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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 4

APRIL, 2011

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Lake of the Ozarks
Volume Ten • Issue Four • April, 2011

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Lazy Gator's zoning battle with county headed to court

Restaurateur fights county attempt to close down portion of business

by Nancy Hogland

Restaurateur fights county's attempt to close down portion of business

Developer and restaurateur Gary Prewitt said he's not giving up on Lazy Gators.

Last month, his attorneys filed a motion last month asking the court to deny Camden County's request for an injunction that would prohibit him from operating the business. In a separate court action, attorneys filed a case against the county's zoning regulations and asked for \$2.7 million in damages. They are also asking that the restraining order and the lawsuit be joined and go through court as one piece.

The request is scheduled to be heard April 13 by Judge Stan Moore.

In a prepared statement, Prewitt claims when the county chose to accept – and spend – tax revenues submitted by the business since 2008, they waived their rights to seek an injunction against Glacier Park, the parent company of Lazy Gators and Shady Gators. He also questioned



Photo by Nick Decker

the methodology used by the county to draw up zoning maps.

The property, located on a point, is cut off from other residential properties by Shady Gators and the restaurant's parking lot. The point, with approximately 1,000 feet of lakefront, is a few hundred feet across the cove from Camden on the Lake Resort, Spa, & Yacht Club at Toad Cove. Although a house was located on the property when it was zoned, it had fallen into a state of disrepair, was boarded up and unlivable. Prewitt said because of these factors, the property should never have been zoned

residential in the first place.

However, Camden County Planning and Zoning Administrator Chris Hall said that's something the court will have to decide.

"After the Lake Area Planning and Zoning District was approved by voters in 1997, an employee of the county was sent out to visit every parcel and make note of its existing use. That's how the original map was established. There was nothing speculative – it was done strictly by the current use. There were a few mistakes but after zoning went into effect in 2004, we posted the maps here at the courthouse and left

them up two or three months. People could come in, check the zoning on their properties and then let us know if something wasn't right," Hall said. "No one ever came in with any questions about that piece of property."

The first request for rezoning was made in 2007 when the former owner, Gary Placke, was attempting to sell the property to Prewitt. His request was denied by the Planning and Zoning Commission. After closing on the property, listed at \$1 million, Prewitt also requested rezoning but when his request was met

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Armchair Pilot

by Nancy Hogland

The Federal Aviation Administration (FAA) announced it would be reviewing air traffic controller staffing around the country after two jets landed at Washington's Reagan National Airport without clearance. An aviation official, who spoke on condition of anonymity to a member of the press, said the lone controller on duty at the time had fallen asleep. Earlier this year the FAA released a report showing errors by air-traffic controllers that allowed planes to get too close to one another while in flight jumped from 1,040 to 1,887, an 81 percent in the past three years. The report also showed errors that were most likely to cause an accident were up from 34 to 43. However, the agency attributes the higher numbers to better reporting of errors, not necessarily more errors being made.

According to website Vacation Rentals by Owner (www.vrbo.com), 10 of the most expensive cities to visit include Dubai, a lavish desert city that sits on the Persian Gulf. Boasting 365 days of sun and the world's largest seaside pool, outdoor activities range from camel riding to safari tours. If the sun gets too hot, there's always indoor snow skiing at the Mall of the Emirates. Sydney, Buenos Aires, Athens, Paris, Nice, Panama City, Rome and Barcelona were also included in the list. Tokyo, Japan, was also included in the original list but the recent earthquake changed that.

The website, best known for helping vacationers to save money, also offered advice on

how to get cheap plane tickets. The site suggests online research can be one of the easiest ways to save. Travelers should also consider using a smaller airline, which often offers budget fares to the same destinations served by better-known services. JetBlue was cited as an example. Reward programs can also offer discounts so when calculating fares, take award miles into consideration and also ask about eligible discounts for students, senior citizens or military. And watch for hidden fees for checked baggage, children or on-board food and drinks. Booking in advance can offer huge savings.

Southwest Airlines recently re-launched its popular Rapid Rewards program, now allowing fliers to tie travel awards to the amount that passengers spend to fly, similar to programs at JetBlue Airways and Virgin America. Under the old version, travelers earned one free round trip for every 16 segments they flew on Southwest in a two-year period. The updated version uses ticket prices to determine the points awarded to passengers, who earn six, 10 or 12 points for every dollar they spend. To claim a free ticket, passengers must redeem 60, 100 or 120 points for every dollar that paying travelers would be charged. Although some claimed the program will shortchange passengers who take short trips, Southwest CEO Gary Kelly said overall customers will reap greater benefits.

As oil prices have risen, air fares followed – four times already this year. All of 2010 saw only three increases. According

to Air Transport Association, fuel accounts for about 40 percent of the industry's costs, up from about 30 percent the year before. Some airlines have started tacking on summer peak-time surcharges and fuel surcharges on international flights as they struggle to stay in the black. The higher prices don't seem to be affecting travel however. Passenger revenues are up 1 percent over the same period last year.

In addition to fares, checked-bag fees have also risen on most major U.S. airlines. Although there are exceptions to the fees listed and all airlines charge additional fees for overweight or over-sized luggage, at the time this paper went to press, fees for checked bags were:

- Airtran \$15 to \$20 1st bag; \$25 for 2nd; \$50 all additional
- Alaska \$20 1st bag; \$20 2nd & 3rd, \$50 all additional
- Allegiant: \$35 at check-in or gate; \$15 - \$30 online
- American: \$25 to Canada, free to/from US to Caribbean, Europe & India; additional fees
- Continental: \$23 1st; \$32 2nd; \$100 additional to US territories; \$150 elsewhere
- Delta \$23 1st; \$32 second; \$125 3rd; \$200 additional
- Frontier: \$20 1st; \$30 2nd; \$50 additional
- JetBlue: \$0 1st; \$35 2nd; \$75 additional
- Spirit \$19 online, \$25 at airport for 1st; \$25 2nd; \$100 additional
- Southwest: 1st & 2nd free; 3 to 9 \$50; 10 or more \$110
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Lake Ozark official: Road district levy will provide no direct benefit to city residents

by Nancy Hogland

On Tuesday, April 5, residents of the Bagnell Special Road District will be asked to approve an additional tax of 16 cents per \$100 valuation of their real estate property for a period of four years. The tax would be in addition to the 16.46-percent levy they already pay, doubling the district's current annual budget of approximately \$140,000.

Mark Hendricks, president of the road district board of directors, said the money is badly needed to pave Catrock and Blue Springs roads, replace culverts and provide repairs to some of the district's 72-miles of thoroughfares.

However, according to Lake Ozark City Administrator Dave Van Dee, while city residents will see the issue on their ballots, few would actually directly benefit from the additional tax

because none of those 72 miles maintained by the district are inside city limits.

"What our city residents may not realize is that while they live inside the road district boundaries and while they have to pay the road district tax, the district doesn't actually maintain any of our city streets. Our attorney has spoken to their attorney to see if we can't work out some sort of an agreement where they would either return a portion of the tax to us or provide some service to us, but right now, that isn't happening," he said.

Hendricks said that's because he's prohibited by state statute from doing so.

"The law is very clear. It states that special road districts cannot maintain roads that are inside city limits. Our shop is located inside the city limits of Old Bagnell and we can't even

maintain their streets. When we had that big snowfall, we had to lift our blade as we drove out of town because if we bladed it once, we automatically would take on that responsibility – and we're not allowed to do that," he said.

However, some disagree with his interpretation of the law.

John Jenkins, president of the Horseshoe Bend Special Road District Board of Directors, said his crews maintain two streets inside Lake Ozark city limits that are located in Camden County. They also maintain all the roads inside the Village of Four Seasons city limits.

Richard Sheets, deputy director of the Missouri Municipal League, also said he interpreted the law to allow the district to help maintain Lake Ozark's streets – if they chose to.

Chapter 233 of the Missouri Revised Statutes covering "Incorporated Road Districts"

states:

Expenditures on municipal streets within district--amounts--conditions.

233.095. Said board shall have authority to expend not more than one-fourth of the revenue which may now or which may hereafter be paid into its treasury for the purpose of grading and repairing any roads or streets within the corporate limits of any city within said special road district in conformity with the established grade of said roads and streets in said cities and for the purpose of constructing and maintaining macadam, gravel, rock or paved roads or streets within the corporate limits of any city within the said special road district in conformity with the established grade of said roads and streets in said city; provided, that no part of the revenue of any special road district in this state be expended outside of the

county in which such special road district is situated.

May repair, grade, gravel, pave or macadamize any road in district.

233.100. Said boards may repair, grade, gravel, macadamize or pave any road in its district but nothing herein shall be taken or construed as enlarging the powers of the boards to expend money upon roads and streets within the corporate limits of any city within said special road district as limited by section 233.095.

In 2009 Missouri Rep. Rodney Schadt, R-115, introduced legislation that would have established a process for the city of Lake Ozark, upon voter approval, to withdraw from the Bagnell Special Road District and to establish a new road district wholly within its city limits. However, the bill never made it out of committee.

The Power Team



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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step #7 – Improve Your Website's Link Popularity

Over the past six months we identified steps one through six in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; and 6) Get found.

The seventh step is:

Improve your website's link popularity (this helps your organic search engine rankings).

First let's define "link popularity."

The definition of link popularity is the number of links pointing to your site as indexed by a given search engine. This is not necessarily a complete count of ALL links to your site, but instead how many links the search engine gives the site credit for when calculating SERP (Search Engine Results Page) placement. These inbound links are also referred to as "citations."

By most accounts, there are more than 200 factors used by Google in determining your ranking. Link popularity is just one factor and it is calculated by the number of citations (or inbound links) to your website.

There are two types of citations: structured and unstructured. Structured citations are those that are from known directories and trusted by major search engines. A good example of a structured citation would be a link to your website from <http://www.DMOZ.com> or Yahoo's Directory. Unstructured citations are links to your website from other regular websites, like the local Chamber of Commerce or from another local business. Ideally, you should have a nice combination of both structured and unstructured citations to your site.

Some tips to build your link popularity:

1. Find out how many inbound links you have now. Go to Google.com and in the search box, enter "links: [your website address]". For example, if you wanted to see how many links we have to the MSW Interactive Designs website, you would enter – "links:mswinteractivedesigns.com". There are about 1700 inbound links to our website.



Sandy Waggett

2. Purchase online advertising from authority sites that includes a link to your website. Locally, you can do this with the Chamber, CVB, as well as several others. If you serve the wedding market, you can also get listed with a link on www.LakeOzark-WeddingGuide.com.

3. Exchange links with other businesses in your network. A nice way to do this is to add a "Resources" page to your website and link to other businesses that you trust. In return, ask them to link back to your website from theirs.

4. Avoid Link Farms and massive link exchange services. The links obtained from these sites and services tend to be low quality and ignored by Google. Not sure if it's a link farm or not? Use this test ... ask yourself, "would I be doing this (linking there) if search engines didn't exist?"

5. Request that those linking to you use keyword rich anchor text in the link. For example, we prefer when people link us they use "Website Design and Hosting" instead of "MSW Interactive Designs" as the actual words that are linked to our website.

In summary, it is important to improve your website's link popularity. The more relevant, quality, third party sources that link to your website, the better your link popularity will be. Over time, improved link popularity will positively impact your website's organic search engine rankings.

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Naught-Naught Insurance Agency recognized as Grinnell Mutual top agency

Naught-Naught Insurance Agency, Inc. of Eldon was recently named to the Grinnell Mutual Reinsurance Company President's Club for 2011 as a top agency for the company.

Recognized by Grinnell Mutual President and CEO Steve Crawford, Naught-Naught Insurance Agency ranks among the company's top 50 agencies and 15 farm mutual companies for outstanding production and profitability over a five-year period. President's Club members provide insights on key insurance and business issues to board members and management staff from Grinnell Mutual Reinsurance and Grinnell Select Insurance Companies.

"Our President's Club members provide valuable input as we seek their opinions on many topics, from product development to marketing," said Crawford. "The dynamics of today's

insurance market continues to evolve quickly. For that reason, listening to our top agents and mutuals keeps our partnership and our service to the policyholder strong and stable.

