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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 11 -- ISSUE 12

DECEMBER, 2015

BOATING ON BACK



NEWS IN BRIEF

Ready or not

Lake welcomes Christmas season. Pg. 4

Oh deer!

Hunters provide meat for area needy. Pg. 18

Curb appeal

Lodge revamps entrance, roadways. Pg. 6

No fear here

Help available to create business plan. Pg. 16

Santa Claus

A tale of a Saint, and business. Pg. 24



Monthly Features



Glimpses of the Lake's Past

Dwight Weaver's look back. Page 24



Crossword

Fill in the blanks on: 30 Solution: 21

Sports complex on track to open in 2016

By Nancy Zoellner-Hogland

Being billed as a place where America's favorite pastime meets up with mid-America's greatest resort community, Ballparks of the Ozarks soon will be moving forward with construction. In November, paperwork was being finalized. Bulldozers were scheduled to arrive at the site to start clearing land in early December.

"We're really excited that things are on track to have some ball next year," said Bob Ramsey, Ballparks of the Ozarks, LLC co-owner and chief operating officer.

He said the project, to be built on 239 acres off Highway 54 in Macks Creek, seemed to get off to a slow start because engineering tests to determine the amount of rock and type of dirt at the site took a little longer than anticipated. However, the results were worth waiting for as those tests all produced good results and proved that they had chosen a good site for the project.

Now that they've gotten the go-ahead from the engineer, Ramsey said they'll be using the winter months to clear as much land as possible. Once the ground thaws in the spring, construction will begin on Phase I. That phase will include eight lighted baseball/softball fields and two large rectangle, multipurpose fields where football or soccer could be played. All the fields will be lighted and will include parking nearby. All eight fields will



The master plan for Ballparks of the Ozarks.

have artificial turf infields.

Phase I will also include an indoor facility where batting cages, specialty training space and corporate offices will be housed, and a concession area that will offer restaurant-quality fare. Phase II, to be constructed as need demands, will include additional fields and supporting amenities.

"A project like this is always evolving and, due to the topography of the land, we've tweaked a few things since our original announcement, but the heart and soul of the project remains the same," said co-owner and Chief Executive Officer Jeff Vernetti.

Both men said they also used the past few months to complete the paperwork re-

quired to apply for Community Improvement District (CID) and Transportation Development District (TDD) financing mechanisms through Camden County. Those programs will allow the developers to sell bonds and then to collect special fees or taxes on sales inside the ballpark to repay the bonds. No county money will be involved. The project will be built with private financing only, the owners promised.

Ramsey and Vernetti also said construction manager Sal Ruffino, who was the lead construction manager on both the Edward Jones Dome and the Scottrade Center in St. Louis, and architect Matt Adams, who was responsible for the design of the Alton, Il-

linois redevelopment project, which included Raging Rivers Water Park, were still on board.

"We're really happy with our team - our partnership group, our construction people and our design people. We're really fortunate and delighted to have so much experience to work with us to build what will be a world-class facility," Ramsey said.

Both men expect that the combination of a state-of-the-art ball facility and proximity to so many top-quality resorts, restaurants and shopping, entertainment and amusement venues, as well as the Lake itself and all it has to offer, will quickly make Ballparks of the Ozarks a sure hit with those

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Who's representing YOU
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For the latest market stats and real estate info turn
to Page 22 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

Travel site airfarewatchdog.com recently posted an "ultimate checklist for traveling abroad." The site states that travel insurance and registering with the State Department are "musts." Although the destination may not be a hotbed of activity, which could require evacuation assistance or protection, by signing up for the alerts, travelers will be alerted to any impromptu strikes, travel restrictions and political unrest and insurance, which can run as little as a few dollars per travel day, can protect travelers whose plans are changed because of harsh weather conditions. The site also says travelers should prepare for their trips by making sure passports and travel visas are up to date; contacting banks and credit card companies so purchases aren't denied; and providing a copy of their itinerary to family members or friends. The site also suggests taking cell phone shots of passports to make it easier to replace them if lost while traveling and reminds travelers to obtain the necessary vaccinations well in advance. Vaccination certificates should be kept with travelers at all times because they are required for entry into some countries.

To funnel some of that travel abroad through its hubs, Air Canada recently announced it will be adding four new destinations and 12 new routes between the U.S. and Canada.

This May, flights from Toronto will begin flying to Jacksonville, Salt Lake City and Washington Dulles. Flights between San Jose and Vancouver will also begin this spring. Beyond those new destinations, Air Canada also is expanding service to eight U.S. cities it already serves - Portland, Oregon, Denver, Houston Bush Intercontinental, Philadelphia, Phoenix, San Francisco, San Diego and Chicago O'Hare.

Merrill Lynch and Virtuoso, a global luxury travel network, recently released a list of the 10 fastest growing travel destinations. Number 1 on the list was Australia, with a 137-percent increase over the previous year, followed by China, with a 101-percent increase, Ecuador, with an 84-percent increase, Iceland, with a 49-percent increase, Greece, with a 41-percent rise, Japan, with an increase of 35 percent, Turkey, with a 29-percent increase, the United Arab Emirates with an increase of 22 percent, Canada, with a 20-percent rise; and Croatia, with an increase of 18 percent over 2014.

English-speaking Americans might be happy to learn that Japan Airlines recently launched a mobile site in English for domestic services. The app offers access to flight booking and purchases, as well as the ability to view reservations. The number of foreign visitors to Japan was expected to reach 20 million by the end of 2015. Travelers of any origin may be pleased to know that Japan Airlines will now be serving Champagne Salon 2004 in first class on all international routes. Champagne Salon, established at the

beginning of 20th century, is produced only in years when the harvest is considered to be of high enough quality and is only released for consumption once it has reached full maturity - on average, 10 years after the grapes were first harvested. In more than a century of production, only 37 vintages have been released to the public.

Those flying on JetBlue's 150-plus aircraft equipped with free broadband Internet can now enjoy unlimited streaming entertainment on Amazon Video. Amazon Prime members can sign in to access movies and TV programs for free and those who aren't members can rent or purchase titles from Amazon on their portable electronic devices. JetBlue said it plans to add WiFi to the rest of its fleet by next fall. In addition, the agreement between JetBlue and Amazon is to expand in the future to include access in the airline's home Terminal 5 at Kennedy Airport in New York.

And new app-based communication platforms mean hotels can now text guests to learn when they will be arriving, let them know when room upgrades are available or ask them if they'd like to extend their stays. They can also use the apps to text receipts to guests, who will be able to use the app to ask for things they forgot to pack, check out or negotiate better deals - or even to report problems with their rooms.

If airline passengers could text complaints when they encountered travel delays, you can be sure that many of those phones would be blowing up. According to an analysis

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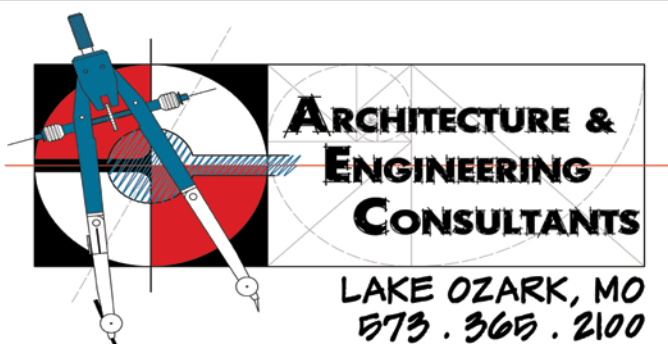


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Prewitt back in court with Bittersweet development

By Nancy Zoellner-Hogland

Attorneys for developer Gary Prewitt and Camden County's Planning and Zoning attorney Ryan Harding once again found themselves in court. However, this time they were defending the same position against a group of Horseshoe Bend residents. Those residents, who are represented by attorney Michael Berry, are trying to stop development of 44 nightly rental units on a 22-acre piece of ground located on the north side of Bittersweet Road between Anemone and Primrose roads.

After hearing their arguments, Cole County Circuit Court Judge ordered that Prewitt "individually and in any capacity he has with defendants Yellowstone Lot, LLC and/or Enowski Farms, Inc. and all members, agents, employees and contractors working under any agreement of Prewitt or Yellowstone" were prohibited from conducting any further land clearing, grubbing, removing trees and/

or excavating and grading for paths, detention basins, pads, parking areas and/or cabins and any other related activities on the Bittersweet property until a trial could be held to determine if a permanent injunction will be issued.

According to the preliminary injunction, the court found that the planning administrator for Camden County issued a land disturbance permit for a project clearly not authorized by the current zoning of the property and that the goal of the project of day rentals was acknowledged in the application for a land disturbance permit submitted to the Missouri Department of Natural Resources (MoDNR) by a representative of the developer. The injunction also states that land disturbance activities constitute improvements, a term not defined in the Camden County Unified Land-Use Code, and that Section 104 of the code provides that no land shall be used and no improvement shall be

made which is designed, arranged or intended to be used or maintained for any purpose or in any manner except in accordance with the requirements established in the zoning district in which such land or improvement is located.

Ryan Harding, attorney for the Camden County's Planning and Zoning Commission, said it is the county's position that the current R-1 zoning with an underlying Planned Unit Development (PUD) would allow the cabins - just not the convenience store. He also said that the order found that although the permit was dually authorized, the work that was being done exceeded the scope of the permit.

Harding also explained that developers often clear land without a final sense of what they're going to do with the property and that once brush is removed, developers find that their original plans aren't suitable to the topography.

"The county doesn't have different land disturbance

permits for different projects. There's one land disturbance permit that gets issued, whether it's for a single family dwelling or for a strip mall," he said. "The permit for this project specifically states that the land is zoned R-1 and not B-1 so the county's view is clearing, grubbing, grading can all be performed regardless of what the ultimate goal of the project is. The county isn't endorsing a project when it issues a land disturbance permit. We're simply saying that as long as the property owner meets the requirements of the DNR for handling storm water, they can clear their land."

Michael Berry, the attorney representing the plaintiffs, has a different take. He said because the land is zoned R-1 residential, even the rental cabins are prohibited.

"Because of that, the land disturbance permit should never have been issued in the first place. In an R-1 zoned parcel of property, you can have one residential struc-

ture. Period. Camden County's codes aren't clear about whether daily rentals are allowed in a single structure, but they certainly aren't allowed in 44 structures on one lot located in R-1. That's something called 'lodging,'" he said.

Harding said he believes that if a final injunction blocks any further progress, the development company could reapply for a land disturbance permit for the cabins only or they could file an application to change the zoning and if it was granted, ask for a land disturbance permit for a plan permitted under the new zoning.

However, Berry said he believes a final injunction will stop the plan altogether. He also said he doesn't understand why the county sent two attorneys to evidentiary hearings to fight a battle against its own homeowners.

"It puzzles me. We're not asking the county zoning ordinances to be stricken. I'd think the county would be interested

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Lots of ways to enjoy Christmas at the Lake

By Nancy Zoellner-Hogland

December brings with it numerous opportunities to celebrate the Christmas holiday.

As in years past, light parks will be open to the public. The Enchanted Village of Lights at the Hillbilly Fairgrounds in Laurie opened November 20 and will run until January 2. It's open nightly from 5 to 9 Monday thru Thursday but will stay open until 10 p.m. on weekends. There is no charge to view the display, which, spread out on 27 acres, has become one of the largest drive-thru holiday light parks in mid-Missouri. However, donations will be accepted and, according to sponsors, appreciated.

While you're on the west side of Lake of the Ozarks, you might want to consider driving north on Highway 5 to view St. Patrick's Festival of Lights. That display, which portrays the true meaning of Christmas, is open daily from 6 to 10 p.m. through January 1.

The City of Osage Beach will again be hosting a free holiday lights drive through park in the City Park on Hatchery Road.

The display will be open to the public from 5 to 9 p.m., Wednesday through Sunday, through Sunday, January 3. During that same time period, participating businesses along Osage Beach Parkway will also be showing off holiday light displays that were provided by the city. Santa will be at the City Park from 3 to 9 p.m. on Saturday, December 19. During that time, hot cocoa will be available for purchase from the concession stand.

For those who would like a slightly more exotic view of Christmas lights, Celebration Cruises will again be offering a festive dinner cruise aboard to view waterfront homes and docks that are decorated for the holiday season. Deck the Docks benefits Dogwood Animal Shelter. Live entertainment and appetizers will be donated by local entertainers and restaurants. The cost is \$25 per person. Reservations for tables of eight are available. All Passengers must book reservations in advance. Cruises board Friday and Saturday evenings at 5:30 pm on the following dates: Friday, December 4

Saturday, December 5
Wednesday, December 9
Friday, December 11
Saturday, December 12
Wednesday, December 16
Friday, December 18
Saturday, December 19
Wednesday, December 23
Saturday, December 26
Wednesday, December 30

For more information or reservations, call 573-480-3212.

Throughout the season, you can enjoy the Christmas Village at Old Kinderhook, on Highway 54 west of Camdenton, where carriage rides, gingerbread house decorating, elf storytelling, s'mores around the firepit, Christmas caroling, ice skating and visits from Santa and Mrs. Claus will be the order of the day. Ice skating is available throughout the week after 4:30 p.m. Special Christmas activities are offered on the weekends. For more information, visit www.oldkinderhook.com.

"A Community Christmas" is the theme for Lake Ozark's 31st Annual Christmas Parade, set for 1 p.m. Saturday, December 12. The parade committee is actively seeking participants for

the parade. The fee is \$20. Categories include youth, business and civic with 1st, 2nd and 3rd place prizes for each category. The grand prize winner will receive a minimum \$250 cash award. As the afternoon turns to dusk, at 4:30 Santa will lead a caravan of vehicles, starting at Eagles' Landing, down to the bonfire and stage situated below Bagnell Dam. Everyone is invited to join in the caravan. After arriving, Santa will visit with the children; warm beverages and sweet treats can be enjoyed around the bonfire while music of the holidays fills the air. Follow updates by visiting www.lakechristmasparade.com.

On Saturday, December 19, the Tri-County YMCA will be presenting the first of what they hope will become an annual event – the YMCA 5K Run/Walk Jingle Jog. Registration will begin at 8 a.m. and the race will begin at 9. The early bird registration, which runs until December 11, is \$20.00. After December 11, registration will be \$25. Participants will be divided into age divisions and the overall 5K male and female

winners will each receive a free Christmas ham. The number of entries in each class will determine how many hams will be given out. For those who want to participate but don't want to do an entire 5K, there will be a 2 mile walk; however that will be for fun and no prizes awarded. Both the start and finish will take place at the YMCA parking lot located at 950 Airport Road in Osage Beach. The lobby will be open so spectators can stay warm during the race. After the race, Santa will be on hand to take photos with the kids and there will be a hot cocoa bar, music and games for the kids. Volunteers and sponsors are need to help support this event. For more information contact Ben Jacobi or Cierra Grein at the YMCA at 573 348 9230.

If you love this time of year because of Christmas music, you'll want to include a visit to Main Street Opry, where a special Christmas show will be offered through Sunday, December 20. For more information, including times and ticket prices, visit www.lakemusichall.com.



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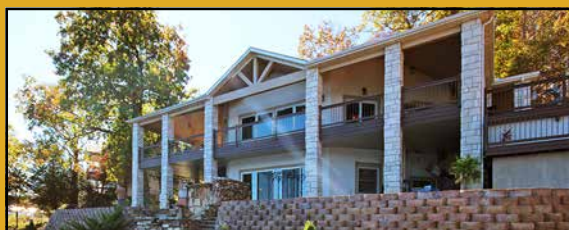


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2015 LAKE AREA CHAMBER SMALL BUSINESS OF THE YEAR

Lodge of Four Seasons TDD kicks into high gear

By Nancy Zoellner-Hogland

In November, crews started rebuilding roadways that run through the Lodge of Four Seasons. According to Kevin Luttrell, superintendent of the Horseshoe Bend Special Road District, they are being built to Camden County standards and once completed and the agreement is approved, they will be taken into the HBSRD system. Luttrell said the road district and the owners of Chase Resorts are currently in the process of negotiating an annual maintenance agreement that will be adjusted each year based on the costs. "Maintenance" will include snow plowing and asphalt work, as needed. It will not include landscaping or mowing along the roadways, he said.

"It's important to note that all the work is being paid for by the bonds – the road district is not doing the work and we're not paying for any portion of the work that's being done. I know that people see my truck there and probably wonder why. I am only overseeing the

project to make sure they're following county guidelines but we will be reimbursed for all of the time I spend there," he said.

The project is being completed in two phases. The first phase, which is to be completed by the end of April 2016, includes improvements to the entrance and widening three roads – Four Seasons Drive, Avila Road and Lake Spur Drive, which runs behind the main lodge. The roads, which total less than one miles, all lead to cul-de-sacs and then come back out. Miller Companies, who is the engineer for the HBSRD, designed the roads. The work is being done by Apperson Utility Contracting.

Standards require two, 10-foot-wide lanes but Luttrell said the new pavement will actually exceed county standards once curbs and guttering are added. In the turns, the roads will be 14 feet wide to accommodate commercial trucks, he said.

The work is being completed under a Transportation Development District (TDD) pro-

gram approved in 2008. That funding mechanism allowed Chase Resorts, Inc., the parent company of the Lodge of Four Seasons, to sell bonds to fund construction and then to collect an additional 1-cent tax at Lodge properties only for a period up to 35 years – the maximum allowed by state law – to repay the bonds. The TDD district encompasses the Cove Golf Course, the Lodge of Four Seasons and all its amenities including Spa Shiki and HK's.

To create a TDD, an applicant has to submit a petition to the local circuit court. In order for the petition to be approved, the Missouri Department of Transportation, and in this case, the village of Four Seasons and Camden County were included.

The Horseshoe Bend Pedestrian Corridor Transportation Development District TDD agreement already was used to construct a 1.5-mile hiking and biking trail that started at the Lodge and ended at Duckhead Road.

Luttrell also said that once

the roads are turned over to the county, the Lodge will not be able to close them down during holiday fireworks displays. In the past, the Lodge has posted

security at both entrances to the property and only registered guests or those attending holiday barbecues have been allowed to enter the grounds.



Crews have been busy tearing up old pavement to begin the process to put in new roads through the Lodge of Four Seasons. Photo provided.

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Osage Beach aldermen look at redesign of Parkway

By Nancy Zoellner-Hogland

Osage Beach aldermen voted to spend up to \$70,000 on a study that, in part, could determine whether a redesign of the Parkway would help or hinder business growth in the city's west end.

At the November 19 board of aldermen meeting, representatives from Cochran Engineering, which is providing engineering services for Phase 4 of the city's sidewalk project, presented two plans for the stretch of Osage Beach Parkway from Jeffries Road near the west end of the Grand Glaize Bridge to Route KK. One proposal would include ripping out the existing five-lane roadway and existing lighting and sidewalk and replacing it with a two-lane boulevard with a landscaped center median, a bike lane and new 6-to-8-foot-wide sidewalks. The other plan left the existing sidewalk and four lanes of roadway in place but turned the center turn lane into a landscaped median.

The engineers said a variety of methods, including

input from the owners themselves, would be employed to determine placement of access points and roundabouts to serve the 120-some west end businesses.

Although solid figures couldn't be provided because of the number of variables, Mayor Penny Lyon said rough estimates done by the city's engineering department determined the cost could run anywhere from \$5 million to \$8 million.

At the meeting, Richard Tuttle, manager of Cochran's Camdenton office, and Dave Christensen, manager of Cochran's St. Louis office, said because reallocating a street's space to better serve a full range of users, sometimes called "Road Diets" or "Complete Streets," currently is popular with the federal government, the city could apply for grant funding through the Transportation Alternatives Program (TAP).

During the public comment portion of the meeting, which was moved from the beginning of the meeting to after

Cochran's presentation, a few business owners expressed guarded support for the beautification portion of the project. Others questioned the wisdom of a plan that would make it

she would support a plan that would make for a better environment for shopping, but added that it should be done with as little disruption as possible.

Mike Atkinson, the 20-year

"We still have problems with people finding our store from the new highway," he said, adding that Phase 4 of the current sidewalk project promises to "tear up his spring. A proj-



harder to get to their businesses.

Joni Walden, owner of Blinds and More, said beautification was badly needed and

owner of Victoria Station, said he too supported beautification but said limiting access to businesses was not the way to do it.

ect like this would tear up our business for months or years."

continues on page 10

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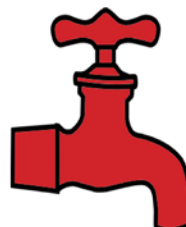
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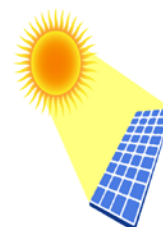
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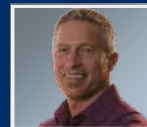
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Redesign of Parkway

continued from page 8
Mark Krantz who recently moved his business, Keys to the Lake, from Lake Ozark to Osage Beach, expressed concern about the limited access he would have with a median in front of his office.

"My company – in the summer especially – is extremely dependent upon traffic flow into our parking lot. We have a lot of vacation rentals that take place – hundreds of them, actually – and probably 30 to 40

percent are towing boats. I also see a lot of contractors pulling big trailers, so going back to two lanes really concerns me," he said, adding that he foresees numerous problems with traffic backup as drivers try to make U-turns to get to their destinations – especially if the redesign drops the roadway to one lane on each side.

He said while he loved the idea of improving esthetics, he and others he talked to also were concerned about

the cost to the city not only to redesign the Parkway but also to maintain the landscaping over the years, and also about the potential traffic pileups that would occur once Gary Mitchell's and Dan Foster's developments came to fruition.

Mitchell is in the process of designing a 220-acre, \$385 million dollar mixed use development of Route KK that will include contain approximately 761,014 square feet of retail and commercial uses, 401 senior living units, 222 residential apartment units and 90 hotel rooms. Foster is in the process

of developing a 250-room waterfront resort and public event space featuring restaurants, convention space, entertainment, a full-service marina, rentals, community facilities and more a 37-acre tract near the intersection of Business Highway 54 and Route KK.

Others asked why the city didn't spend money to enhance the exits from the Expressway to attract more visitors and also questioned problems that could be occur with the busses that would be traveling to the new elementary school on Nichols Road. Drew Murray with ZZZZZZZ's Sleep Shop, said although he felt the city should improve the entire Parkway roadbed before it took on any redesign projects, he supported the plan.

"I think you're on the right track. The traffic right now thru this end of town is not there. Anything you can do to raise tourism, to increase traffic and raise property values – I'm all for it," he said.

After the meeting, Jim Handel, a long-time resident of the Lake and realtor with several years' experience in commercial real estate, said he understands business owners' desire to bring more traffic to the west side of Osage Beach, but said he fears the recent proposals would have just the opposite effect.

"This would really be extremely detrimental to the value of the property located in that stretch because national corporations – whether they be fast food, restaurants or even larger commercial retailers – will not even consider property with reduced access or one-way access. And that whole corridor is about the only place that the city has to expand because everything else is boxed off either by the Lake or by other municipalities," he said. "Once when we start seeing an upturn in the economy, the area between the (Grand Glaize) bridge and Linn Creek is going to be developed. However, reducing lanes of traffic – and especially reducing access – could severely hamper that."

He also said although putting a row of trees down the middle of the road would improve the esthetics of the area, they would limit line of sight.

"It's all well and good that people want to beautify the city but don't do something that's

going to reduce property value and stifle development. But no one should take my word for it. The board members that are for this plan should talk to some of the national retailers – they should talk to some of the fast foods. They need to call some of the national headquarters and find that out for themselves," Handel said. "I'm all for doing things that make the city look better but don't shoot yourself in the foot by doing something that's counter-productive."

Background on the Parkway

The idea of the Parkway modification plan was originally proposed at the October 22 Osage Beach Board of Aldermen meeting by Ward 2 Alderman Jeff Bethurem, who said he felt a "boulevard-style" roadway with more green space, decorative landscaping and bike lanes would reflect the more residential tone of the west side and would also attract more boutique-type businesses and residential-service businesses to that area. He said he came up with the idea while attending a Missouri Municipal League conference and hearing ideas of boulevard-style parkways and street concepts that were being carried out in other cities. At the conference, he met with Cochran engineers to discuss ideas for the Parkway.

Lyons said because she began getting a lot of calls from concerned west end business owners soon after the October meeting, she asked City Engineer Nick Edelman to create an overhead of the Parkway that included not only the median but also all the businesses that are located along the route. She said she wanted the public – and particularly the west-end business owners – to understand the difficulties that might be faced in deciding where to place curb cuts.

However, at the November 5 meeting, Alderman John Olivarri said he didn't like the maps that were on display in the board room, adding that he didn't want the public to see them because they were "premature" and misrepresented what the board would like to see. Bethurem made a motion to remove the maps, Olivarri seconded the motion, the rest of the board agreed and they were taken down.

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"Tax Time"

with Bobby Medlin CPA

Retention of Key Employees

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

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

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

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

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

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

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



Bobby Medlin, CPA

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

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

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

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

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



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"Insurance Talk"

Do I Need Insurance for My Small Business?

Unforeseen circumstances are the worst enemy of any business. Fire, theft, employee accidents and lawsuits can destroy a business and possibly even the owner's personal finances. Although there's no way to know for certain what obstacles your business may face, it's smart to make plans now to protect your future.

In addition, most businesses are required by law to have some form of coverage, and the idea of preparing for the worst is cost-effective when you think big picture.

How You Can Afford Business Insurance

Insurance costs should be factored in to any business plan. Before an individual even starts a new business, it's wise to budget money for insurance. Nobody enjoys paying premiums, but having to make restitution or pay out-of-pocket for claims can cost much more money in the end. One unforeseen issue, big or small, can cause the demise of a small, uninsured business.

A common misconception among the uninsured is that small business insurance is expensive. Annual premiums are minimal in comparison to not having insurance when things go sour. Packaged insurance solutions cover basic property and liability risks at affordable costs. Opting to pay a higher deductible also can lower premiums. This results in higher out-of-pocket costs when an owner needs to make a claim, but expenditures linked to large claims will be adequately covered.

How You Can Keep Insurance Costs Manageable

Risk management is the key to successfully controlling insurance costs. Determining the probability of claims, recognizing potential areas of concern and focusing your coverage on those areas will prevent unnecessary insurance expenditures.

Identifying potential risks in the



Jeff Bethurem

workplace for employees and consumers can prevent frequent claims. Additional safety precautions, regular monitoring and claim evaluations will help prevent future claims. Reoccurring claims should not be ignored -- this should be an early warning sign that risk management needs to be addressed. If something in your business continues to cause injury, property damage or any other claim that costs you money, it should be identified and corrected.

Vulnerability to other situations, such as embezzlement and fraud, also should be factored into this process.

What Types of Insurance You Should Carry

Each business is different. There is no textbook answer to the types of insurance a business should carry. As a business owner, you are liable for what happens in the proximity of your business. Therefore, at the very least, you should have some form of liability insurance to protect your personal assets. Workers' compensation coverage should be in place not only to cover employee medical and disability expenses, but also to buffer the complications associated with handling employee claims. The keys to managing your Workers' Compensation are good safety practices and good claims management.

Jeff Bethurem, RWCS, is a licensed insurance agent at Golden Rule Insurance. To learn more about insurance for your business, contact him at 573-348-1731 or jeff@goldenruleinsurance.com.

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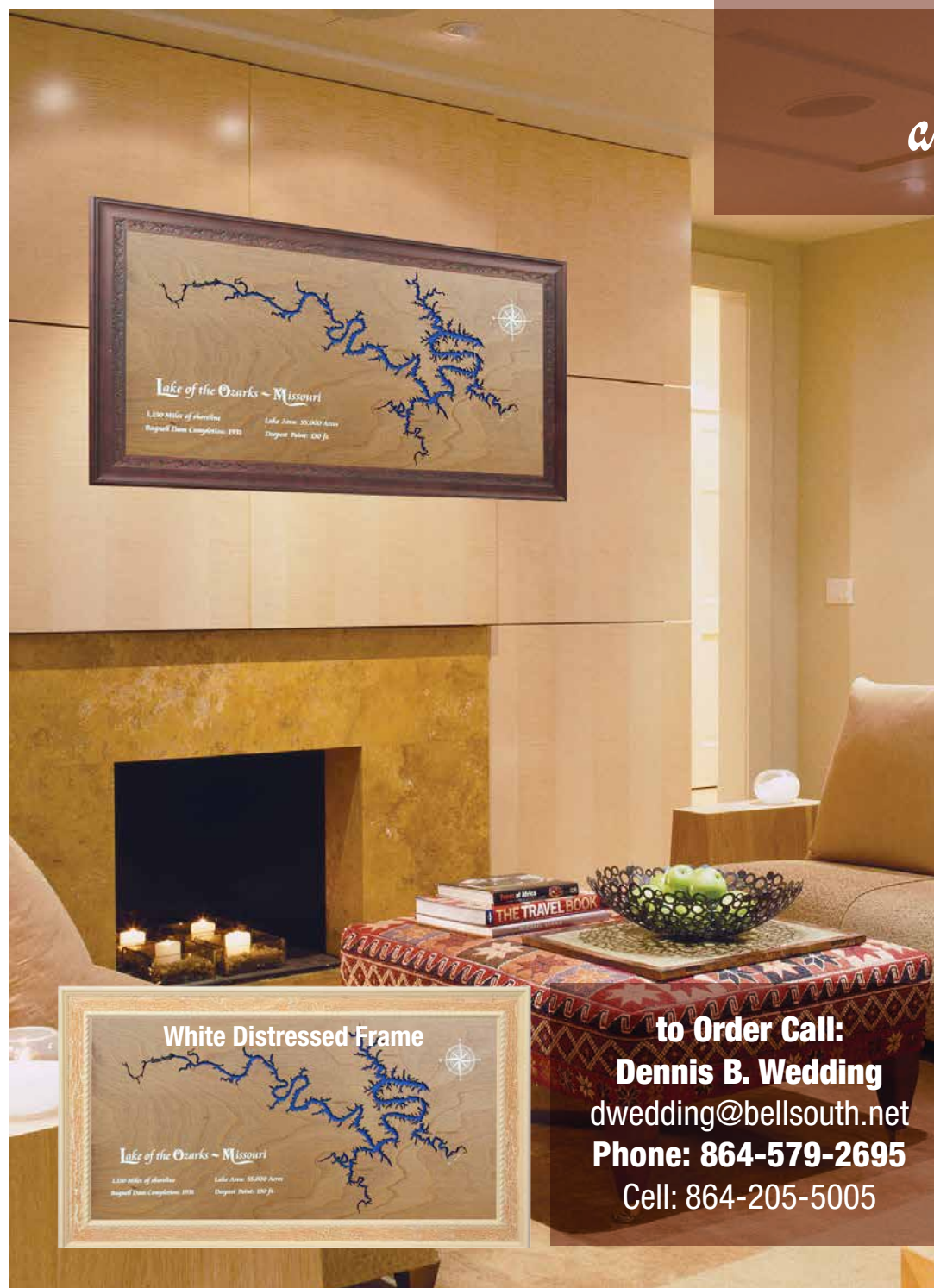
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How to make writing a business plan less intimidating

Submitted by Bruce Mitchell, Lake of the Ozarks SCORE

A business plan is not only important for starting your business, it's also an indispensable tool for helping you manage and grow your business. Your business plan is your roadmap in operating your company, and it's essential if you intend to request funding from outside sources.

A business plan spells out specific details about your business related to business concept, marketplace, and financials. The length of your business plan can depend on the complexity and scale of your business. Even short one-page business plans have purpose and can affect success.

Too many entrepreneurs make the mistake of not preparing a business plan. That's not terribly surprising, because writing one can seem a daunting task. It requires time, careful thought, research, and patience as you define your business's critical success factors and goals.

Are you intimidated by the thought of writing a business plan? Know that the benefits are well worth the effort. The value of a business plan isn't so much in the document you create, but the discovery process you embark upon to cre-

ate it. As you work on your business plan, you answer key questions about your business that you may not have otherwise considered. That can help you recognize risks and opportunities—and better position you for success.

Here are some tips to make writing your business plan less intimidating:

- Don't try to do it all at once.

If you tackle it in smaller bits and pieces, the project will be more manageable.

- Schedule time to work on it.

Plan time to work on your business plan. You'll feel less stressed about it if you reserve time on your calendar to dedicate to it.

- Use technology and resources to your advantage.

Although business plan templates and software can't do it all for you, they can save time. Consider using Small Business Administration's (SBA) online Business Plan Tool and the full range of free business planning tools and templates that SCORE offers. The SBA assistance can be accessed by visiting: <https://www.sba.gov/tools/business-plan/1>.

According to the SBA, the planning tool provides a step-by-step guide to help entrepreneurs get started. All information entered into this

tool can only be viewed by accessing the personal account using the password specified by the owner. The plan can be saved online as a PDF file so it can be accessed and updated at any time, making this a living plan that can be used for the life of the business.

- Get feedback along the way.

As you work on the different sections of your business plan, ask a SCORE mentor or other unbiased business professional to review it and provide suggestions for improvement and clarity.

Even though writing a business plan will require effort, it doesn't have to be a harrowing experience. Follow the tips shared here, and keep your eye on the prize. With a business plan, you'll be better able to move your business in the right direction from the start and navigate changes more easily in the future.

You'll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 11,000 business experts. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

Take Control of Your Finances

Managing and budgeting your bills and your money can be stressful when you don't have a plan.

Just in time for Christmas – and living with the aftermath – two free workshops are being held to help you keep control of family finances. The programs will be held at the Linn Creek Career Center at 204 Business Park Road in Linn Creek.

The workshops will be taught by Rebecca J. Travnichek, University of Missouri Extension Family Financial Education Specialist.

Topics include:

- How to track your spending and how to develop a spending plan (budget)
- How to cut expenses
- How to prioritize debts and how to maintain good rela-

tions with creditors

- Understanding health insurance coverage options
- How to avoid debt and credit scams that target unemployed victims
- How to identify resources in your community that can help you save money

Learning more about these topics will help relieve financial strain on you and your family.

The two workshops will be offered on December 8. The first workshop will be held from 9:30 a.m. to 11:30 a.m. The second workshop will be offered from 1:30 p.m. to 3:30 p.m. Future workshops will be held on a monthly basis.

To register or for more information, contact the Linn Creek Career Center at 573-346-1766 or the Camden

County Extension Center at 573-346-2644. Each workshop requires at least 5 individuals to be pre-registered by 4:30 p.m. on December 7.



Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

6 Factors that Influence Your Home Loan Interest Rate

You've heard that interest rates are at historically low levels. However, what exactly is that interest rate going to be when you walk in to apply for a Lake of the Ozarks mortgage loan? It's hard to say an exact rate because the numbers differ based on the person and the situation. Let's take a look at the different factors that will affect your interest rate.

1. Credit Score.

Your credit score is the best indicator how reliable you'll be in paying off your loan. It takes into account your payment history, amounts owed, types and length of credit, and new credit inquiries. Generally, the higher the credit score you have, the better the rate you'll qualify for.

2. Downpayment Amount.

The larger the amount you choose to pay upfront on your home will not only decrease the amount of the loan, but can also help you get a better interest rate. Mortgage lenders at the Lake of the Ozarks see less of a risk when you're more invested in the property.

3. Property Type.

The type of property you're purchasing, including size and location, will also have an effect on the interest rates you're offered. Lake of the Ozarks homes are often second homes or vacation homes for many people, and therefore, that rate will be different than if the home were going to be your primary residence.

