

LAKE OF THE OZARKS BUSINESS JOURNAL

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NEWS IN BRIEF



Developer says home improvement store to open

Andy Prewitt tells us Menard's will open by late summer or early fall in 2011 at the Shoppes at Eagle's Landing. Page 13.

Local Retailers saw green in lines on Black Friday

Local retailers like Target and stores at the Osage Beach Premium Outlets saw long lines of shoppers. Page 11.

Unemployment ends for many at Christmas season

It's up to Congress whether will be a Merry Christmas as benefits to unemployed workers began ending on Nov. 28. Page 9.

Black Walnuts mean local green for Missourians

Our "Made at the Lake" Hammons Products Co., the world's largest processor and supplier of American Black Walnuts. Page 3.

TIF considerations facing lake communities

Osage Beach and Lake Ozark TIF commissions to hear latest round of applications. The details are on Page 15.

Billboards Needed to Direct Traffic to Businesses along new Route

Unhappy business owners say consumers are getting lost, and so are their sales. They want signage to direct buyers to their stores. For the rest of the story see Page 20.

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Glimpses of the Lake's Past

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Listings from around the area. Page 36

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 12

DECEMBER, 2010

Duenke family employs experts to tap into property's potential

by Nancy Hogland

One of the biggest challenges to attracting developers to the Lake area has been the ability to provide population numbers to support the growth.

However, Matt Duenke, head of Duenke Family Enterprises and son of the late Burton Duenke, who developed Tan-Tar-A Resort and Tan-Tar-A Estates, said they hired the Zanola Company to address that situation. The Zanola Company provides Market-Graphics homebuilding and demographics research for the St. Louis, Central Missouri, and Southwest Missouri regions to help builders, developers, banks, planners, elected officials and others to better plan successful development. The firm also acts as a business improvement consultant, a marketing turnaround expert and a sales management coach.

Duenke said Zanola's work resulted in coinage of a new phrase, "effective population."

"The Lake area has three groups – full-time residents, part-time residents and tourists. The Census Bureau has come up with its own set of numbers, but it's not a true picture because the number of people – and the number of consumers – fluctuates greatly with the time of year. The Za-

nola Company, the firm we worked with, came up with a formula that developers can rely on and use as a guide," he said.

That formula was derived by looking at annual sales tax revenues from Camden, Miller and Morgan counties and every incorporated city in the Lake area and then comparing those revenues to other municipalities throughout Missouri.

"Based on those figures, the Lake area has an 'effective population,' a built-in consumer base, of about 55,000 which is similar in size to cities like Blue Springs, Webster Groves or Wentzville," he said. "Now when we approach potential developers we can show them concrete numbers that should convince them that a successful development in this area is more than feasible."

But the study also looked for other information, Duenke added.

Researchers with the Zanola Company drove every road in the tri-county area, cataloging every service and retail establishment in order to come up with a list of the needs that currently are adequately served and those that are under-served. What they learned was that the area is lacking a high-quality, dynamic retirement community that would

serve the needs of those who want independent living all the way thru life stages until they require continual nursing care. They also determined there is a shortage of electronics stores, auto dealerships and service providers, family clothing stores like Old Navy, specialty food shops, home furnishing stores like Pottery Barn or Bed, Bath and Beyond, and that the Lake area is lacking in a variety of restaurants. The study also pointed out a need for convenience/fuel stops along the new Expressway.

"We own 900 acres of mostly undeveloped ground along the new 54 Expressway with an interchange that's going to be right in the middle of it all. As my dad used to say, 'They aren't making any more land like this,'" Duenke quipped. "We decided we wanted to find out the best use of the land not just for us but for the community. This Expressway will forever change the landscape of the Lake – not just physically but also economically. I don't think folk realize yet just how profound that change will be. We've long been a part of this community and because we are here to say, we want to help manage that growth to provide the best opportunities for us all."

He also said it would be foolish not to take advantage of

the \$200 million highway project undertaken by the Missouri Department of Transportation.

"The Lake of the Ozarks area has been affected critically by the recession, with local governments losing as much as 9 percent of their sales tax revenue," said Duenke. "This is a pivotal time in the history of the Lake of the Ozarks. We have a chance to propel the area with new development and carry it into the future, much like my father did."

To put the gathered information into the right hands, Duenke has been meeting or setting appointments to meet with the chambers of commerce in the area, the Lake of the Ozarks Regional Development Economic Council (LORDEC), city and county government heads and others around the area.

"Of course, some of the information gathered is proprietary but we want to share as much as we can with those who can use it to further growth in this area because we're all in this together," he said.

In the meantime, Duenke Family Properties is also developing a new website, signage, public relations efforts and a social media campaign. For more information visit www.duenkefamilyproperties.com.

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BUSINESS JOURNAL



The *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Armchair Pilot

by Nancy Hogland

THOSE WHO DON'T WANT to allow strangers to view their "naked" bodies and who don't consider themselves the "touchy feely" type might want to consider the more traditional over-the-river-and-through-the-woods route to Grandmother's house this year. John Pistole, head of the Transportation Security Administration, and Janet Napolitano, Homeland Security secretary, have stated the more invasive airport pat-downs are here to stay.

ALTHOUGH MANY TRAVELERS have complained and Congress has demanded that TSA soften its procedures, Pistole said the new search techniques were necessary because previous measures had been proven ineffective. He cited the underwear bomber who last Christmas tried to smuggle a bomb on board by putting in his underwear as an example, saying the new body scanner machines possibly could have detected that bomb. Many have objected to the scanners, saying they violate human dignity and could be dangerous to health. However, TSA officials said the machines use safe, low-level X-ray beams and a privacy feature blurs facial and "private" areas. The machines are now in place at nearly all major airports, including Lambert-St. Louis and Kansas City international airports. For a complete list visit <http://www.tsa.gov/approach/tech/ait/faqs.shtm>.

AIRTRAN, DELTA AND Virgin American fliers will be getting a gift from Google this Christmas. The Internet provider will be offering free in-flight Chrome browser-based ac-

cess on the airlines until Jan. 2, 2011. The service, which normally costs \$12.95 per day for domestic flights longer than three hours, will be available on more than 700 planes carrying an anticipated 15 million passengers during the holiday season.

LAST MONTH, SOUTHWEST Airlines, the largest airline at Lambert-St. Louis, announced it plans to add flights between Lambert and Newark Liberty International Airport. Cape Air said they plan to add new flights between Lambert and Fort Leonard Wood beginning Dec. 14.

TRAVELERS USING LAMBERT-ST. LOUIS airport soon will have something new to view. As part of the airport's \$50-million renovation project, nine local artists were commissioned to design art glass screens to be installed in Concourses A and C. The 5.5-foot-by-3-foot panels, part of the airport's Public Art and Culture Project, will be set up in the spring of 2011.

ACCORDING TO THE TSA, 11-inch MacBook computers, as well as all other small electronic devices, now can stay in the bag when passing through airport security. However, the 13-inch models, and other similar-sized laptops, must be removed for X-ray screening.

TOURISTS NEED TO WATCH their manners when visiting foreign nations. A story in the "London Sun" reported a United Nations worker in Dubai during a stop-over was arrested and jailed after giving "the finger" to an airport worker there. During a disagreement, the man allegedly cursed the worker in front of her colleagues before making the hand gesture, resulting in

charges of indecency and insulting an employee which carry a two-year jail term.

THE STATE DEPARTMENT recently issued a new warning to U.S. citizens traveling to Colombia, South America. According to the report, although security has improved, violence by narco-terrorist groups continues to affect some rural areas as well as large cities and the potential for violence by terrorists remains a threat throughout the country. In August, a car bomb in Bogota injured seven; in October authorities foiled another car bomb attack directed at the National Administrative Center in Bogota. That same day, the Colombian Defense Minister Rodrigo Rivera reported the Revolutionary Armed Forces of Colombia had threatened more attacks against the military, police and state government officials. There also has been a marked increase in violent crime and kidnappings, some against U.S. citizens. U.S. citizens traveling in Colombia are encouraged to enroll with the U.S. Embassy through the State Department's website <https://travel-registration.state.gov/ibrs/ui/index.aspx>. For additional information, see the Department of State's Country Specific Information for Colombia.

Crime against tourists also has been on the increase in Barbados. The government there reports that in October, there was a series of attacks, including armed robbery, against visitors from foreign countries. Most occurred during the day along the west coast, spurring the tourism minister to issue a warning to tourists to exercise caution when walking alone; to avoid that practice after dark; and to leave travel documents, cash and jewellery in safe deposit boxes or safes.

Duenke family employs experts to tap into property's potential

Duenke name known for decades

Duenke Family Properties is one of the real estate businesses owned by the family of Burton Duenke, who began his career in real estate by constructing homes in the Saint Louis area after World

War II.

He diversified his business through the 1950s and in the 1960s expanded to the Lake of the Ozarks. Throughout the 60s and 70s, Duenke purchased more than 1,600 acres on Turkey Bend and along existing Highway 54 and began developing Tan-Tar-A Resort,

which began as a set of vacation cabins. His later projects included Tan-Tar-A Estates, Oak Creek, and Palisades Village.

Matt Duenke has been leading Duenke Family Properties since 1994 and is president of Matthew W. Duenke Homes, Inc.

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Oh nuts! A wildly popular ingredient *Made at the Lake*

by Nancy Hogland

If you're doing any holiday baking and black walnuts are part of the recipe, chances are good some of those walnuts came from trees growing at Lake of the Ozarks.

According to an official with the world's largest processor and supplier of American black walnuts, Hammons Products Company, which is located in nearby Stockton, much of their crop is hand-plucked from yards throughout mid Missouri.

"So when you purchase a bag of black walnuts at Wal-Mart, you're buying something that could have been harvested by someone you know," said Brian Hammons, third-generation company president.

Black walnuts grow wild across the Midwest. In the fall, when the nuts ripen, they fall from the trees. That's when the work begins. The nuts, which are encased in thick green hulls, are gathered by the bag, bushel and truck-full and then taken to one of many area hulling stations provided by Ham-

mons where harvesters get cash for their crop. This year, the going rate was \$11 per 100 pounds after hulling. Six hulling stations were operating

in nearly 200 buying locations in 12 states.

Tim Tabor, who for the past few years has operated a hulling station in Iberia, said he got

everyone bring in their harvest because it's usually a family project," he said, adding that he usually sees the same people each fall. "We have one old guy – actually an 88-year-old man – who every year has brought me a load. It's become a tradition."

