LAKE OF THE OZARKS

Security at the dam: **Homeland Security helps**

New cameras will aid in the security at the Bagnell Dam, as well as offer needed surveillance. Page 3



Car seat monitoring devices can help save kids' lives

Local entrepreneurs came up with a way to help parents and caregivers remember the kids. Page 12

The electoral college: the power behind the elections

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The Real Estate market

With the nation in a real estate slump over the shrinking credit pool, how is the lake market faring? Page 2

Blunt elects not to runlegislators file bills

The political landscape is in a turmoil since Blunt's announcement, legislators hard at work. Page 48

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Dwight Weaver's continuing look back. Page 36

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The popular long-running feature. Page 22

NEWS IN BRIEF Lake safest in 20 years says MSWP

Missouri's waterways were the safest they have been in over two decades, according to information released in January by the Missouri State Water Patrol. The patrol cited a number of factors as contributing to the drop in waterway accidents including increased funding, increased boater education, involvement by public groups, and the boater safety course now required by law.

The Business Journal spoke with MSWP spokesman Lt. Nick Humphrey about the release.

"In 2007, we had statewide, 246 boating accidents-- with seven fatalities and 159 injuries. Thats the lowest number of boating accidents and the lowest number of fatalities we've had in over 20 years. In 2006, for boating accidents, we had 266. In 1997 there were 429."

By far the nexus surrounding the increase in boating safety at the Lake was money, Humphrey said, made possible in large part through the efforts of Lake resident, Representative Dr. Wayne Cooper.

"It's Representative Cooper's two bills that spearheaded the changes that were made. Obviously, they

had the Governor's support and his signature in order to get passed, but the bills originated with Wayne Cooper. There's no way that I could express the amount of dedication and effort that he has put forth to basically change the face of the Water Patrol and to bring us up to a point where we could achieve these numbers. And it's not something that's happened overnight, he's been working on this since he came into office- it has just taken this long to get it done. He's had a monumental job in educating all of the other legislators state-wide, that maybe don't have constituents that are as affected by these issues-- and to get them onboard and get the bills passed. He's worked hard to get the support he needed."

Dr. Cooper's efforts were not the single factor for the drop in accidents however, Humphrey says.

"The factors behind the decrease have a cumulative effect. I think Dr. Cooper's work, along with the rest of the legislature, and the governor's support, was a primary turning point. There's also the great support that we have gotten from the community and the press- they

have really given us a lot of coverage so that we're able to talk about boating safety issues. And the community-particularly the Lake of the Ozarks-- they came together to form the Water Safety Council- and have done a lot to promote boating safety. I think that has also played a big role in safer boating seasons."

Leadership is also key, Humphrey added. "The Colonel is also a big factor-- over his tenure, boating accidents have dropped continually. I think the fact that we have a Colonel-- selected from our ranks for the first time in over 20 years-- who knew what the main issues were, and more specifically the best ways to address the Water Patrol's issues-- and how to allocate manpower-- is an important factor."

Colonel Talburt in a statement, attributed the decrease in boating accidents to several factors: "Governor Matt Blunt and the Missouri legislature have been dedicated to increasing safety on Missouri waterways and have increased resources supplied to the Missouri State Water Patrol. The additional resources have resulted in the retention of experienced officers, reduced training costs, and improved equipment. The direct result has been more officer visibility, which encourages safer boat operation."

Secondly he noted, "Public involvement in the boating safety message is at an all-time high. The Water Patrol has been given more exposure by the Missouri press which has promoted boating safety. Also, the Water Safety Council based at Lake of the Ozarks spreads the boating safety message statewide."

Additionally, Colonel Talburt said, "The Water Patrol has significantly increased sobriety checkpoints statewide. Last year, in some areas, an average of one out of every six nighttime boat operators were intoxicated. As sobriety checkpoints increased, the number of designated sober operators increased and the number of accidents decreased.

"In 2004," Talburt added, "the state legislature passed a law requiring anyone born after January 1st, 1984 to pass a boater safety course before operating a vessel. The results of that law are now being realized with safer boat operation on Missouri

continues on page 15



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Published monthly at the Lake of the Ozarks, Lake of the Ozarks Business Journal strives to provide accurate and relevant news for business. All stories and photos unless otherwise noted are by editorial staff.

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> Advertising Sales: (573) 348-1958 • Fax: (573) 348-1923 Debbie Myers: 573-280-4052

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Polar Bear Plunge: "freezin' for a reason

Since the beginning, more than 6,200 Missourians have undertaken this "unbearable" challenge-- 'plunge' into the frigid waters of the Lake of the Ozarks— for a good cause of

The Polar Bear Plunge, now in its thirteenth year, benefits Special Olympics Missouri. It has grown to become their signature fundraising event in the area, and each year draws larger and larger crowds. They combine a five kilometer "strut" to the events, with 'strutters' raising money as well.

It's an opportunity for individuals, businesses and organizations to support local Special Olympics athletes through plunging, or supporting a plunger.

Proceeds from the event support the year-round activities and athletic competitions for over 14,000 Missouri adults and children who have mental disabilities and participate in Special Olympics. The event recognizes the top fundraisers and the coveted "Golden Plunger" award going to the best costume. Everybody who enters gets a sweatshirt, and rewards for meeting goals.

In addition to the Lake,

state in Kansas City, Columbia, Cape Giradeau, Branson, Kirksville, Joplin, Saint Louis and a host of other cities.

Participants can register and enter online at www.somo. org/plunge, and are required to raise just \$50 to participate. Rules say plungers must be at least 14 years old, wear at least a swimsuit, wear shoes, and cannot wear a wetsuit. Everyone is welcome for the 5K strut.

New for 2008, the truly brave are becoming Super Plungers, participants who can raise at least \$5,000 and will plunge once every hour for the 24 hours prior to the event.

This year, February 23 is the date, Grand Glaize beach inside the Lake of the Ozarks State Park is the place. The Parade of Costumes kicks off at 2:00 p.m., with the first heats of plungers taking to the water at 2:30 p.m.

The organization has arranged for reduced rates for those who travel for the event and would like to stay overnight. Details are available online.

Top fundraisers under 18, Top fundraiser, Top fundraising team and Largest Heet are recognized and awarded prizes.

Prizes are awarded for rais-

plunges are held across the ing increasing amounts of donations. If you raise \$50, get a commemorative seatshirt, at \$300 you receive a towel. For those that hit \$500, a night in a lake area hotel is the prize, at \$650 you'll get a certificate for golf at the lake. And finally, if you raise \$1,000 you'll receive a Polar Bear Plunge Polar Fleece

> Special Olympics Missouri is looking to get 500 plungers and raise \$130,000 through the

The Polar Bear 5K Strut opens at 10 a.m. on February 23, with registrations accepted at Osage Beach City Hall beginning at 8 a.m. The strut is a way for those who can't "bear" the thought of jumping in the lake a chance to participate and raise money for a good cause. Each strutter must raise at least \$50, and it's open to everyone.

Prizes are awarded for various levels: \$50 - commemorative sweatshirt, \$300 - Polar Bear Strut towel, \$500 - a stay in a lake area hotel, \$650 - a golf certificate for a lake course and at \$1,000 the Polar Bear Strut Polar Fleece Vest.

For more information contact Special Olympics at 573-635-1660.



The creative costumes are always a big hit at the Polar Bear Plunge

Cabinet helps with Dam

by Joseph Louis

A five year-old federal department is giving assistance to two shore cities of the lake to monitor the linchpin of the Lake of the Ozarks— the Bagnell Dam. The U.S. Department of Homeland Security is providing the cities of Lake Ozark and Osage Beach \$180,000 to enhance the security at the Ameren UE facility. The money will be used to improve the monitoring capabilities and the response time for the first responders, the city of Lake Ozark Police Department, and their support, the Department of Public Safety of the city of Osage Beach.

Recognizing the priority, Homeland Security will give a matching funds, free grant of approximately \$107,000 to Lake Ozark and \$73,000 to Osage Beach. Lake Ozark Police Chief Mark Maples says the city was approached by the cabinet department last year.

"The dam was picked by the folks at Homeland Security as a potential target. They sent their representative out to make contact with whoever the first re-

sponder was and it was us, the city of Lake Ozark and the P.D.," Maples said.

"We had a few meetings and they told us what was available, and that they were kind of switching gears from response to prevention," Maples said, "and that some monies were available for prevention and equipment to assist the P.D. in responding in any sort of a catastrophe."

The money will be used by Lake Ozark to add to what Ameren UE already has to protect the dam

"Ameren has already done their homework, they've already got systems in place, there's already cameras on the dam, we're not really inventing anything new here," Maples said. "We're just adding to that to make sure we are doing everything we possibly can to make sure that the dam is as secure as we can make it."

"It's a combination of everyone's efforts."

Those additions being looked at include barriers and signage for the area, as well as six video cameras and a new monitoring system to assist the number of eyes on the structure. Two of the cameras will be permanent and four will be mobile. Osage Beach Police Chief Dave Severson says that they will all be state of the art.

"They'll be low light, they'll be wireless, they'll maybe even be thermal imaging, and we'll be able to monitor them here." Severson said, referring to the fact that part of the funding will go to connect the mounted cameras to a system that will feed directly to both police dispatch rooms. But those dispatchers may not be the only new eyes on the Bagnell Dam. With the announcement late last year that the six-county area will be getting federal assistance in putting laptops in all patrol vehicles, that will allow the patrolmen to have a window on their computer screen feeding off of the new system, adding more eyes to the dam.

A bit of background: That funding covers Miller, Camden, Morgan, Cole, Boone and Callaway counties and is called the Central Missouri Regional Justice Information System. A re-



The Department of Homeland Security recognizes Bagnell Dam as a priority.

cent 1.2 million dollar-plus grant from the federal government through U.S. Congressmen Kenny Hulshof and Ike Skelton will filter down through that project continues on page 5



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Cabinet helps with Dam

continued from page 3 this year, eventually providing the laptops to all cities encompassed in the six counties.

Another aspect of the new system allows the mobile cameras to feed images as well. Homeland Security says the four mobile units can be used in the limits of the municipalities when not being utilized at the dam. That would give the patrol vehicle laptops the ability to follow all of the activity on the system, feeding from all six cameras.

"That would be a component we could integrate these with, so in theory we could be watching from all the cars also," Chief Severson says referring to the new laptops. -- Theoretically leading to a new dimension of surveillance here at the lake.

"Well I think it would be great to set them up in some of our problematic areas that may be the victims of burglaries or that sort of thing. We can sit and monitor some of the activities at the local stores," Severson said.

Looking at other needs for the dam that will be funded with a portion of the grant money, Chief Maples says the one topic that is dealt with every day on the dam is traffic. The route is narrow and large trucks and cars can congest the top of the structure quickly.

"One of the things that I addressed in the grant was the need for some portable signage," Maples said. "One of the boards that MoDOT has already where you can type up your message and it'll display it."

"If we do have some issues, whether it is just a traffic problem, we'll have a resource now that we don't have to call MoDOT for a sign — with our own, we'll get it out there and be able to alert motorists as well," Maples

This may be just the start of the relationship between the lake and the U.S. Department of Homeland Security.

Starting next year, federal requirements for the U.S Coast Guard will kick in with the assistance of the department. A Transportation Workers Identification Credential will be mandatory for all "six-pack" boat guides on the lake, a piece of identification required to operate that type of vessel. Identification will be necessary for larger boat operators as well, due to the dam, its environmental sensitivity, and the need for the U.S Coast Guard to track who is operating on the lake. Chief Severson is a part of the state effort to coordinate with homeland security on federal laws coming in the

"A couple of years ago, Governor [Matt] Blunt created regional oversight commitees and they're divided up statewide by the highway patrol troop areas," Severson said, "and I represent the chiefs of police on that com-

"There's fifteen disciplines in this committee, police and fire are just two seats at the table. The rest deal with education and volunteerism and sheltering, agricultural," Severson said.

"The goal is to find out the best way for this region how to spend those monies," Severson said. "The last couple of years a lot of money has gone to radio interoperability."

The chief says recently the focus for the oversight committee has been encouraging small business owners to develop a business plan for business continuity. That will lead to more stability for companies in case of a disaster. Whatever the focus, the cities of Lake Ozark and Osage Beach are now a part of the program.

With the \$180,000 grant, it marks the beginning of a long relationship between local, state and federal authorities, to protect the most important part of the lake, Bagnell Dam.

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The real decision makers: the Electoral College

by Alison Schneider

Every four years in this great country of ours, we get the privilege of electing the next President of the United States. We pore over personal histories and voting records and make our decisions based on— let's face it—a mere glimpse into the candidates' lives. Over 90 million Americans will turn out on the first Tuesday of November to cast their precious vote. We all anxiously await the results of the populous vote so that we will know who gets to live in the big white house for the next four years. What we don't realize is that the real election happens in December when 538 citizens actually make the decision that counts. These are the members of the Electoral College.

So here's how it works: When you vote for a presidential candidate you are really voting to tell the Electoral College representatives of your state to cast their votes for your candidate. Your choice to vote on the Republican, Democratic, or Independent ticket is really giving the representatives the direc-

State numbers indicate the number of electors MT ND MN VT 3 ID SD 3 **MA 12** WY RI4 IA CT 7 NE NV **NJ 15** IL IN UT DE 3 CO **MD 10** MO KS DC 3 55 **TN 11** ΑZ **OK AR NM** MS AL Primary/caucus already held TX ΑK Primary/caucus before Feb. 5 Primary/caucus held Feb. 5 Primary/caucus held after Feb. 5

tive to vote that way the majority votes in your state. The candidate who wins the popular vote in any state wins all

the pledged votes of the state's electors (with the exception of Maine and Nebraska, which are allowed to split their college votes). A candidate needs to gain 270 Electoral College votes to capture the office of

Here's the "gotcha"— while the state electors are pledged to vote for the candidate of the continues on page 8



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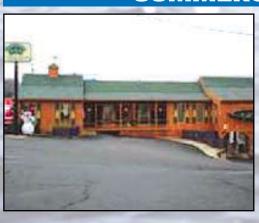
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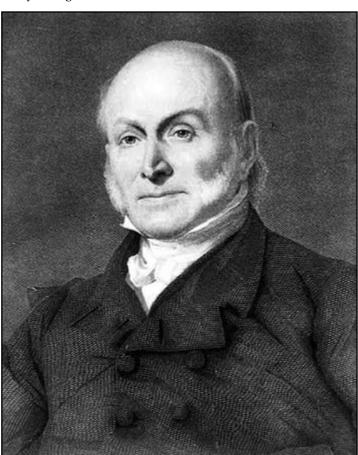
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The Electoral College

continued from page 6 party that chose them, nothing in the Constitutions' 12th Amendment actually requires them to do so. In the end – they can do what they want. While it's rare, occasionally an elector will defect and not vote for the party candidate they promised to when appointed. These votes rarely change the outcome of

often feel slighted or passed over in the Presidential election furor. Their votes are small in comparison to California (55 votes), New York (31), Texas (34), and Florida (27). In fact, by carrying these states plus Ohio (20), Illinois (21), Pennsylvania (21), Michigan (17), Georgia (15), New Jersey (15), Virginia (13) and D.C. (3) – a candidate



Portrait of John Quincy Adams, America's sixth president, elected Feb. 9, 1825. The election of 1824 is notable in the fact that it is the only time since the 12th Amendment to the Constitution was passed, that the presidential election was decided by the House of Representatives.

During that election, no candidate received a majority of the electoral vote. In fact, the candidate with the most electoral votes- Andrew Jackson with 99, lost the election to Adams who had 84 votes.

Adams' victory astounded Jackson, who, as the winner of both the popular and electoral vote (Adams received 30.9% of the popular vote versus Jackson's 41.3%) thought he would become president.

Jackson later won out over Adams in the 1828 election.

the popular vote and 27 states even prohibit the flip in their doctrines. But it could happen.

There are a number of problems with this system depending on your views.

One of the major arguments against the college vote is that the electors are assigned based on the population of that state. The larger the population, the more votes you get in the Electoral College (the number also matches the number of Senators and Representatives for

each state as well).

That's why the middle states

can win the election. The combination is obviously random in this example, but the point is clear. A candidate can be elected President of this country with only 12 states throwing their electoral votes in their direction - regardless of the popular vote. Pretty scary, huh?

In 1787 at the Constitutional Convention the founders debated on how to decide how to choose the leader of our country. They recognized that having the legislature elect one of their own would be, well, wrong.

continues on page 9

The Electoral College

continued from page 8
They also felt that a directly popular vote was inequitable as well, so they devised an indirect popular vote system – the Electoral College.

While there are pros and cons to the system, it does guarantee that the person elected President does have substantial support spread throughout the country. Proponents argue that the EC is a weighted voting system designed to give more power to those states with the largest populations. While this thought has merit, it's also undeniable that the smaller population states have the ability to swing any election. Those opposed to the EC believe fervently that the EC should be completely abandoned and the Presidential election be a result of the direct popular vote.

The process for selecting electors varies throughout the United States. Generally, the political parties nominate electors at their State party conventions or by a vote of the party's central committee in each State. Electors are often selected to recognize their service and dedication to their political party. They may be State-elected officials, party leaders, or persons who have a personal or political affiliation with the Presidential candidate.

Then the voters in each State choose the electors on the day of the general election. The electors' names may or may not appear on the ballot below the name of the candidates running for President, depending on the procedure in each State. In effect, the popular vote also sets the EC, but most voters aren't aware who their representatives are. We trust that the party has chosen wisely.

In 2004 we saw that a President can be elected to office after coming up short on the direct vote but winning the indirect (EC) vote cast by the states in which they won the majority. While this seems unfair – it's precisely the reason the EC was established. A candidate has to carry a state to win the use of it's Electoral votes. Carry a large state and you get that large number of

votes on your tally sheet.

The night of the election
the votes are tallied by popu-

lar vote as well as states won. Because the EC pledges to vote as their state goes, we can predict the winner of the Electoral College vote, but it's not really official in November.

41 days after the popular vote declares a winner, the EC meets to cast their votes. That gives the EC electors 41 days to change their minds if they are so inclined. Then, one month following the casting of the electoral votes, the U.S. Congress meets in joint session to declare the winner of the election.

When a candidate for President receives the votes from 270 or more Presidential Electors, the presiding officer (usually the sitting Vice President) declares that candidate to be the President-elect, and a candidate for vice president receiving 270 or more electoral votes is similarly declared to be the Vice President-elect. This is the title they hold until the inauguration ceremony in January.

What if no one wins 270 EC votes? Well, then the 12th Amendment kicks in and the election is decided by the House of Representatives. Each state gets only one vote total not each representative – and therefore a simple majority wins the office. This has only happened twice in our country's history. Thomas Jefferson in 1801 and John Q Adams in 1825 were both elected to the office of President by virtue of the House of Representatives.

One can argue both sides of the issue, but as in most matters - our forefathers thought things through pretty clearly. A direct popular vote might seem more equitable, but then you run the risk of the higher populated states turning out in large number running the entire election. On the other hand, it's clear that the larger populous states have a large hand in the Electoral College as well. You cannot deny that they have to carry at least a couple of the large EC states to win and that's where the candidates will focus their time during their election campaigns.

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Lake of the Ozarks Business Journal

Adopt-the-Shoreline looks to increase participation, efforts

Bryan Vance, Shoreline Management for AmerenUE, spoke with us regarding this year's Adopt-the-Shoreline. With the ever-increasing popularity of the lake, and the increasing number of recreational users of the lake, it's more important than ever to try and control the trash and debris in the lake.

Bryan said they have expanded the effort for 2008 as well as moved it back slightly to accommodate volunteers.

"We have over 100 adopt-

ing members, and we'll have between six and nine hundred volunteers out on the water this year. We'll clean over 500 miles of the lake's shoreline. It should be another great event." he said.

The amount — and variety — of the debris taken out of the lake each year is staggering.

Bryan says, "We pick up pop bottles, aluminum cans, general trash— of every description that you can imagine associated with boating activities. We'll find a lot of lawn furniture that blows off of docks, we've found everything from laptop computers to bowling balls. We removed over 2,200 cubic yards of material last year. We look to do that again this year— and just about wipe out the rest of the dock foam in the next couple years, with the program, and the encapsulation ban at the end of this year."

They of course would like more community-minded residents to take up the effort and help out— either through one of the groups that participate, or individually.

"We've been able to average over 500 miles of shoreline over the past couple years. If we could get everyone to participate, we could definitely get the entire lake. Everyone is welcome-- anyone that is interested, we can get them hooked up with a group in the area of the lake they live in and then can help that group."

But even if they want to just go out and pick a stretch of shoreline, Brian says they would never say no to that--"We would like to know where the efforts are, however, because we can help out with the disposal of the trash."

Cold weather in previous years has sometimes hampered efforts- the last two weeks of March are sometimes inclement. Vance says they moved the event in the hopes that good weather will mean a better turnout.

"This year the event is going to run for the entire month of April," he explains. "We usually only go two weeks. It's up to each adopting group as to which day they are going to do the cleanup, but we'll have people out every day this year I would imagine. We've moved the event back from the end of March a little bit- we decided to try to go for a little better weather by putting it in April. We had a few days last year in March with events in snowstorms-- that was hard on people."

The cleanup isn't all work though. Some take it as an opportunity to get together, some even plan for it a year in ad-

"We have a lot of turnouts where there is a good shoreline lunch provided, where there's a party afterwards that evening. There are groups like the Lake of the Ozarks Yachting Association, that have a date scheduled every year in advance, and it's a big event for them." Vance said.

Volunteers don't however. remove nature's trash- dead branches, leaves and the like.

Says Brian, "We leave natural debris in the lake- it's natural habitat for the things that live in and around the lake. In fact, woody debris is one of the things that the Conservation Commission has asked us definitely not to mess with, because it's vital fish-rearing habitat during the spawn — the little fish use it survive."

There's time to hit one of the workshops and learn a bit more about the cleanup effort prior to April.

"Anyone who wants to call in the next few weeks, we'll try to get them to one of the area workshops we're holding in February," Bryan said.

Workshops are scheduled Feb. 19 and 20 for anyone interested in participating in the Adopt-the-Shoreline program and the 2008 Annual Shoreline Beautification Cleanup at Missouri's Lake of the Ozarks. Adopt-the-Shoreline members will also be attending the workshops to prepare for spring cleanup projects and to share ideas with new and prospective members.

Four workshops have been scheduled to prepare volunteers for the annual spring cleanup, set for April 1 through April 30:

Tuesday, Feb. 19, 2008 9:30 to 11:00 a.m. Missouri Department of **Conservation – Camdenton** 1:30 to 3:00 p.m. Willmore Lodge – Lake Ozark

Wednesday, Feb. 20, 2008 9:30 to 11:00 a.m. **Warsaw Community Building** 1:30 to 3:00 p.m. Central Bank - Laurie

Topics will include how to adopt shoreline or assist other cleanup groups, boating equipment and tools required, volunteer recognition, and safety procedures to insure a safe and fun cleanup.

Adopt-the-Shoreline is sponsored by AmerenUE, which administers the program, provides trash bags and pays for disposal of the trash and debris collected, but the cleanup work is done entirely by volunteers. During the 2007 spring cleanup, more than 650 volunteers from 58 participating groups removed 2,200 cubic yards of debris, weighing 130 tons, from more than 500 miles of shore-

For more information on the upcoming workshops, call the Adopt-the-Shoreline office at 573-365-9252.

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Local Rotarian takes Polio vaccine to Nigeria

"Can I offer a polio vaccine to your children?"

When Sue Schimelfenyg asked one Nigerian man this question, he burst into tears. "My baby died yesterday," he told her.

Beginning with a middle-ofthe-night arrival in capital city of Abuja, and continuing for almost two weeks, the Laurie-Sunrise Beach Rotarian says she was amazed, upset, and personally rewarded by a humanitarian trip to distribute polio vaccine to young children in Nigeria. She spoke recently to her home Rotary group about her trip, and hopes to be able to carry the story to others in the Lake area.

Schimelfenyg was one of 90 Americans who traveled to Nigeria in late November as part of Rotary International's amazingly successful initiative to help eradicate polio around the world. Since 1985, Rotary International has contributed more than \$600 million to Polio Plus, Rotary's international commitment to eradicate polio around the world. Along with the money, thousands of Rotary volun-



Local Rotarian Sue Schimelfeng relates her trip to Rotary President Dale Rosenthal

teers have spread out around the world to distribute vaccines.

In Nigeria, thanks in part to Rotary's efforts, the number of new cases of polio in 2007 dropped to 262 – down from 1198 reported new cases in 2006.

While in Nigeria, Schimelfenyg's team also had an oppor-

tunity to visit schools, orphanages, villages and a variety of public health projects, as well as to meet with Nigeria's minister of health and other senior

government officials, many of whom were Rotarians themselves. One purpose of the trip was for the visitors – who hailed from all over the U.S. – to study projects that the Nigerian Rotarians would like to implement with support from their American Rotary friends.

The core of the trip, however, involved distributing oral polio vaccine to children – often in the face of rumors and concerns on the parts of the parents.

"There were rumors that the vaccine was really to sterilize Muslim kids," reports Schimelfenyg. She also tells of talking with parents who had lost children because they lacked money for hospital care or medication, and who questioned why the polio vaccines would be free.

Her diet for the week consisted primarily of goat liver and kidneys, yams, plantain, stews, and a spicy chicken and rice dish. Security was extremely tight and she was sometimes concerned about her safety. Conditions, even in the five-star hotel, were Spartan. And she paid her own way.

Yet, she says, "If I could afford it, I'd go back again very soon."



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Local entrepreneurs look to save lives through new car seat monitor

by Monica Vincent

Right here in Lake of the Ozarks, Bob Steffen and Greg Schoneberg have been working on a solution to a tragic problem, by developing a Car Seat Monitor through their company, Cars-N-Kids, Inc. When summer's hottest weeks approach, it is important to remember hyperthermia and other automobile-related dangers that have taken the lives of at least 671 U.S. children left unattended in and around cars since 2001.

Sometimes kids are left alone on purpose. Other children climb into unlocked cars when no one is looking - a factor that played into the deaths of 46 children, or 27 percent, in a study of 171 hyperthermia deaths from 1995 to 2002.

At least 39 percent of the children who died were left in cars by caregivers who simply forgot them.

This tragedy has happened to many different loving and well meaning caregivers; especially if the responsible party is not usually the one to take the child somewhere, if the routine has been broken or something else is unusual (construction detours, parking lots closed, missing an exit, sleep deprivation, stress at work; etc). Humans are habitual creatures and any change to routine can sometimes be tragic.

Since 1998 there have been at least a total of 323 of these needless tragedies. This study shows that these incidents can occur on days with relatively mild (i.e., ~ 70 degrees F) temperatures and can occur very rapidly.

According to a CDC study, laws related to endangering the life or health of a child by leaving the child unattended in an vehicle have been enacted by 11 states including Missouri; the nature of these laws and associated penalties vary by state. In California, funds from 70% of fines resulting from noncompliance with its associated law will go to counties to support public education campaigns to address these preventable deaths and injuries.

The CDC further states, "Children might be protected further by commercially available vehicle enhancements..." It goes on to say "Evaluation of such interventions should be conducted

to inform policy makers about their effectiveness in reducing nontraffic MV-related injuries and deaths among children."

Understanding this need for an "extra layer of protection", the Car Seat Monitor by Cars-N-Kids, Inc., was invented locally by childhood friends Bob Steffen and Greg Schoneberg. Greg has two school age boys and Bob has three. Said Steffen,"We were sitting around discussing the tragic news reports of kids being left behind in cars. Since Greg had been an automotive engineer for 20 years and with Ford for about 10 years, we decided we could do something to make a difference."

Said Schoneberg, "Internationally there is an average of one unattended child death per year, and stateside that average is one every ten days. And, we're not just talking about deaths, we also have to take into consideration the thousands of near-misses which often result in trauma and/or permanent injury. In Australia alone last year, there were 1,400 children rescued from hot cars."

continues on page 13







New car seat monitor

continued from page 12
"We will definitely be marketing internationally as well as stateside."

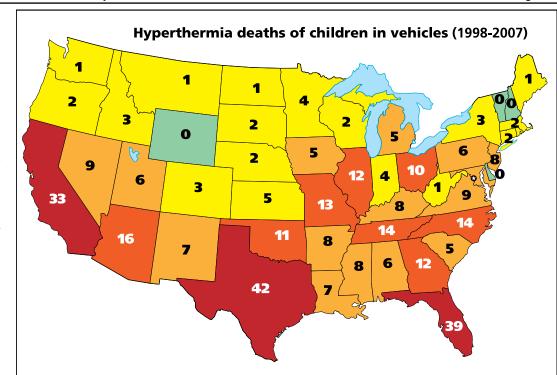
Explains Steffen, "Originally we decided to work through the key fob which would activate the panic alarm. But to add another component to these coded key fobs was an expensive, logistical nightmare and we were looking for a solution that was affordable and accessible for everyone. There are also others who are patenting attempts at key fobs, and even NASA was working on a proximity detector, that simply became too expensive and complicated to market. We kept looking for a simpler, more affordable way. Why let the parent out of the car first? Let's remind them the child is in the car pefore they get out of the car."

He adds, "The Car Seat Monitor will work with any car seat, on any car, no tools required, and can be installed in less than a minute. This is a completely affordable product... with a retail price of approximately \$34.95. That was another challenge with the design -- we wanted to make sure it was accessible and afford-

able for everyone. Janette Fennell with www.KidsnCars.org is 100% behind our product. Also Andrea Lester with www.Forget-MeNotUSA.com has provided invaluable help in getting the word out about our product."

The Car Seat Monitor has a five second time lapse when the car comes to a stop- then the lullabye will play for 15 seconds or until the car moves again. If the sensor doesn't sense any motion within the 15 second duration of the song, there will be a 30 second lapse in time before the song plays again. It won't be common ambient background noise - it is just intermittent enough to stay a gentle reminder. Any movement the car is making, including moving around in the seat to retrieve bags or papers while exiting, will restart the five second timer. It is loud enough to be heard over a cel phone or radio transmission, but not loud enough to be disturbing to the child, making the lullabve an ideal solution.

Said Steffen, "The second generation we are working on goes into a 5 minute pause if the weight sensor in the seat is still



depressed from the weight of the child in it. At the end of that pause, a voice alarm will sound on the outside of the vehicle stating there is a child in the car. Basically the child itself is the on/off switch."

Adds Schoneberg, "There will also be a feature that can be added to a key chain, which can

unobtrusively notify the parent they have left the child in the car. It just provides another layer of protection. These options will be ready by the third quarter of this year."

Cars-N-Kids, Inc. was notified on January 24th, that they had been invited to showcase their product at the ABC Juvenile

Product Show in Las Vegas in September, as well as the Mom-To-Be Show in Las Vegas March 4th and 5th, and the Babies Expo in Fort Lauderdale March 7th and 8th.

Concludes Steffen, "The original production prototypes will be ready in about a week. Those continued on page 31

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February, 2008 Lake of the Ozarks Business Journal

Newcomers/Longtimers Proudly Displays NEWCOMERS/LONGTIMERS

Thanks to Jan Reinhart, of Four Seasons, the display of history and memorabilia for the Newcomers/Longtimers club is easily recognizable at the Camden County Historical Museum at Linn Creek. The clubs' museum display case was dedicated two years ago when past Presidents marked the 40th anniversary of the ladies' social club by creating a lasting remembrance of the clubs' accomplishments.

Jan designed and handcraftthe clubs' logo.



February Calendar of Events at the Lake

Knights of Columbus Fish Fry-Camdenton	Feb 1 & 1	5 Camdenton, MO
St. Patrick's Fish Fry	Feb 8	Laurie, MO
7th Annual Pub Crawl	Feb 9 La	ake Ozark/Osage Beach
St. Louis Irish Arts Dance Troupe	Feb 9	Versailles, MO
Spaghetti Dinner	Feb 9	Osage Beach, MO
Junior Duck Stamp Exhibit	Feb 11	Osage Beach, MO
Valentine Dinner Theatre	Feb 14	Osage Beach, MO
Valentine Package	Feb 14	Lake Ozark, MO
Mended Hearts Support Group	Feb 14	Osage Beach, MO
Valentine Luncheon	Feb 14	Osage Beach, MO
Hide Tanning Demonstration and Workshop	Feb 14	Linn Creek, NO
Knights of Columbus Fish Fry-St. Patrick's	Feb 15	Laurie, MO
Ozark Jazz Society's Dance & Pot Luck	Feb 16	Laurie, MO
7th Annual Home & Garden Expo	Feb 16	Lake Ozark, MO
CardioVascular Screening Clinic	Feb 16	Osage Beach, MO
3rd Annual Bridal and Spring Fashion Show	Feb 17	Lake Ozark, MO
Hepatitis C Support Group	Feb 17	Osage Beach, MO
After Hours Social at Brass Door Restaurant	Feb 20	Osage Beach, MO
New Horizons Widow(er) Support Group	Feb 20	Osage Beach, MO
Junior Duck Stamp Exhibit	Feb 21	Eldon, MO
Children's Production	Feb 21	Sunrise Beach
Community Center		
"Thrive" talent Show and bake sale	Feb 22	Osage Beach, MO
13th Annual Polar Bear Plunge	Feb 23	Osage Beach, MO
Fibormyalgia and Chronic	Feb 28	Osage Beach, MO
Fatigue Support Group		_
Knights of Columbus Fish Fry	Feb 29	Lake Ozark, MO
-Our Lady of the Lake		
•		

For more information, visit the Lake Area Chamber of Commerce website at www. lakeareachamber.com, or call toll-free 800-451-4117 - at the lake 573-964-1008.

Public invited to hear outdoor writer speak Feb. 9

The public is invited to meet wildlife expert and outdoor writer David Ulrich, who will be guest speaker at the Feb. 9 meeting of the Lake of the Ozarks Writers Guild.

Ulrich, who is chief of the Missouri Conservation Department Wildlife Division's Ozark Unit, has written a number of articles for the Missouri Conservationist magazine, most recently in December.

He is a 29 -year emplyee with the conservation department and lives on a 40-acre farm in

Moniteau County where he and his wife, Jennifer, raised three sons. Rabbit hunting and fishing are among his many hobbies.

The Writers Guild meeting will be held at the Camden County Library branch in Osage Beach at 9:30 a.m. Saturday, Feb. 9. The address of the library is 1064 Gutridge Lane, off U.S. 54 just south of the Grand Glaize

For more information contact Writers Guild President Bob Shauck bshauck@hotmail.com

Nick Berberich joins McNally Properties

After graduating Camdenton High School, lake native Berberich moved to St. Louis to attend Meramec College. While there he became involved in restoring homes in the Soulard and Forest Park neighborhoods. Building on that experience, he traveled through Central and South America working in construction and real estate.

Berberich's years of construction experience stretching across the Americas will serve him well as a Sales Associate, according to Pat McNally, head of McNally Properties Commercial Division.

"Nick knows the area well and has long experience as a builder. We feel this experience and his strong sense of responsibility will serve our clients well," Mc-Nally said.

Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread.

Fewest boating accidents in 20 years says MSWP

continued from page 1 waterways and a reduced number of boating accidents."

The Colonel concluded by adding "Obviously we have made a great stride toward safety by reducing the number of accidents in 2007; however, there is still room for improvement. The officers of the Missouri State Water Patrol are eager to make Missouri's waterways safe for all to enjoy in 2008 and beyond."

The Lake of the Ozarks Wa-

A connection?

Data suggests that influences like education and increased presence spell the downturn in boating accidents rather than BWI arrests.



ter Safety Council's President Trisha Creach, said in a statement, the council deserved receive a large part of the credit for reducing Missouri waterway accidents.

Creach said, "All five local Chambers of Commerce, plus the Tri-County Lodging Association, the Lake of the Ozarks Convention and Visitor's Bureau, AmerenUE, tourism-related groups, businesses, government agencies and private citizens formed a partnership to determine how we could effectively impact water safety."

Additionaly, Creach said the group asked the Water Patrol to step up its efforts in enforcement at the Lake.

"Working with the Water Patrol the Safety Council requested more 'boating saturations' in which officers are brought in to the Lake of the Ozarks from other areas," Creach said, adding, "We plan to spread the message to areas of the Lake that we didn't get to last year. Also we want to get the message into area schools to reach younger kids so they'll remind their parent to wear life jackets."

In the statement Creach reported the Lake had just 114 boating accidents in 2007, with two fatalities. Drunken driving arrests were down to 276 from 316 the year previous.

Federal regulators close Kansas City bank

Federal regulators close Kansas City-area bank

Federal banking regulators on Friday closed a Kansas Cityarea bank, saying "unsafe and unsound practices" had led to substantial losses and a drawdown of assets.

Douglass National Bank, a 25-year-old institution and only black-owned bank in the Kansas City area, had \$58.5 million in assets and \$53.8 million in deposits as of October 22, said the Federal Deposit Insurance Corporation.

The FDIC said it tansferred those deposits and assets to Liberty Bank and Trust, a New Orleans-based bank, which will now take over operation of Douglass' three branches in Missouri and Kansas, starting Monday. The FDIC said Liberty will purchase about \$55.7 million of

the bank's assets at book value, less a \$6.1 million discount.

The FDIC will hold on to \$2.8 million for later disposition.

In a news release, the Office of the Comptroller of the Currency said it decided to close Douglass "after finding that the bank had experienced substantial dissipation of assets and earnings die to unsafe and unsound practices," without elaborating.

"The OCC also found that the bank had incurred and is likely to incur losses that will deplete all or substantially all of its capital, and there is no reasonable prospect that the bank will become adequately capitalized without federal assistance," it said

A spokeswoman for the Kansas City-based bank wasn't available for comment Friday evening.

Carnahan undecided about the race for Governor

Secretary of State Robin Carnahan's campaign confirmed that she is thinking about running for governor while former Republican Sen. Jim Talent declared he definitely will not.

Talent, like Carnahan, had entertained thoughts of a gubernatorial campaign following the surprising announcement by Republican Gov. Matt Blunt that he will not seek re-election this year.

Blunt's decision left Democratic Attorney General Jay Nixon as the only declared candidate in the governor's race and led to a scramble among Republicans to try to fill Blunt's role.

Talent, who lost his own reelection bid in 2006, had probably the greatest statewide name recognition and fundraising ability of the more than half-dozen Republicans considering the governor's race. But until Friday, when he withdrew his name from the list, Talent had said nothing publicly.

"Since the governor's announcement, I have received

numerous inquiries from friends around the state about my interest in the governor's race," Talent said in a written statement. "However, in the expectation that I would not be seeking office in 2008, I have made commitments to my family, to the (Mitt) Romney for President campaign, and to other professional activities. I cannot reconcile running for governor now with those commitments."



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Summer Food Service seeks additional sponsors

Gov. Matt Blunt and the Missouri Department of Health and Senior Services are seeking sponsors to operate meal service sites for the Summer Food Service Program, which is funded by the U.S. Department of Agriculture.

"No Missouri child can reach their full potential on an empty stomach," Gov. Blunt said. "I have enjoyed taking part in and visiting the summer lunch program at work in our state and in order to ensure that even more Missouri children have access to nutritious meals over the summer, we are seeking additional sponsors to provide this important service for Missouri's children."

"Children who depend on school lunch and breakfast programs during the school year should not be forgotten during the summer months," said Melanie Madore, associate chief of the state health department's Bureau of Community Food and Nutrition Assistance. "Additional sponsors could help further boost the number of young people in Missouri benefiting from nutritious meals and snacks this coming summer."

The Summer Food Service Program provides meals and snacks to children at a variety of locations including churches, schools, playgrounds, camps, migrant centers, YMCAs, YWCAs, Boys and Girls Clubs and parks.

Gov. Blunt has seen firsthand the benefits of the Summer Food Service Program. During the launch of his Healthy Missourians initiative, the governor helped serve lunch to area children as part of Columbia's Lunch in the Park program.

Three million free, nutritious meals were served to children in Missouri last summer as a result of the Summer Food Service Program. This figure represents only about 20 percent of the eligible children in the state, according to the health depart-

The Summer Food Service Program provides meals to needy children up to age 18 during the summer months.

continued nex page

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Summer Food Service seeks additional sponsors

continued from previous page
The program is also available
to people over 18 who are determined by a state educational
agency to be mentally or physically disabled and are enrolled
in a school program for the
mentally or physically disabled
during the regular school year.

Organizations that can apply to become program sponsors include:

-Public or private nonprofit schools that participate in the National School Lunch Program during the school year -Residential summer camps

- -Local, municipal, county or state government units
 - -Private nonprofit organizations
- -Public or private nonprofit colleges and universities operating a National Youth Sports Program

Sponsors are reimbursed on a per-meal basis and can apply in advance for set-up funds. More information about the Summer Food Service Program and sponsor or site eligibility is available at www.dhss.mo.gov or telephone at 888-435-1464.

New safe driving program on DVD available from the Highway Patrol

The Missouri State Highway Patrol announces a new driving program for teenage drivers entitled, "How To Save a Life". The new driving program will replace the current program, "It's My Life". "How To Save A Life" is somewhat similar in format to "It's My Life", and is appropriate for high school and college students. This new generation DVD highlights the four risky behaviors of young drivers through

photos, music, and testimonials from victims and family memhers

The goal of the program is to target young drivers and educate them against the number one killer of teenage drivers--car crashes.

Anyone interested in scheduling this program should contact Sergeant Sheldon Lyon at 816-387-2345, for more information. There is no cost for the program.



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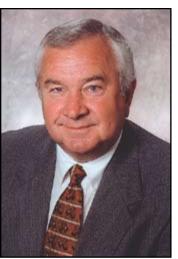
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"Fowl" weather friend

Local man inducted into the national Waterfowlers Hall of Fame

Bill Franklin of Lake Ozark was recently inducted into the national Waterfowlers Hall of Fame.



Inductee Bill Franklin

Inductees consist of individuals who have been cited for above and beyond activity in Ducks Unlimited, Delta Waterfowlers, or other regional conservation minded organizations.

Current and past inductees are made up of such committed conservationists as Ted Williams and Raime Watson, as well as current and past Commissioners of the Missouri Department of Conservation.

Franklin was recognized for his ongoing commitment to promoting wetlands habitat in which waterfowl flourish. Whether through Ducks Unlimited banquets, or providing practical information from his years of experience, Bill has always been a friend to waterfowlers wherever he goes.

Franklin's involvement with the Waterfowlers Hall of Fame began, like so many, as an avid duck hunter in the 1950's. In 1979, he became a committee member with Ducks Unlimited.

Since then, Franklin has hunted and observed waterfowl in their natural habitat



all across the country and in their different migratory flyways. His knowledge of the waterfowl migration, eating habits and habitat are crucial to Waterfowlers and Ducks Unlimited in establishing ideal conditions.

Said Franklin, "It's an honor to be recognized by the Waterfowlers Hall of Fame. It's truly a great organization that is deserving of our support. He goes on to say, CThe more involved you get, the more you get out of it. It's been a wonderful experience "

Waterfowlers Hall of Fame inductees are prominently displayed at the McCrae Community Center in Mound City, Missouri approximately ninety miles north of Kansas City. A renowned migratory bird flyway zone known as the Squaw Creek Area, and the Squaw Creek National Wildlife Refuge are located there.

Commented Joe Laukemper, President of the Waterfowlers Hall of Fame, "I've known Bill for over 20

years. He's been a cornerstone of Ducks Unlimited in northwest Missouri and at the state level for many, many years. He has given an enormous amount of time to that organization and stands head and shoulders with the group of people he has been inducted with."

Anyone interested in more information about the Waterfowlers Hall of Fame can contact Joe Laukemper at laukemper1@squawcreek.net, or at 1800 381-9942.



West Lake Newcomers Club symbolizes the spirit of giving

Now in its 26th year, the West Lake Newcomers Club (WLNC) a service/social club on the west side of the Lake of the Ozarks proudly donated over \$5,000 to area organizations again this Christmas season.

WLNC was formed to welcome new women to the area and offer both fun and service to the communities and at the same time meeting new friends.

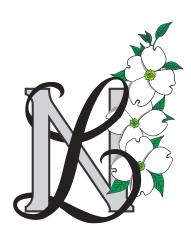
Monthly programs are designed to provide interesting and informative information to the membership, as well entertainment.

Their membership has grown to over 250 including women from Versailles, Gravois Mills, Laurie, Sunrise Beach, Climax Springs and even the east side of the Lake. Luncheon meetings are held the third Wednesday of each month at various local restaurants.

Each Christmas, WLNC provides emergency boxes of canned food and goodies for the 30-40 homebound meal recipients served by the Westside Senior Activity Center in Laurie.

The WLNC has an active volunteer unit at the Laurie Care Center and Laurie

Knolls which helps conduct bingo, gives birthday gifts and Christmas gifts for the Christmas store and is willing to help whenever needed. At the October monthly meeting, bagged Halloween candy



is brought by the membership to give to the Care Center for the residents to give out to all the children.

There is also an active volunteer group who help at the Westside Senior Activity Center regularly and at the June meeting the membership brings paper products for the Center.

In August the women brought bags of school supplies of all kinds to be given to local schools and in September, Community for Christ called with an emergency need for laundry soap and this challenge was met handily.

At the November meeting canned goods and new toys are donated and given to both the Camden and Morgan County programs. Fundraising projects consist of a monthly birthday raffle, the annual quilt raffle, annu-

al fashion show, annual jewelry show and annual crafters sale by the membership. All proceeds are given away at the end of each year. West Lake Newcomers is proud to be recognized in the community by their service and charity.

WLNC Officers for 2008 are: Peggy Crockett, President; Judy Price, Vice President; Janette Mabry, Treasurer; Dorothy Gustafson, Corresponding Secretary; Karen Polys, Calling Chairman; Christa Kilmer, Membership; as well as many other committee members, with whom this organization could not do without.

West Lake Newcomers welcomes new members anytime and encourages anyone interested in this organization to call Peggy Crockett at 372-5300.

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The Newcomers/Longtimers Club enjoyed a festive luncheon with an appearance by Santa and his Elves and a performance by the Lake Area Chorale Chamber Singers, under the direction of Michael Lindeman. For more information on the N/L activities, please call Membership Chair, Cecilia Jones 573-348-1141 or visit their website at: www.newcomerslongtimers.com. Chorale Chambers Singers Picture: Front Row L-R: Judy Sutherlin, Verna Flieger, Elaine Wilson, Rose Marie

Front Row L-R: Judy Sutherlin, verna Fileger , Elaine Wilson, Rose Marie Unrein, Patti Hill, Kathleen Marco.

Back Row L-R: J.D. Caven, Ken Mueller, Larry Chubbuck, Leon Wahlbrink, Michael Lindeman. Our new offices are under construction at 5962 Hwy 54 Osage Beach, MO

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State News Briefs

Blunt, Nixon want to exempt federal rebates from state taxes

Gov. Matt Blunt and Attorney General Jay Nixon agree on the need to exempt federal tax rebates from being taxed by the state.

A proposal pending in Congress could provide tax rebates of up to \$600 for each income earner as a way to help stimulate the economy.

Unless state law is changed, those federal tax rebates could be counted as income by Missouri. So Missourians could see their state taxes rise.

The Republican governor and Democratic attorney general both are calling upon Missouri lawmakers to exempt the federal refund checks from state income taxes.

Missouri lawmakers enacted a similar exemption in 2001, when the federal government provided tax rebates of up to \$300 per individual and \$600 for couples.

Senator wants to stop publishing Missouri's Official Manual

A state senator wants to stop the biennial publishing of the state manual.

Often called the "Blue Book" because of its cover, the manual is a rundown of state government. It includes biographies and addresses for elected officials and membership for state boards and commissions.

It has been published every other year since the 19th century.

Republican Sen. Kevin Engler of Farmington says it costs about a half-million dollars and the information is already available online.

But Ron Berry with the secretary of state's office said high-speed Internet access is limited in many rural areas, making the manuals harder to access online. Berry said the books go to schools, courthouses and local government officials.



Governor blunt calls on lawmakers not to tax federal rebate checks

Gov. Matt Blunt called on members of the General Assembly to pass legislation to ensure Missourians will not have to pay state taxes on tax refund checks related to the federal economic stimulus package currently under debate in Washington.

"Any economic stimulus package that generates rebate checks to Missouri taxpayers should go directly to Missouri's hardworking families," Gov. Blunt said. "To protect Missourians' well deserved tax rebates, I am calling on our elected representatives to send me a one-time bill exempting any one time federal income tax rebates from state taxes."

Under Missouri income tax law taxpayers are allowed to deduct federal taxes on their state returns, so a potential refund of those federal taxes would be seen as an increase in income and would be subject to state tax. Gov. Blunt is

calling for immediate action to ensure that any tax refunds distributed to Missouri taxpayers as part of the federal economic stimulus package are not subject to state tax.

Gov. Blunt has worked to turn Missouri's economy around, pulling the state up from a \$1.1 billion deficit without increasing taxes and while enacting three major tax cut measures. Last year the governor signed legislation ending the cut on Social Security for all Missouri seniors. The legislation also provides tax relief for teachers, firefighters, police officers, military personnel, federal employees and railroad workers. Gov. Blunt also enacted a tax cut to protect manufacturing jobs in Missouri. In addition, Gov. Blunt eased the tax burden on Missouri families by signing tax cuts to allow Missourians to deduct the cost of their health insurance premi-



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LAKE STORIES WITH MICHAEL GILLESPIE

Civil War in the Lake Area

The Civil War era is one of the most complex and least understood chapters of Missouri history. It was a civil war in every respect. And even today, some five generations later, a vague but passionate bitterness over the war still lingers.

Statistics bear out the intensity of the struggle. Over the four years of fighting, from 1861 to 1865, the people of Missouri saw 1,162 military actions — from battles to skirmishes, and everything in between. That figure is the third highest of all the states. Missouri was home to the largest battle west of the Mississippi — the battle of Westport; home to some of the earliest battles of the war — Wilson's Creek and Lexington; and home to the most ferocious guerrilla warfare of any state — led by men such as William Quantrill, Bill Anderson, and a host of others.

Missouri was truly a divided state, but it was not the kind of division that one could delineate by drawing a line across the map. There was no town nor county that was wholly loyal to one side or the other. Family and friends broke up over the issue of Union or Secession.

Arguably, the most intriguing events came during the year of 1861. It was the first year of the war. The governor, Claiborne Jackson, refused Lincoln's call to arms: "Not one man will the State of Missouri furnish to carry on such an unholy crusade." The Union commander, Brigadier General Nathaniel Lyon, unilaterally declared war upon the state: "I would see you, and every man, woman, and child in the State, dead and buried. This means war."

Both sides scrambled to put together an army. The Unionists relied heavily on German immigrants living in St. Louis and some of the interior counties. The governor called upon Missouri's native born sons — most of whom came from Southernrooted families. By June, the belligerents were in the field.

Here in the Ozarks region, the situation was as uncertain as anywhere else in the state. Individually and in groups, men enlisted for what they thought would be a short war. Observing the formation of an Ozark brigade for Confederate service, St. Louis attorney Thomas Snead wrote:

"The staff was composed chiefly of country lawyers who took the ways of the courtroom with them into the field. Colonels could not drill their regiments, nor captains their companies; a drum and fife — the only ones in the entire command —sounded all the calls, and companies were paraded by the sergeants calling out, "Oh, yes! Oh, yes! All you who belong to Captain Brown's company fall in here."

"Their only arms were rifles with which they hunted the squirrels and other small game that abounded in their woods, but these they knew how to use. A powder horn, a cap pouch, 'a string of patchin',' and a hunter's knife completed their equipment. I doubt whether among them all there was a man that had ever seen a piece of artillery."

But the notion that all hill folk were ardent Confederates simply wasn't true. Indeed, most Ozark people held for the Union. Their ties to the national government stemmed from their relative isolation. Their grandfathers had fought in the Revolution, or in the War of 1812, and that strong sense of unity and patriotism still prevailed. Slavery was not an issue with them; there were few slaves among them, and the

possibility of abolishing slavery seemed too remote to consider.

The campaign of 1861 appeared at first to be a one-sided contest. The Union army rather handily chased state troops out of Jefferson City and into the Ozarks. But in retreat, the state troops, known as the Missouri State Guard, gradually grew stronger. Conversely, the Union army, while maintaining its strength, overextended itself as it drew farther away from its base in St. Louis. During the retreat, a portion of the State Guard attacked a Union detachment made up mostly of German farmers near Cole Camp. The German home guards were decimated.

In August, the Missouri State Guard turned upon its adversary at Wilson's Creek, near Springfield. With the aid of regular Confederate forces, the State Guard whipped the Union army and sent it reeling back toward Rolla. In September the State Guard advanced to Lexington and laid a nine-day siege against the Federal foe.

Autumn of 1861 found the State Guard hunting up winter quarters south of the Osage River. While the main army would settle for the season around Springfield, smaller detachments roamed at will throughout the region and played a cat-and-mouse game with indi-

vidual Union commands. And in such a way, the immediate Lake area witnessed its first authentic engagement.

What follows is the edited report of Major Clark Wright, who commanded some 200 Union cavalrymen known as the Frémont Battalion. The action took place on October 14, 1861.

"On our arrival at Alexander Berry's, five miles southeast of [Linn Creek], I there learned that there was no doubt but Linn Creek was occupied with rebel forces, and rumor said 200, who had arrived the day before. I at once resolved to strike them with all available force I had...."

"I immediately sent forward two scouts in citizens' dress to get into the town, make observation, and report to me one mile out before I arrived."

"Arriving at the point to meet the scouts, I called a halt. Their not returning led me to suppose they were detained. I soon learned, however, from a lady just from the town, that there was a company of secesh [i.e., secessionists] rebels, commanded by the notorious Bill Roberts, then in town...."

"I at once made preliminaries, and ordered a double-quick march, with instructions to arrest the whole camp and all the men in town. We arrived at 1 o'clock, and at once surrounded the whole thing, and demanded an unconditional surrender. The notorious captain and a few of his followers, as well as his wife,

broke from some of the buildings, fired on my troops, and attempted to escape. I promptly ordered them fired on, which was promptly executed. Some fifty random shots were fired, but owing to the fences, buildings, and other means of cover, none were killed, and but one slightly wounded on the rebel side."

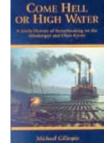
"The scene was a wild one. The activity of the cavalry in guarding the avenues of the place, arresting the citizens, and the rebels running to and fro; the screams of secesh wives, daughters, and children; the firing from both sides echoing back from the bluffs on either side, made the whole thing look somewhat frantic. However, at the end of thirty minutes we had the town restored to its usual quiet and the secesh under guard."

"The result of our descent was as follows: prisoners, 37; horses, 5; mules, 2; guns, 26; holster pistols, 2; 1 keg powder; 1/2 bushel of bullets; as well as the peaceable possession of the town."

This brief fight at Linn Creek was followed two days later by another skirmish under Lovers' Leap Bluff. All things considered, Linn Creek was lucky. Scarcely a month would pass before two other Osage River towns — Osceola and Warsaw — were ransacked and burnt. And Warsaw would be burned again two years later.







Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of

Steamboating".

He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

Lake of the Ozarks Business Journal February, 2008

Spotlight - Lake West Chamber

Rick Purdon is the mayor of Laurie and has served as a member of the board or as mayor since April 2007.

The City of Laurie is a fourth class city with an elected governing body composed of four aldermen - two from each of two wards - and a mayor.

Our small but hard-working and dedicated staff consists of a police department with a chief, five full- time officers and several reserve officers, a director of public works and three employees on his staff, a city clerk and assistant city clerk, and an events coordinator. We also employ a part-time city attorney and municipal court judge.

The city government has a broad range of responsibilities including 24-7 police protection and service, water and sewer services, road maintenance, planning and zoning, park programs and maintenance and clerk services.

The city government works to provide forward thinking programs and services for the safety, benefit and enjoyment of the whole business and residential community.

On the personal level, apart

from duties as mayor and serving on the various committees and commissions that entails, I am involved in activities at St. Patrick's Church, with the Knights of Columbus and with American Legion Post 624

Sue and I have been happily married for 40 years and have three children and nine grandchildren.



We greatly enjoy spending time with family, golfing and traveling. After moving around for 30 years in the U.S. Air Force, Laurie has been our home for 11 years. What a great place to live!

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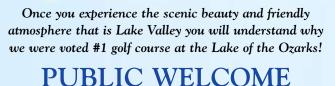
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U.S. Rep. Kenny Hulshof says he will run for governor

Hulshof is the third Republican to enter the race after GOP Gov. Matt Blunt's surprise announcement that he will not seek a second term in the November elections.

Lt. Gov. Peter Kinder and Treasurer Sarah Steelman already have jumped into the suddenly wide open Republican primary for governor.

Attorney General Jay Nixon so far is the only Democrat in the race, though a spokesman for Secretary of State Robin Carnahan has said she is thinking about it.

Hulshof, 49, of Columbia, had seriously considered running for governor in 2004 but deferred to Blunt. A former prosecutor, Hulshof was first elected to the House in 1996.

Last year, he was a leading candidate to become president of the University of Missouri, a post he then called "one of the very few jobs for which I would consider leaving Congress." But university curators ultimately passed over Hulshof.

Earlier, another of Hulshof's colleagues opted against a



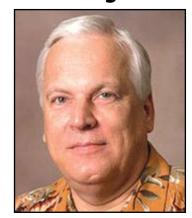
U.S. Rep. Kenny Hulshof

gubernatorial bid. Rep. Jo Ann Emerson said she had "searched her soul" and had decided to remain focused on serving her constituents in the House.

"Maybe under different circumstances, I would have made a different decision," she told reporters. "I can't close the door to any future opportunity, but ending my service to the 8th District in Congress requires a darn good reason, and today, for me, the race for

continues on page 43

Al Elam Agent of the Year announced



James Handel, CRS GRI, received the 2007 Sales and Listing Agent of the Year award for the Al Elam Real Estate Company, as announced by Tim Tabor, President, on January 15, 2008.

During Handel's 35 years experience in the field he's served as president, vice-president and treasurer of the Bagnell Dam Association of REALTORS. Further, Handel served seven years on the Missouri Association of REALTORS, board of directors.

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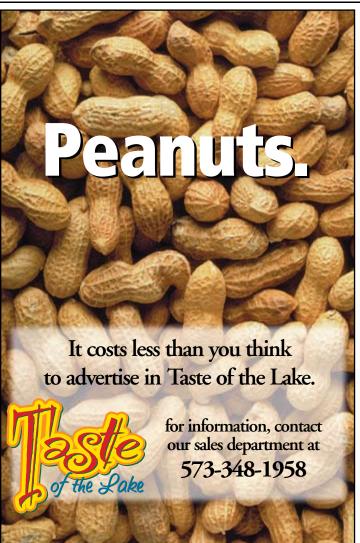
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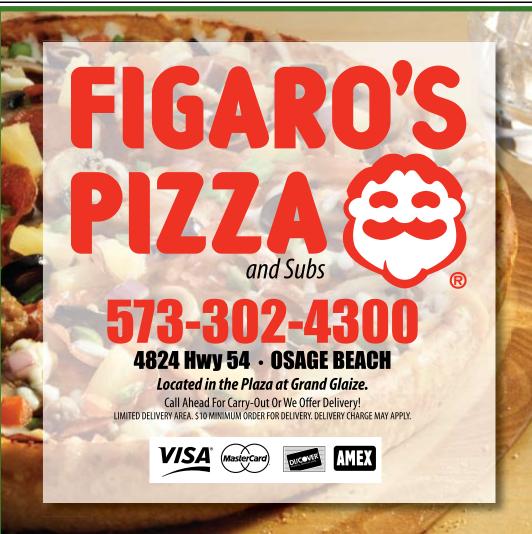
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Page 26 February, 2008 Lake of the Ozarks Business Journal

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Fair Isaac Corporation Expected to Expedite New Product FICO 08 to Meet Lender Demands

The credit scoring system is being improved again as Fair Isaac Corporation, developer of the FICO credit scoring system will be introducing their newest model FICO 08. Lenders have been demanding a better way to analyze borrowers. The FICO credit score has long been used by Lenders to determine the credit worthiness of it's borrowers. With the rise in mortgage defaults and consumer credit delinquencies these Lenders want more assurance that the credit being offered is warranted. FICO predicts that the new credit scoring system will help lenders better evaluate the borrowers credit history. So what are the major changes and how will it affect you as the consumer?

The FICO credit scoring system is the product used by most Lenders to provide credit as well as determining interest rate, loan program and the terms and conditions of your loan. The FICO credit scoring system is also used by insurance companies, cell phone companies, utility companies, and many other consumer loan companies. In an effort to reduce the Lender's risk and defaults, FICO 08 will eliminate any impact or score value to any "authorized user". An authorized user is a person who is not responsible for paying the credit card, but is allowed to use the card as if it were their own, and the payment history is reported on the authorized user's credit report. With the newest version, FICO 08 the debt will show on the authorized user's credit and the debt can be counted towards the authorized user's debt to income ratios when qualifing for a loan, but the credit history will have no impact on the authorized user's credit score. So if you have always been an authorized user on your spouses' credit cards, and never really had your own credit history

this could be detrimental to your credit score, sometimes leaving you with no credit score. This will also impact children who are given the authorized user status on Mom and Dad's credit cards in order to give them a head start in the credit world. If you have always shared your credit with either your parents, or your spouse now is the time to think about establishing your own credit history by applying for your own credit that will give you the necessary credit score so that you do not find yourself without credit in the near future.

More emphasize is being placed on credit score, credit history and the source of that credit history. So evaluate your personal credit situation and determine whether or not you have the credit history to qualify on your own for the credit you may need to maintain your current lifestyle. Establishing your own credit will take time.

Maintaining your credit will also be a very important factor in the impact of FICO 08. Consumers with multiple late payments will see a huge negative impact on their credit scores. The types of credit will also have an impact on your credit scores, so maintaining a healthy mix of revolving, and installment credit will have a favorable impact on your credit score.

If you have questions please email them to answers@lakeloan.com or call Andrew Conner at 573-317-1400 Mortgage Resources In The Midwest, Inc.

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The Newcomers/Longtimers Club enjoyed a festive luncheon with an appearance by Santa and his Elves and a performance by the Lake Area Chorale Chamber Singers, under the direction of Michael Lindeman. For more information on the N/L activities, please call Membership Chair, Cecilia Jones 573-348-1141 or visit their website at: www.newcomerslongtimers.com. Santa & Elves Picture: L-R: Guenther von Hoff, Bob Cizek, Jason Andrews.

Senator Vogel shares his perspective

The biggest news from Jefferson City this week will have far reaching implications in the November election. Just six months prior to the August primary, Governor Matt Blunt announced he would not be seeking reelection. Although he had never formally stated he would run for a second term, Blunt had been raising money and traveling the state like a candidate gearing up for a campaign.

While there was initial shock to the announcement, talk soon centered on how the entire ballot would be affected. When a sitting governor is seeking reelection, opposition in a primary is not usually expected. This was not the case in 2004 when Claire McCaskill defeated incumbent governor, Bob Holden, only to lose in November to Matt Blunt. When the governor's office is open, the dynamics change. The chance to occupy the office attracts multiple candidates who often hold other offices.

Lieutenant Governor Peter Kinder has already issued a statement saying he intends to run for Governor. There is wide speculation State Treasurer Sarah Steelman will enter the contest as well as ninth district congressman, Kenny Hulshof. If all three decide to seek the office of Governor, their offices will be open. Already, senators and house members are lining up support to run for these positions. In this domino effect, offices up and down the ballot are left with no incumbent, attracting candidates who normally would not be interested in running. However, it is always easier to talk about running for higher office than to actually place your name on the line to



Missouri Senator Carl Vogel

spend months raising money and campaigning.

In his announcement, Governor Blunt stated he did not feel the same sense of mission he did while running for his first term. Citing several legislative victories, he said he had accomplished the goals he set for his administration and it was time to move to the next stage of his life. I can't pretend to know what Governor Blunt thought as he came to this decision, but having been through eight campaigns of my own, I know the toll it takes on candidates and those closest to them. When a politician steps down, citing the desire to spend more time with their spouse and children, it is difficult to fault this reasoning. Whatever Governor Blunts plans for the future, I wish him the best and thank him for his decade of public service to Mis-

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

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February, 2008 Lake of the Ozarks Business Journal

Kris Rajanna M.D. receives fellowship

Congratulations to Kris Rajanna, M.D. who was recently initiated into Fellowship in the American College of Surgeons

Dr. Rajanna was among 1,291 initiates from around the world who became Fellows of the ACS during convocation ceremonies at the College's 93rd annual Clinical Congress in New Orleans last month.

Dr. Rajanna received a medial doctorate degree in 2000 from The University of Kansas and is currently practicing at Lake Regional Health System. Rajanna attained board certification from the American Board of Surgeons.

Before admission into Fellowship, the surgeon must further demonstrate ethical fitness and professional proficiency, and must be approved by three-fourths of its Board of Regents.

By meeting the College's stringent membership requirements, Rajanna has earned the distinguished right to use the designation of "F.A.C.S" (Fellow, American College of Surgeons)

after his name.

Those requirements include: applicants for fellowship must be a graduate of an approved medical school; must have completed advanced training in one of the 14 surgical specialties recognized by the College; possess certification by an American surgical specialty board or appropriate certification by the Royal college of Physicians and Surgeons of Canada; and must have a practice in the same geographic location for at least one year at the time of his or her application.

The convocation ceremony was a highlight of the five-day meeting, which also featured reports on research-in-progress, postgraduate courses, panel discussions, symposia, and scientific and industrial exhibits.

The total estimated attendance at the Congress was 11,266, including approximately 6,577 physicians.

The American College of Surgeons is a scientific and educational organization of surgeons that was founded in 1913



Kris Rajanna M.D.

to raise the standards of surgical practice and to improve the care of the surgical patient.

The college is dedicated to the ethical and competent practice of surgery. Its achievements have established it as an important advocate for all surgical patients.

The College has more than 72,000 members and is the largest organization of surgeons in the world.



Camdenton Optimist Club Vice President Tom Skinner thanks Jane Martin, owner of Scott's Concrete for donation of the truck and driver to bring in Christmas trees, whose sales raised funds to aid area youth. Optimists meet at noon on Mondays at CJ's Restaurant.



Camdenton Optimist Club V-P Tom Skinner thanks Wal-Mart Asst. Mgr. Dana Elliott for providing space for Christmas tree sales and for their cash grant. Funds earned are used to aid area youth in their activities. Optimists meet at CJ's Restaurant at noon on Mondays.



The Lake Area Chamber of Commerce was excited to celebrate the membership of Cruise Planners with a ribbon cutting. Cruise Planners is a licensed, bonded and insured home based agency specializing in cruise, tour and travel. Contact Karen Robinson at 573-348-2833 or visit www.cruisesbykaren.com Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Karen & Neil Robinson, Owners; Jerry Hawkins, Lake Area Chamber Board Member.

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In this advertising age of talking lizards, sarcastic Neanderthals and funny fowls you may believe that anyone can sell you insurance and you'd be mostly right. Many people view insurance as a commodity and feel that it is all the same with no differences other than the price. The truth is that insurance is vast and complex. If you've ever tried reading any one of your policies you'd know what I mean. Many policies give coverage to you, take it away in an exclusion and then may turn around and endorse the coverage back on elsewhere in the policy.

As a society we look to CPAs, attorneys, and financial counselors as our trusted advisors and pay top dollar for their services while giving the insurance bid to the lowest priced agent. From an insurance standpoint each person has a unique situation that requires special treatment. A catchy jingle, humorous advertisement or celebrity endorsement is not going to guarantee that a claim is paid.

The best way to make sure that a future claim will be handled correctly is to have a good ongoing relationship with your insurance agent. Your agent should have an understanding of your daily operations and the risks that are involved in running that operation. The agent should also be familiar with insurance. He or she may not need to be a walking encyclopedia of insurance information, but should be able to look at your policy and point out where you may have coverage issues. Having the correct limits and values on your policy is only the first step in the insurance equation. What good are those limits if the coverage is unavailable at the time of loss due to an exclusion or other limitation in the policy?

Treat your agent as you would any other trusted advisor. Sit down and go over your coverage, ask questions, and let them know the entire picture. Also, consider narrowing down the number of agents you are using. How may CPAs do you have? How may attorneys? Why should you have multiple agents covering your needs while each of them only knows part of the story on how to best protect you, your family and your business?

If your main insurance concern is price, just remember, that sometimes you get what you pay for. Don't get burned over a few dollars. Hire a professional to service your insurance needs.



Steve Naught, CIC

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached by phone at 573-348-2794 or at stnaught@naught-naught.com.

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February, 2008 Lake of the Ozarks Business Journal

TECHNOLOGY/LIFESTY

Fascinating high-tech gadgets and gizmos for the kid in all of us

Polaroid Zink Inkless Photo Printer



Those of you that are tired of the high-cost of ink-jet refill cartridges, rejoice. Until now, buying a good quality printer and photo paper has been the only way to get good archival prints from our digital cameras-- even the photo booth in the drug store uses an ink-jet printer. Zink, which stands for "Zero Ink" is get this-- an inexpensive ink-

embedded heat-sensitive paper now being adopted by companies like Polaroid for use with portable print-making devices like the printer shown

There is no exact word on the pricing of the units or the refill paper, but industry experts are touting this as the death-knell of the photo ink jet printer.

RFID USB Hard Drive Enclosure



We looked at a USB datastick with built-in encryption perfect for business users with sensitive data. This 2.5" hard drive enclosure is what appears to be a high-tech companion.If you activate the RFID (Radio Frequency IDentification) key fob near the drive, you can lock or unlock the encrypted data

Knowledge

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Service

stored on it. What's more, if a thief tries to connect it to a different computer, the drive plays dead, showing up as a new drive waiting to be formatted. It runs on USB power, has built-in encryption and accommodates 2.5" SATA hard drives. \$56, not including the drive. http://usb.brando.com.hk

Peter C. Brown, president of Four Seasons Homes and vice president of the Four Seasons

Group, served as a panel participant at the third annual Las Vegas Symposium on Financing, Devel-

oping and Operating Condo Hotels & Branded Residences at the MGM Grand in Las Vegas, Nevada on December 3 and 4, 2007. Four Seasons

Group chairman Peter Brown, Sr.

and Avila community representa-

tive Tom Cross also attended the

Four Seasons Homes is responsible for Lake communities at Por-

to Cima and Country Club Cove. As

president of Four Seasons Homes,

conference.

Peter Brown Jr. serves on

panel at national symposium

Casio Exilim Ultra-fast camera



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Brown's duties include management of all operations, financing and insurance procurement, land acquisition and development, and system development for upscale homes and townhomes. As vice president of Four Seasons Group, Brown's duties include oversight of monthly and annual financial reporting, oversight of capital projects, development of new projects,

procuring and maintaining bank-

ing relationships for a diversified

resort and recreational company.

Peter Brown, Jr.

The company's holdings include a 300-room lakeside resort with two championship golf courses and one of the largest resort spas in the Midwest; Missouri's only private Jack Nicklaus signature private golf club; two marina facilities with more than 250 slips; an upscale homebuilding company; a condominium hotel; an upscale fractional ownership community; and a general real estate brokerage operation.



Missouri/Kansas Licensee Mortgage Resources In The Midwest, Inc. Mortgage HeadQuarters Borrowers Must Qualify For Loan Program

Entrepreneurs hope to save lives with new car seat monitor

continued from page 13 will be the units we will be going to the show with. That introduction run will begin in March with those shows. Every day we wait a child dies, so we want to have them available for the public by March. They will be available for sale on our website as well as in to-be-named retail locations."

For more information about The Car Seat Monitor by Cars-N-Kids, Inc. contact Bob Steffen by phone at 573-365-7000, or email bobbysteffen@charter. net. Their initial website is also up at www.carsnkids.com.

For the purposes of this story, we quote the KIDS 'N CARSTM database which is used to describe specific incidents involving children under 14 years of age, who died as a result of being left unattended in or around vehicles. National estimates of fatalities cannot be derived from this database. KIDS 'N CARSTM identifies cases through; on-

line searches of LexisNexisTM, a service providing access to thousands of newspapers and magazines worldwide; keyword searches on Internet search engines, the registration of keyword preferences with Internet providers and news media sites, and searches within archives of newspaper websites; news accounts from a clipping service; contacts with child death review teams; and information from an informal nationwide network of professional and personal contacts. Documentation from news media archives and other record sources is used to validate all cases identified.

Some Statistics on U.S. hyperthermia deaths of children left in cars

- -Total number 2007: **35** -Total number 2006: **30**
- -Total 1998-2007: **361**
- -Average/year since 1998: **36**

How does it happen?

An examination of media re-

ports about the 134 child vehicular hyperthermia deaths from 2004 through 2007 shows the following circumstances:

47% - child "forgotten"

by caregiver
25% - child playing
in unattended vehicle
21% - child intentionally
left in vehicle by adult
7% - circumstances unknown

A previous study (Guard, A. & Gallagher, S. S. Heat-related deaths to young children in parked cars: an analysis of 171 fatalities—U.S., 1995-2002. Injury Prevention 11, 33-37) found similar results.

The victim's ages

Children that have died from vehicular hyperthermia in the United States (1998-2006) have ranged in age from 7 weeks to 13 years. The average age is approximately 21 months.

What laws are in place?

Only 12 states have laws prohibiting leaving a child unattended in a vehicle. Currently 15 states have proposed legislation making it a crime to leave a child unattended in a car, van, truck or SUV. In two states it is only a crime if the child is injured or dies (Kentucky, Missouri)—The

remaining 24 states do not have laws specifically against leaving a child unattended in a vehicle.

An Associated Press (AP) study "Wide disparity exists in sentences for leaving kids to die in hot cars" examined both the frequency of prosecutions and length of sentences in hyperthermia deaths.

In these, charges were files in 49% of all the deaths, 81% resulted in convictions.

In cases with paid caregivers (i.e., childcare workers, babysitters) 84% were charged and 96% convicted. Only 7% of the cases involved drugs or alcohol.

How does Hyperthermia kill?

Heatstroke occurs when a person's temperature exceeds 104 degrees F and their thermoregulatory mechanism is overwhelmed. Symptoms include: dizziness, disorientation, agitation, confusion, sluggishness, seizure, hot dry skin that is flushed but not sweaty, loss of consciousness, rapid heart beat, hallucinations.

A core body temperature of 107 degrees F is considered lethal as cells are damaged and internal organs shut down. Children's thermoregulatory systems are not as efficient as an

adult's and their bodies warm at a rate of 3 to 5 times faster than an adult's.

Cars heat up fast

The atmosphere and windows are relatively "transparent" to the sun's shortwave radiation and are warmed little. The shortwave energy does however warm objects inside that it strikes. A dark dashboard or seat can easily reach temperatures in excess of 180 degrees F.

These objects (e.g., dashboard, steering wheel, childseat) heat the adjacent air by conduction and convection and also give off longwave radiation (red) which is very efficient at warming the air trapped inside a vehicle.

Over the span of 20 minutes, the air inside a vehicle can rise almost 30 degrees. More than 40 degrees after 60 minutes, and from 40-50 degrees over 1-2 hours. Studies show "cracking" the windows had little effect, with the vehicle's interior color likely being the biggest factor in how hot it got inside, and how quickly. Parents and caregivers need to be educated that a vehicle is not a babysitter or a play area—but it can easily become an oven.



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Underwater Recovery a 'Sinking Business'

by Michael Gillespie

It is inevitable, with such a big lake out there, that things are going to sink to the bottom. All kinds of things — boats, motors, props, keys, eyeglasses, jewelry, and even false teeth. Bob Heida, Tim McNitt, and Terry Hart are the lake's three underwater recovery divers. Each has his own company, though occasionally they work jointly on projects. They know the lake like few others — from the bottom up.

Bob Heida has been at it for thirty-two years. "I started when I was thirty-nine years old," says the veteran diver, who is now 71 and still active in the business. "I could claim that I started long before that. Whenever anybody lost anything in the water, they always asked me to go get it. I would hold my breath and go down and find people's wallets and things." Eventually he bought scuba equipment and bid for an aircraft recovery job at Lake Ponchartrain, Louisiana. It was a natural initiation for Bob. who also worked as a commercial pilot. Since then, he's taken jobs at various locations, but Lake of the Ozarks is his base.

Heida explains how a boat typically is raised: "We take airbags down, and a runabout would have ski tow eyes on the back of the boat, and a trailer tow eye on the front. Those things are heavy duty lifting points. We snap on the three airbags, and that will bring the boat to the surface. All we're going to see is maybe the top of the windshield and the three airbags.

"After we get the boat up to the surface, we tie a lifting strap to the center of gravity of the boat and then hook another set of airbags onto each side and push the boat out of the water. And when we see the water rolling over the sides of the boat, then it's pump-able. And then we tow it in."

Boat recoveries usually are paid for by the insurance company, but there is a catch. If the sinking was due to negligence—for instance, if the boat wasn't properly winterized, and ice caused a hose or pipe to break—the company may deny the claim.

Recovery charges are based on a number of factors, including the size of the boat and the time of the year. "We always bid the jobs," says Heida. "Usually the way we work it out is charge by the foot. How much we charge depends on what we have to do. If the boat is in a slip and is sticking up, it's not going to be as high. If we have to go find it out in the lake — sometimes we have an hourly charge to look for it. And once we find it we have a lifting charge. That's fair for everybody."

Heida figures that he's brought up more than five hundred boats over the past three decades. But that's not all. "Eyeglasses are probably the most calls I get," he says, adding that there are floats on them," says Heida, "but they didn't have enough floats. My metal detector will find keys — and find rings. We find most of the rings we're sent after because my metal detector will pick them up, unless you're at an old dock that's been there for fifty years and there's all kinds of nails and rebar and metal down there. Rings fall straight down. If you lower that weighted line slowly, you'll be within two feet of that ring."

Heida mentioned one recovery where swimmers were pre-



Airbags are the main tools of the trade for raising sunken vessels. This houseboat has just breached the surface. The next step is to run a strap under the boat and attached additional airbags so that the sides rise above the water. Then the interior can be pumped out. Three months down in 47 feet of water leaves a boat looking much the worse for wear. This 40-foot houseboat will now be towed to a marina for cleaning and engine maintenance

two ways to find glasses. "We have some cable lights that are extremely bright. You go down, and if there is any visibility you look with the light. You throw a weight where the man said they hit the water. The weight has got a spool of line that's on a float on the surface. You follow the line down, and you start circling that weight. You hover above the bottom and don't kick your feet violently, which will stir up a mud cloud. So when you're looking for glasses, you're actually upside down, your feet are up and your nose is close to the

"If there's no visibility, you circle that weight and swish your hand back and forth to feel for the glasses. But you prefer not to do that because sometimes the bottom is full of broken glass or wire with sharp pieces sticking up — there's all kinds of trash at the bottom of the lake. I got a pretty severe cut on my hand once doing that."

Keys and jewelry are another common items dropped into the lake. "Sometimes it's easy to find keys because they have paring to dive off a cliff. "They put all their jewelry in a towel," he says. "They thought that'll be safe. Well, someone else came along and wanted to dry their face and picked the towel up and every last piece went into the lake. But I found it all."

There is occasionally the unexpected find. Heida knows of a houseboat sitting right-side up in the mud in sixty feet of water. No one has claimed it and Bob thinks it would cost more to salvage than it's worth. So it'll stay down there. And then there are other kinds of surprise finds.

"One time a lady wanted me to find her glasses," Heida recalls. "And when I went down I found a very nice-looking 35mm camera, and I found a jewelry case full of men's jewelry. I brought that up and she said, 'No, that's not mine.' But there was a social security card in there with a man's name on it.

"I came back a week later and she said, 'There is a guy with that last name five doors away. I'll call him.'

continues on page 35

The Vandervort Report

Ring in the New Year!

2007 is finally over, and none too soon! I hope that everyone had a very Merry Christmas, and I have every confidence that we're all in store for a fantastic New Year!

The year in review had some ups and downs, but there were a lot of great things that happened in 07. Definitely some of the positive things about 2007 would be the first annual Lake of the Ozarks Bike Fest, and the first ever sanctioned national championship power boat race on the Lake of the Ozarks; the Horny Toad Offshore Super Series, National Championships!

The Horny Toad had another fantastic benefit concert series that raised lots of money for the Kiwanis and area children. Some of the biggest names in music hit the stage at the Horny Toad amphitheatre, 14 concerts in all including legendary bands like; REO Speedwagon, the Steve Miller Band, and the grand finale of all time; the one and only Willie Nelson wrapped up the concert season.

We completed our new Yacht Club Marina adjacent to the Horny Toad, and thanks to the great work of Ozark Village Docks, our Marina survived the great blizzard of 2007! We already have over half of our slips filled up and the rest are going fast.

I've been waiting for 2008 for a long time, it's the tenth year in business for the Horny Toad, and we're on scheduled to complete the new Resort by the beginning of summer! We have a lot in store for this season, and a lot of new and exciting things happening at Toad Cove. By popular demand, we're bringing Dueling Piano's to the Horny Toad this year in Jeremiah's! Don't worry, we'll still have the same great entertainment going on at Peckers as well.

Parking will be ten times better for our customers at the Toad this year, not only will all of the construction be complete, which has taken up a lot of our parking over the last two years, I also recently purchased all of the ground adjacent to the Horny Toad and will have about 100 more parking spaces (you probably remember my old neighbor next to the toad that used to charge people to park, he's no longer there). Plus we still have our big over flow parking lot with shuttle service for the big holiday weekends, and special events.

Happy New Years, I look forward to seeing you at the Toad!

Merlyn Vandervort, President Horny Toad Inc Millennium Group of Companies

Gene Dixon M.D., F.A.C.S. initiated into fellowship

Congratulations to Gen Dixon, M.D. who was recently initiated into the Fellowship in the American College of Surgeons (ACS). Dr. Dixon was among 1,291 initiates from around the world who became Fellows of the ACS during convocation ceremonies at the College's 93rd annual Clinical Congress in New Orleans Oct. 2007.

Dr. Dixon received a medial doctorate degree from Hahnemann University in Philadelphia, PA, and has been practicing general urology for over 15 years and is currently practicing at Lake Regional Health System.

Prior to moving to Lake of the Ozarks, he was in private practice in Springfield, IL, where he also served as Chairman of the Urology Department at St. John's Hospital.

Before admission into Fellowship, the surgeon must further demonstrate ethical fitness and professional proficiency, and must be approved by three-fourths of its Board of Regents.



Gene Dixon M.D., F.A.C.S.

By meeting the College's stringent membership requirements, Dixon has earned the distinguished right to use the designation of "F.A.C.S" (Fellow, American College of Surgeons) after his name.

The convocation ceremony was a highlight of the five-day meeting.

The total estimated attendance at the Congress was 11,266, including approximately 6,577 physicians.

Lake Ozark Christian Church (Disciples of Christ) announces major expansion

Lake Ozark Christian Church (Disciples of Christ) (LOCC) will soon be breaking ground on its \$1.9 million expansion, the culmination of more than three years' planning. The historic church is located on Business 54 between Bagnell Dam and Horseshoe Bend Parkway.

LOCC is a cornerstone of the Bagnell Dam Strip. It has a wonderful, historic story to tell. Some of its charter members helped build the Bagnell Dam and it has served generations of families who lived in the town of Old Bagnell and in Lake Ozark.

LOCC is bursting at the seams and has made a commitment to meet the growing needs of the community for many future generations with its \$1.9 million major construction project. The groundbreaking is estimated to take place in late April or early May 2008.

"Our founding members had a vision for the future. They saw

the potential [that] seven acres of land on Business Highway 54 could hold for future generations of Christians at Lake of the Ozarks," noted Dennis Barnes, Chair of the Facilities Planning Committee for LOCC.

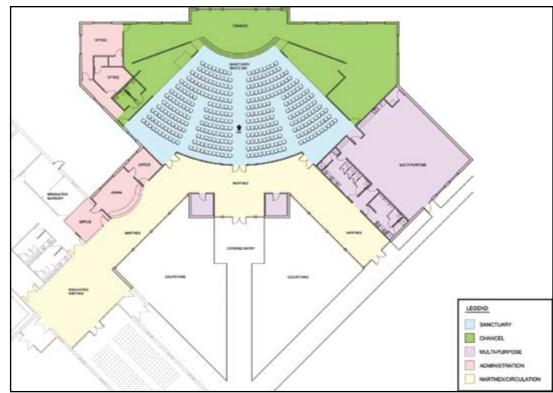
"They had the vision and foresight to acquire enough prime land to allow us to continue to grow into the twenty-first century at the same location where they moved the old school house," Barnes added.

The addition will include a new 300 seat sanctuary, baptistery and chancel area, new administrative space for staff, a flexible multi-purpose meeting room, additional room for the growing music department and children's programs, an enlarged Narthex and additional parking with a circle drive. The existing historic sanctuary will remain and be used as a chapel for weddings and other functions. Cary Gampher, and the staff of The Architects Alliance,

Jefferson City, has developed a design that not only preserves the existing historic look, but also utilizes the stone from areas being demolished and reuses it on the new structure. The Chapel in the Woods which overlooks the lake will also be

preserved and the new sanctuary will provide a similar view.

Rev. Dr. James K. Pohl said, "Our moving forward to raise funds to expand facilities to meet the challenge of God's unfolding future is tremendously exciting – and anxiety producing. But, we have done our research, have listened to you (our congregation), have developed our vision and plan and have excellent leadership. Now, let us prayerfully and faithfully step into God's future!"



The Architects Alliance plan for the church expansion shows details for the 1.9 Million expansion.



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New members elected to Camden County University of Missouri Extension Council

Congratulations are extended to seven new council members who were elected to the Camden County University of Missouri Extension Council following elections held county-wide on January14-18, 2008.

New Council members are as follows: District I: Norma Botdorf, Justin Farrell, Melissa Varner-Mackay, Jeannette Mattie, and Lee Stanley.

District II: Karen Hix-Clopon.

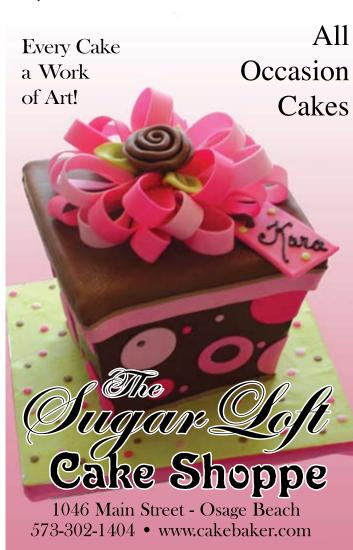
District III: Warren Morris

New Council members will serve a two year term, effective March 1, 2008. University of Missouri Extension aims to extend the education and information resources available through the University of Missouri system to members of the local community. Council members play an important role in this process, guiding the direction that programming takes in Camden County.

The Camden County University of Missouri Extension office has professional staff available to assist you with questions in the fields of agriculture, business development, youth development, health & nutrition, family and human development. Requests for information can be directed to University Extension, 34 Roofener Street, P.O. Box 1405, Camdenton, MO 65020, Phone (573) 346-2644, or http://extension.missouri.edu.



Camdenton Optimist Club Past Vice-President Chic Oostendorp welcomes new member Al Mahrer to the club. Optimists meet at CJ's Restaurant at noon on Mondays. Visitors are welcome.





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Underwater Recovery a 'Sinking Business'

continued from page 33 "He had just got back from a two week vacation. I drove the boat up to his house, and by the time I got there he found out his shotgun was missing. And so what had really happened — the man was on vacation, someone robbed his house, they parked their boat at her dock — she had nothing to do with it and didn't know about it. And they decided they didn't want the jewelry case and they didn't want the camera, so they threw it in the lake at her dock. He didn't know until after he got home that he was robbed."

One would expect that Bob has some pretty good fish tales, and could verify if there really are giant fish in the lake. "There are," he acknowledges, "but generally speaking there is only three feet visibility in Lake of the Ozarks, and a fish normally won't let you get within three feet of them. They know you're there and they'll swim away from you. When the visibility really gets good, which sometimes happens to where you can see ten feet, then you

start seeing fish. I've especially noticed I've seen some bigger fish on the sides of underwater cliffs. For some reason the big fish seem to like to hang right there. I've never seen real big fish in shallow water."

Heida has been called only once to recover a human body. He found the remains the day after the drowning in forty-eight feet of water. The victim was enmeshed in a brush pile. "I didn't feel like touching his hand. But what made it not quite so horrible was that his eyes were closed like he was sleeping and he was in a sitting position. It was more like a manikin; he had rigor mortis.

"So I brought him up and his wife was in another boat and thanked me because it took me three-and-a-half hours to find him. I didn't charge them a penny; I just thought it would be good for the family to be able to have their loved one to bury rather than wait for him to float up."

The underwater recovery business obviously requires specialized equipment. Heida says that he has a lot of airbags. "I have enough airbags to raise a 747. At one time I had 350,000



Tim McNitt

pounds of lift in airbags. I have an air pump, water pumps, air hoses, and come-alongs. My primary work boat is a 23-foot IMP. It's an old, heavy-duty boat that's pretty indestructible. I have a total of four boats.

"Anymore, I tend to do joint ventures. I've already had both hips replaced. Because of my age, my knees aren't very good. I like to work with Tim, and we do a good job together, and now he has similar equipment. So, if you put the two of us together, we can bring up anything. He's a nice guy. I trust him; he's a good diver. He just bought a brand-new work boat that he had specially made for his business — forty-seven feet long and twelve feet wide, all aluminum.

Tim McNitt, who calls his

company Atlantis Dive and Dock Salvage, has high praise for Heida. "We're competitors,



Bob Heida

but we're friends," says McNitt.
"He's a very smart man, and
kind of my mentor. I built myself up to where I'm at now with
a lot of help from him and his

knowledge and years of experience."

It's important to have a mentor, says McNitt. "In this type of business, it's a calculated risk every time you go down. You could be working on a boat and it could roll over and smash you, or an airbag gives way—a shackle breaks—and then you've got a 6,000 pound airbag hit you underwater, which I've had happen to me.

"Last year I went on 387 dives, and the year before that it was 382. It's always been three hundred and some dives every year. The best philosophy I can tell people is the more you dive, the better you get at it. But in this profession, you either get good at it or you're going to die."

McNitt says that people "don't like cold water, they don't like deep water, and they definitely don't like water that you can't see in." And for that reason, there are only three qualified divers at the lake.

"I always tell people, Sink something!" If it's lost we find it; if it's in the way, we move it; if it's sunk we raise it. That's what we do for a living."

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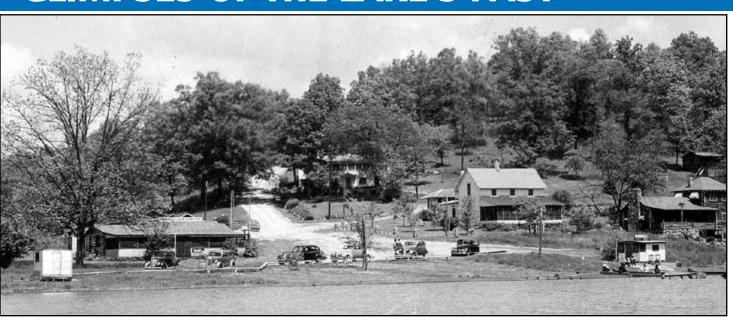
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GLIMPSES OF THE LAKE'S PAST With Dwight Weaver



GRAVOIS BEACH RESORT - Anyone driving southeast from OsagIn the 1930s, 40, and 50s, Highway 5 south of Versailles took a meandering course through the hills to reach Gravois Mills. Today it is nearly a straight shot on a highway opened in 1965. Part of the old Highway 5 route is now called Old Five Road, the other part Route TT. What used to be Lake Road 5-3 is now Lake Road TT-1, which leads to the shoreline of Lake

of the Ozarks along the Little Gravois. Here, in 1931-32, C. W. Kavanaugh built Gravois Beach Resort.

The photo that accompanies this article was taken by an unknown photographer. It shows Gravois Beach Resort as it appeared about 1940. The resort had 18 log cabins with electricity and running water by 1934, along with two additional buildings, one for a gas station and one for the Bass Head Tavern and Grocery Store. Gravois

Beach became a very popular resort and was the first resort built on Little Gravois. By the 1950s other resorts had appeared along the Little Gravois including Quigley's Resort, Baska's Peaceful Valley Resort, Gravois Beach Anchorage, Tracy's Shoreline Resort and Blue Water Resort.

The one-story building seen at the lower left in the photo was the Bass Head Tavern. It was a log structure. This building is still being used today

pictures

lamps

mirrors

accessories

area rugs

carpet

tile

3/10 mile from Hwy.

54-42 Jct. on Hwy. 42

and currently houses the Anchorage Pub & Grill.

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

On Dec. 21, 2007, AmerenUE

donated its former Eldon service building to American Legion

Post 229 for use as a clubhouse,

replacing property on the west



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tact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Dwight Weaver are available online at lakeoftheozarksbooks.com

AmerenUE Donates building to the

American Legion for new clubhouse



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side of the Osage River below Bagnell Dam that the company had leased to the organization since 1984. The Eldon property, located at 701 Colorado Avenue, includes a 6,400-square-foot building on a five-acre site. It has been appraised at \$223,000. AmerenUE representatives transferred the property as part of a ribbon-cut-

ting ceremony at the facility con-

ducted by the Eldon Chamber of

Commerce.

AmerenUE had been working to help the Legion find a suitable new site for the clubhouse since 2005, when the company announced its intention to sell a portion of the property below Bagnell Dam to Silver Star Development, LLC, for use as a family-oriented entertainment, shop-

ping and recreational complex.

The transaction with Silver Star involved the sale of 115 acres, plus the lease of an additional 65 acres for which AmerenUE is re-

quired to retain ownership under provisions of its federal license for Bagnell Dam and the Osage Power Plant. Terms of the sale and lease agreement were not disclosed.

"This transaction paves the way for a major new development that will benefit the economy of Lake Ozark, Miller County and the Lake of the Ozarks area for many years to come," said Mark Jordan, general supervisor, Real Estate, for AmerenUE. "In addition, the donation of our former Eldon service building provides significant benefits for the American Legion, because they will now own their own facility instead of using leased space for their activities," Jordan said.

AmerenUE's employees and equipment based in Eldon now operate from a new service building located at 804 South Walnut Street.

A subsidiary of St. Louis-based Ameren Corporation, AmerenUE supplies energy to 1.2 million electric customers and 125,000 natural gas customers in Missouri. Lake of the Ozarks Business Journal February, 2008 Page 37

C.P.A.'s on tax preparation software and tax planning

by Michael Gillespie

With the availability of tax preparation software, it might seem unnecessary to consult a Certified Public Accountant for tax advice. In some cases that is correct. But a closer look at what a CPA can do for you might lead to tax savings that go far beyond the number crunching capabilities of a computer program.

"Our business is focused on tax," says Bobby Medlin, CPA. Medlin's Lake Ozark firm provides everyday accounting services and business advice. "But we focus on how this accounting will impact you tax-wise. So we're not just filling out forms as we work with a client. Everything we advise them on, we look at it from not only a financial perspective, but also a tax perspective."

Medlin feels that it's important to have a CPA work with clients on a year-round, not just during tax season. He says that filling out your tax forms at the end of the year, by hand or with tax prep software, will render a tax solution, but that solution could have been more favorable to you if you had worked with a

CPA before the end of the year.

It's not that CPAs find the tax preparation software inaccurate. "For somebody that's got a pretty simple financial background — not a lot of out-of-theordinary things going on — they actually do a pretty decent job," says Greg Luedtke, CPA, with Wilson, Toellner & Associates, of Lake Ozark. "You'll get a quality return if you follow through the instructions."

"The problem is," says Luedtke, "it doesn't go a real good job of planning if you're going forward. As parents get older and kids grow up and go to college, a CPA can sit down with somebody and help map out what's going to happen — not just this year or the next, but what's going to happen the next five years, ten years, or thirty years. That's invaluable.

"I've seen so many people make poor choices because they didn't know any better. That's the thing you can't get out of those canned software packages."

Bobby Medlin suggests that each tax payer's unique situation will determine whether a CPA should be consulted. "If

someone works and gets W-2s," he says, "they don't need software or anything, they can file those things online with the IRS. If they've got itemized deductions where they deduct medical, and property tax, and donations — that's pretty simple. You don't need a CPA to do that. But anytime you get into a business, you're probably missing out on a lot of things if you don't have a professional tax preparer, because the tax code is so huge. There are so many things that you might not be aware of, and you're not going to get that awareness from a software pro-"Let's say you're a sole propri-

etor with a retail or a construction business. There are certain benefits you can provide for employees. You can pay health insurance tax free to the employee and take a deduction for that. If your spouse works for you in your business and you don't have any other employees, you can even set up a benefits plan relatively easily to provide medical benefits for that spouse and that spouse's family, which includes yourself. And you can

take those deductions in your business and those benefits are tax free. So you can actually take some medical expenses of your family and deduct them. That's called a Section 105. It's something that we do quite a bit. And we can help set up a plan like that and let the client know here are things you need to be following in order to properly deduct it.

"We added it up a few years

ago and we figured out we were



Bobby Medlin

saving people — a total of all our clients — \$64,000 a year on plans like that. If you figure that over ten years, that's a lot of

money going back into our local economy.

"The same way with retirement plans. If you're in business there are so many choices of retirement plans you can set up. You can go into a tax software program and put the numbers in there, but you wouldn't know which to have ahead of time unless you've got someone advising you.

"We do an analysis for vehicles. Is it better to take the standard mileage rate, or take actual costs? We can look at a cost of a vehicle and the cost of operating it, and help you make that determination

"There are so many choices as to how fast you can depreciate something or write it off all at once. Sometimes a person wouldn't know which way would help them the best.

"A CPA with experience can tell where the person is at in their life, what stage they're in, and what's going to be coming up in the next few years that could have a significant impact on their taxes and their financial situation. We make them aware of that and get it on their mind. That way we can work with them and be proactive."

continues on page 39

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Plays, art show, silent auction to benefit abused women's center

by Michael Gillespie

Citizens Against Domestic Violence (CADV) and the V-Day Lake of the Ozarks committee has been granted rights for a V-Day production of two plays to benefit the CADV victim outreach center in Camdenton. There also will be an art show, a silent auction, a mother/daughter tea, and workshops. All events will take place at the Inn at Grand Glaize.

V-Day is a global movement to end violence against women and girls. The plays, entitled The Vagina Monologues, and A Memory, a Monologue, a Rant, and a Prayer, were specially written to raise awareness of victims of domestic abuse.

CADV operates a shelter for women, and their children, who have been victimized by domestic abuse. Heather Durbin, outreach coordinator for CADV says that these fundraisers focus on the issue of domestic violence and hopefully will aid in its prevention.

The victim outreach center provides temporary shelter as well as other assistance. "We have a legal programs coordinator here on staff and she can help women who have questions about the legal process,' says Durbin. "She can assist them in filling out the paperwork in getting an ex parte order of protection. If they do need a lawyer then we can refer them to some other community resources. We have a case manager on staff who does goal planning with women on a regular basis.

"There is always someone here. We have a twenty-four hour hotline. We'll assist victims in finding places to live. We'll provide food. We'll provide furniture. Most of the time, when the women leave here, they are getting a place of their own and starting over, and don't have any of those things. We try to help them to get back on their feet. It all depends on what their needs are and what their situation is.

"We have a variety of funding. We have grants from the state, and then donations from the community are a big part of our funding. We serve Miller, Morgan, and Camden Counties."

The benefit art show is

made up of local artists who are willing to donate at least ten percent of the sale of their artwork to the outreach center. The themes of the art show are Nature, Storm, and Emergence. "We will be looking for depictions of nature revealing women within their forms," says Durbin. The art show will be held from February 22 until March 1.

The opening event for V-Day 2008 takes place on February 22. "That will be the kick-off to all the events," says Durbin, "and it will be a nice gala featuring cocktails and appetizers. The art exhibit will open then, and we'll also have a silent auction, and we're inviting everybody from the community." The silent auction is from six to nine p.m. and will feature donations from local businesses including jewelry, rounds of golf, gift certificates, dinners, and many other items.

The mother/daughter tea will be on Sunday, February 24 at two p.m. Tickets are \$10.

The first play, A Memory, a Monologue, a Rant, and a Prayer, will take place on Saturday, February 23, at 7:30 p.m. "It was written by various authors," say Rhonda Sanders, artistic director and co-producer. "It's not just about women. It's about men and their experience with abuse towards women. One of the most powerful monologues I've found is about a gentleman who was raised in a house full of women, and his mother and three sisters were all raped at some point in their life, and then abused by the men in their life, and how that affected him as a man being ashamed that these things would happen.

"The Vagina Monologues are by Eve Ensler. They are a set of monologues she wrote about ten years ago based on interviews that she had with women throughout the world. They go through some women who have been abused, some women who have been raped. some women who are just angry. Some of the questions she asked the women are things like, 'What would you name your vagina?' It's really an empowerment piece from the fact that it helps to break the shame that we have associated with female genitalia. But it also takes the violence that women have endured and puts it in your face and says this is what's happening, we can't hide from it any longer."

The Vagina Monologues will be presented on Friday, February 29, and Saturday, March 1. Both performances begin at 7:30 p.m.

Tickets for either play go on sale February 5 by calling 286-8863. Reserved table seating, which includes cocktail service, is \$25; general admission is \$10.

In the meantime, CADV and the V-Day committee are still looking for sponsors and volunteers. "There are a lot of things that we want to do," says Heather Durbin. "We need people to help set up the gala and the silent auction; we need people to help sell merchandise during the events. There are opportunities for anyone who wants to act during the monologues — the acting is all done by volunteers."

Artistic director Sanders says everybody who auditions gets a part. "And there's enough monologues," she adds. "I think there's at least fifteen monologues. It's set up so that there is a Greek chorus with it. So I have some women who want to be a part of it, but don't want to do a monologue, and they're a part of that cho-

"I felt we had to do this because we have just one shelter for three counties. There are not a lot of resources for women that are being abused or raped. We finally got a rape crisis protocol at our hospital this year. So it's really nice to see that some of these things are starting to change here."

And Durbin adds: "This year we tried to choose monologues that are more about empowerment rather than focusing too much on the gloom — the reality of domestic violence. It's entertainment, but it's also education. You learn about domestic violence issues first-hand."

For information on any of the events, including various workshops to be held on February 23, 24 and March 1, call the CADV victim outreach center at 346-9630.

"Trim Kids" program offered through LRH

Parents and their school age children are invited to sign up for Lake Regional Health System's Trim Kids Program. The program offers specific sequential steps for parents to take to encourage healthy habits in their children. Trim Kids will be held on 13 consecutive Thursdays beginning March 6th and concluding on May 29th. Sessions will be held from 6:00 to 7:30 p.m. Parents are expected to attend each session and to implement the principles presented including shopping for and cooking healthier foods, participating in your child's exercise program as much as possible and helping your child to meet established goals.

This program is lead by a dietician, exercise physiologist, registered nurse and behavior modification professional associated with Lake Regional Health System. Each session will include nutrition, exercise and behavior modification components such as esteem building, emotional pitfalls and stress. Classes will be held in Lake Regional Hospital's 3rd floor conference rooms. Exercise sessions will be held in the in rehab therapy gym.

The Trim Kids Program is free but registration is required. Sign up by February 28th by calling Lake Regional Health System's Education Resource Center at 348-8222.

Cardiovascular screening day February 16

How healthy is your heart? February is national heart month and Lake Regional Hospital will host a Cardiovascular Screening Day on Saturday, February 16th. The event will be held in the hospital's 3rd floor conference rooms from 7:30 until 10:00 a.m. Free screenings will include:

-Ultrasound screening of the carotid artery (checking for abdominal aortic aneurysm and peripheral vascular disease)

- -Blood Pressure Checks
- -Blood Sugar Screenings
- -Body Fat Measurements
- -Body Mass Index
- -Pulmonary Function Testing
- -Nutrition Counseling

Additionally, Pocket EKGs will be available for \$15. This fee

includes an electrocardiogram test and a wallet-sized copy of your EKG reading. Lipid Profiles will be \$5 and fasting for 12 to 14 hours prior to Lipid Profile testing is required. Black coffee and water are acceptable.

Take all routine medications.
There will also be booths staffed by members of Lake Regional's Cardiac Rehab Department and Mended Hearts, a Lake-area support group for those who have experienced heart problems. Heart-healthy

For more information about Cardiovascular Screening Day, call Lake Regional's Education Resource Center at 348.8222

snacks will be provided.

Glencove Marine Welcomes Pam Lepper as Marketing Director

Glencove Marine is pleased to announce that Pam Lepper has joined the company, effective January 14, 2008. She will be based in Glencove Marine's 3mm location off Carol Road in Lake Ozark

We are very excited to have Pam join our team, said Brian Pecenka, general manager of Glencove Marine. Her advertising background, combined with her extensive sales and marketing experience, is a welcome addition to our management team.

"I am very excited about joining Glencove, said Lepper. Glencove Marine has a strong reputation for continued growth, and I am honored to be a part of the Glencove's continued progress."

Before joining Glencove, Lepper served as the general manager of Vacation News and Tube Tab in Osage Beach. She has a Bachelor of Science degree in Business Management. She and her family currently reside in Eugene, MO.

For additional information, please contact Pam Lepper at (573) 365-4001 or you may email mailto:plepper@glencovemarine.com.

C.P.A.'s on tax prep software and tax planning

continued from page 37 Another drawback with tax prep software is that it cannot dispel some of the common misconceptions about taxes. "People hear information that they can do this or that," says Medlin. "It gets distorted rather quickly. For instance, a lot of people think that if they make a retirement plan contribution like an IRA or a 401(k) that that gets to come off their taxes. Well, that's just not true. It's going to be a deduction for them and they're going to have less tax because of that. And there's a credit, too, that they can get, but that's one thing we see quite a bit.

"Then there is the obvious one: 'If it's cash, I don't have to record it.' But no, that's not how it works. Even if you get paid in cash, you still have to count it as income. It's just that no one's going to have a record of it but

"The rules change so much. Things like college expenses, for example — there is a deduction you can take, there are also a couple of credits you can take

for those. It's changed from year to year. Depending on what year of college the child is in, the credit is different. A lot of people just don't know — and that's our job to find out what they paid, and who it was for, and how old that dependent is. We determine which credit is best, what deduction is the best."

Tax prep software also may not be the best route if you think you might benefit from special considerations, such as alternative minimum tax. "A lot of people don't know what that is and how it applies to them," Medlin says. "There is a regular set of tax rules, and there is an alternative set. The trend has been to give tax breaks. And under the regular set of rules things are deductible faster — fast depreciation, more credits for your children — good things.

"Under the alternative minimum tax rules, those things aren't all there. A lot of them are slower depreciation, some of the credits aren't available, and things are taxed at a different rate. Generally, if you have some

really good tax breaks and tax credits, you're not going to have those under alternative minimum tax. You take those away and you refigure your tax at twenty-six percent flat rate, and if it's higher than your regular tax, then you owe under alternative minimum tax. But there's one thing in there: everybody gets an exemption from alternative minimum tax. For 2007, it's \$66,250 for a married couple. So you refigure you're income under these worse rules and take out \$66,250 more, and figure it at twenty-six percent."

Some taxpayers might resist going to a CPA for fear of the unknown. It's not all that mysterious. "We have papers that we hand out to them," says Medlin. "We'd like to see their last three years' tax returns. Sometimes things carry over that would affect a future year. We look at those and see if there are any obvious things or anything thing that they could have done that would benefit them.

"We hand out some information that says if you're taking charitable contribution deductions, here are the regulations you have to follow — substantiation requirements, basically. Missouri has a lot of special interest-type deductions and credits, and Missouri is piling on more and more — in property tax credit, and deductions for long term care insurance and health insurance. We've got lists of those that tell the client that if they have any of these notify us and bring the information.

"The other thing we do is

list what's important to them. What's on their mind? Are they looking towards retirement? Are they going to expand their business? Or sell it? We listen and see what they are coming up with and that gives us an idea of what we need to look for. If they are going to sell a business, there are things we can do to better position them so it's better for them with taxes when they do sell. Those are things you can't do the year they sell — you have to plan ahead."

If you're still undecided as to whether or not to visit a CPA for either tax preparation or tax planning, consider the intrinsic worth of what they do. "We like to say that a CPA is a trusted advisor," says Greg Luedtke of Wilson, Toellner. "We become part of the overall team to help that person plan their financial future. There is a lot of value added to hooking up with somebody that you can rely on and someone that's going to give you tailored advice to your circumstances. The way things happen in today's world, that can change at the drop of a hat. We're well equipped to get you through some of those major changes in life."

Bobby Medlin offers the following practical list of those who should consult a CPA: "A client that's in business for themselves; a client that has substantial investments — stocks, bonds, mutual funds; a client that has rental properties; a client who is in partnerships with other people — that's someone who should definitely come see us; someone who has substantial net worth and is looking to pass that on to the next generation; someone who is going to retire and receive retirement benefits. It's the people who have a need to plan ahead."



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Community Events

Spa Shiki Turkey Drive raises more than \$900 for Hope House

Thanks to the charitable kindness of the community, Spa Shiki at the Lodge of Four Seasons raised a total of \$940 for the Hope House during its December turkey drive. The funds help to cover the local not-for-profit organization's food pantry expenses, including turkeys and Christmas dinners for local families in need.

Central Bank of Lake of the Ozarks made a significant donation of \$500 to the spa's turkey drive, and employees of the Lodge of Four Seasons donated 20 turkeys in addition to the funds raised. Located in Lake Ozark, the Hope House helps approximately 150 needing families every month with food,

clothing and emergency aid. Fifty-one percent of these families are helped only one time. Operating expenses are furnished primarily by supporting churches, but the Hope House needs additional support to meet the needs of the community.

The Central Missouri Food Bank stocks the food pantry, supplemented by food drives organized by individuals, civic and youth organizations and local businesses, such as Spa Shiki. The Hope House accepts donations on Monday and Wednesday through Saturday, 9 a.m. to 1 p.m.

For more information on the Hope House, please call 573-365-0099

Dr. Robert Sexe earns board certification

Osage Beach general surgeon Robert Sexe, M.D., has achieved an important milestone in his medical career: board certification in general surgery.

Certification by the American Board of Surgery is a voluntary process that recognizes individuals who have met a defined standard of education, training and knowledge in surgery.



Lake Regional welcomes Christmas 2007 baby

Lake Regional Hospital's 2007 "Christmas Baby" is Ashlee Ann Vedenhoupt, daughter of Mary and Joseph Vedenhoupt of Eugene, Mo. She was born at 4:18 a.m. on Christmas day. Ashlee weighed 8 pounds, 4 ounces and was 19 inches long.

Also welcoming Ashlee are her grandparents James and Elizabeth Anderson and Henry and Rose Vedenhoupt.

Ashlee received special gifts for being the "Christmas Baby" including a \$100 savings bond donated by Central Bank of Lake of the Ozarks, a "pack and play" donated by Lake Regional Hospital and a large felt stocking made by members of the Lake Regional Hospital Auxiliary.



Christmas Baby" Ashlee Ann Vedenhoupt arrived at 4:18 a.m. on Christmas day. Ashlee is pictured here with her parents, Mary and Joseph Vedenhoupt of Eugene, Mo.

Lake of the Ozarks Business Journal February, 2008

Community Events



L-R (Osage Beach): Lynda Hartwick, Sgt. Arlyne Page, Carlene Chubbuck

Local officers get cuddly partners for kids

The Community Committee, a sub committee of Newcomers Longtimers, has been collecting cuddly animals to give to local first responders. Police, firefighters, and paramedics often encounter children who have been traumatized by an accident, fire, or the occasional arrest of a parent.

Each year the Community Committee decides on a project to improve, or assist the community. This year chairperson Carlene Chubbuck asked for suggestions from committee members, and the cuddly animal collection was born.

Members of Newcomers/ Longtimers bring their fuzzy donations to the monthly meetings; the animals are then distributed to local law enforcement agencies. Last month Carlene Chubbuck and member Lynda Hartwick distributed animals to Osage Beach, Lake Ozark, and Linn Creek police departments.

For more information on the N/L activities, please call Membership Chair, Cecilia Jones 573-348-1141 or visit their website at: www.newcomerslongtimers.

New Year's Baby Arrives at Lake Regional

Lake Regional Hospital's "New Year's Baby" is Colby Travis Collier, son of Melissa Neal and Travis Collier of Ft. Leonard Wood. Colby was born on January 2nd, 2008, at 3:34 p.m. Dr. Daniel Schmidt delivered the baby boy who weighed 8 pounds, 3 ounces and was 21 inches long.

As the first baby of 2008, Colby received several gifts including a \$100 savings bond donated by Central Bank of Lake of the Ozarks, a "pack and play" donated by Lake Regional Hospital, a large felt stocking which was handmade by members of the Lake Regional Hospital Auxiliary, baby outfits donated by Jennifer Schmidt and other

infant items.



Year's Baby" is Colby Travis Collier of Ft. Leonard Wood. