

BUSINESS JOURNAL

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NEWS IN BRIEF

Department of Revenue cites own facilities

After our story last month questioning whether apparently unknown state-run treatment facilities could be part of the E. coli problem at the Lake, MO DNR suddenly cites them for problems. Page 3.

Business as usual at the Toad Cove

Even though the property is in receivership, the operators say they're there to keep the lights on and the jobs here. Page 48.

Camden Co. Master Plan coming together

Chris Hall says they haven't rushed through the process. Story on page 10.

Will promotions and lights bring shoppers?

Officials are urging residents to save gas, save time and potentially save jobs by shopping locally this Christmas. Page 15

Hammons suit on again

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 5 -- ISSUE 12

DECEMBER, 2009

Businesses dispute pollution charge

Missouri Attorney General Koster files suit against lake businesses

Last month Missouri Attorney General Chris Koster levied charges against Mark Kelly, who owns Sunset Palms and Royal Palms condominium developments in Camden County, after the Missouri Department of Natural Resources (DNR) allegedly found deficiencies in the developments' wastewater treatment facilities that allowed raw or partially treated sewage to run into Lake of the Ozarks.

A lawsuit also was filed against Gary Dean Prewitt and his businesses that own and operate Shady Gators Restaurant on Horseshoe Bend after the DNR made assertions that, in addition to engaging in several permit violations, the restaurant's treatment facility effluent exceeded the amount of fecal coliform that is allowed by statute and that raw or partially treated sewage was allowed to bypass the system and discharge directly into the Lake.

Andy Prewitt, spokesperson for Prewitt Enterprises, said the claims are not true.

"None of our violations were for the way we were operating the treatment facility. We were cited in 2007 because steps leading into the plant weren't wide enough and a rafter was broken but those problems were fixed immediately. In 2008, while we were still turning in perfect test results, we had the other problems with paperwork but again, nothing was due to releasing

untreated or improperly treated waste into the Lake," Prewitt said, adding that they received a Letter of Warning during the October "sweep" ordered by Gov. Jay Nixon because they had not yet paid fines from the 2007 and 2008 violations.

"We were still in negotiations with the state but our facilities tested perfectly. To our knowledge, Shady Gators has never had a bypass. We swim in the Lake too. Generation after generation, we have lived here and the last thing we want to do is harm the body of water that provides us all with a living," he said.

The list of violations against Byou Rental Properties LLC, Shady, LLC dba Shady Gators, Gary Prewitt and Sweetwilliam Investments, is lengthy. In addition to being charged with failure to renew the operating permit within a timely manner and failing to submit monthly discharge monitoring reports, the suit states Gary Prewitt also failed to comply with effluent limitations and he caused or permitted pollution of Lake of the Ozarks.

According to the suit, "On June 23, 2008, and other days not yet known to Plaintiff, Defendants exceeded the daily maximum limit for fecal coliform. An effluent sample collected by Department staff showed fecal coliform present in the sample at a level of 1050/100mL.

"In July 2008, and other days not yet known to Plaintiff, the Defendants exceeded the monthly average limitations for biochemical oxygen demand, fecal coliform and total suspended solids. The discharge monitoring report documented that biochemical oxygen demand was 36.2 mg/L, fecal coliform was 1857/100mL, and the total suspended solids was 28.6 mg/L."

Under state guidelines, the daily maximum limit for fecal coliform is 1,000/100mL and the monthly average is 400/100m. The weekly average permitted limit for biochemical oxygen demand and for total suspended solids is 30 mg/L, and the monthly average limit is 20 mg/L.

In addition, the suit states: "On June 18, 2008, and other days not yet known to Plaintiff, the Defendants caused or permitted raw or partially treated sewage to bypass the wastewater treatment facility and discharge directly into the Lake of the Ozarks."

In a press release, the DNR reported that they issued a notice of violation in August 2008 and made several attempts to settle the matter, which Prewitt rejected. In June 2009, Prewitt contacted the department and claimed the violations had been corrected, which the department confirmed. Koster said civil penalties still apply under the law.

The DNR was contacted several times and asked how the system was by-passed, how the exact date of the by-pass was known, why a water test wasn't conducted on the date of the alleged by-pass and how often the restaurant was visited by DNR after the problems were discovered.

At first, the "Business Journal" was told those questions had to be submitted under the Sunshine Act. However, a spokesman for the DNR later said the information would be available but because it was included in a variety of reports, it was not readily available. None of those questions were answered by the deadline for this issue of the "Business Journal."

However, Andy Prewitt said he believes the questions weren't answered because there aren't any answers.

"I can't say too much because this is going to end up in litigation, but we believe we were singled out on this because we're very visible. Unfortunately the damage to our business has already been done," he said.

The suit against Kelly alleges the Sunset Palms Facility, which uses an extended aeration system with a flow equalization basin, allows untreated wastewater to discharge from an opening in the concrete wall of the holding tank; cracks in the concrete wall of the aeration basin, and/or cracks in the

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DINING: Start on PAGE 4

BUSINESS JOURNAL



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Greg Sullens, Sales Manager (573) 280-1154
Mo Benne, Advertising Representative (573) 280-9032
Sara Clark, Advertising Representative (573) 480-0315

www.lakebusjournal.com
businessjournal@charterinternet.com

Publisher: Denny Benne • Editor: Darrel Willman
Writers: Nancy Hogland, Dwight Weaver,
Monica Vincent and Alison Schneider

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Pollution lawsuits disputed (cont.)

effluent pipe between the clarifier and disinfection system and enter the Lake of the Ozarks. The suit also alleges the same type of facility at the Royale Palms Condominiums allows partially treated wastewater to discharge from the concrete walls of the aeration basin and/or the cracks in the flow equalization.

In addition, Koster alleges that from Aug. 9, 2007 to the present, "Defendants placed, caused or permitted to be placed a water contaminant in a location where it is reasonably certain to cause pollution of waters of the State, the Lake

of the Ozarks, at the Sunset Palms Facility. Since at least Aug. 17, 2006, and continuing to the present, Defendant Kelly placed, caused or permitted to be placed a water contaminant in a location where it is reasonably certain to cause pollution of waters of the State, the Lake of the Ozarks, at the Royale Palms Facility."

Kelly is also charged with operating without a permit since Aug. 2007 and allowing an illegal bypass of untreated wastewater from a holding tank since Jan. 18, 2008 at Sunset Palms. The suit also states that although Kelly was given an

abatement order in April 2008 that required him to make the necessary repairs to the systems, he did not comply

Attempts to contact Kelly were made but he was not available and he did not return the calls.

Koster is asking the court to issue preliminary and permanent injunctions requiring both Kelly and Prewitt to comply with the Clean Water Law; to assess a civil penalty not to exceed \$10,000 per day for each violation of the Clean Water Law; and to require both business owners to pay all costs associated with their cases.

Fraudulent bank transfers connected to malware, work-at-home scams

Within the last several months, the FBI has seen a significant increase in fraud involving the exploitation of valid online banking credentials belonging to small and medium businesses, municipal governments, and school districts. In a typical scenario, the targeted entity receives a "spear phishing" email which either contains an infected attachment, or directs the recipient to an infected web site. Once the recipient opens the attachment or visits the web site, malware is installed on their computer. The malware contains a key logger which will harvest the recipients business or corporate bank account log-in information. Shortly thereafter, the perpetrator either creates another user account with the stolen log-in information, or directly initiates funds transfers by masquerading as the legitimate user. These transfers have occurred as both tradi-

tional wire transfers and as automated clearing house (ACH) transfers.

Further reporting has shown that the transfers are directed to the bank accounts of willing or unwitting individuals within the United States. Most of these individuals have been recruited via work-at-home advertisements, or have been contacted after placing resumes on well-known job search web sites. These persons are often hired to "process payments", or "transfer funds". They are told they will receive wire transfers into their bank accounts. Shortly after funds are received, they are directed to immediately forward most of the money overseas via wire transfer services such as Western Union and Moneygram.

Customers who use online banking services are advised to contact their financial institution to ensure they are employing all the appropriate security

and fraud prevention services their institution offers.

The United States Computer Emergency Readiness Team (US-CERT) has made information on banking securely online available at http://www.us-cert.gov/reading_room/Banking_Securely_Online07102006.pdf.

Protecting your computer against malicious software is an ongoing activity and, at minimum, all computer systems need to be regularly patched, have up to date anti-virus software, and a personal firewall installed. Further information is available at <http://www.us-cert.gov/nav/nt01/>.

If you have experienced unauthorized funds transfers from your bank accounts, or if you have been recruited via a work-at-home opportunity to receive transfers and forward money overseas, please notify the IC3 by filing a complaint at www.IC3.gov.



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MO DNR cites own facilities after story

by Nancy Hogland

Three weeks after a story appeared in the November issue of the *Lake of the Ozarks Business Journal* questioning whether two state-run facilities in the Lake of the Ozarks State Park could be responsible for the high E. coli counts that ultimately closed Public Beach 1 on several different occasions, the Department of Natural Resources (DNR) reported that it had cited two of the systems.

Judd Slivka, DNR communications director, said the plant next to PBI, operating under Permit MO-0097845 with an average daily flow of 20,000 gallons, was cited for not having a chlorinator. The disinfectant system is required to be in place by March 2010. Another citation was issued for a system no longer in use at Camp Hawthorn, a work camp run through the Department of Corrections.

Although two different sources who asked not to be identified told the us that there

had been repeated overflows at sewage lagoons operating under Permit MO0097551, issued for several other facilities in the State Park off Highway 42 including the public campgrounds and Camp Clover Point, Camp Red Bud, Camp Pin Oak and Camp Rising Sun, no citations were issued for those systems.

The permit, which contains wording that allows "seasonal flows into Lake of the Ozarks," states that the sewage at those camps is pumped to lagoons (open-top storage facilities) and stored until it is removed and used as irrigation or released into the Lake or its tributaries.

On Nov 2 the *Lake of the Ozarks Business Journal* made a request made through the Sunshine Act for written reports of "any and all spills and overflows" of those lagoons. The DNR responded on Nov. 17 with a letter stating that no reports had ever been filed.

Slivka, who just came on board with the DNR in early

November, said he would have to do more research before answering questions about problems or overflows allowed at the lagoons.

"Right now we're concentrating on compiling all the data. Once we have that we'll start looking at solutions - whether it be removing the lagoons, installing different systems - we'll just have to look into that further," he said.

Slivka said he also couldn't say why it was reported earlier by DNR spokespersons that there were no wastewater treatment facilities operating near PB 1 or why the facilities, which were inspected and allegedly cited on Oct. 21, were included on the list of 400 plants to be inspected but didn't show up on the Oct. 23 report of 90 systems that received either Letters of Warning or Notices of Violations.

"They may not have integrated through the system yet," he said. "When I got here on Nov. 9 and saw that there were problems with the state's

systems I asked the director if we were going to make the information public. He said we absolutely were - that the DNR had to follow the same standards as everyone else."

Slivka said the DNR was also aware that flocks of geese that congregate near the pub-

lic beaches could be responsible for at least part of the problem.

"We're fortunate that we have a little bit of time before the season starts up again to find solutions to dealing with them," he said.



This treatment plant, one of several facilities in the State Park bordering the troubled area, is just a few hundred yards from Public Beach 1.

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Schools, state work together to connect residents with future

by Nancy Hogland

Statistics show that even during the recent economic recession, middle-skill occupations, occupations that require some education beyond high school but less than a bachelor's degree, can offer better job security and stability than low-skill occupations and even some.

In fact, according to statistics from the Missouri Economic and Research and Information Center (MERIC), workers in those fields have experienced job losses at half the pace of both degreed and unskilled positions. In addition, although the pace has slowed from last year, projections show that the need for workers with either Associate Degrees or vocational training will actually increase over the coming years. MERIC stats show that already, more than 44 percent of all jobs fall into this category statewide.

Dr. Gail White, director of the Lake Career and Technical Center in Camdenton, which offers 13 different programs including Automotive Technol-

ogy, Collision Repair, Photography and Welding, said staff members are currently in the process of following up with recent graduates to determine how many found jobs in their fields and to learn if training received at the center was adequate to do those jobs or if different or additional training would have been beneficial.

She said the survey will also tabulate the number of students that decided to continue their education as well as the number that chose to join the military. Once the 200-plus-member graduating class has been surveyed, the information will be turned over to the school's advisory board to see if adjustments need to be made in the curriculum.

"Our Health Sciences program has always been very popular but we just learned that (Lake Regional) hospital is now requiring CNA (Certified Nursing Assistant) credentials for anyone working on the floor. We just started offering that program last year so we expect that enrollment is going to grow for future classes,"

White said.

According to projections by the Bureau of Labor Statistics, the top 10 fastest growing occupations requiring less than a four-year degree will be in the areas of health care. Personal and home health care aides; medical, dental and physical therapy assistants and pharmacist technicians are included in that group. The state of Missouri estimates that some 18,000 registered nurses will be needed in coming years.

The Lake Campus of Columbia College offers an Associate in Science in Nursing degree that, according to Lori Henley, the program's administrative assistant, has been very popular.

"The program is very competitive and students must meet certain criteria for admission. We select the best of 32 of the 50 applications we typically receive," she said, adding that the school just made it a little easier for students to determine if they were making the right career choice. "In August we began requiring Introduction to Nursing, a six-hour

class that teaches blood pressure, bed baths, basic nursing care, those types of things. It gives students the opportunity to decide if nursing really is for them but it also frees up instructors to move into more advanced areas immediately rather than having to teach the basics."

