and increased auto insurance rate just because I was trying to make up time are really not necessary. Speeding gives you less time to react and can increase the amount of damage in an accident. Always wear your seatbelt, pull over to eat, or take phone calls. Tuck your

phone into your purse or pocket to keep it from distracting you. At the time of an accident, an unsecured phone will fly and flip around your vehicle which could keep you from being able to reach 911. Use a dash mounted GPS system instead of phone in one hand, driving with your knee and other hand on radio dial or eating fries type of scenario.

The last tip about safe driving kind of goes without saying; but after an outing with friends, call a cab. There is no need to drive impaired. The lake area has a great selection of insured cab services that will happily get you home safely with less cost than a ticket or an ambulance ride.

Defensive driving keeps you safe, those sharing the road safe and insurance costs low. A lot of companies are offering safe driver discounts, and we would be happy to discuss those options with you. Amanda Fagan is a Commercial Insurance Service Representative at Golden Rule Insurance Agency and can be reached at 573-348-1731 or amanda@goldenruleinsurance.com.

Amanda Fagan is a Commercial Insurance Service Representative at Golden Rule Insurance Agency and can be reached at 573-348-1731 or amanda@goldenruleinsurance.com.

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Prestigious Community Awards Presented by the Lake Area Chamber



The Lake Area Chamber of Commerce announces the winners of the 2013 Community Awards, presented on Thursday, Oct 10 at the Lodge of Four Seasons during the Lake Area Chamber Annual Fall Dinner.

Four prestigious awards were given throughout the evening in the following categories: Non-Profit of the Year, Small Business of the Year, Large Business of the Year and Distinguished Citizen. Recipients of the awards were nominated by their peers during a month-long nomination process.

The first award of the night was presented to the Non-Profit

of the Year; the award went to Lake Ozark Day Break Rotary. The second award of the evening was presented to the Small Business of the Year; Page Stores, LCC. The award for Large Business of the Year was presented to Hy-Vee. The Distinguished Citizen award was the last award presented and went to Joe Roeger. Recipients of the awards were nominated by their peers.

Another award presented that evening went to Alan Sullivan for his dedication as Chairman to the Magic Dragon Street Meet Nationals. The Lake Area Chamber wishes to congratulate all award recipients and to

thank all sponsors and guests who made the night possible.

Pictured are Lake Area Chamber board president Joe Loth, Central Bank of Lake of the Ozarks (at left) and Wendy White, chamber director (at right) with: Alan Sullivan, Ameren Missouri (recognized for serving as Magic Dragon chairman for the past nine years); Cindy Streed, Lake Ozark Daybreak Rotary (Non-Profit of the Year); Mike Page, Page LLC (Small Business of the Year); Jodi Weeber, Hy-Vee (Large Business of the Year); Joe Roeger, First Title Insurance (Distinguished Citizen of the Year).

Lake business community grows again

By Nancy Zoellner-Hogland

While the national news is filled with reports of a stagnant economy, the story is quite a bit different at the Lake.

Recently, Kent Nixon of Entertainment Properties, LLC announced plans to build Towne Harbour, a 164,000-square-foot waterfront entertainment complex that will include a hotel, restaurants and shops. The project will be located off Jefferies Road, just off Highway 54, on land previously occupied by Kalfran Lodge.

Nixon said the development will move forward only if Osage Beach approves his request to establish Tax Increment Financing (TIF) district, which would fund certain authorized improvements with new taxes generated by the development. However, soon after his announcement, city officials said they were eager to meet with Nixon and hear the details. Nixon said he is currently in the process of obtaining letters of intent from potential tenants and plans to present his proposal to the city in early 2014.

If approved, he said the two-phase development would be completed over a period of four years. The first phase will include an 80,000-square-foot, three-story, 74-room hotel; three mixed-use areas that will occupy some 2,000 feet of lakefront and a 416-space parking area. Phase 2 will include three mixed-use areas; approximately 4,000 square feet of retail space; a waterfront, six-story, 140-room hotel; and another 436-space parking area.

Nixon said the decision to move forward with the project was based, in part, on the anticipated growth in the area. The state estimated that within the next 20 year, the traffic count on Highway 54 through Osage Beach will increase from its current 40,000 vehicles per day to more than 70,000.

If approved, this would be the fourth TIF granted by the city. Previously, the board of aldermen gave the nod to TIFs for Prewitt's Point shop-

ping mall; the John Q. Hammons project, Chateau on the Lake; and Dierbergs Lakeview Pointe.

In the meantime, on November 1, after this issue of the "Lake of the Ozarks Business Journal" went to press, Wehrenberg was set to open its Eagles' Landing 8 Ciné, which features eight digital movie screens including three state-of-the-art 3D digital auditoriums. All auditoriums will include stadium luxury, rocking and snuggle-seating; an expanded concession stand and a self-service soda fountain.

November 1 was also the opening date set for Dick's Sporting Goods in Dierbergs Lakeview Pointe. In a prepared release, Lauren Hobart, senior vice president and chief marketing officer for the nation's largest full-line sporting goods retailer, said they were looking forward to opening the new store, becoming part of the Lake community and providing residents the equipment they need to excel.

In October, Andy Prewitt of RIS Inc. announced that Buffalo Wild Wings had signed a contract and was beginning construction on a 7,000-square-foot building next to CVS Pharmacy in Eagles' Landing.

Osage Beach City Planner Cary Patterson said a new restaurant would soon be coming to the building formerly occupied by Biggies, across from Dierbergs.

Two new restaurants are also in the process of opening on the Bagnell Dam Strip and the city of Lake Ozark is working closely with a developer that is looking at undeveloped ground.

Developer Kent Nixon promised his new commercial development featuring hotels, restaurants and shopping will be a "hot spot" at the Lake, boosting economic development and providing additional full-time jobs for the community.

The developer's website has a rendering at this location. <http://www.joerlingroup.com/article.php?ID=310>

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Maximizing Your Potential

with Michael McIntosh of Lake Sport and Spine Rehab

What Is A Physical Therapist?

When asked what functions a physician serves, most people can likely provide a variety of fairly accurate answers. The same is probably true about nurses, dentists and personal trainers. However, ask the same questions about a physical therapist (PT) and you might get a very different set of answers. Even people who have had physical therapy may not have an accurate idea of what a PT knows or what functions they perform in the health care system.

According to the American Physical Therapy Association, in the United States in 2007 48.8 percent of practicing PTs had a master's degree, 45.7 percent a bachelor's degree and 4 percent a doctoral degree. All PTs have a bachelor's degree prior to entering the graduate-level program specific to physical therapy. However, there are no longer any educational programs offering a bachelor's degree in physical therapy. All educational programs now offer master's degrees and many have progressed to the doctoral level. The primary motivation for educational institutions to increase the level of degree offered is the large volume of material that must be learned and the depth of knowledge needed to be a practicing physical therapist.

Through all of this, PTs learn how to evaluate patients with all types of diagnoses. For example, strokes and other neurological disorders, developmental disorders like cerebral palsy and orthopedic disorders like back pain and knee pain all require their own set of techniques and knowledge. According to the APTA, PTs "are health care professionals who diagnose and treat individuals of all ages, from newborns to the very oldest, who have medical problems or other health-related conditions that limit their abilities to move and perform functional activities in their daily lives." PTs are experts in body movement and all the factors that effect movement. They are also specialists in exercise and all the limitations that can occur due to setbacks like heart problems, diabetes, joint injuries, strength or deconditioning. PTs have knowledge in the use and prescription of adaptive equipment like wheelchairs, crutches, braces and



Michael McIntosh, PT, MBA, CFCE
shoe orthotics.

On a practical level, a PT would be a good choice if you suffer from back pain, shoulder pain, muscle tension headaches, diabetes, a stroke or just want to begin an exercise program safely. Due to their deep understanding of how the body moves and functions normally, a PT will take your individual body's status into account when determining what treatment would be best. PTs examine each individual and develop a plan using treatment techniques to promote the ability to move, reduce pain, restore function and prevent disability.

The profession has been growing steadily over the last 20 years. Increases in the demand for therapists and the number of clinicians have led to improvements in academic and clinical education. However, the growth and development of the profession has not been accompanied by public awareness. During this time of rapidly rising rates of diabetes, joint replacements and back pain investigating the services of a PT would likely be an appropriate option for many. As with many professional choices, it is important to choose a PT that fits your needs. Many specialize in certain areas, like sports, pediatrics, geriatrics or neurology. If you need to find a PT in your area or would like further information on the types of offerings PTs can provide, log on apta.org.

