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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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Lake of the Ozarks
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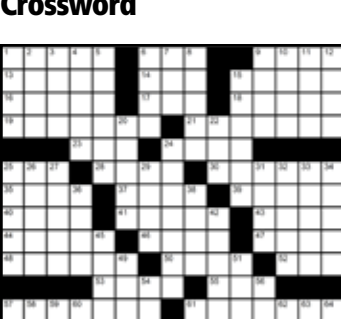
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More legal pressure put on Ameren

By Nancy Zoellner-Hogland

Five more lawsuits have been filed against Union Electric on behalf of people whose land allegedly lies inside the utility company's original project boundary.

The suits, filed on November 21 by Jennifer Raymond, an attorney with the Stolar Partnership law firm out of St. Louis, claim there is a dispute over title to the properties of Howard Larkins of Stover, Marc Schmidt of Gravois Mills, James Stanford of Gravois Mills and Wayne and Melissa Young of Stover and ask the court for declaratory judgments as to ownership. The five all have title insurance through Fidelity National Title Insurance Company, formerly Chicago Title Insurance Company, who is paying the legal fees.

In the fall of 2011, suits were filed on behalf of Donald and Rhonda Choate, David Stauble and Donald and Patsy Bruns, all Camden County residents; and this past spring, lawsuits were filed on behalf of Christopher and Susan Cipolla and Charles Sanzottera, who all own property in Morgan County. All are clients of First American Title Insurance Company. Those suits are in the discovery stage, according to homeowners.

The lawsuits all came after Ameren notified some 1,500 property owners that all or a portion of their properties lie inside the power company's project boundary – that the land they built on, paid taxes on and maintained over the years – did not

actually belong to them. Earlier this year Ameren sent letters to affected property owners that outlined the Estoppel Certificates that were to be filed in the Camden, Miller and Morgan Recorder of Deeds offices granting easement rights to use the properties. Those certificates, which serve as a legally binding commitment promising that Ameren won't take steps to remove existing structures located on the power company's property, have since been filed.

Larkins, part of the latest suit, said he is actively working to get more homeowners in his subdivision involved. To make it as easy as possible for them to do that, he is offering to make copies of their homeowners' title insurance policies and provide letters to be submitted to the title company.

"All they have to do is sign the letter. I'll do the rest for them. I'm doing this because I sincerely believe the more pressure we put on Ameren, the better this is going to turn out for everyone," he said.

Schmidt, who also is included in the latest round of lawsuits, agreed.

"Some 1,500 people got these letters so why aren't we hearing more about this? Why haven't hundreds of people filed suits? I'm afraid many of them have either decided to ignore the letters or just file them away in a drawer, hoping that this will go away. But it won't! Of course, I don't know how many people have taken action, but I do know that every one

of us should be putting pressure on because if we don't, in the end we will own nothing," said Schmidt, who in 2006 purchased a home in the Johnson Bay Subdivision at the 6 mile mark of the Gravois.

David Stauble said that's exactly why he filed a claim against his title company.

"I put everything I had – my retirement, my life savings – into my home only to have Ameren come to me and say it doesn't really belong to me. I didn't have any other option (than to file a claim). Now I've lost half my monthly income and I'm struggling to keep my head above water but I can't sell and if I walk away, I lose it all and destroy my credit. I don't know what I'm going to do if this gets drug out in court for decades," he said.

Realtor Stacy Shore agreed that it would be extremely difficult to sell homes sitting on land that Ameren now claims belongs to them – much less, sell at a profit.

"What person in their right mind would pay the same price for a piece of property that they're not going to own, but simply lease," she said, adding that it would be in every affected property owner's best interest to contact either a their title company or an attorney. "People are looking at this as a 'David and Goliath' thing but it's not. Title companies, which have a vested interest in seeing this thing resolved, will take care of the details for them. They'll hire an attorney and possibly win their

property back for them."

She also warned that those who don't think that they are affected by the issue or that think that Ameren took care of the problem with the Estoppel Certificate, are wrong.

"They're sitting on a ticking time bomb with a false sense of security. When they try to sell their properties and it all blows up on them, it will be too late," she said.

Sanzottera, who is suffering with a terminal illness, said he's hoping beyond hope that he lives to see the outcome of his suit.

"When I originally learned of Ameren's intention, I started chasing down documents filed on my piece of property all the way back to the 1930s when it was originally purchased. I know without a doubt that I own this property – contrary to the letter I received last Christmas Eve from Ameren," he said, adding that he's already made up his mind, if he's unsuccessful in court – and if he's still alive when that ruling is announced – he plans to first cancel his homeowner's insurance and then burn his house to the ground.

An emotional Sanzottera said he plans to invite his local, state and federal elected officials, the media and Ameren officials to the bonfire.

"Just thinking about it breaks my heart because I love my little log home. I built it myself. But I will not leave it behind for Ameren and I won't subject my kids to the anguish and pain caused by this legal battle," he promised.

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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 24 for this month's
"As the Lake Churns"



BUSINESS JOURNAL



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Armchair Pilot

By Nancy Zoellner-Hogland

Travel apps for smartphones

can help tourists find restaurants, get the best deals on hotels, find their way around airports and even provide maps to get there. Now there's a new app that lets fliers quickly and easily file complaints against the Transportation Security Administration (TSA) if they feel they've been discriminated against based on race, religion, gender, ethnicity, nationality or disability. Users are asked to answer a few questions and then when completed, simply hit "Send." The app was originally conceived by a group of Sikh entrepreneurs unhappy with multiple screenings and created with cooperation with other advocacy organizations – and it's already proved its popularity. One week after it was released, more than 10,000 people downloaded it, making it the No. 1 travel app on iTunes, and 25 people used the app to file complaints about TSA screening procedures.

The TSA is getting good reviews on the new millimeter-wave scanning machines that are being phased in at major airports around the country. The scanners, which show a cartoonish outline, allow airport officials to move passengers through security more quickly. They also allow passengers to avoid the embarrassment of the far more revealing X-Ray scanners that had been used and cut down on the cancer risk from the radiation.

In the meantime, Bio Explorers, an Israeli security company, is training mice to sniff out explosives, narcotics and other problematic substances in baggage areas. According to a company spokesman, mice have extremely sensitive noses and can be trained to detect just about any odor. Handlers are also teaching the mice to walk away and then sit still once they find the odor they were looking for. The spokesman said if the new security technique proves to be successful, the mice will be used throughout that nation's airports. Stateside, beagles, which also have extremely sensitive noses, are be-

ing used to sniff out food that's unsafe to enter the U.S. Under the USDA program, more than 100 beagles, most of which were rescued from shelters, walk among passengers just arriving on international flights to look for diseased or insect-carrying foods. A spokesman said the dogs are "on track" about 95 percent of the time.

Although getting through airport security might be easier with all the latest methods put into place, actually finding a flight could get tougher in the future. According to experts, the U.S. will soon be facing a **serious pilot shortage**. Federal mandates that take place next summer will increase by six-fold the number of hours of flight experience pilots must have before stepping into the cockpit. Airlines say the additional training will raise the cost just as thousands of pilots at major airlines, more than half of which are over 50, start hitting the mandatory retirement age of 65. Another mandate, to take effect in 2014, requires airlines to give pilots more rest time between flights, which is expected to decrease pilot availability by 5 percent. A study by the University of North Dakota showed major airlines would need to hire 60,000 pilots by 2025 to replace retirees and meet the new guidelines. Delta Air Lines estimated it would need to hire 3,500 new pilots over the next decade to maintain its ranks – more to cover growth – and American Airlines said it will need to add 2,500 pilots over the next five years. FAA data shows the number of commercial pilot certificates being issued is down 30 percent.

Under a new schedule that includes 91 daily departures to 34 different destinations, Southwest Airlines announced **Lambert-St. Louis International Airport made its top 10 cities list**. Although Southwest has been the main carrier at Lambert for several years, this is the first time it made the list. Southwest also announced plans to increase that number to 95 in April 2013.

In mid-November, another "Top 10" list was released. The online travel rating firm TripAdvisor announced its list of the 10 destinations that received the greatest increase in positive traveler feedback and traveler interest during the past year. A company spokesman said several factors were taken into account during the ranking, including traveler feedback, visitors' desire to visit those destination and numbers of visitors who said they had been to the destinations. Mar del Plata, Argentina, a beach resort about 250 miles south of Buenos Aires, came in No. 1, followed by Sao Paulo; Kiev, Ukraine; Montevideo, Uruguay; Perth, Australia; Mexico City; Hobart, Australia; Guadalajara, Mexico; Moscow and Turin, Italy. In the U.S., interest is increasing in Austin; Memphis; Colorado Springs; Portland, Maine; Denver; Portland, Ore.; Fort Myers, Fla.; Phoenix; Dallas and Gatlinburg, Tenn.

Chicago O'Hare airport made the "Top 10" list in a survey from Concur, but probably wishes it hadn't. The survey looked at the most stressful airports across the country – and the windy city's came in first. Los Angeles International and John F. Kennedy International airports followed close behind. Some 1,500 regular travelers – 1,000 Americans and 500 Canadians – were surveyed on such things as food service, signage, service from airport staff, security, bathrooms, distance between terminals and Wi-Fi coverage. On the opposite end of the scale, Dallas-Fort Worth was rated as the most hassle-free.

Lambert is getting a new face-lift with a redesign of the entrances for Terminal 1. Airport officials said the addition of glass panels at the lower-level entrances will enhance the airport's historic architecture. The reconstruction is part of the \$22-million restoration being done after a tornado swept through the area in April 2011, blowing out hundreds of glass panes and causing extensive damage to portions of the airport. The project is expected to be completed by the spring of 2013.

Business Journal Socials

Thursday Night Social

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Ready or not, winter weather is on its way

By Nancy Zoellner-Hogland

With tongue in cheek, Rick King, the director of Public Works for Osage Beach, predicted that no snow would be falling in his city this year.

"We are too prepared! All our salt and sand storage bins are full; our equipment has been pre-checked and is in perfect working order; we pre-drove our streets to make sure nothing has changed from last year and that we have all new streets covered; and we held our driver training. You know what they say about being ready. Well, we're ready – so it's not going to happen," he quipped.

King may be right. According to AccuWeather Lead Long-Range Forecaster Paul Pastelok, the Midwest will be seeing "below-normal" snowfall amounts and that spotty snow cover will, in turn, keep temperatures milder than normal. "Normal" seasonal snowfall for the middle section of the country is 17.9 inches.

Others, who admittedly don't put much faith into me-

teorological predictions, are making similar preparations.

John Jenkins, president of the Horseshoe Bend Special Road District, said although they already had enough salt to get them through two or three "good snowfalls," they ordered one more load "just to be safe."

"We have a whole bin full of sand – couldn't get any more in there – and all our vehicles have been checked and double-checked so we're ready to go," he said, adding that their crew consists of long-time employees so no additional driver training was required.

"We do feel like we need to educate the public though," Jenkins said, adding that drivers need to remember to keep vehicles off the right-of-ways. "We know that with all the 'hills and hollers,' it's sometimes hard to get out after a snow storm, but when our guys are plowing snow – especially when it's blowing – they can't always see the vehicles until they're almost on top of them. A few times they've even

knocked off side mirrors. When that happens, people start calling and screaming they're going to sue us. Even more aggravating, when vehicles are parked along the sides of the streets, it prevents the snow plows from getting in and thoroughly plowing and treating the streets."

He suggested the people with steep driveways consider creating a parking area at the top of their property.

"That solves both of our problems," Jenkins said, adding that property owners could arrange a visit from Supervisor Kevin Luttrell, who would show them where they could place the area, by calling the road district office at 573-365-2832.

The city of Lake Ozark has also been getting prepared. Director of Public Works Matt Michalik said they already had approximately 80 tons of a salt-sand mixture on hand – enough for one or two good snowfalls.

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Agencies stress importance of personal preparation

The National Weather Service, the Missouri Department of Health and Senior Services, the State Emergency Management Agency and Missouri's local emergency managers also joined forces to help Missourians prepare for winter weather.

Recommended preparations include creating a winter car kit for the trunk of the car; making sure fireplaces and generators function properly; exercising caution when shoveling snow or pushing a car out of snow banks; avoiding unnecessary travel when driving conditions are poor and understanding key National Weather Service terms.

A "Winter Storm Watch" indicates that severe winter weather may affect the area within 12-48 hours; a "Win-

ter Storm Warning" indicates severe winter weather is in the area or expected immediately and can be life threatening; and "Ice Storm Warnings" are issued for ice accumulations of a quarter-inch or more.

Residents are also urged to prepare a family emergency plan and assemble an emergency kit with bottled water and food that can be prepared without cooking in case of a power outage. Kits should include bottled water, canned and dry foods, battery-powered radio, flashlights, extra batteries, manual can opener and a first-aid kit.

The group also advises residents to secure an alternate fuel source such as firewood or a generator and

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CC Zoning violations could bring stiffer penalties

By Nancy Zoellner-Hogland

The Camden County Planning and Zoning Commission is looking at ways to encourage compliance of the Unified Land Use Codes, designed, among other things, to protect property values, avoid traffic congestion, ensure adequate infrastructure and protect the public.

According to Planning and Zoning Administrator Don Hathaway, changes are needed because under existing guidelines,

the county has to take a violator to civil court, potentially spending tens of thousands of taxpayer dollars in legal fees to stop wrong use.