And while nursing students must have knowledge of intermediate algebra, anatomy, science and chemistry, because the Columbia College nursing program is 14 months long, prospective students could take the needed college-level courses and still obtain a degree in three years or less.

The Lake campus of State Fair Community College also offers two-year degrees including Child Care and Development, where wage and salary jobs in the childcare industry are projected to grow 43 percent over the next seven years. The college also offers one-year professional certification in different fields designed to get students into the work force quickly. Most certificates can be applied toward the associate of applied science degree if students decide to continue after completion of a certificate program.

Not only are all three of the schools' programs eligible for Pell Grants and financial aid, students could also qualify to receive assistance from the more than \$3 million made available through the American Recovery and Reinvestment Act of 2009. That funding was provided to Career Centers, including those in Eldon, Camdenton and Versailles, to provide schooling and job training for displaced and laid-off workers.

For more information on Stimulus money for schooling, visit or call one of the Lake area Career Centers. A list of State Fair's programs can be found at www.sfccmo.edu. Columbia College provides information about its programs at <http://www.ccis.edu/nationwide/main.asp?LakeOzark>. More about the Lake Career and Technical Center can be found at www.camdentonschools.org.

A seven-year projection of "hot jobs" in the state is listed on www.missouriconnections.org, a resource Sponsored by the Department of Elementary and Secondary Education (DESE). The DESE also has a website with additional information at www.dese.mo.gov.

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Local business owner looks to bring troops home for holidays

Our men and women serving in the armed forces overseas find the holidays a particularly difficult time. Being away from your family and friends for as much as 18 months at a time takes it toll on marriages and friendships.

For area soldiers, relief could come in the form of an airline ticket, negotiated by local business owner Bud Simmons. He is leading an effort by businesses and individuals to provide these flights and

other diversions for troops and their families.

Along with the airfare for some lucky soldiers, Simmons is giving away 160 tickets to the Main St. Music Hall for the December 19th 8pm show to the families of currently deployed soldiers as well as recently-deployed soldiers and their families.

For families who can't get their loved ones home for the holidays, Simmons is recognizing them with a Hero

Award and gift certificates to McDonalds as available.

Special room rates will be offered by Tan-Tar-A and the Inn at the Glaize for the event. The Inn at the Glaize will also have a \$10 buffet for attendees.

Admission to the show is free for troops, their spouse & children. Other admission: Adults: \$15.00, Children 5-12: \$8.00, Veterans: \$12.00.

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More information can be obtained by emailing: info@marinerpier31.com.

The Lake of the Ozarks Business Journal would like to applaud Mr. Simmons' efforts. Our nation's 'heroes' come in many forms, foremost the serving men and women of our armed forces. We join him in thanking them for their sacrifice to our country. More information on our website.

Osage Beach asking for ideas

by Nancy Hogland

As part of an ongoing attempt to obtain public input, the city of Osage Beach will be redesigning its website to allow citizens to post comments and make suggestions online.

Jeana Albertson, assistant city administrator, said the city would hire an outside firm to create the new web design but it would be maintained by the city's Information Technology department. Plans are to have the site up and running in the next six months.

"Right now people can pick up the phone and call us, stop by City Hall or even attend our Board of Aldermen meetings, but in today's environment where convenience is king, we believe we will be able to get more feedback if people can just drop us a quick note as they sit at their computer," she said. "We really do want to serve the community and provide the services they want. However, in order to do that, we need to hear what they want - and get suggestions on how we could do things better."

The idea for the website came about while compiling questions for the recently conducted Osage Beach Community Survey. Results of that survey, which was posted online and also handed out at the Sept. 24 Public Forum, were still being compiled as this issue of the Business Journal went to press.

"I had attended a seminar by the Missouri Municipal League where they talked about ways to increase community involvement and surveys were mentioned as one of those tools. After I got back, I looked

at surveys used by other municipalities to get some guidelines on how to structure ours. I also talked to the different department heads to see what questions they would like answered and it was pretty much unanimous - everyone wanted to know the citizens' level of satisfaction with services they were receiving," Albertson said. "We decided that for our first survey, we'd keep the questions more general. Future surveys may be more specific and target certain areas, but with this one, we were just trying to get a feel for how we were doing in several different areas."

The 40-question survey asked respondents to rate the city on a basis of "very satisfied" to "very unsatisfied" on a variety of topics including water and sewer, airport services, police protection and parks. Participants were also asked to rate their level of concern for recycling and other environmental issues and were even allowed to make suggestions for next year's Fall Festival.

Albertson said once the results are tabulated, they will be turned over to the Board of Aldermen and to the department heads to assist them with future planning decisions.

"By the time this wraps up it will be too late to add anything into the budget so those types of concerns will have to be incorporated into the following year. However, if department heads find that there's a general dissatisfaction about the way things are being handled, of course, those matters will be addressed immediately," she said.

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Program to help the student athlete meet maximum fitness potential

by Nancy Hogland

The Lake's youth and teenagers now have the opportunity to improve their speed, strength, conditioning and nutrition thru "Accelerate," a year-round program offered by the Missouri Athletic Training Center (MATC).

However, according to its founder, the program, open to those 8 years old thru the senior class in high school, will do much more than improve performance in athletics. It will also develop accountability, teach work ethic, promote unity and teamwork and build self esteem. The 14,000-square-foot facility, located in the back half of the building that houses Anytime Fitness in Osage Beach, will also include a study hall where students will be encouraged to work on assignments or study while waiting for training sessions to start or parents to pick them up.

"Yes, this program will help student athletes do better – be better – at the sport they're involved in but it's not just about speed or agility, it's about them becoming the whole person we want and need them to be," said creator Shawn Cooper. "We're not just building star athletes, because life isn't going to be all that great if you're the star of the football team but a failure at everything else."

Cooper, who is certified with the National Academy of Sports Medicine (NASM) and the International Sports Science Association (ISSA), is an athlete who regularly competes in triathlons and marathons. He and other

athletes will train the student/athlete.

"The concept is 'athletes training athletes.' We understand what it takes because we've all been there," he said, adding that while beginners will work on developing their muscles, as they progress, or as needed, training will be more sport specific. He said because of the size of the facility, trainers will be able to handle four different age and skill levels at a time, "so 8-year-olds won't be training with high-schoolers."

Cooper said he got the idea for the program, which will operate as a not-for-profit, after working at a similar camp in Tulsa, Oklahoma.

"I saw how it benefited the kids that participated so I started working with coaches at Lincoln Christian and the University of Tulsa to develop something that I could bring to the Lake area. Now I'm trying to line up sponsors that will donate money so every child that wants to participate will be able to do so," he said, adding that he will be holding an open house at the beginning of December to showcase the program and take registrations. Already he has 15 signed up for the first year's session which will begin Jan. 1, 2010.

To make it possible for more to take part in the program, during the school year a bus will pick up participating students from School of the Osage and transport them to the facility four days a week.

For more information or to enroll in Accelerate, call 573-692-5808.



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Armchair pilot - Finding the way to Springfield airport

by Nancy Hogland

Travelers planning to fly out of the new Springfield airport for the first time this holiday season are advised to visit the airport's website for directions. According to airport officials, travelers who enter coordinates into an internet mapping service or GPS unit are likely to end up in a farm pasture or at the old terminal at

5000 W. Kearney Street.

The address of the new terminal is 2300 N. Airport Boulevard. The coordinates of this address are: N37 14 18 W93 23 54.

"We've been told in May take as long as two years for Internet mapping services and GPS companies to catch up. In the meantime, to avoid missing flights, people can get a map and

driving directions online," the spokesperson said. The address for the airport, just completed in May, is www.flyspringfield.com.

Airline travelers get gift

This holiday season travelers at Lambert-St. Louis International Airport, as well as more than 40 other airports across the country, will have free Wi-Fi access thanks to Google.

The complimentary service started two weeks before Thanksgiving and is slated to run through Jan. 15. Other locations include Las Vegas, San Jose, Boston, Baltimore, Burbank, Houston, Miami, Ft. Lauderdale, Orlando and Charlotte. Google is also extending the free Wi-Fi offer to Virgin America flights within the continental United States.

According to its website, when logging on to an airport Wi-Fi network, customers will be asked to try Google products, donate to charities and to set their homepage to Google.com. Customers can decline and still receive the free service. For more information about the promotion and a complete list of participating airports visit Google's Freeholidaywifi.com.

According to the Federal Aviation Administration, more than 100 million people will pass thru airport terminals while traveling this holiday season.

Airlines improving?

The Department of Transportation's Bureau of Transportation Statistics reports that on-time performance for the

nation's largest domestic airlines improved in September compared to a year ago and was the best showing since October 2003.

According to the statistics, about 13 percent of the more than 500,000 flights were delayed more than 15 minutes while more than 86.2 percent arrived on time. September 2008 reports indicated 84.9 percent of the flights actually arrived on time.

The best record was for Alaska Airlines, which posted an on-time arrival rate of 90 percent, followed by Southwest Airlines with 89.1 percent.

The report also reported fewer lengthy tarmac delays. Just seven flights in September sat on the tarmac for three hours or longer before departing or being cancelled or diverted. About a third was blamed on weather. There were 70 tarmac delays reported in August. Mishandled baggage reports were also down dramatically.

For a complete report visit the Bureau of Transportation Statistics website at www.bts.gov.



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Camden County Master Plan coming together

by Nancy Hogland

Chris Hall, planning administrator for Camden County, said when the Master Plan is completed and adopted, his desire is for people to see it as the Camden County residents' plan and not the Camden County government's plan.

"That's why we haven't rushed this process thru, why we've not only allowed but sought out the public's input and opinion on every single

area addressed. We want this plan to represent the desires of those who live here," he said.

If completed on time, the final draft of the multi-faceted plan, which been developed over the past three years, may be presented at a public hearing on Dec. 16. However, Hall said if a lot of public input was received in late November, just prior to the cutoff, it may take longer than planned to compile and add those suggestions

to the plan. In that case, the master plan will be presented at the Planning and Zoning Commission's regular monthly meeting on Jan. 20.

So far, much of the input has centered on maintaining more "green space" by way of more parks and hiking and biking trails; less land clearing for developments in order to preserve the natural beauty of the area and aid in erosion control; more stringent requirements

for wastewater treatment and establishing better transportation systems.

"The desire for more green space is definitely one area where we might be able to do more," Hall said, explaining that the county could support the establishment of a not-for-profit organization that would focus on developing parks and trails. "We couldn't fund development, but we could give the support and backing that would be needed to obtain government grants – and there are lots of grants available for this type of thing. Of course, it would take work and dedication by a lot of people – but it would be a start. Many of the nice greenways in other areas

got their start the same way."

He said the county could also consider adopting guidelines for developers that would allow them to build trails through developments rather than sidewalks, which are now required for subdivisions where lots are smaller than one acre each.

"Nearly everyone we've talked to is in favor of walkways and sidewalks – everyone except developers that is! However, if those same developers would look at the results of this plan that show those types of amenities are greatly desired by the public, they'd understand that they could greatly aid them in selling their homes," Hall said.

continues next page



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What are reasonable approaches that can be taken to reduce or control insurance costs?

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Consider multiple-policy discounts.

Having homeowners, auto, and umbrella policies in the same company will likely save money and, perhaps even more important, will make it less likely that a coverage gap will show up when more than one insurance company is involved in a claim.

Ask for credits. Consumers are entitled to credits for alarms, dead-bolt locks, extinguishers, good student driving discounts, etc. Ask your agent for a list of everything that could reasonably reduce your premium and see if you meet those standards.

If you're going to drop coverages, consider dropping noncritical coverages. Examples include towing and rental reimbursement, credit insurance, etc.

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Belinda Brenizer, CIC

physical damage coverage on your older vehicles. You should base your decision on what you can afford to lose. If your car was destroyed and you could not replace it, how would that affect you financially?

Weigh risk management alternatives to insurance. For example, you could place jewelry in a safety deposit box rather than scheduling it.

Seek expert advice. Get advice from a certified insurance agent, not a consumer website or publication that presents generalized advice nor someone who lacks the training and experience to provide sound insurance advice.

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.

Camden Co. Plan

from previous page

He also said the county will closely look at suggestions to establish, or at least encourage developers to leave a 300-foot buffer zone along the shoreline where vegetation would be maintained and to adopt guidelines on commercial building design.

"We certainly do not want to discourage development. However, right now the county has nothing in the way of building codes or requirements on land clearing, but because those issues were a major priority they might be something to look at. I think we can all agree that maintaining the beauty and integrity of the Lake is of utmost importance. If we can aid in doing that by adopting guidelines, we'd be remiss if we did anything less," Hall said.

The plan, prepared by MACTEC Engineering and Consulting, Inc. at a cost of \$140,000, was ordered by commissioners as a way to help determine where the county currently stands, where it's

going, where residents want it to be in 20 years and how it will get there. The process included numerous town hall meetings as well as an "Issues and Opportunities Questionnaire" that was placed on the county's Planning and Zoning website.

Hall said because many members of the the Planning and Zoning Commission were not part of the board when the study was ordered, he would be spending the next few weeks bringing them up to speed, explaining the process and the outcome, so they would be prepared to deal with public concerns once the final report is presented at public hearings. He also said if the study passes through channels without a lot of opposition, he expects it will be adopted by the Camden County Commission at its March meeting.

The plan can be viewed at www.camdenmo.org/planning_zoning/webrelease/master.pdf.