Michael McIntosh is the clinic director of Osage Beach Lake Sport & Spine Rehab and offers outpatient rehabilitation, MedEx, work conditioning, work hardening, and functional capacity evaluations. You can reach them at 573-693-9128 or visit their office at 5780 Hwy 54, Suite 220, Osage Beach.

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Seminar focuses on business opportunities for women

By Nancy Zoellner-Hogland

In a continued attempt to spur new business growth in the Lake area, Central Ozarks Development will be hosting a Women Owned Business Seminar.

The panel discussion is set for 6 to 8 p.m., Tuesday, November 12 at the Inn of Grand Glaize. It is free and open to the public – and even men can attend.

“Because of the state of the economy, there’s been a real hesitation for people to start new businesses at the Lake. We’re trying to encourage people to taking that step by holding workshops that target different groups. A few months ago we held a franchise workshop that encouraged three different people to look into that opportunity. At November’s workshop we’ll have women from a variety of businesses sharing information about their experiences,” explained Linda Conner, the executive director of the Lake of the Ozarks Council of Local Governments, which serves

as the umbrella for Central Ozarks Development.

The list of speakers includes Stephanie Isaacson, owner of New Horizons LLC, an engineering firm offering environmental solutions; Theresa Sapp, owner of Legend Land Services, a title company in Lake Ozark; Geniece Taylor, owner of Golden Door Motel in Osage Beach; Kim Spangler, founder and CEO of Woman 2 Woman, a faith-based non-profit organization dedicated to mentoring, training and coaching women in the workforce; and Judy Meyers, a volunteer counselor with SCORE, which provides free, confidential business counseling and mentoring tailored to meet the needs of businesses in a seven-county area surrounding the Lake.

Conner said the female entrepreneurs will be talking about their businesses – sharing information on how they got started, talking about some of the challenges they face, and also sharing some of the greatest rewards of owning their



own businesses.

“Those types of things. We asked Kim to come and talk about her not-for-profit business to get women to ‘think outside the box.’ Then Judy will

be discussing how SCORE can help make dreams of owning your own business come true! Clayton Rogers with Heritage Bank will also be there to discuss the SBA 504 loan program. It will be a full seminar,” she promised.

For more information, call 573-346-5692.

Central Ozarks Development, Inc., established in 1983 as a Certified Development Company (CDC), is a non-profit corporation certified and regulated by the U.S. Small Business Administration and designed to work with participating lenders to provide financing to small businesses. Conner said the board is composed of business owners, community leaders and government representatives who are able to review business plans before they’re

submitted to the SBA to realistically assess the proposed businesses and then help refine those plans.

The CDC 504 loan program can be used to purchase real estate and equipment needed to start a business. To be eligible, the business must be a for-profit business; it must be located in Missouri and it must have less than \$15 million of net worth.

The SBA’s Office of Women’s Business Ownership supports women entrepreneurs through a number of programs that provide business training and counseling, access to credit and capital, and marketing opportunities, including federal contracts. In 2012, the SBA backed nearly 8,500 loans worth about \$2.5 billion to women entrepreneurs.

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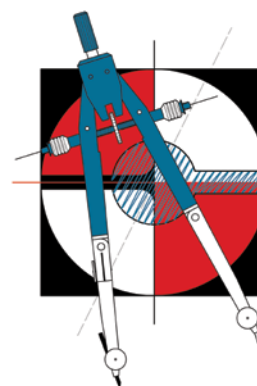
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**Hummingbird –
Google's new
search algorithm**

Yep, Google has done it again. On the 15th anniversary date of the company, the world's most used search engine announced a new ranking algorithm called "Hummingbird." It is designed to give users faster query results and it is focused on what the user actually wants versus individual search terms.

According to Google, this is the most dramatic algorithm change since 2001 and is a complete replacement of the old algorithm.

So what does that mean for your business? It means that if you are not creating original, deep, subject-relevant content often for your website and your social media channels, you may be falling behind. The Hummingbird algorithm no longer uses the brute force approach of looking at each individual keyword in a Google search. Instead it looks at the query as a whole to process the meaning behind it.

Hummingbird considers over 200 signals when determining a rank for a website. Traditional SEO practices are not necessarily dead ... they are just not as relevant with this algorithm. Building a trustworthy social media sphere that has hundreds (if not thousands) of fans and followers who interact with your content will allow Google's Hummingbird algorithm to better see your site and rank it appropriately for terms related to your business.

Here is an example. With the old Google algorithm, if you searched for a long tail term like "who is the best realtor at the Lake of the Ozarks", Google would look at each individual word in the string and factor in its relevancy with content, links, and meta-tags on websites to the return the results. As its being described, with Hummingbird, Google attempts to find the most relevant result to the entire question by looking at content on websites along with associated social channels and signals to indicate which sites reflect the best answer to this question.

The Hummingbird algorithm is also geared toward displaying more relevant results to mobile users. 63%



Mike Waggett

of all adult cell phone owners use their phone regularly to go online (according to socialmediatoday.com). If you don't already have a mobile website, it may be time to consider one!

This algorithm change may not affect some businesses. If your website was already ranking poorly, you probably will not see a change. If your website was ranking well and you do see a drop in your traffic as a result of the algorithm change, talk with your webmaster. It may be time for your business to develop a better social media and content strategy for your online presence.

Information on the Hummingbird algorithm is trickling out every day. As more information becomes available we will share it in this column.

Information on Google Hummingbird algorithm gathered from: <http://searchengineland.com/google-hummingbird-172816>
<http://www.wired.com/insights/2013/10/google-hummingbird-where-no-search-has-gone-before/>
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FEMA to aid in repairs

continued from page 7
building. It was wild," she said.

According to Cindy Leigh, Human Resources generalist, the list of damages includes the pond dam, the parking lot below the dam, the baseball fields, the concession stand and its contents, the irrigation system, three vehicles, a tractor, the Jon boat and multiple items such as picnic tables, soccer goals, fencing, soccer nets and trash barrels.

Viselli said the city's insurance will cover not only the lost and damaged items but also maintenance shop clean up, lost income and the cost of moving the fall festival expenses. However, it won't cover the pond dam, parking lot, debris removal, and laser grading for baseball fields.

That's where FEMA will come in. Any funds approved by FEMA will require the City to match 25 percent.

According to Gov. Jay Nixon's office, the federal government approved public assistance to the tune of \$18 million to cover damage in 18 Missouri counties. While reports vary, estimates of

rainfall range from 9 to 13 inches in a 24-hour period.

Viselli said Camden County wasn't included in the original declaration but thanks to the efforts of Franken, it was soon added to the list.

"I'm not sure why we weren't originally included. We all went out and did different assessments and knew we were eligible so I got on the phone with Senator Roy Blunt, Congressman Blain Luetkemeyer and Congresswoman Vicky Hartzler and they all worked together to take care of it," Franken said.

The Aug. 6 storms, which

produced about eight to nine inches of rain in the Lake Area, wreaked havoc on the park's many amenities and forced the City of Osage Beach to close the park Aug. 7 until further notice. Willey said the park's seven-acre pond had reached its top elevation and overflowed. Everything that had drained into it came down the hillside, and logs lodged themselves underneath pavement of parts of the flooded parking lot.

City officials said they hope to get the park open by next spring – but that was based on good weather through the winter.



FEMA's Urban Search and Rescue (USAR) conduct door to door checks in flood-damaged left hand canyon near Boulder, CO.
Photo by Michael Rieger/FEMA



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AT&T Celebrates 4G LTE Launch at the Lake of the Ozarks
 AT&T and the Camdenton Area Chamber of Commerce held a ribbon-cutting to celebrate the launch of AT&T's 4G LTE network in the Lake of the Ozarks, which includes the communities of Camdenton, Eldon, Gravois Mills, Lake Ozark, Laurie, Linn Creek, Osage Beach, Sunrise Beach and Versailles. AT&T's 4G LTE network allows customers to stream, download, upload and game faster than ever before on the latest smartphones, tablets and other devices.
 Back row [L/R] Tom Smith, American Sun Control; Doug Horman and Amy Hadfield, First National Bank; John McNabb, Mayor; Brenda Colter, City Administrator; Laura Wright, Police Chief; Diane Franklin, State Representative; Pat Thurston, Manpower; Charli Allee; First National Bank; Trish Creach, Executive Director, Camdenton Chamber of Commerce; Corey Leuwerke, Lake Aviation; Front row [L/R] Mike Hayes; Christian Dassrath [with scissors]; Don VanHise; Jerry Hull, AT&T Representatives.