"If we're successful, the maximum penalty is a \$1,000 fine and/or a year in jail for a non-compliant business owner. However, no judge is going to send someone to jail for a year because he violates planning and zoning so ultimately, violators face a \$1,000 fine. Basically

they don't have much to lose," he said, adding that under proposed changes, non-compliance by "willful violators" could mean a \$500 per day fine. "We don't want to take people to court – we just want them to comply. We're hoping that stiffer penalties will result in business owners taking steps to rectify the situations – and if these changes encourage just one business owner to comply, it will have done what we set out to do."

Hathaway said most landowners have been willing to either modify usage or obtain proper zoning.

"Zoning is relatively new in Camden County – it's been in place since 2004 – so we have had situations where condominium developments were built on land that was zoned R-1, which is for single family homes. When we've contacted them, they've been willing to come in and apply for R-3 to get into compliance, which makes it easier to obtain financing. Then we've had other situations where existing use has been grandfathered in," he explained. "But then we've had other cases where grandfathered business owners have decided to expand their businesses and willfully ignore zoning laws."

Hathaway, who drafted the proposed changes after reviewing existing statutes, court cases, information provided by attorneys and codes adopted by other cities and counties, said the commission will also be considering additional steps to guarantee collection of those fines.

"The Planning Commission will be looking at adding a provision that would allow the county to assess costs to the tax bill, the same way we handle storm water management," he said. "That means the fees would have to be paid at the end of the year or the business would be in default. What happens when people default on their taxes? Their properties can be sold on the courthouse steps."

The revision also grants land owners the opportunity to present their case to the county commission before it goes to court.

Hathaway said the commission has already discussed the proposed changes and held a public hearing. At the next meeting, scheduled for 5:30 p.m. on Wednesday, December 19, they will consider sending it on to the county commission for their approval. The meeting, which will be held upstairs in the old courthouse, is open to public but the commission will not be allowing public comment.

"I had hoped they would take action on it at our November meeting, especially since this is one of the first things I was asked to look into once I came on board. However, because not everyone had been able to review

it, and because the commission wanted Kris Franken (Camden County presiding commissioner) and our attorney to be there to discuss it, they voted to postpone it until our next meeting," he explained.

Following is a draft of the Proposed Code:

SECTION 604: PROCEDURES UPON DISCOVERY OF VIOLATION

1. NOTICE OF VIOLATION

If the Administrator finds that any provision of the Unified Land-Use Code is being violated, based on an appropriately filed complaint, the Planning Administrator shall issue a notice directed to all owners, occupants, lessees, mortgages, agents and all other persons having an interest in the building or structure as shown by the records of the Recorder of Deeds of Camden County, Missouri. The notice shall include a statement that the Planning Administrator has found property or structure to be in violation of The Unified Land Use Code, a brief and concise factual description of the conditions found to render the property in violation; an order that the property be either vacated, reconditioned or violation removed; and a specified date for commencement of vacation, reconditioning or removal which provides a reasonable time for that action after receipt of the notice. This notice may be served either by personal service or by certified mail, return receipt requested, but if service cannot be had by either of those methods of service, then service may be had by publication. A copy of the notice shall also be posted upon the property alleged to be in violation of this Ordinance in a place open to public view.

2. NOTICE OF HEARING

If the parties should fail to commence the work of reconditioning or demolition within the time specified in the notice authorized in this Ordinance or if the parties should fail to proceed continuously with the work without unnecessary delay, the Planning Administrator may issue a second (2nd) notice directed to all owners, occupants, lessees, mortgagees, agents and all other persons having an interest in the property, building or structure as shown by

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Dierberg's brings new full-time employment opportunities

By Nancy Zoellner-Hogland

Dierbergs Markets, set to open April 16 at Dierbergs Lakeview Pointe Shopping Center, is starting to take applications for management positions.

Jeff Gloss, manager for the new 77,000-square-foot store, said he plans to hire 12 to 15 department managers in the next couple months to start work in late February. Applications can be filed online now by visiting www.dierbergs.com or in person at the trailer parked in the grocery store lot around the second week in December.

"Anyone interested in applying should just watch the sign. We'll be posting the hours that we'll be available," he said, adding that while they're hoping to get people with grocery experience, a strong retail background might be enough to garner a spot with the new store. "We'll need people for meat, produce, salad bar – every department in the store."

After department managers are hired, the store will then move to hire another 35 full-time, 65 part-time and 50 to 75 seasonal employees.

"It's a big store – we'll have a lot to do and we'll need a lot of help doing it," Gloss quipped, adding that with every passing day, he gets more excited about the future. "This store is going to be beautiful! I've been in this business 28 years and have never seen anything like the architectural design we're using. It'll be similar to the new store we just opened up in Des Peres but this will be even better because we'll have an outdoor patio and 5,000-square-foot mezzanine overlooking Lake of the Ozarks."

The market will also include a JJ Twigs eatery, offering pizzas and Panini's; Bob's Signature Smokehouse Barbecue, which will be smoking ribs, salmon chicken and brisket; and a full deli featuring a wide variety of dishes, many of which are made from employees' favorite recipes. Gloss said customers will be able to pay for their food on the spot, then take it with them or have it sent upstairs via the dumb waiter to be delivered to them at the mezzanine or patio.

Gloss said the store will also feature a large selection of Missouri-grown produce, promised



If the weather continues to cooperate, Dierbergs Market will be opening this coming spring – and that means more jobs for the Lake area. Nancy Hogland photo.

to be picked just hours earlier, an extensive whole life department of organic and natural foods, a UPS store, Great Clips and Crown Vision center.

The store, located directly across from the south entrance to the Osage Beach Premium Outlets, will be the company's 25th and its first supermarket

outside the St. Louis metropolitan area. Phase Two of the development project will include 45,500 to 61,100 square feet of retail space.

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MoDOT explores options for problematic intersection

By Nancy Zoellner-Hogland

Although the Missouri Department of Transportation (MoDOT) probably won't agree to the most recent demands put forth by the city of Osage Beach, it doesn't mean they're giving up on the Key Largo intersection.

Bob Lynch, district engineer for MoDOT, said engineers would be taking another "long, hard look" to find a way to al-

low traffic to safely enter and exit U.S. 54 Expressway at that location. MoDOT restricted turn movements there after motorists were involved in six different accidents, two of which resulted in fatalities.

"We have a lot of creative thinkers across the state and they're going to see if they can come up with something that would allow that 'friendlier exit' that business owners want

and also provide westbound access to the highway," he said, adding that in the meantime, MoDOT is installing several "trailblazer" signs on the west end of the Parkway that will instruct travelers on how to get where they want to go.

The department also recently reconfigured the intersection to allow eastbound access to the Expressway. However, at the November 15 meeting,

Alderman Steve Kahrs said the right-turn lane wasn't enough, adding that the intersection provided one of the "most unfriendly ways to come into a city" that he'd ever seen.

"MoDOT created this problem. They've devastated this part of town. You can't look at this section of the community that has so many vacant buildings and blame it on the economy," Kahrs said, adding that

because MoDOT caused the problem, they should be the one to pick up the entire cost to fix it. After much discussion, he made a motion that the city should ask MoDOT to build a slip ramp for eastbound Expressway traffic to exit at Key Largo that would include traffic safety controls, such as a stop light. Aldermen unanimously supported the motion.

They also voted that the city staff should embark on a letter-writing campaign to Governor Jay Nixon, state representatives, senators and congressmen and other officials, asking them to find a way to fund the project, should MoDOT refuse their request.

However, in a later interview, Lynch said although the highway department hadn't yet made an official announcement, he doubted that they would agree to picking up the total cost of the slip ramp or any other project.

"MoDOT is going to look for community support. It would have to be a cost-share project," he said.

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Members of the Westside Business and Property Owners Coalition say this dead end (left) and this entrance to the city has cost them customers and has caused property values in the area to fall. Nancy Zoellner-Hogland photos.

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Found money: Treasurer's office may have Christmas bonus for you

By Nancy Zoellner-Hogland

Don't throw away unclaimed but expired gift cards. They could provide extra Christmas shopping cash.

According to Scott Harper with the Missouri State Treasurer's office, although retailers can refuse to honor the cards once they have expired, Missouri law requires financial institutions, insurance companies, public agencies and other business entities to turn over assets that belong to a customer, client, employee or other owner if there have been no documented transactions or contact with the owner for five or more years.

"The stores that sold the gift cards or certificates can't just keep the money," he explained.

Those who believe their expired gifts card may have become unclaimed property should first check with the businesses that their unused gift cards were originally from to see if they are redeemable. If the business will not redeem the cards or certificates, owners should then check www.

ShowMeMoney.com to see if their names are listed. If the owner's name is not listed on the website and he or she has a gift card or certificate with value a business will not redeem, the card owner should then email Treasurer Clint Zweifel's office at unclaimed-property@treasurer.mo.gov. Not all credit from gift cards and certificates is turned over with account owner contact information, so having the physical card or certificate may help an individual claim their property.

Harper said a Supreme Court ruling stated that if the issuing company captures addresses, the unclaimed money goes to the state of the purchaser. Otherwise, it goes back to the state where the company is headquartered.

"However, if someone has an unredeemed card and we don't have anything in our data base, we'll help that person locate the state where the company is located," he added.

According to Zweifel's office, they currently hold nearly \$6.2 million worth of

gift cards and certificates in unclaimed property. So far this year, they've returned more than \$107,000 from expired gift cards or certificates and another \$136 million in unclaimed property to more than 436,000 account holders. The average unclaimed property account returned is \$300 but currently there are 58 accounts with more than \$100,000.

"That would probably come in very handy for Christmas

shopping," Harper quipped, adding that claims successfully handled online could be issued checks in four to five days. Accounts that need paper documentation could take two to three weeks.

Zweifel said most unclaimed property consists of cash from bank accounts, stocks, bonds and contents of safe deposit boxes that have been abandoned. However, it also can include uncollected insurance policy proceeds,

government refunds, utility deposits and wages from past jobs. The treasurer's office, which does not collect a fee for returning the unclaimed property, does not handle real property such as land and houses or certain types of personal property such as cars and boats.

Missourians may check for unclaimed property 24 hours-a-day at www.ShowMeMoney.com.

People are talking. Client Satisfaction for 2012...

Ryan did an excellent job of getting us through the obstacles presented by a tough housing market, a tougher lending market and all the other intrusions we encountered, well done!!

Ed & Marge Gallagher

Conda far exceeded our expectations and we would highly recommend her. She provides great customer service and is extremely knowledgeable and connected in the Lake area.

Brian & Debby Wood

Charlie stayed in contact and always kept us informed. He was methodical in the breakdown of home value and raised the bar of our expectations for any agent we may hire in the future. He was also very personable. We hired an agent and left with a friend.

Mr. & Mrs. L. White

Ed did not know me at all and yet he took the time to figure out what it was that I was looking for. His knowledge of the market availability gave me some good choices. I would recommend him as a realtor for both selling and buying property. Many thanks for providing your professional services.

Clete Watson

We would highly recommend Dan and Gattermeir-Davidson without reservation, we have been exposed to many realtors through the years and Dan was by far the most professional, reliable and conscientious! Whether you are buying or selling, we feel that you will be in good hands! Thanks again!

James and Lisa Riojas

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Thank you for a great 2012. We look forward to working with you in the coming year!



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Concealed Carry permits, gun sales on the rise

By Nancy Hogland

This Christmas, many may be singing, "All I want for Christmas is a Smith and Wesson 38 Bodyguard revolver with stainless steel barrel, ambidextrous cylinder release, ergonomic rubber grip and integrated laser sights."

According to gun shop owners throughout the Lake of the Ozarks area, the smaller, easy to use handguns have been flying off the shelves lately - and the number of Camden County residents obtaining conceal carry permits, which are required to legally carry a concealed firearm in Missouri, has risen as well. In fact, Capt. Tony Helms, who has been teaching conceal carry classes for the Camden County Sheriff's Office since 2004, said that for the most part, since the year after the law went into effect, the number has risen steadily each year.

To date, Camden County has issued 2,280 permits:

2004 - 301
2005 - 114
2006 - 163
2007 - 198
2008 - 256
2009 - 335
2010 - 270



2011 - 345

2012 - 298 (by mid-November)

Missouri has close to 150,000 active permits on file. "Every time there's an election and every time

there's an incident like the Colorado shooting or the planned Bolivar shooting, it sparks additional interest in gun ownership. Truthfully, I'm glad to see it," Helms said,

"because as much as I'd like to say that a law enforcement officer will always be right there when you need one, we know that just can't happen."

In mid-November, news outlets reported that police had arrested 20-year-old Blaac Lammers of Bolivar, Missouri after it was discovered he had purchased 400 rounds of ammunition and assault weapons similar to those used in the recent massacre at a Colorado screening of Batman, with the intention of shooting up the movie theater in his hometown. According to a statement issued by police, Lammers then decided he might run out of ammunition and decided to instead shoot people at his local Walmart, where he could get more ammunition to keep shooting until police arrived.

Helms said it looks like 2012 will continue to follow the pattern of increase.

"I recently received a request to teach the class to a group of 30 that wants to go through the program together and we have another class scheduled for December 15 that is filling up fast," he said.