4. Loan Type and Term.

Rates can vary depending on the type of loan that you choose, such as Conventional, FHA, VA, USDA, etc. In addition, the term of your loan can also impact the rate. While 30-year mortgages are the most typical, choosing a 15-year mortgage could get you a lower rate. This would also lower your overall costs, but you would be making higher monthly payments.

5. Home Price and Loan Amount.

The price of the home minus the amount of your down payment will



determine the loan amount or the amount you will need to borrow. Typically, your rate will be higher if you're taking out a particularly small or a particularly high loan.

6. Interest Rate Type.

There are two basic types of interest rates: fixed and adjustable. Fixed rates never change throughout the life of the loan. Adjustable rates will start at a fixed rate for a period of time and then can increase or decrease depending on the market. You can typically get a better initial rate on adjustable rate mortgages, however, you then risk the chance of it increasing significantly over the life of the loan.

When it comes to your financing needs, your Lake of the Ozarks mortgage lender is committed to working with you every step of the way. I'll discuss financing options, offer competitive interest rates and back it up with the first class service you deserve. Give me a call at 573-746-7211 for more information on getting in on these low interest rates and applying for a home loan at the Lake of the Ozarks today!

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

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Public-private partnership provides venison to food pantries

Gov. Jay Nixon visited the food pantry at Crossline Ministries in Lebanon in November to promote Share the Harvest and encourage Missouri hunters to donate their venison to families in need. Share the Harvest is a partnership between the Conservation Federation of Missouri, the Missouri Department of Conservation, regional food banks, local food pantries and meat processors to provide venison donated by hunters and processors to Missouri families in need.

"Share the Harvest is a successful partnership that combines two strong Missouri traditions: hunting and helping families in need," said Gov. Nixon. "I was very proud to once again donate my deer to Share the Harvest this year, and encourage all Missouri hunters to get involved as we fight hunger and foster hope for families all across the Show-Me State."

Share the Harvest subsidizes a portion of the cost of butchering and packaging whole deer

donated by Missouri hunters. In many communities, local partners cover the remainder of the processing costs. To participate, hunters take their deer to an approved processor and indicate how much venison they wish to contribute, ranging from a few pounds to a whole deer.

Now in its 24th season, Share the Harvest is continuing to help local food banks and pantries provide venison to hungry families. Last year, 3,967 hunters donated 213,443 pounds of venison through Share the Harvest. Since 2009, more than 1,588,000 pounds of venison have been donated.

Hundreds of pounds of venison have been donated over the years to Lamb House, a food pantry in Camdenton.

During opening weekend of firearms deer season earlier this month, Gov. Nixon harvested an 8-point buck while deer hunting in Clark County. The Governor took the buck to Kahoka Meat Processing in Kahoka, Mo. where

the venison was packaged for distribution to a local food bank, shelter or feeding center.

In addition to the Conservation Federation of Missouri and the Department of Conservation, statewide sponsors of Share the Harvest include Bass Pro Shops, Shelter Insurance, Missouri Chapter Whitetails Unlimited, Missouri Chapter Safari Club International, Missouri Chapter National Wild Turkey Federation, Drury Hotels, Midway USA Inc., the Missouri Deer Hunters Association and the Missouri Food Banks Association.

The November firearms deer season has ended, but there are several opportunities for hunters to participate, including antlerless season, which runs until early December, the muzzleloader season in December and archery season that runs until January 15.

To learn more about the Share the Harvest Program and to find a complete list of participating meat processors, visit MO.gov.

A Matter of Trust

with Trenny Garrett,
Central Trust Company

Tax-free capital gains

I often get asked about tax-free capital gains, especially during tax season. Here are several different scenarios to help you navigate the ins and outs of capital gains.

The maximum tax on long-term capital gains is 23.8% at top income levels. The lowest possible tax on long-term gains is 0%. This bargain rate is available for those in the two lowest income tax brackets, 10% and 15%. That means marrieds filing jointly with taxable income up to \$74,900 and singles up to \$37,450. The same 0% rate applies to qualified dividends. Here are three examples of how to take advantage of this tax benefit.

Pre-retirees. Sam and Janet have a combined taxable income of \$100,000, so they will be taxed if they sell the \$20,000 worth of stock this year, stock that they bought for \$5,000 years ago. Their gain is \$15,000. As they are in the 25% tax bracket, the gain would be taxed at 15%, \$2,250. Next year Janet will retire, and the couple's combined income will fall to \$60,000. If they can wait until then to sell, the entire gain will be tax free. Note that if the gain lifts the couple's income beyond the 15% tax bracket, the excess will be taxed.

Free-lancers. Jack's income is subject to some variability from year to year. This year he expects his taxable income to be only \$30,000. Jack has \$8,000 worth of mutual funds that he bought for \$4,000. He doesn't need to tap the money, but Jack has an opportunity to capture a tax-free basis step-up. Jack can sell his shares one day and repurchase them the next. His \$4,000 gain will be taxable, but the 0% rate applies. Jack's new tax basis will be \$8,000 when he decides to liquidate this investment in the future. Note that the rule against wash sales, which applies to a sale and repurchase of the same investment to secure a tax loss, does not apply to wash sales that lock in capital gains.

Students. Kathy just finished grad school, and she has a low in-



Trenny Garrett, J.D., CTFP

come and lots of debt. Grandpa and Grandma are very well off and would like to help. The grandparents have \$28,000 worth of stock with a tax basis of \$8,000 that they are considering tapping for this purpose. Should they sell the stock, the \$20,000 gain will be taxed at 23.8%, leaving net proceeds of \$20,240 for Kathy. The better course is to give the shares to Kathy and have her sell them. The entire \$4,760 capital gains tax will be avoided, so long as the sale does not lift Kathy's taxable income above \$37,450. Note that no gift tax will be due either, and Grandpa and Grandma each have a \$14,000 gift tax annual exclusion.

When creating an estate plan, ownership of property is very important, so please seek the advice of your attorney, tax advisor or estate planning professional.

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

If you're facing a complicated financial issue, Central Trust can help! They have an experienced team of investment professionals that deals with these issues on a daily basis.


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Sports complex

continued from page 1
seeking a place to hold weekend and weeklong tournaments.

"Of course, we hope that local residents will take advantage of our facility too, but we're primarily designing it to attract large groups from outside the area – St. Louis, Kansas City, Memphis, Omaha – to the Lake. We know they will be thrilled to play tournaments where they're a 15-to-25-minute drive away from hotels, a 20-minute drive from the outlet mall and a five-minute drive to the Niangua Arm," Verneti said, adding that they also plan to offer sports camps and clinics that will keep the facility open year round.

And that means jobs will be created – more than 100 part-time and full-time – on an annual basis. However, Ramsey said they believe that's just the beginning. He said they expect many other new developments will spring up in the area because of the traf-

fic the complex will bring.

"We really expect that this project will be great for everyone – ballplayers and their families as well as the community," Ramsey said.

Camden County Presiding Commissioner Greg Hasty said he shares the developers' optimism.

"This will help the entire area," he said. "The Lake is wonderful and it certainly is responsible for making our county what it is today but this is an exciting opportunity to expand our offerings even further. This ballpark complex will bring in a whole new set of people – people who otherwise might never have made the trip. We know the history of many residents. They came here as vacationers, returned regularly as second-home owners and eventually ended up as full-timers. Anything we can do to get people here is a bonus because the beauty of the area and all it has to offer sells itself."



The Lake Area Chamber recently held a ribbon cutting for Lake Area Promise Alliance at Willmore Lodge. Join them at their monthly meeting on the 3rd Wednesday of the month, 9am at Lake Regional's 3rd floor conference room. For more information visit <https://sites.google.com/site/lakeareapromisealliance/home> or contact Gerry Williams at (573)374-9147.

Missouri exports top \$10 billion

On track to surpass 2014, the second best year on record

Missouri total export sales for the first three quarters of 2015 reached \$10.1 billion, a 2.3 percent increase over the same period last year. Gov. Jay Nixon made the announcement during a panel discussion with a bipartisan group of five former Missouri governors in support of the Hawthorn Foundation, a nonprofit organization dedicated to promoting economic growth in Missouri.

"Export sales topping 10 billion dollars with three months still left in the year is great news for Missouri's economy and for job creators throughout the state," said Gov. Nixon. "When we export more Missouri-made goods overseas, we create jobs here at home. I appreciate the hard work of manufacturers and producers throughout the state who have helped to get more Missouri products into more markets around the globe."

Missouri export sales reached \$14.1 billion in 2014, the second best year on record for Missouri exports after 2012. Missouri's top export sector for the third

quarter was transportation equipment, with sales reaching \$2.7 billion, an 18.7 percent increase when compared to the same quarter of 2014.

This top selling sector was led by motor vehicles. Missouri's major auto plants, which include Ford in Kansas City and GM in Wentzville, are manufacturing some of the country's top-selling and ranking vehicles. As a result, Missouri's large network of automotive supplier companies are expanding and hiring new workers to keep up with the demand for parts production.

Over the past few years, more than 60 suppliers have added or announced plans to add nearly 4,700 jobs, retain 220 existing workers, and make more than \$613 million in capital investments.

Just last week, Continental Casting announced plans to expand its workforce at both the Monroe City and Palmyra production facilities, creating 75 new full-time positions. This is the second expansion in three years for the company. A \$2.6 million expansion in 2012 included 80 new jobs

for the company's two production facilities in Missouri.

"The market has seen resurgence in the demand for top quality American made products," said Tina Brown, chief financial officer for Continental Casting. "As a result, we are expanding employment opportunities in our two production facilities to meet that demand."

"Thanks to exporters and job creators throughout the state, Missouri's unemployment rate has dropped to 5 percent, an eight-year low," Gov. Nixon said. "We will continue to focus on those efforts which will grow our economy, create jobs and bring prosperity to every corner of the Show-Me State."

Increasing exports has been a central focus of Gov. Nixon's efforts to create jobs and grow Missouri's economy. The Governor's Strategic Initiative for Economic Growth recommended developing a "Best in Class" foreign trade initiative and since taking office.

For more information about expanding export opportunities for Missouri businesses, visit MO.gov

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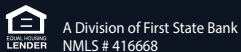
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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Internet Marketing Trends for 2016

Another year has passed and we've identified some trends you should keep an eye on for your business internet marketing plan in 2016. As we noted in last month's column, your website alone is no longer enough for you to stay on top and these trends seem to back up our thinking.

1) Mobile will dominate the market and your desktop

Google is paying more attention to mobile searches than ever before. In April of this year, Google starting factoring mobile "friendliness" into its 200+ ranking factors for mobile search. This does not yet affect desktop searches, but there's no doubt that's coming. Get a mobile optimized version of your website for 2016 if you don't already have one.

2) Facebook is still the King of social media

According to Statista.com, Facebook users will rise to 161 MILLION in 2016 and continue to rise to 172 million by 2019. That's a lot of potential customers. Facebook is also at the top when it comes to adding new functionality. They have added "Instant Articles", an in-post search engine, plus videos that now play when scrolling. Facebook has also indicated they are developing a "digital assistant" (think SIRI for Facebook). Your business NEEDS to have a robust Facebook business presence for 2016.

3) Streaming is now the "in-the-moment" experience

Social media has had an element of "in-the-moment" marketing all along, but now it's becoming even more prevalent. Twitter recently acquired "Periscope", offering an unprecedented opportunity to give real time information to customers. According to Fastcompany.com, Periscope users watch 40 years' worth of video per day. In April 2015, Twitter shared that Periscope had reached 1 Million users just 10 days after launch. Want to touch your potential clients every day? Get a Periscope account for 2016 and try offering "in-the-moment" content.

4) The Internet of Things (IoT) is here

Here's the definition of IoT from



Sandy Waggett

Wikipedia.com : The Internet of Things (IoT) is the network of physical objects or "things" embedded with electronics, software, sensors, and network connectivity, which enables these objects to collect and exchange data. In other words, think of Apple's Smart Watch. This is a very rudimentary IoT device, but MSW expects to see an explosion of new wearable devices that will allow the internet to track and share your day-to-day habits. Access to this data can dramatically expand ways your business (or your marketing company) engages your potential clients.

We think 2016 (like 2015) will be an exciting year offering many new (and cool) ways to keep your business top of mind (and top of search). While Periscope and IoT may not overly excite you right now, pay special attention to mobile and social media. If you don't have a mobile website and a robust social media presence, you will be starting 2016 behind the curve. Put those two items at the top of your to do list for 2016!

The team at MSW researches new trends daily. As a business owner, it's important for you to be aware of new ideas and technologies to help you grow your business through the power of the Internet. If we can answer any questions about these upcoming trends or other marketing opportunities, give us a call!

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Snow way! Road district's safety guidelines

By Nancy Zoellner-Hogland

Many forecasters are predicting a “strong” El Nino event for the fall and winter – stronger than any seen since the experts started tracking the weather systems in 1950. For the Midwest, and most particularly Missouri, that could mean warmer than normal temperatures coupled with heavier amounts of precipitation. Meteorologists disagree on how much warmer and on the type of precipitation the winter will bring. They do seem to agree, however, that while past El Niño events can help inform them about certain expected conditions, there are some limitations. For instance, in the Midwest region, El Nino is not known to impact a single weather system nor does it affect the potential for ice storms or blizzards.

At least one online weather site is warning residents of the Midwest to keep snow shovels handy.

Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, also has some winter-weather advice for residents: when snow is in the forecast and people are parking at the top of the driveway, keep vehicles as far off the right-of-way as possible.

“The hard-packed snow that comes off the blade of the plow is heavy and can do a lot of damage. We know there are lots of steep driveways that make it hard to get out in the morning, but when people

park too close to the side of the road, they risk getting damage to their vehicles,” he said, adding that in some cases, vehicles parked along the sides of the streets have forced snow plow drivers to back out of dead-end streets because there wasn’t enough room to turn around.

Luttrell also suggested residents eye up their mailboxes to determine if they need to be moved – or if they’re sturdy enough to hold up through what some are saying could be an extra-snowy winter.

“I’d estimate that 90 percent of all mailboxes and trash containers are on our right-of-way – and too close to the pavement. Our drivers don’t try to hit them but when the blade is pushing the snow and the wind is blowing, it’s very difficult to see more than a few feet past the end of the nose of the trucks,” he explained, adding that everyone – and especially children – also need to stay back from the edge of the street when they hear the plows coming. “It’s extremely difficult to stop quickly.”

Nick Edelman, director of Public Works for the city of Osage Beach, said they have the same problems. He also said they have accepted a few streets that are so narrow that when vehicles are parked on the street, it makes it nearly impossible to even get a snow plow in.

“We realize that the terrain can make it difficult to get your car up the driveway but when vehicles are parked



Road district officials say plowing snow can be challenging enough without trying to dodge cars parked on the side of the road.

on the right-of-way, it keeps us from doing our job,” he said.

Luttrell provided a list of winter-weather safety tips:

- When possible, don’t drive until roads are cleared
- Park vehicles off the road as far as possible to leave room for plows and to avoid damage, including “sand-blasting” by salt-sand spreaders

- Stay back at least 50 feet when following salt-spreading snow plows
- Try not to park in blind-spots, on curves or steep hills
- Warn children to stay far away from the road’s edge until the snow has stopped and the streets are clear.
- Walk facing traffic and carry or wear reflective gear or flash-

- lights at night
- When weather permits, re-examine placement of mailboxes and trash receptacles
- Call Luttrell at 573-365-2832 to determine if there’s room to build a safe parking area at the top of the driveway

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Law enforcement, public officials face new threats by 'hacktivists'

Law enforcement personnel and public officials may be at increased risk of being targeted by hacktivists. Hacking collectives are effective at leveraging open source, publicly available information identifying officers and public officials, their employers or associates, and their families. With this in mind, officers and public officials should be highly aware of their email account security and their online presence and exposure. For example, posting images wearing uniforms displaying name tags or listing their police department on social media sites can increase an officer's risk of being targeted or attacked.

Many legitimate online posts are linked directly to personal social media accounts. Law enforcement personnel and public officials need to maintain an enhanced awareness of the content they post and how it may reflect on themselves, their family, and their employer, or how it could be used against them in court or during online attacks.

In a recent threat, a threat actor typically contacts the Internet Service Provider (ISP) of the target, poses as an employee of the company, and requests details regarding the target's account. Utilizing these details, the caller then contacts the target's email provider, successfully provides answers to security questions established for the email account, and is granted a password reset for the account. Ultimately, the actor gains access to the victim's email account and begins to harvest personal or other information.

Threat actors may also target law enforcement personnel and public officials through doxing. Doxing is the act of compiling and posting an individual's personal information without permission. The personal information gathered from social media and other Web sites could include home addresses, phone numbers, email addresses, passwords, and any other information used to target an individual during a cyber attack. The information is then posted on information-sharing Web sites with details suggesting why the individual should be targeted.

Recent activity suggests family members of public officials and law enforcement officers are also at risk for these types of targeting activity. Targeted information may include personally identifiable information and public information and pictures from social media Web sites.

While eliminating your exposure in the current digital age is nearly impossible, law enforcement officers and public officials can take steps to minimize their risk in the event they are targeted.

- **Enable additional email security measures, including two-factor authentication on your personal email accounts. This is a security feature offered by many email providers. The feature will cause a text message to be sent to your mobile device prior to accessing your email account.**
- **Turn on all privacy settings on social media sites and refrain from posting pictures showing your affiliation to law enforcement.**
- **Carefully evaluate the user settings for your online profiles. The default settings for some sites may allow anyone to see a user's profile. Settings can be customized to restrict access to certain people.**
- **Keep your social media footprint to a minimum, where possible, and actively monitor any accounts you maintain.**
- **When posting on social media sites, do not provide details regarding your workplace, work associates, official position, or duties.**
- **Do not promote your personal or professional importance in online profiles or postings, as this may make you a potential target for adversaries to exploit.**
- **Limit your personal postings on media sites and carefully consider your comments.**
- **Be aware of your security settings on your home computers and wireless networks.**
- **Routinely update hardware and software applications, as old versions may be exploited by criminals as a way to access a computer. In addition, maintain up-to-date antivirus software, as attackers are continually writing new viruses.**

- **Pay close attention to all work and personal emails, especially those containing attachments or links to other Web sites. These suspicious or phishing emails may contain infected attachments or links.**
- **When setting up security questions for any of your accounts, avoid choosing questions with answers that can be easily verified (e.g., "What is your mother's maiden name?"). Devise questions and answers that are known only to you. If the questions are already provided, devise answers known only to you. Try using secret meanings, irony, metaphors, or even "incorrect" responses that no one but you would be able to guess.**
- **Passwords should be changed regularly. It is recommended that you create a password phrase of 15 characters or more, using a combination of uppercase and lowercase letters, numbers, symbols, and special characters.**
- **Do not store your login credentials on or near your computer. Memorize them or store them in a secure location away from your devices.**
- **Be aware of pretext or suspicious phone calls or emails from people phishing for information or pretending to know you. Social engineering is a skill often used to trick you into divulging confidential information and continues to be an extremely effective method for criminals.**
- **Advise family members to turn on security settings on ALL social media accounts. Family member associations are public information and family members can become online targets of opportunity.**
- **Restrict your driver license and vehicle registration information with the Department of Motor Vehicles.**
- **Request real estate and personal property records be restricted from online searches with your specific county.**
- **Closely monitor your credit and banking activity for fraudulent activity.**
- **Routinely conduct online searches of your name to identify what public information is already available.**

As the Lake Churns

National Real Estate Market Activity

I want to share an overview this month of the national real estate market activity. Also, when compared with the statewide market activity in Missouri and Lake of the Ozarks activity, sales are continuing to look very good with continued growth for our area.

Nationally, existing-home sales fell 3.4 percent in October but despite the decline, year to date sales are still 3.9 percent above a year ago.

According to Lawrence Yun, National Association of Realtors® chief economist, the sales slowdown in October was likely due to the pullback in contract signings. "New and existing-home supply has struggled to improve so far this fall, leading to few choices for buyers and no easement of the ongoing affordability concerns still prevalent in some markets," he said. "Furthermore, the mixed signals of slowing economic growth and volatility in the financial markets slightly tempered demand and contributed to the decreasing pace of sales."

Adds Yun, "As long as solid job creation continues, a gradual easing of credit standards even with moderately higher mortgage rates should support steady demand and sales continuing to rise above a year ago."

The median existing-home price for all housing types was \$219,600 in October – 5.4 percent higher than a year ago and marks the 44th consecutive month of year-over-year gains.

The following is an overview of how sales fared in October across the country:

- October existing-home sales in the Northeast were at an annual rate of 760,000 home sales, unchanged from September and 8.6 percent above a year ago. The median price in the Northeast was \$248,900, which is 1.3 percent above October 2014.

- In the Midwest, existing-home sales declined 0.8 percent to an annual rate of 1.30 million home sales in October, but are 8.3 percent above October 2014. The median price in the Midwest was \$172,300, up 5.7 percent from a year ago.



Real Estate and Lake News with C. Michael Elliott

- Existing-home sales in the South decreased 3.2 percent to an annual rate of 2.14 million home sales in October, but are still 0.5 percent above October 2014. The median price in the South was \$188,800, up 6.2 percent from a year ago.

- Existing-home sales in the West fell 8.7 percent to an annual rate of 1.16 million home sales in October, but are still 2.7 percent above a year ago. The median price in the West was \$319,000, which is 8.0 percent above October 2014.

According to the Missouri Association of Realtors October Market Summary the number of residential properties sold was up 10.7% YTD this year compared to 2014 and the median selling price rose by 7.3% to \$173,106. At mid-October 10.15% of currently listed properties were under contract.

On a final note, I hope all of you had a wonderful Thanksgiving, and I would like to thank all of our family, friends, clients and the realtor community who have helped us have such a successful year in 2015. Best wishes to everyone and a Merry Christmas & Happy New Year!!

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 View thousands of lake area listings at www.YourLake.com \$1 million plus homes at 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



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The Lake Area Chamber recently held a ribbon cutting for Scentsy by Shelly Davenport at Willmore Lodge on November 18th, 2015. Shelly Davenport is a local Scentsy consultant. She delivers products all over the lake area for free. Shelly Davenport can be reached at askshelly@gmail.com or 785-969-9869. Her website is www.WicklessRedhead.com.



The Lake Area Chamber recently held a ribbon cutting for Wall's HVAC Service. Wall's HVAC Service Established in 2015, although they are a factory authorized Rheem dealer, they sell and service all makes and models of commercial and residential heating and cooling products. To learn more call (573)286-4155 or email rangerjustin@hotmail.com for more information.

GIVE To the LAKE, a 24 hour event on December 15th

To donate, go to communityofthelakefoundation.com. This is a secure page. With your donation you will join the CFL in "Partnering for Possibilities".

During the past four years the CFL has given more than \$100,000 to numerous area non-profits serving the many unmet needs in the area by awarding more than 50 grants for: Scholarships for area residents to attend Camp Wonderland; Fees for local elementary school age children to learn to swim, and have life jackets thru the Westlake Aquatic Center; Building confidence in children through funds to the Lake Arts Council for 62 children to participate and perform in Children's Theater and entertain the Lake community; Camdenton School Foundation, Training for local teachers and coaches

on ethical role modelling for area youth and others. 210 Camdenton School students were involved in the award winning Laser Robotics program; shoes for students through the Lamb House assuring new shoes that fit and build self-esteem to more alike than different; Encouraging students to better understand and give to others with financial support to Osage School Art Department Empty Bowl event that 500 staff and students made bowls to raise more funds to help others.

The CFL continues to support other well know programs in our community including: Lake Area Senior Centers, Citizens Against Domestic Violence, Medical Missions for Chris, Buddy Packs, Share the Harvest, Kids Harbour and more.

