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NEWS IN BRIEF

Census officials 100% certain count right

Village officials concerned by incorrect information are assured by census officials that the count will be right. Page 4.

Proposed plumbing legislation questioned

Many wonder the need for plumbing code legislation when the counties already have strict plumbing codes in place. Page 52.

Law warns renters beware of scammers

A variety of scams are circulating, says the FBI, and the public should take care. Page 3.

Fire suppression sprinkler codes spark discussion

Both sides of the issue wrangle over the benefits versus expense involved with sprinkler systems installed in homes. Page 5.

Class set to help area prepare for disaster

Seminar this month that will address everything from necessary emergency supplies to keep on hand to staffing issues. Page 23.

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 4

APRIL, 2010

Lake-wide boon expected from Chateau

by Nancy Hogland

Osage Beach city officials agree - Judge B. C. Drumm's ruling that the Tax Increment Financing (TIF) Redevelopment Plan for Chateau on the Lake is constitutional and valid and that the project can proceed - will have a tremendous impact on the entire Lake of the Ozarks area.

The ruling was handed down Monday, March 9, more than two years after aldermen approved a Tax Increment Financing (TIF) Redevelopment Plan to fund \$3.7 million of the proposed \$100-million Chateau, a European-style, 15 story, 320 room waterfront hotel, 100,000 square foot convention center and spa to be built on 28 acres off Passover Road.

City Administrator Nancy Viselli said once construction gets underway, numerous heavy equipment operators, carpenters, steel workers, concrete finishers, electricians, plumbers, landscapers and others will be needed to build not only the facility, but also the infrastructure to serve the complex.

According to revenue projects provided the city on behalf of John Q. Hammons' Lake of the Ozarks Development, LLC, more than \$2.8 million will be spent to develop the site. Another \$60 million will go to building costs and \$21.5 million will be spent on furnishings, fixtures

and equipment.

However, Viselli said the benefit won't stop there.

"We anticipate the flow of people into the city will also require restaurants to employ full crews to serve all the people that will be in the area each day to work. Of course, gas stations will also see a sharp increase in traffic. Because Mr. Hammons has said he plans to buy as much material as possible locally, building material suppliers will benefit. Because people will be working again, they will be able to afford to buy houses and cars. The list of 'positives' will go on and on," she said.

But that's only the beginning.

City Planner Cary Patterson said because convention space far exceeds the rooms, hotels throughout the Lake will also benefit. In addition, he knows of other developers that have been waiting for the outcome of the trial before moving forward with plans to build two hotels and a restaurant nearby specifically to handle the "overflow" from the Chateau.

In addition, because many of those attending the upcoming conventions will want to fly in, expansion of airport services can also be expected. That, in turn, will require additional rental car companies to operate in the Lake area.

Osage Beach will also be able to expand its services because of the revenue stream provided by the additional sales tax and

real estate taxes.

Viselli said while Hammons representatives have not yet given the city a scheduled start date, she believes the group is waiting to see if Peter and Susan Brown will appeal Judge Drumm's decision to the Missouri Supreme Court. She said the Browns have 30 days from the date the judgment was handed down to do that. Otherwise, the decision stands.

"After reading over the findings, I don't think there's a lot of leeway to appeal. The judge was pretty clear - he spent a lot of time doing his homework to back up his findings - so we're hoping this whole thing can start moving forward," she said.

Findings of fact, conclusions and judgments of law

Court records show the Brown's expert witness, Mike Kelsay, an economics professor at University of Kansas, admitted that he was not an expert with respect to TIFs. He said he had no specific knowledge of the Hammons project and that he was not aware that the notes issued in connection with the TIF project are only payable from the revenues of the TIF project. He also admitted he had never prepared a TIF plan, a cost-benefit analysis for a TIF plan nor had he ever participated in a TIF approval process.

Although attorneys involved in the case said the Browns were fighting the "blight" designation, in his ruling,

Judge Drumm stated no evidence was presented at trial that suggested that the Blight Study did not accurately report the physical conditions of the site in 2007. Pat McNally, the broker and long-term property manager for the site, testified that Windjammer Road is defective and inadequate and lacks proper storm water management; 10 of the approximately 14 structures on the property are deteriorated or dilapidated, are in an advanced state of disrepair and are not generating more than nominal rent; bedrock is a major problem; and the property is overgrown with weeds and has been used as a dumping ground. He said because of those problems, the tax revenues, based on a per-square-foot basis, were at least 33 percent lower than one neighboring property and 94 percent less than another.

McNally also testified that the property had sat for decades without anyone making an offer or even entering into any serious negotiations to purchase the property, stating Hammons was the only developer to ever approach the city and property owner with a plan.

Judge Drum also stated in his decision that the development was "unique and substantial" with regional and multi-state demand, the type of development which "warrants the infusion of public

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Lake of the Ozarks BUSINESS JOURNAL



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Changing Methane gas to electricity Area community has big plans

by Jeff Spalding

An area community's plans to convert methane gas from a nearby landfill into usable electricity took another step toward reality recently. Missouri Governor Jay Nixon January 18th awarded State Fair Community College in Sedalia more than 718 thousand dollars in state money to develop programs to train students how to operate such a facility. Local civic leaders say it is the first step needed to bring the Missouri Center for Waste to Energy proposal to life.

The idea for converting methane gas to energy began last year when several Sedalia business and civic leaders met over lunch, and began talking about how Sedalia could get involved in the efforts nationwide to economically produce energy from alternative sources. Benne Media KDRO-KPOW General Manager Stu Steinmetz says the idea was a natural. "This is the type of thing that communities should be doing all the time, a plan to harness some local asset, and turn it into a product economically beneficial to the area, while developing jobs for the community at the same

time. It is proactive, rather than reactive." The group announced their plans last October.

Methane gas is produced as organic material at any landfill breaks down over time. Every landfill is already required to monitor and control the gas to prevent fires and explosions. The plan is to harvest the gas by drilling a number of wells, then converting it to electricity, which would then be sold to Kansas City Power and Light and put on the power grid. Revenues could then be used by the college to pay for electricity usage on campus.

Governor Jay Nixon, when announcing the nearly three-quarter of a million dollar Training for Tomorrow grant, said the partnership between education, business, local government and community leaders was instrumental in the State Fair Community College proposal being selected for funding. SFCC is working with ProEnergy, Waste Corporation of Missouri, Kansas City Power and Light, and several public partners to train students to develop and manage alternative and renewable energy sources. The governor

said the college is not just offering degrees in the hopes that jobs will be available to graduates, but instead is incorporating business partners into the development of the training curriculum, almost guaranteeing jobs for students who complete the program.

SFCC President Dr. Marsha Drennon says people will be brought in to design the training, beginning with retooling existing programs to include a focus on green technology. Dr. Drennon says the college could conceivably be recruiting students for the new program to start at the first of the year.

Dr. Michael Ash, SFCC Vice President for Advancement and Resource Development says the new training program will offer students the chance to receive two years of technical training, leading directly to employment, or the opportunity to seamlessly integrate the course work into a four year degree program at another college or university. He says that is exactly what community colleges were first designed to do.

Village trustee Neil Williams honored by Four Seasons



Last month, Gordon Ellison, (left) chairman of the Board of Trustees for the Village of Four Seasons, presented a plaque to Joan Williams to honor her husband Neil (inset), who served as a trustee for 10 years. Neil passed away on Dec. 23 as a result of injuries sustained in a car crash. During the presentation, Joan said she was sure her husband was with them in spirit, happy to have

been able to serve his community for so many years.



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Law warns: Property renters beware scams

by Nancy Hogland

When real estate sales began to slow, some homeowners turned to renting their properties on websites offering free classifieds.

However, the FBI's Internet Crime Complaint Center (IC3) is warning that homeowners need to be cautious when using that method. The IC3 reports they are receiving numerous complaints from individuals who have fallen victim to scams involving rentals of apartments and houses after posting those ads online.

Rental scams occur when the victim has rental property advertised and is contacted by an interested party. Once the rental price is agreed-upon, the scammer forwards a check for the deposit on the rental property to the homeowners. The check is to cover housing expenses and is, either written in excess of the amount required, with the scammer asking for the

remainder to be remitted back, or the check is written for the correct amount, but the scammer backs out of the rental agreement and asks for a refund. Since the banks do not usually place a hold on the checks, the victim has immediate access to them and believes the check has cleared. In the end, the check is found to be counterfeit and the victim is held responsible by the bank for all losses.

Another type of scam involves real estate that is posted via classified advertisement websites. The scammer duplicates postings from legitimate real estate websites and reposts these ads, after altering them. Often, the scammers use the broker's real name to create a fake email, which gives the fraud more legitimacy. When the victim sends an email through the classified advertisement website inquiring about the home, they receive a response from someone claiming to be the

owner. The "owner" claims he and his wife are currently on missionary work in a foreign country and needs someone to rent their home while they are away. If the victim is interested in renting the home, they are asked to send money to the owner in the foreign country.

Of course, the victim never receives a key to the property and finds out too late that the money sent for the rental is long gone.

According to Sgt. Arlene Page, public information officer for the Osage Beach Police Department, because the majority of internet scams originate out of the country, it's almost impossible to get the money back.

"That's why we recommend, whenever possible, that people thoroughly check out the person or the company they're dealing with by calling the attorney general's office or even doing an

online search to see what you can find. And if someone rents your property and then cancels, never send a refund until their check clears," she said, adding that a call to the issuing bank would also be in order.

Page also suggested that those who put their homes and condos on a rental program should take pictures from numerous angles inside those residences and inventory every item, including serial numbers on any electronic equipment. Pictures should also be taken of any watercraft rented. Finally, as much information as possible should be obtained about the renter.

"We've had some people come in to file a report and they don't even have any information about the person they leased to so we don't have any way to track them down," she said.

In addition to calling local police, victims of internet crime are asked to file a

complaint at <http://www.IC3.gov/>.

Rentalscams.org, and rentals.com offer the following tips to renters, property managers, agents and owners:

When looking for a rental, compare rent to other properties in the area. If the rent is ridiculously low, it's probably a scam.

Be leary of requests by potential renters to move in sight-unseen

·Question emails that come from free providers, i.e. gmail, yahoo, aol and hotmail

·Use caution when emails contain excessive misspellings, capitalization and incorrect wording as they may be generated out of the country

Ask for references

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Never accept a check for more than what you are requesting.

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Census official '100 percent convinced' Village will have correct count

by Nancy Hogland

The Village of Four Seasons will continue to exist – at least if the 2010 Census has anything to do with it.

Assistant Regional Census Manager Rich Gerdes said incorrect information handed out at the Kansas City regional office was responsible for the misunderstandings that left Village officials wondering if their town would survive. Concern arose when it was learned that all Census

questionnaires handed out to Village residents bore Lake Ozark addresses. Because some tax dollars are distributed based on population, Village officials feared their residents would be counted in with Lake Ozark's and that miscount and resulting loss of revenue would soon cause coffers to run dry.

