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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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NOVEMBER, 2015

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NEWS IN BRIEF



Slow down, going too fast

Road district has warning for bicyclists. Pg. 4

Veto override

Will benefits outweigh the drawbacks? Pg. 10

Who's naughty or nice?

BDSA needs help bringing Santa back. Pg. 25



End of an era

Paul's changes hands, gets new name. Pg. 29

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Glimpses of the Lake's Past

Dwight Weaver's look back. Page 24



Crossword

Fill in the blanks on: 30 Solution: 21

Local business expands via double digit growth

By Janet Dabbs

Madden Manufacturing is a Lake of the Ozarks success story. According to Madden Manufacturing Vice President of Sales Dan Hall, earnings have grown an average of 18.4 percent each year, over the past 14 years.

Due to this success, owner Mike Madden has plans to expand by building an eCommerce distribution warehouse. However, that expansion hinges on whether he can get Camden County to approve his request to rezone 3.16 acres of property, located on Dogwood Road in Lake Ozark. The property is currently zoned R-1 (Low Density Residential). He is seeking to rezone to I-1 Industrial. The Camden County Planning and Zoning Commission approved recommending his request to the county commission on Wednesday, Oct. 21, after a public hearing with no opposition. The decision will now go before the Camden County Commission.

The rezoning action seeks to develop the parcel and build a new 18,000 square foot, 24/7 packaging and distribution center to support current operations. Madden produces aluminum baluster railing, glass baluster and glass panel railing, ADA compliant handrails, screen enclosures, aluminum patio covers and roofs and aluminum extrusions, with 14 patents across these product lines.

Madden ships an average of



Madden Manufacturing requests rezoning from R-1 to I-1 to expand the facility, located on Dogwood Road in Lake Ozark. An aerial photograph shows the existing facility.

Janet Dabbs photo.

2,700 units per month. Their customers include big box and online heavy weight giants such as Amazon. Com, Ace Hardware, Home Depot, Lowe's, Menards, True Value and Walmart, under the following Madden patented brands: EZ, Wolf Handrail, Winrail and Contractor Handrail™.

The company's representatives told the P&Z commission that the new facility is necessary to meet continued growth demands, particularly the 48-hour shipping level agreements made by Homedepo. com, Lowes.com and Walmart. com. "Fast shipping is achieved by having product on the shelves and ready to leave that day. Amazon is our role model," Hall explained. According to Hall, Madden is in the top three percent of all of Walmart. com vendors for customer satisfaction and delivery times. This includes shipments to Mexico, the Caribbean, Alaska, Hawaii, Guam, and Australia.

Construction plans are to build a 180-foot-by-100-foot warehouse, with a UPS and FedEx loading area, which will be used for packaging and internet order fulfillment. This warehouse will give them room for inventory storage, as well as room to expand within the warehouse for the planned introduction of at least two new products annually.

Madden Manufacturing was founded by Mike Madden and his wife Mary Anne in 1985, in Pompano Beach, Fla. to produce aluminum hurricane shutters and patio covers. In 2007, the Maddens centralized operations at their Lake Ozark facility, which started with three employees in 2001. He said the location of this facility provides faster coast-to-coast shipping. Hall reported at the P&Z commission meeting, that for every one dollar that Madden earns, 83 cents is from the outside of the Lake area. That money will be spent on local salaries, on local businesses to support operations, on local government, and for expansion, which will result in the hiring

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

By Nancy Zoellner-Hogland

A reclining seat on a San Francisco-bound Southwest Airlines flight may have been the reason for a recent on-flight altercation between two travelers. According to an eyewitness account, after a woman reclined her seat, the man sitting behind her allegedly started choking her. When the woman shouted for help, crew members responded then alerted the cabin. The pilot declared an emergency and requested priority handling from air traffic controllers. Then the flight returned to Los Angeles, where law enforcement officers met the flight and escorted the man away. The FBI is handling the investigation.

Those planning Hawaiian vacations next year might want to check out the new accommodations to be offered on Hawaiian Airlines. The airline will feature 76-inch lie-flat seats outfitted with a telescoping large-format in-flight entertainment console in its A330 premium cabins. The cabins are arranged in a 2-2-2 configuration that, according to the airline, is ideally suited for couples and families traveling to the Hawaiian Islands. Singles can pull a decorative screen for privacy. The airline will also make changes to its premium economy seating, including increasing the number of extra comfort seating, which offers a 36-inch pitch, on-demand, in-seat entertainment, a personal power outlet and priority boarding. To make room for the upgrades, Hawaiian will change the layout and reduce the number of seats from 294 to 278. Eighteen of those seats will be in Business/First Class; 68 will be in Extra Comfort, and 192 will be in the main cabin, where all passengers will have 31 inches of legroom. Hawaiian said the new cabin configuration will enter service in the second quarter of 2016.

Virgin America, which was just rated as top U.S. carrier in Conde Nast Traveler's 2015 Readers' Choice Awards, is also going all out to please its customers. Earlier this year, the carrier launched high-speed in-flight Wi-Fi connections and onboard streaming of Netflix. In October, they announced a partnership with Spotify and the New York Times that will provide passengers with a wider variety of tunes and

news. According to a release by the airlines, Spotify will be offering free streaming of more than 30 million songs and a collection of news stories from the daily NYTimes.com will be available through March 2, 2016 on any device connected to the airline's Wi-Fi.

While we're on the subject of Readers' Choice Awards – it's interesting to note that more than 128,000 travelers took part in this year's 28th annual survey. That's the highest number ever to participate in the study which allows readers to rank everything from airlines and airports to cruise ships and resorts both at home and abroad. In the Best U.S. Airline category, in addition to Virgin America taking first, JetBlue came in second, Hawaiian Airlines was third, Southwest Airlines took fourth and Alaska Airlines was fifth.

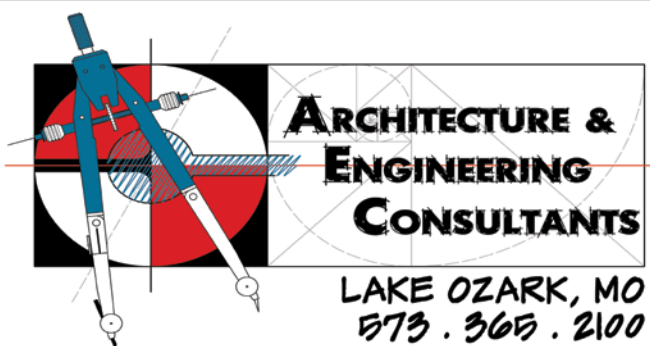
Destination dating site Misstravel.com conducted a survey of its own, asking 52,347 individuals to rank airports based on four factors: comfort, convenience, customer service, and cleanliness. The top 10 winners in the "Best U.S. Airport to Wait Out Winter Storms" survey, in no particular order, were Portland International Airport, picked for its pubs, cafés, shops and free Wi-Fi; Savannah/Hilton Head International Airport for its "warm and inviting" design; San Francisco International Airport, which features a yoga room, rotating SFO Museum art exhibitions displayed throughout the terminals, an aviation museum and library; Palm Beach International Airport, which installed a putting green for travelers with a little time between flights; Philadelphia International Airport, which provides new dining options and a "Just Plane Fun" fitness area with elliptical machines and stationary bikes; Austin-Bergstrom International Airport, which offers six live-music venues and plenty of good food; Orlando International Airport, with Hyatt Regency Hotel directly connected to the main terminal lobby, an art gallery and a wide selection of restaurants; Tampa International Airport, which is close to downtown, easy to navigate and which has a full-service hotel on property; Raleigh-Durham International Airport, with rocking chairs and plenty of shopping opportunities; and Logan International Airport for its proximity to Boston.

Portugal's Lisbon Airport probably won't win any awards

for being family friendly after an incident in mid-October. Around 3 a.m. on a Monday morning, TV screens in the airport's baggage area began showing a graphic X-rated film. According to a Lisbon Airport spokesman, the TV was tuned to a Portuguese generalist channel which at the time was running a "soft porn movie." The spokesman said as soon as it was noticed by officials, the "situation was corrected." Apparently no one was offended because no complaints were received.

Expedia, an online travel agency, just announced last month that in addition to showing ticket prices, they will also include information about fees for checking bags and cancelling reservations. In the past – and on other travel sites – those fees have remained hidden until the ticket-purchase process has begun. According to a company spokesperson, they are hoping the transparency will help separate them from rival online travel sites. According to eBizMBA Rank, which is a continually monitors and tracks travel websites' traffic, the top five sites are, in order, Booking.com, Tripadvisor.com, Yahooottravel.com, Expedia and Priceline.com.

The State Department issued an alert on October 21 warning U.S. citizens of the risks of travel to the Philippines, in particular to the Sulu Archipelago, certain regions and cities of the island of Mindanao, and the southern Sulu Sea area. The warning reflects continuing threats in those areas due to terrorist and insurgent activities. According to the alert, U.S. citizens should continue to defer non-essential travel to those areas due to the high threat of kidnapping of international travelers and violence linked to insurgency and terrorism there. Over the past nine months, at least 15 separate kidnappings – none of which were U.S. citizens – were reported across Mindanao. The State Department strongly recommends that U.S. citizens traveling to or residing in the Philippines enroll in the Department of State's Smart Traveler Enrollment Program (STEP). STEP enrollment gives travelers the latest security updates, and makes it easier for the nearest U.S. embassy or consulate to contact those travelers in an emergency. For more information, visit <http://travel.state.gov/content/passports/en/alertswarnings.html>.



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New man at the helm of the Lake West Chamber

By Nancy Zoellner-Hogland



Paul Hooper

The Lake West Chamber of Commerce has hired a new executive director and the public is invited to meet him at a networking social. That event is planned for Tuesday, November 10 at Chances R on Highway 5 in Laurie.

Paul Hooper, who will take over November 9, has a strong background in business promotion. He formerly served

as president and CEO of the Corsicana, Texas Area Chamber of Commerce, Corsicana Convention and Visitors Bureau and Chamber Foundation from 2006 to 2015. In addition, he spent four years as a liaison between local communities and the state for economic development and work force training funding.

"The entire chamber staff is looking forward to his arrival and to working with him," said Ruth Magill, communications director for the chamber.

According to information provided by the chamber, Hooper began his professional life in North Carolina and Georgia in consulting, sales, management, project development, and information technology and remained in that field for the next 30 years. Paul moved to Texas in 1999 and began a new phase of his career life when

he accepted a position with the Texas Workforce Commission as a Senior Business Representative. That position soon led Paul to working with non-profit organizations.

The chamber also obtained glowing endorsements from former colleagues.

Lee McCleary, former economic development director for the city of Corsicana and Navarro County said Hooper was instrumental in the development of many economic development projects, including the 8,800 square foot Independent Order of Odd Fellows (I.O.O.F.) Event Center, the eight-screen Movie-Bowl-Grille cinema theater, and the expansion of Pactiv Corporation.

