

LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 9 -- ISSUE 12

DECEMBER, 2013

BOATING ON BACK

FREE TAKE OUT

Boating

Lake of the Ozarks

Volume Twelve • Issue Twelve • December, 2013

NYC

NEWS IN BRIEF

Got something great going on?

Nominate your business for national SBA award. Story on page 14.

Property NOT for rent

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Can you hear me now?



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2014 Means Higher Wages

For those making the minimum. The new higher rate starts Jan. 1. See page 8.

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Glimpses of the Lake's Past

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Lake area provides ample opportunities to give – and get in the Christmas spirit

By Nancy Zoellner-Hogland

It's time to deck the halls, ring the bells and bring out the figgy pudding because jolly old St. Nick will be here before you know it. And there are plenty of activities around the area to celebrate his soon-to-be arrival.

From 11 a.m. to 2 p.m. Saturday, December 7 children and their parents are invited to attend the annual Christmas on the Square on the Courthouse lawn in downtown Camdenton. Activities include games, ornament making, chocolate snowmen, prize drawings, craft tables, music, bounce house, petting zoo, hot dogs, hot chocolate, entertainment by the Camdenton School children's choir and the Xanadu dance team, cookies and more. Santa Claus will arrive at noon and will be visit with children to hear their wish lists. All activities are free. However, everyone is encouraged to bring canned goods that will then be turned in to the Lamb House food pantry. In addition, participants can register to win turkeys and hams provided by Camden County elected officials. Christmas on the Square is sponsored by the Camdenton Area Chamber of Commerce. For more information call the Chamber at 573-346-2227.

The community is also invited to celebrate the Christmas season at the 29th Annual Christmas Parade on Saturday, December 14. The parade, which will begin at 1 p.m., will feature a variety of floats and Santa Claus riding Lake-style

in his boat led by reindeer. In addition, children can visit with Santa at The White House building located on Bagnell Dam Strip. The parade line-up begins on Route 242 and travels down the Bagnell Dam Strip. For more information, call 573-365-2460.

There are also plenty of opportunities to enjoy Christmas music. Main Street Music Hall continues its special Christmas show until December 22. Show times are 7 p.m. daily and 3 p.m. on Sundays. For more information, call 573-348-9500 or 800-348-9501.

The Greater Lake Area Choral will perform two more times in December – at 3 p.m. Sun December 8 at New Life Nazarene in Camdenton and at 7 p.m. Monday December 9 at Versailles UMC in Versailles.

If lights are your thing, you won't be short-changed.

This year's Enchanted Village of Lights display at the Laurie Hillbilly Fairgrounds is bigger and better than ever. The display, which features more than 200 displays, is open nightly until January 1. Admission is free but donations are accepted. For more information, call Susann at 573-374-8776 or email events@cityof-laurie.com.

Just a few miles north on Highway 5, is the Shrine of St. Patrick's Festival of Lights featuring 4,000 strings of lights and displays focusing on the true meaning of Christmas – the birth of Jesus. The display, which is free and

open to the public, will be open daily from 6 to 10 p.m. through Jan. 1. For more information, call 573-374-7855.

The City of Versailles will light up its City Park December 2 through December 31 for the Unity Circle of Lights. The holiday light park, which will include some 40 lighted exhibits and animated holiday scenes, is located at the park entrance at the junction of Highways 5 and 52. The park is open from dark until midnight and admission is free. For more information, call 1-800-386-5253.

And to make sure everyone finds something under their Christmas trees this year, organizations are asking individuals and businesses to dig deep in their pockets and purchase gifts, toys and warm clothing for underprivileged children.

The Lake Ozark Rotary Club is once again hosting Candyland, located at Stone Crest Mall and open "for business" until Friday, December 6. To participate, stop by the YMCA or the mall and select one or more candy canes from the Christmas tree. The canes contain wish lists of children who attend Osage Upper Elementary, Osage Beach Elementary, Leland Mills Elementary, Eldon South Elementary or Eldon Upper Elementary. After the gifts are purchased, they can be returned to either location where they will be wrapped and delivered to the schools. The schools will be responsible for making sure the

gifts are distributed to the families in time for Christmas. Last year, Candyland provided gift with an average value of \$75 per child to 323 children in the Lake community. For more information, contact Nicole Kever, 2013 Committee Chair, at 573-964-2068 or emailing nicole@camdenontheLake.com.

The Camden County Child Advocacy Council provides opportunities to "adopt" families and provide items on children's wish lists by visiting the council's thrift shop at 77 Dawson Road, behind Save-A-Lot in Camdenton. Last year, donors made dreams come true for more than 600 children in some 400 families. Cash donations are also needed to purchase gifts for those children who weren't adopted. Gifts are also requested for the 50-some children in foster care or in the court system in Camden County. To participate, stop by the Camdenton Walmart and select one or more paper ornaments, which includes the child's age and gender, off the Christmas tree. After purchasing the gifts, they can be dropped off at the council's thrift shop.

The Miller County Child Advocacy Council also will be taking donations of gifts, toys and warm clothing for more than 200 children through its annual Holiday of Hope program. Donations can be sent to the Miller County Child Advocacy Council at PO Box 223, Eldon, MO 65026 or they can be dropped off at the Eldon Advertiser.

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**Who's representing YOU
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For the latest market stats and real estate info turn to Page 25 for this month's "As the Lake Churns"

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Rita Rose Event photography

Armchair Pilot

By Nancy Zoellner-Hogland

Those hoping to someday fly to infinity and beyond might want to look into the National Aerospace Training and Research (NASTAR) Center. Located north of Philadelphia, the facility includes classrooms and training bays that test the body's and mind's ability to withstand space travel. Fifteen flight simulators include such things as a state-of-the-art centrifuges that simulate the G-forces of space flight, and flight pods with mock-up altimeters, "nerve-tangling" surround sound speakers, motion simulators that create the force of a rocket blast and a video feed that allows participants to see what astronauts see when they blast off from earth. To date, more than 300 researchers and future space-tourists from around the world have taken the course in preparation for commercial spaceflight that soon will be available through such companies as Virgin Galactic and Space X. A 2006 NASA survey on Public Space Travel showed that by 2021, the space tourism market could bring in some \$650 million from an estimated 13,000 passengers. However, according to experts, space travel is grueling and makes huge physical, mental and emotion demands on passengers – especially on untrained travelers. NASTAR is now working with the Federal Aviation Administration and researchers with the University of Texas Medical Branch to study the effects of simulated space travel on civilian volunteers who have common health problems. For more information on the program, visit www.nastarcenter.com.

Those planning to fly a little closer to home might be interested in the results of a survey conducted recently by website Airfarewatchdog.com. The site looked at performance in five key areas – canceled flights, on-time

arrivals, mishandled bags, denied boardings and customer satisfaction – to determine the top 10 airlines in 2013. Frontier took first place followed by Virgin America, JetBlue, Alaska, Southwest, Delta, AirTran, U.S. Airways, American Airlines and United. Last year, Frontier ranked fifth. Their rise to the top was credited to the fewest cancelled flights, most on-time arrivals and fewest mishandled bags.

Airlines' desire to maximize profits means minimized seat space for passengers. A story in the Wall Street Journal reports that although many airlines are choosing to add other comfort features, at the same time, they're opting for smaller seats and revising cabins to allow additional rows of seating. For 20-some years, the standard setup in the back of a Boeing 777 was nine seats per row but last year the switch was made to 10. And those early seats had a width of 18 to 18.5 inches. Today's average seat is 17 inches – and the newer, narrower Airbus jets feature rows with nine, 16.7-inch seats.

In late October, the U.S. Federal Aviation Administration (FAA) decided it was safe, after all, to allow passengers to use personal electronic devices during all phases of flights. As part of the change, airlines were required to complete a five-step process to prove their planes could handle the electronic emissions and submit paperwork before adopting the measure. However the day after the announcement was made, passengers on Delta and Jet Blue were allowed to use the devices. Airline officials explained that they could move more quickly than other airlines because they were both members of the Portable Electronic Devices Aviation Committee, which took part in the study and made recommendations to the FAA to allow their

use; they knew ahead of time what paperwork and tests would be required; and they took care of those requirements before the announcement was made.

The latest "security" move may leave people wondering just how safe and secure they are while flying. Some airports are looking into the possibility of replacing "live" screening agents with automated, self-service security checkpoints. The screening kiosks are made of sensors that check for dangerous-looking items and sniff for chemicals and nuclear material. Travelers using the machines place their bags inside, scan their tickets or boarding passes and then close the door. The machine, created by Silicon Valley based Qylur, scans the contents and compares their characteristics to every item it has ever scanned, reportedly catching more prohibited items and avoiding more "false positives" than real live screeners. According to company officials, one machine could replace five Transportation Security Administration (TSA) checkpoint security lines.

An examination of another TSA program, "Screening of Passengers by Observation Techniques," found it is also allegedly under-performing. The investigation was conducted by the Government Accountability Office. Findings stated that the program, which uses agents to identify "suspicious-looking" people, talk to them while studying their body language, and then determine whether or not they pose a threat, was not worth the nearly \$1 billion spent on the program in the past six years. A Congressional committee recently was formed to look at the report and determine if the profiling program should continue. Israel has long employed the practice at its one major airport, Ben Gurion in Tel Aviv, which handles about 11 million passengers a year. To date, that airport has remained terror-free.

Business Journal Socials

Thursday
Night

Dec. 12

Social

Get a bite to eat or a cocktail, and decompress. Meet some new people or catch up with old friends. Maybe even stick around for dinner! Good friends, great food! This month's event is Thursday Dec. 12th at L.O. Crab Shack, hosted by Pulaski Bank Home Lending, Kathy Beezley.

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Small businesses can see big earnings this Christmas

By Nancy Zoellner-Hogland

Those looking for a unique, one of a kind gift for that special someone need look no further than their local small business.

That's the message that the Camdenton Area Chamber of Commerce and Small Business Saturday is attempting to get out this holiday season. The Small Business Saturday campaign, which attempts to get shoppers to "think small," was created in 2010 in response to small business owners' most pressing need – more customers. It's since grown into a nationwide celebrated event supported by major corporations, elected officials, public and private organizations and millions of Facebook users. Sponsoring organizations are provided with a variety of items including doormats, shopping bags, magnets, pens, stamps, gift cards to help them promote the event.

This year, for the first time, the Camdenton chamber joined forces with the group.

Although the promotion fell on November 30, Trish Creach, executive director of the Camdenton chamber, said the ideas designed to boost business can be employed all month – and all year – long.

"It's actually in response to Black Friday, which for the most part involves only big-box retailers, and Cyber Monday, which includes large retailers with an online presence. The campaign focuses on getting people to think about checking with their locally owned shops for those special items that won't be found in your big box stores. We were excited about being of part of it because it really ties in with the chamber's goal to support our small businesses. That's good for everyone because it creates jobs and keeps more money in our local community," she said. "Businesses that get involved and use this as a launching point can really benefit."