Calls placed to Kansas City didn't provide much comfort.

City Clerk Tom Laird said he was first informed that he should get on the phone and

call every resident to tell them to scratch out "Lake Ozark" and write in "Village of Four Seasons," an impossible task since there is no master list of Village residents. Later, he was told not to worry about it – all questionnaires bearing Lake Ozark addresses would be hand-counted and those enumerators would compare the street addresses to maps.

Wrong again, according to Gerdes.

"Mailing addresses have



Although Census officials said questionnaires would be left where they wouldn't serve to tip off burglars to non-occupied homes, they were hung on front door knobs of homes on Horseshoe Bend.

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It's this set of numbers that determines where residents are counted, not their mailing addresses. Nancy Hogland photos.

absolutely no bearing on who does and who doesn't get counted. Instead, the count is based on a block and track system that was developed three years ago with maps provided to us by counties and municipalities," he said, explaining that the entire nation was first broken up and coded by state.

Each state was then broken down into counties with

each county receiving a code number. The next step was to break each county into tracks, which were further assigned numbers, and then into blocks, which again were coded. The blocks were compared to maps provided to the Census by each government entity to make sure there were no properties that overlapped into two different blocks and that they

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Fire suppression sprinkler codes spark discussion

by Nancy Hogland

Because there are no recorded deaths of either residents or firefighters in homes outfitted with sprinkler systems, Jim Doyle, fire marshal with the Lake Ozark Fire Protection District, said he's hoping that municipalities within his district and around the area would opt for new codes that make those systems mandatory in new residential construction.

Last August, Missouri adopted a law requiring builders to offer consumers the option of having a fire sprinkler system installed in

their new homes, however unless municipalities adopt the latest set of codes from the International Code Council (ICC), they are not required. In an attempt to convince homeowners of their value, at last month's Products and Services Show, the Lake Ozark district provided a trailer that showed videos of side-by-side burns – one house with a residential sprinkler system and one without.

"Once people see the difference, they're scared to sleep at night without the systems," Doyle promised. "Typically, it takes only 30

seconds of fire before the sprinkler system is activated. The way they're designed, when the water moves, an alarm goes off, we're immediately contacted and we move. That allows us to get to a fire that much quicker, which is extremely important when a house is occupied and even when it isn't. Typically, when it's a second home, we don't get a call from the neighbors until they see fire coming out the windows and by then,

it's usually too late to save anything."

Doyle said there have even been cases at the Lake where neighbors have gotten up in the morning only to find that a neighbor's house has burned to the ground during the night.

"When you look at the potential for a wide-spread fire here should the wind kick up, especially if it happens in the middle of the night, you can really appreciate their

value," he said, adding that the systems provided protection equivalent to homeowners having their own personal firefighters living with them.

Doyle said in this area, the plumbing budget was typically 8 percent of the overall cost of a home. The total cost of a sprinkler system would increase that number by 1.5 percent. However, those costs could be offset by lower insurance costs and possibly

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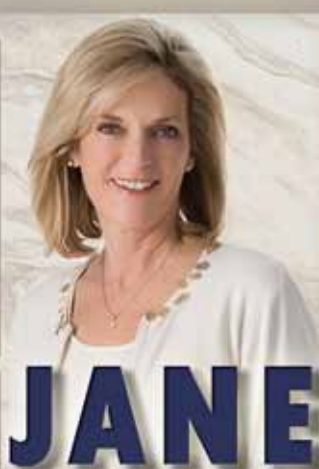
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USPS explores cuts

by Nancy Hogland

Although the U.S. Postal Service has projected a several billion dollar loss for fiscal 2010, U.S. Postal Service Postmaster General John Potter said there's only so much he's willing to do to save money.

In a report released in early March, consulting firm McKinsey and Co. presented 50 options the Postal Service could consider to cut costs. One of those suggestions included cutting mail delivery to three days a week.

"I think that would negatively impact our business," Potter said in a Bloomberg Radio interview, adding that the move would also negatively affect the perceived value of the service.

However, he said cutting back to five days, which would have to be approved by Congress, would be a viable option. He said he also hopes to restructure the health care benefit plan for Postal Service retirees.

Because the Postal Service currently operates 36,500 retail locations in the U.S., with the average post office serving about 600 customers per week, the study also suggested partnering with more retail locations in order to cut back on

the number of stand-alone post offices, something that aren't likely to take place at the Lake, according to Valerie Hughes, communications manager for the Gateway District.

"Because it's rural and post offices already cover such a large area, I don't think you'll see changes of that sort at Lake of the Ozarks," she said.

The consulting firm also recommended the Postal Service develop new products to tap into the growing use of electronic mail and end door-to-door delivery of mail and instead shift to clustered mailboxes.

Hughes said the growing use of electronic mail and a downward trend in business mailings due to the economy, coupled with greatly increased fuel costs was largely to blame for the nation's mail carrier woes. In 2009 the Postal Service posted a loss of \$3.8 billion. It anticipates that loss will grow to \$7.8 billion in 2010.

According to a Rasmussen poll, 50 percent of those polled said they would rather cut back to a five-day-a-week delivery schedule rather than have the federal government subsidize the Postal Service to maintain its current schedule. Just 34 percent favored subsidies.



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Who is an employee? A lot of time employers tell me they only use sub-contractors and do not have any employees. The law in Missouri states "an employee is defined as every person in the service of an employer pursuant to any contract of hire, whether express or implied, verbal or written or pursuant to any appointment or election including executive offices of corporations". This is very broad and in most cases "subs" could be defined as employees. Some other key factors in determining employee status is controlling work time and place, majority of income from one person/company, taxes paid, and method of payments. Under workers compensation, if you do not get proof of workers compensation for sub-contractors you will be charged under your work comp if they are an individual.

Workers compensation premiums are based on payroll by the job classification or duties the employee performs for the employer. The rates are set by history of work comp claims and experience by job description and filed with the State of Missouri.

First, save on premium is to check how your policy is rated. Be sure that your policy is correctly classifying what your employees actually do, as rates



Belinda Brenizer, CIC

vary drastically by job class. For example a roofing rate could be up to \$25 per \$100 where clerical is \$.40 per \$100. Review with your agent each year to be sure they are correct.

Second, if you work with sub-contractors be sure and get certificates of insurance on file for the time period they worked for you. Send the certificate to your agent to review to be sure it is correct and keep on file for your auditor so you will not be charged for subs as employees. Third, in Missouri, you can pay claims that are medical only up to \$1000 yourself. You still report to the carrier but file it as a "report only". Your loss history frequency on small claims hurts your rates worse than 1 large shock claim so pay the small medical only claims under \$1000 yourself.

Fourth, Put in a safety program and get your employees on board for a loss free workplace. There are all types of safety programs available from your insurance company, internet, builders associations and even online at Dept of Labor to assist you. Once in place, let your agent and carrier know. You will qualify for discounts some up to 10% plus you will see reduced losses which will save even more! Ask about other credits available such as smoke free, first aid, return to work policies, and designated company doctors. All adds up to savings to help reduce your workers compensation premiums!

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

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Senate update with Carl Vogel

The Missouri Senate met in small groups recently to evaluate over two thousand emails. The emails were submitted through the senate website as ideas for saving taxpayer dollars in state government.

I was assigned to the group considering ideas related to Office of Administration and state employees. There were many good suggestions such as video conferencing instead of travel, turning off computer monitors at night, and consolidation of state vehicle fleets. By themselves, these ideas are not major money savers. However, taken together, they add up quickly. Other emails served little purpose other than allowing the authors to vent their frustrations.

Each group was asked to bring forth five ideas for recommendation to the senate. The chairman of each group presented their ideas to the membership. Ideas ranged from small with immediate effects to others which will require legislative or, in some cases, voter approval. One idea involving redemption of

tax credits will require cooperation between the Legislature, Governor's office, and Department of Economic Development.

A proposal which could save a considerable amount of money will also be one of the most controversial. Missouri has always enjoyed a reputation of being tough on crime. This has also ensured us of a large prison population and the associated costs. One recommendation was to release nonviolent offenders with otherwise clean records and close one prison. This would save millions of dollars annually, but would also have an adverse affect on the area in which the prison is located.

Pete Rahn, Director of MoDOT since 2004, announced his resignation this week. Rahn is widely credited by legislators, employees, and contractors for continuing to bring accountability and credibility to MoDOT. His service to Missouri has been appreciated and will be missed.

Much attention was focused on Washington DC this week as Congress passed a

major health care reform bill. Missouri Attorney General Chris Koster has indicated he does not intend to join other states in bringing suit against the Federal government. The Senate has debated a Joint Resolution calling for Missouri to not be mandated to participate in the program. After several hours of debate into the night, it was laid over.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101, or 573-751-2076, or carl_vogel@senate.mo.gov for your questions, comments, or advice.



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State Senator Chuck Purgason
District 33

It is hard to go anywhere these days without hearing the overwhelming concerns common-sense citizens have with the problems in Washington and in Jefferson City. While most folks want solutions to the problems we face as a country, they are not happy with what they have seen over the past year from Congress or the Executive branch of our federal government.

Many people have voiced their concerns with the federal health care proposals, out of control government spending and the ever growing \$14,000,000,000,000 (trillion) national deficit, but it seems

Chuck Purgason's Senate Report

that no one is listening.

Like you, I am concerned about utopian claims from Washington that government can provide more services at less cost. I am also deeply concerned about any proposed federal bureaucratic expansion that would cost state taxpayers another \$200 million at a time when the state cannot fund the programs that are now in place.

To ensure your voice is heard by the ruling majority in Congress, your Missouri Senate is working this week to send a message that enough is enough. This week your Missouri Senate pushed back again working for the passage of "The Health Care Freedom Act" (SJR 25). This important legislation would allow the people of Missouri an opportunity to vote for a constitutional amendment that would block mandatory participation in Washington's total government-run health care proposal.

This measure, if passed by the voters, would not allow fines or penalties to be levied against employers and individuals who opt

out of government-run care and pay for their own health care. I believe we should protect our individual freedom and not let government bureaucrats gain more control over our lives. I think it is very unfortunate that the states are put into this position. I wish our congress would have addressed some of these issues before it got to the point that it is today, but those opportunities have passed us by.

The Senate Appropriations Committee continued its work this week with discussions on spending priorities and spending cuts to the Governor's recommendations for the state's Fiscal Year 2011 budget which begins July 1. It is no secret that deeper spending cuts will have to be made for next year's budget, but thus far we are just trimming around the edges and rearranging the deck chairs on the Titanic.

