

# LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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## NEWS IN BRIEF

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Most wonderful time of year. Page 17



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More gadgets and gizmos. Page 23



### Crossword

Fill in the blanks on: 20 Solution: 6

## Competition to be a big win for businesses

By Nancy Zoellner-Hogland

The Can-Am Police and Fire Games, which promote physical fitness and camaraderie among emergency and protective services personnel, are coming to the Lake next summer and organizers say they're going to have a huge impact on the Lake-area economy.

Jeff Dorhauer, chief of the Osage Beach Fire Protection District and the chairman of the event, said they are expecting anywhere between and 1,200 and 1,500 athletes and their families as well as members of the media who will be covering the games and volunteers from Special Olympics Missouri, the benefactor of the event. Set for June 25 to July 1, the games, which include a wide range of Olympic-style athletic events, are open to all first-responders - firefighters, law enforcement and emergency medical responders and their spouses, as well as their adult children (18 and older) and their spouses.

Executives with the Tri-County Lodging Association, which is responsible for attracting the event, expect the games to provide a \$4-million to \$6-million injection into the local economy.

"In the first three weeks after registration opened, we had 120 register - competitors from 14 states as well as Canada, Jordan, the Czech Republic and India. We're now trying to get the word out around here to get people to go to the website and

sign up. Since the games have always been held up north, a lot of the law enforcement, fire and E.M.S. in Missouri have

were no cities in the northwest-ern U. S. and Western Canada that were large enough to host it. The group reorganized,

\$100 provides a listing in the 2019 Can-Am Games program and a listing on the games website, all the way up to Title



The 2018 games will offer more than 45 events from Track and Field, Toughest Competitor Alive, and Toughest Firefighter Alive to SWAT, Cycling and Trap Shooting. Photo provided.

never heard of it," he said.

The competition started as the Northwest Police-Fire Games in 1977 when officials from two state police and fire games in Washington and Oregon and a police-fire sports group from Western Canada formed an organization to host a multi-sport event for police officers and fire fighters on an annual basis. This continued until 1996, when organizers decided they needed to expand their vision. The event had grown so large that there

renamed itself the Can-Am Police-Fire Games to better represent the athletes demographically and expanded its mission statement to include emergency responders and protective services.

To help cover the costs, organizers are now looking to the business community. Michelle Cook, who is heading up the business sponsorship program, said a variety of participation opportunities are available - everything from Fans of the Game which, for

Sponsor which, for \$75,000 offers exclusive sponsor designation, rights to use the game logo, signage at a minimum of 25 locations, links and logos on the games website, media exposure, full-color ads in programs and much more.

"If we could get every business to give at least \$100, we'd come very close to meeting our half-million-dollar budget needed to bring everything together," she said, adding that they also offer packages to

*continues on page 13*

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## Armchair Pilot

By Nancy Zoellner-Hogland

**WANT TO DE-STRESS** and get closer to nature? Escape to Henriksholm, a 250-acre island in the middle of Lake Animmen in Sweden. Accommodations are limited to small glass-walled cabins with comfy beds and glass campers that also include small kitchens and bathrooms. Guests on the island are invited to participate in daily activities that include fishing, walking and deep breathing. Lodging, which includes meals served family style, runs approximately \$826 for one traveler; \$986 for a couple. Availability is limited; reservations are now being taken for the spring of 2018.

**NOT EVERY CARIBBEAN ISLAND** is closed this winter – and the ones that were not hurt by hurricanes need your business. That's according to Afar travel magazine, which said many snowbirds have cancelled travel plans – or haven't made their usual plans – to visit the islands this winter and that is hurting the entire Caribbean economy. Afar also said that Caribbean Hotel and Tourism Association's One Caribbean Family initiative allows hotels in the region to easily donate a portion of their bookings to help their neighbors in need. So staying at Islands such as St. Lucia, Grenada, Curaçao, and Barbados, which are all open, can help islands such as Puerto Rico, which was totally destroyed by Hurricane Irma.

**WANT TO AVOID THE LONG LINES** and high prices that seem to go hand-in-hand with holiday travel? Book early, travel late. According to Smarter Travel, the days leading up to and following winter holidays are some of the busiest – and most expensive of the year so buy your tickets as far in advance as possible and plan on flying on Thanksgiving Day or Black Friday or the three days following Christmas. Try to avoid travel December 22 through 25, December 29 and January 2, the travel site advises, which usually see the largest crowds of the year.

**IF YOU'RE WONDERING** how early you need to arrive at the airport, the Transportation Security Administration

(TSA) suggests arriving two hours before takeoff for domestic flights and three hours for international flights. However, the time of day and the airport should be the final determining factors. Peak travel times are from 9 a.m. to 6 p.m. Large airports like Atlanta's Hartsfield-Jackson can mean a 45-minute walk from one side to the other, and long lines at the nation's busiest airports – New York, Atlanta, Chicago, Los Angeles and Dallas – can mean extra time in security lines. TSA PreCheck can shave off a little time but extra time should be allowed over the holidays.

**IF YOU LEFT YOUR DRIVER'S LICENSE AT HOME**, you better hope you also left plenty of additional time to catch your flight. According to Smarter Travel, those traveling on domestic flights without identification will be required to fill out a release form, providing their name, the last four digits of their Social Security number and their home address before being allowed to pass through security checkpoints. That form allows the TSA to review Social Security records. Travelers will then be quizzed by TSA agents with questions relating to their identity – mother's maiden name, father's name, place of birth, etc. Once identity has been verified, travelers should also expect pat-downs, full-body scans and inspections of bags. If the TSA agent is satisfied, travelers will be allowed to board the plane.

**IF YOU'VE BEEN LONGING** to learn to hula dance from a real hula dancer, rejoice! Southwest recently announced it will be launching service between California and Hawaii in 2018. Although the airline has not yet released such details as the launch date, what cities will be served or even when tickets will go on sale, many are speculating that Southwest's entry into that market will mean lower fares – not just on Southwest but also on other flights as airlines are forced to compete.

**DON'T VISIT CUBA.** That's the warning being issued to Americans by the State Department after nearly two dozen diplomats have suffered with mysterious health ailments after stays in Cuban hotels and while at their homes. The health issues include permanent hearing loss, dizziness,

headache, fatigue, cognitive issues, difficulty sleeping and in at least once case, brain damage. Some victims report feeling vibrations, others reported different sounds. Most of the sonic attacks came at night. More than half of the American staff of the U.S. Embassy have been ordered home and visas for Cuban travelers coming to America have been halted. The U.S. travel warning stated that because they have not been able to identify the source of the attacks, they believe U.S. citizens may also be at risk. Canadian diplomats have also been targeted.

**THE U.S. GOVERNMENT** is also urging airlines to ban laptops from checked luggage, citing a risk for explosions and catastrophic fire. The Federal Aviation Administration (FAA) recently filed a report with the International Civil Aviation Organization stating that when a laptop's rechargeable battery overheats in close proximity to flammable toiletries such as hair spray or nail polish remover, it can cause an explosion capable of disabling an airline's fire suppression system and ultimately resulting in the loss of the aircraft.

**TRAVEL INSURANCE** isn't cheap but it can be invaluable if you need it. The good news is that many credit cards provide some form of travel insurance as a perk. Read the fine print though because some offer protection for lost bags only or they'll reimburse travel expenses only under certain conditions. Of course, the card has to be used to make the purchase that you want refunded. According to travel columnist Joe Cortez, you should always compare the coverage offered by your credit cards to insurance policies.

**IF YOU LIKE TO FLY**, just for flying's sake, you'd probably love United Airline's newest addition – a non-stop flight between Los Angeles and Singapore. The flight, the longest regularly scheduled route ever flown by a U.S. carrier, covers 8,700-miles and, facing strong headwinds, has a flying time of 17 hours, 55 minutes. It's not the longest distance traveled, however. Although they take less time, Qatar Airways' Doha-Auckland 9,032-mile route and Emirates' 8,819-mile route between Dubai and Auckland claim that honor.

## \$50 PC Clean Up Special

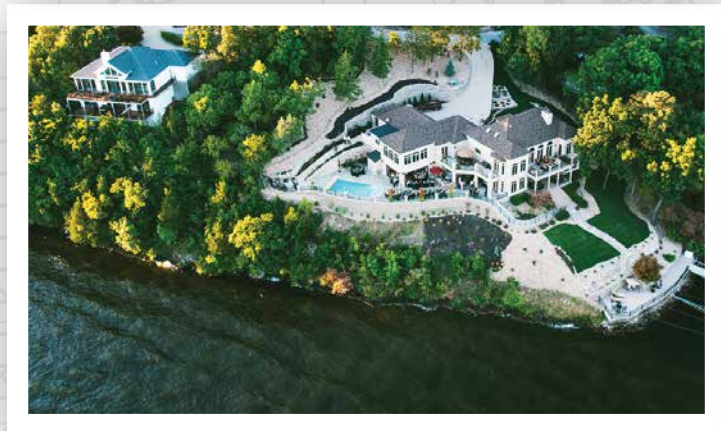
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# OB 'Strategic road map' to housing development

By Nancy Zoellner-Hogland

More than half of those who are renting homes in Osage Beach could be considered "housing burdened" or "living in housing that is not affordable."

That's according to the Lake of the Ozarks Regional Economic Development Council (LOREDC) Housing Study, which describes "housing burdened households" as those spending more than 30 percent of their income on housing. According to the study, for owner-occupied households this traditionally correlates to home values that are 2.5 times a household's income.

Roger Corbin, city planner for Sunrise Beach and a member of the LOREDC Housing Study Steering Committee, shared information from the 173-page study at the November 2 Osage Beach Board of Aldermen meeting, saying he hoped aldermen would decide the city needed to take steps to attract more workforce housing – and that they would use the study to guide them as they worked to-

ward accomplishing that goal.

"The whole point of this meeting is to get more housing that's below the \$300,000 level. I think you need it very badly... It's the one area you need to concentrate on right away," he said, adding that one way of doing that would be to add more multi-family units.

Corbin said many cities automatically seek more commercial development as a way of raising revenue but said that increasing housing would accomplish the same goal.

"More people living in the community would mean more people using the commercial entities already in place and that would equate to more sales tax revenues. When you grow housing, you also grow revenues," he said.

In a later interview, City Administrator Jeana Woods said the city would be looking at taking several steps over coming years and months to enhance what they are already doing.

"I'm looking for incentives that would help create housing. Some cities purchase land

themselves and then work with developers to create housing, but we're not that type of community. Our land is pretty expensive. Other communities are helping with demolition of condemned properties to make the lots buildable and then using grant funds to build some housing, but again, we don't have that type of situation here either. However, we can – and do – support utility expansion, even outside our boundaries, to promote growth and that's something we could even expand on," she said.