Les Leskoven, Senior Vice President and Senior Trust Officer, Community National Bank and Trust of Texas said Hooper was an instrumental leader in reor-

ganizing and refocusing the non-profit, United Way of Navarro County. The process included redefining its mission, creating new bylaws, hiring new staff, remodeling offices and improving accounting and fundraising. "Whether in Paul's day job or in his volunteer roles, I've always found Paul to be sincerely interested in improving his organization and his community," wrote Les Leskoven, senior vice president and senior trust officer for the Community National Bank and Trust of Texas.

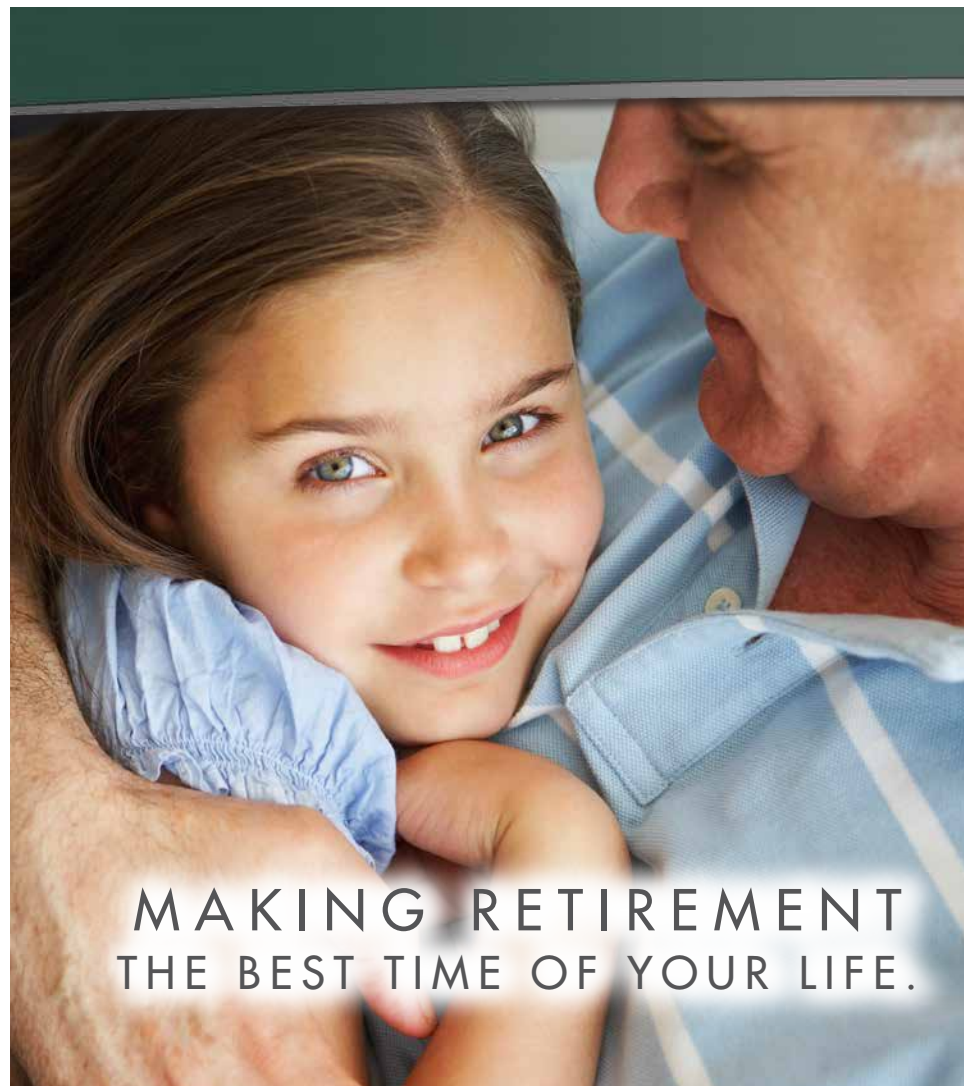
Don A. Perry, executive director of compliance and policy formation for the Dallas County Community College District praised his leadership and commitment while serving on the college's budget committee and then as board chair and Dr. Richard M. Sanchez, president of Navarro College

lauded Hooper's dedication and commitment to see projects through to completion.

Magill said the qualities Hooper is bringing to the table will benefit all chamber members as well as the Lake West community. In a prepared statement, Hooper said he is thrilled to be able to bring his experience and expertise to Missouri and to have the privilege of working as the chamber's executive director in one of the most beautiful states in the country.

The chamber board of directors also invited members to stop by the office and welcome him when he arrives in November.

"He is ready to learn about you, your business, and how he can work together with you for a brighter future," the invitation read.



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Road district warns bicyclists: Be safe

By Nancy Zoellner-Hogland

Bright yellow signs now warn bicyclists using two different sections of the hiking and biking trail on Horseshoe Bend Parkway that they should walk – and not ride – their bikes. Previously, signs warning of a steep grade in those areas were posted. An accident spurred the change.

Horseshoe Bend Special Road District Superintendent Kevin Luttrell explained.

"A female bicyclist was traveling at a high rate of speed down the section of path between Carol and Hogan when she hit uneven pavement where the trail meets with Hogan. She lost control of her bike, fell and required medical transport. The grade of the road is really steep there and people just get going too fast and sometimes can't stop, so we designated that area a bike-walk zone and posted the signs informing users of that. Once you get out of the zone, signified by yellow markings on the trail, you can get back on your bike and ride again," he said, adding that to make the trail as safe as possi-

ble, the only alternative was to prohibit biking in those areas with steep grades. "And that would have been not only a public relations nightmare, but also very difficult to enforce."

HBSRD board member Jerry Jackson said although there are no laws in place to force bicyclists to follow the guidelines, he hopes common sense will prevail.

"I myself have witnessed several bicyclists coming down that hill at breakneck speed. That's very dangerous. But if people would walk their bikes down that hill, there wouldn't be a problem and nobody else should get hurt," he said.

Luttrell said he too has witnessed bikers coasting down the Parkway in that stretch of the trail and some are traveling at a faster rate of speed than vehicles.

"I've sat and watched as bicyclist after bicyclist failed to not only slow down, but also fail to even look over their shoulders to see if a vehicle is going to make a turn on to Hogan. We're just hoping that people will pay attention to these

signs and slow down," he said.

According to the Missouri Bicycle and Pedestrian Fed-

eration, more than 2 million Missourians bicycle regularly. However, the amount of bicy-



Road district officials hope these signs will cause bicyclists to walk their bikes in hilly areas or at least slow down.

cling and walking is growing rapidly in the state, according to U.S. Census figures from 2010. The amount of bicycle commuting has nearly tripled from 2000-2010 – a rate over four times the national average – and walk-to-work trip is up 71 percent from 2007-2010.

•Some 400,000 Missourians consider themselves "avid bicyclists," bicycling at least once a week during good-weather months.

•In the Midwest, bicycling is more popular than both running and public transportation (36 percent participate in bicycling vs 34 percent running and 34 percent public transportation).

According to the Center for Disease Control and Prevention, while only 1 percent of all trips taken in the U.S. are by bicycle, bicyclists face a higher risk of crash-related injury and deaths than occupants of motor vehicles do. In 2013 in the U.S., more than 900 bicyclists were killed and there were an estimated 494,000 emergency department visits due to bicycle-related injuries. Data from 2010 show fatal and non-fatal

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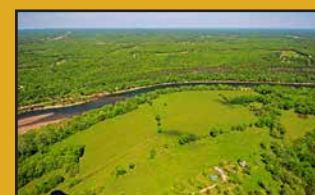
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2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Two new grants for Lake's clean water programs

By Janet Dabbs

The Lake of the Ozarks is an unmatched asset to central Missouri, and the Lake is positioned to receive \$146,000 in grant funds to help protect this natural resource. The funds, which will be used for the continuation of clean water projects, have not yet been received, but according to Bob Broz, a state water quality specialist with the University of Missouri Extension and advisory board member the Lake of the Ozarks Watershed Alliance (LOWA), LOWA has been given verbal approval they will receive the funds.

One of the grants is a \$40,000 Environmental Protection Agency (EPA) grant. According to Broz, these are unallocated funds.

"Based on LOWA's record of successful clean-water projects, we now have the opportunity to utilize these funds at the Lake of the Ozarks," Broz said. "If received, this grant will be used to continue the implementation of the LOWA LIL's

program as well as the LOWA Septic Tank Maintenance Education and Pump-Out Program."

LIL is an acronym for Low Impact Landscaping. According to Donna Swall, executive director of LOWA, lakefront homeowners will continue to be educated on how they can do their part to protect the health of the Lake through the implementation of low-impact landscaping. LIL's reduce storm water runoff as well as pesticide and nutrient loading from reaching the lake. The EPA now considers storm water pollution to be one of the most significant contaminants to waterways from coast to coast.

Through educational workshops and a cost-share incentive program, LOWA has equipped many lake property owners to voluntarily use LOWA LIL's Best Management Practices. These BMPs include rain gardens, native plants, rain barrels, vegetated buffer strips, less fertilizer, pervious pavement, and riprap instead of sea walls on the shoreline.

LOWA's Septic Tank program educates property owners on how to properly maintain onsite sewage systems and the program also offers discounts on sewer pump-out.

The balance of the money will come from a \$106,000 EPA grant. The Lake Regional Planning Commission will be the funding intermediary for this grant.

Swall said LOWA will utilize these funds to write a third Watershed Management Plan (WMP) that will focus on the Niangua Arm of Lake of the Ozarks. Out of 33 watershed plans submitted to the Department of Natural Resources, DNR, and EPA in Missouri, there have only been two accepted, one of those was written by LOWA.

For more than 10 years LOWA has worked to build strong partnerships with many professionals and agencies in an effort to learn what is best for the lake. That list includes, but is not limited to, the United States Geological Survey, Lake

Ozark Environmental, Geosyntec, Schultz Surveying and Engineering, the Lake Area Master Naturalist and Gardeners, Missouri Department of Conservation Fisheries Biologist Greg Stoner, Broz, LOWA Geologist Caroline Toole, Director of Lakes of Missouri Volunteer Program Tony Thorpe, Emeritus Professor of Biology Tom Wiltshire and many more, too numerous to list.

In addition to writing the WMP that focused on the Buck Creek and Lick Branch coves on the Lake of the Ozarks, over the course of four years, LOWA also conducted cove studies that concentrated on the area between the 0 to 19 mile mark. The purpose of that study was to determine the E. coli and nutrient levels in three cove types. Data from these plans and studies will be used for concept development of this newest WMP.

This newest plan will focus on the Niangua River, where it enters and affects the Lake of the Ozarks water quality up-

stream. This will include the headwaters of the Niangua River, or the Little Niangua, near Marshfield, Mo. A series of public meetings will then be held to identify the key issues local property owners feel should be addressed first. LOWA will develop a long-range plan of action, implementing each project, as funding becomes available.

"We all live downstream, and what we do in one area will affect someone further down as the water moves," Broz explained. Collected data will be used to determine where there are issues, as well as where BMP's are working. Property owners who are interested in learning will then be educated on how to implement these BMP's.

"With 93 percent of the land in Missouri being owned by private individuals, it is very unlikely the government will have the resources to take responsibility for our water quality. 'We The People' of

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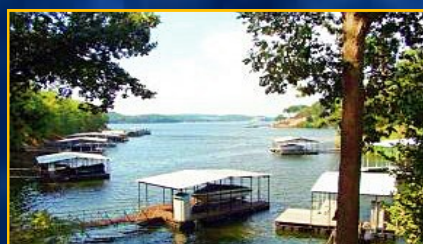
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Override of HB 150 affects seasonal workers at the Lake

By Connye Griffin

In a one-day session this past September, the Missouri House and Senate succeeded in overturning Gov. Jay Nixon's veto of Missouri House Bill 150. That bill reduces unemployment benefits from a 20-week duration to 13 weeks if the jobless rate falls below 6 percent. It currently stands at 5.6 percent. Only North Carolina has a shorter unemployment period, capping benefits at 12 weeks if the jobless rate falls below 5 percent.

All Lake of the Ozarks representatives and senators voted in favor of HB 150 during the regular legislative session and again to override the governor's veto in September. According to those representatives, their affirmative votes were votes in favor of businesses and a reduction in state debt.

Similar legislation proposed in 2014 was designed to offset the state's debt to the federal fund, borrowed during the economic downturn. Repaying that debt has added costs to businesses, and busi-

nesses have sought to reduce those costs. In 2014, Sen. Mike Kehoe, who sponsored the legislation then, said that saving "money from unemployment insurance ... [will allow businesses] to expand, hire more employees, and pay existing employees more." Representative Rocky Miller echoed this argument in 2015 when he advocated moving the bill forward to help Missouri's unemployment fund balances.

Opponents of HB 150 argue that reducing unemployment benefits puts people at greater risk, and this was the reason given by Gov. Nixon in his veto letter to the legislature. In addition, in 2014, the state's labor department reported that the state's debt to the federal fund would be paid back in 2015, rendering HB 150 unnecessary.

The Senate's override of HB 150 has generated additional opposition because the Senate failed to act until the veto session in September. According to Missouri House Representative Joe Adams' Capitol Update, "the legislature had

never previously attempted an override procedurally straddling two legislative sessions."

Michael Wolff, former Missouri Chief Justice, stated his belief that the Senate missed its opportunity because it failed to act in May, but Senate Majority leader Kehoe has defended the Senate's vote, arguing that the Constitution does not prohibit the Senate's action.

One legal challenge has come to light. ABC reported a law firm working "for the AFL-CIO" has filed suit in "Cole County Circuit Court to declare the measure unconstitutional and issue an injunction against enforcing it."

However, Gov. Nixon's office has declined to file suit and Missouri's Department of Labor Relations has announced that it will implement the law, effective January 1, 2016. Attorney General Chris Koster said he intends to defend the department's implementation of the law as necessary so Missouri's unemployed can expect to qualify for fewer weeks of unemployment benefits while

the unemployment rate stands below 6 percent statewide.

At Lake of the Ozarks, unemployment rates are typically 6 to 7 percent during the 100-day summer season in Camden and Miller counties; Morgan county's unemployment rate for the same time period is higher and ranges from 7 to 8 percent. For all three counties, however, during the off-season, about one in 10 men and women of working age are unemployed. That off-season is 20 weeks from sometime in October or November to March or April when employers resume business.

What impact HB 150 will have on approximately 3,600 residents of Camden, Miller and Morgan counties unemployed in the off-season remains to be seen.

It may, as businesses hope, encourage unemployed workers to take other jobs as soon as they become available.

Those jobs trending up across the nation and in Missouri include professional and business services, food and

drink service, both ambulatory and hospital healthcare, social assistance for infants, children, adults, and the disabled, and real estate or securities.

According to Lake of the Ozarks Regional Economic Development Council (LO-REDC), between 2000 and 2013, jobs trending up in the nation have trended up in Camden and Miller counties.

Camden has shown the most employment growth in several categories including managerial or professional jobs, recreation and food service, and financial or real estate positions.

Miller County is not far behind in these categories and has overseen modest but steady population growth. Morgan County, where the population has declined, reported fewer jobs in those categories.

For the unemployed in Camden and Miller counties, the reduction in benefits from 20 to 13 weeks may be less problematic if job trends continue.

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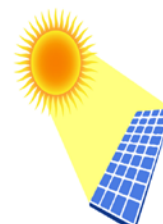
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The Lake Area Chamber recently held a ribbon cutting for Poly Lift, in celebration of their 40th anniversary, at their Sunrise Beach location.

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"Tax Time"

with Bobby Medlin CPA

Retention of Key Employees

Does your business have one or two employees that you want to keep on board for a long, long time?

Key employees don't just stay around because you hope they will. Often, action by ownership is needed to ensure that the best of the best will be there for the long haul.

Halloween has come and gone, but let's explore a concept with a ghoulish name: **Phantom Stock**.

Phantom stock is what the name sounds like. It is stock that doesn't really exist.

Issuing actual stock, or ownership shares, in your business to employees can bring all sorts of complications. Employees have to recognize income and pay tax on the value of the shares received. Further, your business has the daunting task of determining the value of the company each time the business issues shares to an employee. The value of each business is unique and is impacted by the existence of fractional ownership. The relationship with an employee holding an ownership stake in your business is different than that of an employee that is not an owner.

Phantom stock is a way to provide the right to an employee to receive cash at a future point in time without the employee currently receiving an ownership stake in the business. Phantom stock is like a cash bonus deferred until the future and is typically larger than an annual cash bonus. Creating a phantom stock plan would be done by a legal document that includes contingencies such as the employee's continued employment with the company.

Key employees are more likely to stay with the company if they know that at some future point they will share in the benefits of ownership. Typical benefits of ownership include receiving cash dividends periodically and receiving a share of the sale of the business when that time comes. As the value of the company grows, the value of the phantom stock also



Bobby Medlin, CPA

grows. When a key employee can see that their efforts to make the company more profitable and thus, more valuable, that employee begins to think like an owner. As an entrepreneur, you could now have a cohort that is invested in the success of your company. Many business owners hope for this type of arrangement, but never take the steps to make it happen.

Once you have a phantom partner, include that person in the process of reviewing budgets, financial statements, and management reports. Showing the person how their efforts are paying off will help with retention and help with improving the profitability of your enterprise.

Bringing key employees into ownership can be challenging. Facing transition such as a shift in roles and ownership requires leadership, communication, and cooperation from family members, employees, and advisors. Don't let the fear of the unknown stymie the growth of your business nor risk the future of your business. Learn about and explore how retention plans, such as phantom stock, can help your business be the best. Take steps to make it happen.

Bobby Medlin, CPA is a founding partner of Bobby Medlin CPA Group, LLC and has been advising businesses in areas of estate planning, succession planning, and tax strategy for over 30 years.

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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## "Insurance Talk"

### Why should I care about Workman's Compensation?

My thirteen year old self would say "because your daughter needs cheerleading shoes!" That may sound odd, but at that time in my life I needed cheerleading shoes. My dad had been in a work related accident leaving our family with only one income and major medical bills to pay. His employer did not purchase Workman's Compensation for himself or his employees. Yes, he had health insurance, and we lived in an amazing community that blessed us a thousand times over. However, food drives and monetary donations only go so far when you are not able to return to work for over a year. There are daily expenses, utilities, rent, children's academics and the list goes on! All of a sudden a weekly paycheck that your bank account relied heavily upon for survival is gone.

When your employer carries Worker's Compensation (also referred to as Work Comp), and a work related accident arises life can be a lot easier. The Work Comp carrier will have a formula in place that calculates type of injury, state laws, percentage of disability, a percentage of compensation based on current wages, a return to work program and the carrier will pay medical bills. Say you live in the state of Colorado and lose your thumb: Work Comp, if carried by employer, can offer a settlement of up to \$13,000 and in the state of Missouri that same thumb is worth \$26,000.<sup>1</sup> This is in addition to the medical and wage compensation. Stipulations may apply depending on your state, injury, terms of employment, negligence and other items that can be further discussed with an insurance agent.

Like all insurance, Work Comp has specified limits of coverage. Your employer can purchase the minimum \$100,000 each accident; \$500,000 policy limit; \$100,000 each employee or increase to \$500,000 or \$1,000,000 all. An employer has a responsibility to create a safe work place, safe tools for the trade, enforcement of safety



**Amanda Fagan**

rules and warnings of danger. As an employee you have the responsibility to be sane and sober during employment.<sup>2</sup>

Work Comp is necessary no matter the job to provide benefits for those after a work related injury or disease. Maybe as a salesperson or a clerical office position Work Comp has never been a concern. What if you are driving a business owned auto during the course of employment for an errand or to pick up the mail and an auto accident occurs? Unable to return to work for three months, Work Comp benefits would come in and pay. Work Comp is important at all jobs. The state of Missouri requires an employer with five or more employees to carry Work Comp or be fined by the Department of Labor. Contractors in Missouri must carry for one or more employees or face a fine.<sup>3</sup> Work Comp is mandated by the state you work in and can vary.

When asked if you should care about Workman's Compensation as an employer or an employee the answer should always be yes. Maybe you have health insurance, short term disability insurance or a trust fund to fall back on. However, there is no reason to take chances when Work Comp is readily available. Remember, your daughter may need cheerleading shoes!

1. 2013 study, Analysis of Work Comp Laws, 2. CIC National Alliance Work Book "Commercial Casualty" 2014, 3. Missouri Employers Mutual website, FAQ

Amanda Fagan is a licensed Property & Casualty Insurance Agent at Golden Rule Insurance Agency and can be reached by phone at 573-348-1731 or email [amanda@goldenruleinsurance.com](mailto:amanda@goldenruleinsurance.com).