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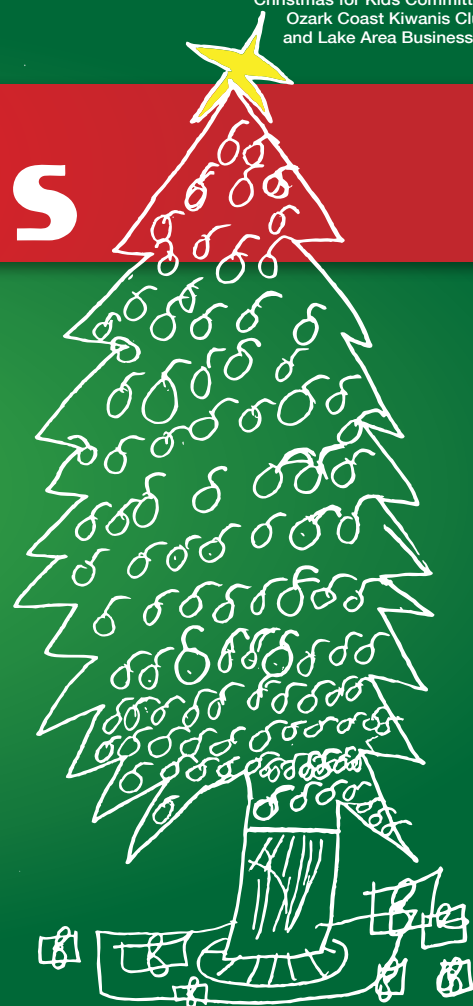
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PREWITT
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Glitches continue in Obamacare

continued from page 1

High deductibles will be a thing of the past. The law allows a maximum out-of-pocket expense of \$6,350 per person.

Annual limits on payouts by insurance companies are prohibited.

Adults can no longer be denied coverage because of pre-existing conditions.

Women purchasing individual insurance will gain coverage for maternity services.

Insurance companies in the individual and small group markets will no longer be permitted to charge higher rates due to gender or health status.

Insurers will be prohibited from dropping or limiting coverage because an individual chooses to participate in a clinical trial that treats cancer or other life-threatening diseases.

Brown said because insurance companies will have to recoup those costs, premiums will be increased. An "average" policy for a non-smoking couple in their 60s that previously carried a \$10,000 deductible and cost between \$500 and

\$600 per month will likely run \$600 to \$700 per month – per person – after January 1.

"Policies that have these big deductibles will have to be rewritten and when they are, people are going to be in for a big shock when they see their new premiums," she said.

The New Year brings a couple other changes as well.

Under the Individual Mandate, those that go without health care for more than three months during 2014, and all coming years, will be hit with penalties unless they are eligible for an exemption. Brown said she doesn't know if the problems with the website will result in a delay of that Individual Mandate Penalty.

"They originally set a cut-off date of December 15 to give them time to process all the applications and get the insurance ID cards out by January 1, but I don't see how they can stick to that if people can't even get online to sign up," she said.

Although many are reporting that the White House has granted a six-week extension,

that isn't correct. That deadline has always been set at March 31. In late October, the White House released a prepared statement that read:

"In the Marketplaces, you have to sign up by the 15th of a given month in order for health insurance to start on the first day of the next month. As a result, some have asked whether consumers could face a tax penalty if they don't enroll in coverage by Feb. 15th of next year. This is not the case. If you sign up for insurance by the end of March, you will not face a penalty."

The consequences for violating the law

According to the Kaiser Family Foundation (KFF), the minimum penalty charged in 2014 will be \$95 per uninsured adult and \$47.50 per uninsured child or one percent of the family's income, whichever is greater. However, penalties increase annually through 2016 when they will be as much as \$695 per adult and \$347 per child (up to \$2,085 for a family) or 2.5 percent of family in-

come, whichever is greater. If any penalties are owed, the IRS will subtract that amount out of any refund owed. Those who don't get refunds or who owe more than they are getting will be expected to mail a check or pay electronically.

The ACA also changed eligibility requirements for Medicaid. Under the new guidelines, those who earn less than 138 percent of the poverty level – approximately \$14,000 for an individual and \$29,000 for a family of four – will be eligible in 2014. States will receive 100 percent federal funding for the first three years to support this expanded coverage, phasing to 90 percent federal funding in subsequent years.

However, a Supreme Court ruling allowed states to opt out of the expansion and Missouri was one of the 25 states that chose that route. KFF statistics show nearly 5 million poor uninsured adults living in those 25 states will make too much money to be eligible for Medicaid but they'll be below the lower limit for Marketplace premium tax credits. Healthcare.org states 13 percent of Missourians lack healthcare.

Who's eligible?

To determine if you qualify for a health insurance subsidy, visit www.kff.org.

Plug your zip code, income, family size, age, and tobacco usage into the Kaiser Family Foundation's subsidy calculator to get a rough estimate of how the Affordable Care Act might impact you financially.

According to the 2010 Census, the median household income in Camden County is \$44,617. Using that figure, based on the median age for a male – 48 – and the median age for a female – 49 – with no children, the health insurance premium in 2014 (for a silver plan, before tax credit) would be \$8,470 per year. The family would qualify for a government tax credit subsidy of up to \$4,391 per year, which would cover 52 percent of the overall premium, resulting in a premium out-of-pocket cost of \$4,079 per year.

The lower-level "bronze" plans have smaller premiums, but consumers will pay higher cost-sharing percentages and the "gold" plans have larger premiums but smaller cost-sharing requirements.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

WATER SKIING AT LAKE OZARK

According to an early issue of the *Vacation News*, which was established around 1947 by Dwight Jones of Eldon, Missouri, water skiing was first organized as a performance club at Lake of the Ozarks in 1954. The early performances were staged near the west end of Bagnell Dam. By 1959 the Lake of the Ozarks Water Ski Club had become official with Larry Fry, president; John Pilkington, vice-president; Judy Haage, Secretary; and Sharon Sutton, Treasurer. Directors were Earl McCormick, Harold Pilkington and Dick Jasinsky who were the owners of various businesses in Lake Ozark and nearby.

Out of this came the professional water skiing production known as the Ozark Water Ski Pageant later called the Ozark Water Ski Thrill Show produced by Tex Bemis and performed in Paradise Cove, the east branch of Jennings Branch Cove. The "Thrill Show" was in full seasonal operation by the 1960s and would

be in production for more than 25 years.

The classic pyramid act of the Ozark Water Ski Thrill

Show, shown in the photo that accompanies this article (courtesy of the late Sylvia Brinkman/Slone), Larry Fry

serves as the male anchor and center for the four young ladies. Left to right on the bottom row is Cookie Clayton, Larry Fry and Sharon Sutton. On the top row left to right is Ruth (Skeeter) Payne and Jane Fry.

In ski tournaments sponsored by the Lake of the Ozarks Water Ski Club before the troupe began staging professional commercial performances, club skiing tournaments were open to all skiers. Competitions charged an entry fee of \$3.00 and the judges were from the club. John Pilkington, who owned Pilkington's Lake Ozark Supply Store on the Bagnell Dam Strip, served as mail central. Skiing tournaments included slalom riding, trick riding and jumping. ■

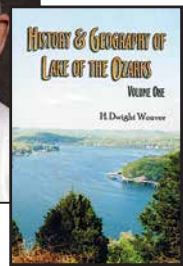
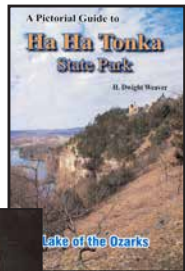
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history – Images of America, Osage Beach – is now locally

available and is a pictorial history of Osage Beach from 1880 to 1980.

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

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



As the Lake Churns

Market Notes

A few months ago I touched on the activity on Osage Beach's Grand Glaize west end. Here's an update on a couple of items I had discussed.

The new owner/developers of The Hamptons on the Lake Condominium development have finalized their purchase. They are experiencing very good activity with several sales already in place and requests for units in future buildings. They are in the process of planning the next building. The developers have a long successful track record on projects in other areas including Branson.

The Towne Harbour Entertainment and Hospitality District project has been receiving a lot of press and its developers are poised to move forward as well. This development will be located in part on the former Kalfran Lodge property and will bring a variety of retail and commercial venues.

We continue to see a slight increase in lot sales. There have been a total of 57 lakefront lot sales closed as of October 15th. Prices have ranged from \$4,900 to \$470,000 with a median price of \$68,000. Camden County new home building permits totaled 32 at the end of July, this compares favorably against the previous three years totals for all 12 months at 47 in 2012, 34 in 2011 and 44 in 2010.

Total number of properties sold in 2013 has risen 13% over 2012 and the average sales price has increased by 6.6%.