Proof of the campaign's success is in the numbers. Organizers reported that, nationwide, last year's "Small

Business" participants enjoyed sales of \$5.5 billion.

In a prepared release, Camdenton Chamber President, Corey Leuwerke said that by supporting Small Business Saturday, it "demonstrates a commitment to the Camdenton area in which we live and work while creating goodwill within the community."

The Small Business Administration and Small Business Saturday teamed up to provide 12 tips to help business owners plan and execute events that can be used throughout the Christmas shopping season to attract new customers.

1. Set a goal. Do you want to attract local media, create awareness of your business, build a mailing list of potential customers or sell products? Set goals first and then determine the type of event to best achieve them.

2. Figure out the scope of the event. Will you have refreshments, entertainment, workshops or speakers? Scale the event's scope to your level of experience.

3. Time it right. Timing is crucial to the success of your event. Consider key dates or annual events in the community that might compete with – or compliment – yours, or choose a theme to highlight.

4. Choose your team. Who will be in charge of the event? Whether it's you or a key employee, you need one person to take ownership and manage all the details, then others to help with the rest of the moving parts.

5. Think it through. Sit down with your team, and mentally walk through every step of the event. Envision it happening. Picture everything you will need. Also consider how much manpower you'll need, what could possibly go wrong, and what and who you'll need to have on hand to handle those snafus.

6. Set a budget. You may find costs are adding up to a price beyond your means. That's when it's time to either scale back or find a way to bring in additional money. Depending on the event, consider seeking

a sponsor - perhaps one of your vendors or suppliers - or partnering with a complementary business to share the costs.

7. Create a marketing plan and allow plenty of time to get the word out.

8. Alert the media, which is critical to building awareness of your event. Send local reporters a press release or notice about your upcoming event, invite them to attend and then send a follow-up press release. The publicity will help get the word out about your business even to those who can't attend but who may drop by afterward.

9. Use social media to get your target audience excited. Tease the event well in advance, post pictures of and news about your preparations and invite customers. Keep the social media energy high by having an employee live tweet and post pictures and video from the event. People respond very favorably to news and photos of themselves and their circle.

continued on page 16



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New MO program to help companies increase exports

By Nancy Zoellner-Hogland

Some 95 percent of the world's consumers live outside American borders. To help Missouri's small businesses – primarily manufacturers – tap into that market, the Missouri Department of Economic Development (DED) Division of Business and Community Services developed the Global Market Access Program (G-MAP).

G-MAP is a cost-sharing program that helps small businesses to participate in international trade activities, trade missions and foreign market sales trips so they can get their products in front of a global audience. Some of the marketing activities that qualify for funding include trade show exhibitions, foreign trade missions and sales trips, subscription services, language translation fees and market media.

"We'll provide the help so they can connect with the right buyers. The cost-sharing funding limit through G-MAP per Missouri business is \$12,000 per year. The companies may apply for a max of \$5,000 per trade show; \$3,000 per trade mission – all with a company match," explained Amy Susan,

communications director for the DED. "Many of our small business owners already know how to market themselves – they just need help getting to the right location that will allow them to do that."

Several trade events are set for 2014 including the January 14 to 17 IBP Shooting Hunting Outdoor Trade Show in Las Vegas, Nevada – touted as the "largest and most comprehensive trade show for all professionals involved with shooting sports, hunting and law enforcement industries; the April 8 to 11 Food Hotel Asia in Singapore featuring the food and hospitality industry; the August 26 to 28 IBP Farm Progress Show featuring agribusiness; and the September 27 to October 1 IBP WEFTEC Show in New Orleans, which focuses on water quality.

For a complete list of trade shows, visit <http://www.export-missouri.mo.gov/exports/trade-events>.

However, the deadline to submit applications for trade activities in 2014 is December 31, 2013. Notice of awards will be made in early January. The program is administered by the Missouri De-

partment of Economic Development's (DED).

G-MAP is open to Missouri companies that meet the following requirements:

- Businesses must have been operating for at least three years
- They must employ 500 workers or fewer
- They must gross less than \$25 million in annual sales
- They must currently export to at least one market and at least 51 percent of the value of the exported product must be derived in Missouri

• They must have a strategic plan for exporting

Complete guidelines and an application for the Global Market Access Program are available at www.ExportMissouri.mo.gov.

Susan said businesses that are interested in exploring their options for exporting but that don't meet that set of criteria might be eligible to receive assistance in other ways.

"We have 'boots on the ground' - numerous programs and customized services in place to help them get their products in the hands of consumers around the

world and we can also get them in touch with financing services," she said.

To contact one of the international trade specialists, call 573-751-4855 or e-mail exports@ded.mo.gov.

Who exports?

Mike Downing, acting director of the Missouri Department of Economic Development, said that more than 5,000 Missouri businesses, of all sizes and in all parts of the state, already export and find it to be a great way to increase sales.

Missouri's exports totaled \$13.9 billion in 2012, according to the U.S. Census Bureau Foreign Trade Division and WISERTrade. Quarterly averages exceeded \$3.1 billion and were led by first and second quarter activity. Twelve export categories increased exports by over \$15 million, including three categories which increased by over \$100 million. The top two categories for net increases in exports were Agricultural Products, with a \$171.4 million increase, and Food and Kindred Products, with a \$162.0 million increase. The fastest growing ex-

port categories include Fresh or Frozen Fish and other Seafood (239 percent) and Oil and Gas (209 percent).

Susan said the list of exporters from Miller, Morgan, and Camden counties includes forestry companies, a pet products exporter and a wood products company, among others.

In August, Osage Catfisheries, owned by the Kahrs family and located in Osage Beach, was named Missouri's 2012 Agricultural Exporter of the Year. Founded in 1953 as a bait shop for local fishermen, the farm now supplies 32 species of fresh water fish to recreational and commercial aquariums, zoos, research markets and state and federal agencies.

According to the Missouri Economic Research and Information Center, half of all Missouri's export income came from the top three recipients. Canada purchased \$4.1 billion in goods, followed by Mexico (\$1.8 billion), and China (\$1.1 billion). In the past 10 years Missouri exports increased from \$7.24 to \$13.91 billion, which is just over 92 percent growth.



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Parties prompt Lake Ozark to tighten 'no rentals' rule

By Nancy Zoellner-Hogland

Weekend renters have been known to party like there's no tomorrow, disrespect neighboring homeowners, park anywhere and everywhere, and fill every trash receptacle on the street full of beer cans and booze bottles on their way out of town.

That's why Lake Ozark is stiffening a law that prohibits homeowners from renting out their homes for less than 30 days at a time. The first reading of Ordinance 2013-35, which clarifies several other zoning regulations as well, was held November 12. Aldermen supported the measure unanimously. The second reading was scheduled for November 26, after this edition of the "Lake of the Ozarks Business Journal" went to press.

"Instead of having their house sit vacant, some people put their houses on a vacation rental program. The problem is that a lot of those vacationers think they're coming down here 'incognito' and they can do whatever they want – act

as wild and crazy as they want – because nobody will know. With the way many of these homes are built, they don't have a lot of space between them so when renters are whooping it up next door, it's almost like they're in your house," said Lake Ozark City Administrator Dave Van Dee. "We welcome tourists – they do bring additional revenues into our city – but we also want to protect the rights of our homeowners."

He said over the summer, 25 people showed up at one Lake Ozark home that was "smack dab" in the middle of a residential neighborhood. The weekenders filled the entire street with cars; they played loud music day and night; and they partied on neighboring docks – even going so far as to eat food and drink beverages from the refrigerator on one of those docks.

"We felt we had to put a stop to it sooner rather than later," he said, explaining that instead of adopting a new ordinance, they just clarified wording on an existing law so it now mir-

rors the state statute.

It's also similar to an ordinance that's been on the books since the summer of 2004 in the Village of Four Seasons. Village Clerk Tom Laird said trustees were quick to adopt the ordinance once they learned that a homeowner had started renting to entire fraternities and sororities – a practice that already was prohibited by the Four Seasons Property Owners Association, a homeowners association that governs activity inside its boundaries.

"I got a call from Carolyn Loraine, who was still presiding commissioner of Camden County at the time, asking me to come over to her house so I could see for myself what was going on. Literally – there were 100 cars. They were parked on every single yard on the street and they filled a tennis court that was owned by an individual that lived at the end of the street," he said. "Fifty people were on that home's dock – it was barely above water – and they had taken over neighboring docks as well. The frater-

nity president was very polite when I knocked on the door. In fact, he told me that if I thought it was crowded then, I should have seen it the night before when the sorority was there partying with them!"

Laird said now when they learn that homeowners are violating the ordinance, in addition to issuing citations, which can come with up to a \$500-per-day fine, they also report it to the Camden County Assessor's Office.

"Currently, single family residences are assessed at 19 percent. However, if it's being used as a commercial property – and if you're using that home as a money maker that makes it commercial – the assessment goes up to 39 percent. We want people to know that we plan to make it as difficult as possible for them if they're going to violate the law," he said.

Van Dee said those who continue to violate the Lake Ozark code could be assessed a fine of up to \$100.00 a day. The municipal judge would determine the amount of the fine.

"If we have to pursue the matter through district court the penalty could be in the form of a permanent injunction enjoining them from continuing to violate the code and if they did, it could be treated as a contempt of a court order action," he said, adding that he also will inform the state that the homeowners are operating as a hotel. "And the regulations for hotels are a whole lot stricter and include regular inspections and certifications. I really don't think it would be worth the time and trouble."

Kathy Beeler, president of the Bagnell Dam Association of Realtors, said while she understands why people wouldn't want partying renters in their neighborhoods, she feels that is the exception rather than the norm. She also said by adopting laws prohibiting nightly rentals, municipalities and subdivisions are restricting the sale of properties in their areas.

"We get a lot of people who are buying five or 10 years out from retirement. They know

continues on page 10



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New Year will bring new higher minimum wage

By Nancy Zoellner-Hogland

The latest change in Missouri wage law is a "good-news, bad-news" situation.

It's good news for minimum-wage employees, who will see a jump in pay from \$7.35 to \$7.50 per hour; bad news for employers who are required to pay the higher rate as of January 1, 2014. The only businesses exempt from the hourly wage rule are retail and service businesses whose annual gross sales are

less than \$500,000.

Missouri law requires that minimum wage rate is calculated once a year and may increase or decrease based on the cost of living, measured by the previous year's Consumer Price Index. However, Missouri law does not allow the state's minimum wage rate to dip lower than the federal minimum wage rate, which currently stands at \$7.25 per hour. That translates to \$15,080 per year

for a full-time worker. According to information provided on the website, raisetheminimumwage.com, if the federal minimum wage had kept up with inflation over the past 40 years, it would currently be set at \$10.74 per hour or \$22,339.20 annually.

A spokesperson for the local branch of the Missouri Career Center said because in the summer there are more jobs than employees in the Lake area, most businesses already pay more than minimum wage. He said it wasn't unusual for fast food employees to make \$9 per hour. Meanwhile, the federal minimum wage for tipped workers, \$2.13 per hour, has not increased in more than 20 years.

