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DECEMBER, 2014

BOATING ON BACK

Boating Lake of the Ozarks

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Fill in the blanks on 26

Village considers special tax district

By Nancy Zoellner-Hogland

The Village of Four Seasons could be on its way to becoming a "Green Community."

Under the program, once municipalities and counties join the under Missouri's Clean Energy District, which is a special taxing district, property owners can take advantage of a financing mechanism that allows property owners to borrow money, with little to no up-front cost, to install renewable energy and energy efficiency conservation measures. The money is then paid back by an additional tax assessment placed on his or her property.

The assessment, which is secured by a senior lien on the property, does not require an up-front payment. And because the assessment and lien are tied directly to the property, they can be transferred upon sale.

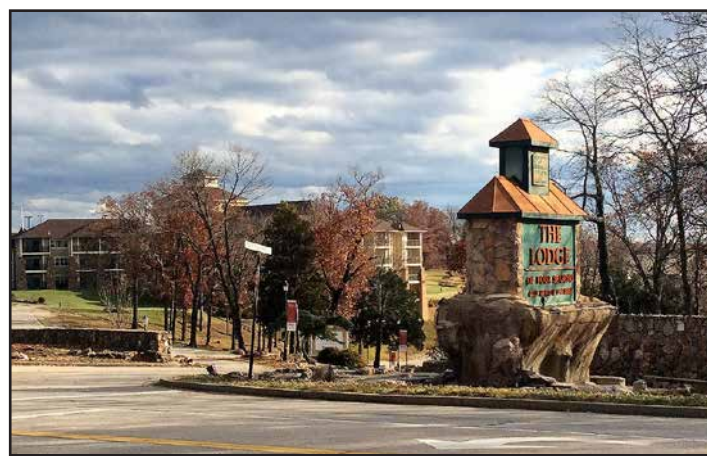
David Pickerill, with the Clean Energy District, explained.

"Typically, when you borrow money to make improvements to property, you have to pay those loans off before you can sell the property. However, under this program, since the obligation is associated with the property and not the person, the remaining obligation is simply transferred to the new owner in the same manner as you would with other property taxes. Because the lien runs with the land, it is not eliminated by foreclosure on the prop-

erty," he said, adding that the program was made possible after the Clean Energy District was granted an allocation of qualified energy conservation bond money. "This is some-

taxing district will be presented at a special meeting set for 2 p.m. December 3 at the Village Hall on Cherokee Road.

Pickerill said property owners who invest in energy effi-



A state statute in place when the Village of Four Seasons was formed meant everything on the right side of the drive was inside the Village and everything on the left was not. Voluntary annexation will change those boundaries this month. Nancy Hogland photo.

ciency measures like replacing old heating and cooling systems with new energy efficient units or adding insulation, or who invest in renewable energy (RE) systems like solar panels or windmills, can repay these assessments over a period up to 20 years through additional annual payments on their property tax bills. He said those payments can be made annually or more frequently – the payment schedule can be set up with the company that handles the billing.

Currently, the program is available only to commer-

cial, industrial, agricultural, multi-family, not-for-profit and public properties through the PACE (Property Assessed Clean Energy) program. Although residential properties were originally included in the legislation that created the program, they are no longer allowed.

"Fannie Mae and Freddie Mac have basically banned the use of PACE financing mechanisms. If someone has a federal guarantee on their mortgage, it would be considered a violation of the terms and the loan could be – and I don't know that it would be, but it could be – that they'd demand it be refinanced or paid out. It also means that someone that has a PACE loan against their property would not be able to sell it to someone that needs to have a federal guarantee on a mortgage. So, in other words, if you have a home in the area and you have a PACE lien, then five years later you decide you want to sell your property, the only people that could buy it are those that have cash or that have such a big down payment that their lender doesn't require a federal guarantee. And very few lenders will do that anymore," he said.

However, Pickerill said they hope to find a way to allow residential properties to be included in the program in the future. He said he anticipates that program to be up and

continues on page 12

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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn
to Page 17 for this month's "As the Lake Churns"

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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154
Glenn Goodwin, Advertising Sales (573) 286-4368
www.lakebusjournal.com
lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman
Writers: Nancy Hogland and Dwight Weaver.

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

Students at the U.S. Military

Academy, the U.S. Naval Academy, the U.S. Coast Guard Academy and the U.S. Air Force Academy are now eligible for expedited airport screening. The Transportation Security Administration announced in November that they were extending the Pre-Check system to the students at more than 120 participating airports when flying on 11 major airlines. Last year, the TSA extended the Pre-Check benefits system to all member of the U.S. Armed Forces. An estimated 50,000 benefit from the program which allows them to bypass the normal security screening measures.

Next summer, Alaska Airlines

will add another nonstop round-trip flight between Lambert-St. Louis International Airport and Seattle. The airline already operates afternoon-evening round-trip flights between the two cities. The new flights will run from June 8, 2015 through late August and will operate Wednesday through Sunday. Airline officials said the flights are scheduled to depart St. Louis at 7 a.m. and arrive at Seattle-Tacoma International Airport at 9:30 a.m. The return flights will depart Seattle at 6:15 p.m. and arrive in St. Louis at 11:58 p.m. Alaska Airlines, which operates the only year-round, non-stop service to Seattle, has been serving St. Louis since 2010.

Airline passengers who

planned to pass their travel time surfing the net won't be using AT&T. The company has dropped its plans to offer 4G LTE wireless Internet access on commercial flights. In April, AT&T, the second-largest U.S. mobile phone carrier, announced it would be building a land-to-air high-speed network to serve airlines. However, in November, a

spokesperson for the carrier said the company has changed direction and instead of looking to the skies, they will be heading south, expanding into Mexico with its \$2.5-billion acquisition of Grupo Iusacell SA. Some travel experts were less than happy about the announcement, predicting that fewer providers could result in more rate hikes.

Be watchful when using Internet

in air. One passenger traveling from London to Singapore who logged on to answer a few work emails and download a power point document was handed a bill for \$1,200 when he departed the plane. The businessman said he started the download, then took a nap during the 13-hour flight, never dreaming that a slow connection would result in a four-figure bill.

Dubai, home to the world's

largest mall, tallest tower, biggest dancing fountain and highest-rated hotel, is known for its "over-the-top" extravagance. The newest addition to Dubai-based Etihad Airways fleet is no different. The airline recently introduced its first Airbus Group NV A380 superjumbo Residence Suite, which features an "ultra-luxurious" cabin boasting a double bed, living area and shower cubicle, as well as a dedicated butler. Almost immediately, the \$20,000 suite was sold out for the first 10 flights. Initially, the A380 will fly between the Abu Dhabi base and London. The flights are scheduled to begin December 27. In late 2015, the suites will also be included on superjumbo jets serving Sydney and New York.

If those who use that Residence Suite

choose to rate their travel experience, others will be able to read about it on Expedia.

The online travel agency recently partnered with Routehappy, a travel rating app, which allows travelers to not only search for flights based on price – they can also read reviews written by other travelers about amenities such as food and Wi-Fi as well as seat comfort and flight experiences. According to a spokesperson for Expedia, the partnership allows travelers to make the most informed decision possible.

And speaking of apps, Group

pon just launched a standalone travel app that is available to both iPhone and Android users in the U.S. and Canada. The new Getaways app allows users to search for deals by trip theme and price. It also includes a map-search capability for hotels within a 30-mile radius. Users can also take advantage of flash sales and mobile-exclusive deals.

Five airlines and one rental-

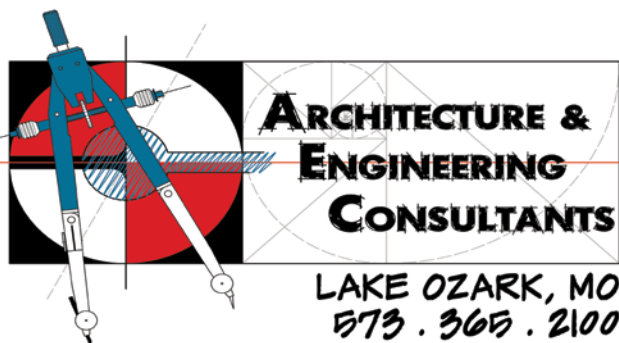
car company were rated as having the worst of all travel apps. According to the State of the U.S. Travel Apps Economy report, which analyzes the quality of apps in the travel industry, the least favorite apps that were available to both iOS and Android users were Southwest Airlines, with a rating of 25 out of 100; American Airlines with 31; JetBlue with 33; Delta with 39; and Hertz with 16 out of 100. To be eligible, the apps were required to have a minimum of 10,000 ratings and reviews for each platform. The report stated the complaints varied. Frontier Airlines had the lowest customer feedback participation with a satisfaction score of 6 but only 154 Android and 338 iOS users reporting. Alaska Airlines ranked the highest with 3,520 Android users and 1,456 iOS users rating the airline. With 79-percent satisfaction, they also had the highest ratings from travelers. Booking.com was the highest rated online travel agency.

Business Journal Socials

Thursday Night Social

Dec. 11th

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 December 11th at PaPpo's Pizza in Osage Beach with our hosts Jeanne Rackers and Todd Lawler with Pulaski Bank Home Lending.



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Santa Claus is coming to town

By Nancy Zoellner-Hogland

This month, Santa, Mrs. Claus and their elves will be arriving at the Lake in style as part of the 30th Annual Christmas Magic Lake Area Parade. Santa's sleigh, provided by Glencove Marine and Steve Lemmens, will be lit with more than 2,000 lights and decorated with more than 100 feet of garland.

Set to start at 1 p.m. Saturday, December 13, the parade will begin at the intersection of Horseshoe Bend Parkway and Bagnell Dam Boulevard and travel down the Bagnell Dam Strip to the dam. The parade will be led by the Marine Corp League Honor Guard with the grand marshal and parade participants following.

Make sure the kids bring bags to hold the candy! The list of participants, which already includes the School of the Osage marching band, Lake of the Ozarks Corvette Car Club, Camden County Saddle Club, and the Shriners, is long and getting longer every day.

After the parade, Santa will be available at the White House to visit with the children.



Christmas stockings will be handed out to all the children who stop to see him and hot

chocolate and cookies will be served to those waiting in line. Bring cameras to take photos

with Santa or on the sleigh.

For more information about the parade, contact Jeff Vansonsel at 573-365-2460 or rockwoodmotel@att.net; Mike Page at 573-280-4589; or Retha Wilson at 573-280-0576.