Several new businesses have



Real Estate and Lake News with C. Michael Elliott

opened recently including Dick's Sporting Good and the new Eagles Landing 8 Cine and I am hearing reports of other national franchises making commitments here at the lake. Several of my investment clientele are also reviewing demographics to determine whether to move forward in expanding their businesses to the Lake of the Ozarks area.

Data has been obtained from the Lake of the Ozarks MLS based on all property type sales over the time frame from January 1, 2004 to October 28, 2013 and all other times represented in the data.

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

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The Lake Area Chamber recently held a ribbon cutting for Alterations by Valentina. Alterations by Valentina is open from 9am to 5pm, Tuesday through Fridays, and 9am to noon on Saturdays. Contact Valentina at (573)348-2817. Pictured from left to right: Front Row: Ron Schmidt, CAV; Bert & Valentina Ehling, Owners of Alterations by Valentina; Joni Walden, Blinds & More; Jennifer Betherum, Lake Regional Health System; Marge & Al Hanson, CAV; Jean Brazill, CAV; Jackie Daves, CAV; Paul Brazill, CAV; Ed Daves, CAV. Back Row: Win Ehling, Ken Stites, Bob Russell, architect.

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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!

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

Q & A on IRAs

At the end of Q1 of 2013, total retirement assets in the U.S. reached \$20.8 trillion. IRAs had a 27.4% market share of the total, estimated at \$5.7 trillion. Most retirement capital is being managed by institutional professionals, but not so the IRAs. Accordingly, there are a great many possibilities for missteps.

Failed Roth Conversion of RMD

Q. I'm 73, so I have to take required minimum distributions (RMDs) from my \$1 million IRA. Consequently, I transferred the full balance to a Roth IRA, and paid the taxes from my taxable portfolio. Any problems with that?

A. You can't convert an RMD to a Roth IRA. In your case, the RMD comes to about \$40,485. The good news is that you will be deemed to have taken the RMD, so there's no 50% penalty for not taking it. The bad news is you've made an excess contribution to your Roth IRA of \$40,485. There is a 6% excise tax penalty imposed on the excess contribution. Cure the problem with a corrective distribution of the excess amount.

Missed the 60-day Deadline

Q. I received a retirement plan distribution which I meant to roll over to an IRA, but not within 60 days. What can I do now?

A. Try a trustee-to-trustee transfer. If the distribution check is made out to the recipient plan, instead of to you, this may still be a trustee-to-trustee transfer. Such a check may be delivered to the payee plan after the 60-day deadline has passed, even after the death of the participant. The next question is whether an exception to the 60-day rule might apply. Exceptions:

-First-time homebuyer. If your withdrawal was a "first-time homebuyer" distribution and there is a delay or cancellation of the purchase or construction of the home, the amount withdrawn may be re-contributed back into the IRA without penalty within 120 days.



Trenny Garrett, J.D., CTFA

-Disaster-based extensions. If a federal disaster has been declared in your area, the IRS may issue a pronouncement on the availability of automatic extensions for various filings.

-Financial institution errors. If you took action within 60 days, but the deposit to the IRA happened after 60 days solely due to an error by your financial institution, you can get an automatic waiver of the 60-day rule. Ensure the funds are deposited in the eligible plan within a year of the original distribution.

-Frozen deposits. If a bank becomes insolvent, so that a participant can't get the money out in time to meet the 60-day rule, the rule is suspended. The time during which the money has been frozen doesn't count toward the 60 days, and the participant has 10 days after the assets are unfrozen to complete the rollover.

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

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

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Healthier

continued from page 4
weight and Sudden Infant Death Syndrome.

"Several years ago, people concerned about the high number of teen pregnancies, teen drinking and teen smoking formed Project Healthy Living. Out of that came Smoke Free at the Lake. The easiest way to keep teens from smoking is to stop them from starting. The earlier parents stop smoking, the less likely their

teens are to become smokers," Martin said.

To arrange a presentation by Martin, email her at lmartin@breathehealthy.org.

To date, 25 Missouri cities have adopted smoke-free laws:

- Ballwin
- Brentwood
- Chillicothe
- Clayton
- Columbia
- Creve Coeur
- Excelsior Springs
- Fulton
- Hannibal
- Independence

- Jefferson City
- Kansas City
- Kirkville
- Kirkwood
- Lake Saint Louis
- Lee's Summit
- Liberty
- North Kansas City
- Maryville
- O'Fallon
- Rolla
- Sedalia
- Springfield
- Warrensburg
- Washington

Tournament winners



The Lake of the Ozarks West Chamber of Commerce hosted the 29th Annual MO Buddy Bass State Championship fishing tournament October 19th and 20th, 2013 at Captain Ron's. A special thanks to all of the anglers who came out to fish as well as to all the sponsors and volunteers who helped to make the event a huge success! A full listing of tournament results as well as information on the 2014 tournament can be found at www.lakewestchamber.com.

Our First Place team for 2013 was Roger Cook & Mike Hutton with a 2 day overall weigh-in of 26.52lbs. (shown above)

Second Place was awarded to Mike Malone & Terry Blankenship with a 2 day total weight of 25.89lbs.

The third place anglers were Jeff Hedberg & Mike Kelsey with a two day weigh-in total of 24.21lbs.

Overall Big Bass, sponsored by the Bank of Versailles, was

awarded to Scott Stonitsch & John Bledsoe for a fish weighing 5.77lbs.

The 2nd Annual Highway 5 Kid's Fishing Derby was held on Saturday, October 19th in conjunction with the Buddy Bass Tournament. Approximately 35 children ages 12 and under participated and received prizes. Additional recognition was awarded to the child who caught the Biggest Fish and the Most Fish in two age divisions, 8 and under or 9 - 12 years. (Winners are pictured in attached photo). Several sponsors and volunteers are involved in this growing annual event and we appreciate all the support! We are looking forward to seeing more kid's come out next year!

For full tournament standings and more information regarding 2014 MO Buddy Bass State Championship or Highway 5 Kid's Fishing Derby visit www.lakewestchamber.com.

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TECHNOLOGY AND LIFESTYLE

*A Special Expanded Look at
new Gadgets and Gizmos*

Handheld devices blur the lines between work and play

So you work, play, go out—and in today's world—never lose your connectivity. You can interact on social networks, snap photos and record video, check your email and messages, even jot down a few notes or refine that presentation. How? Through any one of a myriad of devices that are blurring the lines between phones, computers and laptops.

The convenience may be evident, but the reality is we are never far away from work and commitments that we try to leave at the office. Are these devices also blurring the definition of "time off" and the traditional 40-hour, 9-5 workplace?

Previously, we (may) have worked with computers at the office during the day,

and had a cellphone for work and personal use—we may also have purchased a computer to keep at home for recreation and the occasional last-minute work project. Sure, there were after-hours calls—but checking email on the go was completely unheard of. Are we working more without realizing it now that we can be reached at any moment

through text, email, phone, etc.?

Today's personal electronics (smartphones, tablets, e-readers, Netbooks, Ultrabooks and Laptops) are redefining the way we work—and play—offering up instant access to everything the internet has to offer at any time, and allowing us to share anything with anyone, almost instantly at any time.

They share capabilities to the extent that today's smartphones can almost take the place of the home computer, and everything in between—tablets, notebooks and the like—fill in the gaps. What device(s) you need today, is completely dependent on what you need to do.

Smartphones

With the Android (or iPhone OS) operating system, capabilities are almost endless through downloadable "Apps". The single limitation here is size and power—the small displays are limiting and the CPUs are not designed for intensive applications. Smartphones approach the size and functionality of tablets with some sporting a 6.4-inch 1920x1080 resolution display. Most of the top contenders in the field however, remain at under 5 inches measured diagonally - the forthcoming Sony Xperia Z Ultra and Samsung's wildly popular Galaxy S4 being notable exceptions.



Apple iPhone 5S

Apple's iPhone 5S outsells the rest of the crowd – it's very light, includes a 4 inch 1136x640 razor-sharp 326 DPI screen, a quad-core 64-bit processor, an 8 megapixel (MP) camera (plus 1.2 MP forward-facing) and a huge developer base providing countless applications. It sports up to 64 GB of internal storage, but no card slot for external expansion. Apple includes free cloud storage. \$399-\$749

continued on page 28

Tablets

Like smartphones, tablets use light operating systems and feature downloadable Apps to expand their functionality. These bridge the gap between smartphones and laptops, with screens ranging from 5 inches to more than 10 inches diagonally. The screens are not as limiting, but the CPUs again are not suited for heavy computing. Almost all tablets can accommodate a stand, a keyboard and mouse, external storage (USB) and more. This category also includes the e-readers, whose specifications have brought them close to tablets, like the Kindle Fire HD.