The agents and staff at Naught-Naught Insurance Agency will be presented with a plaque and letter of recognition from Grinnell Mutual for the agency's notable achievement.

Grinnell Mutual Reinsurance Company, in business since 1909, provides reinsurance for farm mutual insurance companies and property and casualty insurance products for homeowners, farmowners and businessowners through nearly 1,600 independent agents in 12 Midwestern states. Grinnell Mutual is the largest primary reinsurer of farm mutual companies in North America.

Bobbi Bash Realty new agents

Bobbi Bash Realty is proud to announce the addition of two new agents to our Power Team! We would like to welcome Jenna Uthoff Bates and Courtenay Nilges.

Jenna grew up in Southeast Missouri and visited the Lake for vacations and always knew that one day she would make the Lake area her home. Jenna has been a licensed Real Estate Sales person since 1983 and once moving to the Lake moved her license to begin practicing in this area.

Jenna states, "I love the beauty that surrounds this area of Missouri and look forward to helping others fulfill their dreams of also sharing in its beauty."

Courtenay moved to the Lake of the Ozarks area 12 years ago from Kansas City with her husband Scott. They both had vacationed at the Lake for as long as they can remember. They now have a beautiful daughter named Amelia and they look forward to raising her in such a wonderful community. "The Lake of the Ozarks is a great place to live."

Courtenay has been a licensed REALTOR at the Lake for the past 9 years.



Jenna Uthoff Bates



Courtenay Nilges

Jenna and Courtenay are both members of the National Association of Realtors, Missouri Association of Realtors and the Bagnell Dam Association of Realtors.

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What is a Hot Roof System?

Building science is changing rapidly and some of those changes are challenging traditional building methods. One of the most beneficial changes is also one of the most controversial, which is the hot roof system or the unventilated sealed attic.

A hot roof is a properly sealed unvented attic, instead of a traditional vented roof which consist of an insulated attic floor and open soffits where air enters and then leaves through the top of the roof.

A few years ago, the scientists at the Oakridge National Laboratory in Tennessee tested properly vented and totally sealed attics. They found that proper venting only reduced the roof deck temperature by 3 to 5 degrees Fahrenheit.

But, when an attic was insulated using the Hot Roof Theory, the attic temperature adjusted to within 10 degrees of the ambient temperature of the house. Because the attic is heated or cooled by air that would normally escape from the house, it does not raise the load on the heating and cooling system.

However a vented attic typically reaches 130 -140 degrees, when the attic temperature exceeds outside temperature shingle failure can occur and if you have ductwork or HVAC equipment in an attic it has to operate in extreme conditions causing excess energy to be used. This also creates the perfect opportunity for moisture damage due to condensation forming on equipment and ductwork.

Spray foamed attics have foam applied directly to the roof decking, and the attic space isn't ventilated. The lack of ventilation is why they are called hot roofs.

In a standard insulation system, ceiling insulation reduces the transfer of heat from the attic to the living space (in the summer). Attic temperatures often approach 140F during the day. Solar energy warms the shingles and sheathing and then transfers heat to the attic. The 140F temperature of the underside roof surface drives the heat transfer process.



By insulating the roof surface with spray foam, the surface temperature exposed to the attic (the temperature driving the heat transfer) is reduced dramatically.

The benefits of including the attic in the insulated space are:

* Duct leakage and heat loss/gain from ducts is much less of an issue.

* Air sealing is easier in the roof than in the ceiling.

* Dust and loose insulation are less likely to migrate down to the living space.

* Tests show energy costs are lower when the attic is sealed.

Further information is available from ASHRAE (8700-527-4723) in a publication titled 'Vented and Sealed Attics in Hot Climates'.

The next question is what type of spray foam is best for a hot roof system; there are two types open and closed cell.

Both of these can be used if properly applied, but there are big differences between the two. Open cell is moisture permeable and should not be used in a hot roof system without a vapor retarder. It has a R value of approximately 3.5 per inch; on the other hand closed cell is moisture impermeable has an R value of 6.8 per inch and is a vapor retarder. Closed cell has excellent adhesion qualities as does open cell, but closed cell actually becomes part of the roof structure making it much stronger.

We will have more on the differences between open and closed cell foam next time.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

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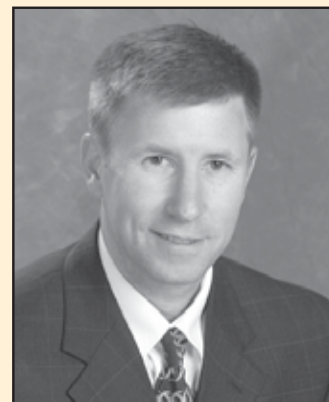
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Your Finances

Do Some Spring Cleaning on Your (Financial) House



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

It's spring — time to clean out the gutters, tune up the lawnmower and wash down the windows. But as you attend to these types of tasks around your home, why not take the time to do some financial "spring cleaning" as well?

Specifically, consider these moves:

- "Dust off" your investment strategy. If there's an area in your home that you haven't looked at for a while, you may need to dust it off in preparation for the new season. And the same principle may apply to your investment strategy — if you haven't examined it for a while, it may be time to clean it up to prepare for a new season in your life. After all, since you initially designed your investment strategy — that is, the total amount you invest, the percentages going into "growth" and "income" vehicles, the dollars going into taxable versus tax-deferred accounts and so on — many things may have changed for you, such as your employment situation, the number of children in your household and even your long-term goals. Consequently, you may need to revise your investment strategy in consultation with your financial advisor.

- "De-clutter" your portfolio. The chances are pretty good that if you look around your house, you'll find many things that are actually duplicates, such as those five coffee-makers you've accumulated over the years — so you decide to "purge" a few. And when you take a close look at your portfolio, you might find several investments that you've added over time and that are similar to each other. If that's the case, you might help yourself by selling the "redundant" investments and using the proceeds to buy different ones that can help you diversify your portfolio. (Keep in mind that while diversification can help reduce the effects of volatility on your portfolio, it can't guarantee gains or prevent losses.)

- Prepare yourself for stormy weather. During springtime, we

often experience heavy rains, hailstorms, high winds and other types of inclement weather. That's why we keep our roofs in good shape, keep branches away from our homes and take other steps to protect our houses and property from the ravages of Mother Nature. You and your family could go through some rough "weather" too, during the course of your lives, so you'll want to make sure you have sufficient protection in the form of adequate life and disability insurance. Review your coverage to make sure it's still adequate for your needs.

- Open up the windows of opportunity. After a long winter, you'll find it pleasant to open the windows of your home and let in the sun and the air. And as an investor, you'll find "windows of opportunity" through which you can open yourself up to good investment possibilities. For example, even though we've clearly been in a challenging economy the past couple of years, a number of factors — such as low interest rates, improved corporate earnings and favorable stock valuations (the price you pay for a stock, relative to its earnings) — have actually meant that it's been a pretty good environment for investors looking for quality stocks.

By doing some financial spring cleaning, you may find that you've swept away some of the obstacles to helping achieve your goals.

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.

Get in Touch

Home Finishing Touches

with Ronnie Roberts of DKB

What Countertop for My Kitchen?

One of the biggest debates when building or remodeling is, "what kind of kitchen countertops do I want"? All of us at one time or another have had laminate countertops. If your budget is for laminate then there are some new looks to enhance your laminate and stay close to your budget that will give you the look of granite. For those that are able to expand that budget, solid surface may be an option if you want your countertops to appear seamless and can even make the sink appear seamless. Quartz countertops are a rapidly increasing option due to the low maintenance and high durability while keeping the stone look. Today I want to focus on granite and tell you some of the features and benefits of it. Granite countertops have many benefits that cannot be found in other types of countertop materials and the beauty of the stone is highly desirable to individuals that want a classy and sophisticated kitchen area. If a person is interested in obtaining kitchen granite countertops for their home, there are several things that they should keep in mind about the countertop they are considering purchasing.

- Many individuals choose kitchen granite countertops because of the unique beauty of the stone. Countertops made out of natural granite are highly polished and all of the pieces are created from the same stone so that all of the pieces will match perfectly. Because the stone is a natural product with a unique color and pattern, it may be difficult to find matching pieces if you later want to extend the countertop or a part of the countertop is broken and needs to be replaced.

- Kitchen granite countertops are very strong and possess a lot of the properties that individuals look for when purchasing a kitchen countertop. Granite is one of the hardest materials in the world and kitchen countertops that are made out of granite are built to last for a lifetime. Countertops made out of granite slabs, while heavy, are nearly indestructible and require very little maintenance to keep in good form.

- Granite kitchen countertops are some of the most desirable kitchen countertops in the United States today. The qualities of a granite countertop make it perfect for many of the com-



Ronnie Roberts

mon uses of a kitchen countertop and its beauty is hard to match with another product. Granite kitchen countertops have many advantages over their competitors and that is the reason why granite countertops are so popular today.

- One of the main advantages granite kitchen countertops have over the competition is that every kitchen countertop made of granite is unique. The properties of the stone ensure that stone obtained from quarries in different locations around the world or even different areas of the same quarry will have a unique pattern of colors that can not be duplicated. A project using granite stone must be completed all at once because there is no guarantee that the homeowner will be able to find the right color combination in the stone ever again.

- Another one of the advantages granite countertops possess is the ease of cleaning the countertop. The surface of a granite kitchen countertop is as smooth as glass, allowing most messes to be wiped up quickly and cleanly when sealed properly and is resistant to stains, waterproof, and inhibits the growth of bacteria, fungus, and mold. Some fabricators offer a 15 year or lifetime sealant option. The countertop is also heat resistant, allowing the homeowner to place hot objects directly onto the countertop without worrying that the countertop will burn. This ease of use and lack of required maintenance makes the granite kitchen countertop a very attractive option for many homeowners.

Ronnie Roberts is the Store Manager at DKB. Located at 924 Hwy 42, in Osage Beach, Ronnie and the staff can be contacted at 573-348-4464 or rroberts@riback.com. Their web site is www.dkbshowroom.com.

Lake's only Hallmark closing

by Nancy Hogland

Hallmark Cards Inc. reported 2010 brought its first revenue gain in three years. The company known best for greeting cards touted its \$4.1 billion in worldwide sales was up 3 percent over the previous year.

Unfortunately, the trend was not seen locally. After more than 20 years in business, Donna's Hallmark in Stone Crest Mall is closing. According to owner Phillip Kircher the decision to close the store was based on a variety of issues in-

cluding decreased sales caused by a downturn in the economy and increased competition from area stores selling Hallmark products – some at a discounted price – as well as a desire to retire. Eight years ago Kircher closed a sister store operating in the Twin Oaks Shopping Center in Laurie in hopes that consolidating would boost the bottom line.

"We decided, it's just time," he said.

The Hallmark Gold Crown store was one of more than

3,000 nationwide but the only one at the Lake.

Hallmark Cards Inc., which offers greeting cards, ornaments, gift items, party supplies and gift wrap, has been in operation for more than 100 years. The company's headquarters are located in Kansas but it has manufacturing and distribution facilities in Missouri, Kansas, Connecticut, Georgia, Texas and Illinois. Hallmark is the parent company of Crayola and William Arthur.

Lake Ozark dodges wage bullet

by Nancy Hogland

New wage rates set for 2011

Because the remodeling project conducted at Lake Ozark City Hall was completed under an older, more loosely interpreted set of guidelines, the city was not cited for prevailing wage violations.

That's according to Amy Susan, communications director for the Missouri Department of Labor (DOL).

The prevailing wage is the minimum rate that must be paid to workers on public works construction projects in Missouri. Missouri law defines public works as "all fixed works constructed for public use or benefit or paid for wholly or in part out of public funds."

"During the investigation, case law was used to model the decision and based on that legal precedent, the work done at that time was considered maintenance," Susan said. "However, as of last week when a court case reversed that interpretation, that would no longer be the case."

In April 2010 a complaint was filed by a Lake Ozark resident with the Division of Labor Standards against the city for not following Prevailing Wage Law procedures during the city hall remodeling project. According to records, more than \$60,000 was paid to Larson Construction to construct walls in the board/court room; enclose the dispatch center and build holding cells for the police department; increase electrical service; remove part of the floor and building stairs to allow interior access to a lower level; add recessed lighting; and remove an overhead door, bump

out the wall and then close that wall in while adding doors. City officials stated that because the work was considered "maintenance," it did not fall into the "major repairs" category and therefore was exempt.

From July 2009 to July 2010, the Division received 436 prevailing wage complaints and found 125 violations.

In the meantime, the Missouri Labor Department's Division of Labor Standards released the prevailing wage rates that, if unopposed, will be used on public works construction projects in Missouri for 2011.

Annual Wage Order No. 18 contains prevailing wage rates for the 26 different occupational titles in each county and the city of St. Louis. Susan said the rates were established after gathering wage information from public and private commercial construction projects statewide.

"We asked contractors throughout the state to tell us the wages they paid for work done in their areas. We then take that information and use it to establish the wages that should be paid on any public works project – any job that uses public funds in whole or in part – anywhere in the state," she explained, adding "The largest number of hours reported at a given wage rate for the occupational title in the county becomes the prevailing wage rate. That's why it's very important for contractors to submit their information."

Under the proposed schedule, in addition to overtime, holiday pay and fringe benefits, a carpenter on a job in Camden County would start at \$29.35

per hour, a painter would make \$23 an hour and a tile setter would receive an hourly wage of \$20.62.

Susan also said contractors can start sending in information now for next year's order.

"Each year on or before March 10th, the division files the Annual Wage Order with the secretary of state with a 30 day objection period. If there are no objections, the prevailing wage rates established by the division will become final after 30 days. If objections are filed, the rates will not be final until all objections are resolved by the Labor and Industrial Relations Commission," she said.

Contractors that do not pay the required prevailing wage rates to their workers are subject to fines of \$100 per day per unpaid worker. Cases in which the division determines contractors have willfully violated the prevailing wage law are referred to the local prosecuting attorney who may then file criminal charges against the contractor for up to \$500 per violation, six months in jail, or both. In addition, when contractors are convicted or have pled guilty to violating the prevailing wage law, the division will file notice with the secretary of state to debar the contractor from working on any public works project.

To view Annual Wage Order No. 18 for 2011 visit www.labor.mo.gov/DLS/PrevailingWage/.

Susan said employees on public works projects who are not receiving prevailing wage rates should file a complaint by filling out the complaint form <http://www.labor.mo.gov/lsl/forms/PW-6-AI.pdf> or by calling 573-751-3403.

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"Insurance Talk"

with **Belinda Brenizer of
Golden Rule Insurance**

How to Cut your Work Comp premiums & Stop Fraud

Workers compensation fraud can be very costly for small- to mid-sized businesses. Many of these businesses are working hard to maintain safe workplaces to protect employees and the bottom line. When employees report fraudulent claims, that work is quickly undone. The increased number and cost of claims impacts the company's experience rating, which in turn results in higher workers compensation premium.

Work comp claim fraud can occur when an employee is injured outside of work, but claims it happened at work in order to collect benefits. It can also occur when an employee exaggerates a claim of injury and magnifies the symptoms. In either case, false claims increase the medical and indemnity costs, and raise premiums for that business. Fraudulent claims also bring with them the indirect costs of an injured employee, such as lost productivity, temporary hiring and training expenses.

While workers compensation fraud is a serious and sometimes intimidating situation, small- and mid-sized businesses can take proactive measures. The best approach is a common sense, inexpensive solution to risk reduction. Certainly it's easier—and much less costly—to prevent workers compensation fraud than it is to prove it happened.

Here are just a few ways to reduce the risk of workers compensation fraud:

- Hire smartly—Conduct background checks on applicants and verify references.
- Implement Drug-Free Workplace Policy and drug testing—Create a well-defined policy and test pre-employment, post-accident and for cause.
- Focus on safety—Pursue a safe and injury-free work environment by developing safety policies.
- Educate employees—Help them understand the costs of claims and the impact on the business, including rising premiums and decreasing productivity.



Belinda Brenizer, CIC

- Adopt zero-tolerance—Make it clear that false claims will not be tolerated.

- Pay attention to employees—Listen to employee concerns and complaints. Show compassion and be empathetic.

- If a claim occurs and you suspect fraud, remember these important points: Report all claims promptly.

- Train supervisors in proper and timely reporting procedures.

- Investigate and obtain the facts immediately.

- Beware of sketchy details or discrepancies.

- Be wary of Monday or late Friday injury claims.

- Obtain a list of red flags from your carrier.

It's important to remember that while any work comp fraud is too much, most work comp claims are legitimate. The best approach to reducing overall risk is to develop good relationships with employees and create safe workplaces.

Reducing the number and amount of work comp claims is the most effective way to cut your premiums. By reporting promptly, implementing simple safety programs and working with your insurance company loss control is the best investment with greatest return on your money. These tips were furnished by the leading Work comp insurer in Missouri, Ed Uebinger, Sr. SIU Specialist, Missouri Employers Mutual Insurance Company

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.

Bobbi Bash receives Zenith Award



\$10,000,000.00.

Bash has been one of the Top Ten Realtors at the Lake for over 20 years. The many designations she has are what have helped her success and professionalism.

Community give back is very important to Bobbi. She was the first woman Rotarian and also the first woman President for the Rotary at the Lake.

"I feel very positive about the market this year," said Bash. "You get out what you put in and that is called hard work." Customer service is Bobbi's #1 priority. She loves what she does!

Bobbi Bash ABR, CRS, GRI received the highest Bagnell Dam Board of Realtors Award. This award is given to Brokers that sell a minimum of



The Lake Area Chamber of Commerce recently welcomed new member Missouri Solar Applications with a ribbon cutting. For more information call 573.659.8657 or visit www.mosolarapps.com. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: Steve Schmidt; Selynn Barbour, Country Crossroads; John Caran, Lake Area Chamber Board Member; Steve Naught, Lake Area Chamber Board Member; Joy Hare, Solar Consultant; Melissa Carroll with Taylor & Morgan, Lake Printing; Becky Panchot, Wally's Refrigeration; Courtney Hurt, AFLAC; Trish Creach, Exec. Director Lake Area Chamber.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Laclede Industries of Lebanon, 417-588-3241. Laclede Industries is a non-for-profit Sheltered Workshop that provides employment for persons with disabilities. Last year they recycled over 2.2 million pounds of material from Laclede and surrounding area. Pictured from left to right: Rowland Todd, Chamber Representative; Sharyl Hubbs [with scissors]; Laura Johnson with Laclede Industries; and Michael Carter, Chamber Representative.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for GeoSender, 11532 Lookout Trail, PO Box 161, Centertown, 800-792-0495. Pictured from left to right: Michael Carter, Chamber Representative; Thomas [with scissors] and Mike Senter; and Rowland Todd, Chamber Representative.

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Lake Regional Clinics Adopt EHR Technology

Lake Regional Health System's seven primary care clinics, plus Lake Regional Urgent Care, soon will transition to electronic health records. The process replaces paper records with a high-tech system that allows physicians to view comprehensive patient histories, including medication lists and physicians' notes. The technology also allows physicians to e-prescribe medications, as well as order lab and radiology testing and view results electronically.

Lake Regional clinics in Camdenton, Laurie and Macks Creek recently transitioned to fully functioning EHRs. Lake Regional Clinic – Eldon is slated to "go live" March 14-15, followed by the Iberia clinic on March 16 and the Osage Beach clinic on March 28-29.

Lake Regional Clinic – Lake Ozark will go live April 11, and Lake Regional Urgent Care will begin using the EHR on April 20. Lake Regional specialty clinics will establish go live dates in May.

The clinic EHR implementation began in December 2010, with installation of computer hardware to support the system, including electronic signature pads, scanners and Web cams. Since then, the teams have been working to build patient scheduling and registration modules and have spent significant time training to use the new system.

Lake Regional is an early adopter of EHR technology. Only 10.1 percent of office-based physicians nationwide had fully functioning systems in 2010, according to the National Center for Health Statistics. However, this trend is increasing, spurred by federal "meaningful use" requirements for the technology outlined in the American Recovery

and Reinvestment Act of 2009.

A portion of the bill, the Health Information Technology for Economic and Clinical Health Act, authorized incentive payments by Medicare and Medicaid to health care providers who use certified electronic health records to achieve certain improvements in the delivery of care. Providers that do not comply face penalties beginning in 2015.

The journey to achieve meaningful use status has been an opportunity for Lake Regional to standardize processes, improve patient safety and enhance care throughout the system. Electronic medical record technology already is used in Lake Regional Hospital, and within a year, physicians in the hospital and all LRHS specialty clinics will be able to access records from primary care clinics, as appropriate.

In 2010, Lake Regional Hospital joined an elite group of hospitals and health systems that had achieved Stage 6 of the federal government's electronic medical record adoption model, the 84th hospital nationwide to reach this goal. The system is on track to reach the highest level, Stage 7, in 2012.

The benchmarks are monitored by an industry group, Healthcare Information and Management Systems Society Analytics.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a two-time recipient of the Missouri Quality Award. Lake Regional Health System also operates primary care, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

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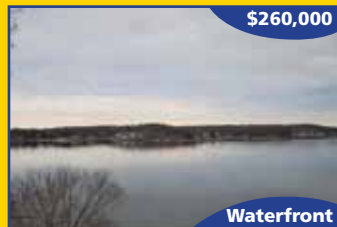
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"Ask An Engineer"

with Stan Schultz of Schultz & Summers Engineering

Why do I have to have flood insurance?

Its spring and many old friendships will be renewed as all our neighbors start getting their places ready for the summer boating season. Spring is also the time of year many homeowners associations hold their annual meeting. One item certain to be discussed is all the fuss about 'Flood Insurance'.

Flood Insurance is a product designed by the federal government to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings caused by floods. Nearly 20,000 communities across the U.S., including most cities and counties at the Lake, participate in the National Flood Insurance Program by adopting and enforcing floodplain management ordinances.

The Lake of the Ozarks is one of the most unique large lakes in the country because its water level does not fluctuate much and development is allowed practically at the high water level. Unlike Corps of Engineer impoundments (Tablerock, etc.) where development is mostly prohibited anywhere close to the floodplain, Ameren allows homes to be constructed very close to the water. It is one feature that makes us attractive to many people wanting to live on the water.

The problem we have at the Lake is most of the lakefront lots either touch or are very near an actual floodplain as depicted by the floodplain maps produced by FEMA. Typically, when a loan is being made on one of these homes, the local banks use one of four nationwide floodplain rating companies to rate whether or not the property is in a floodplain. Almost every time that rating company will rule the house is in the floodplain even if it is 50 feet above the elevation of the top of Bagnell Dam.

We all know that seeking relief from flood insurance is usually a last minute crisis encountered when trying to schedule a closing. Most of the time all that is needed is what we call a 'Flood



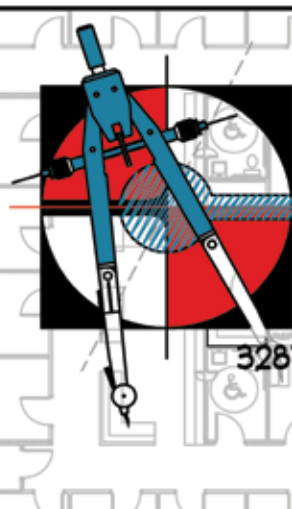
Stan Schultz

Certificate'. Realizing this, many local surveyors and engineers have developed a rapid response method to certify homes are not actually in the floodplain. This saves between \$500 and \$5,000 annually on insurance premiums. One years' premium is about what the Flood Certificate costs to produce. So, it is popular with lakefront homeowners and appears to offer significant cost savings over purchasing flood insurance if it isn't actually necessary.

Adding an additional agenda item to this spring's annual meeting in your neighborhood to discuss purchasing flood certificates as a group may save even more money. If the surveyor only has to make one visit to certify an entire cove the savings may be substantial. It is worth checking out.