Christmas activities this month also include:

Christmas on the Square where the community is invited to enjoy a fun filled day with the family on the square in Camdenton. Santa will be present, along with food, games, vendor booths and much more. For more information visit www.camdentonchamber.com.

Breakfast with Santa Breakfast with Santa on Saturdays December 6 and 13 at HK's at the Lodge of Four Seasons on Horseshoe Bend. Call 800-843-5253 for reservations and more information.

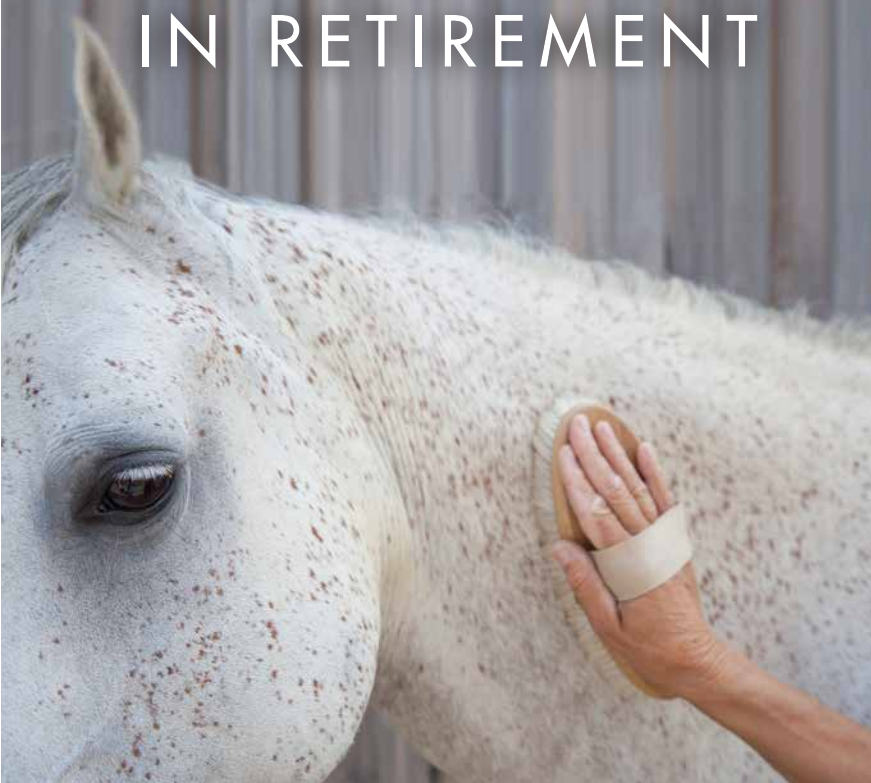
Old Tyme Christmas in Linn Creek. The Young Museum Players will present "I Hate Christmas" by Marty Dubatschek. The play will begin at 2 p.m. followed by light refreshments. Admission is \$5 per family. For more information call 573-346-7191.

Tree lighting ceremony in Eldon planned for 6 to 8 p.m.

Saturday December 13. The community is invited to enjoy a hayride or walk to view the "Windows Coming Alive" at the downtown businesses. The event will feature carolers, refreshments and snacks, a toy drive and a drop off for letters to Santa at the Eldon Community Center. Bring an ornament for the Community Tree and end the night with the Tree Lighting Ceremony at the Pocket Park on Maple Street. This event is sponsored by the City of Eldon.

The Greater Lake Area Chorale will present its 2014 concert series "The World for Christmas" directed by Michael Lindeman at several different locations around the Lake. Concert is free to public; donations are welcomed. The group will perform from 7 to 9 p.m. December 7 at Christ the King Lutheran Church at 1700 Bagnell Dam Blvd. in Lake Ozark; December 08 at the First Baptist Church at 209 S Aurora Street in Eldon; December 14 at New Life Nazarene Church on Bear Paw Road in Camdenton; December 15 at Versailles United Methodist Church at 210 North Monroe Street in Versailles.

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The forecast is good for the boating business

By Nancy Zoellner-Hogland

According to a report from the National Marine Manufacturer's Association (NMMA), outboard engine wholesale shipments are on the rise. A report from the organization's Industry Statistics and Research department shows October 2014 U.S. shipments of the motors were up 5.5 percent over October of the previous year.

The NMMA, the industry's

primary source of recreational boating research, statistics and technical data, said this is good news since four out of five new boats sold are outboard-engine propelled.

According to the NMMA statistics, recreational boating is big business in Missouri, with a total annual economic impact of \$3.05 million.

The total number of registered recreational boats in Missouri is 290,217.

·242,273 are classified as "Power boats"

·42,163 are PWCs

·3,511 are Sailboats

·2,270 are classified as "Other Boats"

Recreational boating is created for creating 23,976 jobs in Missouri:

·The total estimated labor income is \$994.6 million

·Boat building accounts for 680 jobs and a \$110.9 million injection into the economy



Christmas Tree Safety Tips

- Choose a Christmas tree with fresh, green needles.
- If you have an artificial tree, make sure that it is labeled as fire-retardant.
- Make sure the tree is at least three feet away from heat sources such as fireplaces or radiators.
- Only use lights that are labeled with the certification of an independent testing laboratory.
- Always turn off Christmas lights before leaving home or going to bed.

Tips from the National Fire Protection Association. For more Christmas tree safety tips, visit www.nfpa.org/education.

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·Boat services accounts for 3,906 jobs and a \$742.8 million injection

Missouri's recreational boating also accounts for \$1.3 billion in what the NMMA calls "boating-related spending."

NMMA is the industry's primary source of recreation-

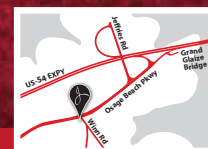
al boating research, statistics and technical data.

The organization also represents the industry on public policy issues, advocating at state and federal levels to protect the interests of the marine industry and the users of products. It collects, analyzes and distributes industry, economic and market data and promotes recreational boating through consumer outreach.

For more information or a chart showing the breakdown of the effect of the boating industry in Missouri, visit www.nmma.org.



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Osage Beach gets massive return on small investment

By Nancy Zoellner-Hogland

In the spring, the city of Osage Beach approved a \$2,000 promotional investment for the 2014 calendar year to partner with the Tri-County Lodging Association (TCLA) for a Lamar digital billboard buy in the Kansas City market area. Through a special matching-funds program offered by the Missouri Division of Tourism, Osage Beach should have garnered \$4,000 worth of advertising. However, because the

TCLA also partnered with CBS Outdoor, another digital billboard also in the Kansas City area, and bonused in the same amount of ads that were to be included in the Lamar package, and also included the city in Google, Yahoo and Bing word and phrase search engine marketing campaigns, the city's \$2,000 investment netted them a total of \$18,039.82 in ads.

At the November 20 Osage Beach Board of Aldermen meeting, Jim Divincen, execu-

tive director for the TCLA, proposed another cooperative advertising program for calendar year 2015 that will provide the city with \$33,830 in advertising on a \$10,000 expenditure.

"This year, Osage Beach planted a seed, the Tri-County Lodging Association committed a tree – and we delivered a forest," he told the board.

He detailed the success of the plan in a handout. According to that report, the Lamar digital billboard buy, which is 14 feet high and 48 feet wide and located approximately 6 miles south of downtown Kansas City, guaranteed the TCLA 1,426 8-second time reads per day, equating to a cost-per-read of 12.5 cents. The weekly number of impressions for the Lamar billboard was 421,657. For the months of July, August and September 2014, the city of Osage Beach received a total of 53,267 8-second ads on the board – a value of \$6,658.37.

After the TCLA approached the city on the Lamar buy, the association purchased another digital billboard from CBS Outdoor, located approximately 1

mile north of downtown Kansas City on I-35. CBS delivered 80,319 8-second ads for the city during the months of July, August and September – a value of \$5,301.05.

Additionally, TCLA spent \$6,080.40 in Google, Yahoo and Bing word and phrase search engine marketing campaigns on behalf of the city over the past 12 months. This campaign delivered 666,267 total impressions and 15,186 total clicks to the website, at an average cost-per-click of 38 cents.

"They paid \$2,000 thinking it would be matched with state funds for a total \$4,000 buy. What they got was an \$18,039.82 buy. And that's not the 'perceived' value – that's the actual value – the total of all the checks we wrote. Osage Beach received 400 to 500 percent higher return on their investment over what they expected to get through the matching funds program. We plan to continue to over-deliver in hopes that they'll continue to grow their funding with us," Divincen said in a later interview, adding that the TCLA is proposing a similar digital billboard purchase for the 2015 calendar year including the months of April, May, June, July and August.

In addition, he said they are proposing to use Dan McLaughlin, the voice of Cardinals baseball on TV, to produce a 30-second radio commercial for the city. He said the script would be something like "Hey Cardinal fans. Let me tell you about my favorite vacation destination – Osage Beach, located in the heart of Central Missouri's beautiful Lake of the Ozarks. Make

plans now to enjoy the scenic beauty, outstanding shopping, boating, dining, golf and state parks that Osage Beach has to offer. Take some time to just relax, unwind and create some lifelong memories. For more information, visit funlake.com. That's funlake.com. Produced in cooperation with the Missouri Division of Tourism."

According to Divincen, the TCLA is planning to run 178, 30-second radio commercials during fiscal year 2016, which runs July 1, 2015 thru June 30, 2016, on the Cardinal Baseball network. The 52 AM stations and 59 FM stations in nine states deliver a per-game listening audience of 3.3 million Cardinal fans.

"However, pending the TCLA board's approval, TCLA might consider rotating the Osage Beach radio commercial into the existing Cardinals purchase agreement of 69 radio commercials that are scheduled to run in May and June of 2015. That would provide an added value of \$5,850," he said. Currently, the TCLA is planning to use four different 30-second ads produced by Mike Shannon. With the city's participation, five different radio commercial would cycle equally throughout the Cardinal baseball buy. TCLA is planning to purchase 110, 30-second radio commercials that would run July and August 2015, which means the city's spot would run 22 times, rotating with TCLA's existing commercials, at a negotiated rate of \$450 per 30-second commercial.

In a later interview, Osage Beach City Administrator *continues on page 21*



This past summer, the city of Osage Beach partnered with the Tri-County Lodging Association and the Missouri Division of Tourism to run these three digital boards in the Kansas City area.