Google Nexus 10

The soon-to-be-launched improved Nexus 10 tablet features a Snapdragon 800 processor. This quad-core 64-bit CPU runs at 2.3 GHz, and includes a built-in GPU to handle the graphics—moving it up into laptop territory. What's remarkable however is this line of CPUs from Qualcomm also handles the Bluetooth, WiFi, GPS, Gyroscope, USB and more. The Nexus 10 gets an upgraded 8 MP camera (also on the CPU), a 10" 2560x1600 LCD touch-screen and 3 GB of RAM. Closer, but this CPU is still not up for intensive tasks. \$499+

ASUS Transformer TF701T

The Asus Transformer Pad TF701T—(right) Does this look familiar? No, this is not a laptop. But this device does blur the lines a bit more between the tablets and laptops. The Asus Transformer is designed to look like a laptop.

It is in fact the top-of-the-line tablet offered by the Taiwanese consumer electronics giant ASUSTek. At \$599 including the keyboard, this 10.1" 2560x1600 pad offers similar specifications to the Google Nexus 10. All the usual: 2 GB RAM, WiFi, USB, Bluetooth, twin cameras front and back, SD reader, and more. The display and matching keyboard snap together when needed. The touch-screen tablet portion is also sold separately with keyboard.



Chrome Books



Chromebooks and similar "net appliances" are nothing new. Laptop manufacturers produced "netbooks" in recent years to bridge the gap in between computers and laptops for users who did little other than use the internet on their computers. Cheaper than computers and laptops, they were designed to access the internet, and often shipped with stripped-down Linux operating systems or embedded systems like Windows CE. Chromebooks are defined on the same principle, but feature Google's Chrome operating system. Designed primarily for web access, these lower-priced laptop look-alikes provide office functionality through online apps on Google Drive (Document, Presentation, Spreadsheet, Form, Drawing and file storage, all cloud-based). They can however, cost as much as \$1299 and have full laptop specs, as in the Google Pixel Chromebook.

continued on page 28

Smartphones

The aforementioned **Sony Xperia Z Ultra** features a gigantic 6.4 inch TFT screen at 1920x1080 pixels, with a very-fast Snapdragon 800 2.2 GHz quad-core processor and twin cameras (8MP/2MP front)—along with the usual WiFi, Bluetooth, GPS, multi-band antenna, 16 GB storage (plus up to 64 GB with expansion slot) and 3 GB device memory. \$679-\$899



Samsung's Galaxy S4 sports a 1920x1080 4.99 inch screen, 13 MP camera, twin processors (quad-core 1.8GHz ARM plus quad-core 1.2GHz ARM Cortex-A7—branded "Samsung Exynos 5 Octa 5410") plus the usual WiFi, Bluetooth, GPS, multi-band antenna, 16 GB storage (plus expansion slot) and 2 GB memory. \$99-\$499



ChromeBooks

Acer's 710-2457 Chromebook at \$230 is more common, however—with a 1.1 GHz Intel Celeron processor and an 11.6" widescreen HD LED display. It features 4 GB of memory and 16 GB of solid-state internal storage. Like laptops, it also has a webcam, USB slots, an SD card reader, and built-in WiFi. Similar Chromebooks are made by manufacturers like Samsung.



Samsung's XE303C12 Chromebook features a 1.7 GHz Samsung Exynos 5 dual core processor, with 2 GB of RAM, and 16 GB of internal solid-state storage. It's 11.6 inch LED screen is bigger than most tablets, but shy of a laptop. It features a photo card reader, built-in wireless, along with webcam and microphone. \$250 (not shown)

Laptops

Laptops, and more recently Ultrabooks (high-end lightweight laptops) are the last stop before the desktop computer. They can feature quad-core 2.5 GHz and faster CPUs, with high-end discrete graphics built-in. This enables them to handle any task that can be accomplished by a desktop. At a price, to be sure—the most powerful laptops can approach \$2,000.



Toshiba's L55D mid-range \$600 laptop brings power for intensive applications like databases, photo editing, video capture and others. Its brand-new dual-core Intel i5 (3337U) processor runs at 2.7 GHz. It features 6 GB of RAM, 500 GB internal hard drive storage, DVD multi-player/burner optical drive, along with USB, WiFi, HD graphics port and more.

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Crossword Puzzle

THEME: TWENTY-FIRST CENTURY

ACROSS

1. Measured with a penny?
6. *Carrie Bradshaw and Mr. ____ hit silver screen in '08
9. "Ali ____ and the 40 Thieves"
13. Twilled woolen fabric
14. Australian flightless bird
15. _____ Mara in Africa
16. Like pre-Christian religion
17. Often measured on the dash
18. One born under Aries
19. *Lance's offense
21. *Influenza health scare
23. E in CE or BCE
24. Where the road splits
25. Scot's woolen cap
28. Walkie-talkie word
30. Saudi Arabia's neighbor
35. Color wheel elements
37. Seed covering
39. Native American fruit
40. In neutral
41. Reasoned judgement
43. Frost
44. *Segway user
46. Gilbert of "Roseanne"
47. Subway in U.K.
48. Crashed or slept
50. _____ Bell
52. Top engineering school
53. Detest
55. Make a scene
57. *U.S. enemy
61. *Kind of media
64. "El Capitan" composer
65. Pressure unit
67. Disconnected
69. Deadly snake of southeastern Asia
70. Reef dweller
71. Olive branch meaning
72. ____ good example
73. Backstabber
74. Mandarin's headquarters

DOWN

1. Cooking unit
2. *What people do on a Kindle
3. Therefore or consequently
4. Open-mouthed
5. *"Meet the Fockers" star
6. Titanic's cause of sinking
7. Mischief-maker
8. New Orleans restaurant staple
9. Shakespeare, e.g.
10. "In your dreams!"
11. Worshipped by ancient Semitic peoples
12. Hokkaido native
15. Price minus cost
20. Maryland Academy
22. Rub the wrong way
24. War vessel
25. *Current millennium, e.g.
26. *What an iPod delivers
27. Blends
29. Aphrodite's son
31. Result of kissing a frog
32. Celery, technically
33. Iambus, pl.
34. *Succinct public message
36. Witnesses
38. *Italy stopped using it in 2002
42. Chocolate source
45. Fix leftovers
49. *Prince William became one in 2013
51. *_____ Wall Street
54. Common candle shape
56. Fungal skin infection
57. Requests
58. Paul Bunyan story, e.g.
59. Arabian tea
60. *Kim Jong-un's part of the world
61. Deposited by a river
62. Comic Sandler
63. Head vermin
66. Last word of "America, the Beautiful"
68. Bear cave

SOLUTION: Page 26

CROSSWORD

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November kicks off Christmas season at the Lake

By Nancy Zoellner-Hogland

Although some haven't even winterized their boats yet, many others around the Lake of the Ozarks area have begun preparing for the arrival of everyone's favorite jolly old elf.

Main Street Music Hall kicks off their Christmas Show on November 8 and continues to December 22. Show times are 7 p.m. daily and 3 p.m. on Sundays. For more information, call 573-348-9500 or 800-348-9501.

For more opportunities to enjoy classic carols, plan to attend one of the Greater Lake Area Chorale "Winter Songs" events, scheduled for:

• Sun Nov 17 at Harper Chapel UMC, Osage Beach

• Sun Nov 24 at Christ the King Lutheran Church, Lake Ozark

• Mon Nov 25 at West Lake Christian Church, Laurie

• Sun Dec 8 at New Life Nazarene, Camdenton

• Mon Dec 9 at Versailles UMC, Versailles

Sunday performances are at 3 p.m., Monday performances

are at 7 p.m.

With help from her committee members, Betsy Browning, owner of Dam Bait Shop and Caravan, the sponsor of the event, has been busy organizing Santa's Caravan. The event, free and open to the public, is set for Saturday, November 23. Santa – and possibly Mrs. Claus – will board their sleigh around 5:30 p.m. at Prewitt's Point Shopping Center and depart for the campground at 6. The public is invited to join with the caravan or just head down to the campground to warm themselves by the campfire; sing – or hum – along to Christmas carols; greet Santa and enjoy free cookies, hot chocolate and S'mores. Volunteers and donations are needed for this "official" kick-off of the holiday season. For more information call 573-216-2084.

All around the Lake, Santa's elves have been occupied digging out decorations and dusting off displays.

With the donation of 80-plus displays from the Lake Holiday Lights Committee, this year's

Enchanted Village of Lights display at the Laurie Hillbilly Fairgrounds promises to be the best yet. Last year, 4,950 vehicles carrying 16,110 people visited the park. This year's opening date is set for Sunday, November 17 and the display will continue nightly until January 1. There is no admission charge to drive through the 27-acre park that this year will host more than 200 displays, however donations are accepted. Business owners, community organizations and even individuals are invited to sponsor an exhibit or display a personal greeting. For more information, call Susan at 573-374-8776 or email events@cityoflaurie.com.

The Shrine of St. Patrick's Festival of Lights is set to kick off on Thanksgiving - Thursday, November 28. The Festival of Lights, which started in 1981 with hundreds of lights decorating the buildings and grounds, is the oldest display in the area. Now, with 4,000 strings of lights and displays focusing on the true meaning of Christmas – the birth of Jesus

– it has turned into one of the "must-visit" events in the area. The display, which is free and open to the public, will be open daily from 6 to 10 p.m. through Jan. 1. For more information, call 573-374-7855.

The Lake West Chamber of Commerce will be holding a Lighted Christmas Parade at 6 p.m. on Saturday, November 30. The parade, themed "Polar Express," will start at Central Bank in Laurie and travel north on Highway 5 to the Laurie Terrace Mall where Santa will disembark and go inside the mall to visit with all the boys and girls. For more information, or to enter a float, call 573-374-5500.

More events are coming in December.

The City of Versailles will light up its City Park December 2 through December 31 for the Unity Circle of Lights. The holiday light park, which will include some 40 lighted exhibits, including several animated holiday scenes, is located at the park entrance at the junction of Highways 5 and 52. The park is

open from dark until midnight and admission is free. For more information, call 1-800-386-5253.

Christmas on the Square is scheduled for 11 a.m. to 2 p.m. Saturday, December 7, 2013 on the Camden County Courthouse lawn. Admission is free. However, everyone needs to bring canned goods to be eligible for special drawings. Santa will be on hand to hear Christmas wish lists and his elves will provide lots of activities for children. For more information, call the Camdenton Chamber at 573-346-2227.

Everyone is also invited to celebrate the Christmas season at the 29th Annual Christmas Parade. The parade, which will begin at 1 p.m., will feature a variety of floats and Santa Claus riding Lake-style in his boat led by reindeer. In addition, children can visit with Santa at The White House building located on Bagnell Dam Strip. The parade line-up begins on Route 242 and travels down the Bagnell Dam Strip. For more information, call 573-365-2460.

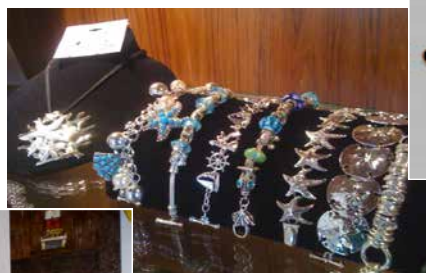


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Lake's natural beauty, activities pay off

By Nancy Zoellner-Hogland

Lake of the Ozarks was included in online travel advisor Flip Key's category of "Sites in America's Heartland: Top Midwest Travel Spots." At the same time, the Lake was included in Flip Key's list of "Top Cabin Getaway Locations."

Apparently bike owners agree. According to figures tabulated by Tim Jacobsen, director of the Lake of the Ozarks Convention and Visitor Bureau, a record 30,000 people took part in this year's Bike Fest, resulting in a total economic impact of more than \$3.7 million. He shared the information at the October 22 Lake Ozark Board of Aldermen meeting.

"Bike Fest was a great success! This year's event resulted in 46,000 room nights – we had about 27,000 last year. We look at this event growing and having a continued impact on the area," he told the board, adding that this year's event had the largest impact of any since the CVB began tracking – even beating out the Shootout.

The CVB arrived at the numbers though a questionnaire distributed to participants who came in from out of town. According to the results:

- 43.75 percent paid for overnight accommodations in hotel rooms
- 13.22 rented condominiums
- 14.18 camped
- 28.85 percent stayed with friends or at second homes

The survey also showed that while most came from inside the state, some traveled great distances to attend. In fact, just 13.16 percent of participants lived within 50 miles of the Lake; 86.84 percent traveled more than 50 miles to get here.

- The top "feeder" states were:
- Missouri with 76.84 percent
 - Illinois with 9.47 percent
 - Kansas with 2.63 percent
 - Iowa with 2.63 percent
 - Nebraska with 1.58 percent
 - Minnesota with 1.05 percent

- The top "feeder" cities were:
- St. Louis with 27.37 percent
 - Kansas City, MO with 19.47 percent
 - Springfield, MO with 4.21 percent
 - Des Moines, IA with 1.57 percent
 - Chicago, IL with 1.57 percent



Fall is a beautiful time to be at the Lake, but the summer scenery also proved to be an attraction for visitors. Nancy Hogland photo

percent

- Columbia, MO with 1.05 percent

Flip Key's lead-in to the "Top Midwest Travel Spots" listing reads: "The best way to see this 92-mile central-Missouri lake is from behind the wheel of a boat, where you'll be able to pull back the throttle and cover a lot of shoreline. Rest for a bit to enjoy the sight of happy people having the most possible fun in the water – jet skiing, tubing, dining lakeside or enjoying the beach." Clicking on the Lake of the Ozarks link brings up a listing of 80 different properties available to rent, priced from \$50 to \$1,085 per night.

Other featured destinations in that category include Chicago, the Bad Lands in South Dakota, Branson, Minneapolis and its Mall of America and the Wisconsin Dells.

Trip Key's lead in to its "Top Cabin Getaway Locations" reads: "With more than 1,150 miles of shoreline, there's bound to be a perfect cabin spot for you."

According to a press release from Wendy White, executive director of the Lake Area

Chamber of Commerce, the recognition was based on a variety of factors including the appeal of activities to both young and old; iconic landscapes and awe-inspiring natural beauty.

"When we received the phone call, we were thrilled. It is great to see the Lake Area being recognized on such a large scale," White wrote.

In an earlier interview, Jacobsen said one of the things he heard over and over again from bikers was that they enjoyed the scenery.

"Everywhere they went, whether it was on a scheduled ride or just traveling from site to site, they said they loved the natural beauty of the area – that it was one of the reasons they loved it here," he said.

FlipKey is a TripAdvisor company and powers the vacation rental experience on TripAdvisor. TripAdvisor-branded sites alone make up the largest travel community in the world, with 20 million members and over 50 million reviews and opinions. Properties listed on FlipKey are exposed to more than 150 million unique monthly visitors on FlipKey and TripAdvisor.

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Dayna Davis joins staff Thank you to the Lake West Chamber from Share the Harvest

The Board of Directors of the Lake West Chamber is pleased to announce that Dayna Davis has joined the Chamber family as office manager. Dayna brings a wealth of experience and knowledge of the area, chamber, events, fundraising and customer service to the membership of the Chamber. Dayna lives on the Westside with her husband Adam and is excited to meet everyone and become involved with the Chamber and the community.

The addition of Dayna to the Chamber staff will enhance our member's benefits and allow the office to further serve the member's needs well into



the future. Give Dayna a call at the office 573.374.5500 and welcome her into the Lake West Chamber family.

What a great bunch of people that went way above and beyond for the "after hours" last Tuesday. The people that attended must have REALLY enjoyed themselves because the tips were great. Share the Harvest Food Pantry received a check for \$1,000 from Connie & Randy Foote this week. You cannot imagine how much this helps us help others. Sometimes we are helping someone who is trying so hard but just can't quite make it. This past week I helped a single Mom who had been laid off and was applying for a job with the school district, got an interview and was so excited, but she had to go to Lebanon to get finger prints and pay \$44.00 for them. She came to us asking for help, she neither had enough money for gas to get there or the money to pay for them. We were able to help her with gas & pay for the finger prints. This, my friends, we can only do because of people like you. It makes my heart sing when I feel I have made a



somewhat difficult situation better for another human being. Thank you so much for your generous donations. Judy Wimmer, Director, Share the Harvest Food Pantry

Photo Attached. Pictured from Left to Right: Connie Foote, Lake Liquor & Tobacco, Judy Wimmer, Share the Harvest and Randy Foote, Lake Liquor & Tobacco



The Lake Area Chamber recently held a ground breaking for Osage Beach Senior Center at 1027 Industrial Drive in Osage Beach. The competition date for the Osage Beach Senior Center is scheduled for spring 2014. Pictured from Left to Right of Shovel: Jerol Laughlin, Osage Beach Senior Center President; Gene Scheiter, Congregation President; Pastor Guillaume Williams, Sr.



The Lake Area Chamber recently held a ribbon cutting for Yankee Candle. Call (573)302-7410 for more information. Pictured from Left to Right: Ed & Jackie Daves, CAB; John Caran, Lamar Outdoors; Morgan Crainshaw, Lake Area Chamber; Marjetta Atkinson, Yankee Candle Store Manager; Barb Chatman, Yankee Candle District Manager, Jean & Paul Brazill, CAV.

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# Software "Swiss Army Knife": Roxio Creator NXT Pro 2

\$129.99/\$99.99 upgrade PC

by Darrel Willman

Whenever the topic of "essential" applications for the PC come up, there are a few programs that make the "short" list. A photo manager, a file management utility, an anti-virus-- and this one. We've covered the Creator series extensively, so you may be familiar. Roxio's Creator NXT Pro 2 is the latest incarnation of their "Swiss army knife" for your computer.

It earns this rather descriptive nickname through the ability to do almost anything you need on a computer. Sure, there's no word processor built-in, no anti-virus, no database. But, if you work with music, video, photographs and other media-- it's the king of multi-tasking.

Taking a look at the home screen of the application gives you an idea. There are four useful sections on the left: data, video, music and photo. The Learning Center at the bottom directs you to help using the program suite.

Data/Copy allows you to backup and restore files, burn a data disc (or image) and disc labels, copy a disc to disc or image, or copy and convert video files. These are fairly obvious-- burning files to disc or an "image" of a disc-- it's a file that will later allow a disc to be burned from the "image".



**Creator NXT Pro 2's Home menu gives you easy access to all of the program modules from one starting place. Choose whether you want to work with Data, Video, Music or Photos and go from there.**

Copying discs-- whether CD, DVD, or Blu-Ray. Copy or convert video from one format to another. And backing up files to a disc or other location like an external hard drive, and recovering the data when it's needed.

Video/Movies has sections for importing, creating, editing and transferring video. Capture from a camera (to your PC or straight to a DVD), create video productions from

your home footage, create DVD's from your video (complete with custom labels), or edit and convert video from a wide variety of sources.

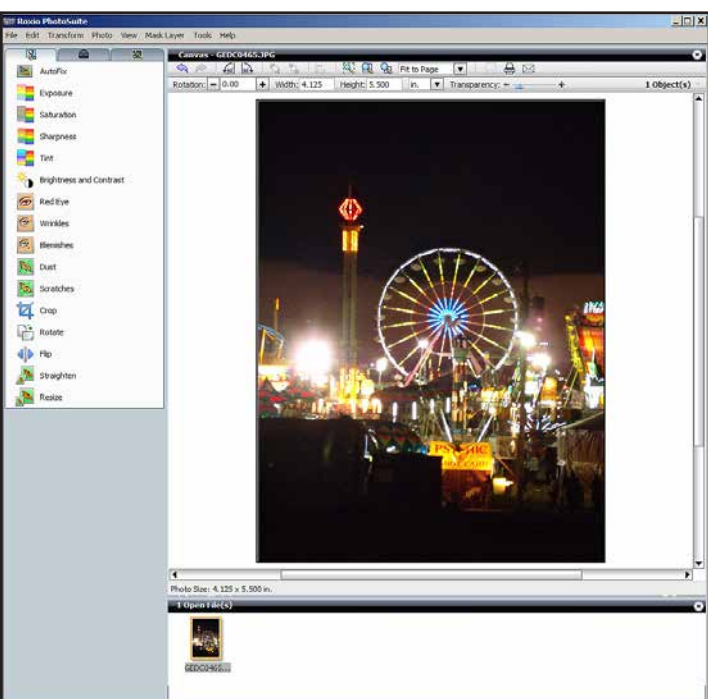
Under Music/Audio, you find ripping from a CD or DVD, digitizing old tapes and vinyl to your PC, capturing audio from a source through your sound card, burning audio CD's, burning MP3 discs (CD/DVD), copying music discs, creating custom labels, editing audio, editing the song information, and even creating audiobooks.

And finally under photo you'll see editing, enhancing, organizing, printing, and

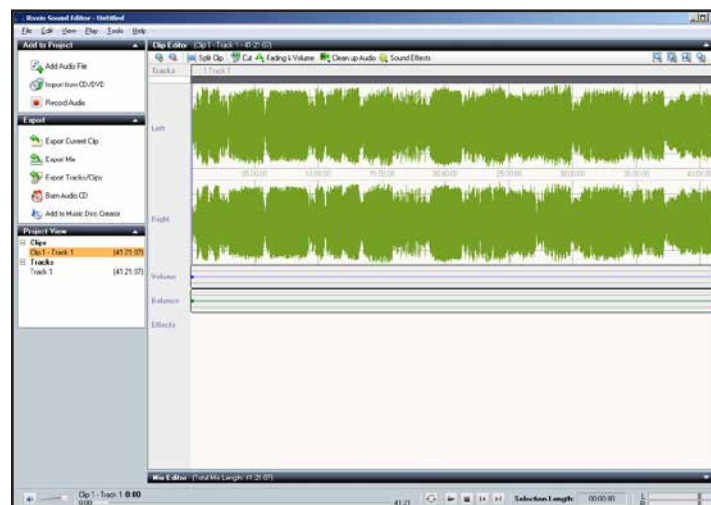
sharing photos in almost every way you can think of. Create Slideshows, panoramas, 3D photos and more-- even put them in your videos.

It really does handle virtually all of the tasks you would associate with media on your PC. Each task is handled by a separate application inside the suite, so you only tie up the system memory and power as needed. Most of the applications are small, handling just what they need to, but there are a couple of the larger ones like Photosuite and VideoWave that are larger and more robust.

The names of the programs



**PhotoSuite is one of the main modules in Creator NXT Pro 2. It's here that you can edit, correct, crop, resize, etc. photos easily.**



**Sound Editor lets you open almost any sound file and edit as you like, with effects and then save into several output formats for use on discs, with MP3 players, smartphones, in video productions and more.**

have not changed over the years, just the functions-- they've added more options to keep up with the changes in the way we use our computers. More emphasis today on sharing through the internet on social media and photo sites, for example.

They have also updated them as the systems have changed, from Windows XP to today's Windows 8.1.

## What's new and improved for Creator NXT Pro 2?

New tracks from Fun Times and Core Beyond music libraries  
Create true HDR (High Dynamic Range) color photos from multiple exposures  
Improved burning discs from the desktop with the Roxio Burn widget

Edit and transcode video up to 10x faster, new profiles for automatic video conversion; including iPad, iPhone and Android smartphones

Share and convert videos in high quality DIVX format

Intel Quicksync Video support performance improved, added support for Intel Core processors  
Improved uploading and sharing of photos and videos to sites like Facebook, Google+, Microsoft Skydrive, Flickr, YouTube and others

Smart encoding allows for faster video production (up to 10%)

New easy DVD and AVCHD disc playback on the PC with WinDVD

New Scorefitter royalty-free music library

Improved Learning Center with dozens of tutorials and instructional walkthroughs

Home users, if you have a new computer, you can't go wrong with Roxio's Creator NXT Pro 2. Take those photos and videos from your phone or video/photo camera and edit them into your personal masterpiece. Add soundtracks and special effects, create your own music bed from the included libraries. Convert videos from the internet to use, or burn them to disc to enjoy later. Make music and data discs, edit sound files, edit, crop and organize your photos-- the list goes on. It really is a "Swiss Army Knife" when it comes to media on your PC. This is the one program you'll find yourself going back to again and again.





The Lake Area Chamber recently held a ribbon cutting for AAA Insurance. Call (573)634-3322 or at [johnson.candi@aaamissouri.com](mailto:johnson.candi@aaamissouri.com). Pictured from Left to Right: Jean & Pual Brazill, CAV; Gloria O'Keefe, CAV; Jackie & Ed Daves, CAV; Candi Johnson, AAA Insurance; Wendy White, Lake Area Chamber; Morgan Crainshaw, Lake Area Chamber; Ron Schmidt, CAV; Tom Smith, All American Sun Control.



The Lake Area Chamber recently held a ribbon cutting for Clear Point Bible Fellowship. Call (573)693-9499 or stop by their church at 378 Highway 42 in Kaiser. Pictured from Left to Right:

Steven Underwood, Service Industry; Danna Kahrs, Lake Area Chamber; Jan Joy, Director Kradle to Krayon; Rev. Keith Burden, NAFWB; Terecita Goode, Service Industry; Rev. Stan Bunch, State Executive Secretary, MOFWB; Brenda Bunch, Educator; Debbie Webster, Educator; Rev. Frank Webster, MOFWB Missions Dir.; Jennifer Wentz, Marketing; Jamin Wentz; Rev. Darius Wentz, Sr. Pastor Clear Point Bible Fellowship; Rev. Richard Carr, Assoc. Pastor Clear Point Bible Fellowship; Brenda Carr, Child Development; Riley Kruger; Jenny Kruger, RN; Wendy White, Lake Area Chamber; Rev. John Kruger, Retired Pastor.