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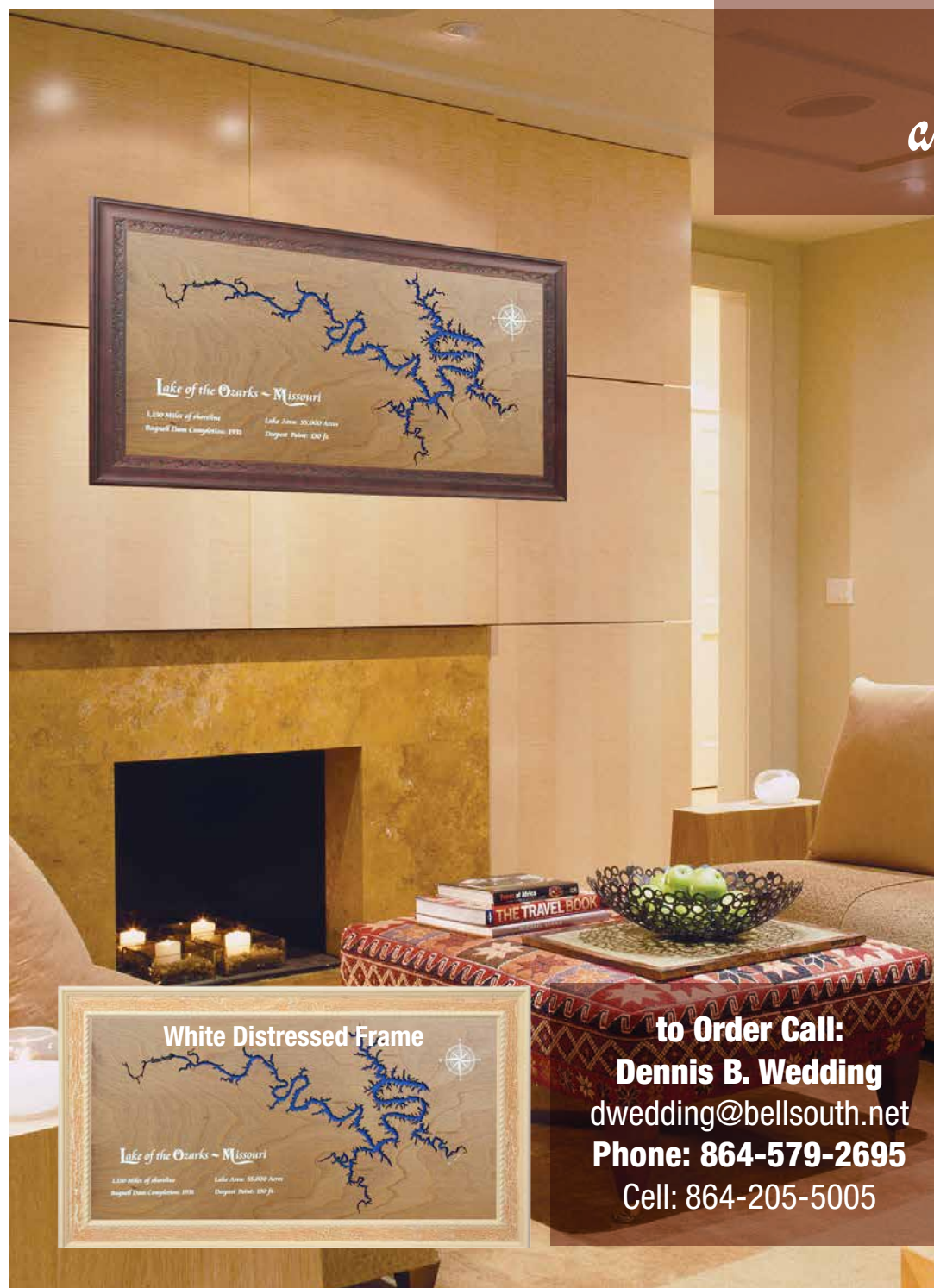
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# Local business expands via double digit growth

*continued from page 1*  
of more lake-area residents.

The business currently employs more than 10 workers and 20-plus contractors, including Gateway Industries in Eldon. Once they expand, they plan to add more

employees and contractors.

Madden said they also will offer their employees the opportunity to do "piece work," where a worker is paid a fixed-piece rate for each unit produced, or action performed, regardless of time.

"We are bringing back the old concept where you get paid for what you do," Madden said at the P&Z commission meeting. "This will afford anyone in the area who needs, or wants, a flexible schedule to come in and be paid for the piece work

that he or she accomplishes."

Raw material warehousing and manufacturing will continue at the current main complex, across the street, and then be transferred for assembly, packaging and distribution to the new facility.

The existing property is an undeveloped, wooded tract, consisting of approximately 42 acres, with road frontage on Dogwood Road. The portion of the 42 acres included in the rezoning request is in a mixed-use area. The Madden business, as well as Glen Cove Marina, is across Dogwood to the north, and is zoned B-2. Up the hill behind the property, to the south, is the Country Club Condominiums, which is zoned R-3. The area includes some R-1 Low Density Residential properties, as well as a few other parcels zoned I-1.

Hall promised that there would be little impact to the neighborhood. The company will use electric and natural gas energy, and there will be no

emissions. The new warehouse and large lot will allow for big trucks to load and unload, eliminating the Dogwood Road traffic interference caused by trucks turning around at the main facility. According to Madden, daily truck traffic will consist of no more than three or four semi-tractor trucks, and UPS and FedEx delivery trucks. The Horseshoe Bend Road District indicated the current road is adequate for the intended use of the property.

Madden agreed to comply with all county code land use provisions including landscaping and buffer zones, permits from multiple regulating agencies, paved parking as well as ADA vehicle accommodations.

Madden representatives said they support The Lighthouse, Habitat for Humanity and the Chamber of Commerce. They are in the process of planning programs with the local school districts to educate students on manufacturing processes and e-commerce technologies.



Left to right, Madden Manufacturing Vice President of Sales Dan Hall, Vice President of Operations Cory Hofeldt, Owner Mike Madden, and Product Specialist Rhett Reese attended the Wednesday, Oct. 22 meeting of the Camden County Planning and Zoning Commission to request rezoning from R-1 to I-1 to expand the facility, located on Dogwood Road in Lake Ozark.

Janet Dabbs photo.

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# In a rut

**Tips for dealing with white-tailed breeding season**

*By Nancy Zoellner-Hogland*

In our neck of the woods, where we're literally in the middle of the woods, driving can be particularly hazardous during deer season. According to Missouri State Highway Patrol statistics, drivers across the state experience approximately 3,500 deer-vehicle accidents each year causing hundreds of injuries and sometimes even deaths. That's one every 2.5 hours. Statistics also show that nearly 75 percent of all deer-vehicle encounters occur in rural areas of the state, 50 percent occurred from October 1 to December 31 and nearly a quarter of all accidents occur during the month of November.

Corp. Scott Hines, with the Camden County Sheriff's Office, said that's why drivers need to be particularly cautious while driving this month.

"Unless it's a buck, when you see a deer, watch out for the rest because deer typically travel in packs. During the rut – the mating season, which is what we're running into now, if you see a doe, there will usually be a buck following along behind. So slow down and pay special attention to those areas where you've seen deer in the past or where a deer crossing sign is posted. The highway department posts those when there's been a high incidence in sightings or accidents in those locations, so be especially cautious," he warned, adding that because deer are nocturnal animals, the period between dusk and dawn was particularly hazardous.

MSHP statistics show the majority – more than 80 percent – of deer strike crashes occur from 5 p.m. through 6:59 a.m.

Hines also said drivers shouldn't swerve to avoid hitting a deer because it could result in loss of control and a much worse case scenario. Instead, drivers should hit their brakes and remain on course. He also said "laying on the horn" when deer are spotted can sometimes send them in the opposite direction.

"Sporadic honking – a little tap, tap, tap – might get their attention but a long, solid blast

will usually scare deer enough that they'll run away from the highway. Or you can try mounting deer whistles that they sell at auto parts stores," he said.

If those tactics fail, Hines said drivers who are involved in a deer-strike accident should follow some safety guidelines. First – pull off the roadway and stop as soon as possible. That could prevent causing additional damage to an already damaged vehicle. However, drivers should not get out of the vehicle either to pick up car parts or to look at the deer. Hines said deer can sometimes be stunned but quickly recover and be dangerous, possibly to the point of injuring someone simply because it's in "defense mechanism." Second – notify law enforcement if car – or deer – parts are strewn across the roadway.

"Do not ever try to get out on the highway and clean up the mess yourself. If law enforcement responds, we'll block off the road and have all kinds of emergency lights on. We'll also probably be wearing a reflective vest, he said, reiterating that under no circumstances should anyone ever get out of their vehicle to remove anything from the roadway.

Third – he advised immediately calling the insurance company.

Hines also said that while most of the time, the sheriff's office is not going to take an accident report when they arrive at the scene, they will if an insurance company demands it.

However, not even a police accident report will help some motorists. House Bill 1022, which went into effect August 28, allows insurance companies the option to refuse to return premiums to policyholders as a result of not-at-fault accidents. Damage is also not covered when drivers have collision and liability coverage. The more costly comprehensive coverage covers deer-strike accidents.

Hines had another safety tip. "You've got to wear your seat belt all the time because if you're involved in a deer accident and you'd don't have your seatbelt on, you're going to be in trouble," he said.

*continues on page 18*





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# Bicyclists: Slow Down

*continued from page 4*  
crash-related injuries to bicyclists resulted in lifetime medical costs and productivity losses of \$10 billion.

•Adolescents and young adults (15-29 years) and adults aged 45 years and older have the highest bicycle death rates.

•Children (5-14 years), adolescents, and young adults (15-24 years) have the highest rates of nonfatal bicycle-related injuries, accounting for almost 52 percent of all bicycle-related injuries seen in U.S. emergency departments.

•Males are much more likely to be killed or injured on bicycles than are females.

•Most bicyclist deaths occur in urban areas and at non-intersection locations.

The CDC states effective interventions to reduce injuries and fatalities to bicyclists include the following:

•Bicycle helmets, which reduce the risk of head and brain injuries in the event of a crash. 5 All bicyclists, regardless of age, can help protect themselves by wearing properly fitted bicycle helmets every time they ride.

•Bicycle helmet laws for children, which are effective for increasing helmet use and reducing crash-related injuries and deaths among children.

•Fluorescent clothing that make bicyclists visible from further away than regular clothing during the daytime.

•Retro-reflective clothing that can make bicyclists more visible at night.

•Active lighting that includes front white lights, rear red lights, or other lighting on the bicycle or bicyclists, which increase visibility of bicyclists.

## In a Rut

*continued from page 17*  
**STATISTICS**

According to data provided by State Farm Insurance, in 2014, Missouri ranked as the 18th most-likely state for deer collisions, and the state's chances are above the national average, at 1 out of every 124 drivers. Illinois was shown to

be the safest state for drivers in the tri-state region, with a deer collision expected for 1 out of every 211 drivers, ranking that state at No. 31. The state expecting the highest number of collisions with deer was West Virginia, where 1 out of 39 drivers will be involved in a deer-strike accident.

The carrier also reported that deer-strike accident claims averaged \$4,000.

The National Highway Safety Administration estimated that deer-strike accidents were responsible for some \$1 billion in damage annually.

## A Matter of Trust

*with Trenny Garrett,  
Central Trust Company*

### Dear Trenny:

*I've been appointed the executor for my mother's estate, and she recently passed away. What do I do about the things in her house?*

—Newbie In Estate Settlement

Dear Newbie:

There may be a number of people who have access to the property. These people may think they are entitled to some particular asset and take it without consulting the executor, and that is wrong. Immediate family members (and sometimes in-laws, other remote family members and occasionally neighbors) may start taking things out of the home long before there has been an appraisal or even an understanding of what assets are in the home. Sometimes, the explanation is, "When I was 10, your dad said I could have his shotgun." Often, there is no evidence of such intent. In most cases, any oral declarations are also legally unenforceable.

We have seen situations in which children from prior marriages held keys to their deceased parent's residence. They have gone into the house without talking to the surviving spouse or looking at the dispositive documents because they "knew mom wanted me to have all of her jewelry," or some similar justification. These takings can constitute criminal theft.

When we are named executor of an estate, we immediately change the locks on any residence or other location holding personal property so that we are in control of the property. If there is a security system, the service provider is notified, and all codes are changed as soon as possible. That should be your first step,



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

followed by an inventory of the contents of the home. You will need it for the probate court.

Many times, it's a good idea to try to avoid the probate process altogether. Central Trust can help you determine whether a revocable living trust, which helps avoid probate, is a good alternative for you.

Sincerely,  
Trenny Garrett

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit [central-trust.net](http://central-trust.net).

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# Lake's oldest marina achieves international ranking

Village Marina and Yacht Club was a big winner at the Cobalt Boats event in Las Vegas, raking in recognition as the largest Cobalt and Marker One dealer in the world. Village was also named a Platinum Dealer for both brands based on customer satisfaction.

Village vice president Ryan Brick credits a combination of Village's standard of excellence and superior Cobalt quality for his company's market position. "We concentrate carefully on the needs of each client and service after the sale," Brick said. "It is our goal to put people on the water in a boat that enhances their lake experience and we believe Cobalt and Marker One are the very best."

Marker One is the line of forward-designed tritoons offered by Cobalt. "The market for platform boats is growing steadily and Cobalt is leading the way with elegant design and new concepts," Brick said.

Village sales professionals Kirk Streed and Joe Burns were also big winners, named as Top 10 Cobalt salesmen worldwide. The award includes a trip to Cabo San Lucas.

Kirk Streed is a repeat winner, having won the Captain's Award six times in his 16-year boat-selling career. Streed says he helps his clients get a vision of the boating lifestyle. "I know the fond memories I have of being out on the lake with my daughters in our Cobalt," Streed says, "I just try to pass that feeling along to others."

Burns' career is taking off with his Captain's Award. After only three years selling boats, he has gone to the top. "I'm excited to be making a living on the water and in a fun industry," Burns said. "I think my enthusiasm gives my clients a look at how fun boating is and how exceptional Cobalt boats are."

"Joe and Kirk exemplify the Village commitment to listening to our clients and putting them in the right boat," Village president Mark Brick says. "They know that we succeed when our clients are happy with the boat-buying process and become members of the Village family."

Village Marina and Yacht Club is the oldest continually operating marina on Lake of the Ozarks. It has been owned and operated by the Brick family since 1990. Village Marina and the Boathouse Bar and Grill are located at the 3-mile marker on the North Shore or Village Marina Road off Highway W.

Setting the record as the best-attended dealer meeting in Cobalt Boats history, more than 400 dealers and vendors gathered at the Hilton Lake Las Vegas in Henderson, Nevada to recap the previous model year and make plans for 2016. During the business portion of the convention, Cobalt and Marker One presented a check for more than \$60,000 to the Folds of Honor Program, which provides educational scholarships to families of fallen soldiers.



Top in their trade, Village Marina and Yacht Club owners and employees were recently recognized at the Cobalt Boats dealer meeting in Las Vegas, Nevada. On hand for the event were, from left to right, Pack St. Clair, founder of Cobalt; Gavan Hunt, vice president of Sales/Marketing; Clark Boone, regional sales manager; Village Marina employees Reed Wheeler, George Scannicchio and Joe Burns; a Marilyn Monroe impersonator; Village Vice President Ryan Brick; Kirk Streed; Village President Mark Brick; and Paxson St. Clair, president of Cobalt. Photo provided.

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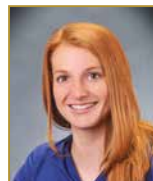
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## Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

### A Business Website Is No Longer Enough

Most businesses have invested in some sort of a website and understand the importance of a basic internet presence. However, with the growth of business social media, proliferation of smart devices (phones and tablets), as well as other internet marketing apps and tools, a basic business website is no longer enough. To have a truly effective online presence, your business should consider investing in the following for 2016.

#### Business Social Media – Stay Top of Mind and Top of Search

While your website is center of your digital marketing efforts, you should build a circle of social media channels around your website and post often on all of these channels. Posting quality, relevant, interesting content will generate several good things for you. You will drive traffic to your website, establish yourself as an expert in your business, improve your search engine rankings, find customers that you did not know existed, and stay top of mind for potential customers when they are ready to buy. Want one more reason to do social media? Your COMPETITORS are doing it.

#### Go Mobile – Be Accessible Any Time, Anywhere

According to eMarketer.com, the adult internet user in the USA spends 5.6 hours per day using digital media. Over ½ use a mobile device versus a desktop to view information. That means that the majority of people are viewing your website on a smart phone or tablet. If you don't have a mobile friendly version of your website, get one YESTERDAY! Mobile friendly websites can either be a "responsive" design or a stand-alone site depending on how you want to portray your business information. Responsive sites display everything from your site (mobile users likely don't need "everything"), where a dedicated mobile site is truly designed for the mobile experience ... fast, simple, and easy to navigate. Keep in mind that mobile users are also searching on their mobile device, so mobile search engine optimization should also be included with your mobile friendly website.



**Sandy Waggett**

#### E-Newsletters – Be Present In Your Customer's Inbox

Email marketing is still a powerful tool in your digital media tool kit. Gone are the Wild West days of mass emails with strictly "sell" messages. Anti-spam laws, low open rates, and low conversion rates mean that these types of mass emails were not effective. You can find success, however, if you do a few things a bit differently. Using Mail Chimp, Constant Contact or another e-newsletter platform will allow you to comply with anti-spam laws, build very branded/professional templates, and have insights on open rates and conversion. Offer great content and value with your newsletters versus "I'm the best, buy from me". GIVE real value and you will GET more sales.

If we can answer any of your questions on how to dramatically improve your Internet presence beyond just your website, give us a call. We have been in the internet business since 1999 and our team continually stays abreast of the best ways to maximize the results for every dollar spent on internet marketing.

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# Going global while staying small

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Where's the next market opportunity for your small business? It may well be overseas. Thousands of U.S. small businesses are already exporting products and services to other countries. According to the Small Business Administration, small firms account for 99.7 percent of all employers. Small firms also comprise of 97.5 percent of all identified exporters, and account for 31 percent of export value.

Two-thirds of the world's purchasing power is outside the U.S. along with 96 percent of consumers. Such a large, diverse market not only offers opportunities for growth, but also provides a measure of protection from fluctuations in your current domestic markets. Plus, the ability to source products from overseas can help minimize acquisition costs, thereby enhancing your competitiveness.

In addition to its many opportunities, doing business overseas poses many risks and obstacles according to international trade expert Deep SenGupta. The biggest concerns are: getting paid, protecting your intellectual property rights (IPR), and lack of confidence or trust in local partners or agents you may be working with.

"That's why it is important to know the destination country's rules, restrictions, or license requirements before shipping your products to avoid logistical delays and unexpected costs," SenGupta, who serves as Principal, Trade & Customs Advisory Services for FedEx Trade Networks Trade Services, Inc."

A good place to start your exploration of the global marketplace is the SBA's Office of International Trade. The office works with other federal agencies and public and private groups to encourage export opportunities for small businesses.

There's also the U.S. State Department's Direct Line to American Business program which allows small businesses direct access to U.S. Ambassadors, mission teams, and foreign government officials to explore market opportunities in their respective countries. The State Department has also launched the Business Information Database System (BIDS), a portal built to help U.S. businesses learn about significant international projects that represent potential contract or tender opportunities for U.S. businesses.

To find trustworthy distributors or partners in the regions where you want to do business, SenGupta recommends using the Gold Key Matching Service offered by the U.S.

Commercial Service of the U.S. Department of Commerce.

"The Service will conduct market research, identify, and screen prospective business partners for your company," he says.

It's also helpful to familiarize yourself with both the culture and business climate of your target markets. A helpful resource can be found at the U.S. Commercial Service website, [www.export.gov](http://www.export.gov). "The country links on this website contain customized guides to doing business in each country," SenGupta says. "You may then contact the U.S. Commercial service resources within each country for further assistance."

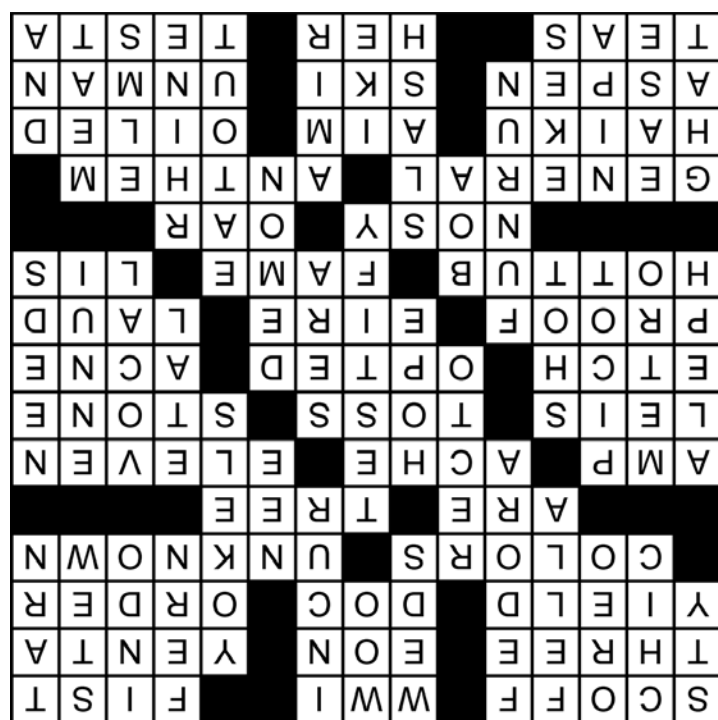
The homepage for each U.S. Embassy and Consulate also has a Business Tab which provides a wealth of country-specific information from key financial reports to news on other federal agency programs. You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.



The Lake Area Chamber recently held a ribbon cutting for Jennings Insurance Group. Owner, Becki Jennings, returned home to Lake of the Ozarks, and opened her own insurance agency. Jennings Insurance Group is located at 4732 Osage Beach Pkwy, Suite C in Osage Beach, Contact Becki today at (573) 693-9443.



The Lake Area Chamber recently held a ribbon cutting for Elite Home Staging & Redesign, at their showroom located at 3251 Bagnell Dam Boulevard in Lake Ozark, call Kathy at (573) 434-2107, for more information. Owner, Kathy Beezley-Tite has been involved in the Real Estate business in one way or another for over 20 years, she has now expanded her reach by opening Elite Home Staging and Redesign.



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## As the Lake Churns

### Third Quarter Sales; Recovery Continues

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

Residential building permits in Camden County made a huge jump to 70 so far this year from 32 in 2014. Information is based on reports from Camden County with data available thru September 30, 2015.

Total 3rd quarter sales this year stand at 2,042. This is approximately 9% over the last year at the same time, 2014 total sales were 1,870. However, we show a healthy increase of 25% over 3 years ago in 2012 when total sales where at 1,633. Recovery is looking better every year.

Sales Activity has steadily increased over the last four years in Residential Lakefront, Condominium's & Homes over a Million. Residential lakefront & offshore homes rose 9% over 2014 and Condominiums rose 12%. This year 44 waterfront lots have sold, about the same as 2014 but the dollar amount almost doubled – higher end lots are selling. 136 Offshore lots have sold this year so far, 17% more than 2014's 3rd quarter sales of 116. Farm sales went up this year by 42% with total sales so far at 17 whereas 2014 saw sales of just 12.

Commercial movement continues to increase. Some current construction in the works includes the planning of a new waterfront hotel and event space near the KK & Business 54 Intersection, a much needed potential revenue for the Westside Osage Beach economy including up to 300 possible jobs. 55



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

commercial sales have closed so far this year with an additional 10 properties under contract. This is an increase of 16% over 2014 and a huge 150% increase over 2012 commercial sales.

This year the luxury home market continues to grow with 19 homes priced over a million sold and 5 under contract so far in 2015, the same amount sold last year at this time but the selling dollar volume was 14% higher this year. In 2012 only 6 lakefront homes were sold over the \$1 million mark and 14 sold in 2013, a huge 156% increase. If you would like to view homes that are available at \$1 million and up, you can visit my website at [www.LakeMansions.com](http://www.LakeMansions.com)

Sales data was obtained from the Bagnell Dam and Lake of the Ozarks Board of Realtors MLS from January 1, 2012 through September 30th, 2015.

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



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# Requirements for curb cuts

By Nancy Zoellner-Hogland

Horseshoe Bend is experiencing a building boom. Twenty-some new homes have been built or have started construction since the beginning of the year.

However, Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, said about half were started without getting the proper permits from his office.

"We need to know when a driveway is going to be cut because it needs to be done a certain way and we have to install the culvert. But I'm getting a lot of contractors and homeowners who are putting new driveways in without contacting us. When they pour the concrete wrong, then I have to go out and make them tear

it out, which doesn't make anybody happy. This year has been the worst," he said.

Luttrell said he doesn't think builders are trying to skip this step of the process to save money because the permits come at no charge. Instead, he's been told by the builders he's talked to that they just weren't aware of the requirement.

That's why they recently installed a 3-foot-by-5-foot sign at the beginning of Horseshoe Bend Parkway saying "Driveway connections by permit only." The sign also bears the road district's phone number.

To obtain a permit, builders must first stop by the HBSRD office at 134 Verbena Road, off Bittersweet Road.

"Then I'll call and set up an appointment to meet with

them to see what they're doing. If it's a culvert pipe, I'll write on the bottom of the permit what they need and turn it in to the office so an invoice can be made. Once the builder comes in and pays for materials only, then we'll go out and install the pipe," Luttrell said, reiterating that the only cost is for materials used. Labor is free.

He also said the cost for the rock and pipe for a typical driveway averages \$300. The entire permitting process takes approximately two weeks. Once approved, the permits are good for 10 days.

Permits are required for any changes that will be made inside HBSRD right-of-way – for retaining walls to create additional parking, new trash enclosures and new mailboxes.



The Horseshoe Bend Special Road District supervisor is hoping this sign will attract attention and raise awareness of requirements. Nancy Zoellner-Hogland photo.

Permits are not required to replace an existing mailbox. Similar requirements are in place

in other areas around the Lake. For more information, call 573-365-2832.

# New chip credit cards may still be vulnerable

By October 2015, many U.S. banks had replaced millions of traditional credit cards, which rely on data stored on magnetic strips, with new credit cards containing a microchip known as an EMV chip. While EMV cards offer enhanced security, the FBI is warning law enforcement, merchants, and the general public that these cards can still be targeted by fraudsters.

The small gold chip found in many credit cards is most often referred to as an EMV chip. Cards containing this chip are known as EMV cards, as well as "chip-and-signature," "chip-and-pin," or "smart" cards. The name "EMV" refers to the three originators of chip-enabled cards: Europay, MasterCard, and Visa. EMV chips are now the global standard for credit card security. Unlike traditional credit cards that store data on a magnetic strip, EMV cards store card data in tiny integrated circuits and are authenticated when the cardholder inputs a PIN into a PoS terminal.

With traditional credit cards, the magnetic strip on the back of the card contains data and personal information about the cardholder. This information is used to authenticate the card at the point of sale (PoS), before the purchase is authorized. While most EMV cards still retain the traditional magnetic strip and the cardholder's signature on the back of the

card, they offer the additional enhancement of the microchip embedded into the card. This allows merchants to verify the card's authenticity by the cardholder's personal identification number (PIN), which is known only to the cardholder and the issuing financial institution. In addition, EMV cards transmit transaction data between the merchant and the issuing bank with a special code that is unique to each individual transaction. This provides the cardholder greater security and makes the EMV card less vulnerable to hacking while the data is transmitted from the PoS to the issuing bank.

Although EMV cards will provide greater security than traditional magnetic strip cards, they are still vulnerable to fraud. EMV cards can be counterfeited using stolen card data obtained from the black market. Additionally, the data on the magnetic strip of an EMV card can still be stolen if the PoS terminal is infected with data-capturing malware. Further, the EMV chip will likely not stop stolen or counterfeit credit cards from being used for online or telephone purchases where the card is not physically seen by the merchant and where the EMV chip is not used to transmit transaction data.

Consumers should closely safeguard the security of their EMV cards. This includes being

vigilant in handling, signing, and activating a card as soon as it arrives in the mail, reviewing credit card statements for irregularities, and promptly report-

ing lost or stolen credit cards to the issuing bank. When using the EMV card at a PoS terminal, consumers should use the PIN, instead of a signature, to

verify the transaction. This fully utilizes the security features built within the EMV card. Consumers should also shield

*continues on page 26*

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# Thursday Night Social

Photos from September; Lower left, Left to Right: Joanie Walden, Dave Marose, Jane Carter, Phyliss Marose, Kim Jensen.  
Lower right, Left to Right: Irv Klimkewicz, Ann Klimkewicz, Remax, Frank Petrizze, Kelly's Port, Angie Petrizze, Remax.



## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### OSAGE RIVER ISLAND FARMING

The creation of Lake of the Ozarks inundated many islands that once graced the Osage River between Old Bagnell and Warsaw. They were often at bends in the river and where tributaries joined the Osage. Many of the

islands were small but some were large enough to be useful. Brockman's Island at the mouth of the Little Gravois Creek near Old Bagnell was a thick deposit of gravel. It was mined for gravel used in the construction of Bagnell Dam. Mining totally destroyed the island but

years later, after mining ceased, it reformed.

The image of a former Osage River island, now inundated, that accompanies this article was taken in 1928 (photographer unidentified). It shows an island somewhere near Hurricane Deck and it supports a

corn crop. This island is now deep beneath the lake but it probably still exists as a feature of the lakebed.

Lloyd Slone, who passed away in 2007 at the age of 95, was a Tuscumbia farmer who farmed several islands in the Osage River. The author interviewed Lloyd in January 2001 when he was a resident of Lee House in Eldon. He said: "I farmed Slone Island, which contained 40 acres. It was about three miles above Tuscumbia. And I farmed Cotton Island, which was about two miles still further up the river. The eddy there was called Slone's Catfish Eddy."

It wasn't easy to farm an island because you had to find a way to get your farming equipment to and from the island to put in and harvest the crop. Lloyd said the

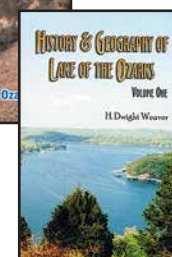
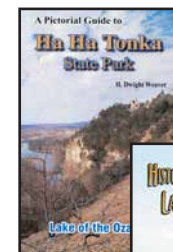
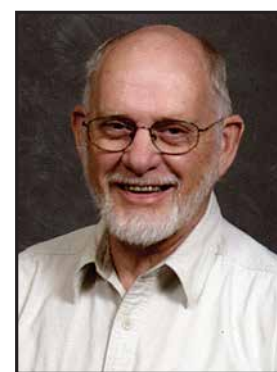
Osage was a "bad flood-er." One time he got surprised by an unexpected flood. He had a tractor on an island and it got washed away. It ended up in a tree. Retrieving that tractor must have been a real challenge.

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

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

*and is a pictorial history of Osage Beach from 1880 to 1980. Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.*

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





# Ready or not Santa Claus is coming to town

By Nancy Zoellner-Hogland

Business owners are being asked to climb on board and help sponsor Santa's trip to town.

After a one-year hiatus, Santa's Caravan will once again be winding its way through Osage Beach, then end at the campground below Bagnell Dam. However, instead of Santa making the trek the weekend before Thanksgiving, this year, he'll be visiting Saturday, December 12 - the same day as the Lake Ozark Christmas Parade.

Jeff Van Donsel, a member of the Lake Ozark Bagnell Dam Strip Association, sponsor of

they want to include a big bonfire, hot chocolate, cookies, a small fire where kids and adults can make S'mores, and entertainment - but they're going to need help from the community to pull it off.

"We don't have a huge budget to do this so we're going to have to rely on donations," he said, adding that committee members would be calling on businesses in coming weeks to ask for help.

They're also going to need more volunteers to help with things like directing traffic to parking spaces.



The Lake Ozark Bagnell Dam Strip Association is hoping to get help from the community to bring Santa's Caravan and the Christmas celebration back.

the event, said they thought it would attract more people.

"In the past, Santa has been at the end of the parade and then everyone was invited to follow him down the Strip to the White House. But we had so many people ask about doing the bonfire and Christmas celebration below the dam that we decided to combine the two. So this year, the parade will start at 1, just like always. But this year, the kids will have to hold on to their wish lists and bring them down when they come see Santa a little later in the evening," he said.

Although the committee is still working out the details, Van Donsel said they know

"We're a small group and it takes quite a few people to carry this off so we'd really like to get more people involved," he said.

While details are not yet finalized, they're also hoping to reinstate awards for best floats. Instead of judging the floats before the parade, the committee is thinking about having everyone park the floats below the dam and then let the public vote for their favorite. Van Donsel said they've also discussed giving cash awards instead of ribbons.

For more information, or to volunteer or make a donation, call Van Donsel at 573-365-2460 or Mike Page at 573-365-7132.

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# New chip credit cards

*continued from page 23*  
the keypad from bystanders when entering their card PIN.

Merchants are encouraged to require consumers to enter their PIN for each transaction, in order to verify their identity. If a consumer uses a signature, merchants should ask to also see a government-issued photo identification card to verify the cardholder's identity.

The FBI encourages merchants to handle the EMV card and its data with the

same security precautions they use for standard credit cards. Merchants handling sales over the telephone or via the Internet are encouraged to adopt additional security measures to ensure the authenticity of cards used for transactions. At a minimum, merchants should use secure servers and payment links for all Internet transactions with credit cards, and information should be encrypted, if possible, to avert hackers from

compromising card information provided by consumers. Credit card information taken over the telephone should be encrypted, and any written copies of the card information should be securely disposed.