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Village gives sendoff to long-time city attorney

By Nancy Zoellner-Hogland

The public is invited to an open house planned for 2 to 4 p.m. Wednesday December 10 to honor Jon Kaltenbronn. After 23 years as Village attorney, Kaltenbronn is leaving to begin duties as 26th Circuit Court judge as of January 1, 2015. He won the primary in August and had no opponent in the November general election.

"We're going to miss him terribly," said Village Administrator Tom Laird. "Not only has he done a great job representing the Village, he's become a good friend. I'm happy for his success but I sure hate to see him go. I'm sure we all feel that way."

The open house will be held at Village Hall on Cherokee Road. The regular December meeting of the Village trustees will follow at 5:30.

Kaltenbronn received his undergraduate degree from the University of Missouri-

Columbia in 1981 and law degree from Washington University in 1984. His first job was working for the State of Missouri prosecuting lawsuits against people and providers who defrauded Missouri's Medicaid and welfare programs. He then went to work for the Missouri attorney general's office in the litigation division, trying cases before juries in the U.S. District Court. Since 1989 he worked in private practice and, in addition to serving as attorney for the Village, he also served as judge for the city of Iberia for 21 years and for Lake Ozark for six years.

Attorney Todd Miller, who lives in Jefferson City but owns property on Horsehoe Bend, was chosen to take Kaltenbronn's place. He was one of five to apply for the job. Laird said after the first round of interviews were conducted with trustees, Miller and one other

attorney were called in for second interviews. Miller came out on top.

"We were very impressed with him and think he's going to do a great job. He just seemed to be a good fit for the Village," Laird said.

Miller, the founding member and managing attor-



Todd Miller will be taking over as Village of Four Season attorney in January 2015.

ney of the Law Office of Todd Miller, LLC, said he's looking forward the new position.

According to Miller's website, his primary focus lies in the areas of property tax appeals, elder law, estate planning, trusts and estates, criminal law, debt collection and defense, wrongful death, personal injury, workers' compensation, real estate, family law and litigation. He has filed or supervised property tax appeals in 21 states and has written and lectured on the topic of property tax reduction and property tax administration for commercial, residential and industrial property owners.

Prior to creating the Jefferson City firm, Miller guided the national Golf Tax Group for Deloitte & Touche, LLP in Austin, Texas where that national property tax practice focused on property tax oversight and re-

duction for commercial and industrial property owners in 30 states.

In 1991, he earned a bachelor of science in business administration with honors from Lincoln University and his Juris Doctorate from the University of Missouri Law School in 1999. He is licensed to practice before the United States District Court for the Eastern and Western Districts of Missouri and he is an active member of The Missouri Bar, the American Bar Association and the Cole County Bar.

Miller is active in his community coaching youth sports; he is a member of the Concord Baptist Church in Jefferson City and he and his wife have two children. He also officiates NCAA DI and DII college basketball and is the current president of the Mid Missouri Referral Alliance.



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## "Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

### Planning for the New Year

Another year has come and gone so now it is time once again to make plans for the year ahead of us. So what are your plans?

How will you make more money for you and your family? How will you make more time to spend with your family? How will you make sure there is money to pay for your children to go to college?

Wait... this sounds like most of our planning is for our family's future and that is the way it should be. So let me ask you a question. What happens to your family if you are gone? Who will provide for their needs then?

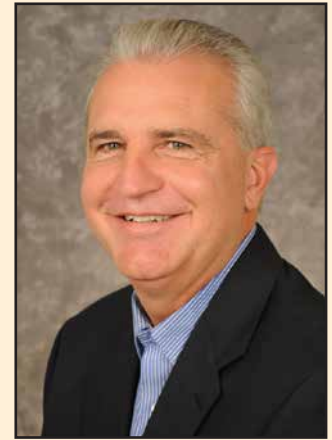
As you think about that, not every need can be fixed with money.

But a lot of the problems they will face without you could be taken care of with a little planning. Planning like starting a life insurance policy that will pay off your debts, make sure your children can go to college, and help pay the ongoing bills.

Life insurance is the best way to guarantee your family will be able to continue their normal life style if you are gone.

Let's talk about the different kinds of policies you can buy.

**Term life insurance** is so inexpensive that everyone should consider it. The term policy is just that, it is for a term of years. There are different kinds of term policies. Most you just pay a premium until needed or for the number of years you choose. Now there are term policies that if you pay the premium for the full term and don't use it you will be returned every dollar



J.L. Brenizer, CIC, LUTCF

you paid for it.

**Whole life policies** cost more but they are for your whole lifetime. These policies are designed to last for your whole life with a level premium no matter how old you get. They also accumulate cash that is yours if needed.

**Universal life insurance** costs some where in between the term policy and whole life. It is designed to give you a little more flexibility. You can vary the premium you pay at times if needed. So you might pay less if you need and then make up the difference next year.

This is only a quick overview of the different styles of life policies available. For more information contact a good life insurance agent and explain your planning for the future. They will be able to help you with the family financial needs. Now you can work on finding more time to spend with your family.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

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# Lake Ozark looks to keep people from being 'taken for a ride'

By Nancy Zoellner-Hogland

Fly-by-night taxicab operations have prompted the city of Lake Ozark to look into regulating the business.

According to Rachel Kellye, Lake Ozark city clerk, several complaints from customers spurred the action.

"People have called city hall to tell us they were told one price but when they got to their destination, the fare

was actually much higher. We heard there were quite a few problems during Pub Crawl. As far as we know, none of the cab companies have meters in their cars so people are at the mercy of the driver," she said. "The city doesn't want to go overboard regulating this, but we do think we should establish some guidelines because it reflects on the city when tourists are treated badly."



Cab companies, their vehicles and drivers are all closely regulated in most major cities. Stock photo

At a November board of aldermen meeting, City Administrator Dave Van Dee suggested the board consider if a taxicab or limousine should be property equipped; if it should bear some sort of signage identifying it as a taxicab; if background checks should be run on drivers; if drivers should be required to obtain a commercial license; and if rates and phone numbers should be displayed.

"Former Chief Maples brought this up some time ago. If you're down on the Strip and we have an event or activity going on, we seem to get swarmed by folks who have suddenly become taxis. They'll write 'Taxi' on the side of their van and they're picking people up," Van Dee told the board, adding that there's been some public concern expressed over the practice.

Because of that, he put together a list of points for the board to consider when drafting an ordinance to regulate the business. One of the suggestions includes making it unlawful to operate a taxicab

within city limits without first obtaining a permit from the city. The suggested cost of the

a corporation; the applicant would be asked to provide information about any criminal

**In contrast, the Metropolitan St. Louis Taxicab Commission,** which includes traditional cabdrivers and cab company owners, regulates for-hire vehicles in St. Louis and St. Louis County. The Metropolitan St. Louis Taxicab Commission states its mission is to "ensure safe, reliable, high-quality transportation to the citizens and visitors of the St. Louis area. The Commission is dedicated to providing fair and equitable authority over the provision of licensing, regulation, and enforcement of vehicle for hire services that will contribute to the growth and image of the St. Louis Region."

The commission regulates fares; it requires drivers to be licensed. Taxicab drivers are required to submit fingerprints to the Missouri State Highway Patrol for a criminal background check and must also submit to a police record check. They are required to hold a valid class A through E, chauffeur's license or CDL license and a taxicab, courtesy vehicle or premium sedan driver's license. The fee for a parking operation shuttle, rickshaw or carriage license is \$25; all other licenses are \$100. Drivers are also required to pass a physical exam and a five-panel drug test from an approved facility.

Vehicles, which must be equipped with a taximeter, are also strictly regulated. Regular vehicle inspections are required and taximeters must be inspected every 60 days.

Under the guidelines, owners must also present proof of insurance for each vehicle and all vehicles must possess a valid, permanent license plate.

permit was \$25. Anyone requesting a permit would be required to provide his or her name, residential and business addresses for the past five years, and officer and director information if the business was

violations, license revocations, suspensions, or judgments resulting from negligent operation of a vehicle; information about past experience driving a taxicab; the number of vehicles

*continues on page 20*



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# Village considers special tax district

*continued from page 1*  
running within two years. Missouri's Clean Energy District program was formed in January 2011 following the enactment of the PACE Act of Missouri (HB 1692) during the 2010 legislative session.

Village officials said before voting on the Green Community measure, trustees will first hold a public hearing to discuss the proposed voluntary annexation of property belonging to the Lodge of Four Seasons. Immediately following, the board will vote on the request.

City Administrator Tom Laird said when the Village boundaries were originally established in 1987, Missouri law required them to be no less than 4 miles from the boundaries of any existing municipalities. Consequently, not all of the Lodge property was included. He said all the land on the right side of the main drive leading to the Lodge were included in the Village but the land to the left was not. In addition, a small sliver of land to the west of the Lodge's lower drive was left out. Under the annexa-

tion, all of the property would come into the Village, which would allow the municipality to start collecting sales tax revenue from Avilla, the convention center and the marina.

Peter Brown, one of the owners of the Lodge, asked the Village to consider becoming a "green community." Pickerill said the Lodge is undergoing a major remodel and wanted to take advantage of the savings offered through the PACE program. However, that would only be possible if the Village

opted into the program.

The Lodge of Four Seasons was recently deemed "certified green" by the Missouri Hotel & Lodging Association, which lists specific initiatives that a hotel must complete in order to become certified as a green property.

For more information on the program, visit [www.mced.mo.gov](http://www.mced.mo.gov) or call Pickerill at (866) 554-4083 or email him at [dpickerill@mced.mo.gov](mailto:dpickerill@mced.mo.gov).

**According to the Missouri Clean Energy District, the program provides multiple benefits to municipalities that participate in the PACE program:**

- PACE provides unlimited capital resources to member communities
- The District is already established therefore no local effort or expense is required.
- Member communities bear no liability or administrative responsibility for program operation
- Significant job creation and or retention.
- Increased Property Values
- Increased Tax and Sales Revenue
- No Costs or Credit Risk for Participating Municipalities
- Encourages Investment by Property Owners
- Stabilization of Energy Costs for Constituents

## A Matter of Trust

*with Trenny Garrett, Central Trust & Investment Company*

### Equity Styles

When you buy stocks, are you looking for growth or for value? For the uninitiated the question may seem nonsensical—everyone wants both growth and value, and large portions please! But these terms have a specific meaning to professional investors. The terms imply dramatically different risk profiles and expectations for rates of return on investments.

The traditional "value" investor seeks to invest in companies at relatively low valuation levels. These bargain hunters of the investment world typically search for low ratios of stock price to earnings (the price-earnings ratio, or P/E), or the book value (price-to-book value ratio, or P/B). They are hoping to discover investment opportunities "overlooked" by other investors, by the market as a whole. Very often these companies are out of favor on Wall Street and may be undergoing a restructuring or other transformation expected to "unlock" great future value. Patience is an attribute most often associated with value investors. Their patience may be rewarded with higher dividend yields and lower risk of disappointment.

Growth investors, residing at the other end of the spectrum, generally pursue explosive growth of sales and earnings with little regard to price. The companies in which they invest typically sport high P/E's, P/B's and multiples of sales because their superior past records are well established. These Wall Street favorites can offer excitement and above-market rates of return, and they tend to be younger firms in the fields of technology, communications and pharmaceuticals. However, these characteristics tend to be accompanied by greater price volatility and risk of loss, especially when earnings soften.

Which approach is really better? There have been a number of indices developed over the years to compare growth and value investments. Eugene Fama and Ken French developed the Fama-French Index, the results of which are published annually in the Ibbotson S&P Classic Yearbook. In the Fama-French index, book value is divided by market capitalizations, with some adjustments. Value companies have a high book-to-



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

market ratio, while growth companies will have a low ratio. The 30% of companies with the highest ratios constitute the value index, and the 30% with the lowest ratios will be the growth index. The middle 40% is considered a blend of the two styles.

Over the past ten years, growth has slightly outperformed value, with a compound annual return of 8% versus 7.5%. However, if one begins the examination in 2000, when the Internet bubble collapsed, the picture changes. From 2000 through 2013, value stocks had an annual compound return of just 0.3%, but that was far better than the -1.8% of growth stocks. One would expect that growth stocks would have higher highs and lower lows than value stocks, but this assumption has been wrong in recent years. Value stocks had their worst single year in 2008, with a loss of nearly 50%. But they handily beat the growth stocks in both 2012 and 2013, making up for the loss.

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

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# Get help understanding Obamacare at MU Extension's Health Insurance Education Initiative

By Nancy Zoellner-Hogland

Open enrollment for insurance provided through the Affordable Care Act began November 15 and will continue through February 15. Unless certain circumstances arise, those who don't sign up during open enrollment, will have to wait another year to do so. To help citizens better understand their health insurance options and responsibilities under the law, the University of Missouri Extension in Camden County is holding a Health Insurance Education Initiative program. The class, which is free and open to the public, will be held from 6 to 7:30 p.m. Thursday, December 4 at the Camden County Chamber of Commerce, 739 West Hwy 54 in Camden.

"I won't be able to get real specific because each case varies. However, I will be providing basic information on the program and then walking people through the process because it can be confusing," said Melissa M. Bess, regional

nutrition/health specialist and program integration facilitator for the extension. However, she said she hopes to have a local certified application counselor at the meeting to answer questions. "I'll also be talking about some of the confusion out there caused by people starting up copycat websites like health-care.com. People need to be especially careful when they are trying to enroll."

This curriculum's five sections cover the following topics:

- Health insurance basics
- How the Affordable Care Act (ACA) has changed health insurance laws and how this may affect participants.
- Why health insurance is important.
- Basic health insurance terms participants need to understand.
- Coverage and payment options for individuals and families.
- Options for getting health insurance coverage and details

about Missouri's Health Insurance Marketplace (most of the Marketplace information is likely generalizable across states), including how the Marketplace works, types of plans, premium tax credits and cost-sharing discounts, and how to get enrollment assistance.

- The range of health insurance options, including employer-sponsored insurance, private insurance (or direct-purchase insurance), Medicare, Medicaid, and other options such as military or American Indian health insurance. The curriculum describes the benefits of health insurance and provides information on the individual mandate and the decision to not obtain health insurance.

- Supplemental information for specific groups like seniors; near-retirees; women; young adults; college students; farmers; veterans and military families; immigrants; and lesbian, gay, bisexual and transgender individuals) who may be spe-

cifically affected by certain aspects of the ACA.

- Employer-sponsored insurance: What employees need to know and information on employer-based insurance with a focus on the options for employees of various-sized businesses. While the focus is on what employees need to know, it is fairly thorough in terms of what employers need to know and could be a stand-alone piece to be used in presentations to employer groups or in workforce development programming.

- Changes to Medicare - how it works and how it is affected by the ACA.

Pre-registration for the meeting is requested. To register, call the Camden County MU Extension Office at 573-346-2644 or email [camdenco@missouri.edu](mailto:camdenco@missouri.edu). The program is limited to the first 15 participants because of space constraints.

A website, at <http://extension.missouri.edu/insure>, pro-

vides educational materials and links to information on the plan. It also provides a map of Missouri educators who can provide local workshops and a calendar where you can learn about upcoming events in the area.

Although most believe full repeal of the law is unlikely, the ACA may see more changes next year as Congressional power shifts to Republicans. The courts could also weigh in and, as a result, additional changes could be handed down. Supreme Court justices have already ruled twice on the mandate and after the midterm elections announced it would hear another challenge that questions whether the federal government can give subsidies to Americans who purchased insurance through federally-run health care exchanges. A section of the law states the subsidies are for those who buy insurance from an exchange established by the state.

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# Bank Star One appoints David Salisbury

Bank Star One has announced the appointment of David Salisbury to the position of senior loan officer in the bank's Mortgage Lending Department. He previously worked for Bank Star One from 2012 to 2013.

Salisbury has extensive experience in mortgage lending having served more than 37 years in the banking industry.

"We welcome David back to Bank Star," says Gary Tuorto, senior vice president of the Mortgage Division of Bank Star One. "He will bring valuable experience to our team of lenders. With mortgage rates still reaching near historic lows and real estate prices down, now is an excellent time to capitalize on great values at the Lake."

Prior to working with Bank Star One, he served as branch manager and mortgage loan officer at US Bank in Versailles. Other banking experience includes time spent with Central Bank of Lake of the Ozarks and Landmark National Bank. He is a gradu-

ate of Missouri Western University in St. Joseph, Missouri with a B.S. in Education.

Locally, David is a member of the Elks Lodge #2705 in Laurie and has been a member of the Laurie/Sunrise Beach Rotary. He and his wife make their home in Camden-ton.

Bank Star One is a subsidiary of the St. Louis-based BancStar Inc., a bank holding company with three bank charters, seven retail branches and nearly \$270 million in assets.

Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and Osage Beach; Bank Star of the BootHeel has two branches: Steele and Caruthersville;

and Bank Star has one branch (Pacific). All branches are in Missouri.

Bank Star One provides a full range of personal and business financial services, including checking, savings, remote deposit capture, certificates of deposit, safe deposit boxes, online banking and bill pay, mobile banking,

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# As the Lake Churns Lake Real Estate Sales Activity

The lake area real estate market has seen continuing recovery over the past year and 2014 brought a modest increase in home sales and values. The latest updates from industry reports show positive indicators on a national front that I feel apply locally as well.

As I reported last month, the new home market is finally improving, as demonstrated by single-family housing starts—the number of privately owned housing units on which construction has begun. Single-family starts in October were at the second-highest level in more than six years. Homebuilders are encouraged by this increase in activity, as builder confidence also improved this month. The National Association of Home Builder's Housing Market Index reached its second-highest level since November 2005, which was before the housing downturn began. The index reading is now at 58, which is 7% higher than last year.

October broke the 11-month streak of year-over-year declines in total home sales. In October, we reached an annualized rate of 5.26 million sales, which was 2.5% higher than last year. The pace of existing home sales has increased in six of the seven previous months.

The quality of sales is improving, with a substantial drop in the volume of distressed sales. If you look solely at good old-fashioned, non-distressed sales, October was



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

up 2.6% over September and 8.2% over last year. It's beginning to look a lot like a recovery.

Tight supply remains a factor holding back the potential volume of home sales. The inventory of existing homes for sale fell 2.6% to 2.22 million homes, or 5.1 months of supply at the current pace of sales. And while the pace of single-family construction is finally growing again, the growth is not enough to keep up with increasing demand.

The housing market's positive momentum reflects a substantially improving economy, and critical economic leading indicators point to even more growth ahead.

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



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**And business/community-related news and photos to:**

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



# Dealing with bad news and publicity about your business

Word of mouth and referrals have always been the most powerful forms of advertising. Today, social media and business review websites like Yelp, Yahoo, Google Reviews, and Angie's List can instantly spread the word about a business to potential customers you never dreamed existed.

While everyone wants favorable reviews, pleasing each and every customer is not always possible. Still, it's a mistake to ignore negative reviews and descriptions of less-than-pleasant experiences with your business.

Whitney Lemon, a member of Google's Get Your Business Online Team, notes that in a recent edition of the American Express Global Customer Service Barometer, a consumer who has enjoyed a positive experience with a brand shares that experience with an average of 43 people. A consumer who has a negative experience with a brand or service tells an average of

52 people.

"In other words, negative experiences tend to move people into greater action," Lemon said. "They want to spread the word farther, and make sure as many people find out about it as possible."

In some businesses like restaurants, negative reviews are almost expected. But they should never be brushed off. If the reviewer has a legitimate complaint, take steps to remedy the problem immediately. Though taking the discussion off of the public forum for speedier resolution may help, Lemon said a transparent strategy works best.

"Use the same medium as the customer did to reply to their statement, even if you're directing them offline for a resolution," she said. "Future users who stumble across the information online will see your business is responsive and quick to resolve issues."

While some negative reviews or comments may have

merit, others may be inaccurate or entirely wrong. To prevent wrong information from being perceived as fact, Lemon recommends calmly and respectfully open a dia-

logue with the user. "Many customers who leave negative feedback are mainly looking for recognition that their voice is being heard," she said. "Addressing their concern and informing

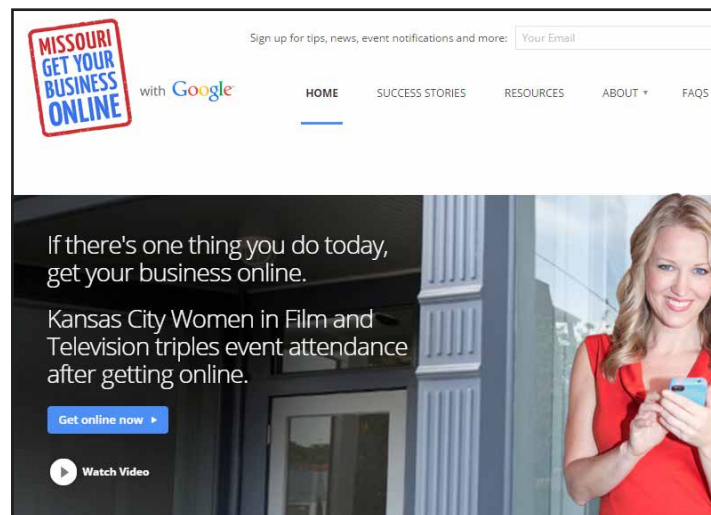
them of a way to be in touch with you, offline or online, to further the discussion and reach a resolution is usually appreciated."

Use the same approach if

Don't just say "it's wrong," explain why the information is wrong and provide facts to back up your case.

Depending on the seriousness of the situation, you should also consult with an attorney and a public relations consultant with expertise in handling bad news and crisis situations. This is also a must if the accusations are true. Don't just hope the negative publicity dies down. People may not forget what happened quickly, but they'll also remember that you took a sound, responsive strategy to address the situation and put things right.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 13,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441.



logue with the user.

"Many customers who leave negative feedback are mainly looking for recognition that their voice is being heard," she said. "Addressing their concern and informing

misinformation about your business reaches the mainstream media. Contact the media outlets that have run negative stories and respectfully request the opportunity to share your side of the story.



## LAKE AREA CHRISTMAS for Kids

A Benefit Sponsored by the Christmas for Kids Committee, Kiwanis Club of Ozark Coast and Lake Area Businesses.

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# Newcomers/Longtimers Club January Events

Newcomers/Longtimers  
Cards and Games  
Thursday, January 8  
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Cards and Games Events is held the 1st Thursday of each month October through May at various locations around the lake. Registration begins at 9:30am with play beginning promptly at 10:00am and running to 3:00pm. Attendees play bridge, canasta and other board games, by request so if you have a favorite just let us know. You do not need to be an experienced canasta player to attend. Experienced players are always on hand to assist those new to the game.

Lunch is \$16.00 including gratuity. Advanced reservations are required. Reservations or cancellations must be made by 6pm on the Sunday prior to the event. For reservations contact Elaine Moore at mooreelaine46@gmail.com or call 365-5806.

For additional information visit [www.newcomerslongtimers.com](http://www.newcomerslongtimers.com)

Newcomers/Longtimers  
Dining Out  
Sunday, January 11  
Old Kinderhook  
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Dining Out is a social evening with spouses and friends held once a month at various restaurants, wineries and venues around the lake. January's Dining Out will be held at Old Kinderhook's Trophy Room with its gorgeous views and warm ambience. Social hour, with cash bar, begins at 6 pm and dinner is served at 7 pm.

Cost is \$32 and includes your choice of truffle scented roasted 1/2 Amish chicken, 6oz. filet mignon or Parmesan herb encrusted trout. Dinner also includes vegetables, rolls, dessert and tea or coffee. A reservation(s) and payment is required no later than Monday, January 5th. One lucky diner will win a gift certificate for a two night stay at the Lodge at Old Kinderhook opening 2015.

Please make checks payable to Newcomers/Longtimers and indicate your choice of entrée(s). Mail checks to Katy Kirn at 1385 Arbor Ct., Osage

Beach, MO. 65065.

For additional information call Katy Kirn at 573-693-9304 or Barb McGee at 573-220-1147.

Newcomers/Longtimers  
Luncheon Meeting  
Thursday, January 15th  
Camden on the Lake, Gravois  
Room

Bittersweet, Lake Ozark, MO  
The January luncheon will be held at Camden on the Lake. The social portion of the luncheon begins at 11am with a business meeting at 11:30 and lunch at 12:00 noon. Lunch will be followed by a performance of the Greater Lake Chorale under the direction of Michael Lindeman.

The Greater Lake Area Arts Council sponsored the development of the Greater Lake Area Chorale in 1994. The Chorale presented a spring and fall concert that season and has continued to do so throughout the years. There have been several directors over the years, with current director, Michael Lindeman, beginning his term in 2002.

For additional information visit [www.newcomerslongtimers.com](http://www.newcomerslongtimers.com)

## "Tax Time"

with Bobby Medlin CPA

## Homeowner Tax Breaks

Your principal residence can provide multiple tax-saving opportunities that the average home-owner may not know about. Being aware of these income tax breaks can save you income tax and help you build tax-free wealth.

The definition of principal residence is critical in many instances, so let's get that established. A person can only have one principal residence at a time. Your principal residence is typically where you spend more time than you spend at any other residence. Other variables help establish which home is your principal residence including where you are registered to vote, where your personal vehicles are registered, where you receive your mail, where your church and social club memberships are located, and in which jurisdiction your driver's license is issued. The more factors that point to a certain home, the more likely that home is your principal residence.

Since May of 1997, one of the largest exclusions from income is that of the sale of your principal residence. If, on the date of sale of your residence, you have owned the home and used the home as your principal residence for days totaling at least two years out of the prior five years, the gain from the sale is excluded from income, up to \$250,000 for single taxpayers and up to \$500,000 for married taxpayers filing a joint tax return. This provision can be used to exclude gain from the sale of a principal residence as long as you haven't taken the exclusion in the prior two years. Keep in mind, that your main home could be a houseboat, mobile home, condo, or apartment.

Another key exclusion from income is the rental income from a residence you own and use personally if



**Bobby Medlin, CPA**

the home is rented for less than 15 days during the tax year. The income isn't taxable and you can still deduct the property taxes and mortgage interest on Schedule A Itemized Deductions on your tax return.

Business owners take note. If your home is used for business meetings or business outings, your business may be able to rent the home for the day and gain a tax deduction. As long as the home is rented for less than 15 days during the year, the income is still tax free to you. Businesses operated as a sole proprietorship are not eligible for deducting rent paid to the sole proprietor, but could deduct rent paid to the spouse of the sole proprietor. Businesses operated as a partnership or corporation should be eligible to deduct rent paid for the use of a home owned by a partner or shareholder. As always, the business should keep records of the business use including event and meeting agendas and attendance records and a written rental agreement should be maintained.

Home ownership is a great way to build wealth and knowing the key tax provisions can save you money. IRS Publications 523, 527, 530 and 587 are great resources for learning which provisions may apply for you.

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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# Be careful when making online purchases

By Nancy Zoellner-Hogland

It's Christmas shopping season – a time when many are searching classified advertising websites and online garage sale sites and stores in order to find that “perfect gift” at an affordable price. Unfortunately, just as many illegal scams are operating, trying to steal those shoppers' money.

The FBI is warning online holiday shoppers need to be especially careful.

According to the FBI, the Internet Crime Complaint Center (IC3) has received thousands of complaints regarding criminals targeting online consumers by posting false advertisements for high priced items such as automobiles, boats, heavy equipment, recreational vehicles, lawn mowers, tractors, and other “large ticket” items. These complaints total more than \$20 million in reported losses.

The scam initiates when the criminals post a false advertisement offering the item for sale. The advertisement usually includes a fraudulent photo to entice the consumer to purchase the item. Within the advertisement, the criminal includes a contact telephone number. The consumer leaves a message and the perpetrator responds via text message. The text message normally requests that the consumer provide an e-mail address. Once the e-mail address is provided the consumer is sent additional details to include multiple images of the item for sale. The perpetrator provides logical reasons for offering the item at such a discounted price such as moving to another location; therefore, the item needs to be sold quickly; the sale was part of a divorce settlement; or overseas deployment.

Consumers normally negotiate a price. Many scammers advise the consumer the transaction will be conducted through eBay to ensure a safe and easy transaction. In reality the scammer is only pretending to use eBay. The consumer receives a false e-mail that appears to be legitimate from eBay providing instructions on how to complete the

transaction. The perpetrator provides the consumer with all the information necessary to complete the wire transfer - the bank account name, address, and account number. The scammer provides a fraudulent toll-free eBay customer service number for the consumer to use when they are ready to wire the money. These numbers were also used by many victims to confirm a successful wire transfer or to check transaction status and shipping information. After the transaction, the consumer is sent a false eBay confirmation e-mail that includes the fraudulent transaction or confirmation number and the expected delivery date of the item.

Any follow-up calls, text messages or e-mails to the perpetrator(s) are normally ignored and many victims report the toll-free customer service telephone numbers provided are constantly busy. As a result, the consumer never receives the purchased item(s) and suffers a financial loss.

The FBI recommends that consumers ensure they are purchasing the actual merchandise from a reputable source by verifying the legitimacy of the seller. Below are some consumer tips when purchasing items online:

- Use search engines or other websites to research the advertised item or person/company selling the item.
- Search the Internet for any negative feedback or reviews on the seller, their e-mail addresses, telephone numbers, or other searchable identifiers.
- Research the company policies before completing a transaction. For example, ensure the seller accepts payments via credit card as eBay does not conduct wire transfers and only uses PayPal to conduct transactions.
- Be cautious when responding to advertisements and special offers or when dealing with persons/companies from outside the country.
- Maintain records for all online transactions.

Central Bank of Lake of the Ozarks also provided online shopping tips for consumers.

- When making purchases

with a debit card, open a separate account from your main checking account, tie a debit card to it and only transfer over enough to cover your purchase. This way if you have fraudulent activity or someone uses your card they do not have access to your main account.

- When making online purchases, be sure to use a secure web connection. Anytime you

are inputting your personal information, such as banking@home, debit card numbers, etc. you want to make sure you are using a secure connection and not a shared WIFI connection. This will help prevent fraudsters from piggybacking as you enter your personal information.

- If all these tips fail, customers of Central Bank have 60 days from their statement

cycle to dispute a debit card charge. Call the bank immediately upon suspicion of fraud to report the problem.

Consumers who suspect they are victims of an Internet-related crime should file a complaint with the FBI's Internet Crime Complaint Center at [www.IC3.gov](http://www.IC3.gov).







Owens Ranch Stables was welcomed with a ribbon cutting recently by the Lake West Chamber. Call 573-434-9430. Check out their website at [www.owensranchstables.com](http://www.owensranchstables.com) Pictured left to right are: Duane & Connie Lowe, Ambassadors; Terry Clayton, Kay Baker, Mary Jo Doores, Laurie Peretic, Amber Schmidt, Deborah Buscher, Marcia Noel, Debra Owens mother; Chris Anderson, Brad Deters, Mark Larson, ranch manager; Debra Owens, owner; Karen Arnold, Kelli Case, Mike Myers, Dennis Devine, Kyle Renfro, Chris O'Connor and John Wheeler.

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## Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

### Enjoy a Stress-Free Holiday Season with these 5 Budgeting Tips

The Holidays can be a stressful time of year. You're trying to balance the extra expense of extravagant foods and Christmas gifts with your monthly expenses such as car payments and your mortgage at the Lake of the Ozarks. These tips from the Mortgage Market Guide will help you budget for a stress-free holiday season!

#### 1. Examine Last Year's Spending.

Before you start this year's holiday shopping, review what you spent last year. Take out your old credit card receipts or bank statements and add up the extra holiday expenses. Be sure to include everything from gift wrap and cards to entertainment and food, in addition to the actual presents you purchased for others.

#### 2. Evaluate Those Past Purchases.

Of those purchases last year, how many of them could you try to avoid this year? Can you reduce your gift buying list or reduce the amount you spent on each of those gifts? Being less extravagant with your purchases and hunting for the best bargains can help you avoid debt this holiday season.

#### 3. Create a Budget for This Year.

Once you have an idea of what you spent last year and what you're going to need to buy this year, start setting up a budget. Your budget should be based on money you currently have, not on how much you can borrow. If your income or expenses have changed in the last year, be sure to account for that as you're budgeting. You don't want be struggling to make payment on your home loan at the Lake of the Ozarks come January.

#### 4. Create a Detailed Shopping List.

Once you have your budget, use it to create a detailed shopping list. You'll need a list of recipients along with columns for the gifts you intend



to buy and how much you can spend on each. As you shop, keep track of your spending by marking it on the list. If you overspend on one gift, be sure to make up the difference on another so you don't end up over budget.

#### 5. Avoid Impulse Buying.

Watch out for impulse shopping; it can easily ruin your good intentions. Don't do anything "last minute," as that is always more expensive. You need time to shop around for the best deals. It's tempting to look at a budget as a restriction, but honestly its there for your own protection.

By planning in advance, you can give yourself the gift of a financially stress free holiday! As your Lake of the Ozarks mortgage lender, I understand the importance of finances. If I can help you in any way with a home loan or refinancing, please don't hesitate to call me at 573-746-7211. I'll discuss financing options, offer competitive interest rates and back it up with the first class service you deserve!

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

LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

Michael Lasson

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## Focus on the Road Winner Announced

Heather Stephens of Jefferson City, Mo., pledged to focus on the road and not drive distracted. On Thursday evening, as a result of that pledge, she won a new car just in time for the holidays.

A 2014 Ford Focus from Joe Machens Ford was awarded to Stephens at the Machens dealership in Jefferson City as part of an awareness campaign to keep drivers attentive behind the wheel. The Missouri Coalition for Roadway Safety teamed up with Machens Ford and KRCG-TV

to sponsor the "Focus on the Road" campaign.

"No conversation or text is worth the risk of a crash," said Dr. Leanna Depue, executive chair of the Missouri Coalition for Roadway Safety. "When you're behind the wheel, there is no more important activity than being focused on the road."

For more information about staying focused on the road, visit [www.saveMOLives.com](http://www.saveMOLives.com), or find them on social media at Save MO Lives.

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# "Taken for a Ride"

*continued from page 11*

and complete descriptions of each vehicle to be used in the taxicab business; and any insignia to be used to designate the taxicab service.

The talking points also spelled out reasons the applications could be denied and suggested inspections by the police department that would look at safety issues as well as maintenance, cleanliness and body damage that would interfere with the safe operation of the vehicle and comfortable transport of the passenger. Under the suggested guidelines, permit holders would be required to maintain a publicly listed telephone number and have someone available between 8 a.m. and 5 p.m. Monday through Friday to receive reports of lost articles, complaints, injuries and re-

lated matters. Permit holders would also be required to file a monthly report with the city that listed all drivers employed during the preceding month.

Kelley said since the November 11 meeting, she's heard from only two taxicab drivers – one who supported the city's efforts and even asked for stricter measures and another who felt the city was "going after" drivers.

"I explained to him that we were not interested in hurting the businesses, we just wanted to make it safe for the passengers and wanted to do what we could to make sure people weren't getting gouged. After I talked to him about some of the guidelines that were discussed at the meeting, he seemed to agree that they were a good idea," she said.

Kelley said the matter prob-

ably won't come up for a vote until December.

Osage Beach City Administrator Jeana Woods said other than being required to obtain a business license if the taxicab service is based inside city limits, they have no regulations covering the business. The city of Sunrise Beach, however, is considering adopting an ordinance after it was requested by TNA Designated Driving Service owners Aaron and Theresa Ethridge. At a November board meeting, the couple, who has been operating at the Lake for eight years, said several taxicab companies were operating under less than safe conditions. Theresa said she knew of drug use by passengers, "crazy" driving by taxicab drivers who do not have the required chauffeurs' license or liability insurance and price gouging.

## The Ice at Old Kinderhook to open

Old Kinderhook would like to announce the grand opening of The Ice at Old Kinderhook on December 4, 2014. The Ice, an outdoor pond hockey sized ice rink, will be the only rink at the Lake of the Ozarks. Located just five minutes west of Camdenton at the Old Kinderhook Golf Resort.

The Ice will offer public skating seven days a week with sessions starting at 4:00pm Monday thru Friday and 10:00am to 10:00pm on Saturday and Sundays. The rink is nestled between the Tom Weiskopf signature designed championship golf course, the award winning Trophy Room restaurant and the new Lodge at Old Kinderhook, offering 84 spacious

rooms opening in early 2015.

Grand opening festivities will begin at 4:00p.m. with music featuring Shawn C, a holiday dance demonstration by a local dance studio, autograph and meet and greet session with Ken Morrow; President of KC Ice, four time Stanley Cup Champion and 1984 Miracle on Ice Olympic Gold Medalist, a pond hockey demonstration and a complimentary performance by the Mizzou Synchronized Figure Skating Club. Free open skating will be available between demonstrations.

The Ice will offer seasonal skating along with cozy fire pits for roasting S'mores and hot chocolate available at the new cabana. S'mores with Santa

will be offered on Saturdays throughout the holiday season from 10:00am to 2:00pm and 1:00pm to 3:00pm Sundays. Pond hockey leagues will be forming along with skate lessons. During the summer months, The Ice will transform into The Sand at Old Kinderhook, which will include two full size sand volley ball courts, which adds another new amenity to the Old Kinderhook development.

Contact Information: info@oldkinderhook.com, events@oldkinderhook.com or Danielle Cornelius: Event Coordinator @ (573) 317-3587 or Jeff Carroll: Director of Business Development, jcarroll@oldkinderhook.com.

## Bank Star elects Lorenz to Board

Gary Lorenz, owner of Lake Printing, has been elected to the Board of Directors of Bank Star One.

"Gary's presence on our Board will bring added strength and experience to a wonderful group of dedicated business and community leaders from the four markets served by Bank Star One," said Joseph C. Stewart III, president and CEO of the bank.

Lorenz is a long-time owner of Lake Printing and its predecessor Color Art at the Lake.

His entire career has been in the printing business—46 years with Color Art out of St. Louis, then here at the Lake both as Color Art and as Lake Printing.

He has served on the boards of the St. Louis Area Boy Scouts and the Make-A-Wish Foundation.

Bank Star One is a subsidiary of the St. Louis-based BancStar Inc., a bank holding company with three independent bank charters, seven retail branches.



## Managing Rental Property

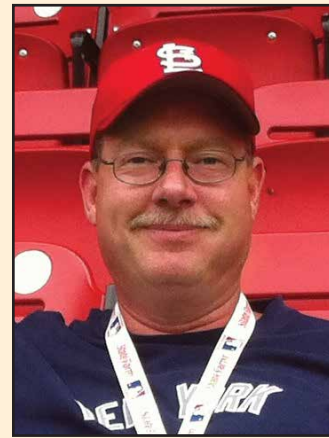
### How can I maximize my Vacation Rental Property?

Understanding our vacation rental season is the key to maximizing your property. Since we have a very unique vacation season here at the Lake of the Ozarks, properly understanding that season can help you be more successful in your vacation rental ownership experience.

Effectively the rental season at the Lake runs from Memorial Weekend through Labor Day Weekend. This past year 83% of all our rentals occurred during that time period. Within that rental season there is a nine week "prime" rental season that runs from the middle of June through the middle of August. 64% of all our rentals occurred during that short time frame. Compared with many other vacation areas this is a very short rental season. Once you realize that 83% of all your rentals may occur in the span of 15 weekends, which represents only 29% of the entire year, you can prepare for that short rental season.

During the prime season don't be so quick to give discounts. During those nine prime weeks there is very little availability around the Lake, so there is not much need to discount. Also try to avoid shorter rentals during that time. Depending on the size (number of bedrooms) of your property, especially larger properties (four bedrooms or more) you should not take a two night rental. In 2013 our larger homes averaged 4.31 nights per rental. So taking a two night rental would mean giving up 50% of your potential income during that period.

If you are going to discount, do so wisely. Obviously you will have to discount during the winter months where almost any rental is like found money. During the spring and fall,



**Russell Burdette**

prior to Memorial Day and after Labor Day you may have to discount to compete with other rental properties. During the summer a good time to discount is during the week. If you typically only fill up the weekends then discounting Monday through Thursday may increase your rentals and fill your unoccupied nights.

The other way to maximize your property is by ensuring you have what the vacationing public is looking for in a rental. These days you need to have wifi, flat screen TVs, an updated nice looking décor and everything needs to be in good working order. If not, potential guests will pass you over for places that look nicer and that have better amenities. It is also important to build your repeat business clientele.

If you're in the market and looking for a great rental property or think you might have a great potential rental property, don't hesitate to give me a call. I would love to speak with you! Happy renting and have a great day!

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



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# Osage Beach gets massive return

*continued from page 6*

Jeana Woods said that during budget meetings, the board had set aside up to \$10,000 for cooperative advertising but had said they wanted to see a detailed plan of action before committing it all to the TCLA.

"I think everyone feels we got a great deal and good results. I think the board would like to see more in the St. Louis area if we're going to expand our advertising budget," she said, adding that all advertising will promote the city as a

whole. The board will vote on the 2015 budget in December.

In the meantime, the city hopes to attract more people to the city this December with its Christmas light display in the city park off Hatchery Road and along the Osage Beach Parkway. The light park will begin on November 29, the Saturday after Thanksgiving, and run through New Year's Day. The park will be free and open from dusk to 9 p.m. Wednesday through Sunday and closed Monday and Tuesday.

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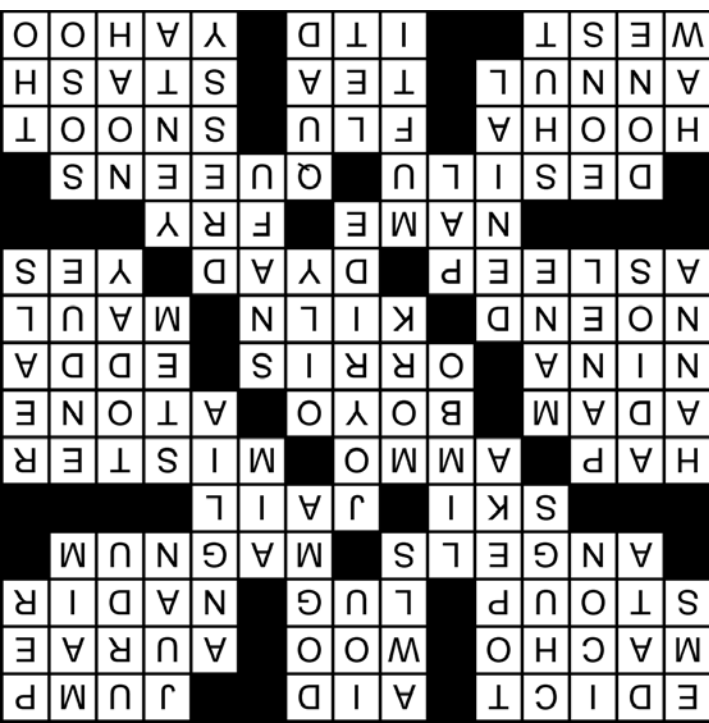


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## Lake Regional's Hunter Promoted to Director of Nursing

Melissa Hunter, R.N., MSN, has been named Lake Regional Health System's director of nursing. Hunter, who assumed the role Nov. 17, previously served as the hospital's Emergency Department manager for 10 years.

"Throughout her career at Lake Regional, Melissa has demonstrated leadership and a dedication to clinical excellence," said Michael E. Henze, chief executive officer of Lake Regional Health System. "In her new role, I believe she will continue that commitment to providing exceptional health care, and I am pleased to welcome her to the administration team."

As director of nursing, Hunter will oversee the hospital's nursing units and nursing administration, a total of 421 employees.

Hunter joined Lake Regional in 1997 as a patient care technician in the Emergency Department. She also worked as a registered nurse on a medical/surgical floor and in the ED as a staff nurse and charge nurse, and as a house supervisor before being named the ED manager in 2004.

Hunter's experience as ED manager included overseeing more than 60 employees, as well as the hospital's emergency preparedness and SANE programs. She also served on the Trauma Review, Cardiac Care, Corporate Compliance and Stroke Multi-disciplinary Team committees.

Hunter attended Central Methodist University, where she received associate's and bachelor's degrees in nursing before earning a master's degree in nursing in 2013.

She and her husband, JD, have two sons, Zachary and Tyler. They live in Osage Beach.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake area. The hospital is accredited by The Joint Commission and is a three-time recipient of the Missouri Quality Award. Lake Regional also operates primary care, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area. To learn more, visit [lakeregional.com](http://lakeregional.com).

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## Wall Coverings By Design



# Building an effective web presence

## Erin Burdette, MSW Interactive Designs LLC 7 Reasons to Update Your Website

If you have an older website, it might be time to update it. Having a great looking, modern website with fresh, relevant content can really help your business!

**1. Search Engine Rankings** - Are you showing up on page 1 of Google for the terms people are searching for to find your business? If not, you need to consider those keywords people are searching for and update your content to include those. When 75% of users aren't clicking past the first page of search results, you need to be on that first page!

**2. Outdated Content** - Many times your website content becomes outdated. Maybe you're offering new products and services that weren't available 5 years ago when you built the site. Businesses are always growing and evolving, and your website should too.

**3. Visual Appeal** - When it comes to a website, visual appeal is everything. Ask yourself, can my readers find the information they're looking for? Is this layout cluttered and confusing, old and tired? You want your website to be easy to use and navigate or people are going to leave the page right away.

**4. Mobile Friendly** - With the upgrades in technology we've seen over the past few years, more and more consumers are using their smartphones to search the web. Having a website that easily displays on a mobile device is more of a necessity than a trend. According to Smartmetrics, you could be missing out on 27% of your website traffic if you don't have a mobile version of your website.

**5. Competition** - How does your website compare to your competitors' sites? How are you ranking in relation to them? This goes back to the fresh content concept. You want to make sure that you are presented as the best at what you do. Your website is a reflection of your business and you need to update it to stay ahead of your competitors.

**6. Social Media Integration** - Businesses are using social media to



Erin Burdette

not only increase their brand awareness, but also to drive consumers to their website. If your website was built before social media became a crucial part of marketing, you need to update your website to integrate social media. Your website should be the center of your online marketing efforts and the social media updates and posts should be directing people back to your website.

**7. Load Time** - Many older websites feature "Flash technology." That was a great concept back then, but if you have a buggy old Flash-based website with a bunch of lagging HTML, it can hurt your marketing efforts. Forty-Seven percent of consumers expect a web page to load in 2 seconds or less!

Your website is often the first impression a customer has of your company and you want to make it a positive, memorable one. Take advantage of the opportunities that an updated website provides by contacting MSW Interactive Designs today! Contact us at 573-552-8403 for more details!

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# Business Journal Social Event Photos

Last month's Business Social was Thursday November 13th at the City Grill from 4-7 with our host Golden Rule Insurance.

1. Jim & Debbie Eckert
2. L-R Nick Brenizer, Golden Rule Insurance. Cindy Simpson, On Media. Josh Robinson, MHQ Financial Services. Brandie Briddle, On Media
3. Carey Patterson, City of Osage Beach (seated). Jeff Bertherum, Golden Rule Insurance
4. Jonny Peacock, Peacock Customs LLC. Katie Peacock (seated). Tonia Starr, Golden Rule Insurance (standing)

Would your company like to book a BJ social? Contact Glenn for Details at 573-286-4368 or [ggoodwin@mix927.com](mailto:ggoodwin@mix927.com).

This month's event is December 11th at PaPpo's Pizza in Osage Beach with our hosts Jeanne Rackers and Todd Lawler with Pulaski Bank Home Lending.



## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### TUSCUMBIA – THE QUEEN CITY OF THE OZARKS

Tuscumbia, the county seat of Miller County once billed itself as the "Queen City of the Ozarks." Today it is but a shadow of its former self when it was a prosperous and populous river town along the Osage River at the beginning of the twentieth century. The town site dates to 1837 when the land upon which it resides was do-

nated to the county by J. P. and J. B. Harrison near the mouth of Saline Creek.

The intriguing Indian name is said to be derived not from an Osage Indian name but from a Cherokee Indian name meaning "the warrior who kills." Legend says an Indian trading camp originally occupied the site and that the name honors Tuscumbia, Alabama.

The most imposing struc-

tures in the town today are the two county courthouses--the modern one recently built along State Highway 52 and a century older structure a couple of blocks off the highway. The town once bustled with industry that included the prominent Anchor Roller Mills where the Miller County Historical Society is currently headquartered and its state-of-the-art Miller County Museum

is housed, a wagon-making enterprise, a steamboat-building center, the Pryor Novelty Company and many, many small businesses. The town was so prosperous that it once supported three hotels. When Bagnell Dam was under construction the town was so lively the impression was given that the coming of Lake of the Ozarks was going to transform Tuscumbia into a metropolis but that turned out to be a false hope.

The city park, featured here in a century old photograph by Schuster Studio, Hermann, Mo., shows the park in its glory days. Many a city and county celebratory event took place in this park in the first half of the twentieth century. ■

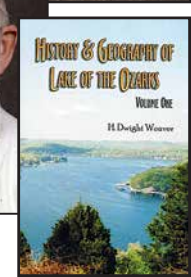
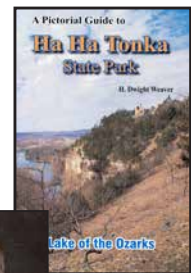
This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

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

to 1980.