Hammons agreed.

"The black walnut harvest is an annual tradition for many families. Today there is more interest than ever in black walnuts because they are a wild, natural crop and people are looking for unique ingredients," he said, adding the American black walnut stands apart from "regular" English walnuts as a unique wild crop grown free from orchards or pesticides. Even the hard outer shell is repurposed for environmentally-friendly cosmetics and cleaning products. "In fact, the trend inspired our new theme, 'Taste the Wild Side of the Walnut Family.'"

The 9-million-pound crop was down 17 million pounds from last year and from the 10-year average of 25 million

pounds but Hammons said the lower harvest was expected – it's the off-year of the alternate cycle for production.

"Despite the short crop, we expect to have plenty of product to take care of increasing consumer demand but we will need a good crop next year. Our team is busy now bringing in the last of the nuts and all the hulling machines. Then we'll clean the machines and prepare for next year – and hopefully a very strong harvest," he said.

When the in-shell nuts arrive at Hammons, they are cleaned, then dried. Next, they are run between large steel wheels that crack the shells. Then they pass through another series of rollers with saw-like teeth that separate the nutmeats from the shells. Once separated, the nut kernels are graded into various sizes. Latest-technology electronic sorting machines remove any remaining shell pieces or discolored kernels. Finally, a trained inspector visually inspects the nut meats

continues on page 7



within a 25-mile radius of Lake Ozark. Hammons said his company provides hulling stations

into the business to supplement his farming income.

"It's kind-of fun to watch

Thanks For A Great Year!



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"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

How Much Liability Insurance is enough?

I am often asked by clients "how much insurance should I carry?" \$1 million, \$2 million or \$100 million, what limit is enough? I really wish there was a scientific formula for this question or an easy answer. Unfortunately, client needs for liability protection vary greatly from business to business.

We generally ask clients to determine their assets they are protecting weigh their potential risk factors in their business such as products they make, sell, and modify and life span of their product and try to protect their current and future assets. Also evaluate their risk potential by looking at their auto exposure such as heavy vehicles versus light trucks since a lot of liability losses revolve around autos and liability exposure that involves a lot of people such as an apartment building or restaurant/club where a fire loss could result in many people being injured or killed.

The most inexpensive liability insurance product is called an "UMBRELLA". An insurance umbrella sets on top of your general liability, workers compensation, and automobile liability and in some cases professional liability. It gives an added layer of protection once these underlying policies are exhausted in a claim payment. Umbrellas start at one million and can be purchased in unlimited amounts. Some umbrellas can also fill in gaps or holes for added protection depending on the carriers. Umbrellas normally start at \$500 a year, less than \$2 a day and go



Belinda Brenizer, CIC

up from there varying by limits. Be sure and ask your agent for optional limits for consideration.

Clients need to keep in mind that liability insurance isn't purchased for the "average" claim settlement but for the catastrophic injuries like an auto accident that turns a young father into a quadriplegic. You want a big enough number that the claimant will accept your policy limits rather than to try to collect the limits and your business and sometimes personal assets.

The decision on what limit to purchase should be made after consulting your attorney since it is a legal matter. Your attorney should have a good knowledge of your assets and legal environment in your area.

As we start a new year, I strongly suggest you review your liability limits and get them as high as you can afford in today's litigious climate.

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

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Building an effective web presence

with Sandy Waggett of
MSW Interactive Designs

Step #4 – Give Customers What They Expect

Over the past three months we identified steps one, two, and three in the process of building an effective web presence:

Step 1 - Define your ideal client.

Step 2 - Identify very specific goals for your web presence.

Step 3 – Create a clear call to action.

The fourth step may seem obvious, but consider how many websites you visit each week and don't find what you are looking for. What do you do when you don't find what you want? You probably leave and move on to the next one.

Step 4 - Give Customers What They Expect.

Ask yourself this question. When a prospective customer gets to your website, what do they expect to find? Make sure you give it to them, or make it VERY easy to get.

The obvious but often overlooked:

- Professional look (first impressions still count)
- Error free (spell check, links work, no error messages or plug-ins required)
- Consistent navigation
- Basic business information (Hours, Contact Information, Location)

Google is now a verb, not just a search engine. This verb often replaces the phone book. People look to Google to find local businesses. This means your website may be the first impression a prospective new client has of your business. Does it have a professional look that represents the quality of your business services or products? Or does it look like you attempted to do it yourself and gave up halfway through? Think about the first impression your website gives ... you want it to be the right one.

Is your website error free, spell checked, and do all the links work properly? If not, take the time to fix the problems. Nothing deflates your credibility more quickly than an error-laden website.

Is the navigation consistent and intuitive across every page of your



Sandy Waggett

website? You do not want prospective customers to get lost or stranded attempting to find their way through your site. There are few things worse than getting to a page on a website with no obvious way to get to another.


Are your hours, location, and contact information listed on every page of the website? If not, consider adding them ... to every page (not just the "contact us" page). The website itself is rarely going to close the business deal for you. It's the contact, interaction, and relationship that you build with the prospective customer that closes the deal. If starting a dialog with your prospective customer is the primary objective, then the how, the when, and the where to reach you should be the easiest information to find.

People buy from people, not from companies. Instead of thinking of your website as one way communication (for example - this is what I do, you should buy from me), think of it as an introduction ... a first impression. It's the first step in the relationship marketing process.

Your website should START the dialogue with your prospective customer. This means you want to get rid of the obstacles on your website that would prevent the customer from wanting to engage.

Give customers what they expect... don't give them a reason to leave.

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Leave early to avoid Christmas parade traffic delay

by Nancy Hogland

Any Horseshoe Bend residents with plans for the afternoon of Saturday, Dec. 11 may want to make sure they're off the Bend by 1 p.m.

That's the start time for the annual Christmas parade which, in the past, has kept traffic from entering or leaving for as long as one hour – and some years, even longer. And although coming to and going from the Bend may still be an issue, this year officials from the Village of Four Seasons are making sure it's not an issue for anyone with a medical emergency.

Village Trustees Cynthia Lonergan said she arranged for Lake Regional to bring its Mass Casualty Incident trailer, which houses a medical treatment center, to the Bend for the duration of the parade. It will be parked at the Lake Ozark Fire Protection District's Station 2 on Horseshoe Bend Parkway just past Bittersweet Road. A nurse practitioner will be on hand, as will paramedics and an ambulance from the Lake Ozark Fire Protection

District.

She said if a medical condition is serious enough, a helicopter will be brought in to transport the patient.

Earlier this year, Lonergan and Gordon Ellison, chairman of the Board of Trustees, attended a Lake Ozark Board of Aldermen meeting to ask them to consider a different route for the parade.

Lonergan suggested starting the parade on Route MM at the entrance to Paul's Supermarket and then turning right on to Bagnell Dam Boulevard to the dam. However, organizers and city officials were less than enthusiastic about the change.

Lake Ozark Police Chief Mark Maples said once Route 242 is completed, the parade committees and city officials may consider rerouting the parade or stopping it long enough to allow traffic leaving Horseshoe Bend to cross thru the intersection and access the new roadway, but until it is completed, the course would remain the same.

Oh nuts! A wildly popular ingredient 'made at the Lake'

continued from page 3
before they are boxed, sealed, and sterilized.

The nuts are sold in Wal-Mart and Walgreen's stores, as well as one or two other small

To harvest your own crop at home, Hammons provides the following steps:

Gather the nuts after they fall during late autumn.

Spread them on pavement and run over them with your car until the hull is pulled off. If the nuts are stored in the hull, they will spoil.

Spread the nuts on a screen in a covered area with good ventilation to dry the nuts and make them easier to crack.

Crack the nuts with a hammer or strong nutcracker.

Pick out the nutmeat using a nut hook or other device. The nuts can be stored in the refrigerator or freezer for months.

For dozens of recipes using the nuts visit <http://www.hammonsproducts.com/recipes>.



chains in 31 different states. In Missouri, they are sold in 67 different chain stores and major retailers and can be found in the Lake area at Paul's Supermarkets and Dillon's in addition to Wal-Mart and Walgreen's.

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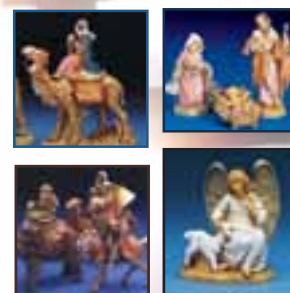
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Panera Bread Raises Funds for Lake Regional Cancer Center

In recognition of Breast Cancer Awareness Month, Panera Bread of Osage Beach raised more than \$425 for Lake Regional Cancer Center through the sale of their signature Pink Ribbon Bagel. Twenty-five cents from each Pink Ribbon Bagel sold in October was donated to the Cancer Center to assist patients with expenses such as nutritional supplements or transportation to and from treatments.

"We truly appreciate Panera staff and customers for making this donation possible," said Terri Hall, Lake Regional Hospital Fund Development director. "Because of their generosity, we can continue to provide additional services and support to area cancer patients."

Throughout October, Panera Bread in Osage Beach sold more than 1,700 Pink Ribbon Bagels as part of their annual campaign.

"Panera Bread is committed to serving the members of the local community, many of whom have had their lives

touched by cancer," said Greg Anderson, owner of Panera Bread of Osage Beach. "We are honored to support this worthy cause."

Each October, the Panera Pink Ribbon Bagel is baked fresh daily in each of Panera Bread's bakery-cafés and features cherry chips and real bits of Bing cherries and cranberries. The product follows the tradition of thinking pink during the month of October in the quest to eradicate breast cancer. Sue Stees, one of Panera Bread's first franchisees and a breast cancer survivor, developed the idea for the Pink Ribbon Bagel in 2001 as a way to help support the cause.

"This undertaking tickles us pink," said Stees, a Tulsa resident who currently operates Panera bakery-cafés in Missouri, Oklahoma and Arkansas.

For more information about the Lake Regional Cancer Center, please contact the Lake Regional Hospital Foundation at 573-348-8265.

"Let's Talk Cars & Trucks"

with Jason Hulett from
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How to Slow Down Depreciation

To a large degree a car's value is determined by condition. Within the condition parameter falls age and mileage. Even an old car can garner a higher price if it's in pristine condition.

One of the most obvious tips is, if you smoke, don't do it in your car. It's difficult to remove smoke from the interior. Wash and wax your car on a regular basis. Consider investing in seat covers or clean your cloth seats routinely and treat the leather seats periodically to keep them from cracking. Have your car serviced regularly, oil change, tires rotated and tune-ups and keep a record of what and when. Saving the receipts doesn't hurt either.

And the last tip is the easiest...watch where you park! Parking in the shade, away from trees that drop sap saves the car's finish. And consider where you park on a lot. Don't straddle 2



Jason Hulett, President

spaces, you're only asking for trouble but do be aware of how close you are to other cars and consider parking a little further away on the lot. The extra steps can save you money further down the road, so to speak.

Investing a little time in maintaining your car could mean as much as \$1000 at trade-in time.

For more information contact Jason Hulett, Dealer Principal, or Rick Cinkosky, Service Manager at Ron Hulett Chevrolet-Buick-GMC in Camdenton.

As Christmas shopping season begins, unemployment benefits for many ends

by Nancy Hogland

Unless Congress decides to once again extend unemployment benefits, Missourians who are laid off after the Christmas season will be able to collect only the regular 26 weeks of state benefits.

In addition, Amy Susan, director of communications for the Missouri Department of Labor, said the ability to receive additional tiers of federal benefits will end Nov. 28.

"Prior to 2008, when the first wave of federal money was approved those who lost their jobs were eligible for state unemployment benefits for 26 weeks. However, due to the large number of people losing their jobs, the federal government made additional money available so after the unemployed exhausted their 26-week state benefits, they could move to Tier 1 and get unemployment for an additional 20

weeks. If they still hadn't found jobs, they went to Tier 2 where they were able to receive benefits for 14 more weeks," she explained, adding that Tier 3 provided another 13 weeks of benefits; Tier 4 provided six and after that time, out-of-work Missourians moved to the fifth and final state Extended Benefits program of 20 weeks.

However, those options are no longer available, Susan said. Whatever tier the unemployed person is on as of Nov. 28 will be the final tier of benefits received.

"So if you already are on Tier 1 and your benefits are exhausted next week, you won't be eligible for any more benefits. However, if your benefits on Tier 1 ended Nov. 21 and you transitioned to Tier 2, those benefits will continue until April 30 of next year. That's when all extended ben-

efits end, regardless of when they were started," she said.

A schedule can be found by visiting http://labor.mo.gov/DES/phase_out.asp.

Susan said the change means unemployment benefits for more than 42,000 out-of-work Missourians will have ended by the beginning of December. Another 18,200 will have exhausted regular benefits by Dec. 11, with an additional 6,200 running out of benefits each following week.

She said although the picture looks bleak, the numbers are painting a slightly better view.

"Missouri has served 570,000 with benefits. However, so far 330,000 of those people stopped filing for benefits – not because they were ineligible but because they found jobs and no longer needed them. Of course, we can't speculate about or ana-

lyze the decision made by the Congress – all we can do is look at the numbers. But when you see that more than half of those filing for benefits are no longer filing – well, that says something. It's a good sign," Susan said.

In the meantime, she said the legislators would be exploring options on how to raise enough money to pay back the \$722 million borrowed to pay those initial benefits.

"The law requires my office to continue paying benefits whether we have the money or not so if there's nothing in Missouri's unemployment trust fund, we have to borrow it from the federal government's unemployment trust fund," Susan explained. "Missouri started borrowing in February 2009 and, without federal action, will be required to begin repayment in September 2011. Employers, who are the ones

who actually fill the trust fund, could see an unemployment tax increase to help pay off the debt – but legislators will have to make that decision."

The extended benefits don't have to be repaid, she said.

According to figures released by the Bureau of Labor Statistics on November 5, the national unemployment rate for October remained unchanged at 9.6 percent. Missouri's October rate rose slightly to 9.4 percent, up from 9.3 percent in August and September.

The bureau also reported approximately 151,000 jobs were added to the economy during the month of October, with most of those jobs in mining, health care, retail trade and service industries.

Unemployment figures for November will be released on Friday, December 3.



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Kudos to Matt Duenke and the Duenke family

They have enlisted the Zanola Company firm to conduct in depth demographic and market research and economic forecast research for the lake area. This will enable them to better gauge the future development at the lake. This will assist them in determining the best use of the Duenke Family Properties around the new expressway. They have generously set up meetings open to area business people and general public to share the information. The Duenke Family is carrying the costs of these studies and presentations.

I am excited to announce that The Duenke Family has chosen C. Michael Elliott & Associates to represent them in the marketing and sales of The Estates at Palisades Highlands. We are looking forward to a long term relationship coordinating the sale of their properties.

The response to my article last month was huge. I want to thank everyone that took the time to share their thoughts with me. I have seen an increase in real estate activity since the election. I feel that regardless of the outcome, people were waiting to see what happened before making any decision to move forward with purchasing property.

As Colin Powell said in a recent interview; "American people still believe in this country. What they're waiting for is for the political leaders in Washington to get on with the solution to problems and not continue to argue with each other. The next year is going to be important."

It has almost been a year since



Real Estate and Lake News with C. Michael Elliott

Karen and I started C. Michael Elliott & Associates. It has certainly been an interesting year. We have seen our local market finally stabilize. There has been an increase in home sales and we are now seeing movement in the luxury home market. There have also been several commercial transactions where the commercial market was almost non-existent the previous two years. In all, indicators point toward a much better 2011 both locally and nationwide.

We appreciate all of our family, friends, clients and the Realtor community who have helped us to have a successful year in the toughest market we've experienced in our combined 55 years in the lake real estate business. Best wishes to everyone for a Merry Christmas and Happy New Year!

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

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Retailers saw green on Black Friday

by Nancy Hogland

Although many national news outlets have continued to carry story after story of unemployment and recession, Black Friday crowds told a different tale.

According to First Data Corporation, an electronic payment processing center which tracks spending via credit and debit cards, card spending on Black Friday 2010 returned to pre-recession levels and beat out 2009 spending levels by several percentage points.

Retailers reported a dollar volume growth of 8.6 percent on Black Friday 2010. Although several big box retailers offered tremendous price cuts on big screen TVs, electronics stores were least happy with sales, reporting a 6.7-percent decrease from last year. However, general merchandise stores, like Target and Wal-Mart ranked highest with a reported growth of 12.6 percent. Sporting goods, hobby and book and music stores came in a close second with 12.2 percent growth. Clothing ranked third with a 10.6-percent improvement over 2009.

Wal-Mart Stores Inc. reported an overall 30 percent increase in traffic on Friday, Nov. 26 compared to last year and Walmart.com experienced nearly a 50 percent increase in traffic on Thanksgiving Day, Nov. 25, over last year.

Local shoppers followed the national trend. With the first round of sales beginning at midnight at Wal-Mart stores, nary a parking spot was to be found by 11:30. Shoppers were admonished several times over the store's speaker system for breaking into the shrink-wrapped pallets of games, toys, sweepers and sheets before the clock hit 12. By 12:15 a.m. lines of shoppers with carts piled high stretched mid-way thru the store. Check-out time averaged 45 minutes.

Many of the shoppers opted to spend the night

camped out in the store – many on lawn chairs pulled from the camping aisle – so they'd be first in line for the deals that started at 5 a.m.

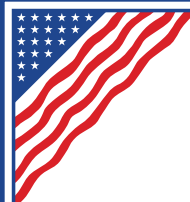
Target "door-buster" sales started when the doors opened at 4 a.m. The 20-degree temperatures didn't deter shoppers who began forming a line outside at 10 p.m. Thanksgiving night to get sweet deals on 40-inch LCD TVs, an iPod touch bundle and Xbox 360. The store remained packed throughout the day.

Stores at the Osage Beach Premium Outlets also experienced long lines of shoppers who were willing to wait their turn to get inside store after store offering deep discounts on everything from Coach purses to infant apparel.

Candice Wilson, general manager for the mall, said they were very pleased to see so many people out shopping during their annual After Thanksgiving Weekend Sale featuring Midnight Madness.

"We received great feedback from shoppers who felt the deals were very impressive this year. There were full shopping bags and the energy was incredible. The crowds at the center were all in very festive moods! The Midnight opening creates a fun, festival atmosphere. People make it a family tradition. We were especially pleased that the traffic remained strong throughout the entire weekend and we're looking forward to the weeks ahead as we feel shoppers will be buzzing about the center and all the values the outlets offer," she said.

Starbucks, which normally closes at 10 p.m. even got in on the action, staying open round the clock to serve the countless numbers of cars cruising the Osage Beach Parkway that, until the early morning hours, had few, if any other options for a go-cup of coffee.



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Lake Regional Groundskeepers Again Receive Citation of Commendation

Lake Regional Health System recently received a citation of commendation from the Arrowhead Garden Club of the Lake of the Ozarks. The citation recognizes the efforts of Lake Regional's groundskeepers for "beautifying and landscaping [their] immediate area for the enjoyment of the citizens of Osage Beach, Mo., and all who come [their] way." This is the second year in a row that LRHS has received the citation.

Groundskeepers Jeff Groves,

David Hollandsworth and Brad Wetzell maintain more than 150 flowerbeds and more than 300 trees on the hospital grounds and at area Lake Regional clinics. They also maintain the lawns, lawn-care equipment and vast sprinkler system, as well as over-see snow removal throughout the winter months. (l-r) Arrow-

head Garden Club Citation Chair Jerry Hammond presents a citation of commendation to Lake Regional groundskeepers David Hollandsworth, Brad Wetzell and Jeff Groves.

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Renting In Today's Housing Market, How To Protect Yourself

Do you rent? Do you know someone who rents? Just because you rent your home or apartment, are you protected from this foreclosure crisis? Well, think about this; most homes, duplexes, and even apartment buildings have a mortgage or are financed in some way. How stable is the property owner? How do you know? How can you protect yourself? Here are a few tips that you can do to protect yourself.

Insist on a lease agreement. Some renters want to shy away from a lease agreement because they will be liable for the entire lease in the event they move out before the lease expires. However, in today's economic environment you need to consider the other side of the situation. If the property owner is unable to continue to make the mortgage payments and the home goes into foreclosure this lease agreement will protect you as the tenant. Most lenders will honor the terms of the lease agreement. However, you must be able to provide a copy of a valid lease and proof of on time monthly rent payments as specified in the lease agreement.