Helms said in order to obtain a permit in Missouri, residents must first be fingerprinted and submitted to a thorough background check. If those steps are cleared, applicants must complete an 8-hour

continues on page 18

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Happy Holidays

CC Zoning violations could bring stiffer penalties

continued from page 4
the records of the Recorder of Deeds of Camden County, Missouri. The notice shall contain the street address of the premises upon which the violation or noncompliance variance is located; a statement that the Planning Administrator has found the property to be in violation of this Ordinance; a brief and concise factual description of the conditions found to render the building or mobile home in violation of the Ordinance; a statement that a previous notice was issued in accordance with the provisions of this Ordinance; a statement that the parties have failed to comply

with the order set forth in said notice; and a date that a hearing shall be had before the County Commission as to whether the property is in violation of the Ordinance. Service of the notice shall be made upon all persons entitled thereto by either personal service or by certified mail, return receipt requested, but if service cannot be had by either of those methods of service, then service may be had by publication. Proof of service of the notice shall be certified at the time of service by written declaration executed by the person affecting service, under penalty of perjury, declaring the time, date and manner in which service is made. The declaration, together with any proof of constructive service, shall be affixed to the copy of the notice and retained by the Planning Administrator. A copy of the notice shall also be posted upon the property alleged to be in violation of the Unified Land Use Code in a place open to public view.

3. HEARING

All interested parties shall have an opportunity to present evidence to the County Commission at the hearing. All evidence will be given under oath. Strict adherence to the rules of evidence shall not be required. Any party may be represented by counsel if that party so desires. The Commission shall allow all interested parties to present such evidence as they deem relevant to the proceeding.

4. DECISION

A. At the conclusion of all the evidence, the County Commission shall determine by a

majority vote as to whether the property or building is in violation of the Unified Land Use Code. If the evidence supports the finding that the violation is a nuisance and is detrimental to the health, safety and welfare of the residents of Camden County, the County Commission shall then issue an order that the violation be removed or repaired. The order shall include specific findings of fact, based upon competent and substantial evidence, which show the violation or building or structure was found to be in noncompliance with adopted code and is therefore detrimental to the health, safety or welfare of the residents of Camden County, Missouri. A copy of the order shall be mailed or served upon all parties that previously receive notice of hearing.

B. If the evidence does not support a finding that the property, building or structure is in violation of the Unified Land Use Code, or a nuisance and detrimental to the health, safety and welfare of the residents of Camden County, the County Commission shall issue an order setting forth specific findings of fact, based upon competent and substantial evidence, that no such nuisance exists. A copy of the order shall be mailed or served upon all parties that previously receive notice of hearing.

SECTION 605 – PENALTIES AND REMEDIES FOR VIOLATIONS

1. Whenever in this Code or any other ordinance of the County, or in any rule, regulation, notice or order promulgated by any officer or agency of the County under authority duly vested in him/her or it, any act is prohibited or is declared to be unlawful or an offense or misdemeanor or the doing of any act is required or the failure to do any act is declared to be unlawful or an offense or a misdemeanor, and no specific penalty is provided for the violation thereof, upon conviction of a violation of any such provision of this Code or of any such ordinance, rule, regulation, notice or order, the violator shall be punished by a fine not exceeding five hundred dollars (\$500.00) or by imprisonment in the County Jail not exceeding ninety (90) days, or by both such

fine and imprisonment; provided, that in any case wherein the penalty for an offense is fixed by a Statute of the State the statutory penalty, and no other, shall be imposed for such offense.

2. To gain compliance with the Unified Land-Use Code the Planning Administrator may pursue a civil action based on the violation. The filing of an injunction will take place only

if so authorized by the County Commission.

SECTION 605.100: EVERY DAY A VIOLATION

Every day any violation of this Code or any other ordinance or any such rule, regulation, notice or order shall continue shall constitute a separate offense.

SECTION 605.200: RESPONSIBILITY

Whenever any act is prohibited by this Code, by an amendment thereof, or by any rule or regulation adopted thereunder, such prohibition shall extend to and include the causing, securing, aiding, or abetting of another person to do said act. Whenever any act is prohibited by this Code, an attempt to do the act is likewise prohibited.



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Adobe Lightroom 4 - Now more powerful and affordable

Professional photographers have known of; and flocked to Adobe's image management and enhancement title since its inception. Others are starting to learn the power of this application as well. Lightroom 3 was well-received, and when the new version's additions and refinements were announced, the build-up to version 4 was palpable.

Lightroom 4-- and previous versions-- not only allow users to collect, manage, label and sort the images in their computers, but to make adjustments and refinements similar to the tools found in Adobe's image-processing hallmark application, Photoshop. The tools are geared more for the photographer however-- centering around perception rather than manipulation. The organizational and housekeeping functions are similar to those found in other Adobe titles, but again, with an emphasis on the needs of shooters rather than printers.

Users unfamiliar with Lightroom will be delighted with the methods available for importing, exporting, and adjusting images-- however those without extensive knowledge of what makes up the photograph's characteristics may be a bit overwhelmed. Simple sliders and buttons let everyone see what is happening to the images as they go, in real time however (nice for those who don't know what all the technical stuff means). This non-destructive editing leaves the original behind in any event-- so mistakes you may make are not permanent.

The program while stuffed with technical adjustments and terms not everyone may be familiar with is nonetheless a delight to use. The more we worked with it, the better the experience. Lightroom 4 allowed us to import a day's shooting, and then sort, label and select the images to keep-- and then adjust for the best printing -- with softproofs-- quickly and easily. Grouping the images then with star-ratings or other tags was effortless-- and then the assembly into a book for printing was a few clicks.

What's new in Lightroom 4? First is the processing meth-

od-- not that crucial for new users or those with casual experience-- aficionados of the title are singing the praise however. Called "PV2012," the change gets rid of the "Brightness," "Recovery" and "Fill Light" sliders and replaces them with "Shadow," "Highlight," "Whites," and "Blacks." Users of Photoshop (many pro photographers are) will no doubt welcome these changes, as they're similar. The Whites and Blacks sliders give familiar white and black point droppers with sliders, a welcome change. The Highlights and Shadows adjust these areas of the image.

All users can watch as the image is changed when using the side-by-side comparisons. You can see your changes as you move them. Other additions include the White Balance, Moire and Noise controls.

The biggest change for many may be the mapping function.

For others it's the price drop-- now less than \$150, and less than \$130 at many online retailers. That \$150 drop (from \$300) brings a lot more of the point-and-shoot crowd into the audience. We think they'll be pleased, Lightroom's functionality is a vast improvement over Adobe's other photo management title aimed at prosumers-- Adobe's PS Elements 10 Organizer (and it doesn't have the heft, it's a mere 400MB download). It simply destroys lesser "wannabe" applications like Google's Picasa.

The catalog that LR4 creates can be manipulated in many ways, "tagging" the images for later reference. This is, simply put, the most powerful feature here for the bulk of the shooters. Tag your photos with the subject, the date, the location they were shot, names of people in the photos-- whatever, and then later find all the pictures you have shot for say, "weddings in the evening at churches during July 2012." Powerful-- group labeling lets you assign tags to groups of photos quickly, with tags that overlap and combine among the images. Put in as little or as much as you like.

Getting your images into the system is fast-- faster than



Lightroom 4 allows for similar images to be grouped together and adjusted-- either on import or afterward-- like the night photographs shown above. The quick and easy sliders allow for adjustments with non-destructive previews showing you what each does, before you okay the change. The new mapping feature (below) and sharing features in Lightroom 4 place it firmly atop our "must have" list for serious shooters who want to easily adjust and organize their photographs.

competing titles, and they offer many methods. And of course, you can apply many other adjusts and additions to images as groups, like rotation and color adjustment-- all those portrait action shots under tungsten at that indoor game can be corrected, rotated and labeled easily-- on import.

After you have brought in your snaps, saving, converting and sharing them is effortless as well. This feature alone saves hours, letting you export groups or individual photos sized for the web, for your clients' proofs, for high-resolution printing-- and then email or burn them, post them to Facebook or photo-sharing sites-- and more.

You can buy photo organization software inexpensively, some with many of the features of Lightroom 4 like Photoshop Elements and it's organizer. It even allows for quick and painless image adjustment, for \$99 or less. But it lacks the focus for professional, prosumer and business users that is present in LR4.

Who is this title for? Obviously for anyone that owns Lightroom, the \$79 upgrade is



easy. Other users who have not tried this, but should, would be REALTORS, land surveyors, product/portrait/commercial photographers and others who shoot a high volume and need solid, searchable image management. Mom and Pop might benefit from this if they take their photos seriously, as would college level and above students majoring in the arts, and the like. Really anyone who seriously wants to make the most of, and keep track of their photographs would find benefit in this program.

Adobe Lightroom 4 - \$149 -

<http://www.adobe.com>
Highlights:

- Improved handling and processing of RAW (pro) images
- Support for digital video files shot on most modern DSLR cameras
- New mapping/tagging functionality
- New Book tool to produce publications in LR4
- Better/more export options for photo and video files
- Soft-proofing with output-specific editing
- Built-in correction for lens aberration on many brands
- 50% price reduction to \$150

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Nooka **Zenh** 20 Wristatch

The Nooka Zenh 20 wristwatch features a 20mm polyurethane band and a 38mm square face, along with an incredibly cryptic display that, after some deciphering, gives you the time in hours, minutes and seconds. Yes, if you have been looking for a **\$130** watch that doesn't look like a watch, you have come to the right place. The Zenh 20 also features an equally hard-to-use stopwatch mode. Available online at various retailers in a range of colors.



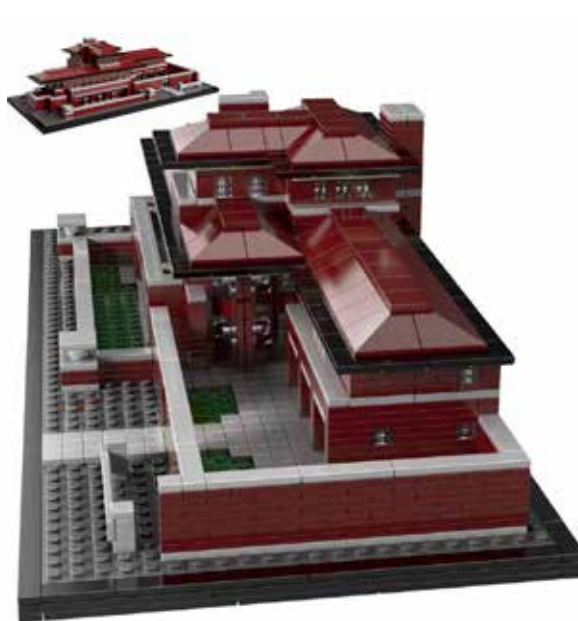
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It's wearable Geek! The 2GB USB Flash Drive Silicon Wristband bracelet announces to the world that you love your data but are also acutely fashion-conscious. This stylish high-speed USB 2.0 storage device is just three-quarters of an inch wide and 8 inches long. Available for a mere **\$9** in a rainbow of colors at Amazon.com



Lego **Robie** House Toy

If you like that puzzled look in their eyes when they open their presents, this is the one for you. Combining a toy and classic 20th century architecture, Lego offers the Frank Lloyd Wright "Robie House" as part of their Architecture collection. Measuring 4.5"x16.5"x7.5" deep, this is an interpretation of Wright's finest prairie house. **\$180** Amazon.com



The **Dreamlight**

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Forecast predicts small uptick in holiday spending

By Nancy Zoellner-Hogland

Based on response to a recent poll conducted in mid-November by the National Retail Federation, the nation's largest retail trade group, that group expects sales during the Christmas shopping period in November and December to rise 4.1 percent this year.

The Gallup Poll wasn't

quite as optimistic.

According to their poll results, "Gallup estimated that holiday retail sales will increase by between 3.5 percent and 3.7 percent in 2012 compared with 2011," flat but holding at a fairly high level in the context of the past five years.

Gallup said consumers polled predicted they would

spend an average of \$770 on Christmas gifts this year – just \$6 more than shoppers said they planned to spend last year. This is the first year since 2008, when spending intentions plummeted to a two-decade low, that Christmas spending forecasts stayed fairly flat.

The International Council of Shopping Centers, a

mall trade group, reported a more dismal look. That group announced it predicts a 2.9-percent increase over last year.

However, forecasters agreed on one thing – while the anticipated 2.9 percent to 4.1 percent increase painted a "less than robust" holiday retail season, even a small upswing is better

than backward movement.

The Gallup poll, conducted Nov. 15 thru 18, included responses from 1,015 national adults. The results showed 30 percent planned to spend \$1,000 or more, 6 percent said they would not spend anything and another 5 percent said they weren't sure what they would spend.



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"Tax Time"

with **Bobby Medlin CPA**
Tax return preparer initiative underway

Competency standards for tax return preparers are entering the implementation phase over the coming months. Three years ago, the Internal Revenue Service launched an initiative to improve the integrity of the nation's tax system that included nation-wide uniform standards for tax return preparers.

The IRS recognizes that taxpayers often turn to paid professionals for tax preparation and planning advice and recognizes that taxpayers need to rely upon this advice due to the complexity of the Internal Revenue Code and the related regulations. As a result, paid preparers are a key part of integrity of the tax system.

The first step in this process was the mandatory registration of all paid tax return preparers. Many people would have already thought a registration system was in place, but that was simply not the case. CPAs and enrolled agents were the only tax preparers that were registered in any manner before this new mandatory registration. How the new registration process works is that anyone who is paid to prepare, or help prepare, all or substantially all of a federal tax return has to register with the IRS and obtain a Preparer Tax Identification Number (PTIN) in advance. If a paid professional prepares your tax return, he or she must sign the tax return and list his or her PTIN in the signature block. Tax returns that are prepared by a paid preparer that does not have a PTIN will be rejected by the IRS.

Certain paid preparers, other than Certified Public Accountants (CPAs), Enrolled Agents (EAs), and attorneys that are exempted, must complete and pass a 120-question competency test by December 31, 2013, to remain in business. Non-signing preparers that are supervised by CPAs, EAs, or attorneys are also exempt from the competency test requirement.