Local contestant wins Ms Planet Beach

Shady Gators Ms Planet Beach & Ms Hawaiian Tropic Contest winner takes all! This 2009 year was the best year ever. We are very proud that one of our girls from our Missouri finals this year won it all!

Local contestant Rizo won \$100,000, a Franchise License for \$30,000, a 1 year Modeling Contract, Featured Cover Calendar and other material for 2010, a Diamond Necklace, and much more.



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

V. "RED" MOORE CAFÉ

It is undoubtedly just a coincidence that the small, southern Illinois town of Benton, Illinois, along Interstate Highway 57, named for the famous Missouri senator Thomas Hart Benton (1782-1858), produced two men that became restaurateurs and helped bring life to the Bagnell Dam Strip in its early decades.

Adding to the irony is the fact that the official name of Lake of the Ozarks almost became Lake Benton, also in honor of the famed Senator Thomas Hart Benton. These same two men and their families would share family ties. The two men were Marion F. Clayton and V. "Red" Moore.

Marion was born in Benton

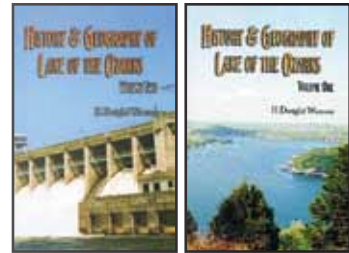
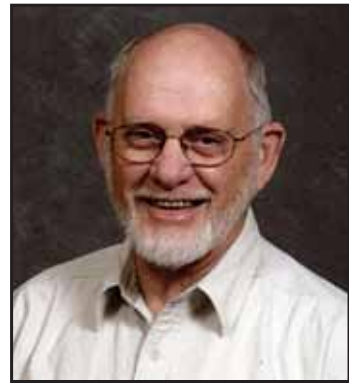
and came to "Old" Bagnell in 1930 with his parents who later divorced. Marion became a graduate of School of the Osage and then met and married Phyllis Robinson, who was born in "Old" Linn Creek. He was first a trucker, then a Union Electric employee before establishing Clayton's Café in 1947. The little white building which the café

occupied is still standing on "The Strip" just west of Lake's Fudge Shop. Marion Clayton's stepfather was V. "Red" Moore.

V. "Red" Moore came to Old Bagnell from Benton in 1930 and he and his wife Carrie (Clayton) Moore established two cafes in Old Bagnell, both of which burned in 1931 in the two major fires that virtually wiped Old Bagnell off the map. They opened the Union Lunch Shoppe on the Bagnell Dam Strip in 1931, sold it a couple of years later, and opened V "Red" Moore's Café next to the White House Hotel. The cafe burned in 1939 after which they opened V "Red" Moore's Gift Shop. The photo of V. "Red" Moore's Café shown here, taken by an unknown photographer, comes courtesy of Ruth (Clayton) Phillips of Ohio. ■

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

One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net. Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheo-zarksbooks.com.



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For over 11 years Bobbi Bash, a local realtor, has been presenting her "Better Than Best" award. This award is given each quarter to 2 male students and 2 female students in the 6th, 7th & 8th grade!

Bash's criteria is not just grades. It is based on improvement, attendance, attitude & service. The students are selected by a committee of teachers and Principal Tony Slack at School of the Osage Middle School.

The students named for the 1st quarter "Better Than Best" Awards are 6th Grade Students Duncan Layne, son of Adam & Jennifer Duncan; Taylor Good, daughter of Russell & Kylie Good; 7th Grade Students Samuel Smith, son of Donald & Tawnya Smith; Monica Cisar, daughter of Tim & Christine Cisar; 8th Grade Students Devin Scrivner, son of Troy & Denise Jeffries; Denyah Fenton, daughter of Nicholas & Omara Spriggs.

Each student received a certificate and \$20 cash. Bobbi feels that positive motivation and exposure at this age level is very important. Bobbi was a school teacher before her real estate career and feels education is the most important avenue for our children.

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Program enhances online house hunting

by Nancy Hogland

George and Ebbie Bogema, the Spouses Selling Houses team, believe the key to keeping real estate sales up when the economy is down is to "think outside the box." That's why they recently implemented new video technology through WOWGET (pronounced Wow-jet), which allows internet users to shop from home yet get a sense of really walking through the property.

"This isn't anything out of the ordinary – it's just different from anything other realtors in the area are using because it has voice-over," said George Bogema. "Studies have shown that shoppers are more likely to watch longer when the personal touch of voice is added to a video. And that's what it's all about – getting buyers to take a better look at our sellers' properties."

He said they began testing the technology by filming, editing and adding verbal descriptions of about a dozen of their "higher-dollar" listings.

Because results were excellent, he said they plan to continue until every one of their single and multi-family home listings includes the new talking virtual tour.

Roger Hulett, owner of Media Buying Consultants, which handles marketing and video production for the Spouses team, said the new program is just one of many techniques being employed to attract computer-savvy shoppers who no longer have the time or desire to spend hours physically walking thru home after home to find the perfect fit for their families.

"Real estate has changed drastically in the past few years. Study after study shows that nearly every house hunt now starts online. People look at several properties and narrow their search down to a few they want to visit. This program makes that virtual walk-thru a little more personal because we can describe what they're looking at – mention some of the higher points that other-

wise might not even get noticed – just as if we were walking through the property with the buyer," he said.

Hulett said he first learned about the WOWGET technology through an arrangement the company had with the Lake of the Ozarks Convention and Visitors Bureau, which was able to make the program available to some of its members.

To see the narrated tours visit www.lakeozarkforsale.com.



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Many looking to December as 'saving grace'

(See story, adjacent page) Nancy Viselli, city administrator for Osage Beach, said they are hopeful that December will be a good revenue producer. She is representative of many other municipal leaders, all voicing the same sentiments.

"If last Saturday is any indication – when tons of women were here shopping – our January sales report should start off with a bang," she joked, adding that because there is a two-month lag – sales in November are turned in to the state in December and then reported to the taxing entities in January – it will be a while before they know for certain if sales and promotions were enough to build the coffers.

Viselli said the city's November sales report, which actually represents revenues from September, shows revenues for the month were down 4.2 percent.

"We are down from our projection for September 1.45 percent since we projected our 2009 sales to be less than 2008, knowing the economy was having a down turn," she explained, adding that year to date, the city is down 5.9 percent from 2008, and 5.48 percent less than we projected for 2009. "When doing our 2010 budget, we lowered our expectation for the year end revenues by \$300,000. If we have tax revenue of at least \$410,732 in December, then we will meet our actual year-end projection. Anything above that will be a cushion for our beginning revenues for 2010 – anything less will mean we will be starting off 2010 at less than we anticipated."

Score announces new officers for 2010

The Lake of the Ozarks SCORE Chapter announces their new officers for 2010. Larry Laminger was recently elected to serve another term at Chapter Chair, Hank Dilschneider was elected Vice Chair and Brian Stanley as Secretary/Treasurer.

Laminger has been a SCORE member for 5 years as a counselor and workshop presenter. He was previously Vice Chairman and director of the Marketing Committee. As chapter chairman, he will oversee the local chapter's operations to include the chapter's community outreach, recruiting, small business counseling and workshop programs.

Laminger was a Management Consultant with Deloitte & Touche for over 20 years, specializing in cash management, operations, financial management and strategy, primarily for banks. Mr. Laminger has spoken before various banking and treasury conferences and schools and has published numerous articles on a variety of banking and cash management topics.

As Vice Chair, Dilschneider will plan monthly SCORE

meetings and serve on the marketing and partnership/alliances committees. He owned his business that published phone books, campus phone directories and off campus housing guides. He has extensive expertise in publishing, marketing and sales.

Brian Stanley will serve as the Secretary/Treasurer. He also serves as a small business counselor and teaches the SCORE finance and accounting workshops. Stanley was a financial executive for Valmont Industries, Inc. of Omaha, Nebraska for 32 years. His last position there was Vice President – Investor Relations and Controller. Stanley is a Certified Public Accountant.

The Lake of the Ozarks SCORE Chapter has provided small business services to area entrepreneurs for over twenty five years through face-to-face counseling and a series of business management workshops.

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RESIDENTIAL SERVICES

Organizers hope promotions and twinkling lights bring holiday shoppers with dollars

by Nancy Hogland

Chamber officials, municipal heads and business owners alike are urging residents to save gas, save time and potentially save jobs by shopping locally this Christmas.

"There's no longer any need to drive 50 or 100 miles to buy Christmas gifts because you can now pretty much find it all here at the Lake," said Michelle Cook, marketing director for the Lake Area Chamber of Commerce. "We have several discount department stores, we have malls, we have many specialty shops and although we don't yet have some of the larger appliance stores, most of the local appliance dealers will match prices offered at big retailers like Best Buy. You might have to do a little research to find the items or brands you want, but when you look at the potential benefits, I think people will find that it's a lot more convenient and a lot smarter to support their local economy."

Dozens of fun activities from breakfast with Santa to craft fairs to Christmas dinner dances are also being offered to get everyone in the holiday spirit and in the mood to open their pocketbooks and wallets. One of those activities is the Lake Holiday Lights drive-thru park, a joint venture between the chamber, the city of Osage Beach and several not-for-profit organizations. Cook said last year's event drew more than 11,000 vehicles from the Lake as well as from all around the Midwest.

"We polled drivers as they entered and found many came from outside the area. Some tourists said they had already planned to visit and just found out about the light display after they got here but many others said they came for the weekend specifically to visit the parks. To me, that says the effort is well worth the results," she said, adding because of the popularity, the hours of the park, which features 80 animated displays, have been extended.

This year the display, which has a \$10 per vehicle admission fee, will be open every

night. From Sunday to Thursday until Jan. 2 the park will be open from 5:30 to 9 p.m. It will stay open an extra half hour on Friday and Saturday evenings. Weekends will offer visits and photo opportunities with Santa as well as a few surprise activities and guests.

There also are three light displays on the west side of Lake of the Ozarks that often find themselves with bumper-to-bumper traffic. The Enchanted Village of Lights in Laurie's Hillbilly Fairgrounds features a mile-long display that includes both animated and still displays. The Festival of Lights at St. Patrick's Catholic Church features more than 4,000 strands of lights and focuses on the true meaning of Christmas. The Unity Circle of Lights is located in the Versailles City Park on Hwy 52 West and offers displays designed to show cooperation between the various entities in town. All three parks are free and open thru Jan. 1.

Because such a large portion of last year's visitors to the Osage Beach display came from out of the area, the Chamber is expanding its marketing. Cook said billboards promoting Christmas at the Lake have been strategically placed along I-70 and I-44; radio advertising has been placed in markets that typically produce a large percentage of year-round visitors; and Lake-area events have been plugged into as many free calendars of events as could be found.

Ruth Kirby, marketing and maintenance director for Stone Crest Mall, said because no shopping trip is complete without a visit with Santa, he will be at the mall from noon to 4 every Saturday until Christmas to take requests and pose for pictures. And even the "furry" children get a chance to visit with the jolly old elf on Dec. 5 when pet photos with Santa will be taken. On Dec. 12, stressed-out shoppers are invited to de-stress at the mall's Holiday Therapy event featuring massages, wine tastings and other treats. For more check the website at [www.shopstone-](http://www.shopstone-crestmall.com)

crestmall.com.

Shop-and-stay packages are also being promoted – something that's proven beneficial to Osage Beach Premium Outlets, according to a center spokesperson. The mall, home to more than 110 outlet stores, typically attracts thousands of Christmas shoppers each

year from as far away as Illinois, Iowa, Kansas, Oklahoma, Nebraska and Texas. Many participating lodging facilities offer gift cards to those stores along with discounted accommodation rates. More information can be found at www.premiumoutlets.com/outlets/attractions.asp?id=57.

Other promotions, including extended shopping hours, are also being offered.

For more information on the light parks as well as a list of many other activities to be offered throughout the holiday season, visit www.lake-holidaylights.com.

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Federal Housing Tax Credit Extended & Expanded

The Worker, Homeownership, and Business Assistance Act of 2009 has officially been signed by the President on Friday November 6, 2009. The Housing Tax Credit has been extended and expanded. This is good news for the housing market, realtors, and anyone who may be in the market to purchase a home. There was much controversy over the extension and expansion because of the projected tax fraud connected with the \$8000 tax credit. In an effort to eliminate the potential of additional tax fraud the income limits have been increased from \$75,000 to \$125,000 for single filers and increased from \$150,000 to \$225,000 for joint filers. Homes purchased between January 1, 2009 to November 6, 2009 will use the smaller income limits. All homes purchased between November 7, 2009 to June 30, 2010 will use the larger income limits. You must also be at least 18 years old to apply for the tax credit. While the credit actually expires on June 30, 2010 you must have a confirmed contract on a home by April 30, 2010 and close by June 30, 2010 in order to qualify for the tax credit.

The tax credit is now open to homeowners who are not "first time" homebuyers. The expansion of the tax credit includes a credit of \$6,500 for buyers who have owned a home previously. If you have owned a home and lived in it as your primary home and you have lived in the home consecutively for 5 years out of the last 8 years you may be eligible for the \$6,500 tax credit. If you are in the market to purchase a new

home and you plan to use it as your primary home this may be an incentive to purchase before June 30, 2010 and earn \$6,500. The tax credit is actually 10% of the home's purchase price with a maximum cap.

The IRS is requiring additional documentation for all filer who are claiming the housing tax credit, in an effort to eliminate the tax fraud. You will need to fill out IRS Form 5405 and attach a copy of your HUD-1 settlement statement (this is the closing document with all the figures and costs associated with the loan).

While the tax credit can be an incentive to purchase a home it is important to work with a Certified Mortgage Professional so you can be financially prepared for the responsibility of owning a home. Mortgage planning is just as important as investment planning, why, because it is the single largest investment that most Americans have, you need to protect that investment.

If you have questions or comments please email them to andrew@askan-drewconner.com. Call Andrew today at 573-302-0600. Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150AM and 97.5 FM Every Friday Morning At 8:35am.

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As the Lake Churns

Real Estate Update

I have watched sales at Lake of the Ozarks increase over the past three months and, based on the current activity from buyers, I expect this to continue forward right into Spring.

At the end of November, Federal Reserve Chairman Ben Bernanke, speaking to the Economic Club of New York, described some of the well-known problems standing in the way of economic growth, especially double digit unemployment and consumer confidence that's shaky week by week at best.

But buried away in his speech he said: Housing in the coming year is going to be a relative bright spot - a helpful driver of national economic growth, rather than the wet blanket it's been for the past couple of years.

Think about that: Home sales and new home construction, at least according to the Fed, are likely to stimulate the economy in 2010; enough to generate jobs and help avoid a double-dip recession.

That forecast just happens to track nicely with another that came out last week: Fannie Mae issued its projections for the coming year and predicted that housing sales will jump by 11 percent even in the face of a slow recovery for the economy as a whole.

Meanwhile, scattered reports from hard-hit local real estate markets suggest that there may be some reasons for guarded optimism.

For example, research firm MDA DataQuick's latest report on sales and prices in southern California, found that October sales were up nearly three percent over September, and that prices are rebounding as well.

Now, as is almost always the case, not all the news is on the up side. New home starts dropped by a surprisingly large, seasonally-adjusted 10.6 percent, according to the U.S. Commerce Department however a

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



lot of the decline came in multifamily housing apartment starts -- a volatile month by month index.

Finally into the mix, mortgage rates continue to be the magic potion for home buyers, dropping again further into the four percent range. Homes are at the most affordable in years, interest rates are at record lows and the first time homebuyer credit has been extended along with the addition of a second home buyer credit. Take advantage of these factors to secure a sound investment for yourself.

A brief update on the latest luxury home auction held the end of November. None of the four homes were sold at the auction. Again, I urge you to consult with a professional, knowledgeable REALTOR prior to making a decision on how to sell or buy property.

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 Michael at 877.365.cme1 (2631) or cme@yourlake.com View thousands of lake area listings at www.cme1st.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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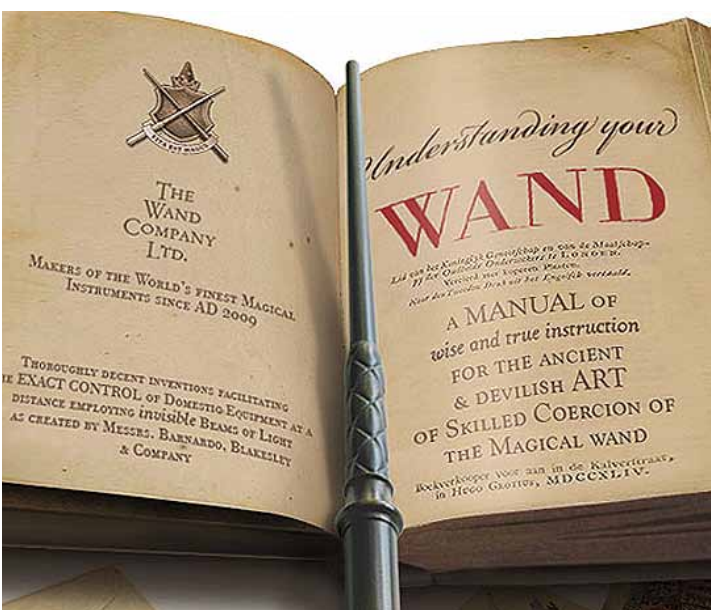
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OTAS Glasses

Tokyo gadget-maker OTAS has introduced a pair of sunglasses that will play your MP3s for you (or WMA)—and let you film with the built-in video camera (640x480; 12 fps). You can also snap 1.3 megapixel photos. The attached earbuds are wired into the unit that sports 4GB of internal memory and a USB 2.0 port lets you download and upload files. They work with Windows XP/Vista/7 and are just \$220 plus shipping at <http://www.geekstuff4u.com/otas-spy-camcorder-sunglasses-ii.html>



Haglöfs Laptop Dry-Bag

If you're like many, most of the time your laptop spends its days idling on the end of its charger, not 'mobiling' out in the wild. But if you are one of the intrepid who actually does take a laptop out for mobile computing, you're going to want a Haglöfs laptop dry-bag. It's waterproof, padded and is "all wrapped up in an orange color that normally graces 1970s sci-fi movie spacesuits", according to WIRED.com. They add, "These Swedish bags, part of the pun-tastic "WATATAIT" range, are made from ripstop polyamide and have a double seal: one ziplock and one rolling closure. The computer cocoon comes in both 15 and 17-inch sizes, and even if you aren't laptoping in extreme conditions, it'll at least protect your machine when the high-fructose corn syrup beverage explodes inside your carry-on." \$33. <http://www.haglofs.se>

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Your Finances

Don't Rush Into Equity-indexed Annuities

Every so often, a new investment product comes along and attracts a lot of interest from investors - but not a lot of scrutiny. That might be the case with "equity-indexed annuities." Sales of this insurance product have grown dramatically in recent years, but evidence may suggest that many investors do not know all the facts before they buy.

Issues to consider

An equity-indexed annuity (EIA) actually has characteristics of both fixed annuities, which pay a fixed rate of return, and variable annuities, whose returns depend on the investment options selected. An EIA provides a minimum guaranteed interest rate (guarantees are backed by the claims-paying ability of the issuing insurance company) combined with an interest rate linked to a market index, such as the S & P 500.

The EIA's interest rate is typically lower than that of a fixed annuity. However, due to the market-index factor, an EIA offers potentially higher returns than a fixed annuity - along with a higher level of risk. On the other hand, an EIA is generally less risky than a variable annuity, but, at the same time, its "upside" potential is more limited.

While the EIA may appear to have some attractive features, investors should take a closer look at an EIA before purchasing one by going to the National Association of Securities Dealers (FINRA) Web site at www.finra.org and type in "equity-indexed annuities" in the search area.

Here are a few other items to consider:

- **Complexity** - An EIA is not a simple product to grasp. That's primarily because the return does not perfectly correspond to the market index to which the annuity is linked. Instead, the index-linked interest rate you receive will depend on the terms of the contract. You need to understand the calculation used to determine what percentage of the index gain will be credited and what limits apply. (Most EIAs put a cap on the return you're allowed to earn.) There are also several methods used to determine the change in the index, which can affect the calculation. Finally, most EIAs only count the index gains from market price changes, excluding any gains from dividends. These variables mean that you could receive less than what you expect.



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

- **Access to your money** - If you cash out your EIA early, you may have to pay a sizable surrender charge (and a 10 percent penalty tax if you're under 59-1/2). Some EIAs also require you to forfeit your index-linked interest if you surrender your contract early or choose not to begin taking payments when the contract matures. Together, these charges can reduce, or erase, your return.

- **Lack of regulation** - Unlike variable annuities, EIAs are generally structured so that they are not registered with the Securities and Exchange Commission (SEC). And EIAs are primarily sold by individuals who are not registered to sell securities; these individuals may not look at your entire financial picture before recommending an EIA.

Other alternatives

Do your homework before making any EIA purchase decision. If you're an annuity buyer looking for a guaranteed rate of return, you should probably consider a fixed annuity. If you want some equity exposure, then a variable annuity may be your best choice. If you owned both, you could get the guaranteed rate of return you need and the upside potential you desire.

Although there are some good annuity/insurance products available, one should consult a financial advisor regarding their specific needs, the entire expenses including surrender fees and the impact of a down market on their death benefits, and the availability of exchanging to a newer policy that has better features for your needs.

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

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Hammons suit heads to court this month

Half the battle is already won by Nancy Hogland

Senior Judge B.C. Drumm, Jr. took a little wind out of the sails of Peter and Susan Brown who for the past two years have been attempting to block construction of Chateau on Lake of the Ozarks.

On Nov. 20, Judge Drumm granted Partial Summary Judgment in favor of the City of Osage Beach and John Q. Hammons and against Four

Seasons Marina Rentals LLC, Four Seasons Lakesites and the Lodge of the Four Seasons. His judgment limits the issues to be resolved at the trial by denying Four Seasons' challenge to the composition and validity of the Tax Increment Financing (TIF) Commission and the due process challenge to the Missouri TIF Act, "premised on the TIF Act's alleged unconstitutional redirection of

property taxes," according to the judgment.

Osage Beach City Administrator Nancy Viselli said John Curran, of the Curran and Sickal law firm, was alleging that one of the 11 TIF commissioners was not appointed correctly.

"Even if he was appointed incorrectly by the taxing entities he represents, which he wasn't, the TIF was still approved by an 11-to-nothing

vote. If he was removed as a voting member, it would still have been adopted 10-to-0," Viselli said in an earlier interview, adding that it was just an additional delay tactic. The challenge to the redirection of property tax argued the constitutionality of the state's TIF statute.

In addition, just a few days earlier the city received noticed that on Nov. 17 the Missouri Supreme Court denied an appeal filed by Curran to overturn an earlier decision to deny the Browns a jury trial on their fight to stop the development. So, unless the Browns' attorney can come up with a "Plan B," the trial to determine the fate of the \$100-million project will be heard Dec. 14 in Camden County Circuit Court.

Viselli said while the delay would cost local entities a lot in missed sales tax revenues, it ultimately had saved Hammons a lot of money.

"Because of the economic situation in the country, contractors looking for work are putting in lower bids so this move has actually benefited Mr. Hammons," she said, adding that they were all anxious to get the project going. "Of course, weather will play a factor, but Mr. Hammons told us that as soon as this is settled, he will begin work and that's good news for everyone. There are so many people that need jobs, and because local providers will be used as much as possible this will also bring business to the concrete companies and building material suppliers, gas stations and even restaurants feeding the crews. This is

definitely the largest project to come to the area in quite some time – and it couldn't have come at a better time. Once it gets going, it's going to help our local economy tremendously."

The suit was initially filed by Browns' attorney in November 2007 after Osage Beach aldermen approved a TIF Redevelopment Plan that would be used to fund \$3.7 million of the proposed Chateau. The European-style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa was to be operational by the spring of 2010.

Osage Beach city officials have stated repeatedly that because other municipalities have been allowed to follow the same procedures in applying TIF designations, they were confident that the Brown's lawsuit would be thrown out of court and would not be successful in stopping the development.

Viselli said that's why, although several court dates had been set, the attorneys for the Browns have repeatedly requested changes that kept pushing the trial off the docket. The latest, and possibly the last, delay was allowed by Judge Drumm. A trial date had been set for Oct. 5 but when he learned that Curran planned to file an appeal with the Supreme Court, he postponed the court date to Dec. 14.

City Attorney Ed Rucker said once the court proceedings are over, the next step will be for Hammons to submit a site plan for approval.

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Note: Check with your plan administrator to determine the specific requirements of your plan. Please let our office know about your major medical or vision plan coverage when you call for an appointment. We'll help you get all the benefits you have coming to you.

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Lake Ozark Aldermen Questioning Process

by Nancy Hogland

Lake Ozark Alderman Robert Davis said while he doesn't enjoy being labeled a "trouble maker," he feels his constant questions and demands for explanations are necessary, given the economic state of the city.

That's why he, along with Alderman Jeff Van Donsel, requested a special meeting to discuss the city's budget and the overages and bid process on the new city hall and police department.

"I've been reviewing our financial information, comparing month-by-month to last year and I see us going down a slippery slope that could lead us into bankruptcy. In January of 09 we had \$1.3 million in CDs and our checking account. Today we have a total of \$808,000. We may have sales tax coming in but even at the rate we collected last year, we won't make up the difference. And we have expenses on this building that we didn't budget for. I'd like to know how we're going to come out of this," he told the board.

However, City Administrator Dave Van Dee said there was a solution.

"Your 2010 budget will not be pleasant," he promised. "Of four funds, three will not have any reserve dollars. Department heads will have to justify expenditures and the city will need to collect revenues. In fact, I applaud you for adopting an ordinance that allows collections on delinquent accounts. But I am committed to operating this city like a business. It's my job to make sure your books balance and that's what I'm go-

ing to do."

He said consolidation of all departments into one building would also allow the city to save money.

Van Donsel echoed Davis' concerns, adding that he was extremely unhappy that the police station, which was cited as the main reason for the move, had not been completed, yet the city had already gone over its \$50,000 budget allocated to the renovations. He said it was "unacceptable" that the city had run out of money before building holding cells or adding heat and air conditioning to a portion of the building that will house the department.

At the meeting, Police Chief Mark Maples told the board that an officer was forced to release an alleged drunk driving suspect because there are no holding cells in the station and he needed to back up a fellow officer involved in a fight.

"In the past we would have put him in a jail cell until we got back. I was surprised to learn that we were not going to be able to get the work done. We knew not having cells would complicate things, but we'll make the best of it, we'll work thru it," he said.

The cost to build two cells complete with steel doors and unbreakable stainless steel plumbing fixtures would run about \$25,000. Aldermen agreed that the work needed to be completed and that the money would have to come from the 2010 budget if Van Dee could find a way to fund it thru this year's budget.

Davis and Van Donsel also expressed dissatisfaction with how the remodel bids

were handled.

Van Donsel said he had even been contacted by area contractors threatening to sue the city because they were left out of the bidding process.

However, Van Dee said the city's ordinance allowed him to "take proposals in the most efficient manner," rather than advertise the job in the newspaper of record.

"There's some wording that has to be 'cleaned up' but ba-

sically the ordinance allows us to contact companies that provide the services we require as long as we make an effort to contact at least three. We can also take bids from people that stop by and say they'd like to be part of the bidding process. We did what the ordinance required and Larson Construction was the low bidder," he explained, adding that a plan of the building changes the city was

seeking was presented to Larson.

However, Alderman Don Langley took exception to his statement.

"The only thing the board asked for was a plan but that never happened. We were kept entirely out of the loop. If we had been informed, if we had the opportunity to have input, we would have allocated money to complete the police station," he said.

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Voters from the Westside of the Lake gathered at JJ's at the Copper Pot in Laurie on recently to meet Joe Roeger, the Republican candidate for the 155th house district. Chuck Chorpeneing, Mayor of Laurie, introduced Joe Roeger to the gathering hosted by JJ's at the Copper Pot and Dave Leathers of Showcase Publishing.

Roeger spoke about the falling state tax revenues and the need to run the state's budget in tough times by controlling costs just as business owners run their companies. Questions concerning how to fund needed road improvements, particularly Highway 5, as well as the recent lake water quality issues were also discussed.



Tony Reahr, President of Lake Ozark Daybreak Rotary Club, presents a contribution to Kim Lapeyre for Looking Good Program in amount of \$1500. Each year, Lake Ozark Daybreak Rotary Club raises thousands of dollars to give back to many of the community's local charities. Lake Ozark Daybreak Rotary meets each Friday at 7:30 a.m., at Faithbridge Church in Osage Beach. For more information about Daybreak Rotary contact Membership Chairperson, Aaron Spieler, 573-365-3552 or visit www.lakeozarkdaybreakrotary.org.



The latest champion of Tacos on Taco Tuesday at Mexicali Blues was Dave "The Taco Man" Crutchfield! Taco Man on Tuesday September 22nd beat the record and made it 21 tacos in just over an hour. Taco Man said, "These were all Beef Hard Shell Tacos, too!" Kautz takes a picture of the record holder and displays by the front door for all to see and puts the challenge out to everyone who comes to Mexicali Blues.

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Adding an easy shopping cart to your website

by Darrel Willman

Let's say you have a nice website for your retail establishment. You dream of setting up an online store but don't know quite where to start. There's an easy way to have an inventory-aware shopping cart setup that can process credit card payments for you—if you have a PayPal account.

If eBay isn't for you—maybe you had a bad experience there, maybe your product doesn't belong there—in any case, you can still use PayPal to run a storefront from your website. Your customers won't have to have a PayPal account, and they won't see any traces of eBay.

While you don't necessarily have to have a PayPal account to make this work, the added features make it worthwhile, like inventory tracking and custom shopping cart and button artwork. Setting up a PayPal ac-

gun. This is the free option—the Website Payments Pro option (for \$30 per month plus fees)—gets you the ability to process payments from within your website, and enhanced record keeping and fraud protection. It works with third-party shopping carts. For now the free version will do what we need.

The free version works with most shopping carts, doesn't require programming code into your page, has no monthly fees, no setup or cancellation charges and has fraud screening. You pay transaction charges on each purchase your customers make. Your website link takes them to a PayPal page for processing and adding to the cart, then returns them if needed for more shopping, with each item selected.

Don't worry, you can customize the PayPal page to look a bit like your website, so most won't notice the redirects. The Website

ventory), the price (and currency), the shipping charge for that item, the tax rate (for those in your state), and the email of the PayPal account you have setup for sending the payments into. Note however at this point, that if you send the payments into your PayPal account, most have a \$500 cap on the amount you can transfer out to your bank account per month.

Select Products (we are), Services, Subscriptions, Donations, or Gift Certificates. Check the "Add to Cart" radio button to setup the shopping cart addition. Enter the item specifics. Customize the entry with an style or size variants, even with multiple prices—like \$2 extra for XXL shirts. If you'd like to create a custom button for your customers to see—instead of PayPal yellow—you can do that. Once the entry is complete, you click "Create Button", and the code is generated that you paste into the page on your website for that item. Each item page then gets its own custom code to generate the sales page for it.

After selecting the item and its specifics, it is added to the shopping cart, along with shipping and taxes if applicable. The customer can then continue shopping or checkout. Because each page has a button, as they continue to browse across your site, each purchase is added to the cart.

Making PayPal's webpages resemble yours is easy too. Go to: https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-page-styles -- and there click "add" to make a new page style with your graphics. You can add a header (you must have it hosted on your site and give the URL link), define the background color for header and page, and define a header border color. Your header here should be 750x90 pixels. Choosing 85 pixels high and then using the intended background color to match makes for a better fit, however.

If you've setup a custom button style to match your website, a custom header graphic and entered in all of your products, congratulations! You've setup your very own low-cost shopping cart online retail system!

Payments Standard page gives you four choices for buttons: buy a single item, buy multiple items, recurring payments and donations. If you sell subscriptions, the recurring charges are for you. If you sell retail goods, chances are you'll need the multiple items. Single items and donations are pretty self-explanatory. If you only have one item you sell – or take donations for, like software, those are for you.

For this example, we're going to select Multiple Items. Here is where the fun begins. For every item we sell, we're going to list: the item name, item ID (for in-

Going to PayPal's website, don't login-- you'll see the "Accept Credit Cards" link on the right. Click it to get started.

count if you don't have one is relatively painless. Creating a username with your email (pick an email that isn't likely to change), linking it with a bank account and/or credit card for payments and purchases, and then verifying the information through a series of debits/credits and on-line checks.

Once you are setup, navigate to PayPal.com. In the middle, right-hand side, choose "Accept Credit Cards". On the next page, "Accept Credit Cards Online", look for the "Website Payments Standard" about half way down the page. Click it, and you've be-

Just below the first paragraph here it says "Looking for an easy, affordable way to accept credit cards?"-- click the link.

Website Payments Standard is their free service which allows you five different options for your payment buttons on this page.

Setting up PayPal's pages to match your own website's theme is fairly straight-forward. Prepare a button and a header to match.

Ebling joins Krantz

Jeff and Melissa Krantz are excited to announce a new member to their team, Susan Ebling.

"We're so excited to have Susan become a member of Krantz & Associates, says Jeff Krantz. Melissa Krantz adds "Everyone on the team welcomes Susan's enthusiasm and experience."

Susan Ebling has been licensed since 2000 and has earned numerous awards not only for her sales achievements but also from her peers including the Realtors Honor Society Award and Realtor of the Year nominations in 2005-2007 and 2009. Susan holds the APR and GRI designations.

Ebling has been affiliated with RE/MAX since 2007 and can be reached at Krantz & As-

sociates RE/MAX Lake of the Ozarks, 302-2355 or susan@krantzproperties.com. The firm's website is at www.krantzandassociates.com, and is located in the Landmark Center in Osage Beach.



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Shawn Cooper - Owner/Certified Youth Trainer

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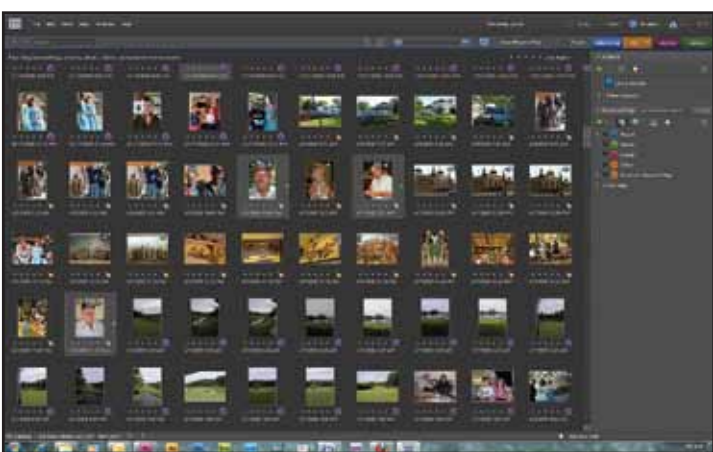
Can't Miss Christmas Software Gifts for Geeks

by Darrel Willman

If you have computer users and lovers in your family and you just can't find the scarf that suits them, consider software as a perfect-fit gift that they'll love—if they haven't bought them, that is. Here's our short list for the best Christmas software titles for 2009.

Adobe Photoshop Elements 8/Premiere Elements 8 (Mac/PC) \$149.99: The end-all when it comes to organizing, retouching, correcting and editing photos along with tools to use, convert and be creative with photos and videos—with online storage and sharing for your files.

Whether you want to organize and edit your precious family snapshots or shoot home movies and then edit them into a video to share, this is the package. The industry-standard Adobe Photoshop and Adobe Premiere, the powerhouse photograph and video editing applications are bundled together in their "elemental" forms.



Photoshop Elements 8 combines a photo manager-organizer with a full-featured photo-editing suite that lets you make easy corrections to your snapshots.



Premiere Elements 8 delivers superb tools for editing and compiling your videos, plus has tons of effects, add-ins and extras to let you be creative.

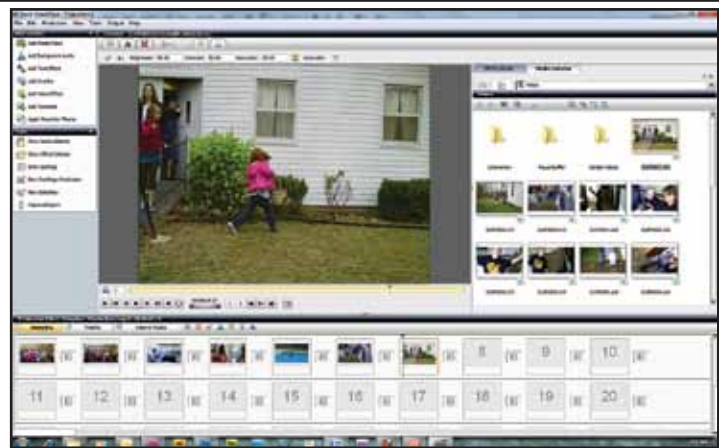
These prosumer-oriented programs offer simpler menus than the professional counterparts, but offer pro-level results. The same filters, effects, commands and creativity as the big versions—plus themes and creative add-ins that families and hobbyists will enjoy. Step-by-step creation, or do it yourself—there's tons to love and explore in this package. Let your imagination go wild! For the holiday season, from Dec. 7 to Dec. 21, customers can take advantage of the following at Adobe.com or the call center: \$40 (\$30 mail-in rebate + \$10 instant) off the bundle with or without Plus; \$30 (\$20 mail-in rebate + \$10 instant) off Photoshop Element 8 for Mac only; Free shipping (no promotion code needed)

Windows 7 Home Premium Edition \$199.99/OSX Snow Leopard for Mac \$49: The latest operating systems from the two largest players in the business. These gifts are great as certi-

ficates – your recipient may not have the hardware to use them, or may already have them. OSX Snow Leopard, while largely an incremental release, has improvements including a more responsive Finder, a new look and features for Expose and Stacks, quicker Time Machine backups and a smaller install footprint. Windows 7 Home Premium Edition is Microsoft's latest OS, that makes it easy to create a home network and share photos, videos, MP3s and more. Watch and record TV with Windows Media Center and your TV tuner. Startup, application launching and operations are faster, Windows Internet Explorer is now safer and easier than ever. The new Taskbar and Libraries features make organizing your files and launching applications faster and easier.

Roxio's Toast for Mac \$99.99 and Creator 2010 Pro for Windows \$129.95: Toast for Mac is the easiest and fastest way to burn discs—whether it's movies, music, photos or data onto CD/DVD/Blu-Ray. Save, convert and burn your favorite shows, music, movies and data into your iTunes library and sync to your iPod or iPhone along with capturing streaming audio to iTunes. Roxio's Creator 2010 for Windows is a one-stop Swiss Army knife for the PC—almost everything you want to do with photos, video, music and data is in this package. Photo editing and correction, video editing, movie-making, DVD creation and authoring, burning and copying discs—and more. There's even a backup tool to keep it all safe.

Home & Student Edition; Microsoft Office 2008 Mac \$149.95/2007 Windows \$149.95: Always a best-seller, this is the essential software for business and student use—Word, Excel, PowerPoint and OneNote with the newly redesigned interface that improves productivity and ease of use. Built-in automatic document recovery and the Document Inspector tool that removes your information from files, insuring privacy. Online clip-art, templates and help files to make the most of the suite. Output



Roxio's all-in-one Creator 2010 package features an easy to use drag-and-drop video editing and DVD burning application with effects and corrective tools.



Roxio's Creator 2010 features an easy-to-use photo-editing application that lets you do things like red-eye correction, rotating, re-sizing and color correction easily.



Windows 7 will make a great gift for the computer lover in your family. The three main versions: Home Premium, Professional and Ultimate, are the ones you should consider. Upgrade, multi-user and full Retail versions are available at retailers from \$129.99.

to printer, email and even PDF formats is a breeze.

Kaspersky Internet Security 2010 3-User Windows: \$79.95: A well-respected entity in the fight against viruses and malware. Always at the top in accuracy and detection. Low system resource footprint to cause little impact on system performance. Powerful anti-spam and a two-way firewall. Comprehensive identity theft and phishing protection for your email client is built-in. Up to the minute protection for your PC.

Mobile Me (2009) by Apple (Mac/Windows) \$99.99: Keep your email, contacts and calendars in sync with your PC, Mac, iPhone and the internet effortlessly wirelessly and automatically, so that no matter

where you are the information is always up to date. Lose that expensive iPhone? Locate it on a map, display a message on the phone and play a sound to help someone return it to you—if they won't, erase all of the information remotely to protect your privacy. Share photos online in a gallery from your iPhone or computer, letting friends and family view and download print-quality images with a click. Store, access and share files from any computer or your iPhone with iDisk—a 20GB hard drive in the sky you can reach 24/7. Get to your MobileMe account to check email, update contacts and calendar information, share photos and files—from your cellular or a PC.



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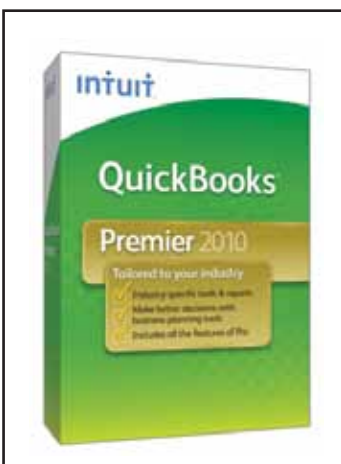
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Accounting software for small businesses reviewed



Quickbooks Premier 2010.

by Darrel Willman

In the world of business accounting – whether small or large, there are a few standouts. Talking with ten people in the business as bookkeepers or accountants will get you ten different views but only a few recommendations. We're looking at that short list this month to give you an idea of what business accounting software package is right for you. The leaders in business accounting software are QuickBooks by Intuit and Peachtree Accounting by Sage with third place held by a gaggle of lesser-known titles.

In that bunch we find Net-Suite Small Business, Cougar Mountain Accounting, Bookkeeper by Avanquest, and MYOB (Mind Your Own Business) Business Essentials along with even more obscure titles. While we are not reviewing these, the best-for-the-buck is MYOB, with a full-range of features (although lacking specific segments you would expect to find). The best part is the \$99 price tag, opening this program up to almost everyone running their own enterprise. A value alternative for starters is the free Microsoft Accounting Express, perfect for the very small and/or home-based business. Their professional level software is officially discontinued. The list also includes CYMA IV Accounting at \$600 and Bottom Line Accounting at \$400.

Neck and neck at first and second are the two eight-hundred pound gorillas in the business; Peachtree Accounting and QuickBooks. Every year, they look to add features that will



Peachtree Accounting packages for 2010.

generate additional sales.

QuickBooks' parent company, Intuit has been around since 1983, and last year sold \$3.1 billion overall. It's a respected brand, loved for its simplicity by small business owners.

Intuit lets you get a little taste of their software for free-- their QuickBooks Simple Start Free Edition 2010 for Windows is available for download with no strings attached. It's a great way to see if the software is right for you.

If you need something more, and most will, you can move up to QuickBooks Pro which increases the number of reports available and allows more accounts and customers for \$199.99.

Intuit also has online software available for a monthly charge, rather than purchasing the titles outright.

QuickBooks Online Basic is \$9.95 per month after a free trial month (\$119 per year). You can backup your cloud data to your hard drive, but it doesn't specify what happens to your data if you subscribe then choose to drop the service, or whether you can then use the retail QuickBooks to use the data you've backed up.

QuickBooks Online Plus allows you import data from a QuickBooks application, adds estimate creation, time tracking and billing by customer, delayed billing, recurring billing, credit card acceptance, automated online banking, export to Excel, class tracking, multiple locations, budgeting and a host of others-- but it's \$34.95 per month after the 30-day trial period-- \$419 annually. Quitting

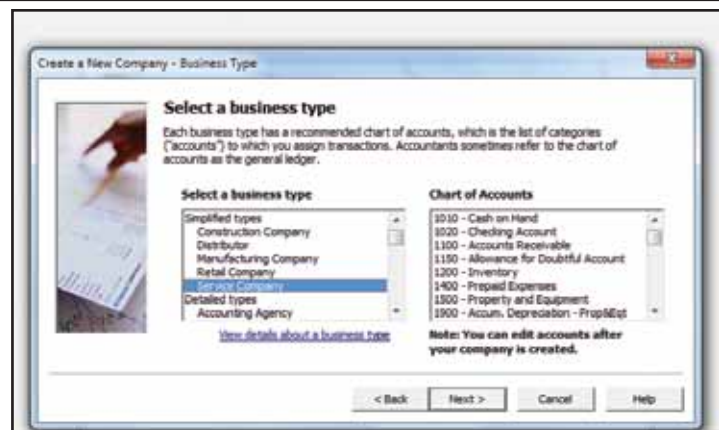
the trial period for either trial will make your data read-only for 90-days afterwards-- then it is deleted.

Some of the Online Plus features require separate setup and payment.

Upgrading your QuickBooks edition is a costly prospect as well-- upgrade versions of the \$399 Premier version cost just \$50 less than the full version and the Pro upgrade just \$20 less-- an enticement to simply repurchase the new version each year.

QuickBooks Premier 2010 (\$399 MSRP) sits at the top of the list most people would consider from Intuit. Favored by fans for its ease of use in small and large businesses alike, QuickBooks is also widely accepted by accounting firms and CPAs. The basic interface is clear and uncluttered with compartmentalization to the various areas of the package; General Ledger, Accounts Receivable and Payable, Payroll and Inventory, banking, analysis and more.

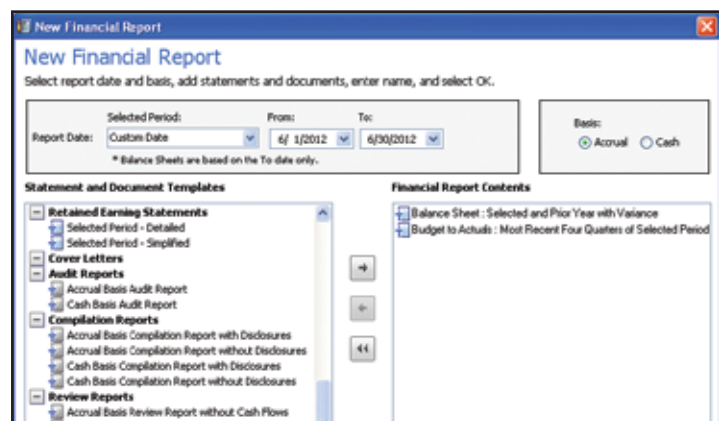
Setting up is easy, defining your needs and choices with a wizard that allows you to choose from lists when setting up your accounts. The choices you make here determine the feature set that is enabled. New for 2010, the Company Snapshot can now be modified—it's an at-a-glance representation of your business with indicators for income and expenses, account balances, trends and more. Once inside, the program leads you through each section, with multiple icons and file menu choices for each; Customers, Vendors, Employees, Company and Banking with 'Centers' for the first three



Peachtree Premium Accounting 2010 lets you choose a business type and then selects accounts based on that choice.



Peachtree Premium Accounting 2010 tells you what's new on your first launch, and introduces you to the main view.



Quickbooks Premier 2010 displays the report generating prowess the software is renowned for-- one of the reasons for the software's large industry following.



Quickbooks Premier 2010's Company Snapshot-- users can easily define what they want to see displayed on the page.

that detail transaction in that category.

QuickBooks excels in payroll and reports, and has a number of extra features others don't—but these require you to dig into your pocket for each; like elec-

tronic check depositing (\$20/mo. + \$0.23/piece + \$60 setup), email campaigns (\$15/1,000), and assisted payroll (\$60/mo.). The opportunities to spend more are everywhere.

continues next page

Accounting software for small businesses reviewed

continued from previous page

Given its wide acceptance, almost universal support and extensive easy to use feature set, it's easy to see why it's a clear choice for businesses of every size.

Peachtree First Accounting, Pro Accounting and Premium Accounting editions for 2010; which you choose largely depends on what you feel is important, the amount you want to spend, or the size and complexity of your accounting tasks. They all share the pedigree; Peachtree titles are second-to-none in terms of ease-of-use, support and documentation, features and value.

Users with limited needs can choose the (\$99.99 MSRP) First Accounting 2010 which includes features like account register, bank reconciliation, bill paying, customizable reports, financial statements, integration with Excel, invoicing and customer statements, purchasing, services and item

tracking and transaction history. It is geared for those who don't need all the features and want something easy to use for under a hundred bucks.

If you need something with more muscle, Peachtree's Pro Accounting 2010 (\$199.99 MSRP) adds the ability to attach documents to transactions and records, the emailing of alerts, reports, invoices, purchase orders statements and more, adds integration with Word and Outlook, and has an internal accounting review feature. Pro also gives you features like inventory, job costing, payroll solutions, purchase orders, quotes, sales orders, job expense and revenue tracking—and it will import QuickBooks files from recent versions. The Pro package is the sweet spot in the lineup with a good feature set for \$140-\$180 depending on where you shop.

In between Premium and Pro is Peachtree Complete 2010 (\$299.99 MSRP) which adds electronic bill paying,

auto purchase orders, an audit trail, fixed assets and job costing analysis.

Upgrading from a previous version, like its competitor, is problematic. On their website the full version of Premium is \$499.00-- *but you can buy it discounted online for just \$424.99.* The upgrade is however just \$30 short of the full version at \$469.99. Here you can save \$40 by buying it new rather than upgrading! On the 5-user pack, new is \$1,199.99-- the upgrade offers a significant discount at \$899.99. Their discounted price for the full version is \$1,019.99.

We're reviewing **Peachtree Premium Accounting 2010 (\$499.99 MSRP).** As tested, the 5-user pack retails for \$1,200 with the lowest available price at \$765. Building on top of Complete, Peachtree Premium Accounting adds advanced budgeting, data archiving, a consolidation wizard, Crystal Reports 2008, departmentalized financial statements and serialized

inventory. Industry-specific versions are also available for general business, nonprofits, manufacturing, construction and accountants.

Peachtree Premium Accounting 2010, while sophisticated, is still easy to setup and use. A wizard (like most) allows you to drill through choices setting up accounts and customizing the program. The snapshot summary gives you an instant look at the business as a whole. The Navigation Centers alongside allow you to dig in to specific areas including Business Status, Customers and Sales, Vendors and Purchasing, Inventory and Services, Employees and Payroll, Banking and more, letting you work within a task set. Customizable reports are available from each of these categories (140+ in all) as well as through the Reporting Center. You can export them to Word, Excel and PDF.

Emailing reports can be done from within the appli-

cation with Outlook integration. Business Analytics is also new, delivering trends and comparisons against others; factoring revenue, margins and other data. The new Transaction History reads out information on customers and vendors in detail.

The new Customer Management Center gives you information through a 'dashboard' with on-demand details like quotes, invoices, receipts and items sold with the ability to spot trends and customer buying habits.

Everywhere you look with-in the program it offers what you need when you need it, streamlining your work and delivering more detail when you need it.

The outstanding inventory handling, time and billing features, banking and payroll functions, and third-party application integration define Peachtree Premium Accounting 2010 as a clear winner in our view.



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AREA HOLIDAY EVENTS AND HAPPENINGS

Nov 21 – Jan 2 LAKE HOLIDAY LIGHTS PARK

Location: Osage Beach City Park (800-386-5253)
Hours: Sun, Wed, Thursday 5:30-9pm and Friday and Saturday 5:30-10pm.
Cost: \$10/carload – discount coupons available Lakewide.
A beautifully adorned drive-through lights display with over 80 giant animated features and more. Be sure to stop and visit with Santa in the Holiday Village every Friday and Saturday night through Christmas.

Nov 26 – Jan 1 ENCHANTED VILLAGE OF LIGHTS

Location: Laurie Fairgrounds (573-374-8776)
Hours: 5-7pm nightly. Cost: Free with accepted donations.
12th annual Enchanted Village of Lights, a sparkling, mile-long drive-through display inside Laurie's 27-acre Hillbilly Fairgrounds. Features lighted and animated Christmas scenes and decorated trees.

Nov 26 – Jan 1 ST PATRICKS FESTIVAL OF LIGHTS

Location: Shrine of St. Patrick (Hwy 5 Laurie – 573-374-7855)
Hours: 6-10pm nightly. Cost: Free of charge, donations accepted.
Over 4000 strings of lights displays decorate the shrine facility. It has been a work in progress for over 30 years and is breathtaking. Focusing on the religious meaning of Christmas in its displays.

Nov 27 – Jan 1 VERSAILLES UNITY CIRCLE OF LIGHTS

Location: Versailles City Park, West Hwy 52
Hours: Dark til Midnight nightly. Cost: Free of Charge
The lighting at the city park has been an ongoing project for the past 5 years. Each year new lighted figures and sculptures are added. The "Unity Circle of Lights" name comes from the recently constructed "Unity Circle" with cooperation from the various entities in the community. New this year is the Nativity at the Town Square.

Dec 1 – 13 LAKE OZARK ROTARY CANDYLAND

Location: Stonecrest Mall, Osage Beach (573-348-1443)
Hours: Monday –Friday 2-6pm; Saturday 11a-5pm; Sunday 12-5pm.
Cost: Up to You. Share your holiday good fortune and wishes with those less fortunate by picking up a candy cane and adopting a family this Christmas. The event provided gifts for over 450 local families. Sponsored by Lake Ozark Rotary and additional monies for the Candyland were raised from the November 25th Gala of Trees Auction at Bootlegger's Saloon.