At some point in the budget process, the politicians will have to accept the facts, make the spending cuts and balance the budget. However, I expect it may take a little longer than the regu-

lar legislative session for the Governor and the General Assembly to come to an agreement on difficult budget cuts. It looks like I may need to contact my landlord and extend the lease on my apartment.

I cannot stress to you enough the severity of the budget this year and even greater problems next year. With that in mind, the Senate this week broke from tradition on floor debate and split up into groups of four to study reforms to our state government. The group to which I was assigned dealt with tax credits and economic development. The department put forth a plan to rearrange our 61 tax credit programs into six more easily managed tax credit departments.

My honest opinion is that government does a really poor job at economic development and we actually create no new jobs. The only jobs we create are ones that produce more red tape and bureaucracies. The private sector is the area that creates jobs --- our small business owners across the state. 92% of the jobs created

in this state are created by small businesses, but we spend millions of dollars per year dangling out tax credits and incentives to lure 8% of the businesses to the state at the expense of the ones that are already here.

I think we need to explore a more common-sense business development philosophy such as telling business people that we will lower your taxes, eliminate the red tape of government, lower the rules and regulations and basically, leave small businesses alone and allow them to do what they do best --- grow and create jobs for the future. Given the current job situation, apparently what we have been doing in economic development is not proving to be successful. Sometimes simple answers for complex problems are better because we as a government have allowed simple problems to become so complex.

As always, I appreciate hearing your comments, opinions and concerns. I can be reached in Jefferson City at (573)751-1882, e-mail to chuck.purgason@senate.mo.gov or write to me at 201 West Capitol Avenue, Room 420, Jefferson City, MO 65101.

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Majestic Point Foreclosure. Gated condo complex. Very nice channel view. Large and spacious 3 bedroom, 3 bath condo with a 12x32 boat slip. Unfinished building next door has been purchased and should be marketed in the near future. This unit is priced to sell and won't last long. MLS 3067030 \$189,900

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Linn Creek Foreclosure. Nice 5 bedroom, 3 bath Ranch style home in Whispering Hills Subdivision. Roomy 2800 sq. ft. with good storage throughout. Nice setting, wooded backyard and level front yard. Home has new carpet and some updated fixtures. Home shows very well. At \$60/sq ft, this is a bargain! MLS 3066698 \$158,900

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Camdenton Foreclosure. Come see this 4 bedroom, 3 bath, 1900 square foot home on 1.8 acres. Nice fenced in yard is great for children and pets. Close to town. Schedule your tour today! MLS 3066940 \$84,900

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



HOPi CAMP

Where First National Bank stands today along Highway 5 just north of the square in Camdenton, Mr. & Mrs. C. Fred Hansen built Hopi Camp in 1935. The Hansen's had arrived in the Lake area in 1934 and built Monette Camp along Highway 54 one mile west from the square. They sold Monette

Camp to Frank Neitsert and then constructed Hopi Camp. Hansen used native sandstone and cobblestone for his buildings, which gave the camp a very rustic look, as seen in the photo with this article taken by Paul Lewis.

The main building, a two-story structure, housed a filling station office, an apartment

where they lived, and Mrs. Hansen's beauty shop. Each stone cabin had three rooms, screened-in back porch and a fire place. The cabins were equipped with gas for cooking. They sold Marathon gasoline and operated the camp until 1941 when they sold to Mr. and Mrs. A. E. Arnold. As a form of advertising, the postcard im-

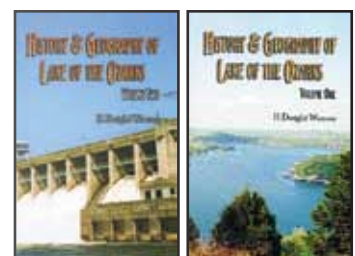
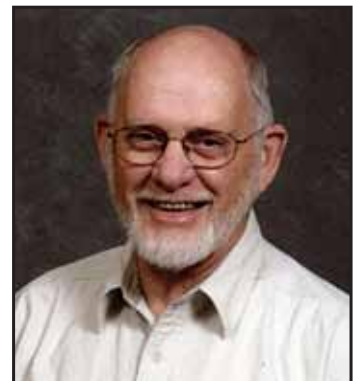
age seen here was distributed to all Marathon Service Stations between Camdenton and the Gulf of Mexico.

Monette Camp, ironically, was badly damaged in a tornado that struck Camdenton March 23, 1936. The camp was rebuilt by C. E. Webb, using many of the same logs that had been used to construct the original buildings. Clint Webb and Jim Banner were the founders of Camdenton. Webb became the owner of Monette Camp after its reconstruction and leased the operation to Mr. and Mrs. Warren Anderson.

For more on the history of Hopi Camp see the author's book: *History & Geography of Lake of the Ozarks, Volume One*. Watch for the author's newest book, due out in May, titled *Historic Bagnell Dam Boulevard: Past and Present*. ■

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of four books on the history of the Lake of the Ozarks. "History & Geography

of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact him at dwightweaver@charter.net. Or call 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



Lake Regional Hospital to host screening of Alzheimer's film

A public screening of HBO's "The Alzheimer's Project: Momentum in Science" will be held from 10 a.m. to noon Friday, April 16, in the third floor conference rooms at Lake Regional Hospital in Osage Beach, Mo.

Part of a series on Alzheimer's, this state-of-the-science film takes viewers inside the laboratories and clinics of leading scientists and physicians, revealing some of the most cutting-edge research advances.

Statistics indicate Alzheimer's may affect as many as five million Americans. As baby boomers reach retirement, that number could increase to more than 11 million by 2040.

Although there is no cure for the disease, The Alzheimer's Project shows there now is genuine reason to be optimistic about the future. Created by the award-winning team behind HBO's acclaimed "Addiction" project, this multi-platform series takes a close look at groundbreaking discoveries made by the country's leading

scientists, as well as the effects of this debilitating and fatal disease, both on those with Alzheimer's and on their families.

The Alzheimer's Project is a presentation of HBO Documentary Films and the National Institutes of Health's National Institute on Aging in association with the Alzheimer's Association®, Fidelity® Charitable Gift Fund and Geoffrey Beene Gives Back® Alzheimer's Initiative. The series was produced by John Hoffman, Emmy Award winner Sheila Nevins and Maria Shriver.

The film screening is hosted by the Alzheimer's Association Mid-Missouri Chapter and sponsored by Lake Regional Health System. It is free and open to the public, but registration is required.

For more information or to register to attend the screening, visit lakeregional.com and click "Classes/Events," or call the Alzheimer's Association Mid-Missouri Chapter at 573-443-8665.



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Schrimpf-Gum Group moves to Prudential Lake Ozark Realty

After 20+ years at RE/MAX, The Donna Schrimpf-Gum Group has moved!

Donna, Marty, Matt, Brian and Cindy are not moving far, just across the street. The Donna Schrimpf-Gum Group has partnered with Mike and Sue Spica at Prudential Lake Ozark Realty!

This is a union of two strong and long standing Real Estate names combining to make the most dynamic real estate company at the lake. Marty said, "Our Team has always tried to go above and beyond when it comes to serving our clients. We fully expect our service to our Listings, Buyers, Friends and Clients to take a huge step forward due to the added staff and resources at our disposal at Prudential Lake Ozark Realty."

Our website, <http://www.DemandDonna.com> was the first real estate web site serving the Lake area and now we have

expanded that with the addition of <http://RealEstateAtLakeOfTheOzarks.com> and www.FreeLakeForeclosureList.com.

Our market is always changing and our approach to selling real estate has to keep up. For example, Marty just completed the Certified Distress Property Expert course and certification. "It's not just about doing a better job of selling foreclosures and short sales. It is about being able to advise home owners that are having problems, so that they are able to keep from ending up in foreclosure."

Matt, Donna's son, after 7 years in the business is also excited about the move. "At Prudential, with 18 agents all working together, it is more of a Team atmosphere. Everyone applauds each others successes."

Stop in. Say Hi! And take a look at our new office. We would love to see you.

Lake-wide boon expected from Hammond's Chateau

continued from page 1
assistance like TIF and CID given the significant positive impacts the project will bring to the broader community."

The Browns had also argued that they did not want tax dollars being diverted from other areas and used

to build the development. Judge Drumm addressed that argument as well.

"Plaintiffs have failed to establish any pecuniary loss to their Camden County taxes and cannot prove such loss when this TIF Plan provides additional tax revenue to the

county and the taxing districts from day one of the TIF Plan throughout the term of the TIF Plan."

The entire ruling can be read by visiting www.osagebeach.org.

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Presented by the Lake Ozark Rotary Noon Club

Please join us for the 26th Annual Lake Ozark Rotary Club Charity Golf Tournament and Fundraiser on Friday, May 7th, 2010, at The Oaks at Tan-Tar-A. For the past twenty-six years, the Lake Ozark Rotary Noon Club has been supporting the lake community through donations to area charities, organizations, and scholarships. Our annual golf tournament is our only major fundraiser and is the lifeline for our charitable giving throughout the year.

Whether you are a local business looking for sponsorship and promotional opportunities, an avid or beginning golfer or somewhere in

between, or simply interested in attending the silent auction and dinner to follow, we welcome and appreciate your support and participation. Individuals and teams are welcome to golf and we are hosting a dinner and silent auction following the tournament. All proceeds raised will go towards our charitable donations and local scholarship offerings throughout 2010.

The Lake Ozark Rotary Club meets every Tuesday at the Resort at Port Arrowhead. For more information on the Lake Ozark Rotary Club and the 26th Annual Charity Golf Tournament and Fundraiser, please contact Jessica Clark at 573-723-0136 or email jclark@integrityhc.com.

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Ozark Coast Kiwanis, donates \$4500 to Big Brothers Big Sisters

The Kiwanis Club of Ozark Coast and the Christmas for Kids Committee, donated \$4500 to Big Brothers Big Sisters (BBBS) at a recent luncheon of the club.

Presenting the check to Lee Knernshield (center), program director for the Jefferson City Big Brothers Big Sisters and coordinator for the Lake area BBBS program, were Kiwanis members and Big Brothers or

Big Sisters: (L-R) Aaron Spieler, Becky Panchot, Wayne Marlow (Can-Do, Inc.), Chris Cisar and club president David Creel.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. They meet weekly at noon at JB Hook's on Business 54 in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org.

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Ask your mortgage professional

Owner Financing What You Need To Know

With many owners trying to sell their homes and fewer buyers being able to obtain conventional financing, some homeowners are opting to offer "Owner Financing". Lease purchase is also a form of owner financing. While this may seem like the only option for some buyers, is it their only option and is it a good idea? Owner financing is a risk to both the sellers, and the buyers. Understanding these risks will help you decide whether this financing option will be right for you.

As a buyer you need to know if the sellers have a current mortgage on the home. If you make your payments directly to the sellers will they continue to make their mortgage payments? This is a risk; do you really want to take it? Many lenders will not allow the option of a lease purchase to a third party and may call the note due if there is a current mortgage on the property. Most sellers do not want to hold a note/loan for 30 years. What are the terms of the owner financing or lease option? Do you have 2 or 3 years to obtain your own financing before you lose the opportunity to purchase the home? What about all the money you have already paid to the seller? Will you be able to get any of that back in the event you are not able to purchase the home at the end of the lease purchase agreement? If this be the case, have you really gained anything or should you have continued to rent and let the landlord make all the repairs instead of putting money into a home that you can no longer purchase?

When opting to use owner financing or lease purchase options do not neglect to obtain an appraisal. No matter what type of financing you obtain you don't want to overpay for the property. An appraiser will give you an accurate value for the type of property in today's market. Buyers may decide not to get an appraisal in order to save the \$300-\$500, but in reality they could be grossly overpaying for the property. This will also play a major role in the future when you try to obtain conventional financing. If you have overpaid for the property you will have little or no chance to refinance because of lender loan to value guidelines.

As a seller you need to make sure that the buyers are in a position to purchase the home on the terms and conditions set forth at the beginning of the arrangement. What is the reason that the buyers are not able to obtain financing now? What are they doing to make sure they will be able to obtain financing in the future? Are they working with a credit counselor? Are they working with a Licensed Mortgage Professional that will help them with a plan to obtain financing in the future? This needs to be looked at and addressed in the beginning of the lease purchase option. Depending on the buyers' individual financial circumstances the lender should be able to project when the buyers should qualify, assuming they take the necessary steps to restructure or restore items in their personal financial situation as instructed.

Whether you are the seller or the buyer you need to make sure to work with a Title or Escrow Agent that will ensure that all the proper documents are signed and recorded to reflect the ownership of the property and terms and conditions of the owner financing.

Owner financing can be a great option for some, but for others it may be a long term rental agreement and you may never own the property. Make sure you know and understand the terms and conditions of the agreement. Take all the necessary steps to ensure that you can purchase the property in the future, if this is uncertain be cautious about entering into an owner financing option.

If you have questions or comments please email them to andrew@askandrewconner.com

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Tri-County shifts budget to get better bang for its bucks

by Nancy Hogland

The Tri-County Lodging Association (TCLA) will be spending its advertising dollars differently in the coming fiscal year.

According to Executive Director Jim Divincen, Kansas City money will be pulled from the Kansas City Star and instead put into television website buys in the area.

"Because television stations advertise their websites a lot, we thought that would give us much better coverage for our money," he explained, adding that the ads would appear on both the TV station main pages and on their weather pages. At an earlier TCLA board meeting, members discussed their displeasure with the paper's decision to run stories like the one that appear in the Dec. 21 slamming Lake of the Ozarks, saying that no one knows the extent of contamination of the Lake caused by lack of regulation and "tens of thousands" of

leaking septic tanks, including "do-it-yourself" systems that included old cars. Although the board won't vote on the advertising budget until mid April, Divincen said they currently plan to divide the money as follows:

Radio (in St. Louis and Kansas City): \$20,000

TV (in St. Louis, Kansas City and Des Moines) \$20,000

Magazine (in 20 different regional publications) \$243,796

Internet \$110,000

Newsprint \$84,974

Divincen said the \$478,770 advertising budget, which is down slightly from last year, will be spent between July 1, 2010 and June 30, 2011. The Missouri Department of Tourism is picking up \$258,175.50 of the tab, leaving the TCLA's contribution at \$220,594.50. He said the budget will have to be approved by April 15, the deadline for all co-op buys.

What's 5'2" tall, weighs ~~105~~ 115 lbs.*, and moves more property in the Lake Ozark area than a ten ton bulldozer?

*Truth in advertising



Margie Stafford
ABR, GRI, CRS, e-Buyer



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Census official convinced Village will have correct count

continued from page 4

fit into the correct jurisdiction, Gerdes said, adding that those entries were then further verified by comparing them to the addressing that was done last year.

Over the summer, Census workers equipped with hand-held global positioning systems (GPS) visited every residence in the county, pinpointing and updating addressing as needed.

"After we finished that process, we sent the maps back to the appropriate cities and counties so they could review them to make sure all the boundaries we established were correct and that they corresponded to their records," he said. "We also looked at every entry to make sure there was no duplication. The final result was each residence was assigned a 14-digit code that is used to establish its location."

Village officials were also concerned that those homeowners who use post office boxes as addresses would incorrectly be counted in Lake Ozark but Gerdes said the new system also dealt with that issue.

"We don't take the post office box as a valid address - we have to have an actual physical address. Again, that's where our track and block grid system comes in, especially this year because every form was hand delivered and not mailed. Because of the methods we are using this year, I am 100-percent convinced that everything will be fine and the Village will have a correct count," he said, adding that questionnaires needed to be returned by April 1; those that aren't will result in a follow-up

visit by a Census worker.

However, Gerdes said while he regrets the earlier confusion, he didn't know how else they could have addressed another issue inside the Four Seasons Property Owners Association (POA), where it is against the rules to use the "door-hanger" method of delivery.

In an earlier interview, Jerry Taylor, who heads up the Columbia, Mo. Census office, said the plastic bags containing the questionnaires would be left where they would be easily found by homeowners but not be conspicuous to potential burglars. However, bags were all left hanging on front door knobs.

ADDITIONAL INFORMATION

Last year the Census came out from under the Commerce Department, which has historically overseen the count, and into the hands of the White House. The American Recovery and Reinvestment Act of 2009 that President Obama signed into law on February 17 included \$1 billion to "ensure a successful 2010 Decennial." Last spring, the Commerce Department estimated that the 2010 census would cost \$13.7 to \$14.5 billion for the full cycle of testing, planning, and implementation.

However, computer and software "glitches" have raised that price an additional \$3 billion.

According to a recent release by the Census Bureau, the hand-held computer that were to allow workers to update or verify address information, follow up with people who didn't return their questionnaires and perform other tasks, did not perform as expected. Although the original computer contract was for \$600 million, it quickly grew to \$3 billion before the decision was made to drop the hand-held units.



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Your Finances

Changing Jobs or Retiring? Consider IRA Rollover

In the near future, are you going to change jobs or retire? If so, then you'll have a lot of things to think about. And one of the most important considerations is what to do with the money you've accumulated in your employer's 401(k) plan. While you have a few options, your best choice may be to roll over your 401(k) money into an IRA - so you'll want to know, in advance, what's involved in this move.

By rolling over the taxable portion of your 401(k) - your pre-tax contributions, employer contributions and all earnings - into a new or existing IRA, you'll gain some key advantages. First, you'll avoid all immediate taxes and penalties. Second, you'll continue to benefit from tax deferral. And third, IRAs offer you a wide variety of investment options.

Eventually, though, you'll have to decide what to do with your IRA. You can start taking withdrawals at age 59-1/2 without having to pay a 10 percent penalty tax. But suppose you've built up a considerable balance in your traditional IRA, and you don't think you'll need to use it all to help pay for your retirement. Can you pass on your IRA's tax deferral to your children?

Yes, you can - through the concept of the "stretch" or "multi-generational" IRA. To understand how the stretch IRA works, you need to know one of the rules governing traditional IRAs - specifically, you have to start taking "required minimum distributions" at age 70 1/2. In recent years, the IRS changed the life expectancy factors used to determine your required minimum distribution calculations. Consequently, you can now take out smaller amounts of money from your IRA, which allows you to extend the number of years your IRA money has the potential to grow tax-deferred.

Obviously, the revised life expectancy rules will positively affect how much of your IRA money you can leave to your children. But the rule changes also permit your children, once they inherit your IRA, to base their minimum required distributions on their life expectancies. So, if they are in their early middle-aged years when they receive your IRA, they can take out relatively small amounts, thereby avoiding big tax hits. And, if their situation



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

allows, they can then leave the IRA to their children, who can continue to enjoy the benefits of tax deferral. Rollover to Roth IRA

Until recently, you couldn't roll over a 401(k) directly to a Roth IRA - first, you had to roll over the 401(k) to a traditional IRA and then convert the traditional IRA to a Roth and pay tax on the conversion.

But new tax laws allow you to make direct rollovers to a Roth IRA, starting in 2008. You'll still have to pay taxes on the converted amount, but you - and your children or grandchildren - might come out ahead in the long run, because Roth IRA earnings have the potential to grow tax-free, provided certain requirements are met. You'll need to consult with your tax advisor to make sure you are eligible to open a Roth IRA.

Keep Your 401(k) Working for You

Before you change jobs or retire, consult with your financial advisor and tax professional on whether an IRA rollover makes sense for you. You worked hard for your 401(k) funds - so keep them working for you.

For a free review of your annuities and insurance: contact Tony Reahr - Licensed Insurance Specialist, Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.

To participate in the "Smart Choices in Retirement" presentation on March 30th, 2010. Please contact Tony at 573-964-5712. This presentation will help you to learn how to determine if you're on track to reach your retirement goals and what steps can help you make them a reality. A must for anyone 50+ years old considering or have entered retirement.

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Local Chef Laurie Haney takes grand prize

Recently, lake area chefs took their goods back up the hill to Seven Springs Winery in efforts to take home the grand prize at the YMCA Silver Cup Chef's Challenge. Leisure Incorporated, the nationally ranked management company overseeing operations at Camden on the Lake Resort, Spa and Yacht Club and H. Toad's Bar and Grill anticipated a win for their very own Chef Laurie Haney of Pecker's.

Finalists Captain Ron's, Pickled Pete's, JJ Copper Pot and Chef Laurie followed a Midwestern theme when

preparing their menus. Chef Laurie spent most of the week coming up with her creative flare to traditional items we see everyday. Radicchio and Edamame salad with asparagus wrapped in Phyllo started her palatable fare. Chef Laurie's entrée included prime rib with au jus and horseradish sauce, a twice-baked potato casserole, and cauliflower with brown butter and toasted almonds. Finally, dessert included chocolate croissant bread pudding with crème anglaise or strawberry shortcakes with Grand Marnier

and vanilla cream cheese with fresh mint apple puffs featuring Myers's Dark Rum, brown sugar and butter topped with crème Chantilly.

"This was such a great event and a fantastic turn out. People came from Columbia, Lebanon and Fort Leonardwood to be a part of this first annual challenge. The competition was tough and I am honored to be a part of such a talented group of lake area chefs." remarked chef Laurie Haney of Leisure, Inc. Chef Haney donated her \$1000 prize winnings to the YMCA.

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Missouri CORE hires new executive director

The 12-county Mid-Missouri economic development organization Missouri CORE has a new executive director starting March 1. Missouri native Gary Laffoon will fill the vacancy created when CORE's first executive director, Mike Downing, left this past October to return to the Missouri Department of Economic Development. CORE was founded in February 2008 as a not-for-profit that represents the 12 counties of Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Miller, Moniteau, Morgan, Osage, and Randolph.