The paid preparers who are required to pass the new competency test are also required to



Bobby Medlin, CPA

complete 15 hours of continuing education annually beginning in 2012. These credits must include 10 hours in federal tax law, three hours in federal tax law changes and two hours in ethics. CPAs, EAs, and attorneys have more stringent continuing education requirements mandated under state and federal law that have been in place for decades. This new continuing education requirement is designed to ensure that all prepares are adequately up to date on tax laws.

Preparers who pass the new competency test are given a new credential, Registered Tax Return Preparer (RTRP). Beginning in 2014, only CPAs, EAs, attorneys and RTRPs will be authorized to prepare individual income tax returns for compensation.

Currently, tax returns preparers who prepare ten or more tax returns annually are required to file the tax returns electronically with the IRS-- and within a few hours receive acknowledgement the tax return has been accepted. Refunds and payments due are also made electronically, although it is still possible to send and receive payments via the U.S. mail.

Remember, use only authorized, reputable professionals to prepare your tax returns and to render financial advice. In the long run, you will receive better results, save money, and be assured that your financial information is safe.

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



Mix 92.7 D.J Tom Upton, who acted as emcee for the event, couldn't be coerced into singing but did hold the microphone for carolers from Walk on the Water Faith Church.



Four-year-old Corkey Shoemate was just one of more than 100 that waited in line for more than an hour to sit on Santa's lap.



The children's craft table, provided by Lake Sport and Spine, was a huge hit with all the young children, especially Ryan Chester.

Santa Caravan a big hit

By *Nancy Zoellner-Hogland*

Hundreds of residents joined in the November 17 festivities below Bagnell Dam that kicked off the Lake area's Christmas shopping season. Santa's Caravan, presented by the Dam Bait Shop and Campground, and sponsored by businesses at the Lake, included a huge bonfire, caroling, cookies, hot chocolate, S'mores, children's crafts

and – of course – a visit by Santa and Mrs. Claus. This year's event was made possible by Benne Media and Z-93 the Mix; the Bagnell Dam Strip Association; Glencove Marine; the city of Lake Ozark; Stanton Manufacturing; Prewitt's Pointe; CVS Pharmacy; Paul's Supermarket; McDonald's Restaurant in Lake Ozark; Staples; Lake Sport and Spine; Hy-Vee; Lake Printing;

Carl's Village Market; Walk on the Water Faith Church; Rick's C Store; Smith Paper and Janitor Supply; the Lake Sun and Focus newspapers; the Lake Today; Lake Ozark and Osage Beach Fire Protection Districts; Lake Ozark and Osage Beach Police Departments and the Lake of the Ozarks Convention and Visitors Bureau.

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Winter Weather

continued from page 3

"Last year we purchased a 2,000-gallon supply tank and pump so after we load the truck with salt, we'll wet it down with calcium chloride, which increases its effectiveness. Salt is only good to 26 or 27 degrees but if you put calcium chloride on it, it'll work down to about 20 degrees," he explained.

The Missouri Department of Transportation (MoDOT), which spends about \$42 million each winter to keep roads clear, is also ready. All maintenance employees were required to complete an annual winter skills training that served as a refresher course for plowing snow and on October 31, they held their first-ever statewide winter operations drill. During the six-hour exercise, MoDOT activated its emergency operations centers and deployed trucks with snowplows and spreaders on pre-set routes in order to measure the snowplow

circuits and better anticipate response times when it really does snow.

"We wanted to make sure our lines of communication were there, we tested our radios to get rid of all the little quirks, and we ran different scenarios to see how they'd be handled. For instance, if the interstate was shut down, how would we react? We looked at how we could use our emergency routes to keep traffic moving," explained Bob Lynch, district engineer with MoDOT. "We found a few issues here and there but overall, we found that we were in pretty good shape."

State Maintenance Engineer Beth Wright said their ultimate goal was "to attack that first storm like we've been plowing snow all year. With careful planning and preparation, our crews will mobilize, equipment will be ready, and we can stay with it until all roads have been plowed."

Personal Preparation

continued from page 3

make sure they work properly and that an adequate fuel source is on hand throughout the winter. Only operate generators outdoors. Motorists should also keep a winter car kit in the trunk of the car that includes a blanket, spare radio with batteries, snacks or energy-type food, jumper cables, flares, shovel and sand or shingles to give tires traction.

Additional information about winter weather and preparedness tips can be found at the following Web sites:

• For information on road conditions across the state, safe traveling tips and other

winter weather information, visit www.modot.org.

• SEMA: www.sema.dps.mo.gov (Click on "Severe Winter Weather" in the "Plan and Prepare" section.)

• Missouri Ready in 3 Program's Weather Preparedness Page: <http://health.mo.gov/emergencies/readyin3/weather.php>

• FEMA's Winter Awareness Campaign: <http://www.ready.gov/winter-weather>

• National Weather Service - Winter Storms, The Deceptive Killers Brochure: <http://www.weather.gov/os/brochures/winterstorm.pdf>



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



A Menu Sampling

(All beef selections are Certified Angus)

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"Insurance Talk"

with **Amanda Fagan** of
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Multi-Tasking

Every day we are in a hurry traveling from one place to another trying to accomplish our entire to-do list plus some. As we drive down the road it has become habit to talk on the phone, text, check emails and sometimes all while eating our lunch from the local drive thru, just so we can get ahead of our tasks. The trend of being tech savvy and an accomplished multi tasking individual has lots of distracted drivers paying hefty fines, vehicle repairs, employment issues and even costing some their life.

Is it too late to change our distracted driving ways? Many states have banned texting while driving, others have banned the use of cell phones unless hands free and some are still in the process of deciding the best plan of action. I highly doubt fast food joints will be removing their drive thru anytime soon; however I have noticed some containers are designed to fit better in your vehicle cup holders.

In January 2012 the Federal Motor Carrier Safety Administration (FMCSA) banned the use of cell phones in commercial regulated vehicles unless the driver had access to a hands free device. The driver cannot reach for, dial or hold the cell phone and this only applies to Commercial Drivers License (CDL) holders during the operation of a commercial vehicle. In 2008 the National Safety Council estimated 25% of crashes were related to cell phone use. The Department of Transportation also released these statistics about cell phone use behind the wheel:

- A driver who stares at his or her cell phone for just two seconds at 65 mph has traveled almost 200 feet without seeing the road.
- Text messaging takes a driver's eyes from the road for an average of 4.6 seconds.
- Drivers who use hand held devices are four times more likely to get into crashes.
- Text messaging creates a



Amanda Fagan

crash risk 23 times worse than driving while not distracted.

- Using a cell phone while driving, whether it's hand-held or hands-free, delays a driver's reactions as much as having a blood alcohol concentration at the legal limit of .08 percent.

The National Transportation Safety Board recommended in December of 2011 that all states ban the use of cell phones while driving. Missouri has yet to take a complete stand against cell phones and driving, except for anyone under 21 texting while driving can be ticketed. Even though the state may not have a law against driving while using a cell phone your employer might. It is becoming more common and recommended by insurance carriers to adopt a strict "no use" policy when it comes to phones and driving. Recommend that your employee pull off the road to use their device. Update your handbook to include a signed document acknowledging that while in a company vehicle the practice of safe driving, including no use of cell phones will be followed. Having employees that excel at multi tasking can be beneficial to your work flow but it can directly affect the bottom line after an auto accident due to a distracted driver on a cell phone.

Stop by our office or call Amanda Fagan at Golden Rule Insurance about adopting a "no use" policy and loss control options for your company. Amanda can be reached by phone at 573-348-1731 or by email amanda@goldenruleinsurance.com

MoDOT explores options

continued from page 8

Previously, the board voted to ask MoDOT to extend Osage Beach Parkway/Business 54 west to Y Road and to construct an exit ramp with roundabout at Key Largo Road on a cost-share basis. MoDOT said it would build one or the other, but not both.

To complicate things further, the Westside Business and Property Owners Coalition has asked the city to consider sharing the cost of an economic impact study before settling on any long-term fix for the Key Largo intersection.

Kim Loehr, owner of Interior Motifs and the head of the coalition, said none of the solutions proposed to date would fully resolve the problems that have caused businesses to close and property values in the area to fall.

"We need to find a way to recapture travelers – get them back on the Parkway. There's so much potential on the west end of town because of the visibility. I know when I'm traveling, I don't just read the directional

signs – I look at the area before getting off the highway," she said. "That's one of the reasons why I and some of the other members of the coalition are wary of the outer road."

Earlier this year, MoDOT proposed building a 2.75-mile-long two-lane, two-way outer road that would connect the now dead-ended Parkway with the existing service road running from Route Y to Lamar Advertising.

"There's a concrete plant on one side of the highway and a landfill on the other. That makes that land much less desirable for something like a Prewitt's Point. It might be good for an industrial park, but that's not going to pull traffic off the highway. I don't think a concrete plant and a dump will make people think 'shopping' or 'lunch,'" Loehr said, adding that she wasn't opposed to the outer road - she just didn't think it was the answer to recapturing traffic. "However, that's where a study would come in. This has affected businesses all the way to the Grand Glaize

Bridge. There's much more at stake here than what people realize. We need to look at the whole picture."

Joe Zanola of Zanola Company conducted the first phase of the economic analysis, undertaken at the request of the coalition. Loehr said one of the group's members, who wished to remain anonymous, paid for the first phase. However, she said the group needed the financial support of the city to hire Zanola to complete the rest.

But City Administrator Nancy Viselli said she questioned whether the city could fund a study designed to benefit specific land and business owners.

"Of course, the board would be responsible for making that decision but typically, cities that pay for those types of studies own land that they're looking at developing. We don't own any land so the results of this study would benefit only the west end people. I think other business owners around the city might object to that," she said.



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Concealed Carry

continued from page 10

course that includes four hours of classroom instruction on cleaning, handling and loading firearms and laws governing gun use as well as four hours of range time. Helms said handguns are available to use during the class; participants do not have to own a gun to attend.

Carrie M. McCorkle, administrative assistant at the sheriff's office, said while most participants are in their 50s and 60s, the split between men and women is fairly equal in Camden County. However, national statistics some 60 percent of the participants in conceal carry classes in 2011 were women.

Camden County resident Debbie Shivers said she obtained a permit because she didn't want to be a crime victim statistic.

"Maybe it's because I am older now and I pay attention to the news and what's going on in the world, but I don't want to be one of those hiding on a table, hoping I don't get shot if someone barges into a restaurant and starts firing. I want to be able to fight back. I don't know if I would - I guess that's something

you don't know until you're placed in that situation, but I want that option," she said.

What she does know is that she has the skill to carry it off. While qualifying for the permit she hit the targeted area 19 times out of 20 shots. The other shot, just outside the circle, hit the silhouette in the throat.

For more information on the next class to be held at the Camden County Sheriff's Office, call McCorkle at 573-346-2243 extension 273 or email her at c.mccorkle@camdenmo.org.

Nationwide numbers

According to state reporting to the United States Government Accountability Office (GAO), the number of states allowing concealed carry permits has also been increasing. In June 2002, seven states and the District of Columbia prohibited the concealed carry of handguns. As of March 2012, individuals can carry concealed handguns in all but one state - Illinois - and the District of Columbia. As of December 31, 2011, there were at least 8 million active permits to carry concealed handguns in the United States.

Currently there is no federal law specifically addressing the issuance of concealed carry permits at the state level. The FBI serves as

a source for criminal history background information but checking with the FBI prior to issuing a state permit is not required by federal law.

Although the federal government does not have a direct role in the issuance of concealed carry, there is federal law making it unlawful for individuals to receive or possess a handgun if they:

- Have been convicted in any court of, a crime punishable by imprisonment for a term exceeding 1 year
- Are fugitives from justice
- Are unlawful drug users or are addicted to any controlled substance
- Have been adjudicated as mental defective or have been committed to a mental institution
- Are aliens illegally or unlawfully in the United States, or certain other aliens admitted under a nonimmigrant visa
- Have been discharged from the Armed Forces under dishonorable conditions
- Have renounced their U.S. citizenship
- Are the subject of certain types of a qualifying restraining order of a court or
- Have been convicted in any court of a misdemeanor crime of domestic violence

District nearing the end of POA road work

By Nancy Zoellner-Hogland

Four and a half years into their contract, the Horseshoe Bend Special Road District has nearly completed upgrading the roads transferred to them by the Four Seasons Property Owners Association (POA).

According to the agreement, signed in July 2008, the road district agreed to take over the over 17.4 miles of paved and 2.93 miles of unpaved private roads POA roads, maintain them and eventually bring each one up to county standards. According to John Jenkins, chairman of the road district board of directors, only two existing roads are left on the "to-do" list. Unpaved roads won't be improved until homes are built on them.

To fund the work, the POA agreed to hand over more than \$3.5 million to the road district in eight yearly payments of \$439,740. The first payment was made in July 2008; the last check will be written in 2015. The money is coming from the portion of annual POA assessments that were earmarked for road work.

The project began in August 2008 with surveying. Next, workers got busy clearing the easements and then rebuilding to county standards - two 10-foot-wide marked lanes on six inches of base rock with four-foot shoulders with a ditch line on each side.

"We don't just throw these things together. The way we

build roads, they last," Jenkins promised, adding that he's gotten rave reviews from both the fire district, which can now get fire trucks and other apparatus down the streets, and the School of the Osage bus drivers, who have an easier time picking up students. "Before we improved some of these roads, you had a hard time driving them if any cars were parked along the sides."