The Lake Area Chamber recently held a ribbon cutting for L.O.'s Crab Shack. For reservations call (573)693-9041. Pictured from Left to Right: First Row: Ed Daves, Heather Oddo, of L.O.'s Crab Shack; Eli Oddo, General Manager L.O.'s Crab Shack, Second Row: Morgan Crainshaw, Courtney Franzeskis, Pam Hahn. Third Row: Tom Smith, Mayor Johnnie Franzeskis, Christie Gallegos, L.O.'s Crab Shack. Fourth Row: Jackie Daves, Tony Oddo, Owner L.O.'s Crab Shack; Clay King, Chef L.O.'s Crab Shack; Bob Hahn. Fifth Row: Steve Naught, Eric Hauser, L.O.'s Crabshack; William Oddo, L.O.'s Crab Shack

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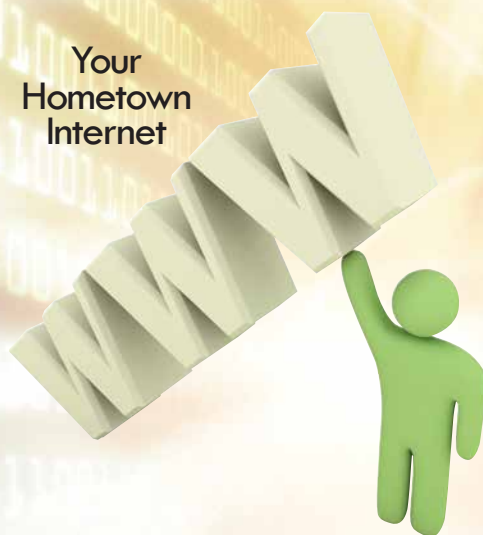
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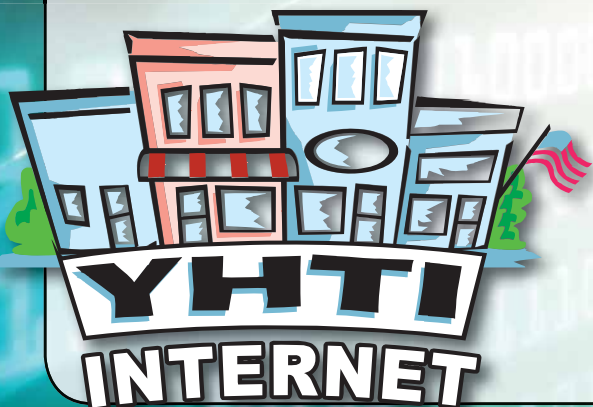
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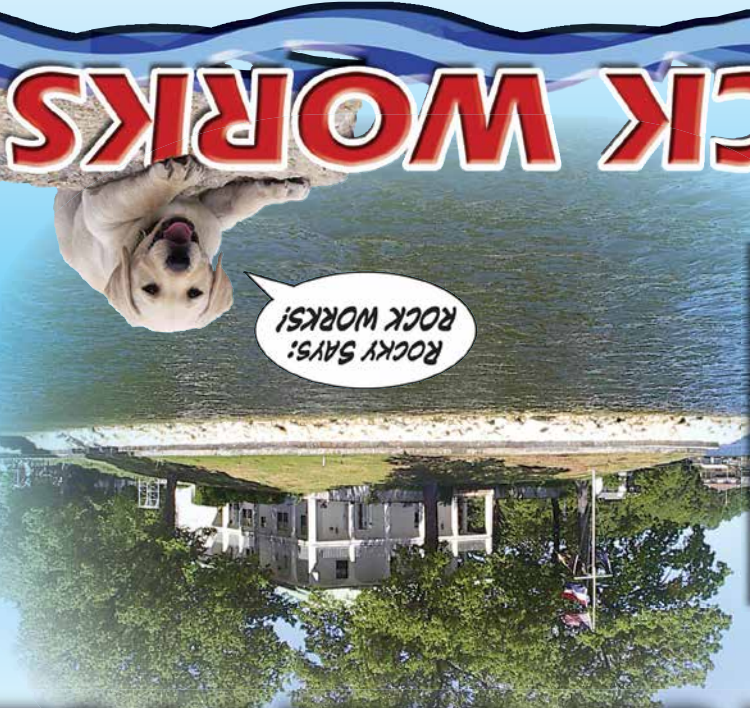
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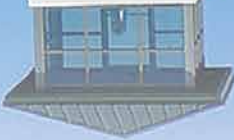


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|------------------------------------------------------------------|----------|
| 2000 SEA DOO 200 SPORTSTER - T215 - WT/BLU/TRL - 40 HRS          | \$18,900 |
| 2000 RINKER 232 - 454 - TRL - 450 HRS                            | \$14,900 |
| 2001 HARRIS KAYOT 24 SUPER SUNLINER - 150 - N/BLUE               | \$13,900 |
| 2013 BENTLEY 243 ENCORE CRUISE - 200 XS - 14 HRS                 | \$34,900 |
| 2011 LANDAU 2500 SIGNATURE - 225 - BLK/WT/TRL                    | \$36,900 |
| 2007 COBALT 282 - 496 - WT - 150 HRS                             | \$69,900 |
| 1996 FOUR WINNS 24 HORIZON - 5.8 V - N/TEAL                      | \$15,900 |
| 1993 SEA RAY 240 BR - 7.4 - WT/BLUE                              | \$15,900 |
| 1993 SEA RAY 240 BR - 7.4 - WT/BLUE                              | \$15,900 |
| 2012 RINKER 246 - 350 M - WT/RD/TRL - 98 HRS                     | \$49,900 |
| 2008 REGAL 2700 5.7 GXI - 320 H.P.                               | \$4,900  |
| 2001 REGAL 2800 - 350 MAG B3 - 350 HRS -NTT/BERG                 | \$33,900 |
| 2007 COBALT 282 - 496 - WHT - 150 HRS                            | \$69,900 |
| 1999 REGAL 2800 LSR - 5.7 - WHT/BLK                              | \$26,900 |
| 1998 MACH 1 by BAYMA CRUISERS - MACH 1 - 7.4 MPI - N/GRN- 630 HR | \$24,900 |
| 2006 CROWNLINE 290 BR - 496 MAG - 200 HRS                        | \$55,900 |
| 2000 COBALT 292 BR - 300 MAG I B3 - 430 HRS - N/BLUE             | \$36,900 |
| 2000 MARIANA 302 SHABAH - 704 - MAR/WT/TRL - 800 HRS             | \$29,900 |
| 2003 ENVISION 3600 LEGACY - T6.2 - 326 HRS                       | \$79,900 |

## PERFORMANCE

|                                                      |           |
|------------------------------------------------------|-----------|
| 1994 REGAL 6.8 VENTURA - 5.7 GS DP - 621 HRS - WT/RD | \$9,900   |
| 1989 SLICKERCRRAFT 279 SL - T250 VOLVO               | \$12,900  |
| 1993 REGAL 8.3 SC - VOLVO 7.4 - I/O - 675 HRS - WHT  | \$12,900  |
| 1994 WEBBRAFT 28 VELLOTO - 7.4 B1 - 390 HRS - N/RED  | \$9,900   |
| 2005 RINKER 282 - 6.2 - BLUE - 90 HRS                | \$35,900  |
| 1999 FORMULA 330 SS - T7.4 - WHT - 370 HRS           | \$49,900  |
| 2004 REGAL 3350 - T5.7 - BLU/WTM                     | \$78,900  |
| 2007 REGAL 3350 - T5.7 GXI DP - N/TAN - 201 HRS      | \$124,900 |

## CUDDY

|                                                    |           |
|----------------------------------------------------|-----------|
| 1994 REGAL 4260 - T8.1 - N/TT/BLK - 325 HRS        | \$174,900 |
| 2003 REGAL 4260 - T8.1 - N/TT/BLK - 325 HRS        | \$179,000 |
| 2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!     | \$174,900 |
| 2003 REGAL 4260 TWIN 8.1 - N/TT/BLK - 325 HRS      | \$240,000 |
| 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT! | \$298,000 |
| 2006 SEA RAY 520 SUNDANCER - 220 HRS - T/BLUE      | \$519,900 |

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