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# St. Nicholas, Santa and the Holiday Season

By Michael Gillespie

It began with Nicholas, the "real" St. Nicholas, and bishop of Myra. He lived during the fourth century in what is now western Turkey. Few details of his life are known. The most authentic biography of the saint was written some five hundred years after his death.

It is said that he came from a wealthy family, though his parents died when he was still quite young. Embarking on a life of piety and miracle working, he determined to spend his inheritance on charitable works. A serendipitous opportunity presented itself. A nearby family recently had lost its money. There were three sisters in the family and their father could neither support them nor supply their dowry.

Barring miraculous intervention, they faced a life of prostitution. Nicholas heard of their plight. One night he threw a bag of gold through the window of their house, and repeated the good deed three times. This provided the dowry that enabled all three women to avoid a life of sin.



**Saint Nicholas, Bishop of Myra**

Some scholars believe this gave rise to the custom of presenting gifts on the feast day of St. Nicholas, December 6. Several miracles are attributed to Nicholas, in life and death.

The most enduring holds that long after his death, St. Nicholas resurrected three boys after their brutal murder, Nicholas

then becoming the patron saint of children.

The tradition of mid-winter gift giving, long associated with the feast day of St. Nicholas, probably had its roots in ancient Roman custom, in honor of a god. The practice was transformed by early Christians to commemorate the life of Nicholas and, concurrently, the birth of Christ.

In medieval times peasants brought gifts of food that had been grown on the manor to the local lords, who in turn invited them to a feast. The lords, in turn, would present more substantial gifts to higher nobility. As early as the twelfth century, children began receiving presents as a way of honoring their patron saint, Nicholas. Some variations of the practice had poor families with children receiving anonymous presents on their doorsteps.

During the Middle Ages, on December 26—the feast of St. Stephen—priests would open the poor boxes at church and distribute the money to the needy. And common laborers added a new dimension to the

practice by soliciting tips from those who benefited from their labors. They placed the tips in clay boxes that they would break open on the day after Christmas.

Hence the name "Boxing Day," which is still a holiday in England and Canada.

Then came the Protestant reformation. The notion that children were receiving gifts attributed to a Catholic saint abhorred the reformers. Some elders tried to suppress the practice, but to no avail. Instead, the emphasis was changed.

Instead of giving gifts on December 6, in honor of the saint, the practice was moved to Christmas, and the gift-giver was portrayed as the Christ child, Christ kindle. Over time the word and its meaning corrupted into "Kris Kringle" in English-speaking countries. Kris Kringle was a fatherly figure that more resembled the original St. Nicholas than the Christ child. In Germany the term became Weihnachtsmann, meaning "Christmas man".

In some places the Christ child was the invisible spirit that

left presents on Christmas while Nicholas became Belsnickle, or "Nicholas with fur". This descriptive name came about because he was portrayed by adults wearing costumes and fake whiskers. Belsnickle visited children while they were awake and scared them into good behavior. Gradually, Belsnickle, the visible spirit, overshadowed the unseen image of the Christ child.

This opened the door to the emergence of Santa Claus. Santa Claus came to America with Dutch settlers of the 1600's. The name Santa Claus was a corruption of "Sinterklaas", which in turn was a convoluted form of St. Nicholas. The celebration of St. Nicholas day and Christmas, while occasioned with much merrymaking in the Dutch colony of New Amsterdam (New York), was declared illegal in Puritan New England. Only after the Revolution did the celebration of Christmas gain widespread acceptance in America.

This came about as much the result of German immigration as from Dutch influences, for the Germans were enthusiastic celebrants of the Christmas season. It was the Germans who

*continues on page 33*

## GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

### GLAIZE FISH HATCHERY / OSAGE BEACH CITY PARK

Today, where people play ball and pursue other types of recreation at the Osage Beach City Park, there were once eleven ponds, each about one acre in size designed for rearing fish to stock

Lake of the Ozarks. The photo accompanying this article (circa 1960, courtesy of the Missouri State Archives) shows six of the ponds that range from 18 inches to six feet in depth.

Union Electric Light and Power Company of St. Louis constructed the

ponds in early 1932 following the completion of Bagnell Dam in accordance with state law that required the erection of a fish ladder or maintenance of a fish hatchery whenever a dam obstructs the free passage of fish in any rivers of the state. According to a

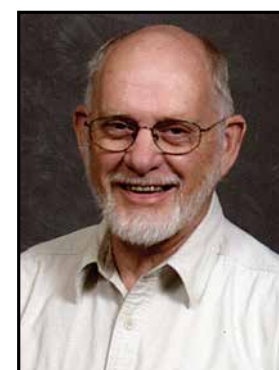
1953 article in the Central Missouri Leader, a newspaper once published in Camdenton, at the time the dam was constructed there were no known workable fish ladders designed for dams of Bagnell Dam's height. The ponds were operated in groups of two to four and their depths provided both shallow water for spawning and deep water to protect fish during severe cold weather when the water freezes.

Millions of fish were reared in the ponds and later released annually at various places in the lake including all arms and the main channel from Warsaw to the Dam. One of the more popular fish reared at the hatchery were Striped Bass, which were introduced to the Lake in 1967. Some old time residents of Camden, Miller and Morgan counties predicted, as

water began filling the basin, that it would be ten years before there would be any good fishing. Their predictions did not come true thanks to the foresight of the dam builders, state law and the first Fish Commission of Missouri.

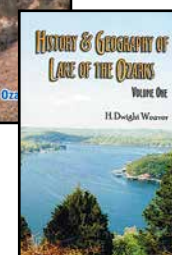
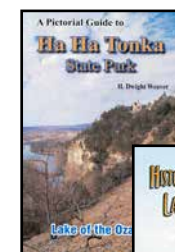
*This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.*

*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.





# Armchair Pilot

*continued from page 2*  
conducted by the Associated Press, airplanes spent an average of 23 minutes and 32 seconds taxiing between gates and runways during the first nine months of 2015 – the longest time since the Bureau of Transportation Statistics began tracking taxi times in 1995 and nearly one minute more than what was recorded in 2014. The increase is attributed to several things- runway construction projects at some airports, schedule changes that increase the number of flights and new and distant runways that take longer to reach. The delays are not just aggravating travelers – they're also costing airlines money in operating costs. Chicago's O'Hare Airport is guilty of racking up the most taxi delays with one out of every five extra minutes being traced to the windy city. With 227,358 flights during the first

nine months of 2015, the delays add up. Delays have also been increasing at Dallas' two airports. Construction problems and scheduling issues have been causing those problems.

**Black Friday** and **Cyber Monday** sales weren't limited to big box retailers. Deals also were flying off the shelf on Expedia's travel app with deep discounts of up to 75 percent off at such vacation hotspots as Las Vegas, Hawaii and Jamaica and up to 90 percent off to destinations such as Los Angeles, Cancun and New Orleans. Numerous hotel chains and luxury resorts also were offering special prices, and Alaska Airlines, Fiji Airways and RailEurope were offering travel deals at up to 40 percent off when shoppers used special codes and made their purchases and reservations online during those two days. The city of New York even got in on the Cyber Monday action on their website, [www.newyork.com](http://www.newyork.com), offering discounts of up to 50 percent on various packages and attractions centered on the Big Apple.



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# Company's growth brings more job opportunities

By Nancy Zoellner-Hogland

Madden Manufacturing, located on Dogwood Road on Horseshoe Bend, will be expanding and, if things go as planned, will be hiring up to an additional 25 employees by this time next year.

"And that's a conservative estimate," said Dan Hall, vice president of Sales and Product Development for the manufacturer.

At the November 19 meeting of the Camden County Planning and Zoning Commission, the company, which produces such products as aluminum railing systems, screen enclosures, patio covers and roof systems for big-name retailers like Home Depot, Lowe's, Walmart and Menards, got approval to rezone 3.16 acres from low density residential to industrial. This will allow Madden to expand operations with a new 18,000 square foot warehouse to be built across the street from its' current location.

Hall said the expansion can't come soon enough.

"We are so very, very full on this side of the street so

as soon as the building is completed, we'll start using some of the space for packaging and shipping," he said.

They spent the previous five weeks chipping the hill away and using the fill to level the plat where the building will be located. Hall said be-

cause Harms Engineering had already completed the engineering needed to start pouring the building's foundation, construction was scheduled to begin immediately. Weather permitting, Hall said they hope to be under roof by February.

Owner Mike Madden said

the expansion, which also will include a parking lot large enough to allow large trucks to turn around without stopping passing traffic, was needed to consolidate operations and improve speed and efficiency of shipping.

"It took a long time to get to

this point so it's exciting to see that 'light at the end of the tunnel,'" Hall quipped. "Madden has been here 14 years, I've been with them for 10 years and it's taken that long to get our foot in the door and prove ourselves.

Now we're seeing all that hard

*continues next page*



Construction is scheduled to begin immediately on Madden Manufacturing's expansion, located directly across from its' existing plant on Dogwood Road. Nancy Zoellner-Hogland photos.



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## Company's growth

*continued from previous page*  
work paying off. It's pretty exciting."

It's also good for the economy. According to Hall, for every \$1 earned by the manufacturing company, approximately 83 cents is returned to the local economy through salaries and local spending. News of the expansion has also brought more local contractors to their doors, Hall said, further increasing the money that will be injected into the local economy.

The rezoned site is part of a currently undeveloped 42-acre tract surrounded by a variety of zonings. Four Seasons Racquet and Country Club Condominiums are on the tier above Madden's manufacturing site; Glencove Marine is on the tier below. However, the land is more than a quarter mile from the nearest property line, thus meeting Camden County's buffer-zone requirements.

## Prewitt back in court

*continued from page 3*  
in protecting its property owners and their rights and the investments they've made in good homes and a good quality neighbors. But that doesn't seem to interest the Camden County Commission," he said.

Although the judge stated in the injunction that the court was not persuaded Prewitt would incur all of the damages he alleged when construction was stopped, and that the

damages alleged by Prewitt were created by Prewitt and incurred at the risk of Prewitt, the judge still required the plaintiffs to post a \$10,000 bond, which was done November 20.

According to Harding, if the court finds the plaintiffs are wrong about the merits of their lawsuit and Yellowstone is right, Yellowstone can recoup that \$10,000.

Both sides believe a hearing will be held in early December

to determine a date for a trial.

This is not the first time the property has been the source of legal action. In 2014, after the county commission approved zoning that allowed construction of a parking lot to serve the Shady and Lazy Gators complex but sent a zoning request for the rest of the tract back to P&Z when residents complained, Prewitt filed a lawsuit against the county. Due to a mapping error, the land was mistakenly overlooked during the original zoning process.



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# The Great Dam Duck Drop Golf Tournament Benefits Lake Area Big Brothers Big Sisters

After all the monies were collected and the bills were paid, two area organizations benefitted from the Great Bagnell Dam Duck Drop & Golf Tournament. In 2015, the Duck Drop Committee decided to partner the golf tournament portion of the event with Lake Area Big Brothers Big Sisters. With combined efforts BBBS was able to receive \$2085 as a result of the golf tournament.

"For the first year joining forces we were very pleased with the results," shared Scottie Martin, Lake Area BBBS President. "We look forward to continuing and building this new fundraising opportunity for this valuable organization," Martin concluded. Plans are already underway for the 2016 Great Bagnell Dam Duck Drop & Golf Tournament. Look for more details to come after the first of the year.

Lake Area Big Brothers Big Sisters is a mentoring program that helps local children between the ages of 6 and 14. Spending just an hour per week with a child who needs an adult role model can be life changing for the child ... and for you. Don't have 60 minutes to give? Consider donating \$60 to Lake BBBS. All money stays local and helps support the Lake of the Ozarks Big

Brothers Big Sisters program.

Kiwanis Club Ozark Coast serves the Osage Beach and Lake Ozark region. The club was organized in April 1988, and will celebrate the 27th Anniversary this year! It is a 501(c)(3) not-for-profit charitable foundation. Club members are service-minded men and women from all segments of the community. The chapter meets every Thursday, 12 noon to 1:00 pm for lunch, fellowship, discussion of club business, and a program presented by community business people on topics

of interest such as community issues, public affairs, service, or entertainment. Visitors are always welcome to attend for good times as everyone works together to better the lives of the children in the community.