In the meantime, upgrades have also been taking place. Starting April 2013, weather permitting, crews will be resurfacing Acacia Court, Bonnie Point, Brandon Terrace, Columbus Court, Comanche Road, Crabapple Circle, Ginseng Court, Joyce's Point, Maplewood Court, Marie Court, Marie Road, Oriole Road, Pawnee Road, Robin Road, Ute Road, Wisteria Point and Zebra Road.

Formed in 1962, the road district covers some 160 miles of public roads on Horseshoe Bend, as well as Flynn Road and Hidden Acres in Lake Ozark. The roads belong to Camden County, but the district has all maintenance responsibility. Funding is primarily from a tax levy of .35 per \$100 assessed valuation. The district also builds and maintains a system of hiking and biking trails. Trails within the Village of Four Seasons are funded by the Village. Existing trails outside the Village were funded by the Lodge of Four Seasons.

Testimonial

Not a single day goes by that we don't get a compliment on the Business Journal column and we have had 3 closings this year that I can attribute directly to it and getting ready to list 4 properties that are tied to it. - Karen Elliott

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The Lake Area Chamber recently held a ribbon cutting for Williams-Keepers LLC. Visit www.williamskeepers.com or call (573) 635-6196. Front Row: Rebecca Knipp, with scissors, John Weaver, Katie Smith. Back: Morgan Crainshaw; Ramona Peter, Jeff Nichols, John Caran, and Anne Beecher.



The Lake Area Chamber recently held a ribbon cutting for the Wagner Insurance Agency, relocated to 2107 Bagnell Dam Blvd, Suite 107 in Lake Ozark. Visit www.farmersagent.com/cwagner1or or call (573) 302.0001. Pictured from Left to Right: Robert Callahan, Aaron Spieler, Katie Hofstetter, Christopher Wagner, and Christy Wagner. Also pictured are members from the Lake Area Chamber, Chamber Active Volunteers and Community Members.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Ambiance Massage Therapy, located 1152 West US Highway 54, Camdenton. Call 573-216-6749. Pictured Jo McElwee, Isabelle and Ireland Latham, Bob Latham, Becky Latham with scissors, Charli Allee, Miranda Hadfield, Amy Hadfield (under the blanket) and Trish Creach.

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Local disabled veteran gets loan for dream home

Press Release

Missouri disabled veteran Dillon Raube and his wife Taylor completed the year-long process of purchasing their perfect family home. A team effort helped make the loan possible – a local Realtor, their mortgage banker and Congressman Blaine Luetkemeyer.

For U.S. Navy veteran Dillon Raube, the process of obtaining financing had been difficult. After being discharged with a 100% service-connected disability Dillon and his wife moved to Missouri to be closer to Raube's family.

The Raubes found a home in Linn Creek. A single-story home with an attached apartment-- the ideal living space for Dillon's mother-- who could then be close enough to assist him with his day-to-day tasks.

Three days before their closing, the Raubes were notified that the loan was being denied. With the help of their real estate agent, Justin Farrell, the Raubes asked for the help of their Congressman, Blaine Luetkemeyer in a letter.

Raube's letter to Luetkemeyer's office set into motion a series of actions by local professionals determined to secure a home for this brave veteran and his family. Congressman Luet-



kemeyer and his caseworker, Lori Boyken, worked with the VA on an inquiry into the loan and appraisal.

Shortly after, Farrell and fellow REALTOR Lynn Farrell approached Michael Lasson of First State Bank Mortgage to see if he could work with the Raubes on their loan. Lasson and his wife Michelle went to work to see if the loan could be approved.

Within three weeks of writing the letter, Dillon and Taylor Raube closed on their loan to become proud homeowners.

"Congressman Luetkemeyer and his caseworker, Lori

Boyken, were key figures in getting the appraisal approved. They went above and beyond in their efforts. Michael and Michelle Lasson and First State Bank did a fantastic professional job of making this all work for the Raubes. And Justin [Farrell] has been working with them through all the challenges and never gave up. This is truly an American success story for a very deserving veteran," said Lynn Farrell.

Pictured left to right: Justin Farrell, Lori Boyken, Dillon Raube, Taylor Raube, Congressman Luetkemeyer, Lynn Farrell, Michael Lasson.

Jeff Welsh joins Bank Star One

Bank Star One has announced that Jeff Welsh has joined the bank as vice president at their Fulton location.

According to bank president, Rick Meriage, Welsh's responsibilities will focus primarily on lending, but will also include management of the Fulton and New Bloomfield branches.

"We're delighted to have someone with Jeff's extensive banking experience join our team," said Meriage. "He will manage our branches in the Fulton/New Bloomfield market and will also have responsibility for all lending activities."

Welsh has 24 years of banking experience as a commercial lender in the Lake of the Ozarks region.

A native of Texas, he attended Southwest Texas State University and started his banking career in the state before moving to the Lake area and 15 years of service with Central Bank of Lake of the Ozarks.

His service to community includes 10 years on the Board of Directors of the Mid County Fire Protection District in Camdenton, Missouri, where he makes his home.

Bank Star One is a subsidiary of the Festus, Missouri-based BancStar Inc., a bank holding company with four bank charters: Bank Star One (4 branches), Bank Star of the LeadBelt (6 branches), Bank Star of the BootHeel (2 branches), and Bank Star (Pacific one branch).



Bank Star One branches are in Fulton, New Bloomfield, Lake Ozark, and Osage Beach (Hy-Vee).

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Good News! Pinterest Now Offers Business Accounts

Did you know that 47% of U.S. online consumers have made a purchase based on recommendations from Pinterest? For those who are not familiar with Pinterest, it is a social media channel that allows you to organize and share images of your favorite things on a virtual "pin board". If you have a Pinterest account, you can see almost anything from food to clothing to cool cars. Most people using Pinterest are women (80% of users as of June 2012) and Pinterest is experiencing 400% growth every month!

Pinterest now allows you to establish an account for your business. What does that mean for you? If you are a retailer, you can now quickly showcase your products on this powerful social channel. If you specialize in products for women, you can quickly grow a following that will eagerly share your cool stuff with a perfect audience of prospective customers.

Converting your personal Pinterest account into a Business account is a snap.

Pinterest provides a host of resources that are specifically to help businesses. Simply go to <http://business.pinterest.com> and they will guide you through the simple process of converting your account. They also provide widgets enabling you to embed Pinterest boards into your website, and widgets that enable you to create a button for your website to convert visitors into Pinterest followers.

Pinterest does require you to "verify" your website for the business account. They also require a top level domain ... for example, www.yourcompany.com. If you are using Etsy, Shopify, or eBay as your main website, this feature is not available. Site verification can be a little "techie" as you need to upload a file provided by Pinterest to the server where your website is hosted. If you don't know how to do this, your website administrator should be able to assist you.



Sandy Waggett

Fill out your profile completely.

As with any business social media channel you setup, make sure you fill out your business profile as completely as possible. Providing detail about your business will make it easier for your audience to contact you, understand what you do, and visit your website. You should also carefully review the Terms of Use for Pinterest to avoid breaking any trademark or copyright rules.

Pinterest can be a powerful tool for business.

Pinterest is yet another social media channel enabling you to get your brand in front of many prospective clients. It can be very powerful and effective if you market to women, specifically. With the added new ability to establish a Business account, you can now use this channel for business oriented posts while keeping a separate personal account for the pins you want to share only with your family and friends! (Oh, and on that note, next time you login to Pinterest be sure to check out the new "Secret" boards feature ... perfect for pins you'd like to share only with a select few, or not at all)

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Christmas for Kids

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We'd like to remind you the Christmas for Kids event is drawing near. This year's party is taking place Sunday, December 9th at 7 p.m., at the Country Club Hotel and Spa. You can attend this extremely popular outing for \$15 per person plus one new, unwrapped children's toy. If you don't bring a toy the ticket is \$35.

The event includes a silent auction, cash bar, hors d'oeuvres, and live entertainment featuring Dr. Zhivegas. If you would like to attend and don't want to drive home, you can get a special \$65 reduced room rate the night of the event. Call 573-964-2200 for reservations.

Companies and individuals can also purchase a table sponsorship for \$450 that includes ten admission tickets and entry to the 6 p.m. VIP party. All

proceeds from the evening go to benefit the underprivileged children in the Lake area. Toys are purchased with the cash raised, and all toys are then wrapped for delivery to the kids before Christmas. The benefit also donates to the CADV, the Wonderland Camp, Hope House, Big Brothers Big Sisters, Lake Regional Health Center Pediatrics, Share the Harvest, the YMCA and the Kid's Harbor.

If you need more information on the event, or you would like to purchase a table sponsorship, you can visit the website at www.lakeareachristmasforkids.com or call one of the committee members. Missy Martinette Hills 365-2288, John Duba 692-0135, Jennifer Hoose 348-2761, or Katie Karr 723-7939. If you have a child needing assistance call Gayle Repetto at 216-4051.

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As the Lake Churns Off-Water Home Sales

This month I am reporting on off-water home sales. This includes all homes not located on a lakefront lot whether they are lakeview, golf course or wooded setting or located in town.

A total of 601 homes have sold so far in 2012, that is an 11.7% increase over the same time frame in 2011 and the average sales price is up 12.8% over last year. The Camdenton postal area came in #1 with 22.4% of the sales, Eldon followed second with a 13.1% share, Osage Beach third at 10.9%, Lake Ozark fourth at 7.8% and Versailles fifth at 6.5% of offwater sales.

Four Seasons non waterfront homes had the highest average sales price at 53.2% higher than the overall average selling price, they ranked 7th in number of sales with 5.1% market share. Linn Creek enjoyed the second highest average sales price at 32% above the overall average with Osage Beach a close third with 30.9% above average numbers.

Porto Cima and The Villages at Shawnee Bend had the highest "average" sale prices however, since there was only one offshore home sale in Porto Cima and two in The Villages at Shawnee Bend, I have not included them in the statistical breakdown.

Sales of all property types in all locations rose 15.2% in 2012 compared to the same time frame in 2011. Average sales prices are



Real Estate and Lake News with C. Michael Elliott

also starting to show improvement across the board.

Best wishes from Karen and I for a wonderful holiday season. We are hosting a holiday gathering with our business neighbor, the Law Office of Christopher Rohrer, on Thursday, December 6th, from 4 p.m. to 7 p.m. Our offices are located at 3738 Osage Beach Parkway, next to Golden Corral and Kwik Kar. We hope you'll stop by and share some holiday snacks and refreshments.

Information based on data from the Lake of the Ozarks MLS system from January 1 to November 15 of each year reported.

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

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Holiday Shopping

**Tis the season to think
outside the brightly wrapped box**

By Nancy Zoellner-Hogland

Although improving, the local economy is still suffering the ripple effects of national economic uncertainty. Many are asking if this might be the perfect time to invest in the Lake of the Ozarks community and Christmas shop locally.

Study after study has shown multiple benefits, on several levels, from buying "homegrown" products. At the most basic level, analyses have found that "mom and pop type" businesses generate much greater benefits

for the local economy than national chains.

A study conducted by Civic Economics for the New Orleans area examined financial data from 15 locally owned businesses and compared their impact on the local economy to that of an average "super" discount department store. The study found that only 16 percent of the money spent at the national retailer stayed in the local economy.

In contrast, the local retailers returned more than 32 percent of their revenue to the area. The study attributed the difference to the stores' spending patterns. Many locally owned firms purchased goods and

services from other local businesses, while the national retailer did not.

Another study conducted by the same firm for the Kent County, Michigan area stated if shoppers were to redirect 10 percent of their total spending from chains to locally owned businesses, *continues page 27*

Kids gift ideas for 2012

This Christmas, parents and gift-givers have a few sure bets when it comes to presents.

For boys age eight and over it's Lego -- anything. For girls eight and over -- it's Barbie or Bratz -- anything. For children eight and over in general -- electronics, especially tablets (which can now be purchased online or overseas for as little as \$40).

All ages are also sure to love video game systems like the new Wii "U" (\$350) with handset, and the Xbox 360 (\$180) from Microsoft. The hottest game titles of the season will be a sure bet to accompany these.

Of course any Apple offering is probably a good bet as well, like the new iPad mini (\$329). E-readers like the Kindle Fire (\$160) and the Barnes and Noble Nook (\$140) are great for kids of all ages who love to dive into books.

Once they get past the toddler phase those little ones get a lot harder to buy for at Christmas time. This year we've got a

selection of gifts for kids of all ages that you can consider.

Lego 2012 Star Wars Advent Calendar (\$40). You can countdown to Christmas, featuring 24 Star Wars themed gifts. Open a new window every day to reveal 24 different Lego Star Wars figurines and holiday themed mini figurines. Some of the vehicles include a mini Gungan sub and general Grievous' starfighter. Children ages six and up.

Fisher-Price Little People Disney Princess Songs Palace (\$50). Cinderella and Snow White figures are included. Arielle, Tiana, Rapunzel, Aurora, Jasmine and Belle are sold separately. Disney prince figures are also available-- when these figurines are put in the Palace you hear a waltz. The Palace recognizes each little people Disney Princess, and responds with her name, special phrase and a song. An elevator takes the Princess to the balcony, and a mirror lets her see who's the fairest of all -- the fountain slides back and

forth to make the Princesses dance. Ages six and up.

The Leapfrog Leap Pad 2 Explorer (\$100). The number one learning tablet on the market inspires kids to imagine and explore, and now it features a faster processor and 4 GB of memory for limitless learning fun. The Leap Pad 2 now features front and back cameras with video recording. Trace, create and play-- with your finger or the included stylus-- on a 5 inch touch-screen. Comes with five applications drawing on more than 2,500 skills in subjects like reading, art, music, language, and culture. Requires four AA batteries not included. Ages 3 to 9.