Woods said the city might also consider incentives to make it more economical to get on the water and sewer systems.

"Instead of paying impact fees upfront, we might be able to let developers pay over a three-year period," she said, explaining that the city has been very open to extending service outside its boundaries.

Woods said the city also plans to update its comprehensive zoning plan in 2019, with an eye toward housing in 2019, the city will be updating

its comprehensive zoning plan, looking specifically at housing," she said.

In the meantime, the University of Missouri Extension is creating a tool for LOREDC that will allow communities to determine how many buildable lots are within their boundaries. The system will link GIS data to data from the courthouse, providing real-time information on lots that are available for development.

"We're fortunate that we're a little ahead of the game in Osage Beach, but it will still be beneficial when we learn of developers who already own land and who are already building apartments because we can connect them with the data that the banks would need and it will allow us to show them there really is a market for their product," she said. "I think it's also important for developers to talk to city officials to discuss ways they can work together. If a developer has issues with something the city is doing, we can sit down together and look at solutions. Then we all benefit."

According to the study:

- Approximately 34 percent of Camden County's households living in owner occupied housing spend more than 30 percent of their income on housing and are considered house burdened by the U. S. government.

- 29.7 percent of households in the Village of Four Seasons are considered house burdened

- 39.1 percent of households in Camdenton are considered house burdened.

- The county's highest home values are located around the Lake. These home values are traditionally out of reach for the county's workforce including those in educational and health services.

- Similar to home values, contract rents are the highest in the census tracts that border the Lake.

- Approximately 90 percent of those surveyed as part of the study said they believed there is a great need for small, two and three-bedroom houses. The public hearings and meetings netted the same results.

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# Horseshoe Bend development to move forward

*By Nancy Zoellner-Hogland*

A group of Horseshoe Bend residents has dropped an appeal of a Cole County judge's decision, apparently bringing to an end three years of litigation against Camden County and an upscale rental cabin development.

Legal efforts by Jefferson City attorney Michael Berry on behalf of Larry and Patricia Vincent, Mark Abel, Linda Bailey, Rick Hinzpeter, Charles A. Karlin, Allen and Lee Kling and

Edward and Connie Maatecki began almost immediately after the Camden County Planning and Zoning Commission approved a zoning change that cleared the way for the cabin development.

In an earlier interview, Berry said the litigants hoped to keep developer Gary Prewitt and Enowski Farms from moving ahead with a project that included 44 nightly rental units on a 22-acre piece of ground located on the north side of Bit-

tersweet Road between Anemone and Primrose roads.

In May, 2014 by the Camden County Planning and Zoning Commission voted 8-to-1 to recommend approval of all of Prewitt's zoning requests. That approval was affirmed by the county commission:

- B-1 zoning and a conditional use permit (CUP) for a 2-acre parcel to be used as a parking lot for both the resort and the Gators entities

- B-1 zoning and a CUP for

a 4-acre parcel which would house the offices and concession area

- R-1 zoning for the 22-acre balance of the property

Planned Unit Development  
plan which would allow for  
nightly rental of cabins

Over the next three years, court actions against the county for approving the zoning and the developer for moving forward with the project were brought by the residents in at least three courts. At one point, the matter landed on the bench of Cole County Circuit Court Judge Jon Edward Beetem, who ruled against Prewitt, blocking progress on the project. In a judgement issued on March 28, 2016, the judge issued a temporary restraining order, ruling:

“The defendants Gary D Pre-witt, individually or through a trust or other entity, Yellow-stone Lodge, LLC, and Enowski

Farms Inc, their successors, assigns and those in privity with them, are restrained and enjoined from any further development activity on the property for any use of the property which is not permitted under the Camden County Land Use Code in a R-1 district, including but not limited to cabins or dwellings to be used as “Lodgings,” as defined by the code, retail, convenience store, outdoor dining or parking. It is, further, ORDERED, the costs be taxed to the Defendants.”

However, according to attorney Greg Williams, who represents Enowski Farms, although the preliminary judgement had been entered, because the plaintiff had never served the land owner Enowski Farms, that judgment was set aside.

"When we went back for a hearing, the judge simply dismissed that case. Then the

*continues on page 10*

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and a Prosperous  
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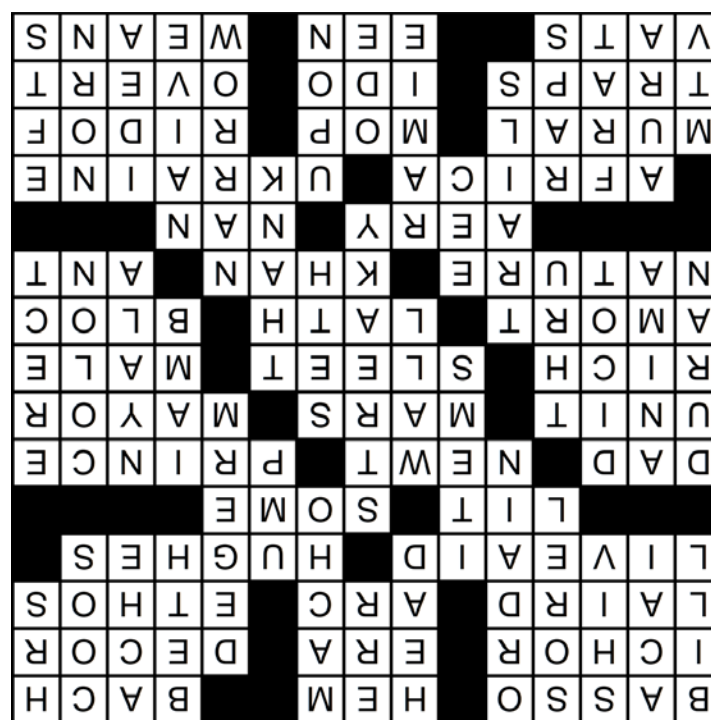


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# LAMB House to have a new home

In early November, LAMB House, an ecumenical food pantry and thrift shop, purchased a 4,849-square-foot building on Morgan Street in Camdenton.

The new facility, previously owned by the Missouri Department of Transportation, is nearly twice as large as the one the not-for-profit organization currently occupies and it includes dozens more parking spaces.

"We're so excited – especially about the additional parking that we're going to have for our clients and customers. It's going to be quite a challenge to pack up and move everything because we have every nook and cranny filled to capacity but it will be well worth it," said Manager Pat Woodward.

Since losing the right to use the lot next to the building, parking at the current facility on Illinois Street in Camdenton has been reduced to four or five spots in front of the building and three or four in the back. Because LAMB House serves more than 10,000 people each year, providing assistance with food and clothing and financial assistance with propane, electric and water bills, rent and prescription medications, many people have been forced to circle the block repeatedly until a spot opens up.

Because of the parking problems, last spring, the board voted to start looking for a new location. That decision was aided when an area resident and member of a local church offered to make a very generous donation to facilitate the move.

Board members agree that God has had His hand on the project every step of the way because as soon as prayers asking for direction were offered up, the Morgan Street building was discovered and everything fell into place.

MoDOT agreed to accept an offer than was substantially less than the list price. A carpet company agreed to install flooring and a heating and air conditioning company agreed to install a new system at little to no profit. A bank agreed to loan up to 70 percent of the building price and Camden County Presiding Commissioner Greg Hasty said LAMB House could erect a sign on the courthouse lawn to solicit

donations that will be used to pay back that loan. As soon as Habitat for Humanity learned about the project, they came alongside and offered to handle the remodeling at no cost. LAMB House will need to pay only for materials. A neighboring business offered to buy the Illinois Street building and numerous people have offered to help with the move.

Board members said the process has been nothing less than amazing. And everyone is excited that parking problems – and cramped quarters – will soon be a thing of the past. A dozen spaces border the front of the new building and another 20 or more are provided in a paved lot along the side.

At LAMB House's current location, cases of vegetables are lined up in a hallway; hamburger, bread and bakery items are stuffed into freezers in one small store room; and cereal, peanut butter and jelly, soup and crackers and other food items are stacked on shelves in another. Volunteers are required to move from room to room to fill food orders.

The new location will have some 2,000 square feet dedicated to the food pantry. Freezers and refrigerators will line one wall and rows of free-standing

the blankets and sheets.

At the new location, a 12-foot-by-30-foot room has been set aside for the closet.

In addition, a large room will provide plenty of space for volunteers to sort clothing donations and will even provide space to store nicer out-of-season items. A shed at the back of the building will allow storage of extra clothing racks and shelving, and if all goes as planned, the thrift store will also include a small play area, complete with TV, to keep children occupied while parents shop.

To "lighten the load" to be moved, a half-off sale will run from Monday, November 13 to Tuesday, November 21.

To allow volunteers to have time off for the Thanksgiving Holiday and to pack and then move, the LAMB House thrift store will be closed from Wednesday, November 22 through Wednesday, December 6. Although the office will be closed for the holiday on November 22, 23, 24 and 25, the manager's office in the current facility on Illinois Street will reopen on Monday, November 27 and will remain open at its regular hours through Thursday, November 30. Clients will still be able to come in for as-



**Parking will never again be a problem once LAMB House moves to its new location on Morgan Street.**

heavy-duty shelves will allow volunteers to simply walk up and down "aisles" to fill the bags. Bay doors will make large food drop-offs easy.

At the current Illinois Street location, a 6-foot-by-8-foot "burn closet," is outfitted with deep shelves on all four walls. The shelves are necessary to hold small kitchen appliances, towels, bedding, dishes, and cookware given to those who are starting over. However, they also make it difficult for volunteers to even stretch out their arms far enough to fold

assistance with things like food, utilities and rent. The office will then remain closed until the entire operation reopens at 9:30 a.m. on Thursday, December 7.

"We have a lot of work to do and just a short amount of time to do it," Woodward said, "but we're moving forward with gusto! Everyone on the board is so excited. We believe when the community sees our new building – and all the parking – they'll be excited too."

## "Insurance Talk"

with Ron Hall of  
Golden Rule Insurance

### Long-Term Care Insurance 101

These days, people are living longer than ever. A 2011 study by the Society of Actuaries found that, since the 1960's, life expectancy has increased between 1.5 and 2 years each decade.

It's a good thing that more and more of us can expect to live well into our golden years. Yet, there's a flip side that a lot of us don't like to talk about: How healthy will we be when we're 90?

According to the 2010 U.S. Census, 70.5% of Americans are disabled by age 80. Although it's not fun to think about, we don't want to be a tremendous burden on our loved ones if we wind up needing a nursing home or other long-term care. That's what long-term care insurance is for. And there are reasons you need to know about it well before the wrinkles set in.

#### Reasons to Consider Long-Term Care Insurance

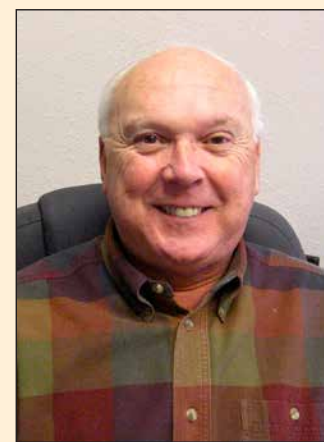
In addition to sparing your family the expense of caring for a long-term disability, long-term care insurance can keep you from draining your savings and ending up fully or partially on Medicaid. That's a good thing because, while there's no out-of-pocket cost for Medicaid, the benefits are not extensive enough to cover many things that would affect your quality of life, like a private room at a nursing home. Medicaid benefits have also been cut recently, leading to cutbacks at nursing homes and influencing some providers to stop accepting Medicaid entirely.

With long-term care insurance, you would have more money to draw on, so you could pay for nicer care and wouldn't be limited to providers that accept Medicaid.

Long-term care insurance can also help protect your assets and your family's inheritance. For example, if, heaven forbid, you developed dementia, you'd likely need round-the-clock care. The Metropolitan Life Insurance Company found that in 2012, a semi-private room in a nursing home cost \$222 a day, or \$81,030 a year. A private room cost \$248 a day, or \$90,520 a year. Just a few years of that could quickly deplete a middle-class couple's savings, leaving little behind for future generations.

#### How Exactly Does It Work?

Long-term care insurance generally kicks in if you need help with at least two or three activities of daily



**Ron Hall**

living, like bathing, eating, using the toilet, dressing, walking and so on. If you're dealing with a cognitive disability, your eligibility might be determined by a mental test score instead.

Once you're eligible for benefits, most insurance plans pay a specified amount per day to cover the costs of dealing with that disability. That could mean a nurse helping out in your own home, an assisted living facility or a full-service nursing home. Some policies let you apply the per-day payment to any kind of care you like. Others only permit you to use the money for "qualifying expenses", as defined by the policy.

Almost all long-term care insurance plans have a waiting period, or elimination period, when you must pay for your own care. Most plans' waiting periods are 90 to 100 days, according to the American Association for Long-Term Care.

#### Do You Need Long-Term Care Insurance?

Generally speaking, long-term care insurance is most important for the middle class. According to Consumer Reports, people whose net worth is below \$200,000 or \$300,000 (not including a house) likely can't afford the premiums and will probably end up relying on family, friends or Medicaid in any case. On the other end of the spectrum, people with a net worth of \$2 million or more probably don't need long-term care insurance because they can likely pay for their own care.

Insurers are choosy too. The older you are, the more likely you are to be turned down – and the more expensive the policy will be if you are accepted.

So, generally speaking, long-term care insurance is probably only worthwhile if you're somewhere in the middle. Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or [ron@goldenruleinsurance.com](mailto:ron@goldenruleinsurance.com).



# Numerous lakefront homes removed from flood zone

By Nancy Zoellner-Hogland

The Federal Emergency Management Agency will soon be spreading a little Christmas cheer to more than 3,800 property owners in Camden County as they notify them that they can drop – or greatly reduce – their flood insurance.

According to Camden County Presiding Commissioner Greg Hasty, the action is the result of FEMA updating their flood maps and altering the base flood elevations (BFE). He said once the new maps are adopted by ordinance, many of the parcels will officially be removed from the 100-year flood plain – areas with a 1-percent chance of flooding. Many others will be reclassified at a lower risk.

The owners of properties in those areas and that were financed with federally backed loans were required to get additional coverage through the National Flood Insurance Program. The cost of those policies, which rate structures at a high, medium or low risk, range from a few hundred to a few thousand dollars per year.

According to Hasty, the majority of the affected parcels are located in the Niangua Arm or the Little Niangua Arm of Lake of the Ozarks; a few are in the Linn Creek area. According to a FEMA report, the update also removed a small number of homes in Miller and Morgan counties.

"Because, in some cases, those parcels hold condominium projects, the actual number of people positively affected by this will be much higher than 3,850. And that means millions will be saved on flood insurance premiums," he said, adding that although FEMA would be directly contacting all those affected by the change, he hopes to also have the list of properties scanned and posted on the county's website so everyone can see it.

He also said changing the minds of FEMA representatives wasn't easy.

"When I was running for office, I was pushing to get these maps fixed. I found much evidence to prove that the elevations they adopted in 2011 were absolutely not accurate

for a 100-year flood for Camden County. A group of us that included many real estate professionals and local officials organized, did our research, held many meetings and, with help from U.S. Rep. Blaine Luetkemeyer, were able to prove to FEMA that their maps were wrong," he said.

As a result of that group's efforts, several months ago, FEMA finally agreed to conduct a new comprehensive study based on the hydrological study done by Union Electric in the 1920s. Hasty, who has worked as a surveyor for more than 30 years, said the results agreed exactly with what he had said all along.

Last February, FEMA published their revised flood elevation determinations and in March, a 90-day public comment period began. According to a letter sent in October to Kim Willey, Camden County's Flood Plain administrator, "FEMA received no valid requests for changes in the BFEs. Therefore, the determination of the Agency as to the BFEs for your community is considered

final. The modified BFEs and revised map panels are effective as of April 18, 2018, and revise the FIRM maps that were in effect prior to that date."

Hasty said the only bad news is that because of the way the law is structured, none of the premiums paid by homeowners in those areas will be refunded.

"It is what it is, but this is a big step. What's really exciting is that we went to war with the federal government and we won," Hasty quipped. "In fact, we're batting 3-for-3! In 2006, we took them on with the red-lining issue on the shoreline and won, in 2010, we took them on with the 1,500 structures they were going to tear down under the Shoreline Management Plan and won and now we've taken them on with these flood maps and we won. I'd say that's a pretty good track record."

In 2006, as part of its relicensing with the Federal Energy Regulatory Commission (FERC), Ameren announced it would be implementing a shoreline management plan

(SMP) that would restrict dock building on some parts of the Lake. Ameren's plan, referred to as "red-lining" by many residents, called for new docks to be 150 feet apart and no bigger than 900 square feet in order to "balance development with natural resource protection."

In 2010, also under the SMP, Ameren announced that thousands of homes and other structures within the project boundary would have to be removed.

Neither measure was ever put into place.

Hasty said his next goal is to finish rewriting the Unified Land Use Code that governs the Lake Area Planning and Zoning District.

"I want to reduce lot sizes for residential development and remove the 25-foot setback for lakefront properties. All that does is take away people's rights for no public good," he said.

Hasty, who was elected presiding commissioner in 2014, defeating incumbent Chris Franken, said he plans to run for re-election in 2018.

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# Horseshoe Bend development

*continued from page 6*  
 plaintiffs appealed that through the Western District Court of Appeals and they – the plaintiffs – entered a voluntary dismissal of that appeal. That means the Cole County Court's dismissal is final," Williams explained.

Prewitt said the ongoing litigation over Camden County planning and zoning decisions has been a financial burden on the taxpayers and an exercise in futility.

"We adhered to the letter of the planning and zoning. This was a pointless abuse of the legal system. When a series of specious suits against us came to an end, they decided to go after the county for appropriate zoning approvals and issuing legitimate building permits. This forced the county to spend thousands of tax dollars in court. This nonsense has been a waste of everyone's time and money," he said, adding, "The litigants only like plan-

ning and zoning when it suits them. The rest of the time they feel free to be an expensive problem for business and government. There was never any question they were wrong, the only question was how long it would take to prove it through the rejection of their absurd court motions."

Prewitt does not yet have a timeline for the project. Two cabins have been built on the property.

## Give back to the community--become a SCORE volunteer

*Submitted by Bruce Mitchell, Lake of the Ozarks SCORE*

Every year SCORE volunteers help thousands of entrepreneurs start small businesses and achieve new levels of success in their existing businesses. Volunteering at SCORE is a way for you to give back to our community, connect with fellow business owners, and pass on your knowledge and expertise to the next generation of entrepreneurs in our community in central Missouri.

SCORE volunteers provide confidential business mentor-

ing services, both in person and online. We lead seminars and workshops to help small business owners meet their goals and achieve success. We help expand outreach of SCORE through marketing and alliance building in our local communities. We provide subject matter expertise by industries and professional skills.

Volunteering as a SCORE mentor means you are joining a community of 13,000 diverse volunteers who are all committed to helping small business owners succeed. Whether you

have owned your own small business, come from a Fortune 500 company, retired, college student, have a sincere commitment for helping small businesses or volunteering, there is a place for you as SCORE volunteer here in the Lake of the Ozarks region. If you think you would be interested, give us a call and we'd be happy to talk with you at 573-346-5441 or send an e-mail to admin.0493@scorevolunteer.org. Our web site is www.Lake-of-the-Ozarks.SCORE.org.

## Troon® selected to manage The Lodge

Troon Golf LLC, has been selected to manage The Lodge of Four Seasons and its golf, marina and spa resort at the Lake of the Ozarks in central Missouri effective January 1, 2018.

In making the announcement, Susan Brown, owner of The Lodge said, "Troon® is the world's largest club and golf management company who has moved into resort and spa management as well. We are thrilled to have them joining us in managing and assisting in the future development and vision of The Lodge. Troon® is a respected golf brand complementing the legacy of our legendary designers at the Robert Trent Jones Signature Course and at the Ken Kavanaugh Designed Course."

Tim Schantz, President of Troon said, "This is an exciting opportunity for Troon® and we truly appreciate the relationship with the Brown family. The Lodge of Four Seasons is an extraordinary destination and we look forward to working

with the entire property team to enhance the experience and the legacy of The Lodge of Four Seasons for years to come."

Troon Golf LLC, founded in 1990 and headquartered in Scottsdale, AZ, operates as a golf management, development, and marketing company operating golf courses, private residence clubs, spas, banquet and meeting facilities and associated hospitality venues in the Americas, Asia, Australia, Europe, the Middle East, and Africa.

In December 2016, The Club at Porto Cima in Sunrise Beach, MO selected Troon® to manage the private 18-hole Jack Nicklaus Signature course, and the 17,000 square foot clubhouse and Yacht Club.

"While each property is a separate entity, the operational synergies will be a valuable asset to both Porto Cima and The Lodge" said Vice President, Mark Brown.

"A working partnership with a company that helps manage

more than 250 golf courses and resorts located in 37 states and 29 countries will be an asset to The Lodge, its guests and our employees," added Susan Brown.

"We want Lodge guests to enjoy a warm friendly resort experience where they will want to return frequently," concluded Susan Brown.

The Lodge of Four Seasons offers 358 rooms and over 60,000 square feet of meeting space. Amenities include the Midwest's best 36 holes of golf, a full service marina and five diverse restaurants. The Lodge is also the home of the nationally recognized Spa Shiki.

The Lodge of Four Seasons, long regarded a major destination resort in Missouri and the Midwest, was founded in 1964 by Harold Koplar, father of Susan (Koplar) Brown.

For additional information contact Van Anderson at Anderson Creative at Van@anderson-marketing.com or by calling 573-365-5597.

## Mortgage \$ense

*with Michael Lasson of First State Bank Mortgage*

### 4 Steps to Take Before House Hunting Begins

Deciding to make a new home purchase is an exciting experience, so exciting that you can get swept up in scouring the internet for listings. It's important to take a step back and get all your ducks in a row before starting your search for the perfect home. In today's blog, your Lake of the Ozarks mortgage lender offers advice on the steps you should take before house hunting begins.

#### 1. Review Your Financial Situation.

Investing in a home is one of the largest purchases you'll make in your life. Before getting carried away looking at houses online, it's important to know where you stand financially. Are you financially capable of making a home purchase at this time in your life? How much can you afford in a new home? The best place to start is to find a mortgage professional at the Lake of the Ozarks. Together, you can go over your financials to determine your options. Doing this early will give you the opportunity to get into the best financial shape possible before starting the loan process.

#### 2. Build a Strong Savings Account.

If you haven't already started saving for a home purchase, start now! While there are programs now that offer lower down payment options, you're still going to need cash for a variety of things. From inspections and closing costs to future maintenance and repairs, it's important to have a healthy amount of money in savings. Find ways to cut spending and eliminate unnecessary costs or consider picking up a side job to increase the savings fund quickly.

#### 3. Get Pre-Approved for a Loan.

Once you are comfortable with your financial situation, it's time to get a Lake of the Ozarks mortgage pre-approval. While not necessarily required, a pre-approval will help you determine how much of a home you can afford. This helps you avoid falling in love with a home that's outside of your price range. Knowing what



you can afford before you even start looking at homes will save you a lot of time and energy. In addition, a pre-approval shows buyers that you are serious about making a purchase, giving you leverage in negotiations.

#### 4. Find a Good Realtor.

While you could browse the internet all day long for new home listings in your area, working with a real estate agent has a lot of advantages. Not only will a good realtor with local market knowledge be able to help you narrow your search, he or she will also be valuable during negotiation. Having someone with expertise in the entire home buying process will save you a lot of frustration and help you get into your new home sooner.

If you're well prepared, by following the steps above, the home buying process will be much smoother. Talk to a lender today to learn about your home loan options at the Lake of the Ozarks. Call Lakelender Michael Lasson at 573-746-7211 to discuss your finances and start the process today!

For Lake area news, resources and tips on financial services, please LIKE my Facebook Page, Follow me on Twitter or Connect on LinkedIn

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## Leadership is essential to small business success

Submitted by Bruce Mitchell,  
Lake of the Ozarks SCORE

Do an Internet search on “leadership” and you’ll find no shortage of articles, books, and quotes about what it takes to be a successful leader.

That’s because no two leaders, or leadership situations, are alike. Each of us brings different skills, talents, and experiences to the table. How we apply them depends very much on the circumstances at hand. So while people like Theodore Roosevelt, General George Marshall, or Microsoft co-founder Bill Gates are all considered great leaders, their respective approaches to particular problems might have been quite different.

Still, there are skills shared by all successful leaders, including those at the helm of small businesses. Most are developed through experience and education (“born leaders” are few and far between). Business writer and IT consultant Susan Ward has identified five keys to business leadership. You may not fully develop them all, and have to compensate in other ways. But simply being familiar with them will make it easier to engage your employees, partners, vendors, customers, and associates.

•Plan. “Leadership involves identifying potential problems and solving them before they reach crisis proportions,” Ward says. As such, leaders are continually analyzing new data and adjusting their plans to conform to the changing landscape.

•Have a vision. “Vision provides direction and without direction, there’s not much point to all that planning,” Ward says. That makes it critical to develop a vision statement that defines your business, and what you want it to achieve.

•Tell them about it. Sharing that vision with others starts the cycle of getting them to believe in you, which reinforces your own belief in what you want to accomplish, and your ability to do it.

•Take charge. This is when all those thoughts and ideas are turned into decisive actions. “You can’t just ‘talk a good game’ to be a leader,” Ward says.

•Inspire through example. Your role as leader doesn’t end at 5 pm, or when you step outside for lunch. People won’t respond to your leadership unless they know you are fully committed to those objectives. As Ward puts it, “you have to act in ways that are fitting to your leadership vision and yourself—all the time.”

You’ll find a wealth of small business-related information, resources, and training, plus free, confidential counseling from more than 13,000 business experts. For more information about contacting a mentor or volunteering contact the Lake of the Ozarks SCORE Chapter at [www.LakeoftheOzarks.SCORE.org](http://www.LakeoftheOzarks.SCORE.org), by e-mail at [admin.0493@scorevolunteer.org](mailto:admin.0493@scorevolunteer.org) or call 573-346-5441. Serving Mid-Missouri with offices in the Lake of the Ozarks, Columbia, Jefferson City and Lebanon.



The Lake Area Chamber recently held a ribbon cutting for Slumberland Furniture at their location at 6241 Osage Beach Pkwy in Osage Beach. Attendees included owners Jill and Randy Ray, several Slumberland employees, Lake Area Chamber staff, board members, and chamber volunteers. The ribbon cutting celebrated their new membership with the Lake Area Chamber of Commerce. For more information, call (573) 302-4222, or visit their website at [www.slumberland.com](http://www.slumberland.com).



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# Former Lake Ozark police chief will head up Capitol Police Department

By Nancy Zoellner-Hogland

Mark Maples, who served as chief of police for the city of Lake Ozark from 2007 to 2014 was chosen as the new chief of the Missouri Capitol Police Department. He left the city to take the corporate security manager position with Anheuser-Bush INBEV.

Missouri Capitol Police has responsibility for security at the Missouri Capitol and throughout the Jefferson City Capitol Complex.

Department of Public Safety Director Drew Juden announced Maples' appointment at the same time he announced that Dorothy Taylor, a 21-year veteran of the Missouri State Highway Patrol, was chosen as the new acting state supervisor of the Division of Alcohol and Tobacco



**Mark Maples**

Control. That division issues liquor licenses, regulates alcohol

sales, collects alcohol excise taxes and conducts tobacco sales enforcement. The position requires Senate confirmation.

"The safety and security of Missourians is our top priority, and I believe Dorothy Taylor and Mark Maples have the experience, leadership skills, and resolve to strengthen public safety through their work in their new positions at the Division of Alcohol and Tobacco Control and Capitol Police," Juden said. "Throughout their careers, Dorothy and Mark have demonstrated a strong ability to work cooperatively with other law enforcement and public safety agencies, which Gov. Greitens and I consider essential to the work we do."

## Check fire extinguishers - millions are recalled

State Fire Marshal Tim Bean is urging all Missourians to check their fire extinguishers following a U.S. Consumer Product Safety Commission recall of almost 38 million Kidde brand fire extinguishers in the U.S. The recall involves two styles of Kidde fire extinguishers – plastic handle fire extinguishers and push-button Pindicator fire extinguishers – representing 134 different models manufactured between 1973 and Aug. 15, 2017.

"Fire extinguishers are life-saving devices and among the most important things in your home and vehicles," State Fire Marshal Tim Bean said. "I urge all Missourians to check all their fire extinguishers so they can be confident they will work when needed. Millions of Kidde brand fire extinguishers are being recalled, and many of them are likely in Missouri."

Consumers can contact Kidde toll-free at 855-271-0773 from 7:30 a.m. to 4 p.m. Monday through Friday, and 8 a.m. to 2 p.m. weekends, or online at [www.kidde.com](http://www.kidde.com) (click on "Product Safety Recall") for more information.

The CPSC recall notice links one death to a Kidde extinguisher that did not work properly for emergency personnel at a car fire in 2014. CPSC says there have been almost 400 re-

ports of failures to activate or nozzles detaching with enough force to pose a hazard.

The Kidde fire extinguishers were sold in red, white and silver, and are either ABC- or BC-rated. The recall includes models that were previously re-

called in March 2009 and February 2015.

Information on the CPSC recall, including photographs and model numbers, is available on the CPSC website: <https://www.cpsc.gov/>



## Building an effective web presence

with Mike Waggett,  
MSW Interactive Designs LLC

### Don't Let an Image Copyright Issue Cost Your Business Money!

A great image can turn a simple social media post into something that makes your brand stand out! While you can easily find an image just by searching in Google, in most cases, legally you cannot use it! If you use an image that you don't have the rights to, you could be liable for A LOT of money. Let's explore some of the copyright related terms you should know and understand to protect your business.

#### Copyright Laws

Article I, Section 8, clause 8, of the United States Constitution states the purpose of copyright laws is "to promote the Progress of Science and useful Arts, by securing for limited times to Authors and Inventors the exclusive Right to their respective Writings and Discoveries." When you think of copyright, the first thing that may pop into your mind is probably copy, or written text; however, copyright also applies to images. As soon as an original work is created, copyright applies.

#### Fair Use

Fair use is "the doctrine that brief excerpts of copyright material may, under certain circumstances, be quoted verbatim for purposes such as criticism, news reporting, teaching, and research, without the need for permission from or payment to the copyright holder." A common example of fair use is if you're writing a review of a product. In this case, those reading your review are going to want to know what the product looks like, with a professional image, not one you've taken at home with your cellphone.

#### Public Domain Images

The "Public Domain" refers to creative materials that are not protected by intellectual property laws such as copyright, trademark, or patent laws. While there are many websites that allow users to upload



**Mike Waggett**

their own images to the public domain, there is no one monitoring if those images being uploaded actually belong to the person uploading them. Be sure to always read the fine print on the site to help you determine if you want to take the risk of using one of these images.

#### Royalty-Free Photos

To use Royalty-Free images, you have to purchase the image or a license. Once the license has been paid for, you may be able to use the image an unlimited amount of times and for virtually any application, according to your license agreement. You or your company cannot use an image that someone else has paid for, as the license to use that photo typically does not transfer to someone else.

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# Competition to be a big win for business

*continued from page 1*  
businesses interested in marketing to the first responders. "We have vendor packages that allow them to have booths at Tan-Tar-A and also come on-site with us."

Dorhauer said all the standard events - swimming, basketball, hockey, track and field - will be offered but a couple new events will appear on the roster in order to take advantage of what Lake of the Ozarks has to offer. One is kayaking, another is a bass tournament. Dorhauer said the committee is still working out the rules but he said he thinks it will be handled the same as any other catch-and-release fishing tournament.

Most of the game committees are headed up by emergency responders. Track and field is one of the exceptions.

"Most people developed an interest in certain sports - trap shooting, golf, fishing - as they were growing up and they stayed with it throughout life. However, with track and field, once you're out of school, you typically don't compete any more so we don't really have any experts in that area. However, Special Olympics Missouri has people that coordinate those kinds of competitions every year so they're handling those for us," Dorhauer said, adding that they will also be offering distance runs - a 5k, a 10k, a cross country run, a 21k, a half triathlon and a biathlon, geared towards law enforcement. That race requires competitors to fire a number of rounds at a target, run a mile, fire rounds, run another mile and fire rounds and run a third mile as they race to the finish line.

Except for a small handful of games - ice hockey is one, skeet is another - all competitions will take place in the Lake area.

Depending on the sport, the 50-some different games will be broken down into divisions for males and females and by age "so if we have a retired member they won't be competing against a 22-year-old rookie," Dorhauer explained, adding that the only time age wouldn't be considered is in golf, which will be split by handicap rather than age. "And we've actually

got four days of golf. We obviously think it's going to be big! We'll do an individual tournament, a two-person tournament and a four-person tournament, which I believe will be done over two days."

Registration for the first event is \$60 and \$5 for each additional event until December 31. Beginning January 1, registration jumps to \$85. There are additional fees involved with some sports.

Tan-Tar-A is the host hotel but with 700 guest rooms, they won't be able to accommodate everyone so Dorhauer advises everyone to book their rooms early.

"We know some people coming will be camping, we have others staying in condos and other hotels and some have expressed an interest in B&Bs. What's great is that all those people will be eating out and buying gas and shopping so this is going to spread out - and benefit everyone - around the entire Lake area," he said.

Special Olympics Missouri will be coordinating volunteers, who can start signing up in January.

Dorhauer said in an earlier interview that more than once he's been asked why fire departments, police departments, sheriffs' offices and EMS are getting involved in tourism.

"People see our departments as those who respond in time of need. We're very proud of this area and we're looking forward to showcasing what each of us individually and collectively represent to emergency services. But the biggest reason we stand here today in emergency services is because we live in an area where our main source of income - our main industry - is tourism. Each of the individuals you see have families who live in the area, who have gone to school in this area. We are part of this community. And for this community to be successful, we must be part of tourism," he said.

For more information on the Lake of the Ozarks event and to register, visit [www.lakeozarkcanamgames.com](http://www.lakeozarkcanamgames.com). For more information on the Can-Am Police-Fire Games, visit <http://canampolicefiregames.org/>.



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## A Matter of Trust

### Tax-conscious bequests

The advent of a higher amount exempt from the federal estate tax (\$5.49 million in 2017) has reduced the need for tax-aware estate planning, but it has not eliminated it altogether. Estates of any size are still subject to income taxes, as are their beneficiaries. However, proper planning may help reduce this burden.

Take charitable bequests, for example. Past practice generally has been to provide for charity from the principal of an estate, according to law professor Christopher Hoyt ["Tax Savings with Income-Based Charitable Bequests," Probate & Property, September/October 2017]. The better approach from a tax perspective is to direct the executor to make a payment to charity from the estate's income. Instead of a will clause providing \$50,000 to a selected charity, the will could direct the first \$50,000 of income collected by the estate to be used for that purpose. That would garner an income tax deduction for the estate, leaving more money for the other heirs.

### Income in respect of a decedent

Most assets acquired from an estate receive a basis step-up to their fair market value at death. With a basis step-up, there will be little or no tax due upon the capital gain if the asset is sold soon. Some assets do not receive any basis step-up, however, such as Series EE savings bonds and employee stock options. Because these would have been subject to income tax in the hands of the decedent, they are "income in respect of a decedent" (IRD) and remain subject to the income tax, as well as the estate tax. The most prevalent source of IRD is an interest in an inherited retirement plan account.

One approach to limiting the income tax exposure with IRD is to



**Trenny Garrett, J.D., CTFA**  
Senior Vice President

use it to fund charitable bequests. The IRD may be paid directly to a charity, so that it never will need to be recognized by the estate. If the IRD will be distributed to the estate, the will should instruct the executor to pay charitable bequests to the extent possible from the IRD, which will generate an offsetting charitable deduction.

With retirement accounts, the beneficiary designation form is key, as the assets may pass outside of probate. A charity may be named as the beneficiary of some or all of the retirement account. To the extent that assets pass directly to the charity, the estate will not have to recognize IRD.

What about a forgotten retirement account for which no beneficiary was named? The asset will pass to the probate estate by default. It may be possible for the executor simply to distribute the retirement account directly to a charity. Alternatively, instructions to the executor to pay charitable bequests from IRD when it is available may cure the tax problem. If you are considering a bequest to charity, we encourage you to work with your trusted advisor to make sure the situation is right for you and your tax-planning needs. Contact Trenny Garrett today at (573) 302-2474 or at trenny.garrett@centraltrust.net.

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## As the Lake Churns Happy Holidays!



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

Best wishes for a Merry Christmas and Happy New Year! Thank you so much for taking the time to read my article. I strive to provide you with good, solid information about the lake area real estate market as well as updates on what is happening on a state and national level.

Sales of single family homes were up nationally by 9.1% in the 2nd quarter of 2017 compared to the same time frame in 2016 although sales fell -0.8% compared to the 1st quarter of 2017. Existing home median sales prices rose 9.9% in the second quarter compared to the first quarter and the prices rose 6% compared to the 2016 second quarter.

On a local lake level, the total of all sales YTD thru November 5th in 2017 rose 13.4% compared to the sale time frame in 2016. In reviewing the previous 6 months of May through October of 2017; each month's sales were up when compared to the same months in 2016. Total 2017 individual monthly sales in this time ranged from 299 units to 363 units. The same time in 2016 the total individual monthly sales ranged from a high of 290 units to a low of 244 units. Average days on the market continue to drop across all property types except for commercial transactions. However, I must factor in that many commercial transactions are not handled through our local MLS and that information is not included here.

Lakefront homes sales increased 31.5% YTD in 2017 compared to 2016 and the average sales price rose by 2.9%. 2017 YTD Non-Lakefront homes sales rose 6.8% over 2016 and the average sales price grew 10.6%.

Resale Condominium unit sales increased 21.5% YTD with a slight rise of 1.4% in the average sales price.

Lakefront lot sales increased by 49% YTD 2017, the average sales price has decreased by -7.5% com-

pared to 2016. I do see the average sales price gap or deficit starting to close and I feel next year that we will see the average prices of waterfront lots level out and begin to rise.

With the rapidly moving market and rising prices; it can be difficult to determine value for both buyers and sellers. A good market analysis should include the most recent sales of the homes closest and most like your home. In addition, it should also factor in the sales trends happening at the lake and in your neighborhood as well as considering the home's features and potential drawbacks that add or detract from its worth.

Sales data obtained from the Lake of the Ozarks MLS comparing the time frame from January 1, 2016 to November 5, 2017 and from the U.S. Department of Housing and Urban Development.

Michael Elliott 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 Michael's assistance in the sale or purchase of property, or have interest in a career in real estate, you can reach him at 573.365.SOLD or [cme@yourlake.com](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com) \$1 million plus homes at [www.LakeMansions.com](http://www.LakeMansions.com) You can also view each months' article, ask questions and offer your opinion on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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# Christmas happenings kick off at the Lake

By Nancy Zoellner-Hogland

It's hard to be a Grinch at Lake of the Ozarks, where Christmas festivities abound.

Let there be lights!

This year's Enchanted Village of Lights, one of the largest drive-through light parks in mid-Missouri, opens November 17. Hours are 5 to 9 p.m. Sunday through Thursday and 5 to 10 p.m. Friday and Saturday. The light park, located in the Laurie Fairgrounds just off North Highway 5 and sponsored by the city of Laurie, is free but donations are appreciated.

Enjoy the true meaning of Christmas at the Festival of Lights at the Shrine of St. Patrick. Located on Highway 5 in Laurie, it is the oldest light park in the area. Instead of animated displays, the focus is on Jesus' birth. The display will be open daily from 5 to 10 p.m. from Thanksgiving through December 31. There is no charge to visit. A gift shop will be open and serving hot chocolate and hot cider from 5 to 8 p.m. Thursdays through Sundays.

From November 25 to January 1, 2018, the city of Versailles will light up its city park for the Unity Circle of Lights. The holiday light park is named after the Unity Circle, a monument erected at the park entrance to show cooperation among various entities in the community. The display, located at the junction of Highways 5 and 52, will feature as many as 40 lighted displays, including several animated holiday scenes for the family. The park is open from dark until midnight and admission is free.

The Osage Beach Holiday Light Park also opens November 25 and runs through December 31, 2017. Held in the City Park off Hatchery Road, the park includes lots of displays depicting Santa on the beach, golfing, driving a race car, driving a 4 X 4 and more. The display, free to the public, will be open from 5 to 9 p.m. Wednesday through Sunday.

Cruise for Christmas

Do you want to help the Lake's homeless dogs and cats? Then you'll also want to take part in the Seventh Annual Deck the Docks Festival of Lights to benefit Dogwood

Animal Shelter. Starting November 24, the Celebration Yacht will embark on a cruise each Wednesday, Friday and Saturday to tour docks and lakefront homes decorated for the holidays. Tickets are \$25 each and must be purchased in advance by calling Celebration Cruises at 573-480-3212 or online at [www.cruiselakeoftheoarks.com](http://www.cruiselakeoftheoarks.com).

The Deck the Docks Benefactors' Cruise is set for November 28. A sit down dinner will be provided by JJ's at the Copper Pot with entertainment by Dale Blue. Limited seating is available. Tickets are \$125 per person with 100 percent of all proceeds going to the Dogwood Animal Shelter. Reservations are required and can be made by calling Celebration Cruises at 573-480-3212.

What better way to celebrate Christmas than by jumping on board the Celebration Cruise Ship for their annual Frosty Float! With cruises set for 10 a.m. and 1:30 and 5 p.m. on both December 3 and 10, you'll be able to sing Christmas carols, munch on sweet treats and enjoy holiday fun that includes such children's activities as face painting and visits by Santa. Tickets are limited so make your reservations early! For tickets or info, visit [Cruise-lakeoftheoarks.com](http://Cruise-lakeoftheoarks.com).

Everybody loves a parade!

Laurie's annual Christmas Parade is set for 6 to 8 p.m. November 25. After the parade, which travels from Central Bank in Laurie to Laurie Mall, children are invited to come inside and visit with Santa.