Make sure your monthly rent payments are paid on time. Your rent payments also need to be paid by either a check or money order. In order for the lender to honor the terms of your lease agreement you must have verifiable proof that you have been making your payments on time and have a paper trail of those payments. If your bank does not give you copies of the cancelled checks with your bank statements, request them. It is easier and less expensive to ask for them on a monthly basis than try to get copies of them all when you need them. If you are paying by money order, keep the money order receipt. You may need

these receipts to verify your payments.

Long term or short term renters you may be at risk if the property owner is not making their mortgage payments. Protect yourself with the lease agreement and by making your payments on time. When the lender gets the property back due to a foreclosure, they are more likely to honor the lease and have a monthly income from the home than leave it vacant. Some lenders will even consider renewing the lease. However, even if the lender does not renew the lease you will have some time to find another place to live. When working with the lender early in the process ask them about the possibility of the lease renewal that way you will know up front what to expect.

As a renter, you may also consider the possibility of owning your own home. The good news is that financing is still available and many homes on the market today are more affordable than ever before. Your monthly rent payments can also be used to qualify you for your mortgage, so keep accurate records of your rental payment history. If you are interested in finding out more about purchasing a home and qualifying for a mortgage, call me today!

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

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Andrew W. Conner is a Certified Mortgage Planning Specialist CMPS® and a Certified Residential Mortgage Specialist CRMS®. Less than 1% of all Mortgage Originators in the USA have these certifications. Andrew's areas of expertise are Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management. As a Certified Mortgage Professional, Andrew has the knowledge and experience to ensure you will get the best mortgage strategy to fit your individual financial needs.

Construction of home improvement store to soon begin

by Nancy Hogland

Although in the past few months nearly all construction equipment was moved off the 220-acre parcel designated to be home to developer Gary Prewitt's Shoppes at Eagle's Landing, the project has not come to a halt. In fact, Andy Prewitt, who is in charge of property management for Prewitt Enterprises, said it's quite the contrary, adding the recent return of some of that equipment should prove his point.

"We're just still working out all the details with Menard's but according to the latest discussions we've had with them, they'd like to be open by late summer or early fall of 2011," Andy Prewitt said, adding that the site for that store is level and ready to go. "They told us it generally takes them eight months from the start of the construction process to the day they open so we're still right on track."

According to an agreement forged in 2008 between Gary Prewitt and the city of Lake Ozark, Menards must be open by Dec. 31, 2012 in order for Prewitt to receive \$3 million in sale tax revenues from the store to help pay for a portion of the anticipated \$240 million in development costs.

The board had already voted to turn over half of its 2.5 percent sale tax from sales at the new shopping mall to Prewitt under a Tax Increment Financing (TIF) agreement. Under the new contract, they also agreed to turn over an additional 1 percent of the remaining 1.25 percent up to \$3 million collected from Menard's and other retail establishments in Phase II of the project. The money will not be in addition to the \$63.5 million already pledged under the earlier agreement. Instead, it allows Prewitt to

get more money upfront to pay off debts more quickly. Although as an incentive to accept the offer, Prewitt pledged that even at the .25-percent tax rate the city will receive at least \$50,000 in 2011 and \$100,000 in 2012, there's some question whether that contract was officially adopted by the Board of Aldermen.

Prewitt said he needed the additional front money because he already had spent

close to \$30 million on site preparation.

Andy Prewitt said since they expect that number to jump sharply when they started on the next phase of rock excavation, cut and fill and other development costs, they were anxious to make the deal with Menard's so the store could open and start generating sales tax revenues.

would start as soon as all the details are worked out with the Missouri Department of Transportation on access points and engineering is completed on water and sewer access.

He also said Menard's would be purchasing the ground that will house the home improvement store, not leasing it.

"That's always been the discussion. There's never been

new facility, the latest of some 250 home improvement stores built in Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin and Wyoming, all he would say is, "We're working on it."

Renderings show that, when completed, Shoppes at Eagle's Landing will include more than one million square feet of retail and commercial space and will feature everything from big box retailers to small, privately owned restaurants. The project is expected to create approximately 750 permanent jobs; generate annual retail sales of approximately \$343 million; and result in approximately \$45 million of increased real property assessed value.

Jeff Segin, director of Client Relations for McClure Engineering Company, which represents George Stanton and the Stanton Trust, said movement on Prewitt's project will in turn help them attract developers to the Stanton property that will be accessed by the new Route 242.

"Developers typically don't want to build where they're looking across at a vast expanse of unused land. The more activity in the surrounding areas, the more attractive the property becomes," he said.



ing (TIF) agreement. Under the new contract, they also agreed to turn over an additional 1 percent of the remaining 1.25 percent up to \$3 million collected from Menard's and other retail establishments in Phase II of the project. The money will not be in addition to the \$63.5 million already pledged under the earlier agreement. Instead, it allows Prewitt to

"In addition to meeting with the Menard's people, we've also been negotiating a lease with a department store and a grocer and hope to have some good news to announce on those projects very soon," he said, adding that bulldozers and haulers would be returning to the site before the end of the year in order to finish moving rock and complete mass excavation for those additional store sites. He said that work

any talk about a lease," Andy Prewitt said.

According to Jeff Abbott, in charge of media relations for the home improvement store, that's how Menard's has operated during its 50-plus-year history.

"We've never leased a building because we don't want someone else telling us what we can and can't do with it," he said. And although Abbott was pressed for details on the

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Your Finances

Ring in Some New Year's Financial Resolutions



Tony Reahr

**Edward Jones Financial Advisor
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Now that 2011 is almost here, you may want to make some New Year's resolutions. Planning to volunteer? Go to the gym more often? Learn a new language? All worthy ambitions, of course, but this year, why not add some financial resolutions as well?

Which resolutions should you make? Here are a few ideas to consider:

- * Boost your retirement accounts. No matter how old you'll be in 2011, one thing is certain — you're a year closer to retirement than you were in 2010. And that's why you'll want to increase your contributions to your retirement accounts. If your salary is going up in 2011, boost the amount you defer for your 401(k) or other employer-sponsored retirement plan, such as a 403(b) plan (if you work for a school or other tax-exempt organization) or a 457(b) plan (if you work for a state or local government). With tax-deductible contributions, tax-deferred growth of earnings and several investment options, these types of plans are tremendous ways to save for retirement. And try to "max out" your traditional or Roth IRA, too.

- * Look for opportunities. With the uncertainties in the economy and the volatility of the financial markets, many people decide to head to the investment "sidelines" for a while. Yet, this environment may actually be a good one for investors with patience, discipline and the ability to look beyond yesterday's headlines. For one thing, many quality securities are now good values. Also, we're still seeing low inflation and low interest rates — factors that may lead to greater economic demand and improved strength in the financial markets.

- * Don't over-react to market swings. Over the past few years, we've seen plenty of sudden, sharp swings in the financial markets, and you're likely going to see more of them in 2011. Don't over-react to either the "ups" or the "downs" of the market. Over-reacting leads

to short-term thinking — and successful investors are the ones who can maintain a long-term perspective.

- * Rebalance when necessary. At least once a year, review and rebalance your portfolio, as necessary, to make sure it still reflects your goals, risk tolerance and family situation, all of which can change over time.

- * Reduce your debts. While the sluggish economy of the past couple of years has obviously been a cause of concern for everyone, we have seen one "silver lining" in that many people, concerned about over-spending, have shed some of their debt load. The less money you have to spend on your debts, the more you'll have available to invest for your future, so do what you can to cut down on what you owe.

- * Maintain adequate cash levels. As an investor, you've got at least two good reasons for maintaining enough cash in your portfolio. First, having adequate cash available means you'll be ready to act quickly to take advantage of good investment opportunities. And second, by having a cash cushion, you won't be forced to liquidate long-term investments to pay for short-term needs such as a major car repair, a new furnace, a big doctor's bill, and so on.

By following these suggestions, you can position yourself to make progress toward your long-term goals in 2011 — and in all the New Years that follow.

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

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'To TIF or not to TIF' question facing cities

A little more than two years after considering an application by developer Raul Walters to establish a Tax Increment Financing (TIF) District at the High Point Center, the Osage Beach TIF Commission is considering another TIF for the same piece of property.

This request comes from Dierberg's Osage Beach LLC, an affiliate of Dierberg's Markets, Inc., and calls for construction of two retail buildings totaling approximately 142,000 square feet that will house a Dierberg's grocery store, a Best Buy electronics store and another, as-of-yet unnamed store. Although city officials said they don't know what junior box store will be going into the center, employees of the Springfield Kohl's department store said they already have been told there will be job opportunities when a new Kohl's is built in the High Point Center.

The Walters TIF fell apart after Walters passed away and the new general manager on the project failed to move forward in a timely manner.

The Dierberg's TIF public

hearing was scheduled for 6 p.m. Dec. 1, the day after this issue of the "Lake of the Ozarks Business Journal" went to press. However, Osage Beach City Administrator Nancy Viselli said she expects a positive outcome.

"They meeting will include another presentation by the developer and the public, as well as members of the commission, will have an opportunity to ask questions," she said. "After hearing everything, the commission could choose to vote or they could put it off to give them time to obtain more information, but I don't think they'll do that. Last month, an attorney with Gilmore & Bell gave an hour-long presentation and outlined just about every conceivable detail. The developers have met with some of the members individually to discuss the plan and they've allowed them to send in their questions and get answers ahead of time. They'd like to get this moving as quickly as possible."

Developers are seeking \$5.1 million – approximately 15 percent of the total \$34.4-million project cost – under the TIF.

Viselli said although "naysayers" have spoken out against the Dierberg's project, bottom line – the development will benefit both Osage Beach as well as the entire Lake community.

"The construction of the mall will result in jobs; once it's completed, there will be additional openings for store clerks, managers, maintenance – all sorts of jobs. That's a big plus right now," Viselli said.

She said even if the 11-member commission recommends approval, it still won't go before the board of aldermen for final approval until January because of the laws governing the length of time between publication of notice and the vote.

Meanwhile, across town the city of Lake Ozark is getting close to seating a new TIF Commission to evaluate a request from the Stanton Group. Newly approved members include Joe Page, who will serve a four-year term, along with Gerry Murawski and Tony Otto, who both will serve three years. Franzeskos had already picked another member to fill a three-year term but because

the board of aldermen said they wanted equal representation from all wards, that seat remains vacant. Alderman Robert Davis and Moran Rice will serve out the remainder of their terms, which expire in 2012.

In 2006 a TIF financing contract between the city and the now defunct Horseshoe Bend Development Group LLC was implemented for development of the Horseshoe Bend Interior District. However, according to Lake Ozark City Administrator Dave Van Dee, because much has changed since that original document was created a new agreement will be forged.

"That three-party agreement has been superseded by our new four-party agreement," he said. "When that TIF agreement was drawn up, a portion of the money was going to be used to build what has since been named Route 242. Because Gov. Nixon awarded the city a \$4-million Community Development Block Grant and MoDOT put up another \$8.6 million, the road no longer has to be funded by a TIF – it's a done deal. The developer can still

request the money for reimbursable project costs but those costs will probably be a lot lower."

The original plan said the captured tax would be used for "land clearance of forested areas and other site prep with new construction of approximately 2,900,000 square feet for various commercial uses, 1200 units of medium density housing and 850 units of high density housing with all necessary infrastructure." The total anticipated TIF reimbursable project costs were set at \$172,610,164.00. The total anticipated project costs were estimated to run \$857,867,672.00.

Although project costs have yet to be stated, the plan has been downsized to include a large-scale multi-family development with 200 one, two and three bedrooms units, pool and clubhouse; a chain drug store as well as several other "junior box" retail establishments; and fast food chains that are new to the area. Jeff Segin, director of Client Relations for McClure Engineering Company, said because of the state of the economy, some of the "big box" retailers have backed down but added that if the nation saw an upswing, that situation could change quickly.



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A Green Home is a Healthy Home

By David Braddy LEED GA
of Bolivar Insulation of
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Which Type of Insulation is best?

This is a question I am asked on a regular basis, but it is a question that is not as easy to answer as it sounds. Do you want cellulose or fiberglass, batt or blown? What is the difference between the two?

In this area it seems that fiberglass is the insulation of choice, but does that mean it is better? It is probably the most readily available, it comes in batts so it is easy to handle and install in wall cavities. It also creates much less of a mess and is less labor intensive than many other forms of insulation. It can also be loose blown into attic spaces and wall cavities.

But when it comes to choosing the type to use homeowners and builders have two different issues to consider:

1. How well does it perform, in other words it R-value
2. What is its resistance to air and moisture movement

Are you looking for thermal barrier or an air barrier? What's the difference?

Let's start with the difference between an air and thermal barrier. Thermal barriers deal with keeping the heat in and cold out of the building envelope in the winter and the opposite in the summer, the higher the R-value the higher the thermal resistance, while a higher R-value will keep more conditioned or heated air in, it will not necessarily keep the air from moving through a wall, this is the job of an air barrier. Some types of insulation can do both.

Fiberglass for instance, while the most popular insulation is not an effective air barrier. Air can filter through fiberglass, and if air can move through it so can moisture, which creates another set of problems if the wall cavity doesn't have the proper vapor barrier (and what is proper in one part of the country may not be proper in another), but that's another issue that deals with vapor drive and mold growth, which is another topic that I will discuss another time, so back to insulation.

What is the best for air infiltration and thermal resistance cellulose or fiberglass?

Neither is actually the best. The best is closed cell spray foam, it is a true air and moisture barrier at 2 inches thickness, it has an R-Value of 6.8 per inch, and it turns solid when sprayed so it adds strength to the structure. It has no off gassing of VOC's as some fiberglass batts do (although formaldehyde free batts are readily available, just ask for them) and since it totally seals a wall cavity and air and moisture cannot pass through, it virtually eliminates mold problems. So why doesn't everyone just use closed cell spray foam? Unfortunately it is the most cost and labor intensive, while it will pay for itself in the long run in several ways; it has the most upfront cost.



Next would be open cell spray foam, which has an R-Value of approximately 3.9 per inch, it is not solid and does allow some air infiltration, but since it is sprayed you still get a very good seal & coverage. While not quite as costly as closed cell, it is still much higher than cellulose or fiberglass.

Following very closely with an R-Value of approximately 3.4 to 3.8 per inch is loose fill cellulose which is blown dry (or wet, but I don't recommend unless you allow ample time for drying) into a wall cavity behind a special fabric or loose in the attic. Cellulose is a much better air barrier than fiberglass and the loose blown is comparable in price to fiberglass. So cellulose has a slightly higher R-Value per inch and is a better air barrier, but blowing the walls is more expensive than fiberglass batts and very messy. I would actually choose cellulose over open cell spray foam, because the performance is close while the cost is usually not.

Now comes fiberglass at an R-Value of approximately 2.9 to 3.8 per inch of thickness, and it is the worst air barrier. Why is it still the most popular? If your walls are properly constructed with the proper vapor barriers in place or with a good sealant package, you can still enjoy a good performing energy package and still use fiberglass batts, which are very economical.

Keep in mind without a properly constructed, energy efficient wall to begin with you can lose up to 15% of the R-Value in a wall assembly due to thermal bridging of framing components, regardless of the type of insulation you use, so call a professional to consult with if you are unsure of the proper methods. The last thing you want is a drafty wall full of mold.

Believe or not there are more insulation options but these are the most common.

So as you can see there is no easy answer to which insulation is best for you, it depends on several factors, but you need the proper air barrier and thermal barrier to insure a healthy, comfortable, energy efficient living environment.

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



Lake West Chamber board president Karie Maasen presented S.T.A.F.F. Animal Rescue manager Dawn Ely and Board member Martha Moulder with a donation of the proceeds from the annual Haunted Hayride. This was the third year that S.T.A.F.F. teamed with the Chamber to continue this community event for the Westside. Pictured l to r: Martha Moulder, Karie Maasen and Dawn Ely.



The Kiwanis Club of Ozark Coast donated \$500 to the Kinderhook District of the Boy Scouts of America at a recent luncheon meeting of the club. Becky Panchot, president of the Kiwanis Club of Ozark Coast, presented the check to Bob White, head of the Kinderhook District, which serves Camden, Miller, and Morgan Counties.

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Home buying market on way to recovery

by Nancy Hogland

The good news is that the Lake area real estate market has stabilized.

The bad news – although it's not all bad – is that the current situation could be the new “normal.”

“For the past three years, we've seen a steady decrease in property values – some as much as 30 percent each year. While we didn't experience the same problems as other areas of the country, we still had a few trouble spots,” said Karie Jacobs, president of the Bagnell Dam Association of Realtors Board of Directors. “However, market analysts say we'll start to see 1, 2 or 3 percent appreciation per year but few believe we'll ever get back to the level of 2005 where it wasn't uncommon to see bidding wars. Those weren't good for anyone.”

She said when the price of a home was bid up, invariably, sellers got angry because they thought their realtors had advised them to price the homes way too low; buyers got angry when they placed an offer on a property and then learned that three other people already had made offers that were higher than the asking price.

“It might sound like a good deal but truthfully, nobody was happy at the end of the day,” Jacobs said, adding that the overall message is that even though property values might not raise quite as quickly as some would like, the market has “bottomed out.”

“And that means property values are on their way back up. As a result interest rates, which have been hovering slightly below 5 percent, are also expected to rise in 2011,” she said, adding that her advice for shoppers was to “buy now. The inventory levels are better now than they've ever been. That, combined with the current interest rates, means you might never get a deal like the one you could get today.”

She also had advice for sellers: If you don't have to sell now, don't.

“Market analysis tells us we currently have a 23-month supply of homes available. That means, at our existing rate of sales, it would take 23 months to sell every piece of property,” Jacobs explained. “Condos are even worse where we have a 31-month supply. Because there is such a large supply, properties really have to be priced competitively now in order to get them to sell. The worst thing you can do,

if you have to sell now, is overprice your property because you won't even get people to come and look at.”

Although sales are stabilizing in the Lake area, pending home sales around the country retreated last month. According a report from the National Association of Realtors (NAR), the pending home sales index, which tracks contracts placed on properties, slipped in October by 1.8 percent. The index remains 24.9 percent below a surge in September 2009 when first-time home buyers were taking advantage of the initial deadline for the tax credit offered as part of President Barack Obama's Stimulus Plan.

Existing-home sales in the Midwest slipped 1.1 percent in October to a level of 940,000 and are 32.4 percent below the tax credit rush one year ago. The median price in the Midwest was \$139,500, down 3.6 percent from October 2009.

Lawrence Yun, NAR chief economist, said there is a mix of factors in the housing market but said he felt a pent-up demand eventually will be unleashed as banks resolve their issues with foreclosures and the labor market improves.

“However, tight credit and appraisals coming in below a negotiated price continue to constrain the market,” he said.

Yun also said he expects the Gross Domestic Product to grow 2.0 to 2.5 percent over the next two years. With a projection of 1.5 million additional jobs during that same period, the unemployment rate should decline to 8 percent by 2013 and return to a normal level of around 6 percent in 2015. That, coupled with low interest rates, should cause home sales to gradually rise, with some occasional dips along the way.

“For 2011 we should see more than 5.1 million existing-home sales, up from about 4.8 million this year. Housing starts are expected to rise to 716,000 in 2011 from 598,000 this year,” he said. “We've added 30 million people to the U.S. population over the past 10 years, but sales are where they were in 2000, so there appears to be a sizable pent-up demand that could come to the market once the economy gathers momentum.”

For more information on buying and selling, visit <http://buyandsell.houselogix.com>.

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Billboards needed to direct traffic

by Nancy Hogland

Business owners unhappy about revenues lost because potential shoppers can't find their businesses and shoppers confused because they don't what exit to use to get to a particular business can take heart. Signage is soon coming, according to an Osage Beach official.

"Lamar and Olympus (two billboard companies) are in the process of acquiring the needed permits from MoDOT (the Missouri Department of Transportation) and the city, so signs should be going up in the next couple months. I know that doesn't help with Christmas shopping but I'm sure they are working as fast as they can," said Osage Beach City Planner Cary Patterson.

He said one permit already has been approved for a billboard to be located on the Osage Beach Wal-Mart store property.

In October, aldermen approved an ordinance addressing signage along the portion of the U.S. 54 Expressway that runs through their town. The measure was put before aldermen at their September meeting, but because of a disagreement over sign heights, voting was postponed to a later meeting. That ordinance will allow eight or nine billboards to be erected along the roadway.

Patterson said MoDOT also is in the process of lining up businesses sponsorships for the blue highway

directional signs that will be posted at each of the exits.

"I think that's just being held up by the standard red tape between the sign company and the state. But I don't think those signs will be up before the early part of next year either," he said, adding that in the meantime, the city is trying to be as flexible as possible with temporary banner signs that some have hung along the highway. "We understand they need to direct traffic to their businesses. We want them to get those visitors too."