Dec 1 – 20 CHRISTMAS ON MAIN STREET (573-348-9500)

Location: Main Street Music Hall, Osage Beach
Hours: 8pm Tues – Sat and 3pm on Sunday
Cost: \$17 Adults; \$8 Children 5-12; Children under 5 Free Admission
In its 15th season at the Lake, the Christmas show is a live music and variety spectacular sure to bring a smile to your holiday. It's a two hour show of current & classic comedy and songs. Special rates for seniors.

Dec 4 – Dec 18 HELICOPTER CHRISTMAS LIGHTS TOUR

Location: Departing from Lake Ozark Helicopters, Lake Ozark (573-302-0022) Hours: Reservations Only. Cost: Call for information.
Breathtaking views of the Lake's most beautifully decorated sites. Christmas lights as never seen before, from snug inside a helicopter.

Dec 3 – 5 ELDON CHRISTMAS FESTIVAL AND PARADE

Location: Eldon Community Center, Eldon
Hours: 9a-5p Cost: Free of Charge
The Eldon Christmas Festival & Parade features a Miss Merry Christmas Pageant, for ages 6-18, on Dec 3rd. On Dec. 4th the Miss Holly & Mr. Berry/Baby Holly & Baby Berry contest will be held for ages birth to 5. On the 5th, the Festival will be held from 9a-5p complete with entertainment and fun for the whole family.

Dec 5 – CHRISTMAS ON THE SQUARE

Location: Camdenton Square, Camdenton (573-346-2227)
Hours: 11a – 2:30pm Cost: Free of Charge
Christmas on the Square in Camdenton. Families are invited to enjoy this event with crafts, games, drawings, entertainment & refreshments. Santa arrives by fire truck at 11:30 and will visit with children till 2:30.

Dec 5 – SCHOOL OF THE OSAGE PTA HOLIDAY BAZAAR

Location: Osage High School, Hwy 42 Osage Beach (573-348-1318 Meredith)
Hours: 9a-3pm Cost: Admission is Free
The longest running Bazaar in the Lake Area with well over 70 vendors!! Find your gifts or decorations as well as your Osage Indians Spirit Wear, Jewelry, Candles, Quilts, Christmas Decorations, Wood Crafts, & more!! Door prizes every ½ hour – must be present to win. Coffee and Donuts at 9AM. Lunch served at 11AM.

Dec 5 – CHRISTMAS DANCE

Location: Camden County Museum, Linn Creek (573-346-7191)
Hours: 7p-10p. Cost: \$6. Christmas Dance with big band style music provided by the Lake Area Jazz Band. Refreshments are provided. Museum is alcohol and tobacco free.

Dec 5 – YMCA BREAKFAST WITH SANTA

Location: Tri County YMCA, Osage Beach (573-348-9230)
Hours: 9a-11am Cost: Call for ticket information

Dec 5 & Dec 12 – BREAKFAST WITH SANTA

Location: Lodge of Four Seasons, Lake Ozark (573-365-3000)
Hours: 9a-11a Cost: \$13/Adults; \$7 Children 6-12; Under 12 Free. Join the elves & Santa for crafts, cookie decorating, cider & hot chocolate. Be sure to bring your list for Santa & have your picture taken too!

TBD – GREATER LAKE AREA CHORALE PERFORMANCES

Location: Dec 6 Christ the King Lutheran Church, Lake Ozark
Dec 7: First Baptist Church, Eldon
Dec 13: St Anthony Catholic Church, Camdenton
Dec 14: Assembly of God, Versailles
Hours: 7pm Cost: Free of Charge – call to confirm locations & times
Greater Lake Area Chorale presents their Lights, Laughter & Memories Concert Series. Dates will continue to be added throughout the season.

TBD – LAKE AREA COMMUNITY ORCHESTRA

(573-346-1919 Kelly) Hours: 7:30pm Cost: Free of Charge
Location: Dec 1 First Baptist Church, Eldon
Dec 6: West Lake Christian Church, O Road, Laurie
Dec 8: Hope Lutheran Church, Osage Beach
Dec 13: Versailles Royal Theatre, Versailles
Dec 15: Lake Ozark Christian Church, Lake Ozark
The Winter Concert Series will include a great arrangement of music, to a climactic 1812 Overture! Bring the family young and old to the long standing holiday Lake tradition.

Dec 6 – RELAY FOR LIFE BREAKFAST WITH SANTA

Location: Oaks Golf Course, Tan Tar A, Hwy KK Osage Beach
Hours: 11a – 2p. Cost: \$5 per person
Includes breakfast, holiday crafts, activities and games along with a Silent Auction and a visit with Santa. Photos with Mr. Claus are available for \$5 more. All Proceeds go to the American Cancer Society.

Dec 11 – 12 THE NUTCRACKER

Location: Royal Theatre, Versailles (573-378-6226)
Hours: 7pm Cost: \$10/Adult; \$5 Students and children
The cast of 47 performers will sing and dance to this traditional holiday treat in the beautifully decorated historic building.

Dec 12 – 25TH ANNUAL LAKE AREA CHRISTMAS PARADE

Location: Bagnell Dam Strip, Lake Ozark (573-280-0576)
Hours: 1pm Cost: Free of Charge

Dec 13 – CHRISTMAS FOR KIDS BENEFIT

Location: Country Club Hotel and Spa, Carol Road, Lake Ozark (573-365-2288) Hours: 6:30 pm till Midnight. Cost: \$10 per person plus a new, unwrapped toy. Enjoy Hors d'oeuvres and a Cash Bar and live entertainment while helping local kids enjoy a good fun Christmas. A holiday mainstay at the

Lake, join us as we host a silent auction and raise funds for local charities including CADV, Wonderland Camp, Hope House, Big Brothers/Big Sisters, Lake Regional Pediatrics, YMCA and Kids Harbor. Sponsored by local businesses, Christmas for Kids Committee and the Ozark Coast Kiwanis.

Dec 18 CAPTAIN RON'S "A GRISWOLD CHRISTMAS" WESTSIDE CHRISTMAS PARTY

Location: Captain Ron's (573-374-5852)
Hours: 7pm. Cost: Call for more information
Santa will be visiting as Captain Ron's sets up for a "family" Christmas party with lots of fun and laughs.

Dec 19 – CHRISTMAS PARTY FOR TROOPS & LOCAL HEROES

Location: Main Street Music Hall, Osage Beach (573-348-9500)
Hours: 7:45pm. Cost: Free to Current Troops and families (Please call to reserve your tickets); all others: \$15 Adults; \$8 Children 5-12
An evening of music and gifts and awards presented to our protectors. This event is to honor, recognize and show appreciation and help make the holidays brighter for all those who have served our country and community. Tickets and gifts for honorees are donated, if you would like to contribute, please contact 573-873-5283.

Dec 31 – NEW YEARS AT THE TOAD

Location: Horny Toad, Bittersweet Road Lake Ozark (888-365-5620)
Hours: 6p to 2010. Cost: Vary according to celebration package. Reservations Required.
Enjoy the evening at the Horny Toad on the Lake! Fine Dining, Great Music from Liverpool, the country's best Beatles Tribute Band and dance the night away. Choose to stay overnight in a luxury hotel room right next door and enjoy a great breakfast before heading back home. Don't celebrate and drive – Make it a night to remember at the Toad.

Dec 31 – NEW YEARS AT THE LODGE

Location: Lodge of Four Seasons, Horseshoe Bend, Lake Ozark (573-365-3000) Hours: 6p to 2010.
Cost: Vary according to celebration package. \$99 Dinner Celebration/ \$199 Dinner and overnight stay. Reservations Required.
Enjoy a 4 course meal at HK's, followed by dancing and celebrating the New Year with live music.

Dec 31 – NEW YEARS AT TAN TAR A

Location: Tan Tar A, Hwy KK, Osage Beach (573-348-3131)
Hours: 6p to 2010 Cost: Vary according to Package.
\$299/couple for Butch Wax and \$239/ family of 4 for the Water Park. Both include one room lodging.
Celebrate New Year's Eve with a Mardi Gras Casino themed party. Dance the night away with Butch Wax & the Hollywoods, a 10 piece band from St. Louis featuring 3 female singers, horns, and a rhythm section that has been together for 25 years. Or, choose a family oriented celebration including Timber Falls Waterpark for four with a pizza party, or maybe compromise with something in-between – a little for everyone! Call for reservations.

Dec 31 – DINNER PARTY AND LAKE CRUISE

Location: Celebration Cruises, Osage Beach (573-480-3212)
Hours: 9pm to 2010
Cost: \$75-85 per person.
Dinner, Live Music and dancing! Celebrate the New Year in a unique way – Be on the water as you welcome 2010. Open Bar for the cruise: Beer, Wine & Rails. Calls: Premiums & Super Premiums \$1-\$3. New Year's Toast and Favors. Call for reservations. Book by 1210 and get call drinks included in cost.

DEC 31 – CAPTAIN RON'S NEW YEARS GALA

Location: Captain Ron's, Sunrise Beach (573-374-5852)
Hours: 6pm to 2010. Cost: \$49 per person
Disco the night away with JC and the Live Version (featured on David Letterman). Choose from any of the great entrée options for dinner and then settle in with live music, party favors and a midnight champagne toast! Call for Reservations.

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FREE Computer Class for Senior Citizens

University of Missouri Extension in conjunction with the Camdenton Library is offering a FREE Computer Class targeted at Senior Citizens (age 55 years & over) on Thursday, December 10, 2009. A morning (9:30 a.m.-Noon) and afternoon (1:30-4:00 p.m.) session will be held, with class size being limited to 10 individuals per session. Classes will take place in the computer lab at the Camdenton Library.

This hands-on training class will cover basic computer operations to include:

- Keyboard and mouse skills
- Understanding what you have loaded on your computer
- Navigating from program to program
- Storing & Saving data
- Some E-Mail basics

Plenty of time will be allocated to address individual participant questions and "how to's".

To register for the class, or for additional information contact the Camden County MU Extension Center, Ph: 573-346-2644.

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Kelly's Port adds Bennington

While many Lake boat dealers hit hard by the recent economic times are looking for ways to reduce their inventory, Kelly's Port in Osage Beach has figured out a way to keep on top of the market by expanding theirs.

Located in Osage Beach, Kelly's Port is a full-service marina with two locations. Their 8,400-square-foot retail boat showroom currently features Regal, Baja, and Silverton performance watercraft and their service department boasts some of the finest Mercruiser mechanics in the country. Kelly's Port prides themselves on excellence in service after the sale.

Kelly's Port is pleased to announce they are teaming up with Bennington pontoons.

Bennington Marine has led the pontoon industry in quality and value since 1997.

They have placed either first or second in JD Powers since the independent research firm began awarding the efforts of pontoon manufacturers in 2002.

Randy Kelly, owner of Kelly's Port is excited about the addition.

"We've been in the pontoon business for a number a years and we always had our toughest competition in the form of Bennington." Randy Kelly said with a laugh. So, when the opportunity presented itself, we said, 'you know what, if you can't beat em', join em'!"

"We're also very excited about their commitment to customer satisfaction." Kelly added. "One of the biggest positives that we've heard from previous Bennington customers is their commitment to standing behind the boats with a 'whatever it takes' mentality." That commitment to their owners fits right in line with the Kelly's Port philosophy.

The Bennington line offers quality pontoons from 17-28 feet. Beautifully appointed with all the bells and whistles. Bennington has an especially strong brand following at Lake of the Ozarks, where luxury and performance demands go hand in hand.

B"Even as excited as we are about this partnership, it's a bittersweet situation." Says Kelly. "It was difficult to see our local friends and tough competitors at Bud's Place close down their Lake Ozark location. Over the years they've been great competition that developed into a genuine friendship. We hated to see things work out this way (for them), so we wanted to make sure to give special recognition to the team at Bud's Place" Randy noted.

They will be featuring new Bennington products in their showroom and marina locations and online. After the first of the year they will have full displays at the Overland Park and St. Louis Boat Shows.

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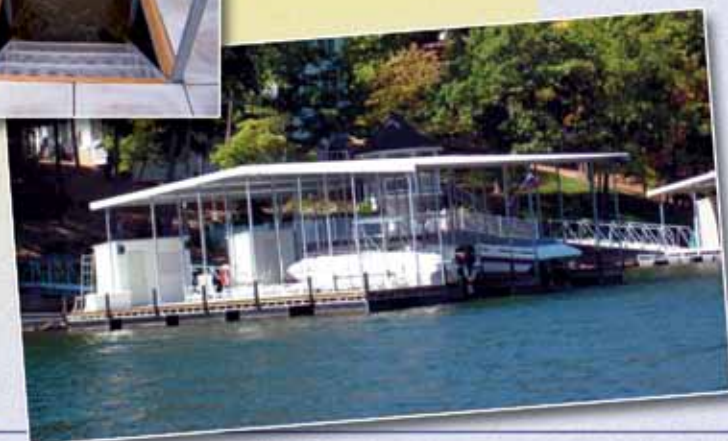


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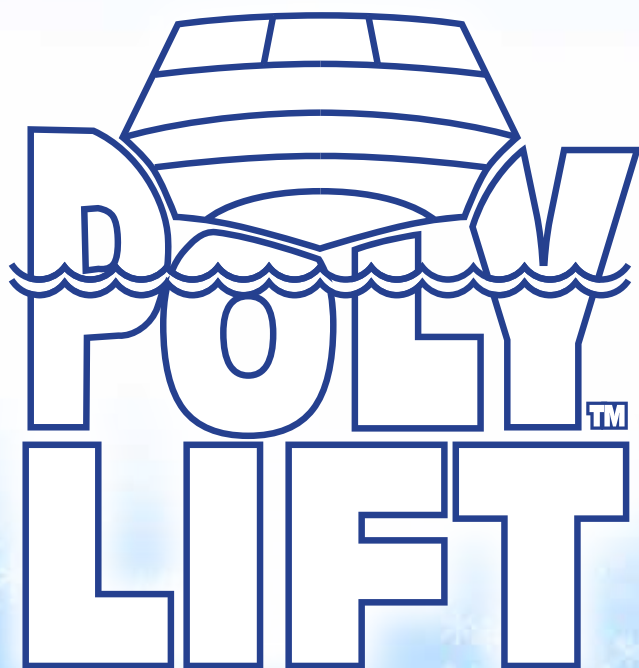
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2000	FORMULA - 330 SS - 7.4M - 500 HRS.	\$62,000
2005	SEA RAY 36 SUNDANCER-BLU/WHI	\$195,000
2005	FORMULA 370 SS - T/8.1 - 311 HRS.	\$199,000
2008	REGAL 4060 COMMODORE - ENG. 375 - TT/SAND - 190 HRS.	\$365,000
1990	SEARAY 420 DA T/454 - UPDATED CABIN- REDUCED!	\$80,000

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1995	FOUNTAIN 27 FEVER - ENG. 525 SC - 380 HRS.	\$35,000
2006	BAJA 30 OUTLAW - 496 MAG - 102 HRS.	\$99,000
1999	BAJA 302 BOSS - T/454 MAGS w/TRL -	\$45,000
2001	ADVANTAGE 31 VICTORY 496M 120 HRS.	\$60,000
1989	FORMULA 311 TWIN 454 BRAVO 1	\$37,000
2001	WELLCRAFT 33 SCARAB AVS - T - 500 EFI - 140 HRS.	\$78,000
1999	BAJA 33 OUTLAW - T454 - WHT/PRL-325 HRS.	\$59,000.
2003	BAJA 33 OUTLAW - T496 - RED/BLK - 260 HRS.	\$90,000
2006	DONZI 35 ZR - T496 MAGS HO - 120 HRS. - WHT.	\$129,000
2008	DONZI 35 ZR - 525M - WHT/BLU/GRN.	\$220,000
2007	BAJA 35 OUTLAW-T496-RED/BLK-W/TRL-60 HRS.	\$120,000
2001	BAJA 36 OUTLAW TWIN 496 MAG HO 236 HRS-REDUCED!	\$79,000
2000	FOUNTAIN 38 FEVER - TW/575	\$123,000
1998	WELLCRAFT 38 SCARAB - T502 - N/TEAL	\$68,000
1999	BAJA 38 SPECIAL - T/502 MERC-N/GRN - 1000 HRS.	\$70,000
1999	FORMULA 382 FASTTECH T502 263 HRS.	\$90,000
1996	FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HRS.	\$80,000

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1995	POWERQUEST 257 LEGEND - 7.4 DP 635 HRS. - WHT	\$19,000
2009	REGAL 2700 ES - 5.7 GXI DP - TT/SAND - 29 HRS	\$69,900
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HRS.	\$37,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HRS.	\$76,000
1995	REGAL 8.3 SE - 7.4 VOLVO DP - WHT/PPL - 532 HRS.	\$17,000
2008	CROWNLINE - 270 BR - MERCUISER 350 MAG - 125 HRS.	\$53,000
2004	FOURWINNS - 280 - 496 MAG - 100 HRS.	\$47,000
1999	REGAL 2800 LSR - 7.4V - N/GRN- 580 HRS.	\$31,000
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HRS.	\$32,000
1999	REGAL 2800 7.4M T/GRN -330 HRS.	\$37,000
2003	REGAL 2900 - ENG. 496 - NTT/TAN - 125 HRS.	\$54,900
2004	REGAL 2900 LSR - 5.7 GXI DP - T/TAN - HRS. 230	\$45,000
1998	MACH 1 29 COMBO - ENG. 454 - WHT/BLK/G - 530 HRS.	\$22,000

2002	REGAL 2900 - HRS UNDER 200 - WHITE/BLUE	\$47,000
2001	FORMULA 280 BR - T350 - N/BLU -320 HRS.	\$57,000

CRUISERS

2004	BAYLINER 245 - 5.0 A - WHT/BLU	\$22,000
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3	\$29,000
2007	RINKER 300 EC - N/BLUE - T/350 - N/BLUE -100 HRS	\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!	\$90,000
1999	CHRIS CRAFT 320 - 7.4 VOL DP -400 HRS.	\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HRS.!!	\$136,000
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2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HRS.	\$99,000
2000	REGAL 3260 - TW MERCURY 350's - 320 HRS. - N/GRN	\$75,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS.	\$199,000
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2005	REGAL 3350 - T/5.7 GXI DP - N/SAND - 141 HRS.	\$125,000
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2007	REGAL 4060-T/8.1 - ONLY 9 HRS.!	\$285,000
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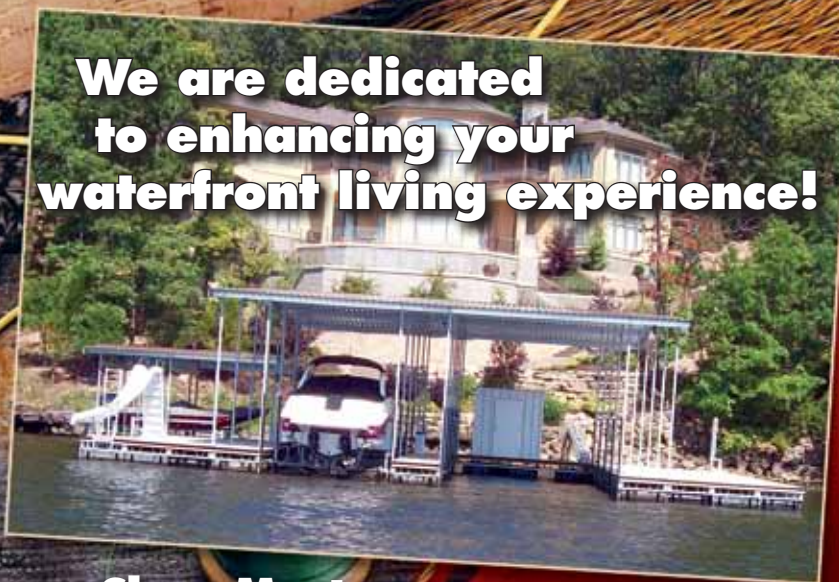
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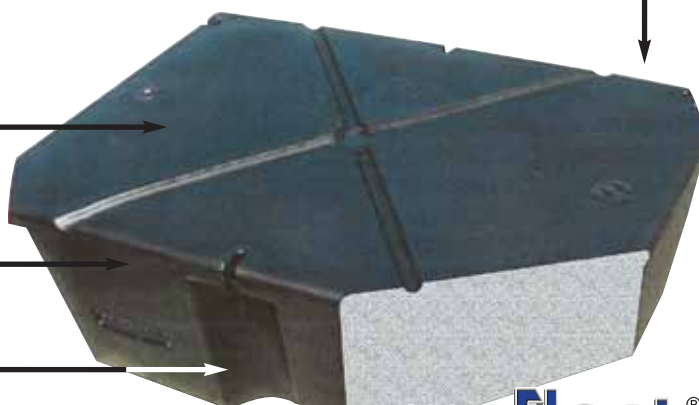
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"Business as usual" at Toad Cove following receivership

by Alison Schneider

On October 1st Merlyn Vandervort, owner of the famed Horny Toad Entertainment Complex announced in the Lake of the Ozarks Business Journal that in cooperation with his lenders, he would be turning over the management of the hotel and restaurant businesses at the Lake of the Ozarks. The management company would enable operations to continue uninterrupted during the receivership phase while ascertaining the viability of selling the businesses and taking care of the debts.

The business entities falling under the management arrangement include all the properties in the 7 mile cove of Lake of the Ozarks, unofficially known as Toad Cove. The Horny Toad Restaurant, Jeremiah's Nightclub and the Frisky Frog along with the Tropical Sensations boutique, Mini Mart, and gas facilities are all in receivership. The 100 slip marina and 116 suite luxury hotel that make up the Resort and Yacht Club is also included, as well as Pecker's Restaurant located on Bus. 54 in Lake Ozark and the neighboring office building that formerly housed Millennium Real Estate and Construction.

The Horny Toad has been a part of the Lake party scene for 11 years. This announcement on the heels of the successful Bike Week and the 3rd year of the Offshore Super Series National Competition rocked the community. Vandervort said the decision was a result of the "horrific timing" of completing a luxury hotel heading into the winter season, just as the stock market crashed. The ensuing recession had a severely "detrimental

mental impact on business operations, with everyone tightening their belts and spending less on entertainment". Finally, he said that the lending crisis "made it insurmountable to work out of the financial dilemma..." Steve Olson, CEO of Leisure Hotel Management concurs.

"There don't appear to have been any mismanagement or improper handling of the properties, the timing was simply awful." Olson reports that Vandervort was able to sell an impressive 25 units of the condotel before the bottom dropped out of the market. With creditors beginning to knock on the doors and the end of the lucrative season at the Lake, Vandervort chose to work with his lenders and seek remediation in efforts to keep the properties open.

Leisure Hotel Management has been chosen to handle the transition and future management of the sites. They specialize in taking over the reigns of properties where the owners have become overleveraged. When the debts are too large or income just isn't covering expenses, a company like Leisure Hotel Management is contacted to help right the ship, so to speak. They send a specialist to the site to manage the property through the process operating on behalf of the courts, guiding and organizing the businesses during the transition of ownership from the developer to the bank.

Leisure Hotel Management got their start in handling seized hotel assets for the Resolution Trust Corporation in the wake of the recession of the latter 1980's. They have a solid

track record of successfully managing and brokering hundreds of distressed properties. Their process begins with accessing and stabilizing the assets and to work with vendors and other creditors and find a way to turn it into a profitable operation.

The integral service they provide is keeping the businesses open during the receivership transition phase, making it viable to resell the properties down the road and to investigate other operational options. The property remains viable and the jobs stay in the community, and that is crucial.

Jason Havey is the on-site representative of Leisure Hotels and is performing duties of the General Manager overseeing the Vandervort properties. He is on site for the duration of the receivership which is short term (about 30-90 days), and after that will most likely remain when Leisure Hotels takes over the management of the properties on behalf of the lender. Their intention is to continue doing business as usual without any interruption, a welcome bit of news for the hundreds of employees of the properties in question.

Meanwhile, Toad Cove's visionary and developer, Merlyn Vandervort will reportedly be retained as a consultant by the lender through the end of the year. His involvement in the process will aid for a smooth transition of the operations, due to his intimate knowledge of the 'ins and outs' of the businesses. Employees of the Toad complex and Peckers will continue on (with the usually expected seasonal cutbacks), but as employees of Leisure Hotel

Management.

When the company moves into the phase where they are the official management company of the properties, they will begin to interview for key positions such as Food and Beverage Director, Rooms Director and the like. It's reasonable to expect normal hiring to take place throughout the seasons. Olson stresses that the plan is to keep the business open and running well, and you have to have the appropriate staff in place to make that happen.

Vandervort has expressed that it is his ultimate goal to put together an investment group and to purchase back the properties. This is perfectly legal, possible and even probable, says Olson. "He can absolutely regain ownership, as long as he can put together an investment package that the bank finds acceptable, there is no reason that he couldn't find himself back in charge as time goes on, says Olson. "He did nothing wrong as far as we can tell...there isn't any real fault here, it just didn't work out."

In the mean time, what about the vendors who are owed from past purchases and services? Olson says that repayment of past debts is unfortunately not a part of his responsibility. "From October 23 when we came on board, the debts accrued are guaranteed by the bank, so any authorized transactions from that time forward are handled by our group." Any debts racked up prior to that can be sent to the offices at the Toad and Leisure Hotels will attempt to offer guidance as to the best recourse for repayment. "We simply aren't authorized to repay anything prior

to our involvement, but we can help creditors figure out their next best move." Thus far, everyone has been very cooperative.

In the meantime, Steve Olson wants the community to know that the doors are still open. The Toad properties will not be sold at the courthouse, auctioned off to the highest bidder or even just plain shut down. Everything will be staying open for business, just under bank ownership as opposed to private ownership. "Business as usual, that's the key." His company is proficient in the managing hotels and resorts; they aren't daunted at all by the recent financial woes of this property. In fact, they've already brought on marketing experts to keep things hopping, starting with a pretty great New Year's Eve Package offering exclusive entertainment, great food, and a luxury stay in the hotel.

"It's sad, but sometimes it happens, the economy will turn and put an owner in a bad position that they simply can't find another way out of. There's no shame in this type of move," says Olsen of the receivership. "We currently manage a number of properties that are similar to this and have great success with them." About the Resort at Toad Cove? "This area is beautiful and the facility is very well done - Leisure Hotel Management is excited and pleased to be a part of the future of this project." They are confident that they will be able to not just keep the doors open, but to see it thrive and remain a part of the Lake of the Ozarks summer landscape.

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