Lake Ozark's 32 Annual Christmas Parade is set for 3 p.m. December 9. The Parade will line up along State Route 242 and then will turn right to proceed down Bagnell Dam Boulevard to the dam. The Parade will be led by the Maine Corp League Honor Guard; Santa and Mrs. Claus will bring up the rear. Immediately following the parade, Santa will be greeting all the kids at the top of the Strip at Two Bit Town. The event will include a bonfire, treats for the kids, hot chocolate, coffee and refreshments and Christmas caroling.

And there will be music and

dancing!

For two days only, at 6 p.m. November 25 and at 2 p.m. November 26, Steps Dance Studio will be presenting their 17th season of The Nutcracker at School of the Osage, Cummings Auditorium in Osage Beach. The ballet will feature more than 40 area student dancers, ages 3 to 17 performing alongside professionals in the community. Tickets are \$10 each for general admission and \$12 and \$15 for reserved seating.

The Lake Area Community Orchestra kicks off its 2017 Winter Concert Series, "A Fireside Christmas" at 7 p.m. on November 26 at the Community Christian Church, 1064 N Business Route in Camdenton. Concerts are free, however donations are welcome. The program will include a variety of selections, including Joy to the World, Christmas on Broadway, the Mannheim Steamroller arrangement of Hallelujah, Those Fabulous Flutes, and Go Tell It on the Mountain. For the complete concert schedule, visit [www.lakearea-communityorchestra.org](http://www.lakearea-communityorchestra.org).

The fun doesn't stop there

The Ice at Old Kinderhook will be holding special themed skate nights from 5 to 8 p.m. every Friday beginning November 24, when guests are invited to dress like their favorite super heroes for Super Hero Skate Night. Every weekend from Thanksgiving to Christmas, the public is invited to join the fun at Old Kinderhook's Christmas Village where they will offer horse-drawn carriage rides, gingerbread house making for children, elf storytelling, S'mores around the fire pit, games, ice skating with special guests and more. Check [www.old-kinderhook.com](http://www.old-kinderhook.com) for times and more information.

The public is invited to Tan-Tar-A Resort on Route KK for a bonfire, singalong, refreshments and a visit with Santa, starting at 6 p.m. Thanksgiving evening at Hidden Lakes Parking Lot. While Mom is shopping on Black Friday, Dad and the kids can come for at a Duck Drop Race at Timber Falls Indoor Waterpark at 1:30 p.m. Holiday Tram Tours to tour the grounds and see the

lights will also be open to the public starting at 7 p.m. each evening.

Everyone is invited to the Camdenton Christmas on the Square December 2. Activities will begin with the Running of Elves 5K at 9:30 a.m. At 10:30 a.m., festivities will kick-off with games, ornament making, chocolate snowmen, prize drawings, craft tables, music, cookie decorating, petting zoo, hot dogs, hot chocolate, cookies, and more! Register for ham drawings provided by Camden County elected officials. Santa will arrive at 11:30 a.m. and the Hawthorn and Oak Ridge Choir will perform at noon. Sponsored by the Camdenton Area Chamber of Commerce, all activities, with the exception of the 5K, are free. However, everyone is encouraged to bring canned goods that will then be turned in to the LAMB House food pantry as part of the Can-Do Challenge. A trophy will be given to churches, businesses and clubs/organizations bringing in the most canned goods.

The Lake Arts Council will present a special showing of How the Grinch Stole Christmas at 10 a.m. December 9 at the Wehrenberg Theater in Lake Ozark. Admission is \$10 for adults and \$5 for children. Mr. Grinch will be on hand to meet with children before the show.

A children's Christmas play will be presented at 3:30 p.m. December 9 at the Camden County Museum at 204 South Locust in Linn Creek. The Young Museum Players will present "The Rented Christmas" by Norman C Ahern Jr.

and Yvonne Ahern, followed by cookies and punch. Admission \$5 per family.

On December 9 adults are invited to celebrate the season of giving at the Lake Area Kiwanis Christmas for Kids, which provides gifts for more than 1,600 Lake-area children each year. Held at the Lodge of Four Seasons on Horseshoe Bend, doors will open at 5:30 p.m. for cocktails and dinner will be served at 6:30. Music and entertainment will continue until midnight. Following the Christmas for Kids tradition, each person is asked to bring a new, unwrapped toy with a value of \$20 or a \$20 cash donation upon entry. For more information, contact Angie Barns via email at [abarns@lakeregional.com](mailto:abarns@lakeregional.com) or via phone at 573-348-8099.

"The Best Christmas Pageant Ever" play is set for 7 p.m. December 15 and 16 and 2 p.m. December 7 at the Royal Theatre in Versailles. The humorous play tells the story of the Herdmans, town bullies who steal and smoke cigars. The Herdmans show up for the church pageant try-outs for the snacks only and, despite the protests of children who think they can do better, they land the starring roles in the Christmas play. Their unique interpretation of a story they've never heard before surprises even the most regular of churchgoers. Call 573-378-6226 for reserved seating or purchase tickets, which are \$10 for adults and \$5 for student/children 3 to 18, at the door, upon availability

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## OZARK DEER FARM/ A NEW BUILDING REPLACES THE OLD AUSTIN WOOD AUDITORIUM

A new building is taking shape along Business High-

way 54 (Bagnell Dam Boulevard) in Lake Ozark.

It is about one-eighth of a mile west of the current junction of Hwy. 54 and Bus. 54 across from the Orchid Motel. When finished it will be a

new facility for Big Thunder Marine. The new building replaces the Austin Wood Auditorium which was constructed on this site in 1963.

The photo that accompanies this article presents the front and back of the Austin Wood Theater brochure. The theater was open in season from 1964 to 1967.

What made the attraction unique at the Lake was that Austin was blind. He hailed from St. James, Missouri, and was affectionately known as the "Singing Milkman."

For many years Austin's voice and guitar greeted central Missouri radio listeners with songs that were said to be plaintive, witty, and romantic.

Ernest Tubb was Austin's best friend and Austin was well known to the stars of the Grand Ole Opry. He and his wife Grace Bond travelled hundreds of thousands of miles each year by car, plane and his bus to various performance opportunities.

Had Austin not died un-

expectedly in 1967, his influence might have led other Grand Ole Opry stars to open theaters at the Lake and give Branson some tough competition. Country music legends like Ernest Tubb and his Texas Troubadours, Gov. Jimmy Davis, Loretta Lynn, Roy Acuff, Tex Ritter, Jim Reeves, Bob Wells and others entertained huge audiences in Austin's Auditorium at the Lake.

Austin was an accomplished musician in his own right, won numerous music awards and released 27 singles and two albums.

He was an unabashed farm boy and his guitar hangs in the Country Music Hall of Fame, Nashville, Tenn.

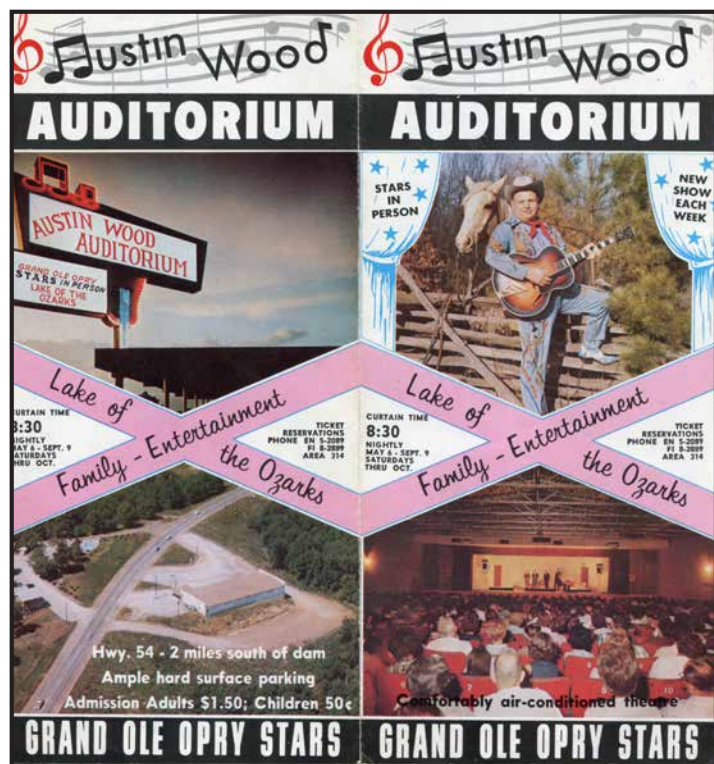
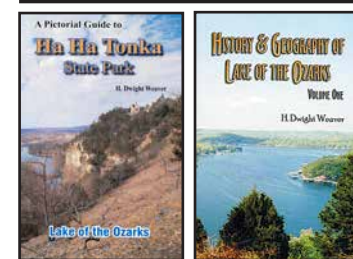
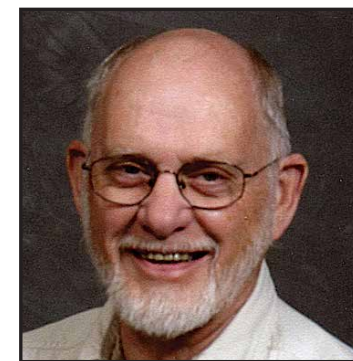
For more information see the author's book *History & Geography of Lake of the Ozarks, Vol. Two*.

*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. Contact him at: dwightweaver@charter.net or call 573-365-1171.*

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### Amazon Echo

Amazon's Echo quickly became the darling of in-the-know techies, while the rest of us simply didn't "know" what the heck it did. But it now comes in 3 finishes. Amazon says Echo connects to Alexa (with internet access) to "play music, make calls, set alarms and timers, ask questions and control smart home devices." And, you can now buy 3 Echos and connect them in your home, for room-to-room coverage. The voice recognition makes it easy. Sound quality has been enhanced for the second generation Echo with Dolby processing and new tone controls. Great for folks who own Echo-friendly lights, door locks, thermostats and the like. **\$99.** [www.amazon.com](http://www.amazon.com)



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## Let's Go Boating!



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**Give Your Boat a Hose Job.** Hoses and clamps are often overlooked and underappreciated until one of them decides to fail. Inspect all your hose runs and clamps for cracks, rust and wear. Replace any hose run that show signs of being cracked, kinked, or abraded. Replace any hose clamp that has rust – even stainless steel corrodes. If the hose leads to a through-hull, double clamp both ends.

**Give Your Boat the Spa Treatment.** Winter is a good time to fix all the nicks, scratches, dings, and dents that you haven't had time for. Fiberglass repair professionals can make your boat look like new again.