If you believe you have been a victim of credit card fraud, reach out to your local law enforcement or FBI field office, and file a complaint with the Internet Crime Complaint Center (IC3) at [www.IC3.gov](http://www.IC3.gov).



## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Mortgage Payments Explained

Owning your own home is quite a bit different than renting one. When you rent, you simply write a check or hand cash to your landlord. Many of your utilities are included in that amount, with the exception of probably your electric bill, and maybe cable/internet. When you own a home though, you have to pay a mortgage, which isn't as simple as making one payment. Your Lake of the Ozarks mortgage lender is here to explain the different aspects of your monthly mortgage payment:

#### Components of a Mortgage Payment

The primary factors in determining your monthly mortgage payment are the size and terms of the loan. Once those factors are set, you'll be able to determine the monthly payment. A mortgage payment typically consists of four parts known as PITI: Principal, Interest, Taxes and Insurance.

**1. Principal** - The principal is the actual amount that you borrowed. With each monthly mortgage payment, you will be paying this balance down. Fixed-rate loans are structured so that the amount of principal paid starts out small and increases with each monthly payment. This means that the mortgage payments in the beginning years consist mostly of interest, those payments later on will consist mostly of principal.

**2. Interest** - Interest is the "cost" of borrowing the money (principal). The interest rate on a mortgage has a direct relationship with the amount you pay each month. A higher interest rate means higher monthly mortgage payments. Therefore, for most home buyers, a higher interest rate reduces the amount they're able to borrow, while a lower interest rate increases that amount.

**3. Taxes** - While real estate taxes are calculated by the government on an annual basis, you usually pay them as part of your monthly mortgage payment. Most lenders will require an escrow account in which 1/12 of your annual property tax bill will be collected with each monthly mortgage payment. The funds will be held in the escrow account until the tax bill is due.



**4. Insurance** - Like the real estate taxes, insurance payments are also paid monthly and held in escrow until the bill is due. There are two types of insurance that can be included in your monthly mortgage payments: homeowners insurance and private mortgage insurance (PMI). The first type protects the home and its contents from fire, theft and other disasters. The second type protects the lender in the event the borrower is unable to repay the loan. PMI is mandatory for homeowners who purchase a home with less than a 20% downpayment. The PMI portion can be dropped once the homeowner has at least 20% equity built up in the home.

Before you choose to make the financial investment of purchasing a home at the Lake of the Ozarks, it's important to understand all of the components that go into a mortgage. As your mortgage lender, I am dedicated to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the first class service you deserve. For all of your Lake of the Ozarks home loan needs, give me a call at 573-746-7211.

For Lake area news, resources and tips on financial services, please

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# Two new grants

*continued from page 6*  
this large Niangua watershed have to work together and be sure to take advantage of this opportunity to make the decisions concerning our own properties," Swall said. "Land-owners know what is best for them, and we propose to do as much as we can to keep EPA and DNR out of our business."

LOWA is not a regulatory group. Instead, it is made up of a group of volunteers with a mission statement that reads "Citizens will preserve, protect, and improve the Lake of

the Ozarks Watershed, its waters, and natural resources, while maintaining our economic, social and environmental health of the lake."

"Currently, the Lake of the Ozarks is a beautiful, healthy, and clean Lake. We can all continue to work together, and do the right things to preserve this beautiful natural resource," Swall said.

For more information on any of LOWA's projects or events, visit [www.lowawatershed.com](http://www.lowawatershed.com) or call Swall at 573 434-4400.



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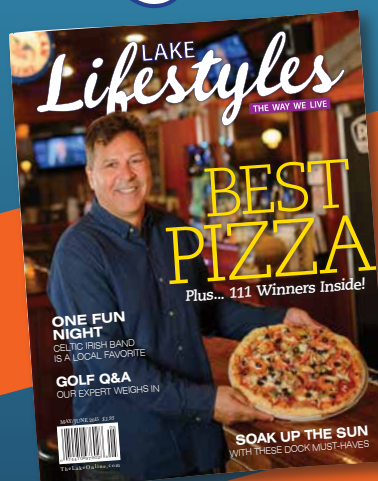
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# Baxter's Lakeside Grille Honored with OpenTable Award



Baxter's Lakeside Grille on Missouri's Lake of the Ozarks was honored this month with recognition from OpenTable, the world's leading provider of online restaurant reservations and part of The Priceline Group (NASDAQ: PCLN). Baxter's received an OpenTable award as the most booked restaurant in the Lake of the Ozarks.

OpenTable regularly collects and analyzes data from its diners regarding preferences and best performance for the more

than 15,000 restaurants that use the company's online reservation system. Based on feedback previously collected from diners, OpenTable has also recognized Baxter's as one of the top scenic view restaurant in the America and one of the top 100 American fare restaurants in the United States.

For more information on Baxter's Lakeside Grille, visit [www.baxterslakesidegrille.com](http://www.baxterslakesidegrille.com). Baxter's is located at 2124 Bagnell Dam Blvd. in Lake Ozark, MO.

## Miller honored by electric co-ops

The Association of Missouri Electric Cooperatives honored Rep. Rocky Miller with its Legislative Leadership Award during the annual meeting of the association Oct. 8 in Branson. This select award recognizes legislators who have shown consistent leadership and support on issues affecting the electric cooperatives, the 650,000 electric cooperative member-owners and rural communities across Missouri.

"It's no secret that rural people are outnumbered at the state Capitol," said David Klindt, AMEC vice president. "To succeed on the legislative front requires the support of key legislators who believe in the rural way of life and aren't afraid to stand up for what they believe in. Rep. Miller is one person who routinely steps up to the plate for rural people. Thanks to his support, we are making rural Missouri a better place in to work and live."

Klindt added that Miller was instrumental in helping pass

a bill this year that fixed a provision in a 2014 measure that would have cost electric cooperatives more than \$8 million annually.

"Through Rep. Miller's hard work we fixed a costly problem for the cooperatives," Klindt said.

Miller represents parts of Camden and Miller counties

in the Missouri House of Representatives. He was elected to his first two-year term in November 2012. He lives in Osage Beach with his wife, Della, and four children.

The Association of Missouri Electric Cooperatives, Jefferson City, is the statewide service organization for Missouri's electric cooperatives.



Rep. Rocky Miller, center, receives his Legislative Leadership Award from AMEC Vice President David Klindt, left, and CEO Barry Hart.

## Community Foundation of the Lake Champagne Campaign a Success

More than 140 people attended Community Foundation of the Lake's (CFL) Champagne Campaign on September 15 at Edgewater Estates. The event was a huge success both in attendance and funds raised. All proceeds from the Champagne Campaign are donated to local charities through the CFL grant process. These charities include Kids Harbour, CADV, local food pantries, and the Lake Area Arts Council. For a total list of the charities that Community Foundation of the Lake supports, please visit our web-

site at [communityfoundation-ofthelake.com](http://communityfoundation-ofthelake.com). It is not too late to donate to the Community Foundation of the Lake and the local charities that we support. Please visit our website, click on donate now and enter the amount you wish to give.

Thank you to all the donors who made the Champagne Campaign such a success. We also thank HyVee for donating the fabulous hors d'oeuvres, Paul's Supermarket for donating the wine and beer, and Lynn and Peg Griswold for opening their beautiful home for this

event and the donation of the tickets for the Oakridge Boys concert at Shawnee Bluff Vineyard for guests. Tan Tar A donated the soft drinks, water and cups; Dierbergs donated the delicious dessert and La Roca Club donated set up items and ice. Lake Party Rental provided the champagne glasses at a discounted rate.

We thank all of the people who attended the Champagne Campaign who helped make this 7th annual event phenomenally successful.

## Managing Rental Property

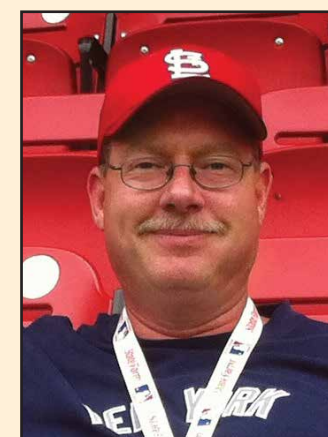
### Beds, Beds and More Beds

One of the more frequent questions that I am asked is what size beds should the vacation rental home or condo have and how many? The answer to that question is not as simple as you would think. The bed situation in any given home or condo can make a big difference in the number of rentals a property receives.

Our research over the years has shown that most guests, in fact almost all guests want at least one room, preferably the master bedroom, outfitted with a king bed. Our properties in the past that did not have a king bed or our properties that currently do not have one can see their rentals reduced anywhere from 15% to 40% compared to similar rental properties. While there are exceptions to every rule a king bed definitely can attract more rentals.

Additional beds in bedrooms can also increase your rentals. If the room is big enough you might consider putting two queen beds in the second bedroom or a queen and a twin bunk bed. You want to appeal to the widest variety of guests and by having additional beds you can sleep people separately when the need arises.

Here are some of the most popular bed situations based on the number of bedrooms at a property. A one bedroom condo should have a king bed and a queen sleeper or nice queen air mattress. A two bedroom condo should have a king bed, a queen bed and a queen sleeper or air mattress or you can put two twins in the second bedroom. A three bedroom condo should have a king bed, a queen bed, two twin beds and a queen sleeper or air mattress or you could set the sec-



Russell Burdette

ond bedroom up with another king instead of the queen and you would probably see more rental nights with that configuration. A four bedroom should have a king bed, a king bed, a queen bed, two twin beds and a queen sleeper or air mattress.

You should avoid using full/double beds unless you can fit two into one room using two doubles instead of two twins or if it is the lower bunk of a bunk bed giving you a twin on top and a double on the bottom. Otherwise use a queen instead of a full/double bed. And when it comes to a sleeper sofa or air mattress we have found that our guests prefer a nice queen self-inflating air mattress to a sleeper sofa. They are also about ten times cheaper and that much lighter! You could purchase about 10 air mattresses for the price of a good sofa sleeper. If the guests need additional sleeping you have it and if not you have saved a bit of money.

Russell Burdette is the owner of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail [russell@yourlakevacation.com](mailto:russell@yourlakevacation.com).



# Woods casts vote of confidence in Lake economy

By Janet Dabbs

With record corporate mergers and acquisitions headlining the economic news in October, and the market posting consecutive weeks of gains, (except for the Russell 2000), Woods Supermarket Inc. recently demonstrated their confidence in a thriving lake economy by acquiring three Paul's Supermarkets at the Lake of the Ozarks.

The stores are located in Eldon, Osage Beach and Lake Ozark. Woods expansion plans extend back to 2013 when they opened a superstore in Sunrise Beach.

"The opportunity to buy Paul's appeared to be a good fit for us," said Woods Chief Executive Officer Craig Easter. "Tourism is good for the grocery business. It is equally important for us to cater to our local year-round customers. Our first goal is to take care of our associates and customers and get the store open."

To facilitate the switch, the Paul's Supermarket stores were scheduled to close for inventory and stocking at 4 p.m. on Monday, Oct. 26, Easter said.