One store manager at the Osage Beach Premium Outlet Mall said she has heard numerous complaints from shoppers who arrived in town via the new Expressway, then found themselves on the other side of the Grand Glaize Bridge before they knew what had happened.

"Because of the terrain, it's really difficult to know where you are at time. I still get a little confused and I live here and know the 'landmarks,'" she quipped. "I can't imagine how frustrating it is for people who live out of town and just drive down for the day to shop at the mall. I don't know if it's true or not but I heard about one person who drove down, crossed the bridge, turned around, drove past Lake Ozark and had to turn around again before he figured out exactly what to do to get here!"

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Guenther Retires From Bank Of Versailles



After more than five decades of employment with The Bank of Versailles, one of our most beloved Directors is retiring. Samuel M. Guenther will be embarking on a new journey after the end of this year. Though he will remain an active board member, December 31, 2010 will mark the end of an era and the beginning of his retirement from the day to day activities of The Bank of Versailles.

His family has been involved in running the Bank of Versailles since his grandfather, Gottlieb G. Guenther (G. G.) sat on the Board of Directors in 1900. Born May 18, 1928, and raised in Versailles, Missouri, Sam has grown up with the lake and surrounding area. After graduating from Morgan County R-II High School, Sam's college years started at Georgia Tech University, where his brother had received his engineering degree, but after a semester he

decided he preferred Missouri and transferred to Central College in Fayette where he graduated with his BS in business and economics in August of 1951.

Starting in 1955 Sam joined the Bank of Versailles filing checks, then moved on to posting and by 1957 he was elected to the title of Assistant Cashier. 1963, Sam was elected to the position of Vice President, and by 1973 Sam was an Executive Vice President and a Member of the Board of Directors.

In 1992 Sam became Chairman of the Board, taking over from his father, and a Senior Executive Officer. Sam was not only Chairman of the Board of Directors, but he was elected to be President and CEO of the Bank of Versailles from May of 1997 to January of 1999. This year Sam is being honored for his unwavering dedication to The Bank of Versailles by being given the title of Chairman Emeritus.

The Bank of Versailles, chartered in 1882, consists of four area branches including the main bank in Versailles, MO, a drive-in facility in Versailles, the Laurie Bank in Laurie, and the Greenview Bank in Greenview. The Bank of Versailles combines modern technology with local knowledgeable personnel and is locally owned and controlled. The main bank can be reached at 573-378-4626 or on the Internet at www.bankov.com



The Lake Area, Lake West, Camdenton and Eldon Chambers of Commerce were all on hand to welcome Architecture & Engineering Consultants (AEC) to their new offices with a ribbon cutting. For more information visit www.archengconsult.com, stop by the new office at 3287-B Bagnell Dam Blvd., or call 573.365.2100. Pictured along with Lake Area, Lake West, Camdenton and Eldon Chamber Ambassadors from left to right are: Kurt Flickinger (Arch. Intern), Andy Carroll (Arch. Intern), Dan Mills, AIA, PE (Principal), and Don Britton (CADD Technician). Employees not present are: Matt Stephens (Arch Intern), Russ Martin (Eng. Tech.) and Ron Poehlmann, PE (Elect. Engineer).



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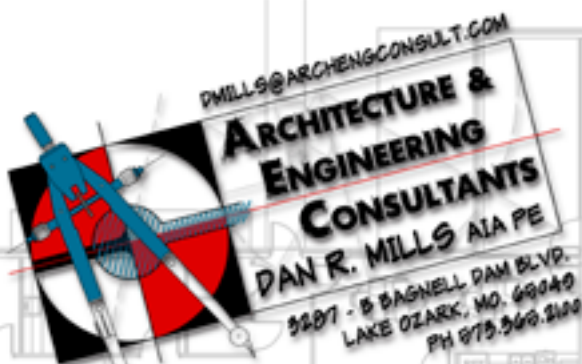
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The Lake Area Chamber of Commerce was on hand to celebrate member Arrowhead Title with a ribbon cutting. Chris Cisar, Jerry Vincent and the staff of Arrowhead Title, Inc. would like to thank all their customers, friends, and family who helped make this move possible especially Gattermeir Davidson Real Estate, Central Bank of Lake of the Ozarks and The Cisar Law Firm. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Jerry Vincent, Roni Graham, Chris Cisar, Jennifer Smith, and Donna Badolato.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Larry's on the Lake, located at Hwy 5 North to Pier 31 Road, [3 miles], 31 MM, www.larrysonthelake.com. Pictured, Bob Robinson [with scissors], Cathy Robinson owners; JC Cox and Kyle Durbin, Staff; Joey the dog; Tracy Peters, Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks Representatives; Diann Jacobs, Camdenton Area Chamber Board Member; Bruce Mitchell Camdenton Area Chamber of Commerce Executive Director.



The Lake Area Chamber of Commerce was pleased to help announce Lake Ozark Environmental, LLC (LOE) new offices with a ribbon cutting. For more information call 573.964.6956. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: John Caran, Lake Area Chamber Board Member; Becky and Doug Beck, Owners; Joe Roeger, Lake Area Chamber Board Member; Ray Tucker, Project Manager; Daniel Koeniger, Service Tech; not pictured Don Koeniger, Lab Manager.



The Lake Area Chamber of Commerce was on hand to welcome new member McDuffey Law Firm with a ribbon cutting. For more information call 573.302.7211 or visit www.mcduffeylaw.com. Pictured along with Lake Area Chamber Volunteer Ambassadors from left to right are: Jim Shaw; Vicki Shaw; Michelle Schiefelbein; Kay Collins; Karla McDuffey; Ty McDuffey; Ken Collins; Tim McDuffey (with scissors); Mike McDuffey; Mickey McDuffey; Nathan Morse, Edward Jones Financial Services; Jerry Hawken, Lake Area Chamber Board President.



The Lake West Chamber was pleased to welcome Storecraft Refrigeration into their membership with a recent ribbon cutting. Storecraft is located in Sorrento Square in Greenview and you can contact them at 573-873-3239. Pictured are l to r: Chamber Board Members Liz Brown, Karie Maasen, Amber Martin and Connie Foote; Luciano Chapa, Dan Daniels, Eric Chapa, Ambassador Bud Kidder and Violeta Chapa.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for A Passion for Fashion, located at 72 South Business Route 5, Camdenton. (573) 692-3310. Pictured Bruce Mitchell Camdenton Area Chamber of Commerce Executive Director; Brenda Colter, City of Camdenton Administrator; Mayor Dennis North; Stephanie Vorhees, [with scissors], owner and Jacob Vorhees; Angie Rolwes, Staff; Charli Allee and Erin Coleman; First National Bank Representatives; Johna Stanfield and Tracy Peters, Central Bank of Lake of the Ozarks

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LONE OAK POINT RESORT

Until the construction of the Community Bridge over Lake of the Ozarks in the 1990s, Route TT in the Sunrise Beach area was accessible only off Highway 5, but it is now also accessible by way of Business Highway 54 (Bagnell Dam Boulevard) and Route MM in Lake Ozark. The Shawnee Bend Fishing Access is located near the end of TT. Near the fishing access is Lone Oak Point. Lone Oak Point Resort and Lakeview Beach Resort, its neighbor, were two of

the Lake's pioneer resorts. Both were established in the early 1930s and have a long tradition of serving Lake visitors.

Lone Oak Point Resort, near the 10.5 mile-mark of the Lake, was opened in 1933 and operated by Mrs. "Jeanne" Chas. Borel for several decades. For a brief period in the early 1950s, the resort was operated by Harold A. Klee before Mr. & Mrs. Lee R. Sherman became the owners in 1956. Their son, Jim Sherman, grew up at the resort. He purchased the resort from his father

about 1980. Today Oak Leaves, Inc. is the property management corporation for Lone Oak Point Resort.

Promotional literature produced for Lone Oak Point Resort by Borel, and continued by Lee Sherman, stressed that "no loud or drunken parties" were allowed and went to some length to tell guests how to dress. "Shorts, blue jeans and the like are being worn at this informal resort," said their 1950s brochures. "A warm sweater, for evening wear . . . Sneakers are the most satisfactory footwear . . . Street wear is forbidden, as there hain't no streets. Hope no gals decide on those open-toed jobs! You'll be SOORRRY!" (sic)

As with many of the resorts in the early years, Lone Oak Point had its own grocery store and café. The interior of the café (photo by L.L. Cook, Milwaukee), circa 1950s, is shown in the photo that accompanies this article. They served clean, tasty sandwiches, lunches, and dinners at moderate prices. The café was leased. ■

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

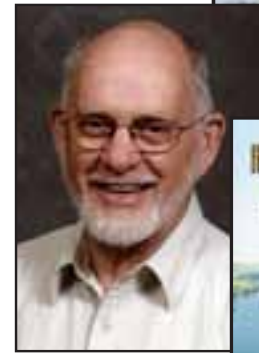
Weaver is the author of five books on the history of the Lake of the Ozarks.

Weaver's new book "Historic Bagnell Dam Boulevard, Past and Present" is designed as two tours, both beginning at the

Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

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

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



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John Dennis Scholarship

Sheriff Dwight D. Franklin, is announcing the availability of the John Dennis Scholarship for Criminal Justice major only, which will be awarded by the Missouri Sheriff's Association. The scholarship, in the amount of one-thousand dollars (\$1,000.00), will be presented to sixteen college-bound Missouri high school seniors who intend to pursue a criminal justice career and will be attending a Missouri college or university. Applicants must be in good standing with their school, have a good reference from their school counselor, demonstrate financial need,

have a 2.0 GPA or greater, and be active in extra-curricular activities. Also required, a paragraph attached to the application detailing goals ten years after high school graduation.

Students interested in applying for the scholarship may contact the Missouri Sheriff's Association and Training Academy, 6605 Business 50 West, Jefferson City, MO 65109, 573-635-5925, extension 100; or send an email to karen@mosheriffs.com to obtain an application. Applications must be submitted by January 31, 2011.

Annual Products and Service Show Mar. 19-20

The 32nd Annual Lake of the Ozarks Products and Services Show will be held March 19th and 20th, 2011 at the Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "Each year the show gets better-more elaborate displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and banking services; insurance; office equipment; electronics; insurance; boat and marine products, recreational vehicles, and more. The Show allows businesses to promote and sell their goods

and services to two markets—other businesses, and end-line consumers.