**Makeover Your Boat's Bottom.** Cleaning your boat's bottom of bugs, growth, and debris will reduce drag and have your boat looking sharp in the spring. Winter is

also a good time to give your boat a "bottom job" by painting it with anti-fouling paint.

**Buy Your Boat Some New Toys.** If your boat needs an upgrade to her marine electronics, audio system, or satellite TV system, winter is a prime time to hire a professional installer.

**Make Your Boat Look Like New Again.** Professional marine dealers can replace, repair or upgrade everything in your boat. For an updated look, repair or replace your vinyl, carpeting, canvas and striping.

**Spruce Up Your Boat's Ride.** Now is a great time to thoroughly inspect your boat's trailer. Putting your boat in and out of the water repeatedly exposes the trailer to a corrosive environment. Make sure the wiring is all intact and all lights work. Check the brakes (if any) and suspension.

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## Common Internet of Things devices may allow cyber exploitation

In advance of the Christmas shopping season, the FBI is reiterating the growing concern of cyber criminals targeting unsecure Internet of Things (IoT) devices. The number of IoT devices in use is expected to increase from 5 billion in 2016 to an estimated 20 to 50 billion by 2020.

Once an IoT device is compromised, cyber criminals can facilitate attacks on other systems or networks, send spam e-mails, steal personal information, interfere with physical safety, and leverage compromised devices for participation in distributed denial of service (DDoS) attacks.

IoT refers to a network of physical devices, vehicles, buildings, and other items (often called "smart devices") embedded with electronics, software, sensors, actuators, and network connectivity enabling these objects to collect and exchange data. Below are examples of IoT devices:

- **Home automation devices that control such things as lighting, heating and cooling and locks;**
- **Security systems;**
- **Wireless medical devices;**
- **Wearable fitness trackers and watches;**
- **Smart appliances;**
- **Wireless office equipment;**
- **Entertainment devices; and**
- **Hubs - devices that control other IoT devices through a single app.**

As more businesses and homeowners use Internet-connected devices to enhance company efficiency or lifestyle conveniences, their connection to the Internet provides new vulnerabilities for malicious cyber actors to exploit. Cyber actors have demonstrated the ease in which IoT device vulnerabilities can be compromised and leveraged.

• In September 2016, cyber actors using the Mirai botnet infected IoT devices including routers, cameras, and digital video recorders for the purpose of conducting DDoS attacks. The actors exploited openly accessible devices via the Internet with common default usernames and passwords.

• In February 2017, a hacker compromised more than 160,000 printers with open connections to the Internet by

scanning for those with specific open ports. The hacker claimed the devices were part of a botnet and sent print jobs to the affected printers.

• In August 2017, a cyber actor released a list of over 33,000 usernames and passwords for IoT devices, including cameras, DVRs, and routers. While the majority of these devices were located in Asia and China, many were also found in the United States. It was discovered many of these devices were almost instantly exploited, often taking less than two minutes between discovery and infection.

Unsecured or poorly secured devices provide opportunities for cyber criminals to intrude on private networks and gain access to other devices and information attached to these networks. Cyber criminals often take advantage of default usernames and passwords to merge IoT devices with others into a large botnet. These botnets can facilitate DDoS attacks against popular Web sites or network resources. These attacks cause Web sites to run slow, prevent users from being able to connect, or potentially take down multiple Web sites associated with the network under attack.

It can be difficult to determine if an IoT device has been compromised. However, there are many reputable resources and tools available that search for vulnerable network devices. The following recommendations can be implemented to help secure IoT devices from cyberattacks:

• Change default usernames and passwords. Many default passwords are collected and posted on the Internet. Do not use common words and simple phrases or passwords containing easily obtainable personal information, such as important dates or names of children or pets. If the device does not allow the capability to change the access password, ensure the device providing wireless Internet service has a strong password and encryption.

• Isolate IoT devices on their own protected networks.

• Configure network firewalls to block traffic from unauthorized IP addresses and disable port forwarding.

• Review and implement device manufacturer security recommendations, if available. Consider turning devices off when not in use.

• Research your options when shopping for new IoT devices. When conducting research, use reputable Web sites that specialize in cyber security analysis, provide reviews on consumer products, and support consumer advocacy. Look for products from manufacturers with a track record of providing security to their Internet-connected products. Look for companies that offer firmware and software updates, and identify how and when these updates are provided. Identify what data is collected and stored by the devices, including whether you can opt out of this collection, how long the data is stored, whether it is encrypted in storage, and if the data is shared with a third party. Also identify what protections and policies are in place in case there is a data breach.

• Ensure all IoT devices are up to date and security patches are incorporated when available.

• Use current cyber security best practices when connecting IoT devices to wireless networks and when connecting remotely to an IoT device.

• Invest in a secure router with robust security and authentication. Most routers will allow users to whitelist, or specify which devices are authorized to connect to a local network. Whitelisting can be used to identify malicious network traffic from unauthorized devices and prevent them from making a connection.

For additional information, refer to "Internet of Things Poses Opportunities For Cyber Crime," available at <https://www.IC3.gov/media/2015/150910.aspx> and "Internet-Connected Toys Could Present Privacy and Contact Concerns for Children," available at <https://www.IC3.gov/media/2017/170717.aspx>.

If you suspect your IoT device(s) may have been compromised, contact your local FBI office and/or file a complaint with the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).

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# Crossword Puzzle

THEME: THE 1980s

Solution page 6

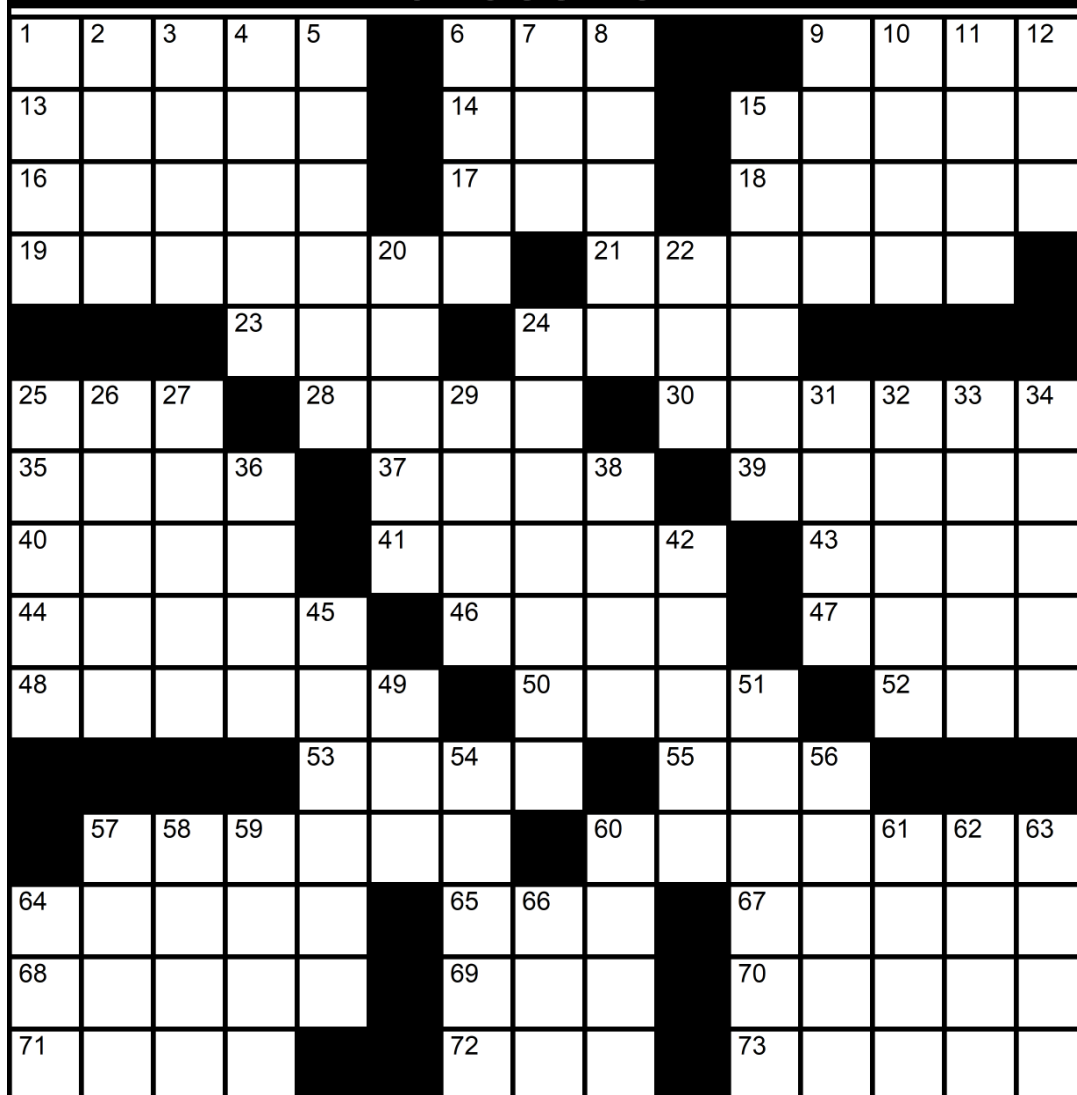
## ACROSS

1. The lowest voice
6. Bottom line?
9. Composer Johann
13. Blood of the gods, Greek mythology
14. Mesozoic one
15. Joanna Gaines' concern
16. Landowner
17. Rainbow, e.g.
18. \_\_\_\_\_ vs. pathos
19. \*Intercontinental musical benefit in 1985
21. \*Brat Pack director
23. Type of English course, for short
24. Not all
25. \*John Mahoney to Ione Skye in "Say Anything..."
28. Former Speaker of the House
30. \*"Purple Rain" performer
35. Amount of measurement
37. a.k.a. Red Planet
39. \*Ed Koch, e.g.
40. \*"Lifestyles of the \_\_\_\_\_ and Famous"
41. Winter driving hazard
43. Stag party guest
44. "To death" in France
46. Latticework wood strip
47. U.S.S.R plus countries of the Warsaw Pact, e.g.
48. As opposed to nurture
50. \*"Star Trek II: The Wrath of \_\_\_\_\_"
52. \*Rocker Adam
53. Bald eagle's nest
55. Form of Anna
57. \*"Out of \_\_\_\_\_," movie
60. \*Chernobyl disaster location
64. Diego Rivera creation, e.g.
65. Janitor's tool
67. Free from
68. Golf bunkers
69. Knot-tying words
70. Out in the open
71. Giant kettles
72. Poetic "even"
73. Gradually deprives