Syma R/C helicopter with remote control (\$22). These helicopters have selectable frequencies that lets the kids fly up to two at once, with three full channels of control-- and in any direction--up, down, left, right, forward, and backward. Available in three different colors. Very stable and easy to fly. Ages six and up.

The Barbie Fashionista Ultimate Closet (\$22). Mattel brings your girl a fabulous new closet to store her clothing in. Fill and organize your ultimate Barbie closet with the latest fashions. Display your fashions with hangers and store accessories in compartments. Comes with a ring for the girl so she can accessorize along with her fashions. Includes one Barbie, fabulous shoes, accessories and a ring for your child. Ages three and up.

Melissa and Doug standing easel (\$47). All kids love to draw. This easel comes with all of the accessories needed to turn your child into the next van Gogh. Includes double-sided chalkboard and dry erase board, locking paper roll, child safe paper cutter, and a plastic tray for media storage. 47 inches high, ages three and up.

Fisher-Price master moves Mickey (M3) (\$50). It's dubbed "M3" Mickey wows his audience with 360° spins, and his signature one-handed and stand -- the windmill. M3 has eight original tracks to share. M3 has over 15 dance moves

and grooves along to the music. Encourages energetic music and movement in children and learning with four action-packed lessons. Squeezed Mickey's nose to switch songs and move to activate interactive dances.

It's easy to play, not messy, not expensive, not hard to put together, and grown-ups will have just as much fun as the kids -- what is it? Spot it (\$12) is the best selling game of the year -- a fast paced card game for up to eight players, ages seven and up.

Last year's \$80 PlaSmart Plasma Bike again makes the list with it's two wide wheels-- in black and red, for kids ages 18 months and up. It's just a lot of fun, and there's nothing to break.

Razor Vapor Delta 500 Blaster (\$25). Adventurous parents can get their energetic children this realistic paintball gun with evaporating ammunition -- that is also non-toxic and requires no cleanup. Shoots up to 80 feet. Includes 500 rounds of gel balls, gun holds up to 100 without reloading.

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'Tis the season

continued from page 25
the result would be \$140 million in new economic activity for the region, including 1,600 new jobs and \$53 million in additional payroll.

The study, which analyzed pharmacies, grocery stores, restaurants and banks, determined that local restaurants returned more than 56 percent of their revenues to the local economy in the form of wages, goods and services purchased locally, profits, and donations--while chain restaurants returned only 37 percent.

That's why businesses are suggesting that this year, shoppers opt for gift certificates for house cleaning, gym memberships, haircuts or oil changes from local merchants; taffy whipped up by local candy makers; antiques consigned by local residents; bird feeders created by local woodworkers; or bottles of wine produced by local wineries. To help consumers find locally grown foods and products, as well as locally made items such as candles, furniture, bath products, apparel and salsa -- and even entertainment and events -- the Missouri Department of Agriculture created AgriMissouri's website, <http://agrimissouri.com/mo-made/>.

Consumers can simply type in the name of their county and a full list of products made in that county will pop up.

However, if grandchildren's "must-have" wish lists include items found only in department stores, don't fret. Municipal officials were quick to point out that shopping, dining and banking with national chain stores at Lake of the Ozarks

rather than in Jefferson City or Springfield would still go a long way towards maintaining jobs and funding infrastructure for the area.

Osage Beach City Administrator Nancy Viselli said the city's projected December sales tax receipts of \$278,730 will among other things, help fund the salaries of the city's 103 full-time and 24 part-time/seasonal employees. And those national retailers provide jobs. Prewitt's Point Shopping Center, which plays host to several major chain stores, brought nearly 300 jobs to the Lake area.

"Of course, we hope that everyone will support local retailers but the jobs created and the sales tax paid at stores like Walmart are just as important to the local economy," she said.

Taking it one step further, Sarah Mazzone, creator of the website www.madeinusachallenge.com, is urging shoppers to spend more on American-made gifts.

"The average American spends more than \$700 annually on holiday shopping. If just \$64 of this was spent on gifts made in the U.S.A., the economic impact would equate to the creation of 200,000 American jobs," she wrote in her blog, explaining that it's become her mission to find goods made in America in order to become a more conscious consumer. "I am seeking out items made in U.S.A to help strengthen our economy, protect our environment, safe-guard my family from toxic products and minimize exploitation of workers in developing countries."

She invites others to get in-

volved by subscribing to her blog posts, entering the current made in USA giveaways, visiting the Made in America Master List and checking out the Made in America Marketplace.

"Share your thoughts, ideas and made in USA finds by commenting on posts or joining the discussion on the Facebook page or on Twitter. Feel free to get in touch with me anytime at Sarah@madeinusachallenge.com.

For companies interested in collaborating to promote their made in USA goods, please contact me for access to the Media Kit with opportunities to work together," she said.

To help residents "think Lake" when they're thinking

about shopping, we came up with a few gift ideas:

Jewelry "made fresh daily" from Duncan Jewelers in Osage Beach

- A variety of salsas made by Black Angus Brand in Lake Ozark and sold at Hy-Vee, Ozarkland, Paul's Supermarkets and the Butcher Shop
- Purebred and "designer" puppies -- and everything for them -- from the Puppy Stop in Osage Beach
- Personalized ornaments, cutting boards and ceramic coasters from Suyame Images in Lake Ozark and on the web at <http://www.suyameimages.com>
- Gourmet popcorn in 18 different flavors from Osage River

Popcorn in the Osage Beach Premium Outlets

- Hand-woven rugs from World Craft and Thrift Store in Versailles
- Singing lessons from Wilson Music in Eldon
- Tie-die apparel from Frick and Frack in Lake Ozark
- Hand-crafted purses from Totally Totes in Camdenton and on Facebook
- A gift basket of pickles, relishes, salsas and dips from The Pickle People in Versailles
- Gift certificate to any one of numerous nail salons or massage therapy spas
- Unique toys, best sellers or magazines for stocking stuffers from Stonecrest Book and Toy
- Leather coats, purses and wallets from the Leatherman in Lake Ozark
- Design-yourself gift baskets from Hy Vee

This is by no means a comprehensive list-- merely a starting point. All around you across the area-- on both sides of the Lake, small businesses are offering goods exclusively theirs and definitely Made in USA. There are also many with the pages of this paper.



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How to save money this holiday shopping season

Saving money while holiday shopping may sound impossible, but you don't need to be a Scrooge to budget. Through smart strategizing, you can find the perfect gift for friends and family and keep your wallet intact.

Here are some tips to give you a leg up on your New Year's financial resolutions:

Just Say No

When it comes to purchasing warranties, there are times you can just say no. Refusing extended warranties doesn't strip you of all protection. Reputable manufacturers will back products for three to six months and some credit cards extend or even double manufacturers' warranties. If you do purchase a warranty, be sure the terms are worth the cost.

Avoid Layaway

Layaway may sound great, but without discipline, it can be costly. If you're using a credit card to make small payments on your layaway purchase, and you don't pay your balance in full, you may ultimately pay both a layaway fee and interest

on your credit card. And if you cancel the purchase, you could pay an additional fee too. Stick to buying what you can afford today.

Manage Your Money

If you have trouble sticking to your shopping budget, consider using tools to help keep you honest. Traditional financial software programs, which help you set budgets and manage money, are now providing access from mobile devices. For example, Quicken 2013's free iPhone, iPad and Android apps allow you to securely manage your money, view up-to-date information about your accounts and check your budgets, encouraging you to make sound financial decisions in real-time.

"Consumers who go into debt from holiday shopping often do so because they are unaware of what they have in their bank accounts and are spending unthinkingly," warns Aaron Patzer, VP of Innovation at Intuit. "Tracking your budgets and spending as you go will help you stay on track."

Know the Refund Policy

Not all stores offer refunds for returned items. When buying gifts, make sure you know a store's policy before your purchase. Ask for a gift receipt so your friends and family can make exchanges or get refunds if necessary.

Use Gift Cards

Retailers must now honor gift cards for five years from the date of issue. So find those old gift cards, and use them toward your gift purchases, even if they have "expired." The company can send you a new card or issue the remaining balance in cash.

Do-It-Yourself

Showing your friends and family you care about them should not put you in debt. If the holidays will cause an unreasonable financial burden, consider making presents. From baking to knitting, to writing your loved ones poems and thoughtful letters, homemade presents can be more meaningful than the store-bought variety.

More money management

tips for the holidays can be found at www.Quicken.com.

By planning ahead and making informed financial de-

cisions this holiday shopping season, you can start 2013 on the right financial foot. State-Point



New technology can help you keep track of your expenses while shopping. Copyright Andres Rodriguez - Fotolia.com

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Great holiday gift ideas for the gamers on your list

Shopping for someone who loves video games can be mind-boggling, particularly if you're not well-versed in the subject. But there are a few things to know this holiday season that can help you plan the perfect present.

Gaming, like most forms of entertainment, is evolving rapidly and going more mobile than ever.

"Gaming doesn't stop at just one platform, it moves from the desk to the couch to a train, in your hand," says

Bruce Hawver, CEO of SteelSeries, a manufacturer of gaming accessories. "Gamers need to be able to seamlessly choose where, when and how they play their game without sacrificing the quality of the experience."

Whether you're shopping for a recreational hobbyist or a serious professional gamer, here are some great ways to make to his or her holiday season a merrier one:

Mobile Devices

Mobile gaming has suf-

fered in the past due to the technical limitations of mobile devices. Light on graphics and animation, games trended toward simple and slow. But that's changing as mobile devices become more powerful, provide more speed and have an extended battery life. Give your gamer the gift of the best mobile gaming experience possible with the latest iPhone, Android phone or Tablet.

For example, the ASUS Transformer Pad Infinity TF700, which transforms between notebook and tablet, has a high-resolution screen, an extended battery life and is also one of the fastest android tablets available.

Just be sure you protect the gear you purchase with a durable case, as newer devices can crack and scratch easily.

Mobile Accessories

Some games are made for finger swiping, but thou-

sands require better control. Help your gamer gain better precision while on-the-go with a mobile controller that is compact, lightweight and compatible with different devices. For example, the SteelSeries Free Wireless Mobile Controller is a pocket-sized Bluetooth controller designed for cross-platform use on PC/Mac, Android Smartphones and Tablets, iPod touch, iPhone and iPad. Great for long trips, its lithium ion battery lasts an estimated 10 hours of nonstop playtime, and can be charged by plugging in a USB/mini cable to your computer or mobile device.

Or consider improving the mobile gaming experience with better sound via a modern, compact and comfortable headset. The SteelSeries Flux Headset, for instance, is small in stature but delivers loud and clear sound. It also has an audio port on

each earcup, allowing multiple users to plug headsets into the same flux and share sound.

More information on mobile gaming accessories for the holidays via can be found at www.SteelSeries.com.

Keep them Informed

Help your gamer stay on top of new trends with a subscription to a gaming publication like "Game Informer." Typically, these publications come with great benefits, such as exclusive discounts on games and accessories. For more information, visit www.gameinformer.com.

As the nature of gaming changes with the times, so does the gear that goes with it. This holiday season, you can help your favorite gamers maintain their competitive edge with the latest tools, accessories and knowledge. StatePoint



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\$20,000 for Big Brothers Big Sisters raised by Baxter's and Wells Fargo

Capping off two years of fundraising for Lake Area Big Brothers Big Sisters, Baxter's Lakeside Grille and Wells Fargo Advisors recently made their final check presentation to the local organization. In total, the two businesses have combined to raise approximately \$20,000 for Big Brothers Big Sisters over the past two years. A nationally accredited, not-for-profit agency that provides services to youth in Miller and Camden Counties, Lake Area Big Brothers Big Sisters helps children realize their potential and build their futures.

Fundraising events have included private supporters' appreciation receptions at Baxter's and, more recently, a golf tournament at the Club at Porto Cima on October 1.

The presenting sponsors for the Oct. 1 tournament were Baxter's and Wells Fargo Advisors LLC. Gold sponsors were First Trust (Tim Trudo

and Joel Donley) and Missouri Eagle. Lake Printing was a silver sponsor, and the Lodge of Four Seasons and Spa Shiki were silent auction sponsors. Hulett Auto provided a hole-in-one sponsorship. Hole sponsors included Faithbridge Church, Bank Star One, CatchPhrase Communications, Stadium Grill, The Original Pancake House, LO Profile, and State Farm Insurance – Markus Sykora.

The Lake Area Big Brothers Big Sisters organization supports the national BBBS's vision to create successful mentoring relationships for all children who need and want them, contributing to brighter futures, better schools and stronger communities. Big Brothers Big Sisters facilitates matches between adult mentors (Bigs) with children (Littles) age 6-14 who need additional support, guidance and encouragement. Once matched, Littles may stay in the program until age

17. Currently, Lake Area Big Brothers Big Sisters serves more than 40 children a year and has 40 active matches, but there are many kids still waiting for a Big Brother or a Big Sister.

For more information on Lake Area Big Brothers Big Sisters, visit www.lakebbbs.org or call (573) 348-5507. Baxter's is located at 2124 Bagnell Dam Boulevard in Lake Ozark (www.baxterslakesidegrille.com). The Lake Financial Group of Wells Fargo Advisors, led by Tim Kertz, is located at 2820 Bagnell Dam Boulevard in Lake Ozark. For more information, visit home.wellsfargoadvisors.com/lakefinancialgroup.

PHOTO AT UPPER RIGHT: Ted Geiger of Baxter's Lakeside Grille (left) and Tim Kertz of Wells Fargo Advisors (right) present a check to Sue Creel of Lake Area Big Brothers Big Sisters.