A total of 224 total spaces are available—and the show is expected to sell out. Mitchell estimates that over 5,000 people will attend during the two-day show, which is free to the public. "Exhibitors from throughout the region have already signed up for this year's show, making it the largest show of its kind in central Missouri" said Mitchell. "This is an ideal opportunity for any business that markets its products and services at the Lake of the Ozarks. People interested in exhibiting in the show should act as soon as possible," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or download an application at the Chamber Web site: www.CamdentonChamber.com/ProductShow

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USB Digital Bible



Now we've seen everything-- well, maybe. Here's a road-worthy add-on that bring the digital age to the last bastion of printed materials-- the Bible. Yes, this bible-shaped USB stick contains the entire King James Version of the holy tome, searchable with an index for your home computer. But wait, there's also the English translation of the Spanish *Reina Valera Bible*, the Portuguese *Joao Ferreira de Almeida*, the German *Luther Bible of 1545* and the Italian *Conferenza Episcopale Italiana*! And, it comes with a handy gold-tone keychain ring so you can take it everywhere. Compatible with Windows or Mac computers, and a divine deal at **\$15** (sale may end by press date). www.newdavicis.com



Manufacture Royale Opera Timepiece

What do you get a man who has everything? More of everything of course. If you are thinking about getting your guy a watch for Christmas, this may be just the thing to dazzle the jaded beau who has too many toys. The Opera Time-Piece (read: wrist-watch) from Manufacture Royale features a a tourbillon open face and back skeleton design, and a minute repeater (chime). It was designed by Fabrique du Temps. Built of 319 parts, in 18 karat gold, and gold-plated brass. The minute repeater plays the hours in the key of A, and the minutes in C sharp. The unique case of the watch opens like an accordion, to create a resonance chamber to allow the minute repeater to sound more lively. The watch case itself is 50mm wide done in 18k rose and gray gold, with three sapphire crystals, 29 rubies and 60 pieces total in its construction. Only 12 of these watches will be made-- and we can see why. Comes with a veneered wooden box that is said to be a reproduction of the Bastille Opera House in Paris. The price for all of this opulence? A very cool **\$1,200,000.**

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Lake Regional Health System Receives Missouri Quality Award

Lake Regional Health System in Osage Beach, Mo., has been named a 2010 recipient of the Missouri Quality Award. This prestigious honor, given by the Excellence in Missouri Foundation, is the official state recognition program for excellence in quality leadership and organizational performance. Lake Regional is one of only six organizations to receive the award this year. Lake Regional Hospital previously received the MQA in 2003.

"The MQA program offers a thorough and objective educational process through which organizations can learn and apply quality implementation tech-

niques and assessment methods," said Michael E. Henze, chief executive officer at Lake Regional Health System. "We are honored to be recognized again by the Excellence in Missouri Foundation."

MQA criteria are modeled after the Malcolm Baldrige National Quality Award, which is sponsored by the U.S. Commerce Department's National Institute of Standards and Technology.

As part of the award evaluation process, a team of 10 MQA examiners visited the hospital campus and area clinics and pharmacies in September. Throughout the three-day visit, surveyors interviewed more

than 450 individuals, including staff, physicians, board members, volunteers and students, to learn about the organization's commitment to quality.

"Lake Regional's comprehensive strategic planning process ensures the consistent delivery of quality care throughout the health system," Henze said. "It also ensures Lake Regional will continue to grow to meet the needs of the patients and families served by our organization for years to come."

Since opening in 1978 as a community hospital, Lake Regional Health System has become a state-of-the-art health care organization. The 500,000 square foot, 116-bed hospital offers comprehensive diagnostic medical and surgical care, cardiac care, orthopedics, oncology, intensive care, obstetrics, rehabilitation, skilled care and outpatient services.

The system's wholly owned for-profit subsidiary, Lake Regional Medical Management

Inc., operates seven freestanding primary care clinics, 14 specialty clinics, three retail pharmacies and an urgent care clinic.

Lake Regional Health System employs more than 1,200 individuals, and 100 providers serve on its medical staff. More than 350 volunteers routinely donate their time to the organization. Collectively, these dedicated individuals serve the residents of Camden, Miller and Morgan counties, as well as parts of Laclede and Pulaski counties.

First Ever Lake "Crop Hunger Walk" A Success

"It was very good turnout and a very good start." Noted Bette Taylor, "Crop Walk" Coordinator. Taylor, from Lake Ozark Christian Church, led the way in building a coalition of eight area churches in hosting the lake's first walk for hunger on Sunday, October, 17th. The 3.5 mile walk garnered handsome returns for its inaugural event. Pledges totaled over \$7853 with 25%, or \$1963, guaranteed to Hope house.

Special recognition was awarded to young Ryan Page for being the first walker over the finish line. Ryan actually ran most of the last leg of the walk and crossed the fin-

ish line, happily running full speed. Lake Ozark Christian Church's Heidi Gibbs' team raised the most funds, and Velma Kirchner raised the most funds as a single walker.

Elsie Yates, 86, was the oldest walker in the event. Approximately 80 walkers participated.

Local restaurants, Outback Steak House, Li'l Rizzo's and J.B. Hooks, donated gift cards to the winners. Plans are underway to continue this newest charitable tradition at the lake. For more information, contact Bette Taylor at 365-7805 or visit the CROP WALK website at www.lakeoftheozarkscropwalk.org.



Ozark Coast Kiwanis donates \$1500 to Hope House. The Kiwanis Club of Ozark Coast donated \$1500 to Hope House at a recent luncheon meeting of the club. Becky Panchot, president of the Kiwanis Club of Ozark Coast, presented the check to Hope House representative Bill Blackwell. The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at JB Hook's on Business 54 in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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Lake area gets 'golden' opportunity to enjoy new fare

by Nancy Hogland

Today, if you go to Golden Corral's website, www.goldencorral.com, and enter "Osage Beach" on the restaurant locator, the response will be "0 locations found." But that won't be the case for long. Golden Corral recently closed on a piece of property along Osage Beach Parkway between Kwik Kar Automotive Center and Chili's Restaurant. If things go as planned, the restaurant will be open April 1.

"We're really excited to be

coming to the Lake," said Todd Kennedy, the new franchise owner who also owns three other Golden Corrals in the St. Louis area. "We hope the Lake is as excited to receive us. Obviously I'm a little biased – I've been doing this for 21 years – but we think the best part about eating at Golden Corral is that you get great food at a reasonable price and you get it quick, which is perfect for families, especially those with small children."

Kennedy said they offer

"aggressive pricing" for small children and offer a senior discount, both of which he hopes will be popular with year-round residents, who will be the hinge-pin to the restaurant's success. He also said he's excited to be bringing some 100 year-round jobs to the lake area.

"We're using a local developer to build the restaurant and while we hired the general manager from within, the rest of the staff – the breakfast manager, the kitchen manager, the servers – will be hired

locally. My wife, who used to work as a server before owning her own banquet center, said our servers have the greatest jobs on the planet. Since they're not full-service, they have time to interact with the guests and that pays off. We have one 25-year-old server that makes about \$50,000 a year working 30 hours or less each week," he said, adding that he has servers who have been with him for 15 to 16 years that he's tried to make managers but they won't accept the position because they don't want to take a pay cut.

Kennedy said Golden Corral made the decision to allow the restaurant, which will seat 278 and feature an all new, modern building design, after conducting a study on the total food and beverage sales

and well as total sales taxes collected in the tri-county area. The study is similar to the one recently conducted by the Zanola Company on behalf of the Duenke Family Properties (see story on page ?)

He said the restaurant chain had strict population requirements and required a minimum \$50 million in food and beverage sales before they would consider locating in the area. The Lake area met both and even exceeded the sales amount by \$12 million.

"They turned down four other requests but we were consistent! We own a slip at the Moorings for our boat and have been going to the Lake of the Ozarks for about 10 years but never got to go as often as we wanted. We decided if we had a restaurant there, it would force us to come down more often," Kennedy laughed. "Now we'll be able to justify that boat payment!"

Osage Beach City Planner Cary Patterson said they're very excited to see the restaurant come to the city.



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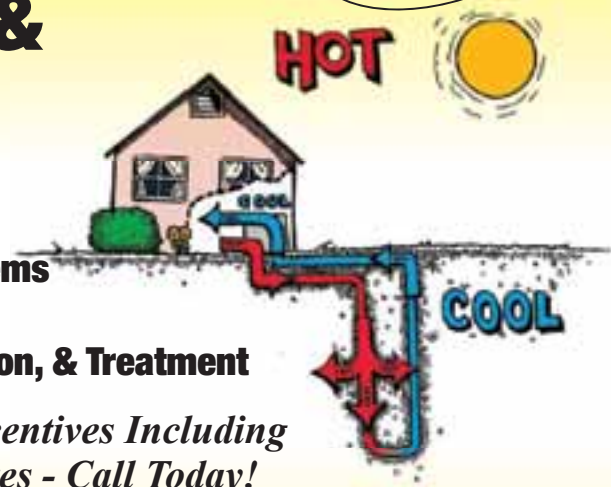
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2009 Regal 4460 - IPS T/500 - Blk.....	\$409,000

PERFORMANCE

1999 Baja 272 Boss - Eng. 385 -Wht/Rd/G - 245 Hrs.....	\$29,900
1999 Powerquest 280 Silencer - 454 Mag - 375 Hrs. -Wht/Blu/Ppl/Pnk.....	\$33,900
2008 Baja 30 Outlaw - Wht/Red/Blk - 150 Hrs. - T/496 HO's.....	\$115,000
1997 Baja 302 Boss - T/454 - Wht/Ppl - 250 Hrs.....	\$29,900
2001 Advantage 31 Victory 496M 120 Hrs.....	\$51,900
1989 Formula 311 Twin 454 Bravo 1.....	\$33,000
2001 Challenger 33 Offshore - T6.2 - Rd/Blk - 200 Hrs.....	\$55,000
1999 Wellcraft 33 Scarab AVS - T/500 - Ppl/Yl.....	\$63,900
1999 Baja 33 Outlaw - T454 - Wht/Ppl 320 Hrs.....	\$59,000
1999 Baja 33 Outlaw - T7.4M - Rd/Blk 4 Bolster.....	\$54,900
2006 Baja 35 Outlaw - T/496 Mag HO - 190 Hrs.....	\$149,900
2006 Donzi 35 ZR - T496 Mags HO - 120 Hrs- Wht.....	\$129,000
1997 Baja 38 Special - T/502 Mag's - 390 Hrs. - T/Blk.....	\$69,900
1998 Wellcraft 38 Scarab - T/502 - N/Teal - 497 Hrs.....	\$59,900
2000 Fountain 38 Fever - Tw/575.....	\$123,000