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

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





# Crossword Puzzle

THEME: TV CLASSICS

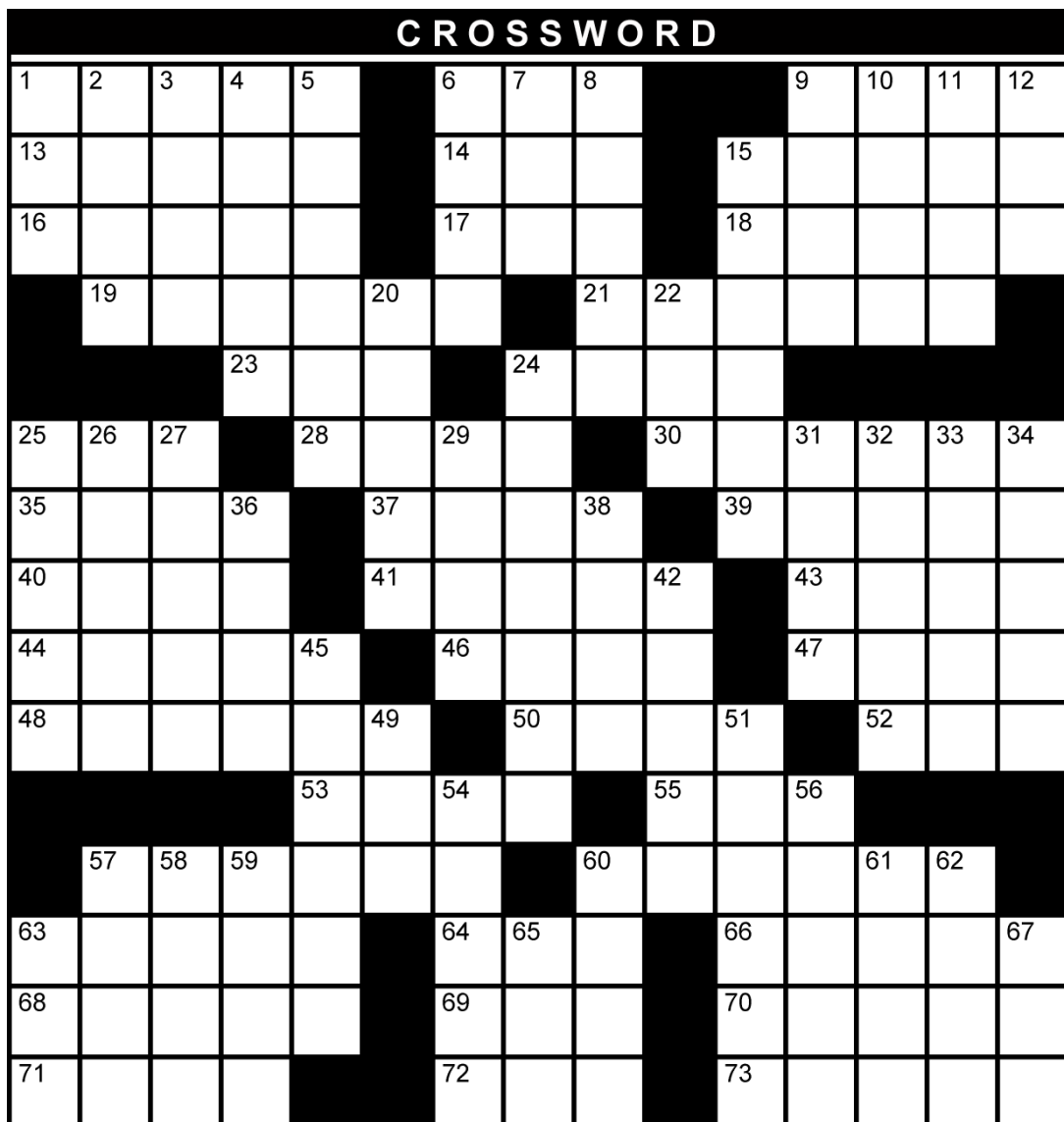
Solution page 21

## ACROSS

1. Proclamation
6. FEMA provisions, e.g.
9. "\_\_\_\_\_" by Van Halen
13. \*Like the Fonz
14. Go a-courting
15. Saints' lights
16. Holy water holder
17. To carry, as in heavy suitcase
18. Lowest point
19. \*Sabrina, Kelly and Jill
21. \*Tom Selleck's private investigator character
23. \*"Wide World of Sports" opened with a failed \_\_\_\_ jump
24. \*Otis' room on "The Andy Griffith Show"
25. Chance occurrence
28. Shells, e.g.
30. \*Talking palomino's title
35. \*West of "Batman"
37. Lad, in Ireland
39. Do penance
40. \*"Project Runway" judge
41. Root of iris, ingredient in many gins
43. Old Norse texts
44. "\_\_\_\_\_" in sight
46. Pottery oven
47. Log splitter
48. Like Princess Aurora
50. Pair
52. \*"\_\_\_\_, Dear" starring Anthony Clark and Mike O'Malley
53. \*"My \_\_\_\_\_ is Earl"
55. Cook in a pan
57. \*Arnaz-Ball production company
60. \*Kevin James was its king?
63. Ado
64. Winter bug
66. \*Like Thurston Howell III of "Gilligan's Island"
68. Declare invalid
69. High \_\_\_\_
70. Hiding place
71. \*Voice of the Mayor in "Family Guy"
72. It would
73. Used for searching

## DOWN

1. Emergency responder
2. \*Lieutenant Commander \_\_\_\_\_ in "Star Trek: the Next Generation"
3. Clickable image
4. \*What Thomas the Train does
5. Kansas capital
6. Hole-making tools
7. Debtor's note
8. Proclaimed true without proof
9. Ponce de León's first name
10. Language of Pakistan
11. Disable
12. P in m.p.g.
15. England, in Latin
20. Horizontal bar dance
22. This was true for Annie Oakley
24. A drive for fun
25. \*Barbera's animated partner
26. \*Dora the Explorer's farewell
27. Instrument \_\_\_\_\_
29. \*He greeted others with "Na-Nu Na-Nu"
31. Kind of cell
32. \*NBC's "The \_\_\_\_\_ Show"
33. Provide with ability
34. Old Brazilian coins
36. Lion's do
38. Like acne-prone skin
42. Mix-up
45. Coping mechanism
49. Chum
51. In fancy clothing
54. Civilian clothes
56. Female gossip
57. Ready to serve
58. A long, long time
59. Bolted
60. Thigh
61. \*\_\_\_\_\_ Wyle of TV's "ER" 2014 movie
62. Comme ci, comme ça
63. \*"Hee \_\_\_\_\_" variety show
65. Allow
67. However, poetically



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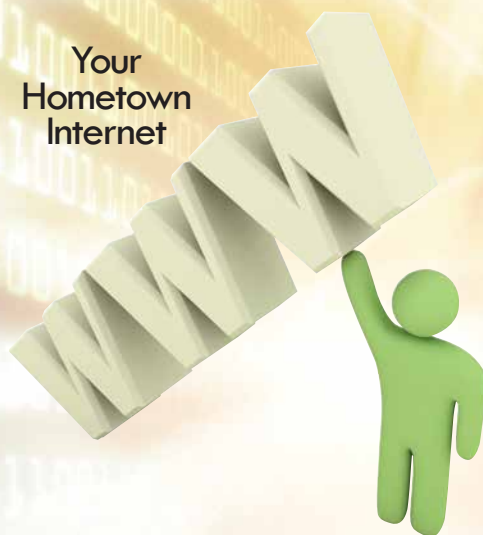
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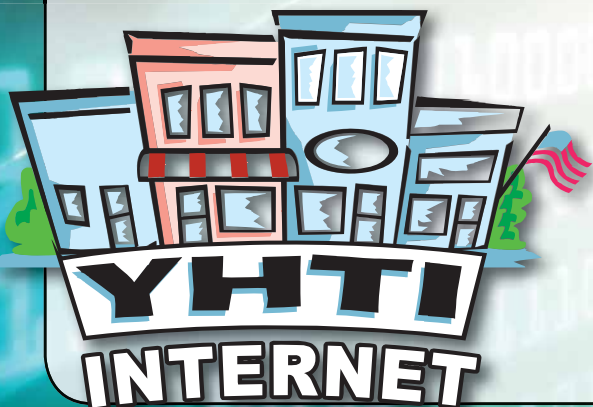
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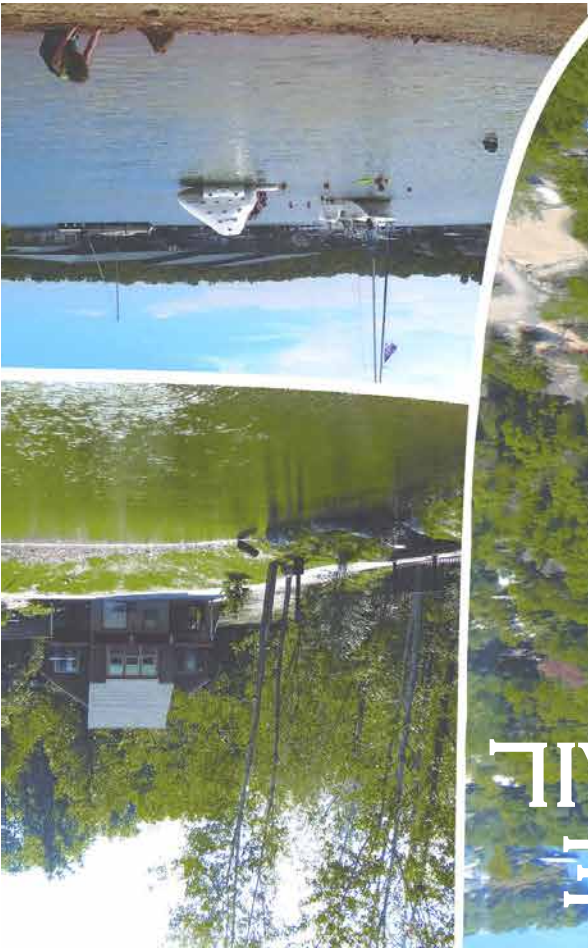
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| 38' 2007 Fountain Express.....               | \$239,900 |
| 36' 1975 Uniflite.....                       | \$22,000  |
| 35' 2002 Silverton Motor Yacht.....          | \$123,900 |
| 31' 1990 Searay Sundancer.....               | \$ 28,995 |
| 28' 2005 Chaparral 280SS.....                | \$ 39,900 |
| 28' 2005 Sea Ray 260 DA <b>REDUCED</b> ..... | \$59,900  |
| 26' 1995 Bayliner Rendezvous.....            | \$12,950  |
| 22' 1992 Navigator Deck Boat.....            | \$6,800   |
| 21' 2006 Stratos Fish N'Ski.....             | \$24,995  |

| Sail                             |           |
|----------------------------------|-----------|
| 38' 2007 C&C15.....              | \$149,000 |
| 36' 1987 Catalina 36.....        | \$49,500  |
| 34' 1991 Catalina 34.....        | \$48,900  |
| 26' 2007 MacGregor.....          | \$21,500  |
| 25' 2004 Catalina 250, Trlr..... | \$27,900  |
| 25' 1987 S2 8.0.....             | \$ 5,200  |
| 24' 1975 C&C.....                | \$ 6,995  |
| 22' 1985 Catalina Pop-Top.....   | \$6,195   |
| 22' 1981 Catalina, Trailer.....  | \$4,000   |
| 19' 2013 VxOne (New), Trlr.....  | \$32,500  |
| 16' 2002 Melges MC Scow.....     | \$6,450   |
| 13' 1985 Laser.....              | \$ 1,750  |
| 13' 1990 Sunfish.....            | \$ 875    |
| 12' 1990 Butterfly.....          | \$ 1,750  |
| 9' 2008 Catalina Sabot.....      | \$2,800   |
| 8' 2011 Open Bic.....            | \$1,750   |



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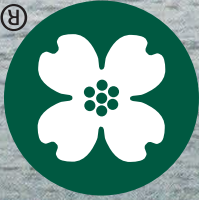
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| 1998 Cobalt 248 BR, 7.4L, 310 HP             | \$19,900 |
| 2000 Cobalt 252 BR, 7.4L, 310 HP             | \$29,900 |
| 1995 Crownline 266BR, 7.4L, 310 HP           | \$16,900 |
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| 1998 Cobalt 272BR, 7.4L 310HP                | \$26,900 |
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## Lake of the Ozarks

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