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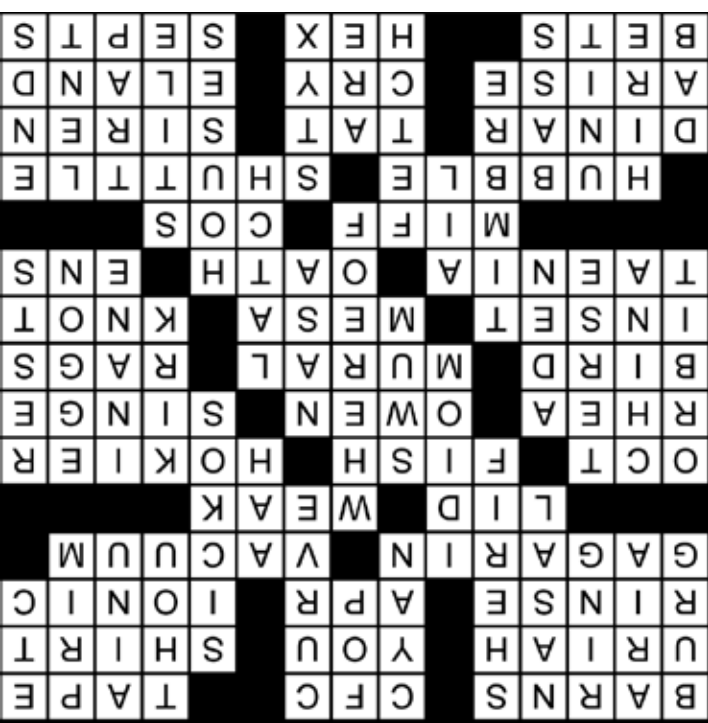




Aaron Noel got more than he bargained for when he attended the November 15th Lake of the Ozarks Business Journal Social event at the City Grill in Lake Ozark. The Business Journal Social is held monthly during the winter months and is a great way to connect with other business people at the Lake. Held Thursday evenings from 4 – 7 p.m., the event on the 15th was sponsored by Providence Bank. As part of the event, the bank gave away two tickets to see the Blue Man Group in St. Louis at the Fox Theater. Congratulations to Aaron. Make plans now to attend the next Business Journal social! Pictured from left: Linda Allen, Linda Glenn, Mary Sherrill, winner Aaron Noel and Susie Danforth.



Lake of the Ozarks SCORE Chapter 493 recently presented a 2012 Partnership plaque to Clayton Rogers of First National Bank in Camdenton in recognition of their support of SCORE's mission to provide free business mentoring in the community and to provide educational workshops to enhance business skills. Pictured from left to right: Maxie Fisher, Hal Laydon, Clayton Rogers, Bruce Mitchell and Max Fisher. www.SCORE.org 573-346-5441.



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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Smart Postal Centers, 4320 C Osage Beach Parkway, Osage Beach. Call 573-348-3100 or visit their web site at www.smart-postalcenters.com. Pictured L/R Amy Hadfield, Johna Stanfield, Tom Smith, Trish Creach, Executive Director, Pat Thurston, Charli Allee, Tim Gardner with scissors owner; Jessica Goring, Smartie McBox Mascot, Lindsey Bowers, and Chris McElyea.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Michael P. Dorf, C.P.A., PC located at 147 South Highway 5, Camdenton and 14078 Hwy 5, Sunrise Beach. Call 346-4280 or 374-8700 or visit their web site at www.mpdcpapc.com. Pictured L/R Back Row Chris McElyea and Johna Stanfield, Amy Hadfield, Corey Leuwerke, Tom Smith, Tracy Peters, Michelle Cook, Charli Allee, Trish Creach, L/R Front Row Stacey Fisher, Michael Dorf, CPA, PC, with scissors owner; Cindy Girardier, Chris Dorf and Pat Thurston.



The Lake Area Chamber recently held a ribbon cutting for Luxury Nails & Spa. Luxury Nails & Spa is located at 3797 Osage Beach Pkwy in the Stone Crest Mall. For more information call (573) 348-4888. From left to right: Lien Ton, Owner; Michelle Cook, Lake Printing, Huy Duong (Whisky), Owner; Wendy White, LACC Executive Director; Jeff Nichols, Middle Class Financial Planning; Darline Schmitt, CAV; Paul and Jean Brazill, CAV.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TRADITIONALLY STEWART'S RESTAURANT

Many eating establishments have come and gone along Bagnell Dam Boulevard since 1931 but only one restaurant has survived the test of time -- Stewart's. In fact, in three years Stewart's Restaurant will celebrate its 60th anniversary. (The accompanying photo was taken in the 1960s by T. Sidney Harley)

The restaurant, originally called Stewart's Grill, was first located west of the dam where Ameren Missouri

now has their shoreline management offices. The business, opened in 1955 in a leased building, was established by beefy, cigar-chomping Harry Stewart and his wife Ruby.

The Stewart's came to the Lake in 1953 from Bloomington, Illinois. Their Grill prospered at its first location. In 1959 they purchased property about one block southwest of the Grill's location and built Stewart's Restaurant. The Stewart's became well known restaurant operators and their restaurant's signature delicacy became

homemade donuts.

Harry and Ruby are now deceased. The restaurant is owned today by Steve Beck of St. Louis who added the word "traditionally" to the restaurant's name. It does a brisk business every day of the week especially at breakfast. Today, the restaurant's signature delicacy is a cinnamon roll that is promoted as "The Biggest Cinnamon Roll at the Lake." It well deserves its reputation. The roll is almost 20 inches in circumference, a good five inches high, and weighs close to two pounds. It comes with icing and is enough to satisfy the sweet tooth of a family of four. Weekenders routinely buy one to take with them to munch on all weekend long. According to Lori Lewis, the manager of Stewart's, the receipt for the roll was created by a gentleman who formerly worked at Stewart's. Before going to work at Stewart's, he worked at Ha Ha Tonka Lodge and Restaurant, which was in operation from the 1950s to about 1971. ■

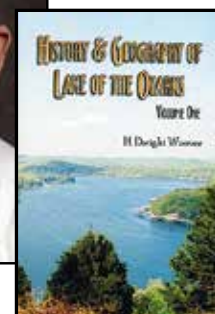
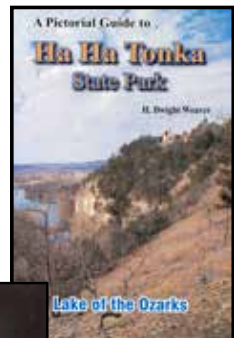
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

a pictorial history of Osage Beach from 1880 to 1980.

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

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



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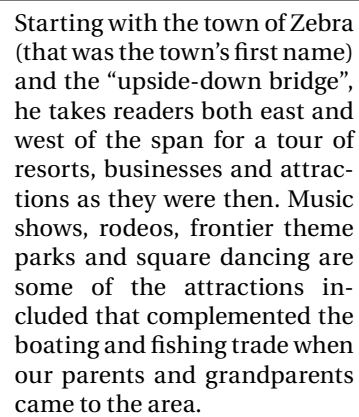
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Before the condominiums and multi-million dollar estates, it is a look at a simpler time with page after page of images that will leave you wondering how he found them.



It is an interesting read that will have you turning the pages thinking “That’s where such-

and-such business is now." The segments, for the most part, are two to a page and are fairly short. The photos are presented clearly—it's perfect for reading any time you have a moment or two. You'll be surprised at some of the landmarks that still stand today, although most have since disappeared. Faces you may recognize, names you might remember, places you will identify with—they are all here.

Anyone who is interested in the Lake and its history will enjoy Dwight's latest offering.



Five Reasons to Refinance Your Mortgage

There is the old adage that it's good to refinance your mortgage if you can lower your interest rate at least one percent; however, there are many more reasons to refinance your mortgage besides lowering your rate. Here are just a few:

Lower your interest rate.

Securing a lower interest rate is one of the top reasons for refinancing. This could make a big difference in your monthly out-of-pocket costs for housing and save money on financing fees.

Build equity faster.

If you are in a position to make higher monthly payments, you may want to consider changing to a shorter term on your mortgage. This enables you to build equity faster and save a considerable amount of money on financing fees.

Change your loan program.

You may find that you would like to change from your Adjustable Rate Mortgage (ARM) to the stability of a Fixed Rate mortgage at some point. An ARM was probably the most attractive rate and loan program when you first financed your home, but you need to compare different loan programs to find out if you can save money with another type of loan program that might work better for you now.

Credit Score has improved.

If your credit score has improved as a result of making your mortgage payments on time and in full each month, you may be in a position to take advantage of your improved credit standing. We can



Mike Ogle

review your current credit score, the terms of your existing mortgage, and review options for other loan programs that could not only reduce your monthly payment, but also save you money on interest fees paid over the life of the loan.

Use the equity you have established.

A cash-out refinance allows you to tap into the equity you have built up in your home. You may want to pay off revolving credit card accounts, send a child to college, or use the money for home improvements or personal expenses.

Regardless of your reasons for wanting to refinance your existing mortgage, the First State Bank Mortgage Team and I are interested in helping you make a decision that works best for you. We can review the terms of your existing mortgage program and discuss the options that are available to you. It's not about the rate but rather helping you achieve your financial goals.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at www.fsbfinancial.com.

School of the Osage Students help Harper Chapel Community Garden



Recently, students from the School of the Osage went to Harper Chapel United Methodist Church to help in their community garden.

Two groups of students from Drew Phillips' 6th grade counseling class took part in the project as part of the IHOP (Indians Helping Other People) program.

This program teaches students about giving back to their community. Mr. Phillips works with Rick King from the Osage Beach Public Works Department to find projects around the community that the stu-

dents can help with.

During their time at the community garden they built planting beds and spread wood chips in the walking aisles.

These beds will be used to grow some fall vegetables for the area food pantries. So far this year the community garden has grown and donated almost 1000 pounds of food for the Hope House and Lamb House.

The Harper Chapel UMC community garden is very grateful to these students for their hard work and willingness to help with this project.

Testimonial

"The Lake of the Ozarks Business Journal has been by far our most effective form of advertising in the Lake of the Ozarks area. We receive multiple calls per month from the ads we run and the column we write in each issue. Simply put, it's what our clients (local small businesses) are reading. We also have sponsored several Business Journal Socials with great success. Thank you to the entire Business Journal team!"

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A Matter of Trust

with Trenny Garrett, Central
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What's the Fiscal Cliff?

The Fiscal Cliff is the nickname for a series of federal tax hikes and spending cuts that are set to take place at the end of this year. This includes the end of the Bush tax cuts and the implementation of the Budget Control Act of 2011, known as sequestration. Federal Reserve Chairman Ben Bernanke coined the phrase in describing a major provision of the Budget Control Act of 2011 to Congress.

These changes could potentially have a direct impact on your personal taxes, investment portfolio and estate planning.

If the tax cuts expire and the automatic cuts in spending begin, almost everyone who pays taxes will see a hit to take-home pay in their January paychecks. The lowest income tax rate will increase to 15% from 10%. The highest rate will rise to 39.6% from 35%. The 25%, 28%, and 33% rates will increase to 28%, 31% and 36% respectively. Social Security withholding will rise from 4.2% to 6.2%. In addition, the first of two healthcare taxes is imposed on individuals earning over \$200,000 and couples earning over \$250,000.

Most capital gains taxes will rise to 20% from 15%. The tax rate on dividends, now set at 15%, will jump to ordinary income tax rates, and since most dividend taxes are paid by the wealthy, that would mean a new dividend tax rate of up to 39.6%. Effective January 1, 2013, there will also be an additional 3.8% income tax on net investment income to pay for health care. This includes income from interest, dividends, annuities, royalties, rent net gains, passive investment income and commodity trading. There are a



Trenny Garrett, J.D., CTFA

few exclusions.

Under current law, which was enacted in 2010, the existing inheritance tax rate is 35% on amounts over \$5.12 million (this amount is adjusted annually for inflation). However, this law is expected to expire at the end of the year, along with several other Bush-era tax cuts. If this happens, the inheritance tax will revert to 2001 levels – a rate of 41-55% on amounts over \$1 million. Because it is very possible that the gift tax exemption will drop from its current level of \$5.12 million to \$1 million, serious consideration should be given to using part or all of this exemption before year-end.

There are several strategies that could be implemented before the end of the year to take advantage of the current laws before they expire, but you have to act now. We suggest consulting with your tax or financial advisor as soon as possible to avoid missing out on potential savings.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Lake Ozark. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.



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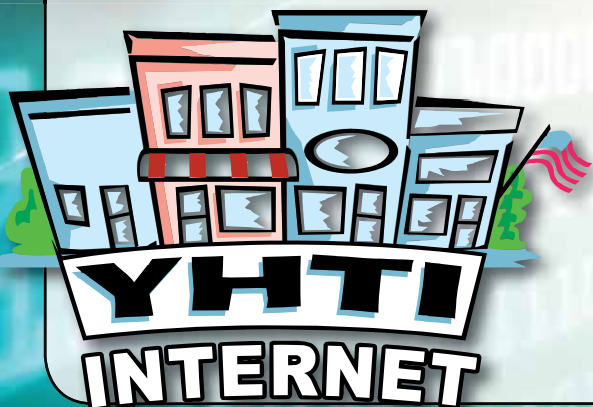
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Crossword Puzzle

Theme: "Space"

Solution on page 31

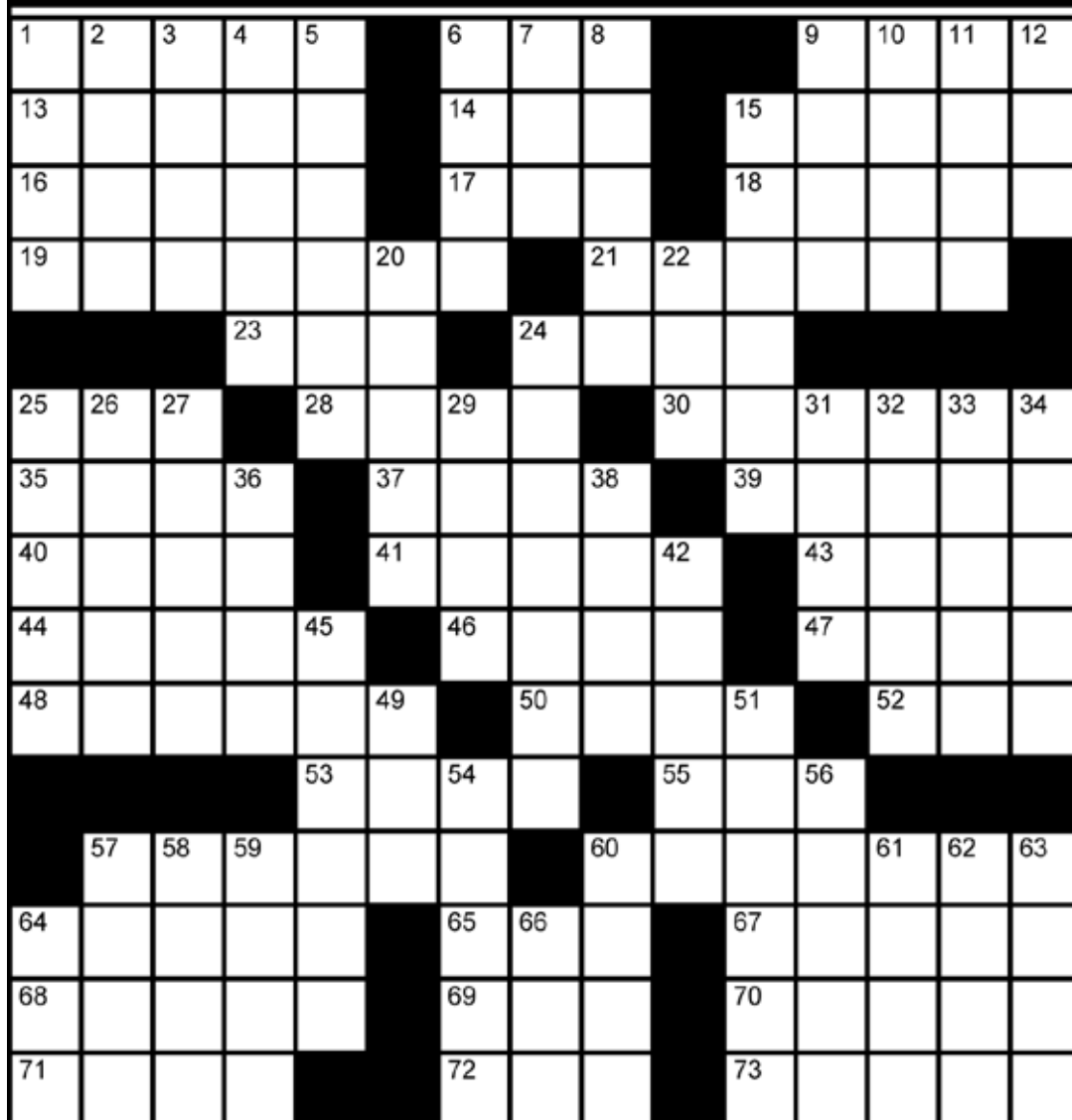
ACROSS

1. Raised on a farm, pl.
6. Former refrigerator
9. Red _____
13. Dickens' _____ Heep
14. Uncle Sam wanted this
15. Needed for service
16. Laundromat setting
17. Interest rate
18. _____ order of classical architecture
19. *Famous cosmonaut
21. *Space filler
23. Jack-in-the-Box restraint
24. Watered down
25. Columbus Day mo.
28. Drop a line
30. More hokey
35. *Moon of Saturn
37. "Frat Pack" member
39. Burn slightly
40. Charlie "_____" Parker
41. Wall painting
43. First stop on the way to riches?
44. A picture within a picture
46. Phoenix neighbor
47. Sheepshank or bowline, e.g.
48. Tapeworm
50. Solemn promise
52. Lt.'s subordinate
53. Irk
55. Trigonometry abbr.
57. *Atlantis' deposit
60. *It was recently retired
64. Iraqi money
65. Make lacework by knotting
67. Traffic stopper
68. Greet the day
69. "_____, the Beloved Country"
70. Serengeti grazer
71. "All _____ are off!"
72. Witch's work
73. Clans or tribes

DOWN

1. Town
2. Diva's solo
3. *Saturn's environs, sing.
4. Like sound of pinched nose
5. Mohammed's descendant
6. Greenish blue
7. Dandy
8. Grading arch
9. Holier than who?
10. Hokkaido native
11. It often precedes "proper"
12. And so on
15. Pervertedly insane ones
20. "Kick the bucket," e.g.
22. Ooh and _____
24. Of which
25. *Outer space path
26. *Third country to independently send person to space
27. To the point
29. Swim, swam, _____
31. *USS Enterprise Captain
32. Absurd
33. Prod or incite
34. He _____ in peace
36. Port in Yemen
38. *Rover launcher
42. Gate holder
45. Sound quality
49. Be indisposed
51. Of Lords and of Commons
54. Bring back
56. Turning token taker
57. Add to payroll
58. U in "Law & Order: SVU"
59. Low pitch
60. "Mr. Roboto" band
61. Links hazard
62. Fast time
63. Means justifiers
64. Pat
66. _____ you sure?

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35'	1990	SeaRay	310 Sundancer	\$34,900
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32'	1989	Wellcraft	3200 St. Tropez	\$9,750
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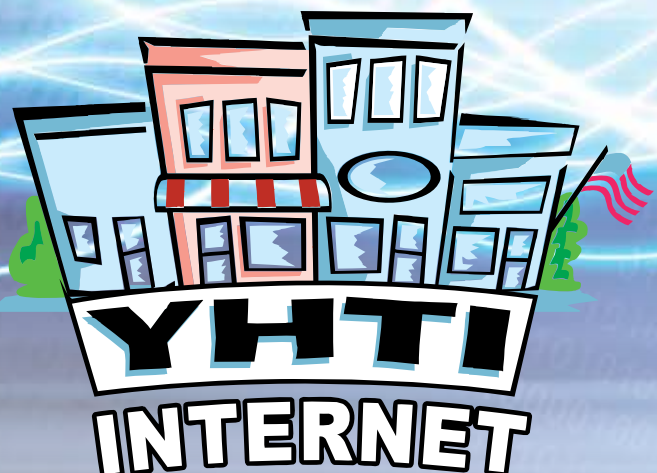
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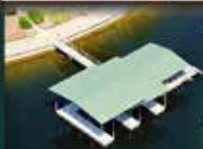
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2000 REGAL 2660 – MERC 6 CYL – WHITE -	\$33,900
2007 REGLA 2665 – 350 – T/BLK W/TRL -112 HRS.....	\$69,900
2002 SEA RAY 290 AMBERJACK – T/350 MPI W/TRL – 240 HRS	\$49,900
1996 SEA RAY SUNDANCER 300 -	\$36,900
2002 REGAL 3260 – T/7.4 MPI B3 – 184 HRS.....	\$74,900
2004 REGAL 3560 – T8.1 – 360 HRS	\$128,900
2006 REGLA 3560 HT – T8.1 – N/BLUE – 150 HRS.....	\$159,900
1993 REGAL 400 COMMODORE – T7.4 – WHT	\$69,900
2001 SILVERTON 410 SB – T/454 – WHT -	\$169,900
2003 REGAL 4260 – T8.1 – NTT/BLK – 325 HRS	\$214,900
2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!.....	\$189,000
2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!	\$240,000
2003 REGAL 4260 – T8.1 – TT/BLUE – 260 HRS.....	\$187,000
2007 REGAL 4460 – T/8.1 – NTT/BLK – 70 HRS.....	\$298,000

CUDDYS

2004 REGAL 3350 – T5.7 -	\$85,000
2005 REGAL 3350 – T/8.1 – 75 HRS - TT/BLK.....	\$118,000
2004 REGAL 3350 – T5.7 EFI – 700 HRS – WHITE.....	\$36,900

TRAILERS

2007 HERITAGE 35 – BLACK	\$8,000
2007 PRESTIGE 26 – BLK.....	\$3,500
2006 HERITAGE 25 -	\$4,000
2003 PRESTIGE 23 TANDEM – BLUE.....	\$1,800

BOWRIDERS

2009 TAHOE Q51 – 4.3 EFI – RED – W/TRL.....	\$19,900
1993 REGAL 230 SE – 35 – MAROON/WHT – 640 HRS	\$13,900
2004 RINKER 236 – MERCURY 350 MAG – TT/RED – 360 HRS	\$26,900
1998 CROWNLINE 266 – 7.4 MERC BRAV 3 – 92 HRS MAROON/WHT	\$19,900
1994 REGAL 8.3SE – 7.4L – 800 HRS	\$15,900
2003 REGAL 2900 LSR – 5.7 GXI – NTT/SAND – 450 HRS	\$39,900
1999 ENVISION 3200 COMBO – 7.4 MPI – N/GN/BLK.....	\$31,900
2006 CROWNLINE 320 LS – T/350 MAG B3 – 70 HRS	\$74,900

DECKBOATS

2000 BAYLINER 26 RENDEZVOUS – N/GRN -	\$12,900
2005 CROWNLINE 240 – RED /WT – TRL – 350 MAG BRAVO III	\$31,900

FISHING

2000 BASS CAT PANTEVA CLASSIC – 150 EFI MERC 2/STROKE	\$11,900
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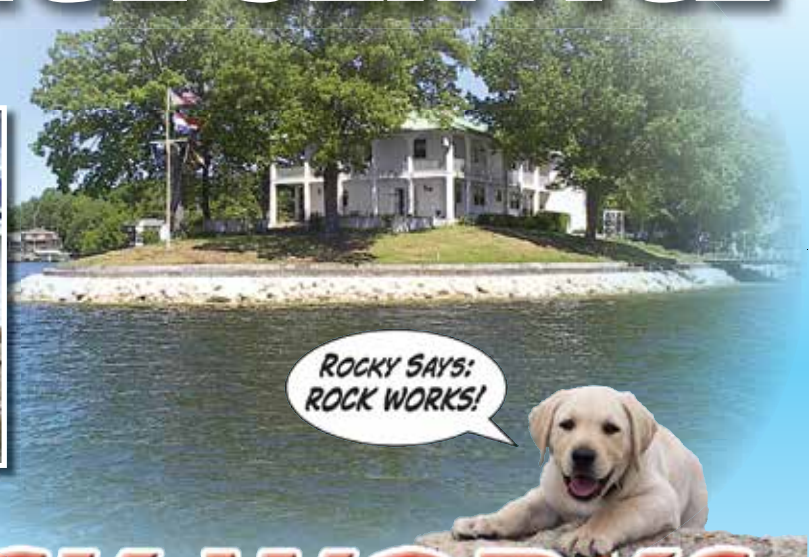
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2008	Sea Ray 250SLX 6.0L 320HP	\$59,900
2008	Glastron 25 BR, 5.7L 300 HP	\$39,900
2005	Chaparral 256 BR 5.7L 320HP	\$42,900
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2001	Sea Ray 260BR, 7.4L 310HP	\$36,900 NOW \$31,900!
1999	Crownline 266 Br, 7.4L 310HP	\$21,900
2005	Monterey 268 BR, 496, 375HP	\$49,900
2003	Crownline 288BR, T/350M 300HP	\$54,900 NOW \$49,900!
2002	Sea Ray 290 BR, 496, 375HP	\$49,900
1997	Cobalt 293CC, 502 415HP	\$39,900 NOW \$36,900!
2005	Crownline 316BR, T/350M, 300 HP	\$69,900

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2000	Sea Ray 240SD, 7.4L 310HP	\$24,900 NOW \$22,900!
2006	Sea Ray 240SD, 350 Mag 300HP	\$39,900 NOW \$36,900!
2006	Sea Ray 270 SD 496Merc 375 HP	\$54,900
2005	Sea Ray 270SD, 496M 375HP	\$49,900 NOW \$46,900!

PERFORMANCE

2005	Formula 292 Tw/6.2L 320HP	\$59,900
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PONTOONS

2011	Premier 21 PT, Yam 90HP	\$32,900
1998	Voyager FS 24TT, Force 120 120HP	SOLD \$14,900
2007	Landau 24TT, Suz 115FS 115HP	SOLD \$22,900
1995	Sun Cruiser 24PT, Evenrude 115	SOLD \$6,900
2011	Tahoe 25TT, Merc 2250 225HP	\$49,900 NOW \$44,900!

CRUISERS

2008	Sea Ray 24 Sundancer 5.0L 260HP	SOLD \$49,900
2004	Bayliner 245 Cruz 5.0L 220HP	\$29,900
1997	Rinker 266 350M 300HP	SOLD \$21,900!
1992	Sea Ray 270 DA 7.4L 330HP	\$17,900
1997	Sea Ray 270DA 7.4L, 310 HP	SOLD \$25,900
1986	Marinette 28C, T/318 240HP	\$19,900
2000	Maxum 4100SCB, 454 Horizon 380HP	\$159,900



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