Pictured Left to Right: Scottie Martin, BBBS President; Buck Cueni-Smith; Lee Knerschield, BBBS Director Jefferson City; Becky Panchot; Alison Martin, BBBS Lake Area Coordinator; Michelle Cook & Mike Waggett, Duck Drop Co-Chairs; Jenny Adams; Victoria Smith and Sandy Waggett.



## Managing Rental Property

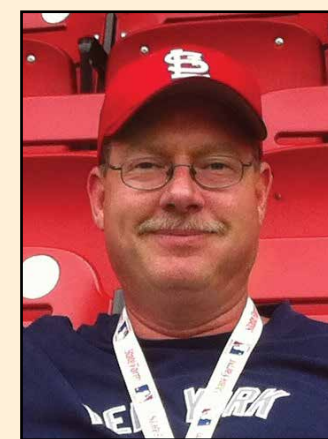
### Why?

I have received a number of calls over the past few months from people looking at the option of purchasing a home or condo and putting that property on a vacation rental program. I tell each of them that they have made a great choice in reaching out to a property manager "prior" to making their purchase. Why? Well I have come across a few owners who made the mistake of purchasing a property that either could not be rented or that would be very difficult to rent.

Although we live in a summer vacation area, which in fact was recently voted as the number one recreational lake destination in the entire United States by readers of *US Today*, there are some areas that do not allow nightly rentals. There are also some areas and some properties that just are not very desirable to someone vacationing at the Lake of the Ozarks.

A few years ago I received a call from someone who had purchased a home in an area that did not allow nightly rentals. There was dead silence on the other end of the phone when I explained that they had purchased in an area that did not allow nightly rentals. I can only imagine the conversation they had with their real estate agent. It is possible that they didn't tell the agent that they wanted to use the home as a vacation rental property or that the agent just didn't know that there were restrictions on that type of usage.

I have also had a number of calls from people who have purchased a condo at a complex that just is not very desirable for rentals. The complex may have a really small pool, a lack of boat slips, horrible location or no elevator and they just purchased a fourth floor unit. I recently looked at a condo with a Realtor friend



Russell Burdette

of mine and her client. When you opened the blinds you were looking directly at another building on one side and a large tree with just a hint of water on the other side. Fortunately her client didn't purchase that unit. That would have been a real challenge!

Why do people visit our beautiful area? The Lake! A waterfront home or condo with a good view of the water is possibly the most important selling point that your property can have. We frequently get asked by guests whether the property is "on the water". And while other factors play a part in a guest's choice of properties including location, amenities and how many people the property will sleep, at the end of the day, the single most important fact is that your home or condo be on the water with a good or better yet, a great view of the lake.

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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# Crossword Puzzle

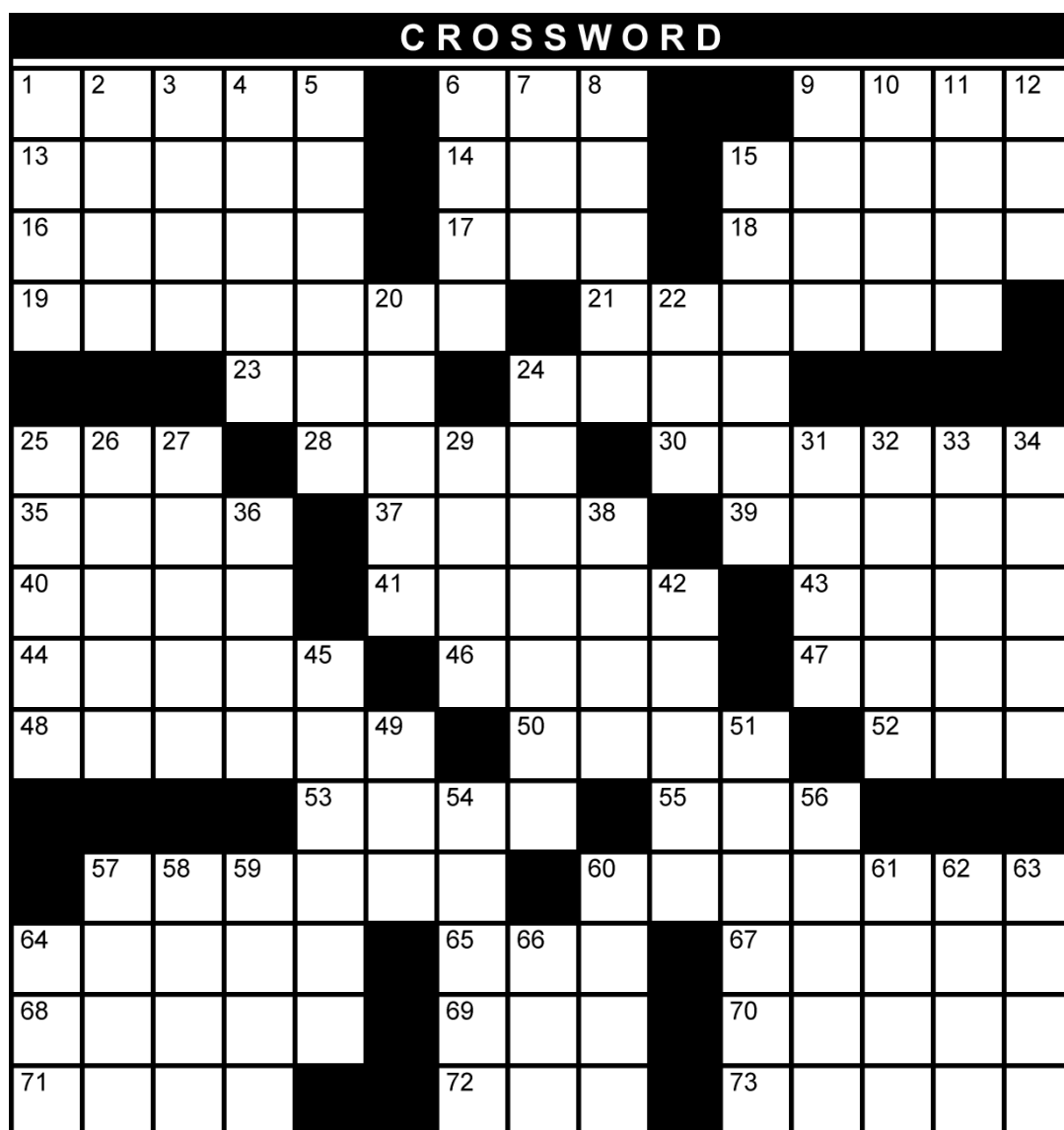
Solution page 21 THEME: HOLIDAY SONGS

## ACROSS

1. Boreal bursts
6. Soldier's bed
9. Microbrewery product
13. "We all will be together if the fates \_\_\_\_\_"
14. Romanian money
15. Plural of pupa
16. Stupid and silly
17. Eyeball shape
18. Bornean ape
19. "Feliz \_\_\_\_\_"
21. "....with your nose so \_\_\_\_\_, won't you guide my sleigh..."
23. Gourmet mushroom
24. Windows to the soul?
25. "Hee \_\_\_\_\_" variety show
28. Persian backgammon
30. Knowledgeable
35. Shining armor
37. Oriental ware, pl.
39. One of seven dwarfs
40. St. Louis' Gateway
41. "Mele Kalikimaka is the \_\_\_\_\_ to say"
43. Singer-songwriter Amos
44. Scout's mission
46. End of line
47. Mint product
48. Mrs. Potts of "Beauty and the Beast"
50. Falling-out
52. Lamb serving
53. Thomas the Engine's warning
55. Plays for pay
57. Part of a flower, pl.
60. "The weather is frightful but this is so delightful"
64. Natural talent
65. Nightcap rocks
67. Run \_\_\_\_\_ of the law
68. Full of curd
69. "Jolly Old Saint Nicholas, Lean your \_\_\_\_\_ this way"
70. First light, pl.
71. Algonquian people
72. Dashboard acronym
73. Wipe it clean to start fresh

## DOWN

1. No this without pain?
2. Longer forearm bone
3. Member of people of eastern Europe
4. Second T in T&T
5. ABBA's home
6. Doofus
7. "\_\_\_\_\_ the fields we go laughing all the way"
8. Short and plump
9. Town
10. Sashimi choice
11. "\_\_\_\_\_ Buy Me Love"
12. Liquor store pony
15. Composed and self-assured
20. Like exes
22. Christian minister, abbr.
24. Most avant-garde
25. "It" in "...but the very next day you gave it away"
26. Come to terms
27. Neopagan religion
29. German industrial valley
31. Drilling group
32. Thread holder
33. Chill-inducing
34. "The fire is slowly \_\_\_\_\_, and my dear, we're still goodbying"
36. Do this until you drop?
38. Finger move
42. Charted record
45. "You better watch out! You better \_\_\_\_\_"
49. Beneficiary of holiday toy drives
51. Found on a tire
54. Basketry stick
56. Butcher's refuse
57. Its out of focus
58. Like pink steak
59. Assistant
60. 4 years to a President
61. Caucus state
62. Litter member
63. Someone \_\_\_\_\_
64. TV monitor, acr.
66. Part of graduate's ensemble



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# How to save money this holiday shopping season

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

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

## Just Say No

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

## Avoid Layaway

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

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

## Manage Your Money

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

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

## Know the Refund Policy

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

## Use Gift Cards

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

## Do-It-Yourself

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

More money management

tips for the holidays can be found at [www.Quicken.com](http://www.Quicken.com).

By planning ahead and making informed financial de-

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



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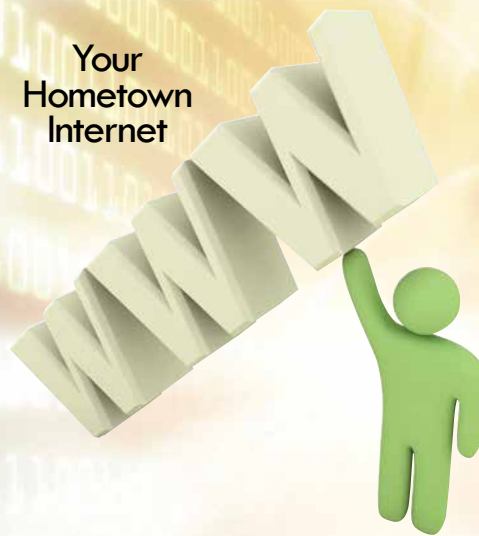
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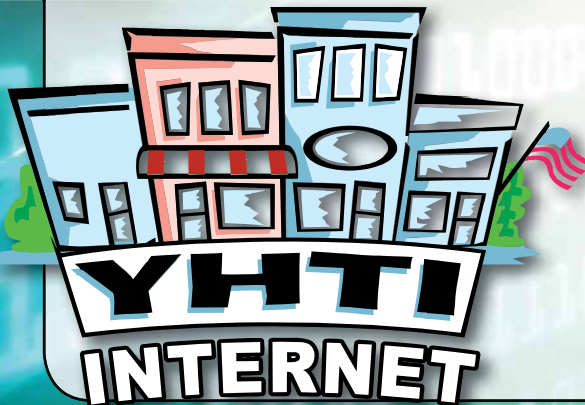
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# Saint Nick

*continued from page 24*  
brought over the tradition of the Christmas tree. This, in turn, furthered the custom of gift-giving, for what better place to set one's present than under the beautifully trimmed tree? The early Santa Claus, the Santa Claus of Europe, was tall, skinny, and wrapped in fur clothing. He traveled by foot or by horseback. Within hundred years or so of his arrival in the Dutch colonies, Santa had put on considerable weight and was conveyed about in a wagon.

Washington Irving mentions his appearance in a satirical history of New York published in 1812. The old saint coursed the rooftops and found chimneys the preferred entrance to the homes of sleeping children. (In 1893, a devoted father impersonating Santa attempted a similar feat. He got stuck. Neighbors had to tear the chimney until they could get a rope on the bewildered and embarrassed man.)

In 1821, a short poem described a fur-clad "Sante-claus" riding a sleigh pulled by a single reindeer. The next year, however, saw the publication of what was to become the quintessential Christmas poem popularly known as "T'was the Night Before Christmas".

That wonderful spread of stanzas holds three footnotes in the annals of historical trivia. First, its real title is virtually forgotten. It actually was entitled "An Account of a Visit from St. Nicholas". Second, its purported author, Clement Clarke Moore, who claimed to have penned the classic to entertain his children on Christmas eve, probably didn't write it.

The verse was published anonymously in a Troy, New York, newspaper, and Moore laid no claim to it for some 20 years after its initial publication. Only after checking to make sure no one was alive who had handled the original manuscript, did Moore step forward.

Recent scholarly research strongly suggests that the true author was Henry Livingston, Jr., a poet of minor acclaim. And third, a printer's error resulted in a name change for two of the reindeer. Donder and Blitzen were identified in original printings as Dunder and Blixem, which are Dutch words for thunder and lightning.

Nevertheless, "T'was the

Night Before Christmas" established some of the hallmarks of the accepted Santa Claus legend. The poem states that Santa rode in a sleigh pulled by eight reindeer (Rudolph, a commercial contrivance, wasn't invented until 1939).

It describes Santa as dressed in fur, carrying a bundle of toys, with a white beard, smoking a pipe, himself of short, round stature, "chubby and plump."

The poem does not state the color of his clothes (unless it was fox fur it probably wasn't red), nor does it identify the jolly old elf as Santa Claus, only as St. Nicholas. But that was enough, the American Santa was born.

Now it would take an artist to fill in the details. At about the same time that the poem appeared, a children's magazine showed Santa in red suit of clothing that bore slight resemblance to a bishop's robe. In 1837, Robert Weir, who taught at West Point, painted Santa as a short man in high boots, waist-length coat, and stocking cap. This Santa also smoked a long Dutch pipe, but had no beard. Interestingly, in his sack he carried not only toys for good children, but birch switches for the bad.

In 1841, a Philadelphia merchant created a "live" Santa scene. The merchant hired a man to dress in appropriate Santa clothing and pose on the store's chimney top. The correct attire for this occasion was described as an "antique costume, with striped pants and stockings, and flying doublet; a tasseled cap on his head and abroad, benevolent grin on his face."



**Goody Santa**

Various editions of Godey's, a popular women's magazine, depicted Santa in diverse forms. One had him in a long tunic, another in flowing robes and a tall hat. He was bewhiskered and coiffed with flowing white

hair. One issue featured a crafts project for making "Old Father Christmas" out of pine cones. Other nineteenth century renderings had Santa large and small in stature, usually but not always rotund, bearded or clean shaven, in long stockings or boots, and in outfits that looked like anything from woolen long underwear to arctic explorer overcoats and hoods. Cloth suits ran from red to green, blue, or purple.

While these permutations continued in print for much of the century, they slowly were being standardized due to the work of illustrator Thomas Nast.



**Thomas Nast's Santa**

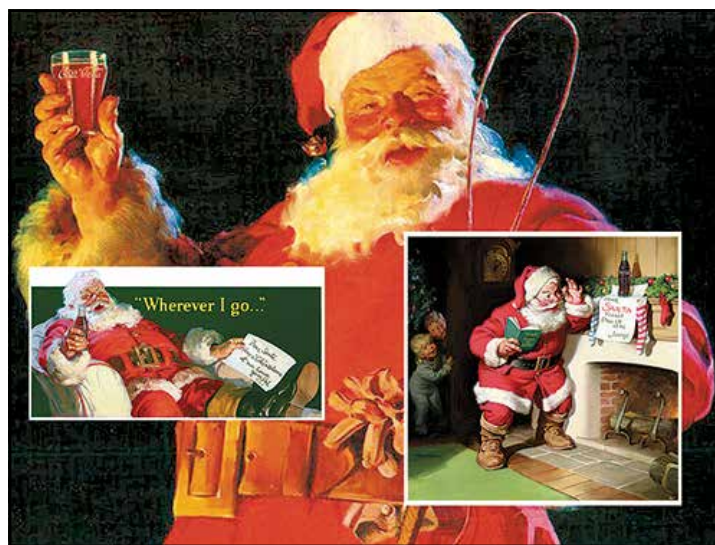
Thomas Nast might rightly be called the inventor of the American image of Santa Claus. While still in his teens Nast began drawing for national magazines. In 1862, during the Civil War, he capitalized on the sentimental longings for a simpler time and created a Santa Claus drawing that seemed to come directly from the Moore/Livingston poem. Indeed, it had.

Nast, who could barely read or write, would work on his sketches while his wife read the poem to him. Many more renderings followed, each one establishing or refining some additional aspect of the Santa Claus legend.

It was Nast who depicted Santa as a toymaker. Another drawing clearly identified Santa's home as the North Pole. Nast's Santa had stockings to stuff, ledgers filled with the names of good and bad children, workshops of elves, and even Mrs. Claus.

Santa, according to the drawing pen of Nast, smoked a long Dutch pipe, displayed a rosy complexion, wore an infectious smile and a snowy white-beard, packed an ample belly, and donned a furry red suit. In time, Nast's Santa became the Santa; all other renderings were

doomed to obscurity. In reality, none of Nast's artistic inventions regarding Santa were entirely his own, save for the North Pole residence.



At the time of Nast's popularity, the North Pole had not been explored. Given Santa's heavy garb, it seemed quite appropriate to Nast that St. Nick should reside in a very cold region. Nast's grandson stated that the artist chose the North Pole because it was equidistant from most northern hemisphere counties, and that no country could claim the pole as its own. Although Nast's Santa was a distinctly American Santa, (his most famous pose shows him carrying a belt buckle bearing the initials "U.S.") he was at the same time a man of the world.

The Nast Santa would undergo a modernization in the twentieth century at the hands of a commercial artist named Haddon Sundblom. Beginning in the 1930s Sundblom created a series of paintings for the Coca-Cola Company.



**Sundblom's Santa**

Taking his cue from Nast, Sundblom put the finishing touches on an already popular image. Sundblom's Santa

retained the ruddy cheeks and red nose of Nast's elf, but went further by depicting him with a fuller— even luxurious— beard, an adult sized torso (Nast drew

Santa in various sizes), a red suit with white ermine trim, a wide belt with brass buckle, and heavy black boots.

## Coke Santa variations

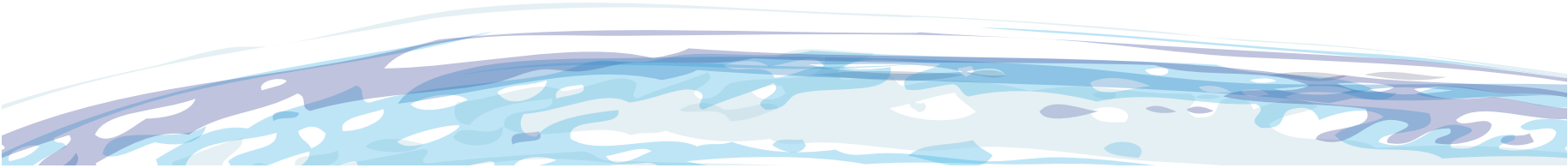
And, quite understandably, Sundblom's Santa seems to have traded his pipe for a Coke. The idea behind the ad campaign was to spur Coke sales during the slower winter months. It worked. The original campaign ran for 35 years, and it has been revived more than once. The company still pulls one of its original Sundblom paintings each year for use in advertisements. They are kept on display at their headquarters in Atlanta, Georgia.

No matter how he appears on paper and canvas, Santa Claus is the personification of charity, of gift-giving— the true spirit of the season.

Merry Christmas!

*Sadly, Mike Gillespie is no longer with us, but his delightful story of the holiday icon can still be enjoyed. --ed.*





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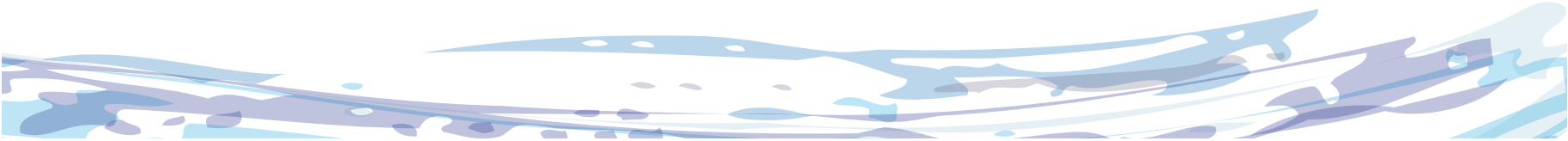
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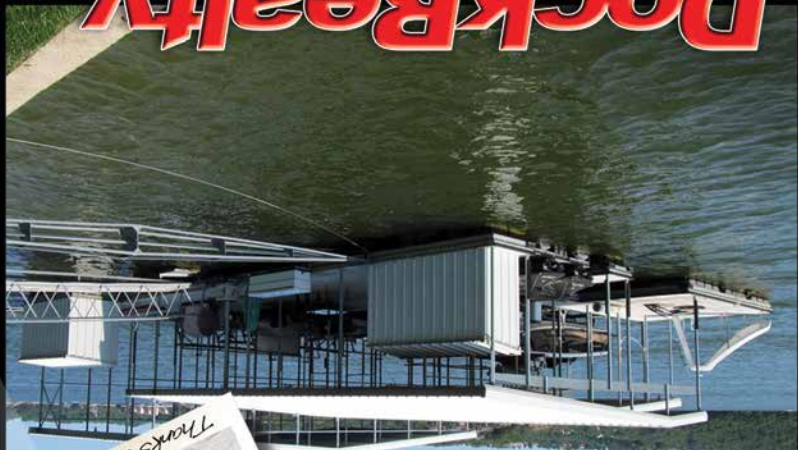


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**www.OverlandParkBoatShow.com**



dealers association



**HOURS**  
Jan. 7th: 3-9pm  
Jan. 8th: 12-10pm  
Jan. 9th: 10am-9pm  
Jan. 10th: 10am-5pm

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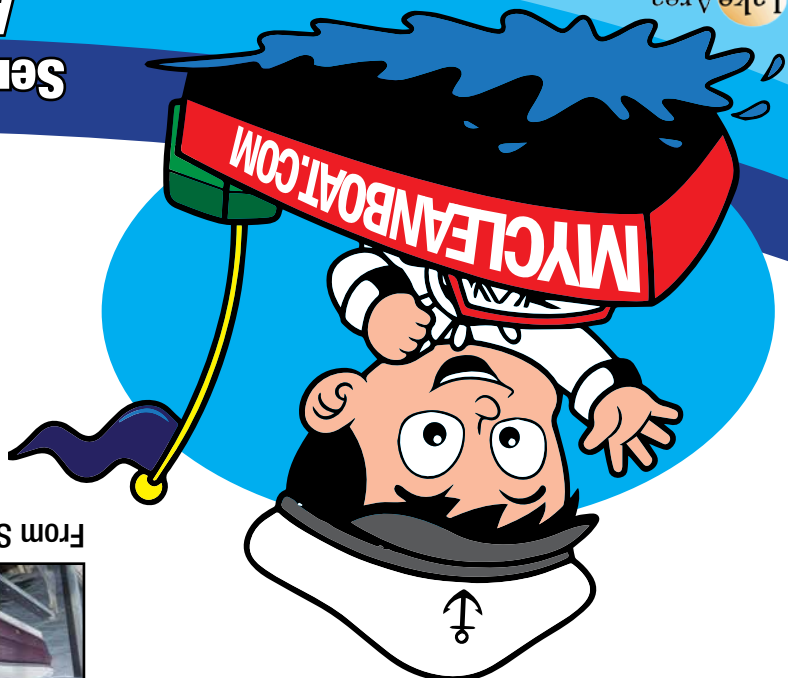
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