1996 Fountain 42 Lighting Twin 525 Bravo 1 129 Hrs.....	\$80,000
1999 Fountain 42 Lighting - Trp/Wht/Bl/Yl.....	\$120,000

BOWRIDERS

2003 Regal 2000 - 5.0g - Wht - 64 Hrs.....	\$14,900
1999 Glastron 22GS - 5.0 GL SX - Wht/Teal - 450 Hrs.	\$13,900
1991 Glastron 23 SR - 7.4m - Wht/Burgandy - Trl.....	\$14,500
1993 Celiberty 240BR - 7.4 Merc W/Heritage Trl 500 Hrs.....	\$12,900
1998 Larson 226 - 7.4g W/Tr.....	\$13,900
2009 Regal 2700 - 5.7 - Blue - 77 Hrs.....	\$67,900
2009 Regal 2700es - 8.1g - N/Blk W/Trl - 70 Hrs.....	\$74,900
1995 Mariah 272 - 7.4 Merc.....	\$15,900
2005 Ultra Stealth 280 - 496h - Blue/Wht - 138 Hrs.....	\$75,000
1998 Sea Ray 280 - 5.7 - Wht - 331 Hrs.....	\$33,900
2004 Cobalt 282 - Tw/350 Mag - Only 96 Hrs.....	\$76,000
1996 Regal 8.3se - 7.4 V - Wht - 450 Hrs.....	\$28,000
1999 Regal 2800 5.7 Volvo Dp 320 Hp 470 Hrs.....	\$32,000
2002 Envision 3200 Combo - 496 Mag - Ntt/Blk - 130 Hrs.....	\$44,900
2003 Envision 36 Legacy - T/496 Mag - 90 Hrs.....	\$74,900

CRUISERS

2001 Regal 2460 - 5.0 - Wht - 320 Hrs.....	\$26,900
2003 Monterrey 302 - T5.0 - N/Blk - 110 Hrs.....	\$59,900
1999 Chris-Craft 320 Exp. - T/5.7 Gl - Wht.....	\$74,900
1988 Wellcraft 32 St. Tropez - T/350 - Wht.....	\$29,900
2006 Searay - 320DA T6.2 - N/Blue - Only 75 Hrs!!.....	\$136,000
2001 Regal 3260 - T5.7 - Wht/Bge - 90 Hrs.....	\$79,900
2002 Regal 3260 - T-5.7 - Ntt/Sand - 570 Hrs.....	\$84,900
2004 Regal 3260 - 5.7 GXI DP - Tt/Sand - 250 Hrs.....	\$99,000
1999 Searay 330 Da - T/454 - 550 Hrs. - W/Tan.....	\$69,900
2001 Silverton 330 - T/7.4 - Wht - 500 Hrs.....	69,900

2006 Regal 3360 - T/5.7 - Wht.....	\$125,000
1999 Sea Ray 340 Sundancer Tw 7.4 Gen A/C -Reduced!.....	\$91,000
2003 Regal 3560 - T/8.1 -TT/Med Blue.....	\$129,900
1997 Wellcraft 36 Martinique T7.4 260 Hrs.....	\$84,000
1995 Searay 370 SD -T/7.4L - N/Tan - 600 Hrs.	\$79,900
2005 Regal 3860 - Eng. 420 - Tt/Sand - 350 Hrs.....	\$189,000
2003 Regal 3880 Sedan Twin 8.1 Loaded Boat! Reduced!.....	\$175,000
1991 Mainship 39 - T8.1 Crusader HO....	\$ 79,900
2004 Formula 400 SS - Tw/500 Efi - 305 Hrs.....	\$179,900
2006 Regal 4060 - 8.1 V - Ntt/Blue ..	\$223,000
2007 Regal 4060-T-8.1 - Only 9 Hrs!.....	\$285,000
2003 Regal 4260 Twin 8.1 Loaded With Hard Top!.....	\$225,000
2003 Regal 4260 Twin Volvo 75P Diesel Loaded Boat!.....	\$290,000
2007 Regal 4460 - T/8.1 - Ntt/Blk - 70 Hrs.....	\$339,000
2009 Regal 4460 - Ips T/500 - Blk.....	\$409,000

CUDDYS

1995 Regal 8.3sc - 7.4 Dp - Hunter. Grn.....	\$17,900
2000 Regal 2850 - 7.4L.....	\$29,500
2000 Cobalt 293 - 8.2g - N/Tan - 170 Hrs.....	\$49,900
2004 Regal 3350 - T/496 - Tt/Blk.....	\$108,000
2005 Regal 3350 Cuddy - T/5.7 GXI - 140 Hrs. - N/Tan.....	\$114,900
2005 Formula - 370 SS - Twin 8.1 - 300 Hrs.....	\$169,000

DECK BOATS

2008 Regal 2520 - 5.7 Gl - Ntt/Blk - 100 Hrs W/Trl.....	\$49,900
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PONTOONS

2006 Bennington 2575RL - Evinrude 225 E-Tec - Blu/Tpe.....	\$29,900
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OFFICE PROPERTY MANAGEMENT OPPORTUNITY. Business opportunity for entrepreneur to lease/ manage executive office suites on hwy 54 in Osage Beach. Owner will work with qualified individual through startup phase. Great opportunity for someone to operate a professional based business with minimum investment and requiring low hours per week. Call Bruce Adams for details (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

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Village forges new law enforcement protection agreement

by Nancy Hogland

At their Dec. 3 Board of Trustees meeting, Village of Four Seasons officials plan to vote on a new law enforcement contract with the Camden County Sheriff's Office. The current contract is set to expire Dec. 31.

Under the new agreement, the Village will pay \$98,000 annually, which will be split between the General Fund - \$18,000; the Capital Improvement Fund - \$38,000; and the Street Fund - \$42,000; and will continue to provide use of the 800-square-foot substation free of charge. In the past, the Village contract called for them to pay 56 percent of the actual costs of providing dedicated law enforcement on Horseshoe Bend with the stipulation that the Village's annual costs would not exceed \$218,141.

For the past 15 years, the Village has provided a substation, located in the lower level of Village Hall, free of charge to the deputies and paid the county \$80,000 to \$150,000 per year to keep a deputy assigned exclusively to Horseshoe Bend 24 hours a day, seven days a week. Last year, the Village contributed approximately \$150,000 toward the protection. However, Village officials said a new agreement was needed because, due to falling revenues, they could no longer afford to operate under the old one.

"Our year-to-date revenues are sitting at just over \$181,000. At the same time last year, we were at \$192,000 and two years ago we had already received \$242,000. We've been in a deficit spend-

ing mode for years and we can't afford to continue. We had to cash in a bond to make our last payment. If we continue at this pace we will be broke by 2012," said Cynthia Lonergan, Village trustee and treasurer. "That would give us two options - file bankruptcy or divest. I don't think our residents would support either of those options."

On Nov. 4, Village officials

The board of directors for the POA recently voted to reduce the size of their private security force and instead contract with the sheriff's office for services. According to that contract, deputies would provide 24-7 patrol of the 143 miles of roadway inside the boundaries of the association as well as in Porto Cima; physically check all amenities - pools, campground, activity

ing to be paying deputies to patrol the streets 24 hours a day, why should we duplicate those services? We decided to simply pay an additional fee to have deputies enforce traffic and other ordinances and perform criminal investigations and court duties," Ellison explained, adding that the two contracts combined would provide a total of eight deputies patrolling on the various shifts - three funded by the POA, three thru the sheriff's office and two funded thru the Village. "We felt that would continue to provide the coverage our residents needed while not burdening them with excess costs."

He also said the Village would be "borrowing" ideas from the POA and also requiring deputies to provide additional documentation on their activities.

"For instance, when they run radar, we will expect a log kept - where and how long they ran radar, how many cars were stopped, how many tickets given - those sorts of things. We think our residents deserve that accountability, especially when you consider they are paying triple for their services - once through their county taxes, once through their POA dues and then again through Village taxes," Ellison said.

According to the Camden County Assessor's office, nearly a quarter of the more than \$1 billion total assessed valuation of Camden County is on Horseshoe Bend.

Census enumerators estimate the total population of Camden County at approxi-

mately 41,000. During the summer months, the population is estimated to be 100,000 tourists per day. Village officials said while the Census count is still out, they expect to learn their total full-time population is approximately 2,000 however, they estimated summer-time population at five times that amount and even greater during holiday weekends. They also said traffic counts - and problems, especially drunk driving - multiplies exponentially in the summer when tourists are frequenting the restaurants and bars in 7 Mile Cove.

According to their website, the sheriff's office employs 98 full-time personnel. Of those, 22 deputies are assigned to the patrol division, which is comprised of six squads on twelve hour watches, patrolling 655 square miles. However, a portion of those miles are inside the city limits of Osage Beach, Lake Ozark, Camdenton, Linn Creek, Sunrise Beach and Laurie, which all have their own police forces. According to two of those agencies, Camden County does not routinely patrol inside the corporate city limits of the larger municipalities but instead, responds only when assistance is needed.

SIDENOTE

Next month's Village of Four Seasons Board of Trustees meeting is being held at a different time than usual because several of the trustees will be out of town during on the second Wednesday of the month, which is when they usually meet. For December only, the board will meet at 9 a.m. on Friday, Dec. 3.



met with Sheriff Dwight D. Franklin to start the negotiation process. After two face-to-face meetings and several phone calls the new agreement was forged.

Board of Trustees Chairman Gordon Ellison said it is much simpler than the previous version because it calls for a flat fee to be paid. He also said that by "piggybacking" on an agreement between the sheriff's office and the Four Seasons Property Owners Association (POA), they are saving money while reaping additional coverage benefits.

center, etc.; perform "away-from-residence" checks when requested; and assist other law enforcement in emergency situations. Deputies are required to provide detailed, accurate and legible reports of actions taken during their shifts; attend monthly meetings for updates; report problems with wastewater lights; and enhance community relations.

"While the POA has different slightly needs than the Village, much of the duties will be the same. Our thought was since the POA was go-

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