Stan Schultz owns of Schultz and Summers Engineering in Lake Ozark Missouri. If you have any questions concerning, water or wastewater management, flood certification, property surveying, dock permits, or commercial site development and design you can reach Stan at 573-365-2003 or email sjschultz@schultzandsummers.com or visit www.schultzandsummers.com

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Free Visitmo.Com Educational Seminars



The Lake of the Ozarks Tri-County Lodging Association in partnership with the Missouri Division of Tourism is pleased to announce two Free Visitmo.Com Educational Seminars to help businesses at the Lake of the Ozarks take advantage of the free listings available on the State of Missouri's Division of Tourism Website. The Seminars will be held on Wednesday, April 20th at two different times and locations to better serve the entire Lake of the Ozarks Area:

Wednesday, April 20, 2011

9 a.m. - 11 a.m. CO MO Electric Cooperative Building (Hwy 5 South of Laurie)

1 p.m. - 3 p.m. The Resort At Port Arrowhead - Ozark Room (Business 54 Lake Ozark)

Stephen Foutes, the Visitmo.com web manager, will be presenting opportunities for your business to be listed free of charge on the State's website. This seminar is one of several seminars being offered to the Lake of the Ozarks business community free of charge and hosted by the Lake of the Ozarks Tri-County Lodging Association. If you're interested in attending this valuable free workshop, please R.S.V.P. to Rebecca Green (Rebecca@funlake.com) or 348-0111 at the Tri-County Lodging Association office.



The Lake Area Chamber of Commerce was excited to announce new member Beautiful Outdoors Landscape & Dock Lighting with a ribbon cutting. 913.481.5642 or visit www.beautifuloutdoorsks.com. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: (1st Row) John Caran, Lake Area Chamber Board Member; Adam Rector, Sales Manager; Kyle Douglas, Owner; Steve Schmidt. (2nd Row) Trish Creach, Lake Area Chamber Exec. Director; Selynn Barbour, Country Crossroads; Courtney Hurt, AFLAC; Steve Naught, Lake Area Chamber Board Member; Becky Panchot, Wally's Refrigeration; Melissa Carroll with Morgan & Taylor, Lake Printing.

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Heated debate anticipated on Right-to-Work legislation

by Nancy Hogland

While a recently introduced "Right-to-Work" bill isn't expected to draw the same level of political activism recently seen in Wisconsin, some say they expect both opponents and supporters to pack the Senate when it comes to the floor for debate this month.

Senate Bill 1 would give employees in union-represented workplaces the option not to join or pay dues to the union.

Debate began in mid-March. However, further discussion was postponed until March 28 when the senate was to reconvene after spring break.

Sen. Luann Ridgeway, R-Smithville and sponsor of the bill, said Missouri has a higher unemployment than right-to-work states and is losing jobs to those states. She said the bill would "re-ignite" the stagnant economy and draw large companies to Missouri. The Missouri Chamber of Commerce and Industry recently announced that it supports the efforts, stating that 87 percent of its membership backs that

decision.

However, union members and bill opponents, who dubbed the legislation "right to work for less," said the bill would lead to decreased wages and ultimately hurt Missouri workers. Randy Kaiser, AFL-CIO spokesman and a member of the Communications Workers of America, said legislators need to stop blaming unions for Missouri's unemployment numbers and start looking at creative way to attract manufacturers – and jobs – to the state.

Although Republicans now hold majorities in both chambers, several union representatives said senators in districts that are in and near urban areas, like St. Louis, may be pressured by their constituents to vote against the measure. Anticipating a filibuster, Ridgeway said she spent much of her spring break contacting other senators in an attempt to garner support.

Currently, all union-represented workers can be required to join the union and pay union

dues. If the bill becomes law, unions can still exist and workers can still opt to be members. The change is allowed under Section 14(b) of the 1947 Taft-Hartley Act, which says states have the right to ban closed union shops. Since its adoption, 22 states have chosen to make the move.

In 1978, when Missouri was the fourth-most unionized state in the nation, voters rejected a ballot initiative to eliminate mandatory union membership in closed shops. However, because many of the jobs held by those workers are gone, the percentage of Missouri's unionized work force has since declined sharply. According to the Bureau of Labor Statistics, in 1983, 36.6 percent of all manufacturing jobs were in union shops. That number dropped to 21.8 percent by 2000. By 2010 that number dropped to 9.9 percent.

Some have said that even if adopted by both the House and Senate, Gov. Jay Nixon, who already stated his opposition, will not sign the legislation.

For updates, visit <http://www.senate.mo.gov/>.

And while the Missouri Senate was debating the Right-to-Work legislation, the Missouri House was debating and voting on another bill that could affect unions. The measure would make a change to the Missouri constitution guaranteeing the right of all Missourians to vote by secret ballot in all elections, including those

that deal with labor representation. Supporters say the protections will keep workers from being intimidated during labor union elections. Opponents say most unions already state that ballot issues must occur in secret, and that a constitutional amendment is unnecessary. The bill must pass one more vote in the House before moving on to the State Senate.

What is a filibuster and how does it work?

The filibuster is a delay tactic that is used by the Senate. It comes from the Spanish word for "freebooter," which means "pirate" as if a person who filibusters is plundering the time and focus of a legislative body.

A filibuster can be used by a single senator or group of senators on either the state or the U.S. Senate floor who is attempting to stop or delay action on a piece of legislation. Once a senator has the floor, he or she may continue to talk forever.

The Constitution allows each house of Congress to set its own rules. Early on, both houses had unlimited debate provisions, however, the larger House of Representatives found the filibuster unworkable and adopted rules to limit debate.

Then in 1917 the U.S. Senate adopted a rule allowing a filibuster to be stopped by a two-thirds vote known as "cloture." In 1975, the two-thirds rule was changed to three-fifths. In the Missouri Senate, only a simple majority is required to shut down debate. The last time this was done was in 2007 (it was done four times that year, but the last one was on May 18, 2007) on HJR 7, a constitutional amendment establishing English as the language for all official proceedings.



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DOL promotes free safety program for small business

by Nancy Hogland

Employers interested in making the workplace safer are invited to participate in the state's SHARP program.

SHARP, an acronym for the Safety and Health Achievement Recognition Program, is provided free of charge to small companies with 250 employees or less. SHARP recognition is awarded to those companies after they participate in the Missouri On-Site Safety and Health Consultation Program and show that they operate effective safety and health management programs.

"Of course, any workplace can have its hazards and our counselors are happy to meet with any business owner but we're primarily interested in small companies that manufacture or typically have a higher risk of injuries – landscapers, construction, auto or boat maintenance of all types, dock manufacturers – those types of businesses," said Amy Susan,

communications director for the Missouri Labor Department.

She said when the program's safety and health consultants visit businesses they provide an OSHA-type "mock" inspection for free and without assessing any fines or penalties. The employer always sets the scope of the visit, so the consultation can include the entire workplace or it can be limited to a specific area or phase of the workplace. A business owner's only obligation is to correct the hazards identified by the consultants.

During the walk through, the safety and health consultant will identify and discuss any potential hazards and suggest the best and most cost-effective solutions. Consultants also can provide training and assistance in the preparation of site-specific written safety and health programs.

Susan said although counselors occasionally run across larger issues, the most frequently found

safety concerns are electrical cords that need repair and incorrectly labeled containers. She also said since the program's inception, none of the larger issues have been deemed "unfixable."

"I want to assure businesses, we are not out there trying to 'get them.' The whole point behind this program is making businesses safer to benefit both employees and employers," she said, adding that there are numerous benefits to the program.

"First and foremost, you make your workplace safer and OSHA compliant. That, in turn, will decrease injuries and illnesses which, in turn can reduce workers' compensation insurance costs. Reduced insurance is not automatic," she said. "However, insurance companies usually follow suit with a reduction in premiums. What usually happens is that when a company becomes SHARP, the owner will inform his or her insurance carrier that they are in an elite group of

companies recognized by OSHA as having a great safety and health management program. The insurance company may then reduce their premium."

Susan said fewer injuries and illnesses also mean more productivity and less employee absences – especially important in times when companies may have cut back on their workforce.

Another benefit is empowerment of employees.

"Employees are invited to get involved in a positive way by serving on a safety committee. They are free to make suggestions and point out potential problems so not only are they involved in the business, they see firsthand that their employer cares about them and their health," she said.

Currently, although 33 businesses participate statewide, only company one company in the Lake area, Osment Models/Woodland Scenics, is involved in the program. Susan said she would like to change that.

"The program was adopted nationally in 1975 and in Missouri in 1979 but it hasn't been promoted until recently. We're now attempting to get the word out to businesses through mailers, commercials, radio and podcasts," she said, adding that business owners who want more information about the program can watch a taped discussion between herself, John Gentry, the president of Positronic Industries in Mount Vernon, which has the Safety SMART designation, and Daniel Stark, the on-site consultation program manager with the Department of Labor, by visiting labor.mo.gov, click on News and Notices and then click on Labor Talk Podcasts.

More information is also available at http://www.labor.mo.gov/DLS/WorkplaceSafety/sharp_companies.asp.

A study performed by the University of South Dakota on SHARP showed that companies continue to have a reduction in their injury and illness rates once they are awarded into the program.

Little less competition for dining dollars

by Nancy Hogland

Osage Beach will have three fewer restaurants this season.

Burger King, Sonic and Pasta House all closed their doors. City Planner Cary Patterson said location of facility – and location of ownership – could partially be to blame.

"When Sonic was looking I told them I didn't think that was

the best spot for them. However, I think the lack of indoor dining space can really be blamed for the lack of business. They had a handful of tables outside but those are usable only about four months out of the year – then it's too hot or too cold. Osage Beach isn't really a 'drive-thru-restaurant' kind of town. You can see that at places like McDonald's and Culvers. Yes,

there are usually cars in line at the drive-thru window but inside it's even busier."

Patterson said he thought a "destination" restaurant like Taco Bell would do well in the Sonic location if they tore down the existing building and used that space plus the awning area to rebuild.

He said Pasta House and Burger King both were being run by

owners that lived away from the area, "and that's hard. You almost have to be there for the day-to-day issues that come up or business can start falling off and that, coupled with the slowdown that we're seeing everywhere, can make it tough to succeed."

However, all sales tax revenue is not lost. Auto Zone, an auto parts retailer, is purchasing the Burger King property, tearing down the existing facility and re-

building.

"I expect it to be a situation where you'll go to Burger King one day and the next day drive by and the building will be gone," he quipped, adding that the Auto Zone management was in a hurry to get the store built and open. "They already have their building permit so it's just a matter of finishing up some details on their end and they're set."

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Ozark Coast Kiwanis Gives \$500 To Sweet Dreamzz

The Kiwanis Club of Ozark Coast, serving the Lake area, donated \$500 to Sweet Dreamzz at a recent luncheon of the club.

Presenting the check to Lynn Denbow (left), director and founder of Sweet Dreamzz, and Jean Gann (right), president, was Becky Panchot (center), president of the Ozark Coast Kiwanis Club. The mission of Sweet Dreamzz is to provide new, warm, safe pajamas and nurturing books to The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas. For more information, see www.ozarkcoastkiwanis.org.

As the Lake Churns Tax Time And Homeownership

If you are a homeowner, make sure you take advantage of all the credits available to you when you file your taxes this year. Numerous deductions and credits are available for homeowners. These include capital gains and mortgage interest deductions, as well as credits for energy-efficient upgrades.

To get the latest information on energy credits for this year's tax return, visit EnergyStar.gov. You may be able to deduct portions of improvements on everything from windows and doors to water heaters.

Why do homeowners get such special treatment? For starters, the National Association of Realtors reports that "home owners pay 80-90 percent of all U.S. federal income taxes." And the credits and deductions don't just benefit wealthy homeowners.

Ninety-one percent of home owners who claim the mortgage interest deduction earn less than \$200,000 a year, and the ability to deduct the interest paid on a mortgage can mean significant savings at tax time. For example, a family who bought a home in 2010 with a \$200,000, 30-year, fixed-rate mortgage, assuming an interest rate of 4.5 percent, could save nearly \$3,500 in federal taxes when they file this year. (NAR)

NAR President Ron Phipps says that homeownership has many positive impacts. "Recent proposals to reduce or eliminate the mortgage interest deduction and remove government support of the housing finance market could have



Real Estate and Lake News with C. Michael Elliott

disastrous consequences for the economy, not to mention making it harder or nearly impossible for millions of families to own their own homes. We believe America must continue to invest in home ownership, for the future of our families and our nation."