Lake of the Ozarks Regional Economic Development Council (LOREDC), a member of CORE, partners with CORE to facilitate the attraction of new businesses, promote major projects that have a regional impact, and assist communities in the expansion of existing and start up businesses.

"CORE is beneficial to the Lake of the Ozarks because it gives LOREDC the opportunity to plug into additional resources outside our area and be part of a larger regional group that helps promote the qualities of our region," says current President of LOREDC, Brian Meisel. "LOREDC is taking a more proactive role in the region's economy and CORE is one of many groups we partner with to broaden our reach on a national level in the site selection world."

Laffoon confirms that emphasis, "In the site selection world, you recognize those regional groups more. You put more faith in them."

Mr. Laffoon will be one of the driving forces for the Mid-Missouri economy as he works with business leaders, public officials, and other economic advocates to increase recognition for the CORE region.

As the Lake Churns

Act Now or You May Regret It

In the end, you'll regret what you didn't do in life much more than what you did. This is one of my favorite quotes and I feel this will hold very true for anyone who passes on the opportunity to purchase a home by April 30th.

First time homebuyers or buyers who haven't owned a home in the past 3 years who aren't under contract by April 30, 2010 will leave the \$8,000 tax credit on the table. Repeat buyers will miss out on the opportunity to collect up to \$6,500.

Taking into consideration the historically low interest rates and record home price affordability; this is a winning combination.

In compiling data on all properties from the Bagnell Dam/Lake of the Ozarks MLS, comparing Jan 1 to March 25 sales in 2009 vs. 2010, sales volume has increased over 20% here at the lake while the number of sales remained about the same. This is another indicator that the market has stabilized. For the first time in a year, RealtyTrac reported that there was a drop in the number of price reductions for the first time in 12 months. I have not seen a better time to purchase real estate in my entire career.

On another note, we had construction delays in completing our



Real Estate and Lake News with C. Michael Elliott

new office and we are shooting for a move-in date of April 10th.. Karen and I have scheduled our open house for Saturday, April 24th from Noon to 4 p.m. We hope you will be able to stop by and to visit and enjoy a beverage and bite to eat. We are excited and passionate about the shared values of the staff and agents at C. Michael Elliott & Associates, we love real estate and we care about people.

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



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Linda Lagergren, Chairperson of the Pool Committee of Laurie-Sunrise Beach Rotary Club was presented to Optimist Club of Camdenton by Program Chairman Dale Wilkerson. Membership options at the Laurie Aquatic Center for singles, couples, families and seniors as well as single-swim opportunities were given. Optimists meet at noon on Mondays at RJ's Restaurant. Contact Tim Skinner 346-6903 for more information.

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Vacation Checklist

Summer is just around the corner. School is almost out. That means summer vacation road trips are right around the corner as well. No one wants to have their vacation interrupted by car trouble. Here are some good ideas for preventing trouble on the road.

1. Before you head out, have your vehicle checked over by a certified technician--Have them check your belts, hoses, lights, windshield wipers, washer fluid, engine oil and coolant.
2. Make sure you have a jack, lug wrench, and other tools to change a tire.
3. Take a spare set of vehicle keys in case you lock one set in the car.
4. Check your tire pressures in all tires, DON'T FORGET THE SPARE!
5. Take your driver's license/registration/insurance cards.



Jason Hulett, President

6. Don't forget any special medications or prescriptions.

7. Leave a copy of your itinerary with a relative or neighbor.

Vacation season is coming so get your vehicle ready to travel in advance to ensure a safe and fun filled road trip with no unpleasant surprises.

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Class set to help area prepare for disaster before it strikes

by Nancy Hogland

Because the economic viability of businesses, as well as the community where they operate, is often measured by how fast those businesses can get back open after a disaster, Denise Russell, Camden County Emergency Management director; Barlow Biggers, Miller County Emergency Management director; and Paul Harris, Lake Regional Health System, Emergency Preparedness Resource; will be presenting a disaster preparedness seminar this month that will address everything from necessary emergency supplies to keep on hand to staffing issues.

The program, scheduled for 6:30 to 9 p.m. April 8, will be held at the Lake Ozark Christian Church on Bagnell Dam Boulevard. However, it won't just address business concerns. According to Russell, it will also talk about issues affecting individuals like available shelters; how to prepare to take care of pets during disasters; the importance of creating emergency kits for both home and car; and the different avenues of communication that will be used in times of disaster to keep residents informed.

"So much of the academic literature talks about how overwhelmed people tend to feel by the preparedness process. We're trying to break it down into manageable segments so our community won't just give up before they even start. One of the scariest things for an emergency management director is thinking that everyone is relying on him or her to take care of their basic needs," she said.

Russell said in addition to providing information on general preparedness issues, Biggers will discuss the Citizens Emergency Response Team (CERT), a community based, trained volunteer group that assists victims until emergency responders arrive. Harris will talk about the plan of action to provide emergency care at clinics;

the importance of taking "walking wounded" to those sites for medical care so the hospital is free to handle more critical cases; and decontamination protocol. She said general information will be provided for daycare and elderly care facilities but she said she also hopes to also meet individually with those business owners in the near future to develop more in-depth plans.

Russell said the different topics will be broken down into 10 to 15-minute segments with short question-and-answer sessions held after each so questions can be asked while they are fresh on attendees' minds.

For more information or to make reservations, call 573-365-2477 or 618-973-1647. Updates are also available on Twitter and soon the Camden County EMA will have a page on Facebook.

According to the Institute for Business and Home Safety, an estimated 25 percent of businesses do not reopen following a major disaster. The U.S. Small Business Administration offers the following preparedness tips for business owners:

- Identifying what the operation needs to do in order to protect its assets in the face of a natural disaster.
- Determine what production machinery, computers and other essential equipment is needed to keep the business open. Store extra supplies offsite and make a plan for a temporary location if the company is forced to relocate after the disaster. Be ready for utility disruptions with a portable generator.

- Find escape routes from the business and establish meeting places. Make sure everyone understands the emergency plan. Designate a contact person to communicate with other employees, customers and vendors.

- Review insurance coverage. Most policies don't cover flood damage. The National Flood Insurance

Program provides coverage to property owners. For info, visit www.floodsmart.gov.

- Consider business interruption insurance that covers operating expenses like utilities and compensates for lost income after a temporary closure.

- Make back-up copies of all tax, accounting, payroll and production records and customer data on computer hard drives, and store the records at an offsite

location at least 100 miles away. Important documents should be saved in fireproof safe deposit boxes.

- Consider installation of things like impact-resistant windows and door systems. Hire a professional to evaluate your roof to make sure it can weather a major storm.

- Develop a post-disaster communications strategy that includes current phone numbers for suppliers,

employees, customers, utility companies, local media and emergency agencies. Appoint a spokesperson to get the word out that the company is operational.

- More preparedness tips are available on the SBA's Web site at www.sba.gov/disaster_recov/prepared/getready.html; the Institute for Business and Home Safety site at www.ibhs.org and www.ready.gov.

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C. Michael Elliott Assoc. announce new office location

Michael and Karen Elliott of C. Michael Elliott & Associates are excited to announce the location of their new office at 3738 Highway 54 in Osage Beach.

Web addresses and phone numbers will remain the same. The local number is 573.365.3330 and web address is www.YourLake.com, toll free line is 866.Your.Lake.

Building owners, Matt Redd and Howard Schrock have crews busy completing the custom office space. Completion is on schedule for an opening the first week of April. Be sure to stop by the open house on April 24th from noon until 4 p.m.

Both lake area natives, Michael and Karen each made real estate their chosen careers in the early 80's. Michael has been a multi million top producer since the onset of his career and has mentored and trained many successful agents. Karen has specialized in marketing and systems technology.

"We've been online for 15 years and created the first com-

prehensive real estate search available at the lake a decade ago. I'm very excited about the new proprietary systems currently being designed and am looking forward to unveiling these in the Spring. We have gone "paperless" in every aspect possible in an effort to respect both the economical and ecological climate of our country," says Karen.

Michael began the CME1st mentorship program almost a decade ago. The program is geared toward newly licensed agents and is designed to give them a 10 year jumpstart to success in the real estate business. Michael says, "I had slowed down on this program the past two years due to my individual workload but I promise to re-introduce this plan and make it available again to new agents interested in getting their real estate career off to a running start." Previous participants experienced sales as great as \$4 million in their first year in business.



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Ribbon Cuttings



The Lake Area Chamber of Commerce was excited to help announce Camden on the Lake's Rebranding. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Chad Rogers, Chamber Board member; Marty Fulbright, Harbormaster; Ashton Leslie, Director of Marketing; Danae Hermann, Mix 92.7; Laura Fadness, Rooms Division Manager; Jenny West, Convention Service Manager; Michael Capps, General Manager; Lagina Fitzpatrick, CMP, CHSC, Director of Sales.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Worm Mates, Inc., 140 Bank Branch Dr., Camdenton. For more information call 573-346-6984. Pictured from left to right: Chamber President Rowland Todd; Greg and Marcella Hull, owners; and Chamber volunteer Michael Carter.



The Lake Area Chamber of Commerce was pleased to welcome new member Safe and Sound with a ribbon cutting. For more information call 573.216.4496. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Dennis Hansen, Installer; Todd Bennett, President; Michelle Cook, Lake Area Chamber Marketing Director.

Local organization reaches \$1 Million mark for Police Survivors' scholarships

Concerns of Police Survivors (C.O.P.S.) headquartered in Camdenton, Missouri, is both proud and honored to announce they have just surpassed the \$1 million dollar mark in scholarships given to surviving spouses and children of fallen law enforcement officers.

Concerns of Police Survivors believes that higher education for any child should not be put in jeopardy or disrupted because of the unforeseen tragedy that has befallen the family and that educating a surviving spouse only ensures that the family will be better off financially.

Since 1994 when the scholarship program was initiated, C.O.P.S. has given \$1,009,110 in scholarships to 296 survivors of fallen officers in 46 states and territories who do not receive tuition-free education as a state

death benefit. Additionally, C.O.P.S. provides scholarships to survivors who may no longer meet their state eligibility for assistance. These scholarships are not a loan and no repayment is necessary. Concerns of Police Survivors does not charge for any of the programs or services that it provides to the more than 15,000 surviving family members; they have already paid a high enough price.

C.O.P.S. scholarships are awarded three times annually for fall semester, spring semester, and summer semester. All applicants must be surviving spouses or children of officers who are determined to be killed in the line of duty according to Federal criteria. Scholarship recipients are determined by an independent Scholarship Committee drawn from the outside community and comprised of

persons knowledgeable about education and the law enforcement profession. The National Board of C.O.P.S. determines the amount of funding that will be set aside for educational scholarships each year and this fiscal year awards totaled \$104,288, far above the \$80,000 budgeted for this program. The current economic condition caused the number of requests to increase significantly and C.O.P.S. was proud to be able to cover the additional requests for scholarships.