## DOWN

1. \*His company launched Windows
2. Antioxidants-rich berry
3. Gangster's blade
4. Julien of Stendhal's "The Red and the Black"
5. Appoint a priest
6. Seat of intellect
7. "To \_\_\_\_\_ is human"
8. \*Randy Savage, a.k.a. \_\_\_\_\_ Man
9. Short for Elizabeth
10. Dull pain
11. Avian messenger's sounds
12. Store posting, for short
15. Get rid of bugs?
20. Agenda entries
22. Behind the plate
24. Like amateur's paint job?
25. \*Duran \_\_\_\_\_
26. Carl Jung's inner self
27. Monocot's alternative
29. \*It fell in Europe
31. Shakespeare's metrical unit
32. African antelope
33. Part of gastro-intestinal system
34. Raise a barn, e.g.
36. "Through" in text message
38. Comedian Rogan
42. Give gratitude
45. "Happy \_\_\_\_\_" by Dale Evans
49. Common Market initials
51. Like a Norwegian fjord
54. Chinese silk plant
56. Innocent
57. Radiant light
58. Short for brotherhood
59. \*What Blondie does in "Rapture"
60. Second word in fairytale?
61. Brainchild
62. Fate of Norse mythology
63. Newts in terrestrial stage
64. \*Music videos channel
66. "\_\_\_\_\_ to Joy"

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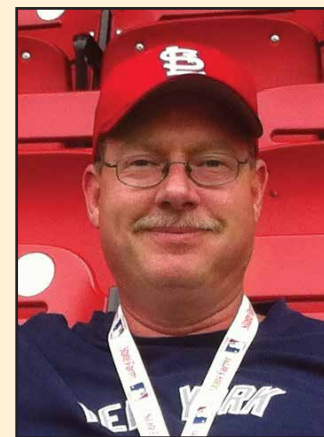
## Managing Rental Property

### Maximizing the Vacation Rental Season

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

Effectively the rental season at the Lake runs from Memorial Weekend through Labor Day Weekend. Over the last three years 91% of all our rentals have occurred during the months of May, June, July, August and September with about 83% of those rentals falling between those two previously mentioned holidays. Within that rental season there is just a nine week "prime" rental season that runs from the middle of June through the middle of August. 64% of all our rentals occur during that short time frame. Compared with many other vacation areas this is a very, very short rental season. Once you realize that 83% of all your rentals may occur in the span of 15 weekends, which represents only 29% of the entire year, you can better prepare yourself for that short rental season.

Since we do have such a short season, don't be so quick to give discounts. During those nine prime weeks there is very little availability around the Lake, so there is not much need, if any, to discount. Also try to avoid shorter rentals during that time. Depending on the size (number of bedrooms) of your property, especially with larger properties (four bedrooms or more) you should not take a two night rental during that time unless it gets down to the last minute and your property is setting empty. In 2017 our larger homes (four plus bedrooms) averaged 4.7 nights per rental between Memorial Day and Labor Day. So taking a two



Russell Burdette

night rental would mean giving up 57% of your potential income during that time period.

If you are going to discount, you should do so wisely. Obviously you will have to discount during the winter months where almost any rental is kind of like finding a few quarters in the couch cushions. During the spring and fall, prior to Memorial Day and after Labor Day, you may have to discount to compete with other rental properties. During the summer a good time to discount is during the week. If you typically only fill up the weekends then discounting Monday through Thursday may increase your rentals and fill your unoccupied nights.

In addition try not to use your property during the prime rental season. Using your property outside of the peak season or during the week will also help maximize your overall rentals. Happy Renting! And if you happen to be in the market for a rental home or would like a free property evaluation, please give me a call or stop by our office at 4571 Osage Beach Parkway.

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





# Marinemax Promotes Jay Rasmusson To Regional President

MarineMax has recently announced the promotion on Jay Rasmusson to Regional President. He will oversee the MarineMax stores in Minnesota, Missouri, Ohio, Oklahoma, and Georgia.

"Jay has a proven track record of success and focused commitment to his team. I am confident in his ability to continue expanding on our goal of providing the very best in customer service," stated Brett McGill, MarineMax Chief Operating Officer.

Since November 2007, Jay Rasmusson has been an integral part of the MarineMax

team serving as Brand Manager, General Manager of MarineMax Rogers, General Manager of MarineMax Minnesota, and now as Regional President. Prior to joining MarineMax, Jay was co-owner and President of Mora Marine from 2002-2007. Other industry related roles include 5 years with Automotive Finance Corp, an auto floorplan lender, as well as 3 years with a regional public accounting firm.

"I am honored to have the opportunity expand my position within MarineMax. Looking forward, I plan on continuing to support my team to ensure success for both them and Marine-

Max as a whole," stated Jay Rasmusson, MarineMax Regional President.

MarineMax strives to provide an array of opportunities for their team members to truly become the best of the best. In their continued growth, MarineMax is proud to have enthusiastic, talented, and highly-motivated team members such as Jay Rasmusson.

## About Marinemax

Headquartered in Clearwater, Florida, MarineMax is the

nation's largest recreational boat and yacht retailer. Focused on premium brands, such as Sea Ray, Boston Whaler, Meridian, Hatteras, Azimut Yachts, Ocean Alexander, Galeon, Grady-White, Harris, Crest, Bennington, Scout, Sailfish, Sea Pro, Sportsman, Scarab Jet Boats, Yamaha Jet Boats, Aquila, and Nautique, MarineMax sells new and used recreational boats and related marine products and services as well as provides yacht brokerage and charter

services. MarineMax currently has 62 retail locations in Alabama, California, Connecticut, Florida, Georgia, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Oklahoma, Rhode Island, South Carolina, and Texas and operates MarineMax Vacations in Tortola, British Virgin Islands. MarineMax is a New York Stock Exchange-listed company. For more information, please visit [www.marinemax.com](http://www.marinemax.com).



## Lake Area Chamber Holds Ribbon Cutting for The Main Event

The Lake Area Chamber recently held a ribbon cutting for a new Lake area business, The Main Event. The ribbon cutting was held at their location, 1785 Bagnell Dam Blvd in Lake Ozark, at noon on September 13. Owner Tina Stotler, as well as several Lake Area Chamber staff, board members, and volunteers helped celebrate The Main Event's new Lake Area Chamber membership.

For more information, visit their website at [www.themaineventloto.com](http://www.themaineventloto.com), or call (573) 480-7560.



The Lake Area Chamber recently held a ribbon cutting for Laclede Industries at their self-service recycling center at 43 Valley Road in Lake Ozark. The ribbon cutting took place on October 10 at 10 am. Attendees included Laclede Industries Executive Director Linda Kimrey, several Laclede Industries employees, Lake Area Chamber staff, board members, and chamber volunteers. For more information on the self-service recycling program in Lake Ozark, call (417) 588-3241, or visit their website at [www.lacledeindustries.com](http://www.lacledeindustries.com).

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# St. Nicholas, Santa and the Holiday

*Each year around this time, I am reminded of an old friend gone, and the story he did for Christmas. Once in a while, it gets another visit. -- Ed.*

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.

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.

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.

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.



**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/Livings 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 countries, 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!



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The Lake Area Chamber recently held a ribbon cutting for Bank of St. Elizabeth at the Lake at their location at 3855 Osage Beach Parkway in Osage Beach. The ribbon cutting took place on October 5 at noon, with several Bank of St. Elizabeth at the Lake staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, call (573) 493-2313, or visit their website at [www.stebank.com](http://www.stebank.com).



Kevin Winters Team - RE/MAX at the Lake was welcomed with a ribbon cutting after joining the Lake West Chamber. Located in Greenview at 73 Sorrento Drive, Suite 2. Call their office @ 573.374.3252 Pictured L to R (back row) Justin Shadel, Team Member; Paul Hooper, ED Lake West Chamber; Tim McGriff, First National Bank; Joy Frederiksen, Team Member; Jess Wadle, Ambassador. (front row) Howard Halbedel, Ambassador; JoAnn Fry, Team Member; Ellen Bozich, Membership Director Lake West Chamber; Kevin Winters & Janet Winters, Team Members; Judy Smith, Ambassador; Danyell Borrett, Team Member; Stanley Field, Ambassador and Al Dzurko, Ambassador.



The Lake Area Chamber recently held a ribbon cutting for Black & White Roofing at their location at 70 North Shore Drive in Lake Ozark. The ribbon cutting took place on November 6 at 4 pm, with several Black & White Roofing staff members, as well as several Lake Area Chamber staff, board members, and volunteers in attendance. For more information, visit their website at [www.blackandwhiteroof.com](http://www.blackandwhiteroof.com) or call (573) 693-9944.



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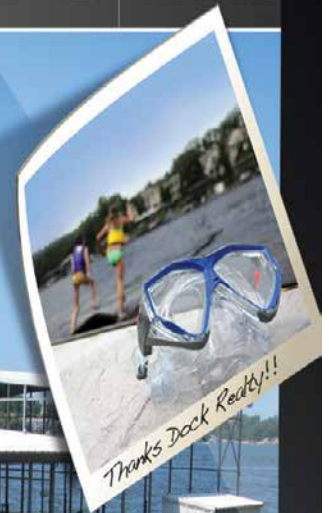
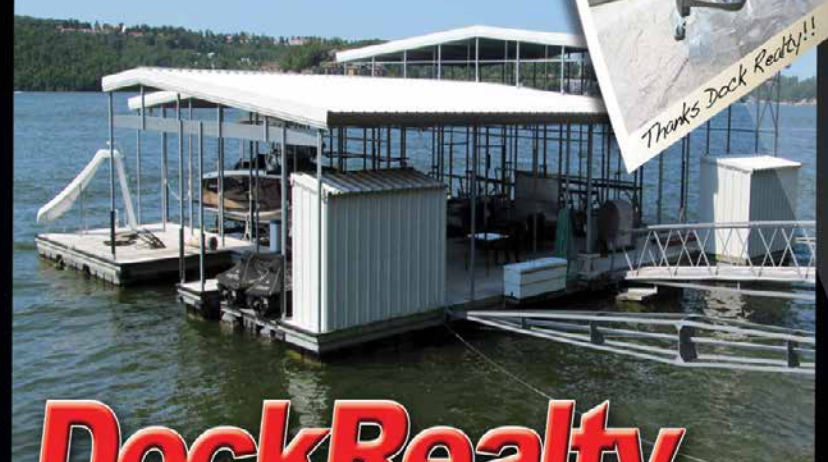
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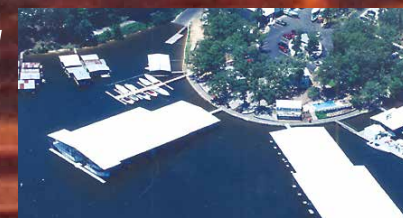


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