Need some tips for this tax season? Take a trip over to houselogic.com, a free source of information from NAR, for the latest tips.

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.YourLake 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.

C. Michael Elliott of C. Michael Elliott & Associates is located at 3738 Highway 54, Suite 103, Osage Beach, MO 65065. You can reach him at 573.365.3330 or cme@YourLake.com.

Battle over zoning headed to court

continues from page 1
with heated opposition from neighbors, the commission again said "No."

In the meantime, Prewitt cleared the property and built a lakeside pool, tiki bar and other amenities. In 2009 he opened for business, operating under a catering license issued to Shady Gators - a maneuver that's totally legal, according to Mike O'Connell, communications director for the Missouri Department of Public Safety.

"There are three key points you have to meet to get a catering license," O'Connell said. "One, you have to already operate out of a 'brick-and-mortar' business; two, you have to have the property owner's permission; and three, you have to have to obtain a permit from your local city or county. He's met all those requirements and is in compliance with state liquor statutes so we can't tell him where he's able to use that permit."

Prewitt said he also has requested, paid for and then obtained catering licenses from Camden County since 2009. The "Lake of the Ozarks Business

Journal" filed a Sunshine Law request for copies of those permits from the Camden County clerk's office but was told in a written response, "It would be inappropriate for us to release any information at this time due to the fact there is an ongoing litigation."

In 2009 Prewitt filed a federal lawsuit against the county seeking to overturn the Planning and Zoning Commission's decision. Soon after that suit was dismissed, the county requested both temporary and permanent injunctions.

In his written statement, Prewitt said the injunctions are just another attempt to prevent the legitimate use of private property on Gator Point.

"The Gator operation employees more than 150 people and since 2008 has paid more than \$1,760,000 in payroll and payroll taxes. Those taxes have more than doubled since the development of the Point in mid-summer 2009. Money paid to employees is spread throughout the local economy with an important multiplying effect," he said, adding that over the last three years, more than

\$350,000 in state tax revenue has been generated on the Point, \$78,000 of which ended up in Camden County coffers.

"Now, the commission is moving to stop that revenue flow by once again intervening in an inappropriate way. In the past, the commission has threatened Sunrise Beach officials, derailing a legal annexation process, urged the Federal Energy Regulatory Commission to refuse legitimate dock permits and attempted to interfere with issuance of state liquor permits," he said. "All of this interference has been the result of a zoning decision that has no basis in reality."

Prewitt said in depositions associated with a previous lawsuit, Commissioners Bev Thomas and Thom Gumm, then-presiding commissioner Carolyn Lorraine and Hall all pointed to traffic issues as the basis for refusing proper zoning for Gator Point. However, Prewitt said that's not a legitimate argument.

"Since the closing of the club at Horny Toad the traffic in the area has been reduced significantly. Viewed realistically, there is

weekend traffic in the area, just as there is everywhere in the lake area. Peak business times for the Gator operation are Fridays and Saturdays after 10:30 p.m. when there is little other traffic in the area. A few hours, two days a week three months of the year does not constitute a traffic crisis," he said.

"Now, Mr. Hall has called for me to conduct a traffic study of the area, telling me to 'put my money where my mouth is.' It seems reasonable that if traffic were the primary concern of Mr. Hall and the commissioners, the county would have done some kind of study before allowing major development at the Toad complex, which is just across the cove from Gators and on the exact road system in question. They did not. I question why a countywide traffic study was not part of the so-called Comprehensive County Zoning Study that supposedly preceded institution of the current zoning laws," Prewitt said, adding for the past four years he paid to use the Toad parking facilities and run a bus system to relieve traffic around Gators.

Prewitt also took exception

to Hall's statements that the residential nature of nearby 6-mile cove is cause for denying rezoning.

"From a practical standpoint, those with objections are nearly a quarter mile away across a cove. They can barely see Gator Point. Nearly 100 of Gator's closest neighbors have recently signed a petition given to Presiding Commissioner Chris Franken in support of the Point operation," he said.

However, Franken said while he received the 73-signature petition, conducted very informally by a resident who lives near Lazy Gators, fewer than half of the signatures collected were from "close neighbors."

"There are about 10 people who had Lake Ozark post office boxes, and those people could live close, and there are another couple dozen in the immediate area but several others listed their addresses in Camdenton, Osage Beach, Iberia, Macks Creek, Laurie - all places that wouldn't be affected in the least bit by this business," Franken said.

Hall said because of the ongoing litigation between Prewitt and Camden County, he was unable to comment on Prewitt's statements.

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The Lake West Chamber was pleased to welcome Big Boys Truck Gear into their membership with a recent ribbon cutting. Come and see Greg or Ron to get a quote on repairing your boo boo. Pictured l to r: Judy Smith, Jess Wadle, Liz Brown, Kim Nickel, Stanley Field, Greg "Big Fish" Nickel and Shanel Howard.

Anderson Creative Marketing & Design announces staff addition

Van Anderson, President of Anderson Creative Marketing & Design, LLC announced the addition of John Adam Caran to the Anderson Creative firm. Caran is a 27-year veteran of the radio industry and has received multiple awards from the Missouri Broadcasters Association as well as the Radio Advertising Bureau. "We are looking forward to the additional professional expertise John will offer clients and the communities we serve," said Anderson.

In 2009, John was appointed to the board of directors of the Missouri Broadcasters Association and currently serves on the Board of Directors of the Lake Area Chamber of Commerce, the Lake of the Ozarks Convention & Visitors Bureau as well as Lake Ozark Day-break Rotary Club where he is a past President. "I have long

admired the professionalism and leadership Anderson Creative offers and I look forward to lending assistance to clients as a part of their organization," said Caran.

Anderson Creative Marketing & Design, LLC can be reached at Anderson-Marketing.com



John Adam Caran

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Ribbon Cuttings



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Hope for Life Counseling, LLC, a professional, non-denominational, Christian-based counseling service. Office hours are from 9:00 AM to 5:00 PM, five days a week, with weekends and after hours as needed. The office is located at 985 E. Hwy 54. Phone: 573-317-9000.



Gallup Map celebrated membership in the Lake Area Chamber of Commerce with a recent ribbon cutting ceremony. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: Michelle Cook, Lake Area Chamber Marketing Director; Steve Naught, Lake Area Chamber Board Member; Selynn Barbour, Country Crossroads; Becky Panchot, Wally's Refrigeration; John Caran, Lake Area Chamber Board Member; Courtney Hurt, AFLAC; Melissa Carroll with Morgan & Taylor, Lake Printing; Steve Schmidt; and Pat Carroll, Manager.



The Lake Area Chamber of Commerce was pleased to announce new member Laminated Panel Systems Inc., with a ribbon cutting ceremony. 417.847.0360 or visit www.lpspanels.com Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: (1st Row) Selynn Barbour, Country Crossroads; Nora Young, President; Jesse Rose, Sales; Becky Panchot, Wally's Refrigeration; Courtney Hurt, AFLAC; John Caran, Lake Area Chamber Board Member. (2nd Row) Steve Schmidt; Michelle Cook, Lake Area Chamber Marketing Director; Melissa Carroll with Taylor & Morgan, Lake Printing; Steve Naught, Lake Area Chamber Board Member.

Environmentally friendly landscape program in full bloom

by Nancy Hogland

The Lake of the Ozarks Watershed Alliance Low Impact Landscaping (LOWA LIL) workshop scheduled for March 26 filled so quickly that the organization decided to plan another.

That class, which provides information on such topics as healthy lawn care and soils, pest management, rain gardens, vegetated buffer strips

and how to make rain barrels, will be held over the summer but according to Caroline Toole, who wrote grants to fund the program, the details will be available soon on LOWA's website at www.soslowa.org.

"Test results show our lake is healthy now but we want to keep it that way. When it starts raining hard and fast, the first wash of runoff picks up everything – and where do you

think it ends up? The workshop teaches how to landscape your yard in order to catch that runoff and keep it out of the Lake. Not only can we have beautiful yards by capturing that rainwater and allowing it to slowly seep into the ground, we can also help replenish our aquifer – recharge our well water," she said, adding that keeping the water at a healthy level for people while allowing it to contain enough algae to maintain a healthy environment for fish was a "balancing act. We need some phosphorous and nitrogen but too much plant life can leave the lake looking like pea soup. That's exactly what happened to Table Rock Lake in 1999 and when the water turned green, the tourists left. We want to avoid that – deal with Lake of the Ozarks in a proactive way – which will keep the EPA out and prevent a lot of extra regulations."

LOWA, organized in 2006, recently received a \$740,000

grant from the U.S. Environmental Protection Agency to implement the program. LOWA Executive Director Donna Swall said over the next four years the grant will be used to pay the salaries of an executive director, a project manager, an administrative assistant and a webmaster to administer the grant. A portion also will be used to pay Geosyntec Solutions, a water quality monitoring company.

Toole said LOWA is currently working with Geosyntec to determine where tests will be conducted. She said they plan to sample water in three coves between Bagnell Dam and the 19 mile mark where there is little or no development in order to establish a baseline; in three coves where homes are hooked to septic system; and in three where homes are on centralized sewer systems. Sampling will begin this month and will continue once a week for 20 weeks.

"We hope that many of the homes and businesses in those coves will, over the next year, redo their landscaping using the techniques that we'll be presenting in the workshops. Then we'll go back in 2013 and conduct the tests in the same locations that we tested this year to see if the landscaping made a difference," she said.

In the meantime, DNR will continue to conduct water quality tests paid for by Ameren. Toole said this year's samples will be collected between the 61 mile-marker and Truman Dam. Because there aren't as many coves at that end of the Lake, fewer samples will be taken so the same sites will be sampled every month.

More information on low impact landscaping can be found at www.missouriconservation.org; www.grownative.org; www.marc.org/water; www.jamesriverbasin.com; and www.extension.missouri.edu.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GIRAFFES AT LAKE OF THE OZARKS

Yes, Virginia, there are giraffes at Lake of the Ozarks but they are not the elegant long-necked animals one sees at a zoo. These are sandstone rock-veneered houses indigenous to the Ozarks. When you see them you can be almost certain the structure, whether a commercial building or private home, was built between 1920 and 1950. In the 1930s, 40s and 50s they were so common that you could drive down almost any lake road and find rows of them because the cot-

tages and cabins at many resorts were giraffe-rock structures. Some of these structures can still be found scattered about at the Lake along highways, lake roads, and city streets in towns like Eldon, Camdenton and Versailles.

The photo that accompanies this article was taken by the author in 2002 and shows the John and Ruth Porter home at Brumley, Missouri, which was built in 1949. It was one of the most attractive giraffe rock homes in the Lake region. It no longer exists but once sat along Highway

42 not far from Porter's gas station and store at Brumley where they had an artesian well.

The word "giraffe," an Ozarkian architectural term, was applied to them because the rock was brown or ochre-colored sandstone and gave the buildings a giraffe-like coloration. In the Lake area the stone was quarried west of Camden and at several locations in Miller County. It was inexpensive at the time and builders attached the stone with the bedding plane perpendicular to the ground. The stones, usually just a few inches thick, were irregular in shape and the mortar was raised, rounded and later painted black, white, gray or maroon. No one is quite certain when the tradition of painting the mortar began.

Reinhard Hildebrand died of a heart attack on May 9, 1949, at the age of 75. He is buried in the Conway Cemetery. The photo that accompanies this article, circa 1940 by L. L. Cook, gives a composite view of his resort. More about the history of Hildebrand's resort can be found in the author's book *History & Geography of Lake of the Ozarks, Volume One*. ■

This historical sketch is from the collection of H. Dwight Weaver.