Missouri has several other laws on the books governing pay:

• In accordance with the Fair Labor Standards Act (FLSA), there is no minimum or maximum number of hours an employee may be scheduled or asked to work.

• Time spent commuting from home to the workplace is not considered work time. But time spent traveling during normal work hours as part of the job is considered work time and employers are required to pay employees for that travel time, which figures into the equation to determine whether employees are being paid minimum wage.

• Employers must pay at least one and one-half times the employee's regular rate of pay once overtime pay is in effect. Overtime pay begins once an employee works more than 40 hours in a work week rather than more than 8 hours in a work day. State and federal law does not allow employees to voluntarily waive their rights to overtime pay and accept straight time instead. Any employer that asks an employee to do so is in violation of the law and employees can file a wage complaint.

• Employers are not required to provide vacation pay, holiday pay, or severance pay. Those are benefits given at an employer's discretion or when an employer has entered into a contract where certain benefits are established by agreement.

• Employers also are not re-

quired to offer paid sick leave or any other type of paid fringe benefit. As with holiday or vacation pay, this is left up to the employer's discretion, or to any contract the employer may have with its employees. In addition, an employer may provide sick and vacation benefits to one group of employees, but not to others, as long as the employer does not discriminate based upon age, race, sex, religion, national origin, etc.

If an employee missed work due to either his or her own ill-

provisions are either left up to the discretion of the employer, can be agreed upon by the employer and employee, or may be addressed by company policy or contract. The entertainment industry, however, does require breaks and rest periods for youth workers. A youth cannot work more than five and one-half hours without a meal break. Additionally, a 15-minute rest period, which counts as work time, is required after each two hours of continuous work for youth in the entertain-



ment industry. • An employer may reduce an employee's wages, providing the employee is given a 30-day advance written notice of a reduction in wages. This notice requirement does not apply if an employee is asked to work fewer hours or changes to a different position with different duties. Any company or corporation violating this requirement shall pay each affected person \$50, which can be recovered through court action.

• An employer may deduct funds from an employee's wages for cash register shortages, damage to equipment, repayment of a cash advance or loan, for purchases made at the place of business, or for similar reasons. Deductions can be made from an employee's wages as long as the deductions do not take the employee's wages below the required minimum hourly wage rate.

• Missouri law does not require employers to provide employees, including youth workers, a break of any kind, including a lunch hour. These

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OB clarifies wireless infrastructure legislation

By Nancy Zoellner-Hogland

Just so there's no misunderstanding, the city of Osage Beach sent a letter to State Rep. Rocky Miller suggesting language that would exempt municipalities from the effect of any future legislation regulating cell phone towers.

Last year, Miller introduced a piece of legislation that gave cell phone companies carte blanche. It was approved and set to take effect August 28. However, Cole County Circuit Judge Patricia Joyce issued a preliminary injunction and then struck down the law, declaring it invalid. Cell phone companies are expected to pressure lawmakers to reintroduce similar legislation next January.

Currently, the city's municipal code allows them to turn down an application if the tower would conflict with safety and safety-related codes and requirements or the historic nature or character of a neighborhood or historical district; if the use or construction of wireless telecommunications facilities is contrary to an already stated purpose of a

specific zoning or land use designation; or if placement and location of wireless telecommunications facilities would create an unacceptable risk, or the reasonable probability of such a risk, to residents, the public, employees or anyone else. The ordinance also regulates, among other things, tower height and visibility, security measures and signage and outlines fees. Applicants are required to make an initial deposit of \$8,500 to cover the costs of a consultant and to pay a fee of \$5,000 for construction of a new tower and \$2,500 to co-locate on an existing tower. Osage Beach, Camden County and a few other entities around the Lake area contract with Dick Comi, an engineer who specializes in telecommunications equipment, to handle the permitting process.

The letter states it would be possible to exempt cities such as Osage Beach from the application of the new law if two sections were rewritten to read:

"Authorities may continue to exercise zoning, land use, planning and permitting au-

thority within their territorial boundaries with regard to the siting of new wireless support structures." It also proposes language stating nothing in certain sections should apply to municipalities administering regulation over wireless telecommunication facilities. The four-page letter goes on to outline the city's preference of facility location, addresses costs associated with permitting and discuss safety issues, among other things.

In the meantime, last month the Lake Ozark Board of Aldermen voted unanimously in a special meeting to issue a 60-day moratorium on construction or modification of all cell phone towers within city limits.

City Administrator Dave Van Dee said they hoped that would provide them with enough time to draw up an ordinance that will establish guidelines and set forth an application process similar to what Osage Beach has on its books.

"We haven't regulated them in the past but since it's obvious that phone companies want to



take away all rights, which, by the way, is unconstitutional, we felt it was important to draft an ordinance to cover the city in the future. I'm not opposed to cell phone towers – I have a cell phone. As far as I'm concerned, the more towers the better," he quipped. "However, it's important that the city can determine where they can and can't go and that we have a third party to look at them – make sure they're not of inferior quality or located somewhere where if they fall, they're going to do a lot of harm."

William W. Jenkins, vice president of CIS Communications, a telecommunications site acquisition and construction company, attended the

Lake Ozark meeting but did not address the board.

In a separate interview he said co-locating antennas is always their first choice.

"Whenever possible, we use an existing structure – rooftops, water towers, anything that's available and 100 to 250 feet high. This is still pretty much a 'line-of-sight' technology. In the flat lands of Kansas, it's not a problem but in Missouri, and particularly Lake of the Ozarks, where you have nothing but hill after hill, it's much harder to transmit. There already are literally hundreds of towers in the Lake area but to provide service to everyone at all times, you'd need hundreds more," he said.

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# Lake Ozark tightens 'no rentals' rule

*continued from page 7*

they want to move to the Lake when they retire so they buy a house now in hopes of renting it often enough to make the payments. When showing homes, we tell them that won't be possible in these areas so they look elsewhere. I know of several cases where homes were passed over because they couldn't be rented," she said.

Cary Patterson, city planner for Osage Beach, said they've taken a slightly different approach than Lake Ozark and the Village. So far, he said it seems to be working. They've had just three reports of problems in the 15 years he's worked for the city – and one was about a mom and dad with three adult children that each drove their own vehicle, resulting in extra parking on the street.

"We understand this is a

resort community and expect rentals. However, in our single family residential, we expect single-family residential activity and behavior – regardless of which family is staying there and the length of their stay. We try to head off problems by regularly reminding property rental firms of those guidelines in writing. If that ever stops working we have the capability of enforcing our regulations. We'll start by writing a letter, then we'll start issuing citations. If we get a homeowner that refuses to comply – that continues to have an inordinate amount of trash, an inordinate amount of parking problems, an inordinate amount of noise – we'll just send a compliance officer there daily. A judge can set fines of up to \$500 per day," he said.

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# Regional trail network could redefine Eldon

By Nancy Zoellner-Hogland

What began several years ago as an attempt to use the section of the former Rock Island Railroad that runs through Eldon as a recreational hiking and biking path has grown into a project that could establish the city as the hub of a regional trail network. If all goes as planned, when finished the trail will extend from Kansas City southeast to Eldon and then northeast to St. Louis, possibly even providing a connecting route to Lake of the Ozarks.

Earlier this fall, the St. Louis and Kansas City chapters of the American Society of Landscape Architects announced they were adopting the project as their own, designing the trail and developing a comprehensive plan to obtain funding – and they're providing their services free of charge.

"This is amazing! It's a credit to our community's willingness to work together. From the start, we really believed we were going to build this trail. We didn't know how, we didn't

know where we'd get the funding – or even where it would lead – but we stuck it out and stuck together. I think that's why, every step of the way, everything needed to make this happen has fallen into place," said Daphney Partridge, community resource director for AmeriCorps, who heads up the ad hoc Rock Island Trail Task Force.

The first step toward building the path began in 1999 when Mac McNally, regional planner for the Lake of the Ozarks Council of Local Governments (LOCLG), helped Ameren Missouri acquire rights to the 3-mile long railroad right-of-way through the subsidiary Missouri Central Railroad, in partnership with General Railway Corporation. Then Ameren gave permission for volunteers to clear the right-of-way.

"While working as a realtor, I had the Fasco building in Eldon listed. It ended up getting leased but in the process of finding a buyer, I started looking at healthy living options in

Eldon. A lot of companies look at quality-of-life issues before locating in areas," McNally explained in an earlier interview. "That's when I started looking into the Rock Island Line project. I felt that if we could accomplish this, we would have the opportunity to hold bicycling events and attract a whole new crowd to the Lake area."

As the project moved forward, many others, including Partridge, Eldon city officials, the Eldon Chamber of Commerce, elected officials and community members, joined in and began working together to clear the trail.

Partridge said the land was overgrown with weeds and had become a dumping ground for everything from household trash to dead appliances. By the end of the work session, they had removed 110 truckloads of debris.

The project generated a lot of attention – so much so that in the fall of 2012, the National Park Service, who had heard about the work – became a partner. Kim Shafer, head of

the Park Service Rivers, Trails and Conservation Assistance Program, made two visits to the area to discuss the plans. Partridge said she felt that partnership was instrumental in getting help from the National Civilian Community Corp, which spent five weeks clearing the right-of-way.

The Missouri Department of Conservation also got on board and last November, crews armed with chain saws spent one whole day taking out trees.

Last December, during a community work day which was attended by many, they were able to finish cleaning up from Business 54 to the east end of the property. In addition, Mayor Ron Bly was able to convince the Missouri Central Railroad to cover the cost of clearing from 54 west to Highway Y.

Then, according to Partridge, everything went on "hold."

"We didn't have any funding to do anything else. However, unbeknownst to us, Kim had been working behind the

scenes looking for someone to partner with us on the project. She's the one that hooked us up with the American Society of Landscape Architects. They looked at what we wanted to do, saw the huge amount of support we had from the entire community and decided that since we were right in the middle of their two chapters, they'd take it on jointly," she explained, adding that members from the group came down this past September to assess the site and again in October to provide preliminary plans.

They returned in November to make a presentation that featured Eldon as the hub of a regional network of trails that will allow bicyclists or walkers to travel from one side of the state to the other.

"This is going to transform our community," she said. "When you look at what the Katy Trail did for little cities like Rocheport, you can understand how important this will be for Eldon. We have the key components in place to make

*continues on page 21*

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O'Steen has been in the financial industry for the past 12 years having worked as a real estate appraiser, mortgage broker and bank manager.

O'Steen graduated from Camdenton High School and

attended the University of Missouri – Columbia.

O'Steen currently resides in Osage Beach, Mo. His new office is located at 2265 Bagnell Dam Boulevard, in the John Elliott Building across from J.B. Hooks.

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one of the oldest community banks west of the Mississippi. For more information, visit [www.fsbfinancial.com](http://www.fsbfinancial.com).



The Lake of the Ozarks West Chamber of Commerce welcomed new Friend Level Member, Nantucket Bay Vacation Rentals with a ribbon cutting on November 7th. Call 314-704-4008 or visit [www.nantucketbayrentals.com](http://www.nantucketbayrentals.com). Pictured from Left to Right: Front Row – Connie Lowe, Chamber Ambassador; Cheri Knight, Bank of Sullivan; Al Hauser, Owner; Jan Hauser, Owner; Stanley Field, Chamber Ambassador; Howard Halbadel, Chamber Ambassador. Back Row – Eddie Keltner, Bank of Sullivan; Michael Wagner, Bank of Sullivan; Karen Arnold, US Bank; Kevin Rucker, WCA; John Wheeler, Chamber Board Member.

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The Lake Area Chamber recently held a ribbon cutting for Refills Ink. Refills Ink is open Monday-Friday from 9am to 5:30pm and serves the lake community. To learn more, visit Refills Ink at 901 S Aurora St, Ste C in Eldon or call (573)392-4700. Pictured from Left to Right: Gloria O'Keefe, CAV; Valerie & Zach Taylor, Owners; Tessa Gray, Owner; Wendy White, LACC Executive Director.



The Lake Area Chamber recently held a ribbon cutting for Refills Ink. Refills Inks provides high quality ink & toner cartridges, at discounted prices, with a focus on customer service & recycling. Refills Ink is open Monday-Friday from 9am to 5:30pm and serves the lake community. To learn more, visit Refills Ink at 901 S Aurora St, Ste C in Eldon or call (573)392-4700. Pictured from Left to Right: Gloria O'Keefe, CAV; Valerie & Zach Taylor, Owners; Tessa Gray, Owner; Wendy White, LACC Executive Director.



# Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

## How navigate through the SEO sales noise

We have several clients who have been bombarded by a barrage of companies promising instant search engine ranking results with top placement for their business. These clients typically already rank great, but ask us for our advice on dealing with these calls. With the recent overhaul of Google's ranking algorithm, here are my top 5 tips on how you can rank in Google organically (for free!) and help you navigate through the sales noise.

1) **Website content is king** – your best chance of ranking well is to have focused, easy to read content on your website that gives value to your visitors, clearly describes your service/product and is localized to the area you serve.

2) **Social media is critical** – your website should be the center of a "spider web" surrounded by social media activity on several platforms. Building fans/followers and posting interactive content will be noticed and rewarded by Google.

3) **Understand what your customer is searching for** – Keywords are not as important to Google as they used to be (they did away with their research keyword tool, too). Understand what your customers' needs are and design your content around those needs.

4) **Connect your online marketing efforts** – Google does look at the number of people coming to your website as a factor when ranking it, so utilize all avenues of marketing and advertising to focus potential customers on your website and social channels.

5) **Avoid templated website solutions** – Templated sites can be more difficult for Google to rank well. One size does not fit all and template websites often do not have the flexibility for great rankings. They may be proprietary with a proprietary content management system - you may not be able to move the site if a change is needed. Worse yet, you may not actually OWN the site, even if you



Mike Waggett

paid for it.

If you are approached by a company that guarantees top results in Google, consider asking 2 questions:

1) **What is my money being used for?** If the answer revolves around Google AdWords or other paid ads, find out what % of the funds goes towards your ad versus the percentage going to the agency. You can setup Google AdWords yourself for free, so 100% of your funds go to your ad.

2) **You promise a #1 ranking** – organic or paid? How are you going to specifically make this happen? No one can guarantee and organic #1 ranking. Ask to be shown examples of other companies they have achieved this for (and not searching for the business name only).

### Stop the noise!

The proof is in the pudding. Many companies will attempt to generate fear about your current website ranking and are cold calls/ spam emails. Check your own results for your website. Example - if you are a local roofing company and someone is searching for your service, they may search "best roofing company at lake of the ozarks" - check it out for yourself! How do you rank?

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# SBA accepting 2014 National Small Business Week Awards nominations

By Nancy Zoellner-Hogland

More than half of all Americans either own or work for a small business. Those 28 million small businesses are credited with creating two out of every three jobs in the U.S. each year.

Now business owners with amazing success stories can be recognized in the 2014 National Small Business Week Awards.

Since 1963, the Small Business Administration (SBA) has recognized the outstanding achievements of entrepreneurs in all 50 states and U.S. territories for their contributions to their local communities and to the nation's economy.

According to information provided by the SBA, winners for each award are evaluated based on a number of factors and chosen based on different sets of criteria specific to the category.

The list of awards includes:  
•Small Business Person of the Year (chosen from among state award winners from each of the 50 states, the District of Columbia, Puer-

to Rico, the U.S. Virgin Islands, and Guam)

•Phoenix Awards (recognizing outstanding accomplishments during disaster recovery)

•Small Business Prime Contractor of the Year

•Small Business Subcontractor of the Year

•The Dwight D. Eisenhower Award for Excellence (recognizes large prime contractors who have used small businesses as suppliers and contractors)

•SBA 8(a) Graduate of the Year (for recent graduates of the SBA's 8(a) Business Development Program)

•Exporter of the Year

•Small Business Development Center (SBDC) Excellence and Innovation Award (nominations of SBA-funded SBDC Service Centers)

•Women's Business Center (WBCs) of Excellence Award (nominations of SBA-funded WBCs)

•Veterans Business Outreach Center Excellence in Service Award (nominations of SBA-funded Veterans Business Outreach Centers)

To apply, visit <http://nationalsmallbusinessweek.sba.gov/>. Nominations can also be sent directly to SBA District Offices, which can be found by visiting [www.sba.gov/districtoffices](http://www.sba.gov/districtoffices). All nominations must be submitted online, postmarked or hand delivered to the SBA no later than 11:59 p.m. ET on January 17, 2014.

Winners of the Small Business Person of the Year award and other award categories will be invited to Washington, D.C., in 2014 to compete for national titles and to attend National Small Business Week events.

Are you a small business owner with an amazing success story to tell? If so, submit your nomination today for the 2014 National Small Business Week Awards. Nominations are currently being accepted online at <http://nationalsmallbusinessweek.sba.gov/>.

For more than 50 years, National Small Business Week has recognized the outstanding achievements of America's small businesses for their con-

tributions in their local communities, and to our nation's economy. Winners will be announced during National Small Business Week - May 12-16, 2014.

Last year, we honored small business owner John Stonecipher—CEO of Guidance Aviation—with the National Small Business Person of the Year Award. John turned his childhood fascination with airplanes into a successful business. Today Guidance Aviation has a staff of 55, fourteen aircrafts and a waiting list of students ready to take flight into their futures.

Are you our next winner? Apply online today: <http://nationalsmallbusinessweek.sba.gov/>. In addition to the portal, nominations can also be sent directly to SBA District Offices, which can be located online at district offices. All nominations must be submitted online, postmarked or hand delivered to the SBA no later than 11:59 p.m. ET on January 17, 2014.

National Small Business Week award categories include:

•Small Business Person of the Year Awards

•Small Business Exporter of the Year

•Phoenix Award for Small Business Disaster Recovery

•Phoenix Award for Outstanding Contributions to Disaster Recovery

•Federal Procurement Award- Small Business Prime Contractor of the Year Award

•Federal Procurement Award- Small Business Subcontractor of the Year Award

•Federal Procurement Award- Dwight D. Eisenhower Award for Excellence

•8(a) Graduate of the Year Award

•Small Business Development Center Excellence and Innovation Award

•Veterans Business Outreach Center Excellence in Service Award

•Women's Business Center of Excellence Award

For more information, visit <http://nationalsmallbusinessweek.sba.gov/>.



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## "Tax Time"

with **Bobby Medlin CPA**  
**Year-End Strategies**

As 2013 draws to a close, have you performed a checkup on your tax and financial plans? Before the ball drops on New Year's Eve, year-end strategies to think about include:

1. Bonuses – if your business has had a good year, sharing the profits with key employees can gain a valuable tax deduction and at the same time, reward those how have helped your business succeed. Think about this, raises are permanent, it is difficult to go back and lower a pay rate later. Bonuses typically change from year to year depending on how your business has fared.

2. Retirement plan contributions – have you examined your year-to-date retirement plan contributions in relation to the maximum allowed? Max out your deduction by contributing up to the limit. Some plan contributions must run through payroll and need to be completed by December 31 to get a tax deduction.

3. Retirement plan type – Generally, a business can only maintain one type of retirement plan during a calendar year. Since there are so many different plans available, do you know if you are using the plan best suited for you and your business? Now is the time to check it out. If you wish to change the type of plan, get it in place so you can hit the ground running with it when 2014 starts.

4. Bad Debts – do you have any past-due accounts that have become uncollectible? Examine your receivables to find out. Properly writing off receivables in the year that they become worthless will create a tax deduction for businesses on the accrual basis of accounting for income tax purposes.

5. Inventory – businesses that carry inventory should take a physical count as of the close of the



**Bobby Medlin, CPA**

tax year. Discarding unwanted or obsolete inventory will bring it off the books and lower your taxable income. In the right situation, you could donate unsold items and take a charitable contribution deduction.

6. Capital losses – examine your portfolio and sell stocks or investments that you have lost money on. Capital losses can offset capital gains that you have had during the year plus another \$3,000 can be used against other income. Now is the time to prune out those losers.

7. Capital gains - On the flip side, since capital gains are taxed at 0% for Federal tax purposes to the extent you are in the 15% or lower individual income tax bracket, now could be the time to sell some of those winners, and pay no Federal tax. Keys to a successful strategy include accurately projecting your taxable income and evaluating your investment gains and losses.

8. IRA distributions – if you have not taken your required minimum distribution (RMD) from your IRA for 2013, be sure to do so by December 31. RMDs must begin when you reach age 70 & ½. Not that old yet? You may save tax by taking IRA distributions now if your taxable income is lower, which will reduce your RMDs, and your tax, later.

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

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# Small businesses can see big earnings this Christmas

*continued from page 3*

10. Develop promotions. Figure out how you'll market to customers when they're at the event, whether with business cards and brochures, discount coupons or gift cards, product giveaways or contests. Be sure to capture attendees' contact information, too. This can be as simple as having them write their email addresses on a form or putting their business cards in a fishbowl for a drawing to win a great, not necessarily expensive prize.

11. Be positive! Be prepared the day of the event. But also accept that you probably haven't planned for every eventuality. When mistakes happen, your attitude is what matters most. Stay positive, keep your sense of humor and make your customers feel welcome and happy they came.

12. Follow up. Your work isn't done when the event is over — in fact, that's when it really starts. Follow up with customers who attended the event to thank them and offer them something special such as a discount, free trial or invitation to your next event. Ask them to rate the event so you can learn for your next one. Assess how well your event achieved your goals. How many new customers showed up? How many were returning customers? How many units did you sell? How many attendees make purchases in the months following the event? Developing your own metrics and tracking them will help ensure your events pay off in more than good feelings.

"More important than any one-day, or even month-long revenue boost, however, is the opportunity Small Busi-

ness Saturday represents to attract and engage friends and neighbors on an ongoing basis," the site states. "After all, what's more important, a large holiday sales volume or a good, permanent relationship with your community?"

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## "Insurance Talk"

with **Belinda Brenizer** of  
**Golden Rule Insurance**

### Water-Love it! Hate It !

Living at the lake has a unique feature which is a beautiful body of water! It creates beautiful sunrises and sunsets, a great place to play, fish, swim and boat. Water is great in its place and most of us enjoy a long summer day on the water.

However, water in the wrong places is a disaster. This past September when we had those 9-10" of rain in short period of time caused some extensive damage to some businesses and homes around the lake. It caused the river and lake to overflow causing not only things floating away & destroyed but lots of hazardous debris in the water. We had several calls and some we could help and some we could not. I was happy to tell some of our clients "yes" you have coverage for sewer back up and drains even though limited and others "sorry" but no coverage.

What's the difference? Sewer Back up of Drains is not an automatic coverage on all policies and must be added to your homes, dwelling and businesses. The companies will offer sub limits ranging from \$2500 to \$10,000 in most cases. This limit doesn't always cover the loss but it is some coverage. Also it only covers back up of drains and doesn't cover surface water.

We had some claims that were strictly surface water running into basements and first levels which was not covered so would "flood insurance" cover it? Generally not as doesn't fit definition of "flood". Flood Insurance defines as "gen-



**Belinda Brenizer, CIC**

eral & temporary conditions of partial or complete inundation of two or more acres of normally dry land or two or more properties" from inland/tidal waters, unusual & rapid accumulation or runoff of surface waters from any source and Mudflow.

If you ask anyone that has ever been through a flood, they will describe how devastating it is to not only their homes and businesses but emotionally stressful. Spring will be here shortly and now is the time to consider Flood insurance. IF coverage is required by a lender they will waive the 30 day waiting period otherwise there is a 30 day wait for coverage to be put into effect. Remember you have to buy Flood coverage separately it is not included in your homeowners, business policies or dwellings insurance.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.



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# Anglers hope for red hot fishing action in ice cold water

By Nancy Zoellner-Hogland

Although not often - fishing tournaments have been called off due to severe weather conditions. However, few have followed these guidelines:

"If the temperature for the tournament day is forecast by the National Weather Service to be less than 20 degrees for the entire day of the tournament and/or if 2 inches or more of frozen participation 48 hours prior to take off or during the day of the tournament is expected, the event will be cancelled."

Sound interesting? Challenging? Stimulating? Then don't put away that fishing gear. Instead, visit [www.bassingbob.com](http://www.bassingbob.com) and sign up for the hottest new competition at the Lake - the Bassing Bob - Robin's Resort Winter Bass Challenge Tournament Series. The first-of-its-kind competition - as well as the website - is the brainchild of devoted fisherman and Lake-area resident

Bob Bueltmann.

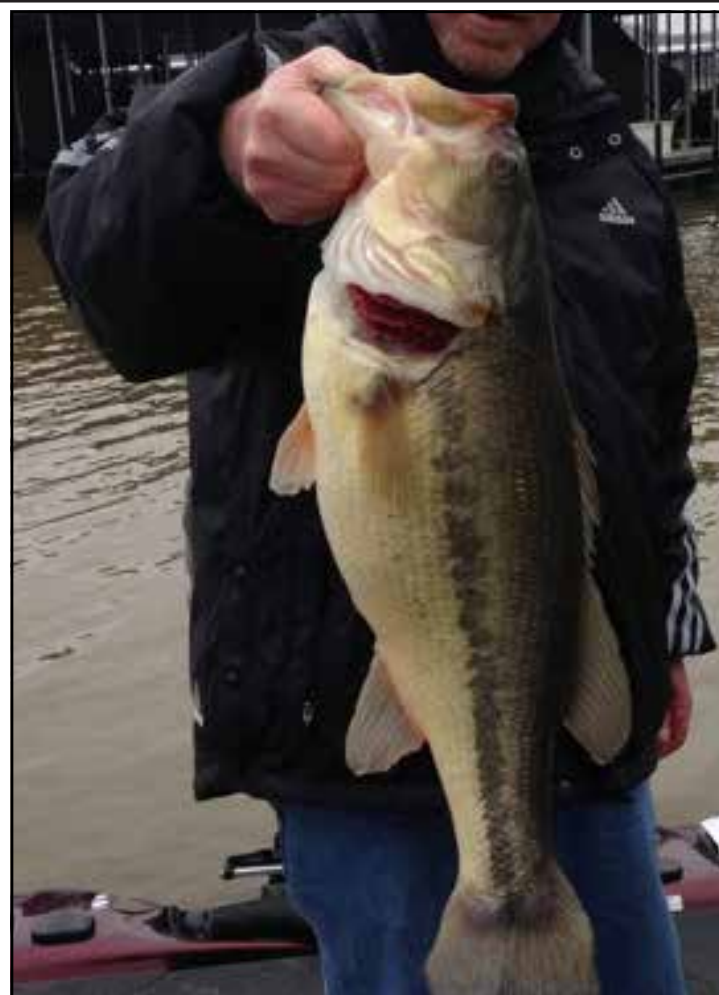
"I've owned a condo here for the past five years. When I sold my software companies earlier this year, retired and moved here full time, I knew I wanted to keep my hand in the business world. I decided to combine my love of bass fishing with my background and create a website that offered everything for fishermen - videos; articles; maps; daily, weekly and monthly fishing reports; tournament news and a complete listing of every tournament held here," he said. "It's designed so everyone from a recreational fisherman to a professional angler can learn more about fishing at Lake of the Ozarks."

The site, which offers both free and paid memberships, went live July 1. Since that time, membership has grown steadily, with more than 1,600 signed up to date. The site gets 800 to 900 visitors per day, resulting in some 50,000 page views.

Bueltmann, who fishes Lake of the Ozarks nearly every day, year round, likened it to a "soap opera for fishermen" with some "very religious followers." But because he also wanted others to discover the beauty and rewards of fishing on the Lake in the winter and because he wanted to attract out-of-towners to the Lake in what has traditionally been the "off season," he didn't stop there. Instead, he also decided to organize the wintertime tournaments.

"Some of the biggest bass are caught on Lake of the Ozarks in the winter. Contrary to popular belief, big bass do not go dormant once cold weather sets in. While the basses metabolism slows during the winter months, the big fish with higher metabolism feed daily and thus an angler is more likely to catch a big bass this time of the year," he said.

*continues on page 24*



A fisherman shows off a hawg he hauled out of Lake of the Ozarks last winter. Photos provided.

A circular logo with a green border. Inside, a large bass fish is jumping out of the water, creating a splash. The text "BASSING BOB" is arched over the top, and "LAKE of the OZARKS Bass Fishing Resource" is at the bottom.

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An advertisement for Summerset Boat Lifts. It features a large, stylized logo for "Summerset BOAT LIFTS" in yellow and orange. Below the logo, there is a photograph of a boat lift system with two black pontoons and a silver metal frame, floating on a body of water.

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## Maximizing Your Potential

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

### Who is at risk for developing Carpal Tunnel?

Carpal Tunnel Syndrome (CTS) is a condition affecting many Americans. CTS is caused by pressure on the median nerve at the base of the palm. Symptoms include numbness and tingling or "burning" sensation in the hand that is intensified after repetitive activity and often at night. It feels as though the hand is "asleep". As the condition progresses, the numbness and tingling becomes more severe, and occurs more frequently. Some may notice stiffness in the wrist. If left untreated, sensation of the hand may be effected, along with weakness into hand and forearm muscles. Those affected often notice weakness in grip strength, occasionally dropping objects.

CTS is most associated as an over-use injury caused by repetition and high demand placed on the hands and wrists. It is often found in individuals who use heavy hand tools, drive heavy machinery, work in assembly lines, and work at a computer (just to name a few). Recreational activities such as sewing and sports such as racquetball can also contribute to CTS.

Symptoms of CTS are typical, and it is often possible to diagnose it without extensive testing. Your physician may want to perform an electromyogram (EMG) or nerve conduction velocity (NCV) test; these tests determine the transmission of the nerve and the severity of the CTS. A thorough examination by your physician or physical therapist will also rule out other conditions with similar symptoms.

The carpal tunnel is a narrow channel on the palm side of your wrist. The tunnel protects the median nerve and the tendons that flex your fingers. Pressure on the nerve can cause pain and weakness in your wrist and hand, and numbness or tingling in some of your fingers. This pressure is caused by crowding or irritation of the median nerve in the carpal tunnel. Surgery for



Jessica Chaney, PT, DPT

this condition is commonly performed on the wrist and hand to release pressure and allow the median nerve to move freely. Fortunately for most people who develop CTS, conservative treatment such as physical therapy can often relieve pain and numbness and restore normal use of the hand, wrist, and arm without the need for surgery. A physical therapist may use modalities to relieve pain and inflammation at the wrist and hand, and prescribe exercises to improve flexibility of the wrist and reduce tension in the median nerve.

If you are someone who puts a lot of stress on your hands and wrists, there are some things you can do to reduce your risk of developing CTS: Take frequent rest breaks when doing repeated activities by performing stretching and range of motion exercises. If possible, alternate your hands when completing some tasks. Reduce your force by relaxing your grip to avoid muscle fatigue and strain. Maintain a neutral wrist position, this may mean adjusting your workstation to avoid excessive bending at the wrists. Improve your posture. Make sure your posture is appropriate to the task you are performing. Proper alignment of your trunk, neck, and shoulders can prevent excessive strain and improper positioning of the wrists and hands.

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

## Revised schedules in December, January

Both Lake Ozark and Osage Beach have revised their meeting schedules for the coming months.

The Lake Ozark Board of Aldermen, which usually meets at 6 p.m. on the second and fourth Tuesdays of every month, will be meeting on Tuesday, December 10 but

have cancelled their December 24 meeting and will not meet again until January 14.

The Osage Beach Board of Aldermen, which usually meets at 6:30 p.m. on the first and third Thursday of every month, will meet at their regularly scheduled times in December but in January, they will meet

the second and fourth Thursdays – January 9 and 23.

Because of the holidays, the "Lake of the Ozarks Business Journal" is also revising its December schedule. Deadline for submission of press releases for the January issue will be December 19.

## Bass Tournament Series Announced

Bassing Bob, <http://bassing-bob.com>, Lake of the Ozarks' on-line resource for bass fishing and Robins Resort, one of the lake's premier resorts that caters to fisherman have teamed up to organize the Lake of the Ozarks Winter Bass Challenge Series of bass tournaments.

This is the first time ever that anglers of all levels throughout Missouri and the Midwest can compete for cash prizes on Lake of the Ozarks during the winter.

The Winter Bass Challenge will launch from Robins Resort

at 8:00 AM on:

Saturday December 28, 2013

Saturday January 11, 2014

Saturday January 25, 2014

Sunday February 9, 2014 – Team Championship

The tournament series and the promotion of winter bass fishing at Lake of the Ozarks is expected to draw hundreds of anglers and their families to the lake during what is traditionally a slow time for commerce at the lake.

According to Bob Bueltmann, the Founder of Bassing Bob, "The Lake of the Ozarks

Convention and Visitors Bureau and Tri-County Lodging Association are thrilled about the winter time event at the lake and they plan to support the Winter Bass Challenge by promoting the event and the many attractions the lake has to offer to winter time visitors".

Winter Bass Challenge provides a payment format designed for all levels of Anglers to cash checks!

Visit [Bassingbob.com](http://Bassingbob.com) to register or call Robins Resort at 573-348-2275 for Special Tournament rates!

## The Lodge at Old Kinderhook Opens 2014



Old Kinderhook unveils The Lodge at Old Kinderhook, a new 84-room lodge and conference center. "The lodge completes the destination resort experience at Old Kinderhook. For nearly 15 years, Old Kinderhook has built a reputation for exceptional golf, outstanding dining venues, marina facilities and lake living the way it's meant to be. With the addition of 84 guest rooms, a state of the art conference center and new amenities, we will better serve the 25,000 people that visit Old Kinderhook each year and welcome new guests,"

said Bob Renken, Executive Director. The new lodge will be located adjacent to the existing golf shop. It is scheduled to open late 2014.

In addition to 84 guest rooms and a 250-person conference center, The Lodge at Old Kinderhook will feature an indoor and outdoor pool, seasonal ice skating rink and expanded recreation, spa and marina facilities. "Our new lodge will allow recreational and business guests the opportunity to enjoy Old Kinderhook year-round," said Renken.

The lodge will showcase beau-

tiful views of Old Kinderhook's Tom Weiskopf signature course and the valley that feeds into the Lake of the Ozarks. Guests may enjoy a cozy fire inside or outside the new lodge. "Our goal is to capture a true lodge feel," concluded Renken.

In addition to championship golf, Old Kinderhook features 40+ current lodging options, two restaurants-The Hook Café and The Trophy Room, a full service golf shop, spa, flexible meeting space, real estate offerings and a marina on the 12MM of the Big Niangua.

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# Business Journal Social Event Photos

The November Business Journal Social was held on November 14th at the City Grill with sponsor Lake Ozarks Real Estate Inspectors. A drawing was held for a \$50.00 City Grill gift certificate won by Clint Ladouceur.

#1 L-R: Mike Clayton with Benne Media, Stephanie Foster from Lake Ozark REI.

#2 L-R: Joe & Terri Roeger with First Title Insurance, Shawn Cooper with Lake Ozark REI, Kathy Bonnot with Remax Lake of the Ozarks.

#3 L-R Derek Marose with Iroquois Federal Mortgage, Derrick Brauner with Smith & Moore, Bob Cotter with Iroquois Financial

#4 Social sponsors Jeff & Stephanie Foster, and Shawn Cooper with Lake Ozark Real Estate Inspectors.



Photos by Rita Rose Event Photography.



# Regional trail network could redefine Eldon

*continued from page 11*  
it successful – access to Highway 54, a first-rate north-south highway; plenty of room for expansion; an established downtown area with that ‘old-town’ feel; we’re 10 minutes from Lake of the Ozarks and we’re in an absolutely beautiful part of the world. Most importantly, we have proven support from the community. I can envision a day in the not-too-distant future where dozens of new businesses will be flocking here to take advantage of the crowds of people that will be traveling through. New businesses mean new jobs and new money injected into our community.”

The Eldon right-of-way is part of the larger Rock Island rail line which runs 245 miles from Maryland Heights, near St. Louis, to Pleasant Hill, near Kansas City. The Department of Natural Resources is currently constructing a 42-mile trail on the right of way between Windsor and Pleasant Hill that will connect to the cross-state Katy Trail. Federal

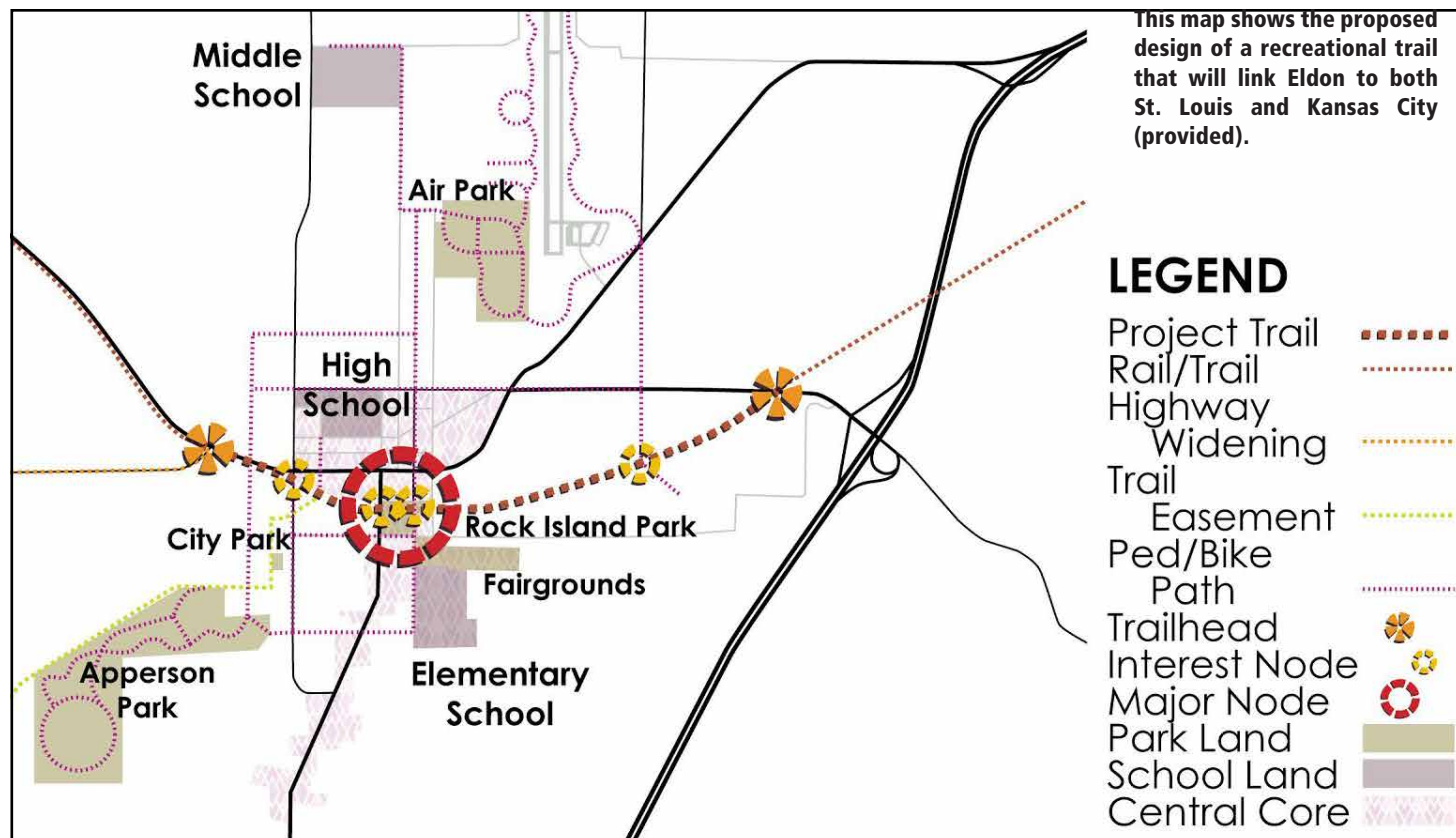
Rails to Trails legislation allows for conversion of unused railroad right of ways to recreation use. Such corridors could

revert to rail use in the future, if needed.

The Katy Trail, one of the most successful biking/hiking

projects in the nation, is an example of the conversion of rail lines to recreational use. The Katy runs more than 200 miles

along the Missouri River from St. Charles to Clinton.



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SUNDAY FEBRUARY 9, 2014  
Winter Challenge Championship



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# Sexuality addressed in federal workplace bill

By Nancy Zoellner-Hogland

Although the Senate easily passed the Employment Non-Discrimination Act (ENDA), which bans workplace discrimination based on sexual orientation or gender identity, proponents aren't expecting the same support in the Republican-controlled House. However, because alleged opponents and business groups stayed silent and didn't speak out against the bill, and because many Fortune 500 companies endorsed the legislation, organizers, who have the backing of President Barack Obama, said they aren't giving up.

In November, the president penned an op-ed for the Huffington Post in support of the bill, saying LGBT discrimination was "offensive" and "wrong," and needed to stop, "because in the United States of America, who you are and who you love should never be a fire-able offense."

Supporters said they next plan to call on the public to contact their elected representa-

tives and tell them to vote "Yes" if and when the bill is placed on the calendar. However, House Speaker John Boehner, R-Ohio, who controls which bills go to the floor for a vote, has stated in press conferences that he is opposed to the bill because he feels it will increase frivolous litigation. He cited a September 2013 study by the non-partisan Congressional Budget Office that said ENDA would require the Equal Employment Opportunity Commission to hire 110 more employees, which would cost some \$47 million.

Currently, 21 states have laws on the books protecting lesbian and gay workers from discrimination and 17 adopted laws protecting the rights of transgender workers. If passed, ENDA's protections would extend to all federal, state, and local government agencies; employment agencies; unions and private employers with 15 or more employees. Businesses with fewer than 15 employees and religious organizations would be exempt from ENDA, as it is currently worded. Sev-

eral senators argued that the religious exemption should be expanded to larger organizations, such as school and hospitals that are run by a religious organization, however, that amendment failed.

In 2010 Missouri adopted laws prohibiting discrimination against sexual orientation but as of November 2013, had not adopted any laws addressing gender identity discrimination. The state is one of 10 that have executive policies in place that protect some gay and transgender employees of the state from discrimination, albeit the order doesn't extend past the executive branch. Article I of Order 10-24, issued by Gov. Jay Nixon on July 9, 2012, reads:

The executive branch of the State of Missouri shall ensure that all present and prospective employees are afforded equal opportunity at all levels and phases of employment within state government with respect to, but not limited to, hiring, recruiting, training, benefits, promotions, transfers, layoffs,

demotions, terminations, rate of compensation, and recalls from layoffs. It shall be the responsibility of the State Office of Equal Employment Opportunity to monitor all departments of the executive branch of state government and assist them to ensure equal employment opportunity. The State of Missouri shall work to ensure that there will be no vestiges of discrimination against persons on account of race, color, religion, national origin, sex, ancestry, age, sexual orientation, veteran status, or disability; not only in employment practices but in the provision of services and the operation of facilities.

The executive order does not provide employees who have been discriminated against with a private right of action. No complaint numbers are available because Missouri does not compile information on sexual orientation discrimination.

According to the Center for American Progress Action Fund, up to 43 percent of gay

and transgender workers have reported experiencing some form of discrimination on the job. According to the Williams Institute, a think tank out of UCLA School of Law, "17 percent reported being fired because of their sexual orientation, 13 percent reported being denied a promotion of receiving a negative job evaluation, and 20 percent reported being harassed verbally or in writing on the job" because they are gay or transgender. In a 2011 survey, 90 percent of transgender respondents reported encountering some form of harassment or mistreatment on the job, or took actions to avoid it, and 47 percent reported experiencing some sort of "adverse" job outcome, including 26 percent who said they were fired due to gender identity discrimination.

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### HARWOOD HOTEL

On the north side of the Camdenton Square is a building that currently houses the law offices of Deputy and Mizell, LLC. The left portion of the building has a sign that reads "Harwood 1933." The distinctive façade of this structure was built in 1932-33 by Boyd H. Harwood and son Boyd W. Harwood Jr. of Kansas City. Until 1938 it housed the Ozark Tavern Hotel. The

word "tavern," which originally meant a place of lodging and fine food, fell into disfavor during Prohibition and the Great Depression years. By 1940 nearly all lodging places in Missouri using the word "tavern" had changed the word to hotel, inn, or lodge.

In 1938, the name of the business was changed to Harwood Hotel under the management of B. W. Harwood Jr. By this time Camdenton had

four restaurants, two churches, two doctors, one dentist, a theater, a bank, a bakery, four food markets, two drug stores, service stations and garages, and about thirty fishing and vacation camps within a radius of five miles.

Architecturally, the two brick-veneered Tudor-style buildings were among the most handsome and imposing buildings on the Camdenton Square in the early years. A

small narrow building connected the twin halves and housed a gift shop. In 1959 the advertising for the gift shop said "See Missouri's largest collection of antique plates." A sign on the café and hotel portion read "Approved by Duncan Hines."

In 1950, the name of the establishment changed slightly with the addition of "motor lodge" and was operated by the Fordyces (see 1950s postcard photo by Lewis Studio, Sedalia) The Harwood Motor Lodge survived to the 1960s. Although the façade of the buildings have seen remodeling in the recent years enough of the original shape and looks remain to make their historic fronts recognizable. ■

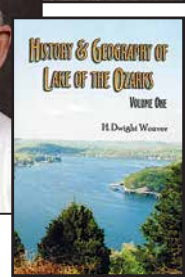
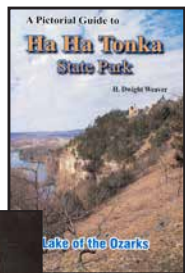
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

to 1980.

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

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





# Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

## 10 Ways to Ensure an Easy Process when Applying for a Home Mortgage Loan

Are you considering purchasing a Lake of the Ozarks Home? If so, applying for your mortgage loan is one of the next steps to finding your dream home. Applying for a mortgage loan is an ongoing process and there are a few things that will help you through the process.

Check out these "10 Commandments" and consider implementing them to ensure that your loan process will go smoothly!!

### The Borrower's Ten Commandments

Thou shall postpone any career moves until after your closing. If at all possible, try not to make a career move during the time between your mortgage application and the closing on the home you are purchasing. One of the factors mortgage companies consider is the length of the present employment; they are partial to stability.

Thou shalt not apply for new credit. Why not? Because applying for new credit changes what is called "debt-to-income ratios" (the relationship of your income to your debt). This could impact your ability to qualify for your mortgage loan and may initiate a new round of paperwork.

Thou shalt not incur new debt such as purchasing or leasing a new vehicle. This should go under the general heading of "no new debt." As with any debt, this will change your "debt-to-income ratios" and may cause you not to qualify for your mortgage.



Thou shalt not charge up your credit card balances.

Thou shalt not make a very large deposit or withdrawal from your bank account.

Thou shalt not change your mind after locking a rate.

Thou shalt not co-sign for someone else's loan.

Thou shalt not spend your down payment money.

Keep holy thy closing date and paperwork. Please try to schedule vacations for AFTER your closing date. If you have started packing for a move, remember to keep out any bank statements, tax returns, or other important paperwork.

Thou shalt not file for divorce prior to closing. I know this is a sensitive subject, but filing for divorce affects your marital status in a court of law and this change of status may sometimes complicate the process when paperwork is being finalized.

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

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# Anglers hope for red hot fishing action in ice cold water

*continued from page 18*

The Missouri Department of Conservation backs up that statement. In fact, their data shows winter is when some of Missouri's biggest fish have been caught, including a:

- 20-pound-8-ounce Hybrid Striper
- 40-pound-8-ounce Drum
- 36-pound-12-ounce Buffalo
- 42-pound-2-ounce Muskies
- 91-pound Blue Catfish
- 134-pound-12-ounce Paddlefish

"Fishing on Lake of the Ozarks in the winter is also a lot more peaceful. The scenery – especially when there's a blanket of the snow on the ground – is absolutely beautiful. And better yet, you don't have to deal with the big boats and their huge wakes or water skiers and wake boarders whizzing by! Since I've been out on the water in December, January and February, I know first-hand that we have many mild days with lots of sunshine. And if you dress appropriately, it's really not all that cold," Bueltmann promised. On the website, he advises wearing "layers of clothes, thick socks, leather gloves, hats/ski mask" and using toe warmers and hand warmers. "You will be surprised at how comfortable you will feel on the water."

The tournament dates are

set for December 28, 2013 and Saturday, January 11; Saturday, January 25 and Sunday, February 9, 2014.

Bueltmann said because of the significant promotion, he expects hundreds of anglers to participate. Many will bring spouses or family which will result in an even larger injection into the economy.

"Some 500,000 fishermen come to the Lake each year. We've already built a database of 10,000 fishermen just from the 100-plus bass fishing clubs in Missouri and from our relationships with tournament organizers, including Anglers in Action, the organizer of the Big Bass Bash. As word continues to get out – and pictures of 'hawgs' are put up on our website – I estimate our numbers will grow exponentially," he said, adding that the payout structure should also entice out-of-towners to compete. "Locals have the edge because they already know the 'hot spots.' However, we aren't going to just pay out for the top weight. We're also paying 5 percent of the pot to the lowest weight for five keepers and 10 percent to the highest weight that is 5 pounds less than first place. We have the complete breakdown of prize money on the website."

In the meantime, he's recruiting sponsors for the tournaments and for the website – local businesses that want to reach that captive market.

"This is the only website of its kind for Lake of the Ozarks and we have a tremendous following. I want to line up a few businesses that are interested in directly tapping into that market. I haven't started promoting it yet but since we're taking only a limited number of sponsorships, I imagine they'll go fast. I've put together a nine-page prospectus to share with those that are interested," Bueltmann said.

For more information, visit the website [www.bassing-bob.com](http://www.bassing-bob.com), email him at [bob@bassingbob.com](mailto:bob@bassingbob.com) or call 314-575-5545.



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# As the Lake Churns

## Market Notes

With the ever increasing data available on the internet, consumers have the opportunity to be more knowledgeable about area markets. There are thousands of websites offering everything from search features showing what properties are currently available to how long they have been on the market, the history of list prices, sales prices and how the neighborhoods and community offerings are rated.

Having well informed clients with the ability to do advanced research from the time they are just considering buying or selling is beneficial to real estate professionals. Technology has streamlined the process in many ways and has added a new level of convenience throughout the entire transaction.

The majority of listing data used on real estate sites is obtained through agreement with local Multiple Listing Services. The "meat and potatoes" so to speak, is the property information such as pricing, location, square footage, land size, etc. This data is syndicated to these sites via MLSs as well as other listing sites that real estate companies have decided to utilize in promoting the properties available for purchase.

I have been following an increasing trend on the public accessed sites to attempt to provide additional information above and beyond the basic data that is being syndicated to these sites via real estate professionals. On the surface, these appear to be pertinent facts that would assist a consumer in making educated decisions.

The concern that I would like to share with you is that, while these sites can be very helpful, much of the additional data they are providing is inaccurate. It does not appear that there is any attempt to mislead consumers, however, as we've all heard "Real Estate is Local". In our area, you cannot expect to draw a 5 mile radius on a map and expect that all homes in that location are comparable.

I have seen numerous instances where sites are touting homes as being comparable when there is no basis for this other than being situated within a certain radius. I have not found any of these sites to factor in construction quality, how the property lays, amount of land or lakefrontage or even whether the property is on or off the water.

As just two examples, I recently noticed a luxury home priced at just under \$1 Million (I feel it is fairly



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

priced and this is not my listing), the real estate site estimated it is worth \$220,000. Another home displayed on the site and listed at \$335,000 did not show a value estimate but the site did offer that it had decreased in value \$50,000 in the previous 30 days. This home had only been on the market for 30 days and had not had any adjustments to the list price.

With the market rebound we are experiencing, this type of misinformation can lead to poor judgment and even heartbreak for both buyers and sellers. Relying on substandard data can lead sellers to lose money or decide not to move forward when the time is actually right for them to do so. It can also lead to buyers making extremely low offers and missing out on buying opportunities.

I am a big proponent of having knowledgeable clients and support sharing all pertinent information to allow them to make the best possible decision. I encourage you to utilize any of the information available to you but to also seek out an experienced, knowledgeable real estate professional to help guide and counsel you in making a financially sound choice.

I'd like to thank all of you that take the time to read my column each month. I appreciate you and the feedback you pass along. Best wishes to you and your families for a wonderful holiday season and a happy and healthy 2014!

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

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## Shootout check to Lake Ozark Fire Department

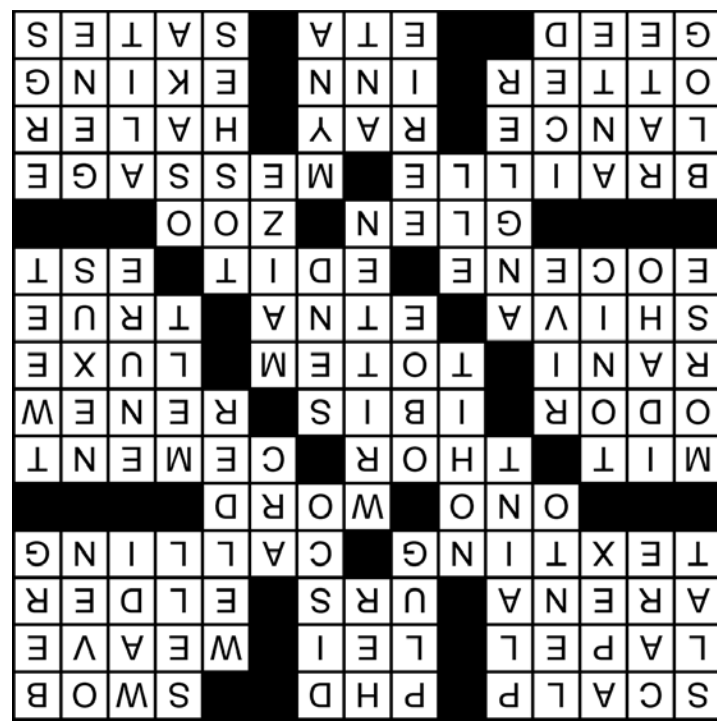


Representatives from the Lake Ozark Fire Department accept a check from the 2013 Shootout Committee for their volunteer effort at this year's event. Pictured from L to R: Paul Faulconer, Board Member; Matt Birdsley, Assistant Chief; Mark Amsinger, Fire Chief; Ed Dobson, Board Member; Charlie Kempf, Board President; Mike Kenagy, Shootout Committee; Frank Scarpino, Shootout Committee.



# Shootout check to Make a Wish Foundation

The Make A Wish Foundation of Missouri received a Shoot-out donation check for \$4,688.54. Pictured from left to right is Frank Scarpino, Shootout Committee Member, Jim Slagter, Southwest Missouri Development Manager for the Make-A-Wish Foundation of Missouri, Mike Kenagy, Shootout Committee Member, Tiffany Riemann, Executive Director, Lake Area Industries inc., and Ron Duggan, Shootout Committee Chairman.



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# A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

## Trusts for Special Needs

Parents and grandparents of a child with a lifelong disability have a special estate planning challenge. They want to provide the financial support that the child never may be able to provide for themselves. They also want to protect the child's eligibility for the full range of government support programs, including healthcare.

Distributing assets outright to a special needs person is likely to result in a disqualification for government benefits. Giving property to other family members with the "understanding" that it will be used for the benefit of the special needs person may work for some families, but there are risks. For example, such assets will be vulnerable to creditors, including potential ex-spouses should there be a divorce.

The better course is to establish a "third-party" special needs trust. A "first-party" special needs trust is one established for oneself, with one's own assets. The assets of first-party trusts must be used to repay state Medicaid agencies that have paid for medical services. No such requirement applies to third-party trusts that are created for others. This is a complicated area of law, and the rules vary from state to state, so the advice of a lawyer well-versed in special needs trusts will be essential. A special needs trust has to be fit into the estate plan as a whole.

One approach is to divide the estate equally, but supplement the provision for the special needs child with a life insurance policy, perhaps a second-to-die policy if both parents are living. In general, a family member should not be the sole trustee of a special needs trust. A professional trustee or a corporate trustee, such as a bank trust division or a trust company, is a better choice. The trustee will be given sole and absolute discretion in making distributions. Therefore, the trustee



Trenny Garrett, J.D., CTFA

needs to be familiar with the legal requirements of special needs trusts and with government benefit programs. Investment management skills are a must if the trust is intended to last for many years. It's also important that the trustee be free of conflicts of interest, which someone who is a remainder beneficiary of the trust would have.

To provide guidance for the trustee, the parents should prepare a letter that explains the purposes of the trust and the needs of the child. Special needs organizations have prepared samples of such "letters of intent" to provide a starting point for parents taking this path. For more information on this subject, contact us via email at customer\_service@centrustco.com or contact Trenny using the information below.

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

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

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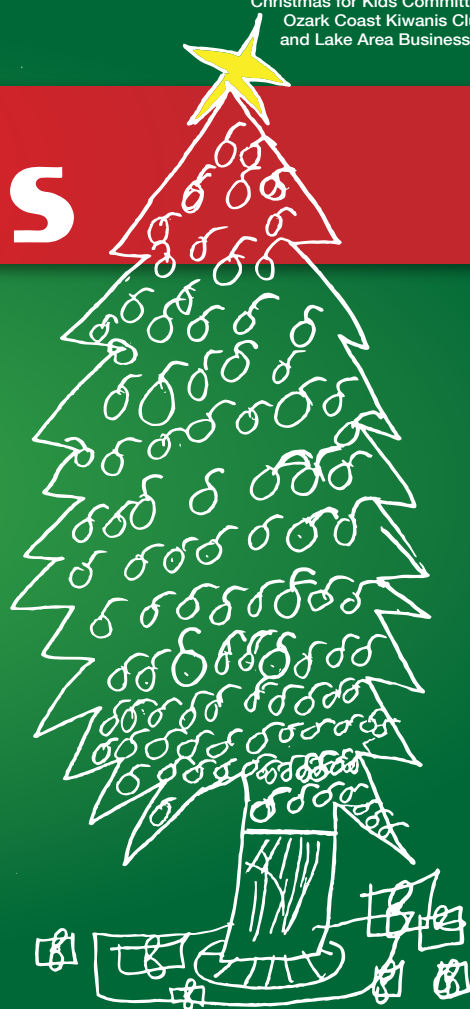
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# Crossword Puzzle

THEME: MODES OF COMMUNICATION

## ACROSS

1. Dandruff manufacturer
6. Third degree
9. Mop
13. Spot for boutonniere
14. Oahu greeting gift
15. Boxer's move
16. Gladiators' battlefield
17. \*Yours, when texting
18. Village V.I.P.
19. \*As opposed to calling
21. \*Following dial tone
23. Lennon's wife
24. \*It's spoken
25. \*E-mail was invented by this school's alum
28. Marvel Comics hammer wielder
30. Building material
35. Can be strong on those not bathed
37. Wading bird
39. Sign up again
40. Hindu princess
41. Clan emblem
43. Like top-notch accommodations
44. Seven days postmortem
46. Largest volcano in Europe
47. Test choice
48. Between Paleocene and Oligocene
50. \*Do it to email before sending?
52. "C'\_\_\_\_ la vie!"
53. Start of some scotch names
55. Petting spot
57. \*Raised dots
61. \*Bottled on water
65. Jousting pole
66. Bit of sunshine
68. Comparative of hale
69. Weasel's aquatic cousin
70. Lodge
71. Augmenting
72. Turned to the right, as in horse
73. Pilot's estimate
74. Makes full

## DOWN

1. Fence part
2. C in TLC
3. Kilimanjaro top, e.g.
4. Slow, musically speaking
5. Lamentation
6. Blatant promotion
7. \_\_\_\_ Royal Highness
8. ABBA's genre
9. Auction off
10. Dry riverbed
11. Bread maker
12. Ship wrecker
15. Torch holder
20. Result of pitcher's dominance
22. Pendulum's path
24. \*Type of words less common these days
25. \*Dots and dashes code
26. Popular potato
27. Gin's partner
29. Symphony member
31. Patty \_\_\_\_
32. Accustom
33. "Sexus" and "Plexus" partner
34. \*It's character-limited
36. Gauche or Droite in Paris
38. \*Email button
42. Grain of Mesoamerica
45. Hook, line and sinker person
49. Building addition
51. Comedian Daniel and reggae musician Peter
54. Chill-inducing
56. Japanese port
57. \*It features postings
58. First-\_\_\_\_
59. Pot contribution
60. Coffee choice
61. Mimicking bird
62. Came down
63. Type of pool
64. Units of work
67. Colony-living insect

SOLUTION: Page 26

## CROSSWORD

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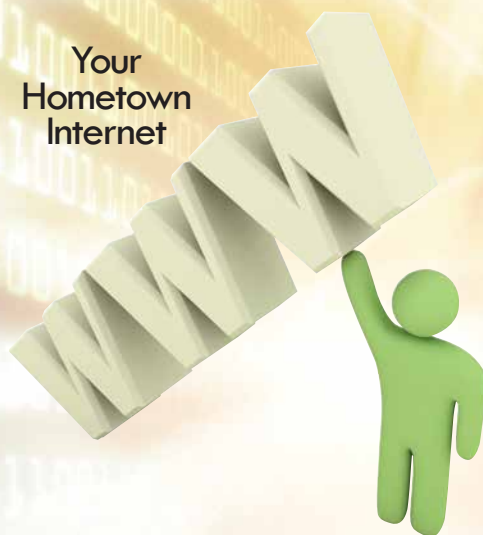
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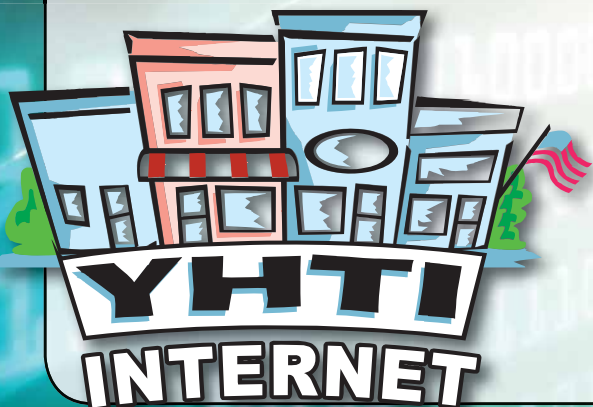
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| 2005 Four Winns 190 BR, 5.7L, 260 HP            | \$18,900                    |
| 2012 Chaparral 19BR, 4.3L, 220 HP, Red          | \$26,900                    |
| 2003 Bayliner 195 BR, 3.0L, 135 HP              | \$8,900                     |
| 2008 Crownline 21SS BR, 5.0L, 220 HP, Burg      | \$34,900                    |
| 1995 Mariah 225 CC 454, 300 HP                  | \$12,900                    |
| 2012 Chaparral 246 SSI, 350 Mag, 300 HP, Blue   | \$54,900                    |
| 2008 Cobalt 25BR, 496, 375 HP, Blue             | \$64,900                    |
| 2009 SeaRay 270 BR, 496 375 HP                  | \$74,900                    |
| 2007 Chaparral 276BR, 496 CID, 375 HP           | \$64,900                    |
| 2007 Chaparral 276 BR, 496 CID, 375 HP          | \$64,900                    |
| 2001 Chaparral 280 BR, 496 CID, 375 HP, Red     | \$39,900                    |
| 2007 Sea Ray 290 BR, Twin 350 Mag, 300 HP       | \$74,900                    |
| 2002 Bala 275, 496CID Mag HO, 425 HP, White     | SOLD \$35,900               |
| 1997 Bala 302, T-454, 310 HP, Red               | SOLD \$36,900               |
| 1998 Imp 32, T/454 CID, 310 HP, White           | \$39,900                    |
| 2000 SeaRay 240 DA, 5.7 EFI, 260 HP             | \$22,900                    |
| 2004 Bayliner, 245 Cierra, 220 HP, White        | \$29,900                    |
| 1999 Four Winns 258 Vista, 5.7L V, 280 HP       | \$21,900                    |
| 1989 Sea Ray 26CC 454 CID, 330 HP               | \$12,900                    |
| 1995 Rinker 265, White                          | \$11,900                    |
| 2000 Formula 280SS, 7.4L, 310 HP, White         | \$39,900                    |
| 1992 Sea Ray 32 Weekender, T5.7V, 260 HP, White | \$19,900                    |
| 2000 Maxum 4100 SCB, 454 Horizon                | WAS \$159,900 NOW \$124,900 |
| 2006 Harris 23 TT, Merc 175, 175 HP, Tan        | \$29,900                    |
| 2007 Sea Ray 240SD 5.0L, 260 HP                 | \$42,900                    |
| 2008 Manitou 24TT, Merc, 250, 250 HP            | \$29,900                    |
| 2007 Four Winns 244 Fun 350 Mag, 300 HP         | \$37,900                    |
| 2008 Sea Ray 260 SD, 496 CID, 375 HP, Black     | \$59,900                    |
| 1999 Bayliner 2659 5.0, 220 HP                  | \$16,900                    |
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*Lake of the Ozarks*

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