The three stores were to reopen under the new Woods Supermarkets moniker with a "soft" opening during their normal store hours, on Thursday, Oct. 29. A grand opening with major specials will be in November.

Both companies are family owned businesses.

Paul and Ruth Hermann started their first Paul's store in 1968.

The first Woods store was established by Don Sr. and his wife Bertha Woods in 1947. Their son, Don Jr., grew up in the grocery business. After graduating from the University of Missouri and serving two years in the army, he joined his father in the family business. Don Jr. and wife Joan, longtime residents of the Lake area, are still active in the business today.

The majority of the Paul's employees will remain the same. With the purchase of the new stores, the opportunity for advancement within the company has increased.

"Everyone that wanted a job was offered a job," Easter said, adding that they also are currently accepting employ-

ment applications at all their store locations, or online at [www.woodssupermarket.com](http://www.woodssupermarket.com).

"We hire on personality and then we fit them to the task," Easter said.

The opportunity to cluster stores in one geographical location will be advantageous in that they will be able to share associates and products from store-to-store during the busy seasons.

Both Woods and Paul's purchase from the same warehouse out of Springfield, Mo. so the variety of products will remain the same, including national brands, specialty products, and the Best Choice and Always Save labels. The stores will also continue to carry the Butchers Pride USDA Choice Beef, Farmland All Natural Pork, Smart Chicken and Pilgrim's Pride Chicken.

They will also continue to offer many of the popular Paul's promotions, adding the Woods Loyalty Card promotion and other cost savings programs later. Woods, whose competition comes primarily from Walmart Supercenters, and

several independent retailers, operates with a conventional high-low pricing program featuring quality perishables and a very aggressive pricing.

Woods Supermarket, Inc. has 12 stores and approximately 900 employees.

In addition to the four lake area locations, there are stores in Bolivar, Buffalo, El Dorado Springs, Stockton, Nevada, Sedalia and Warrensburg

in Missouri, as well as one store in Ft. Scott, Ks. Of its 12 stores, eight were acquired and four were built new. The four Lake-area Woods Supermarkets are located at: 1002 S. Aurora in Eldon; 2107 Bagnell Dam Blvd. in Lake Ozark; 5816 Osage Beach Parkway in Osage Beach; and near the intersection of Highway 5 and State Route F in Sunrise Beach.



The Paul's Supermarket location at the corner of HH and Bagnell Dam Blvd., was one of the stores acquired by Woods Supermarket, Inc.



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# Crossword Puzzle

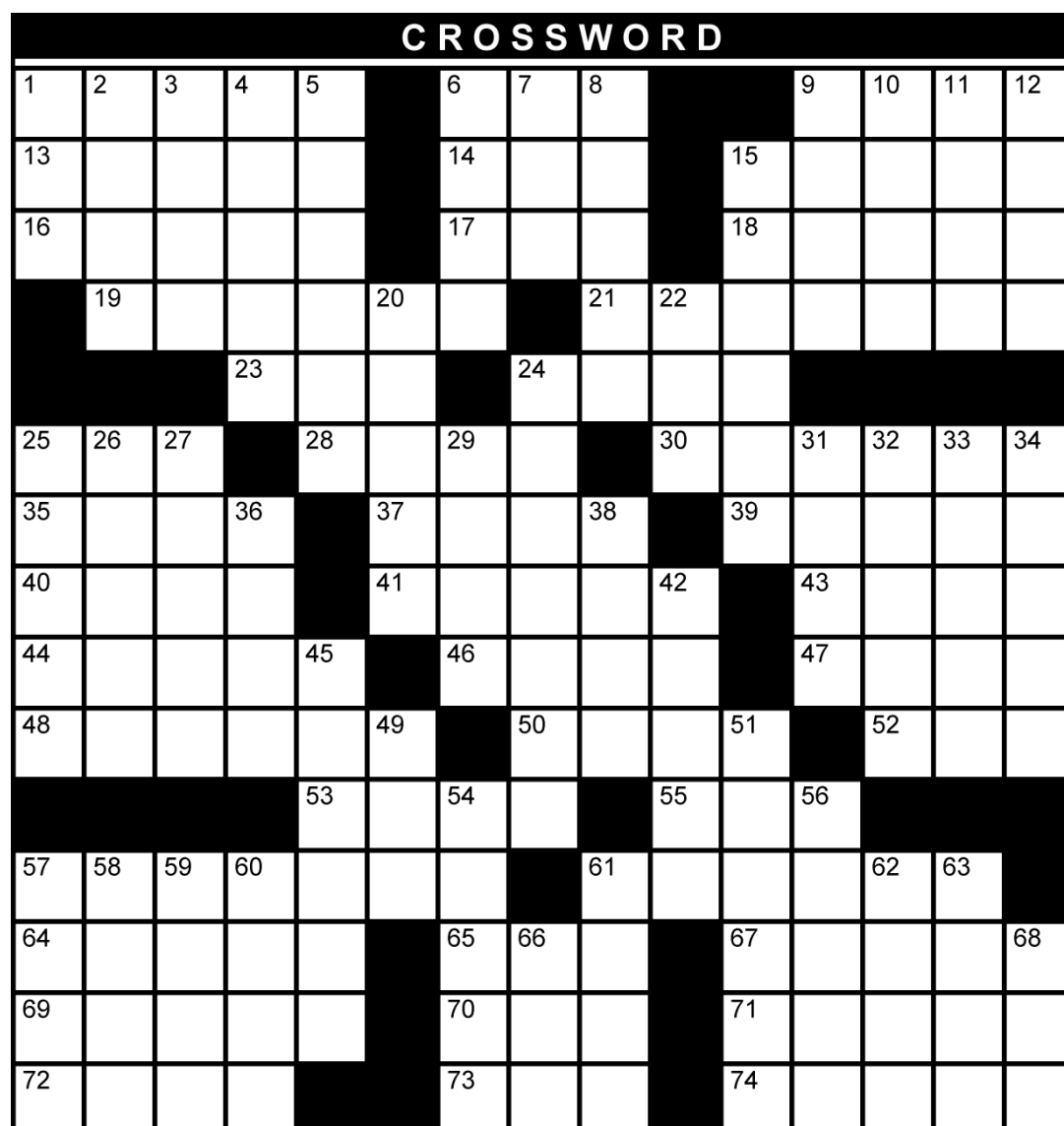
Solution page 21 THEME: VETERANS DAY

## ACROSS

1. Laugh at with contempt
6. \*Veterans Day stems from this war
9. \*Hand-to-hand combat weapon
13. Par on a short golf hole
14. Immeasurable period
15. Gossipmonger
16. Triangular road sign
17. "M\*A\*S\*H" character
18. \*Commander's instruction
19. \*a.k.a. American flag
21. \*Like soldier honored at certain tombs
23. Present plural of "be"
24. Acer, e.g.
25. Unit of electric current
28. Yearn or pine
30. \*Traditional time for moment of silence
35. Luau souvenirs
37. Salad prep
39. Kidney problem
40. Cut or carve a design
41. Chose instead
43. High school breakout
44. Measure of alcohol
46. Republic of Ireland
47. Glorify
48. John Cusack's time machine, 2010
50. Irena Cara's 1980 hit
52. Fleur-de- \_\_\_\_
53. Snoopy
55. Argo propeller
57. \*Washington or Carter
61. \*Key's composition
64. 3-line poem
65. \*Between "ready" and "fire"
67. Well-\_\_\_\_ machine
69. Skier's mecca
70. Winter glider
71. Unnerve
72. East India Company wares
73. Part of H.M.S.
74. T in Ferrari TR

## DOWN

1. Hog haven
2. Like a "Vogue" ad
3. Three-layer cookie
4. Jolly good one
5. Indiana's head gear
6. What one does at the altar
7. Court or solicit
8. Bring upon oneself
9. "Where the Red \_\_\_\_ Grows"
10. \*Vietnam, on the \_\_\_\_ china Peninsula
11. One-pot meal
12. Mountain lake
15. Bumpkins
20. Right-hand page
22. Denotes maiden last name
24. Bear witness
25. First in Hebrew alphabet
26. First M in MGM
27. Lace loop
29. \*Honorary veteran, GI Bob
31. And elsewhere
32. Singing part
33. Boredom
34. Required things
36. \*Marksmanship Badge denotes a good one
38. "Que Sera \_\_\_\_"
42. Evil one
45. Charity race
49. Flapper's feathers
51. Have dinner at a restaurant
54. URL sign
56. \*River Allies crossed in Invasion of Germany
57. Stairway to river in India
58. \*At \_\_\_\_, soldier"
59. Australian palm
60. Adds to or augments
61. Gulf V.I.P.
62. They have oval leaves that come to a point
63. Source of protein
66. \*Veterans Day Proclamation signer
68. Genetic stuff



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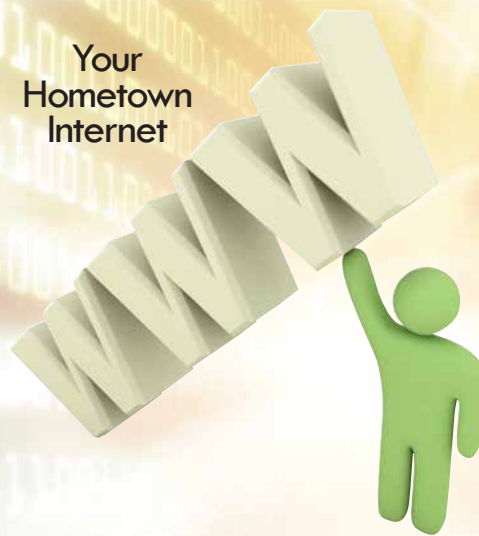
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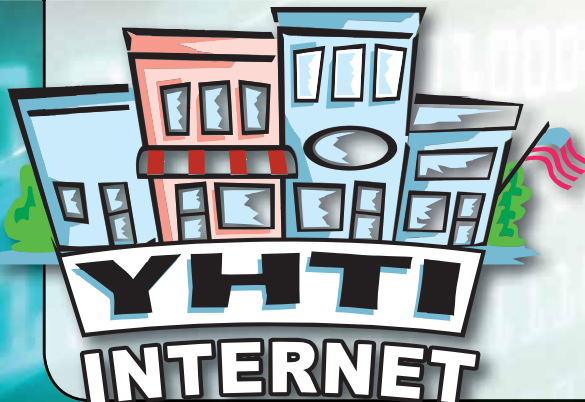
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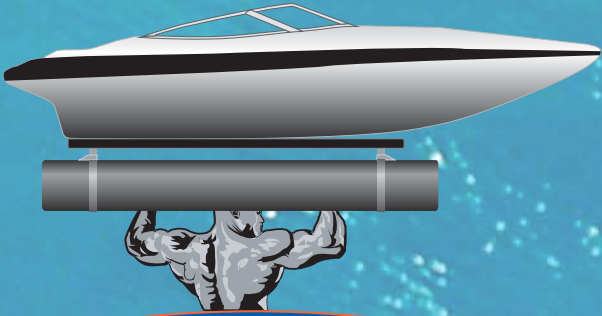
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