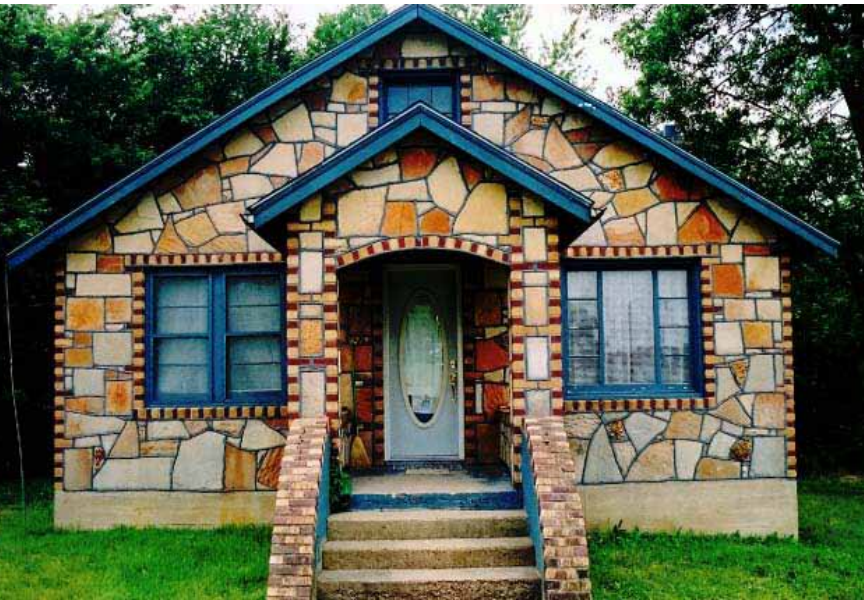
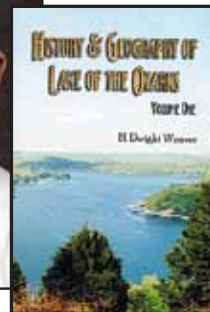
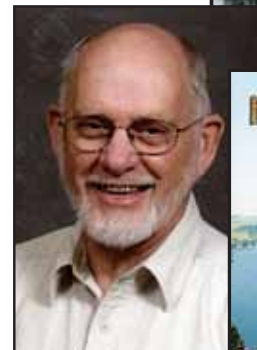
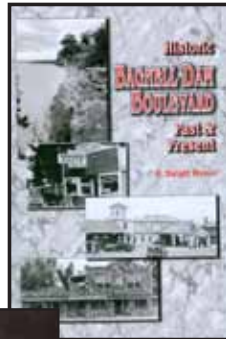
Weaver is the author of five books on the history of the Lake of the Ozarks.

Weaver's new book "Historic Bagnell

Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

"Historic Bagnell Dam Boulevard, Past and Present" is available now at retail locations around the Lake.

Contact him at dwightweaver@charter.net or call 573-365-1171 for more information. Visit www.lakeoftheozarksbooks.com for more information.



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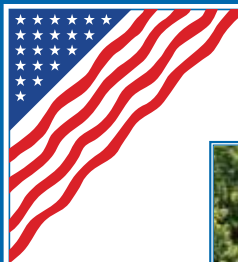


The Lake West Chamber welcomed Always Soft Water into their membership with a recent ribbon cutting. Always Soft Water Conditioners has offered Quality Water Treatment Sales, Service and Rentals, at the Lake of the Ozarks Since 1993. Call Kelly & Paul at 346-1919 or visit www.alwayssoftwater.com Pictured l to r: Rose Vanderbeck, Mike Kenagy, Kevin Anderson, owners Kelly & Paul Imhoff, Judy Smith and Ellen Bozich.



The Lake West Chamber had a recent ribbon cutting event for new member Heartland Landscape Group. Heartland Landscape Group is located at 6386 Hwy. 54 in Osage Beach. [573.302.8866](tel:573.302.8866) or sales@heartlandlandscape.com. Pictured l to r: Richard Hackathorn, Mike Carter, Sherry Nielsen, Mike Kenagy, Shannon Brown, Ellen Bozich, Judy Smith, Brandi Peterson, Jessica Deters, Scott Robinson and Liz Brown.

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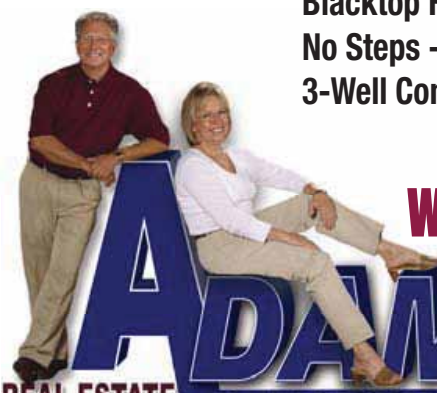
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No better time to purchase a home

Spring is upon us and there is no better time than today to purchase a home or refinance your current mortgage. Interest rates remain at all time lows and home prices have depreciated to the point where home affordability is at its highest levels in years. Whether you are a first time home buyer or are refinancing a current residence, there are still competitive mortgage programs available to qualified borrowers.

The mortgage lending programs available today consist mainly of conventional financing backed by Fannie Mae and Freddie Mac, government loan programs such as FHA, VA, and USDA.

When considering a mortgage loan, there are many factors involved in making the best financing decision. While underwriting guidelines have tightened over the past several years, lending requirements today are not insurmountable. Additionally, understanding all the factors involved in a mortgage loan transaction could save you thousands of dollars over the life of your loan. These factors include having an understanding of the loan programs available, what the credit requirements are, what down payments requirements are, what are the interest rates, what items are included in closing costs, what is typical time frame for closing a transaction, and how can you best prepare yourself before attempting to qualify for a mortgage.

Let's begin with discussing the loan programs available and their down payment requirements. Conventional loans backed by Fannie Mae and Freddie Mac require a minimum 5% down payment. These loans require a minimum 620 FICO score and have a maximum loan amount in the state of Missouri of up to \$417,000. Private mortgage insurance will be required on conventional loans in which the down payment was less than 20%. This is an additional cost to the borrower and insures the lender for the risk involved in making a mortgage loan with less than 20% down payment. Conventional loans can be obtained for financing on primary residences, second homes, or non-owner occupied properties.

FHA mortgages carry a 3.5% minimum down payment requirement and 620 minimum FICO score. These loans also require an upfront mortgage insurance premium of 1% of the loan amount which will be financed into the total loan amount. They also carry a monthly mortgage insurance fee which is determined by the actual down payment made. All properties must be a primary residence for a FHA purchase mortgage.

VA mortgage loans offer a 0% down payment requirement, no monthly mortgage insurance, and a minimum FICO score of 620. Eligible borrowers must be veterans, active duty personnel, certain

reservists, surviving spouses of persons who die on active duty, and certain spouses of active duty personnel who are (a) missing in action, (b) captured in the line of duty by a hostile force, (c) forcibly detained by a foreign government or power. There is an upfront funding fee which can be financed into the loan amount unless the borrower is exempt.

USDA Single Family Housing Guaranteed Loan program is also a 0% down payment program. In addition, there is currently no monthly mortgage insurance cost and you do not have to be a veteran or active duty personnel to qualify or minimum FICO score requirement. USDA will only lend on single family homes and they must be a primary residence of the borrower. Their upfront guarantee fee is 3.5% of the loan amount and can be financed into the loan. There are no maximum loan restrictions however; these loans are only available in areas where the population is less than 20,000.

In addition to finding the right loan program that best fits your needs, examining interest rates, closing costs, and underwriting turn times are important. Interest rates are currently at or near all time lows, although it has been forecasted that rates may be trending higher as the economy continues to improve.

Your closing costs will generally consist of the following fees and prepaid items: Credit report fee, Appraisal fee, Flood Determination fee, Tax Service fee, Underwriting fee, Administration fee, Government Recording fees, Property Inspection fees, Title fees, Prepaid Escrow fees, Per Diem Interest charge, Mortgage Insurance fees.

The number of closing fee items and actual costs will vary dependent upon the type of transaction you are undertaking, the lender you choose, and the vendors involved, such as the credit bureau or title company used in the transaction.

To help prepare you to qualify for the best mortgage program available and obtain the lowest interest rate, one needs to look at the following critical areas before applying for a mortgage loan. Previewing your credit history and score is a prudent measure to make sure you have the credit requirements covered in order to qualify and obtain the lowest interest rate. Stability in your employment and spending habits is also important. Lenders look for verifiable and stable income and employment history. Once a loan application has been made, do not make any major purchases that will increase your debt load and upset your qualifying ratios. Gather all necessary documentation such as recent pay stubs, W2's, Tax Returns, and asset information which will be vital in the underwriting of your loan application.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

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Hammons future, as has been recent past, to be decided behind closed doors



by Nancy Hogland

Eight longtime friends of hotelier John Q. Hammons will have to wait a little longer to learn if they will ever again be able to see or phone their friend. And the public may never have the opportunity to learn why those visits were halted in the first place.

The group, many of whom formerly met with Hammons weekly, if not daily, was frustrated because they haven't been allowed to have any contact with Hammons since September 2010 when he was moved into a Springfield area nursing home. In early March they filed a petition for guardianship in Greene County Circuit Court. The hearing on guardianship was scheduled for March 22 but a week before the hearing, attorneys told the judge they would not be ready and requested a postponement.

In the meantime, attorneys for Hammons requested the records from the hearing be sealed and on March 18, Probate Judge Michael Cordonnier granted that request. Probate Commissioner Carol Aiken had been slated to hear motions in the case but an attorney representing Jacquie Dowdy, CEO of Hammons Hotels and Resorts, asked that Aiken be "disqualified" from hearing the case. No reason was given.

The petition alleges that Hammons' interests are not being served by Dowdy, a 30-year employee and personal assistant to Hammons, who last October took over as CEO.

Before a heart surgery in 2008, Hammons, who has no children or close relatives and whose wife is in a nursing home, gave Dowdy power of attorney. In addition to running the company that also meant Dowdy was in charge

of Hammons' health care. She exercised that authority last fall when Hammons was hospitalized for another heart procedure.

Steve Minton, former senior vice president of architecture for Hammons, said in a television interview that after his boss was moved to a nursing home to recover from the procedure, he and other friends were told that Hammons needed two weeks isolation to recover. However, Minton said weeks then turned into months and no one has been allowed to speak to Hammons since.

Other members of the group who were interviewed said they are being told the "no-visitor" policy is doctor's orders - that Hammons is too frail for guests. However, those friends said they fear Hammons thinks he has been deserted. They also said Hammons has been spotted at his doctor's office and appears to be in good health.

The eight-member group asked a judge to strip power of attorney from Dowdy and appoint Greene County Public Administrator David Yancey as guardian to make decisions regarding Hammons' personal care. The group stressed they are not interested in Hammons' business dealings or finances.

Soon after Dowdy took over, Minton; Scott Tarwater, longtime executive vice president of development for John Q. Hammons Hotels and Resorts; and several others in executive positions were let go. Some projects, including Chateau on the Lake, a \$100-million European-style waterfront hotel to be located on 28 acres off Passover Road, were put on hold. Although Hammons had promised to start construction this spring, in January Dowdy visited Osage Beach to tell city officials the project was going to be delayed until economic conditions improved enough to make the project feasible.

In a later interview, City Administrator Nancy Viselli said she had no reason to doubt Dowdy's reasoning. She said although city officials were anxious to get the project underway, they understood Dowdy's concern about the economy.

Internet scams target business owners

by Nancy Hogland

Since October 2010, the FBI's Internet Crime Complaint Center (IC3) has received more than 150 complaints from business owners who received phony notices that their federal tax payments were rejected.

Last year the IC3 warned about phishing e-mails purportedly from the Electronic Federal Tax Payment System (EFTPS). Although different versions of this spam campaign exist, many complainants reported that the emails they received were titled "LAST NOTICE: Your Federal Tax Payment has been rejected." Emails stated, "The problem is that system doesn't process your company ID on holidays and we moved your tax payment batch to a waiting list." Recipients were then directed to click on the link provided to obtain more details about their company's status and tax payment batch file. Some complainants reported using the electronic system to pay their estimated quarterly taxes, so the email appeared relevant.

Other related phishing emails claimed that the identification number used in the "Company

Identification Field" was not valid. Recipients were directed to visit <http://eftps.gov/r21> and then told to "check the information and refer to Code R21 to get details about your company payment in transaction contacts section."

A recent complaint filed with the IC3 reported the same type of phishing e-mail except this time, the email directed the recipient to open an attachment contained in the e-mail. The email was titled "Your Federal Tax Payment Notice." Like the others, it claimed, the identification number used in the "Company Identification Field" was not valid. To entice the recipient to open the attachment, the email told recipients to "check the attached information and refer to Code R21 to get details about your company payment in transaction contacts section."

In addition, the FBI reported cyber criminals engaging in ACH/wire transfer fraud have targeted businesses by responding via e-mail to employment opportunities posted online. Recently, more than \$150,000 was stolen from a US business via an unauthorized wire transfer as a result of an

email the business received that contained malware. The malware was embedded in an email response to a job posting the business placed on an employment website. It allowed the attacker to obtain the online banking credentials of the person who was authorized to conduct financial transactions within the company, then changed the account settings to allow two wire transfers to be sent, one to the Ukraine and two to domestic accounts. The malware was identified as a Bredolab variant, svrwc.exe. According to the FBI, this malware was connected to the Zeus/Zbot Trojan, which is commonly used by cyber criminals to defraud US businesses.

The FBI recommends that employers who use employment websites to advertise job opportunities remain vigilant in opening the e-mails of perspective employees. They advise that running a virus scan prior to opening any email attachments may provide an added layer of security against this type of attack. The FBI also recommends that businesses use separate computer systems to conduct financial transactions.

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Emergency management asks businesses, schools, public to 'ShakeOut'

by Nancy Hogland

The 9.0 magnitude earthquake that struck Japan last month has a lot of people talking about what would happen if a similar disaster struck Missouri – and it's placed a lot more emphasis on the importance of two upcoming earthquake preparedness events.

At 10:15 a.m. on April 28, ShakeOut, the largest earthquake drill ever to be held in the central U.S., will take place. More than 234,000 Missourians and more than 1 million people from Alabama, Arkansas, Illinois, Indiana, Kentucky, Mississippi and Tennessee, Georgia, Oklahoma and South Carolina are already registered to participate. The drill was organized as part of the commemoration of the 200th anniversary of the great New Madrid earthquakes of 1811-12. It teaches

Drop, Cover, Hold On as the best way to protect yourself in the event of a real earthquake.

Then in May, officials throughout Missouri will be part of the largest ever national level exercise, focusing on a coordinated response to a 7.7 magnitude New Madrid Seismic Zone earthquake. From May 16-20, national, state and local responders will simulate a coordinated response to such a quake and the resource needs that would follow in its aftermath – including patient care, communications, transportation and logistics.

"We don't know when the next big earthquake will hit Missouri, but we've got to be ready when it does," said State Emergency Management Agency (SEMA) Director Paul Parmenter. "The bicentennial provides a

tremendous opportunity to help citizens, emergency responders and local officials prepare for such a natural disaster, so we can have the best response possible if a major earthquake strikes."

According to information provided by SEMA, in Missouri, a major New Madrid Seismic Zone earthquake would likely be felt throughout the state, as well as nearby states to the south and east.

A 2010 study from the Mid-America Earthquake Center of the University of Illinois predicts nearly 86,000 injuries and fatalities would result from a 7.7 magnitude quake. Missouri has a comprehensive earthquake response plan in place to assist the 47 counties that likely would be impacted most directly. However, emergency management officials are en-

couraging local businesses, schools, daycares, medical centers and even residents to participate in the April 28 drill in order to be better prepared.

A new earthquake preparedness video featuring Mid-Missouri fourth graders is now being used by the Central United States Earthquake Consortium to teach school children – as well as the general public – what to do in the event of an earthquake. The four-minute video can be found at: <http://www.youtube.com/user/CentralUSShakeOut>.

For more information or to register for the ShakeOut, visit <http://www.shakeout.org/centralus/>.

For more information on earthquake preparedness in Missouri visit http://sema.dps.mo.gov/earthquake_preparedness_2011/.

According to information provided by SEMA, the New Madrid Seismic Zone, centered in southeast Missouri, is the nation's most active earthquake zone east of the Rocky Mountains. At least three of the largest earthquakes in history in the continental United States are believed to have occurred in that area in 1811-1812. The largest of the quakes was centered in the southeast Missouri town of New Madrid and occurred on Feb. 7, 1812. The earthquakes altered the flow of the Mississippi River, turned rich farmland into fields of sand and destroyed countless structures. People on the East Coast of the United States felt shaking and church bells reportedly rang as far away as New England.

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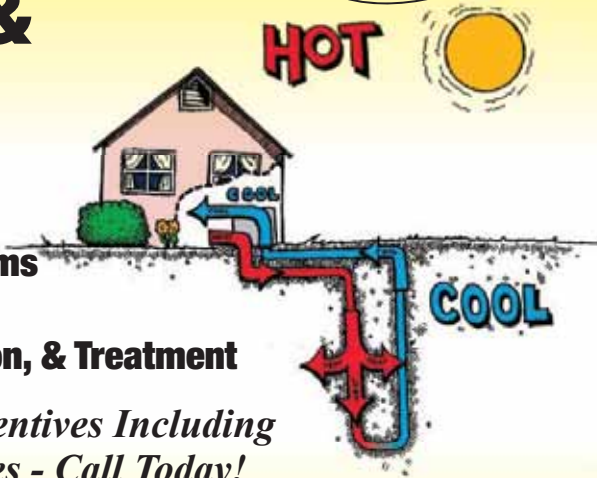
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State Launches Regional Planning Team to Discuss High-Speed Internet Expansion in Lake Region

As part of Gov. Jay Nixon's efforts to expand broadband and high-speed Internet access throughout Missouri, the state is hosting a kick-off meeting in Camdenton, Mo., to discuss the region's technology needs.

The first meeting of the Lake of the Ozarks Council of Local Governments was held on Wednesday, March 30 at the Mid County Fire District.

The purpose of the meeting was to assess the current status of broadband in this area, the obstacles faced, and the efforts in place to improve availability.

"Broadband is important for quality of life to all Missourians and allows them to compete globally," said MoBroadband-Now Director Damon Porter. "We are gathering community input to create an understanding of where broadband exists today and identify areas where

expansion is needed."

The Lake of the Ozarks Council of Local Governments will meet over the next six months to gather community feedback that will aid in the development of the strategic plan. The team consists of members from various public and private sectors such as agriculture, economic development, healthcare, public safety, and broadband providers. Broadband can benefit each of these entities by allowing them to communicate faster and transfer data more easily.

Currently, fewer than 80 percent of Missourians have broadband access. The state's goal is to increase accessibility to 95 percent of the total population over the next few years.



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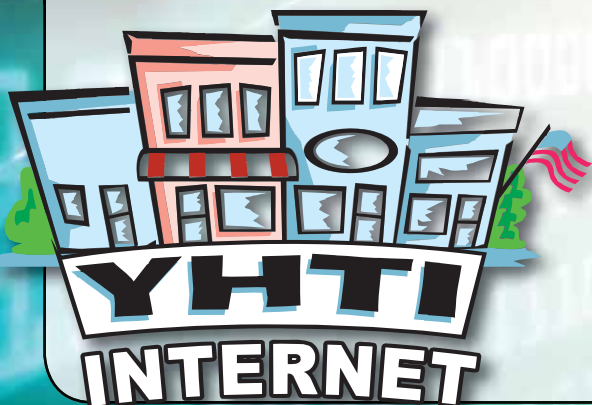
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23rd Annual Magic Dragon Street Meet Nationals Expanded – 2 Giant Shows in One Awesome Weekend!

The Lake Area Chamber of Commerce hosts the 23rd Annual Magic Dragon Street Meet Nationals presented by O'Reilly Auto Parts, Friday through Sunday, April 29 – May 1, 2011 on Bagnell Dam Blvd. in Lake Ozark and Prewitt's Point in Osage Beach.

Street Meet Nationals:

This year will include every make and model of car, truck, and motorcycle, all at one location, on the historic Strip in Lake Ozark. The show begins on the Strip at noon on Friday as hundreds of spectacular vehicles will be arriving for the show. Registration will be off site at the Heritage Building (the old middle school), just off Henderson Road. The main stage will again be located at the permanent stage in Luby's parking lot, along with the expanded vendor village and the motorcycle portion of the judging for the show by the Christian Motorcycle Association. Then everything kicks into high gear Friday night at

6:00PM with the Friday Night Fever Cruise, which will begin at Christ the King Lutheran Church, go across the Dam, loop around Hwy 54 to Business 54 and parade down Bagnell Dam Blvd back to the strip – have your lawn chair ready!

The popular "Make and Take" model car event will be back for its eighth year on Saturday, beginning at 10:00AM at the White House. Families are encouraged to bring the kids and assemble a model 1969 Camaro and take it home free of charge, thanks to the sponsorship of Hawken Carstar. The Daybreak Rotary organization will be giving away a 2011 Chevy Camaro on Sunday following the awards ceremony in their 6th Annual Auto Raffle.

Over 1000 cars, trucks, and motorcycles are expected to line the strip as Leo Case returns to "spin the tunes" and get the action revved up.

Free shuttles will be running throughout the show for your ease in enjoying the en-

tire Street Meet. Three days full of family fun, April 29 – May 1, 2011 on Bagnell Dam Blvd., Lake Ozark.

Generation NEXT (GenNEXT) Experience a new show in 2011 with some of the wildest trends in tuner cars featuring Scion and other imports as well as tricked out domestic vehicles at the GenerationNext (GenNEXT) Magic Dragon show Saturday & Sunday, April 30-May1, 2011 at Prewitt's Point Shopping Center (in front of Hy-Vee). Scion will enhance this show by not only having their 18 wheeler, interactive sound and gaming station, on site in addition to the Scion Urban Utility Vehicle and a few tricked out racing Scions so you can see all the latest upgrades. GenNEXT ramps up Saturday morning at 8am when the on-site registration opens (Sat. only). Shortly after, show cars will begin to filter in.

When the official show ends for the day at 5pm head over to Bootleggers Sports Book and



keep the party going with the GenNEXT DJ, food and drink specials.

Separate judging classes and judges are set up for GenNEXT and those winners will be awarded Sunday when things wrap up with the Awards Ceremony at about noon. Two Giant Shows in One Awesome weekend at Lake of the Ozarks. Show participants and attendees will be able to travel between the

two shows as they like to take in the full effect that is Magic Dragon. Admission is FREE to both shows the entire weekend. For car entries, vending information, to view sponsors, or for more details and a complete schedule of events contact the Lake Area Chamber at (573) 964-1008 or log onto www.magicdragonstreetmeet.com.

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1PERFECTLAKEHOME.COM, enjoy this great Lake home, flat lot, great neighborhood, blacktop to door, great view, protected cove, large 3 well dock with cruiser slip, check it out, priced below appraisal \$650,000. Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.AdamsAtTheLake.com.

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OB, Dierbergs continue to hammer out contract

by Nancy Hogland

Osage Beach city officials hoped to have details finalized on a Tax Increment Financing (TIF) contract with Dierbergs so it could be voted on at the April 7 board of aldermen meeting, but now they're not so sure that's going to happen.

The TIF plan, which outlines the development, was approved 5-to-1 at the March 17 meeting with Alderman Ron Schmitt casting the lone "No" vote. The contract addresses such things as how the money flows, when it's spent, when interest starts and how much interest will be paid. City Attorney Ed Rucker said after a March 24 meeting with the Dierbergs representatives, they are still at odds over many of those fine points.

"Mayor Penny Lyons, as well as the board, has made it crystal clear that there has to be accountability on Dierbergs' part. Otherwise, as much as they'd like to see this project move forward, they're not interested," he said.

Rucker explained what he meant by "accountability."

"If you say you'll pay me X amount of dollars to build you a 40-foot sailboat that will cruise at 5 knots but when I'm done I give you a 30-foot sailboat that will only travel at 3 knots, would you still expect to pay me the same amount of money? Probably not! It's the same way with the TIF. Dierbergs is asking the city for \$5.1 million plus interest on the money they're investing until money starts coming in. In return, they're projecting a certain revenue stream from the businesses," he said. "We're saying that we hope this project is a roaring success and Dierbergs will make even more than what they're projecting. However, if they don't, we aren't going to be willing to give up as much in both TIF money and in the interest we pay them."

Dierbergs officials, who have promised to front the entire cost of the project without issuing bonds, are asking for a 6.5-percent interest rate on their investment. The money would not be paid outright by the city but instead would be tagged on to the amount the developer re-

ceives in tax revenues.