The \$1 million mark is a wonderful milestone and C.O.P.S. would like to thank all of our generous donors for making it possible to help so many law enforcement survivors further their education. The BJB Charitable Trust, Vantagepoint Memorial Scholarship Fund

continues on page 37



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Dr. Krishnan named Lake Regional Physician of the Year

Cardiologist Muthu Krishnan, M.D., FACC, has been named Lake Regional Health System's 2010 Physician of the Year. Dr. Krishnan will receive the award at Lake Regional's annual Doctors' Day banquet on Wednesday, March 24.

This annual award is determined by a committee of representatives from Lake Regional's medical staff, administration and staff. Lake Regional employees, auxiliaries, board members and physicians may nominate an exemplary physician for this award.

"Nominees must demonstrate integrity, professionalism and a positive attitude," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Dr. Krishnan exemplifies these traits. He is very dedicated to his patients and has helped Lake Regional build a comprehensive heart program since joining our medical staff 10 years ago."

Recipients also must be focused on customer service and have received positive feedback from patient

satisfaction questionnaires and others within the health system or community.

Several of Dr. Krishnan's colleagues nominated him for Physician of the Year, saying he is "hard working, polite, considerate and professional." Staff also noted that Dr. Krishnan "works tirelessly for patients" and is "very knowledgeable."

Dr. Krishnan is board certified in cardiology, interventional cardiology and internal medicine. He is a fellow of the American College of Cardiology and a member of the American College of Physicians.

In addition to his cardiology practice, Dr. Krishnan currently is chief of staff at Lake Regional Hospital in Osage Beach. He also chairs the Medical Executive Committee and is a member of the Coronary Care Committee, the Critical Care Committee, the Quality Committee, the Medicine/Family Practice Committee and the ad hoc Internal Review Board. And, he is an ex-officio member of the Credentials Committee.



Ted LePage



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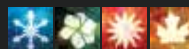
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Karen Hughes

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Fire suppression sprinkler codes spark discussion

continued from page 5

even lower property taxes.

"Let's say an additional 20,000 homes get built here over the next few years. The amount of risk goes up with each home so we have to hire additional people to protect the residents and that ultimately will require additional tax dollars. However, if all 20,000 homes are sprinkled, we don't need to hire as many people because the risk of fire is reduced," he said, adding that mandated sprinklers could result in a 5 to 30 percent savings on insurance premiums.

However, not everyone agrees with Doyle's assessment. Robert Davis, chief building official with the Village of Four Seasons, said while the systems are good, he feels fire prevention is more important and cost effective, especially in the Village where water pressure would be insufficient to allow the sprinklers to work properly.

"Water lines in the Village start at 10 inches then go to 6 and then to 2, so to guarantee the sprinklers would work adequately, you'd have to also install a 3,000 gallon water tank and since you can't count on electricity to be on in a fire, it would have to be equipped with a generator or be gravity fed, which means the tank would have to be in the attic," he said, adding. "And that would require 20,000 pounds of structural support."

He said because water sitting in a tank would over time start to develop algae that could clog sprinkler heads, the water would have to be constantly moving, requiring the tank to be part of the residential water system.

Davis said Village officials discussed the systems but chose instead to make structures safer by requiring smoke alarms in garages and attics that, when possible, are "daisy chained" so when one alarm is activated, they all sound; fire-resistant drywall in garages that will contain fire for one hour; and smoke blocks in attics 1,000 square feet and

larger.

"The typical attic is open with vents at each end. That creates a scenario for fire to spread like a bomb. However, when you have smoke blocks, they block the draft and when you stop the draft, you stop the fire," he said.

How home fire sprinkler systems work

According to the National Fire Protection Association, the typical system includes an integrated system of piping, which is connected to a water supply. Those pipes are linked to sprinkler heads that are equipped with their own individual heat sensitive elements designed to detect a fixed temperature - usually 155 degrees F. These heat elements are not affected by smoke, but by heat only. When the temperature reaches 155 degrees, the individual sprinkler head closest to the heat is activated and it discharges water over the fire area. Systems can also include a device for activating an alarm when the system operates.

The Fire Protection Research Foundation, an affiliate of the National Fire Protection Association, reported that the cost of the systems averaged \$1.61 per square foot. This cost includes all costs associated with the system including design, installation and other costs such as permits, additional equipment and increased tap and water meter fees to the extent that they apply.

Late last year, the International Code Council (ICC) voted to retain the code provision in the next edition of the International Residential Code (IRC) that requires all new one and two-family homes to be equipped with home fire sprinklers. The 2009 IRC included this provision for the first time. In the Lake area, most municipalities operate under the 2006 set of codes which do not require the systems.

Sprinkler systems are required in all commercial buildings.

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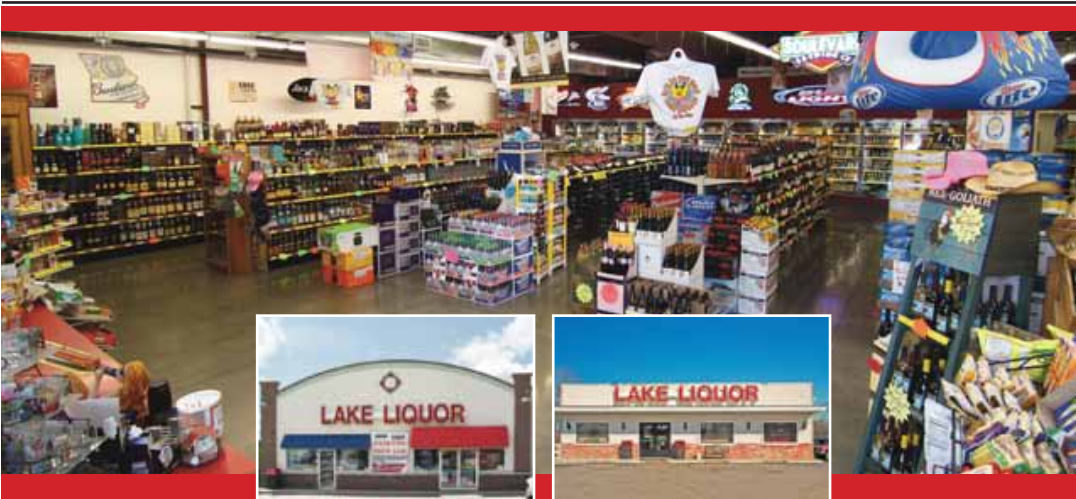
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Ribbon Cuttings



The Lake West Chamber held a ribbon cutting recently for El Capitan Mexican Grill located on Shawnee Bend 2 by land or the 13 MM by water. Ron and Nicole Duggan, the owners of El Capitan, welcomed us with many of their employees and family, who are pictured with them at the ribbon cutting.



The Lake Area Chamber of Commerce recently welcomed new member Energy Doctor of the Lake with a ribbon cutting. For more information call 573.964.1500 or visit them at 482 Hwy W in Rocky Mount. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Michelle Cook, Lake Area Chamber Marketing Director; Adam Rohwer, Sales Associate; Mary Boone, Owner; Jacob Boone, Future Partner; John Boone, Owner.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Distinctive Concrete Surfaces, Inc. Call for free estimates, 573-692-4179 or visit their web site at www.distinctiveconcretesurfaces.net. Pictured in the ribbon cutting, Nevada Shelley, [with scissors] owner; Mike Nichols, City of Camdenton Administrative Assistant; Amy Hadfield, Charli Allee and Alan West, First National Bank Representatives; Tracey Broswell, Central Bank of Lake of the Ozarks; Jo McElwee, Camden County Circuit Clerk; Diann Jacobs, Camdenton Area Chamber of Commerce Board Member; Bruce Mitchell, Executive Director, Camdenton Area Chamber of Commerce.

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Costly waste materials turned to value

by Nancy Hogland

A quiet, little recycling business in Kaiser has been taking care of a big problem at Lake of the Ozarks with the resulting by-product being shipped half way around the world.

For the past three years, Material Processing Center (MPC), located on Highway 42, has been recycling all the white Expanded Polystyrene (EPS) dock foam that's been

removed from the Lake during the annual spring Shoreline Cleanup, as well as any dock foam brought into the plant throughout the year by dock builders and owners. And as fast as it's processed, it's being bought up by China.

To date, owner Mike Strumsky estimates he and partner Angela Hunter have recycled 50,000 cubic yards of the beaded foam – good news since EPS can take hundreds

of years to decompose, even in the best landfill.

"Polystyrene is actually a highly recyclable product that is used all around the world. The United States has an abundance of natural resources but overseas, they don't have that same luxury so they invest in technology that allows them to reuse, basically, much of our trash," Strumsky explained. "While researching, we found that China is a big

buyer of recycled foam so we worked with a network of brokers to get it set up."

According to wasteonline.org, EPS is used to make such things as disposable cutlery, plastic models, garden furniture, slate replacement for roofing tiles and coat hangers, CD and video cases, smoke detector housings – even

concrete forms. In addition, EPS also has a very high calorific value, higher than that of coal, and can be safely burned in energy recovery units or incinerators outfitted with proper pollution control equipment without giving off toxic or environmentally damaging substances.

continues next page

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Thanks to the efforts of two Lake area residents, thousands of cubic yards of Expanded Polystyrene dock foam has been transformed from this pile of flotation foam (top) into a stack of valuable shrink-wrapped logs (bottom) via this custom-designed screw compactor (center). However, the story doesn't end there. Photos provided.

Costly waste materials turned to value

MPC now ships several 40,000-pound loads of cleaned and compressed foam to that country each year – something that still amazes Strumsky, especially since it was the harsh winter storm that hit the area in December 2006 that was at least partially responsible for the business' boom.

"I had been in the construction business for 1995 but when we had a little lull in the building, the guys suggested we get into dock re-foaming. I decided to do a little research first and called the landfills to see what it would cost to get rid of the old foam. I was shocked to learn how much they were charging. I knew it was highly recyclable, so Angie started searching online for a way to do that," he said, adding that she was the one who located RUNI, a Danish company that, since 1996, has specialized in building screw compactors. "We met with their distributor in Clearwater, Florida and they ended up custom building a unit for us that grinds the dock foam. In fact, it's the only one like it in the nation."

Strumsky detailed the entire process.

When the foam is brought in, all steel attachments are removed. Then the foam gets washed and the logs are placed on a gravity fed conveyor via a forklift. The logs of foam drop into the pre-crusher, where they are ground up to the size of golf balls. Those pieces of foam then fall into a chute which feeds a screw auger where intense pressure is placed on the foam, forcing out all air and collected water and oil. The drained mixture falls into a stainless steel pan then goes to

an oil-water separator where it remains until it can be handled and tested. In the meantime, the foam is extruded, but in a highly dense form. The logs are cut into 40-inch sections which are loaded on to pallets – 15 logs per pallet – shrink-wrapped and eventually loaded into a shipping container. Each pallet weighs 2,100 to 2,500 pounds. A typical Chinese shipment weighs 40,000 pounds.

Strumsky said while the process hasn't been a big money maker, it has been a big help to the environment. However, now that most of the white foam has been removed from the Lake, he and Hunter are looking to bigger and better recycling methods. They are in the process of applying for a federal grant that will allow them to build a plant to recycle any type of plastic.

"A simplified explanation is the plant will heat up the plastics – from water bottles to the plastic bags your groceries are put in – and that changes their molecular structure. The resulting steam creates high octane, low sulfur diesel fuel. Not only will we be helping to recycle what has become a major source of trash at the landfills, this plant should create jobs for 50 people," he said, adding that he envisions a day when they will be able to install a recycling facility that would allow the public to pull in, open the trunk and drop off all sorts of glass, plastics and cans for recycling on the spot. "We want to make it easier for people to clean up the Lake and keep it clean."

And speaking of clean, the 19th annual Spring Shoreline Cleanup is in full swing. This year's project began in mid

March and will continue thru April 18. The Adopt-the-Shoreline organization, formed in 1992 to oversee the project, can still use more help.

AmerenUE Field Coordinator Bryan Vance said more than 700 volunteers signed up to take part in this year's event but added with hundreds of miles of shoreline, more boats and more helping hands will allow the group to get that much more

accomplished.

During last year's Spring Shoreline Cleanup, 864 volunteers working with 68 Adopt-the-Shoreline groups removed 233 tons of debris from more than 500 miles of shoreline. Vance said 90 percent of the debris was the non-encapsulated boat dock foam.

Because AmerenUE banned any new installation of non-encapsulated foam in 1995 and

required all non-encapsulated foam to be replaced by Dec. 31, 2008, Vance said he's hopeful that someday the only trash to be found will be cans and bottles that were inadvertently blown into the water.

To volunteer, call the Adopt-the-Shoreline office at 573-365-9252. Because the Lake is divided into several zones, volunteers can request to work in an area close to home.

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Polystyrene is manufactured from oil or natural gas into small pellets, which are then expanded into beads by introducing Pentane gas. Hydroflorocarbons are used in the production of extruded polystyrene, which makes it doubly important to recycle.

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Lake Regional Hospital announces third annual Fun Run/Walk May 1st

Register now for Lake Regional Health System's 3rd Annual Fun Run/Walk scheduled Saturday, May 1, at Sycamore Creek Golf Course in Osage Beach, Mo.

The 5K run will begin in Lake Regional Hospital's north lot at 7:30 a.m. and continue through Sycamore Creek Golf Course. The Fun Walk will begin at 7:45 a.m. and will be held at the same location. Check-in for all participants will start at 7 a.m.

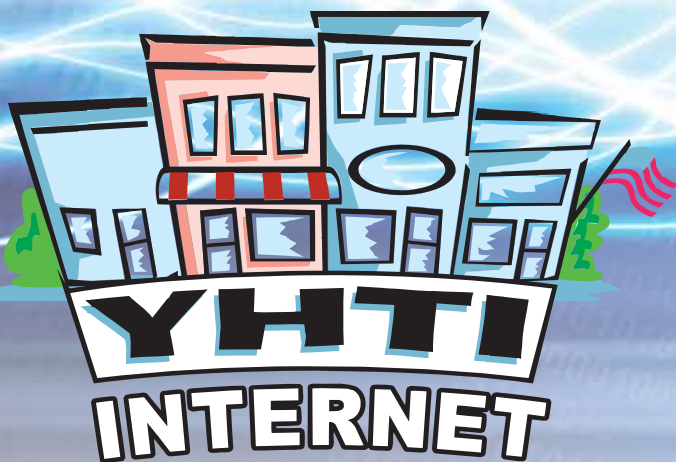
Proceeds from the event will benefit Lake Regional's Cardiopulmonary Rehab Department. Early bird registration for runners is \$15 through Friday, April 23. After that date, the registration fee will be \$25. All registered runners and walk-

ers who raise or donate \$15 will receive a t-shirt.

Registration and pledge forms are available online at lakeregional.com or by contacting Terri Hall at 573-348-8153.

Lake Regional's Cardiopulmonary Program is certified by the American Association of Cardiovascular and Pulmonary Rehabilitation. Phase I and II cardiac rehab services are available at Lake Regional Hospital in Osage Beach. Phase III cardiac rehab services, also known as maintenance or supervised fitness, are available at the hospital, as well as at Lake Regional's Cardiac Rehab clinics in Camdenton, Eldon, Lake Ozark and Laurie.

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Heart of the Ozarks Professional & Business Women award scholarships to local girls



Pictured from left to right are: Peggy Cochran, Michelle Cook, Brandi Patton, Tammy Rosenthal, Vicki Kramer, Melissa Carroll.



Pictured from left to right: Tammy Rosenthal, Glenna Seaton, Vicki Kramer, Peggy Cochran, Karen Hodson, Michelle Cook.

For the past three years, Heart of the Ozarks Professional & Business Women (PBW) has been excited to offer traditional scholarships to girls graduating from Lake Area schools, which has grown to \$6000 annually. These applications are now available in the counselor's offices of the Camdenton, School of the Osage, Eldon and Versailles School Districts, and the deadline for submission is March 25, 2010.

Due to the continued growth of the organization and success of the annual Women's Expo, PBW was able to add two non-traditional scholarships totaling \$1500. \$500 was presented to Glenna Seaton of Mack's Creek who is attending State Fair Community College (SFCC), studying Early Childhood Development. Glenna is a mother of four, ages 2-16, and excited to

be furthering her education. \$1000 was presented to Brandy Patton who is majoring in Family and Children's Services. These non-traditional scholarships for females will again be awarded for the fall semester of 2010, the deadline for submission of application is May 30, 2010. Applications may be obtained by contacting Peggy Cochran at 573.392.2225 or cochranp@charter.net

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. The organization meets monthly the first Wednesday, alternating between lunch and dinner meetings. For further information regarding PBW contact Michelle Cook at (573) 964-1008 or Nancie Boland at (417) 998-5057.



Camdenton Optimist Club President John Albright welcomed Pat Woodward, Manager of L.A.M.B. House, who told of the aid given to families by the organization and of additional ongoing needs. Optimists meet on Mondays at RJ's Restaurant. For additional information about Optimists call Tom Skinner 346-6903.

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Boating

AT THE LAKE OF THE OZARKS



Summerization of a boat

by Randy Kelly

It is hard to believe that the snow has finally melted, the agitators are out of the docks and the birds are singing. I have said this a number of times over the years my wife and I have lived here at the Lake of the Ozarks, but this time I REALLY mean it... "this winter has lasted longer than High School." It was a tough one, but it sure makes us appreciate Spring, summerizing our boats and getting the season started.

A few thoughts worth sharing on the Summerization of a boat.

All marinas and most independent technicians that perform such services carry insurance on the work they perform. However, in most cases

their insurance does not cover the work unless they perform both the Winterization and the Summerization procedures. So, heads up if you take it upon yourself to prep your own boat for the coming season and you have an issue...you might not get any help from your tech (or his insurance carrier) that did the Winterization.

Other basic things to check on an I/O boat without systems:

- Make sure all plugs are secure
- Check engine and hoses for leaks
- Check level in battery
- Check outdrive lube and level
- Inspect belts and hoses
- Clean battery terminal
- Clean spark arrestor

-Check maintenance records to see if impeller is good for the season (impellers will vary from a recommended life of 2 -5 years).

-Start boat and bring up to temp (make sure it is pumping water)

-Turn off engine and let the oil settle for a minute or so and check oil level.

If anywhere along the way you have questions or problems, contact your favorite marina and set up an appointment or request a service call for assistance as it helps to get things started on the "right foot" as the old saying goes.

Have a great boating season this year and I hope to see you out on the Lake sometime this Summer.

Proposed legislation doesn't pass the 'sniff test'

continued from the back page
 Senator Chuck Purgason, R-Dist. 33, said he felt the legislation was just another example of elected officials using the Lake as a political pawn in order to get their names in the press.

"Look back at test results. With the exception of the one problem count last May, every other test has been fine. And the test with bad results occurred after we received several inches of rain immediately preceding the test. This issue needs to be put to rest," he said, adding that the Senate committee's assertion that they had received "several" letters from people who reported getting sick last year after swimming in the Lake was an example of their over-reaction.

"I requested copies of the letters. There were two – not several – and neither person had anything to back up their statements – no doctor's reports, no hospital reports – nothing. In fact, one of the letters was from a person who said they heard that a friend 'might have' gotten sick. So why are they issuing these kinds of reports?" he asked. "What's the purpose?"

Local organization reaches \$1 Million mark for Police Survivors' scholarships

continued from page 25
 of ICMA Retirement Corporation, the G. M. Christensen 1989 Scholarship Trust for Utah Survivors, National Pawnbrokers Association, the Aronson Family Foundation, Northeast Florida Chapter of C.O.P.S., Reed Elsevier (publishers of Law Officer Magazine), the Buddy Sentner Scholarship Fund, the Michael Sullivan Scholarship Fund, and the Barry Hill Memorial Scholarship Fund have all been long-time donors to C.O.P.S.' Scholarship Program. C.O.P.S. looks forward to

Purgason said he felt legislation introduced last month by Committee Chairman Sen. Brad Lager, R-Dist.12, transferring the DNR's water-testing duties to the state health department and requiring the results to be publicly released within 48 hours, would not pass.

"I support quick reporting on test results but the state is flat broke. There is no money to change programs, expand power or add people. We are looking at ways to cut spending, not increase it, so I don't see this happening," he said.

Senate Bill 886 reads: Effective August 28, 2012, the governing body of each county and municipality in this state shall adopt, by ordinance, a plumbing code that has equivalent or higher standards than the uniform plumbing code, as published by the international association of plumbing and mechanical officials, and as amended. Any county or municipality may adopt such code, or any amendment to such code, by reference as permitted under section 67.280.

continue its mission of "re-building shattered lives" of the surviving family members and affected co-workers of law enforcement officers who have died in the line of duty. C.O.P.S. is a national, non-profit, 501(c)3 organization with 50 chapters throughout the United States. Unfortunately, C.O.P.S.' membership continues to grow as 140-160 law enforcement officers are killed every year in the line of duty. To learn more about C.O.P.S. visit www.national-cops.org.

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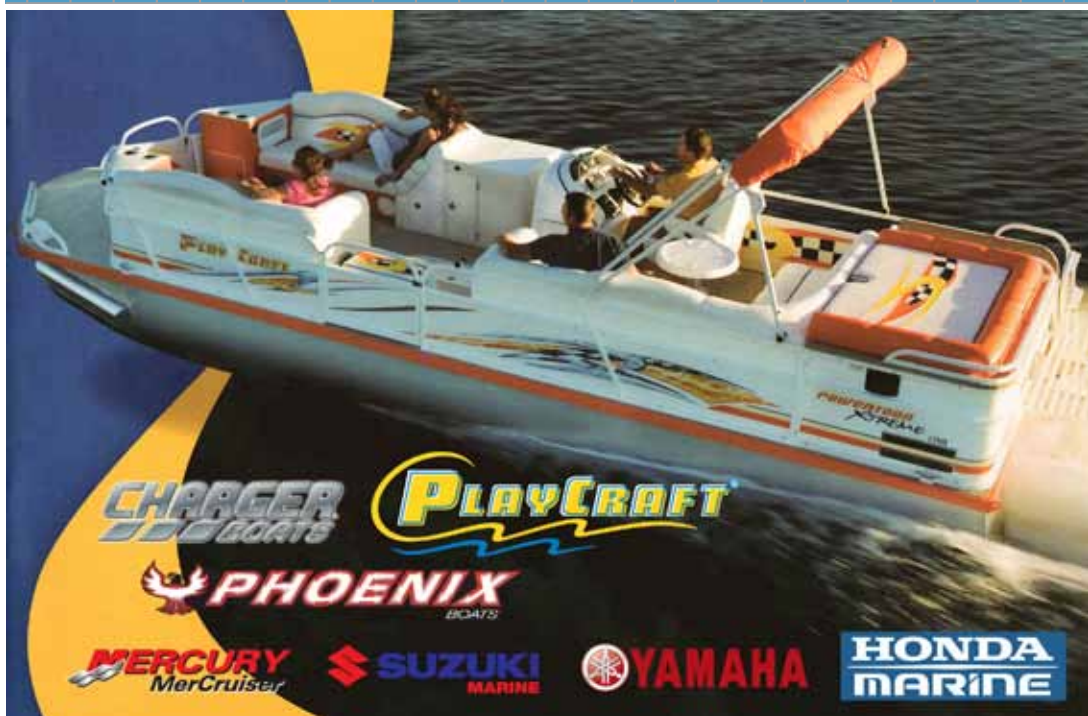
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2000 FOUNTAIN 38 FEVER – TW/575	\$123,000
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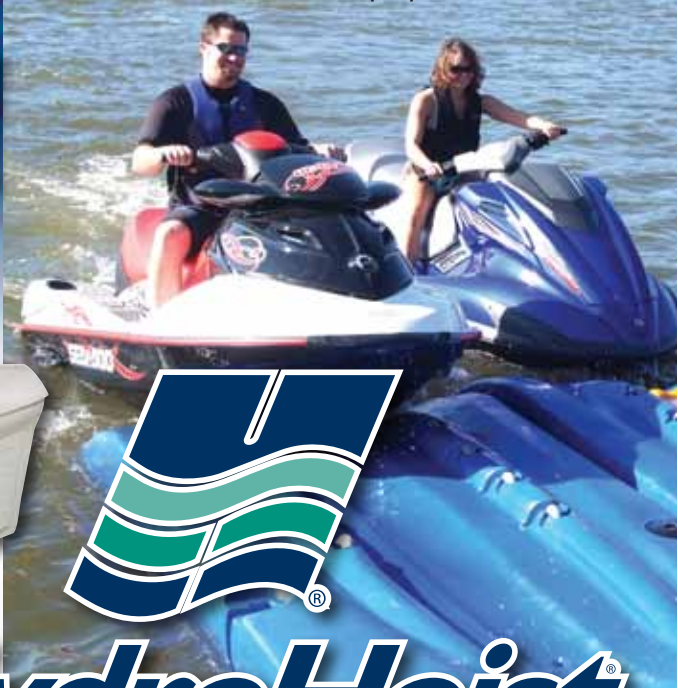
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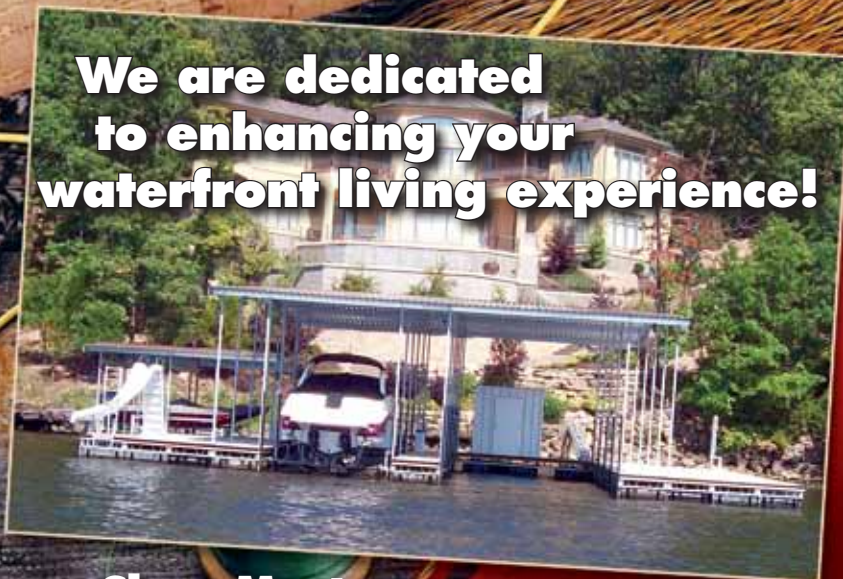
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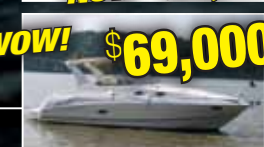
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Proposed plumbing legislation doesn't pass 'sniff test'

by Nancy Hogland

Many are questioning the motive behind the introduction of legislation that will require Camden, Miller and Morgan counties, as well as any other county or municipality with waterways that run through state or national parks, to adopt plumbing codes.

Senate Bill 886 was introduced in February by Senator Kurt Schaefer, R-Dist.19, a member of the Missouri Senate's Commerce, Consumer Protection, Energy and the Environment Committee. Last year, that committee studied the circumstances surrounding the Missouri Department of Natural Resources' (DNR) decision to delay the release of reports of high E. coli counts in tests taken the Monday before Memorial Day weekend 2009. At deadline for this issue of the "Lake of the Ozarks Business Journal," the bill was with the Economic Development and Local Government committees for their review.

According to officials, all three counties already have strict regulations in place, as do municipalities within those counties. Many municipalities have adopted ordinances that are stricter than the state's. Both Camden and Morgan counties have adopted ordinances that allow them to do the permitting; Miller County directs applicants to the state Department of Health. However, they do investigate violations of the state laws.

"Lake of the Ozarks—and Camden County in particular—is not 'Billy Goat Acres.' I'm tired of news reports that portray us as a backwoods, hillbilly area

where anything goes. We have had strict regulations covering installation and operation of wastewater treatment systems since 1996 and we take them very seriously," said a spokesperson for the Camden County Waste Water Department.

She said Camden County ordinances state that permits must be obtained for new installations or replacements of sewage treatment facilities on residential lots consisting of less than three acres; for all residential lots adjoining the Lake of the Ozarks, regardless of size; and for all commercial and multi-family developments. The permitting process requires a soil morphology evaluation by a qualified scientist and design and installation by a licensed engineer. The site must be pre-approved by a member of the Waste Water Department and a final inspection must be conducted before the system is covered with dirt.

The Waste Water Department spokesperson also said because there were no restrictions prior to 1996, there were some "problem" septic systems. However, she said they regularly receive complaints about those malfunctioning systems and each is thoroughly checked out.

"If someone calls and complains, we go out and conduct a dye test. If we find there is a problem, that person is written up and given a set time to fix the system. If they don't, they are referred to the prosecuting attorney. Most people comply, but we have had people go to jail over this — we do not take it lightly," she

said, adding that common sense would tell people that no one is going to sit idly by and watch raw sewage run into the Lake and simply ignore it. "Lakefront property and lakefront homes are expensive. Who is going to own a high-dollar house and allow their next door neighbor to pollute the water they swim or fish in? It's ridiculous!"

Catherine Gigrich, Miller County environmental public health specialist, said a lot of people are under the misconception that because Miller County hasn't officially adopted ordinances addressing the issue, they don't regulate septic systems.

"But we do," she said "When someone wants to build a new home or if they replace their system, they must follow the same procedures — a site inspection and an engineered system is still required — they just go the state office to file the paperwork instead of filing it here. We do, however, handle complaints locally. When we get a call, we go out and investigate and if there is a problem, the property owner is issued a notice of violation. If it's not taken care of in the time allotted, it goes directly to the prosecutor."

Chris Hall, administrator for Camden County Planning and Zoning, said he doesn't understand the reason behind the terminology used in the bill.

"Plumbing codes are typically part of ICC (International Code Council) building codes and as far as I know, Missouri doesn't have state-wide building

code requirements," he said. "Although we have laws governing wastewater treatment facilities, Camden County has never adopted

building codes so I'm not sure how we could even comply with that requirement, should it become a law."

continues on page 37 inside

State statutes adopted and/or enforced by Camden, Miller and Morgan counties read:

701.029 RSMo.: Operation of on-site sewage disposal system, restrictions. No person or property owner may operate an on-site sewage disposal system or transport and dispose of waste removed in such a manner that may result in the contamination of surface waters or groundwater or present a nuisance or imminent health hazard to any other person or property owner.

701.031 RSMo.: Disposal of sewage, who, how, exception. Property owners of all buildings where people live, work or assemble shall provide for the sanitary disposal of all domestic sewage. Sewage and waste from such buildings shall be disposed of by discharging into a sewer system regulated under chapter 644 RSMo., or shall be disposed of by discharging into an on-site sewage disposal system operated as defined by rules promulgated under sections 701.025 to 701.059 of the Missouri On-site Sewage Systems regulations.

Senate Bill 1012 reads: The act requires that any water quality testing done for the purposes of administering the Missouri Clean Water Law or the federal Safe Drinking Water Act must be performed by the Department of Health and Senior Services' laboratory. The Department of Health and Senior Services must make the results of any water quality test available to the public within 48 hours of getting the results, regardless of the circumstances. If the water samples were collected by any entity other than the Department of Health and Senior Services, the Department must also transmit the test results to the collecting entity within 48 hours. If any test results indicate a potential risk to public health or the environment, the Department may work with the Department of Natural Resources to assess the risk and develop a strategy to address the water issue.

Legislation was also proposed in the House that would keep water testing at the DNR but would require results to be posted within four days both online and at the beaches tested.

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