Dierbergs also stated they would like to build in two phases. Phase 1, which they say will cost \$3 million, will consist only of the grocery store. Phase 2, which will use the balance of \$2.1 million, will include other smaller retailers and a junior box store. Best Buy was slated to fill that spot until the electronics retailer determined fourth-quarter earnings were down from 2009 and placed a moratorium on new construction. However, Dierbergs officials said it is not a lost cause - Best Buy hopes to get back onboard if the picture improves. Otherwise, several other stores are interested in locating in the center, they said.

Although Jerry Ebest, vice president of real estate for Dierbergs, agreed that if the project didn't perform as promised, they shouldn't get all the TIF proceeds, aldermen expressed concerns.

Alderman Steve Kahrs said he wanted contingencies put on the amount of interest paid and Alderman John Olivarri said he

had concerns about the timeline for completing the second phase of the project.

Rucker said that's why part of the "accountability" includes asking Dierbergs to commit to a construction schedule.

"We wouldn't mind if they built the grocery store and then waited maybe a year before building the rest of the center but we're not willing to wait 10 years before they start on the second. That's not going to happen," he said adamantly.

David Bushek of Gilmore and Bell, the city's TIF counsel, told the board that without Best Buy, the TIF would be paid off in 11 years instead of 10, as stated in their original plan. Rucker said city officials are asking for a lower rate of interest to be paid to Dierberg's should that deadline not be met.

The St. Louis-based grocer projected \$13 million in first-year revenues and more than \$270,000 in new sales taxes the first year the grocery store is open. They also stated the \$34-million shopping center would create 210 construction

jobs, 80 full-time positions at Dierbergs and an additional 110 full-time jobs once the rest of the stores were completed.

According to the Dierbergs website, Dierbergs put down its first roots in 1854 when a general merchandise exchange opened on Olive Street Road just east of where Highway 270 crosses Olive today. The store sold kerosene, flour, sugar, seasonings, boots and shoes, fabric and clothing, hardware and other staples. In 1914, William Dierberg, grandfather of Chairman Bob Dierberg, purchased the store. In 1929, he turned the business over to his two sons, Bill and Fred. The following year, the business moved into a new 3,500-square-foot building on Olive Street Road in Creve Coeur. Dierbergs continued at that location until 1960, when it moved to the corner of Craig and Olive in Creve Coeur.

Over the years, the company continued to expand to 23 store locations in the St. Louis metropolitan area that employ more than 5,000.

Newcomers/Longtimers 17th Annual Home Tour Saturday, May 21, 10 a.m. to 4 p.m.

Mark your calendars for the Newcomers/Longtimers 17th Annual Home Tour to be held Saturday, May 21, 2011 from 10 a.m. to 4 p.m. This "grass roots" benefit has become one of the most popular annual benefits in the Lake of the Ozarks area and has raised more than \$195,000 for local charities, organizations and scholarships.

These privately owned homes of full time residents in the area are not for sale. The homeowners generously open their homes to give back to our community. The home tour is not affiliated with any real estate agency or developer and no sales literature, photos or solicitation is allowed in the homes.

Participants may purchase tickets in advance for \$20 at the following outlets: Central Bank of Lake of the Ozarks (All locations), Bank Star One (Osage Beach), First National Bank (All locations), Country Club Hotel and Spa (Lake Ozark), Donna's Hallmark (Osage Beach), Great Southern Bank (Osage Beach), Lake

Regional Health System (Osage Beach), Paul's Markets, Saffee's (Osage Beach), Seven Springs Winery, Stonecrest Book & Toy (Osage Beach), The Little Shop of Hers (Osage Beach), and Yankee Peddler (Osage Beach).

Tickets purchased at Headquarters (Osage National Eagle View Sports Bar) on May 21st are \$25.

A ticket is required for children over 2 years of age. Your completed ticket stub

automatically places your name in a drawing for a door prize donated by local merchants.

All participants receive a Home Tour Book in addition to a wrist band which must be worn to access the homes. Your home tour book and wrist band may be picked up at Osage National Golf Resort on Saturday, May 21st beginning at 10 a.m. The Book includes directions to the homes, a map, and picture of each home with

a brief description. Advance ticket holders may use the drive thru Express Lane to obtain their book and wrist bands.

Proceeds of the Home Tour benefit the following local charities, educational scholarships and organizations: Medical Missions for Christ Community Health Center, Share the Harvest Food Pantry & Resale Nook, the Community Foundation of the Lake of the Ozarks and the Newcomers/Longtimers Scholarship Fund.

For additional information call Home Tour Co-Chairs, Carlene Chubbuck at 552-8259 or Sharon King at 280-4829 or visit www.newcomerslongtimers.com.

Home of Rick and Barb Shepherd, Lake Ozark (Top)

Rick and Barb Shepherd built their 3,800 sq. ft. brick and stucco contemporary ranch three years ago with comfort, simplicity and clean lines in mind. This 3 bedroom, 3-1/2 bath home overlooks two of the three 9 hole golf courses located at Osage National.

Home of Les and Rosalyn Bouzek, Lake Ozark (Middle)

This beautiful, 2,300 sq. ft., 4 bedroom/4 bath, free-standing Villa is home to Les and Rosalyn (Rose) Bouzek. It overlooks the 9th hole of Osage National Golf Course. The Bouzek's, have been married 53 years.

Home of John Elliott, Lake Ozark (Bottom)

The creative, artistic, fun-loving side of the John Elliott family is apparent throughout this elegantly furnished 5,800 sq. ft., 4 bedroom, 3-1/2 bath French Country home. Sitting off the 5th hole of the Links course at Osage National Golf Resort, it has unobstructed views of twelve holes, the Osage River and the cliffs from its 7800 sq. ft. of deck.



17th Annual Newcomers/Longtimers Home Tour Committee Members, Front Row (L-R): Carole Olivarri, Jan Cizek, Sharon King, Carlene Chubbuck, Deirdre O'Donnell, Shirley Hoekstra, Sharon Spencer, Back Row (L-R) Paula Feurt, Jane Neff, Mary Raming, Elaine Phillips, Deb Crose, Sharon Roets, Joni Walden, Not Pictured: Betty Coleman, Terry divine; Becky Dow, Kim Spangler, Mary VonHoff.





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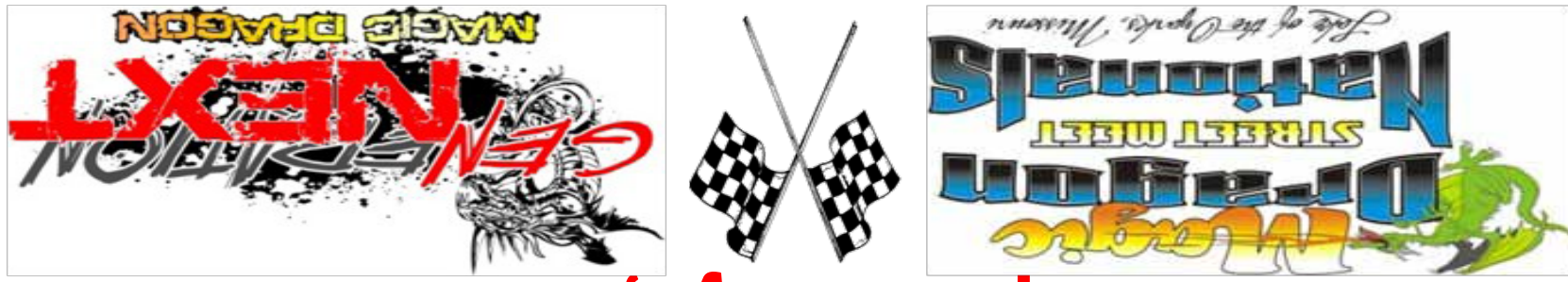
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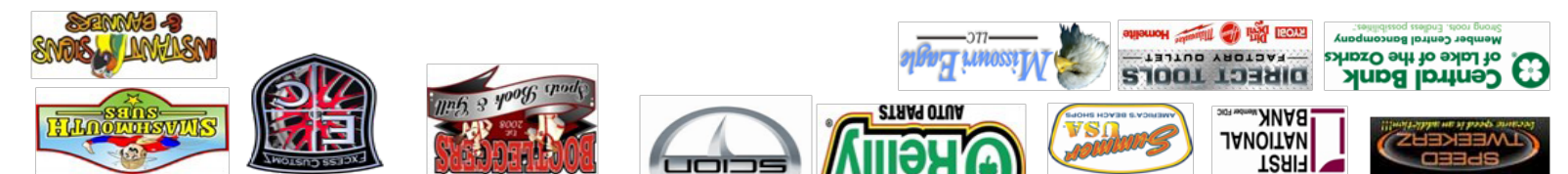
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In ancient times sailing ships could only go with the direction of the wind because they were ungainly and had no keel to keep them from slipping sideways or falling over. The prevailing winds blew from the west and, therefore, the Vikings could only go east. Since the earth was flat at the time, they would eventually fall off the face of the earth, which was upsetting even on a sunny day.

Fortunately, along came Archimedes - not a Viking but a Greek to be sure - who discovered among other pleasures the principle of leverage while trying to raise his voluminous griffriend Andromeda from a barrel in which they were bathing. Moreover, as he was left shivering in the then nearly empty tub, he formulated the theory of displacement. And so the concepts of the sleek hull and bulbous keel emerged.

Eventually, one Pierre Brasseur¹ inverted ballooning twin triangular sails to supersede the then prevailing boat FROM and through the wind is called "jibbing", which can cause an unskilled sailor to capsize when the boom and sail fly suddenly from one side to the other.

Tacking a 40-footer with a main sail and a jib takes some coordination and teamwork among the crew of 2 to 5 or more. The captain announces the intention to turn and the crew prepares the jib ropes (named "sheets" to confuse the communists) and winches to move the jib from one side to the other, and the ballast crew (often referred to as "rail bunnies" or "rail meat") stay out of the way but prepare to move to the other side. When ready to execute the maneuver, the captain yells "Tacking", turns the steering and matters proceed with more or less confusion. Once the boat settles on its new course, it is customary for crew members to applaud against the wind, but they can zigzag around 45 degrees to the wind to find their destination eventually. Colloquially, the zigzag course is referred to as starboard tack (wind coming from forward right) and port tack (wind coming from forward left) respectively, and the process of turning from one

ing from forward (left) respectively, Ozark Yacht Club 573-552-8401 1800 Bagnell Dam Blvd., Lake Ozark, MO

other tack."

story: "What a bummer! Let's try an- And therein rests the moral of the everyone else's mistakes.

one's accomplishment while ridiculing any for crew members to applaud settles on its new course, it is customary for crew members to applaud against the wind, but they can zigzag around 45 degrees to the wind to find their destination eventually. Colloquially, the zigzag course is referred to as starboard tack (wind coming from forward right) and port tack (wind coming from forward left) respectively, and the process of turning from one

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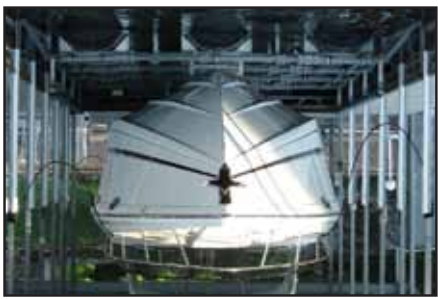
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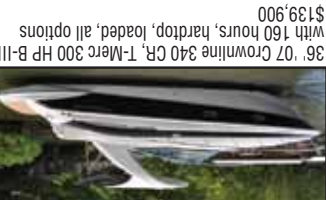
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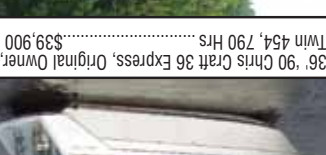
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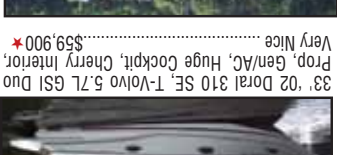
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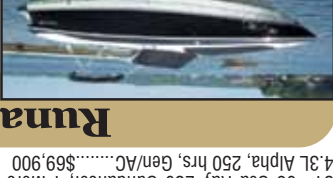
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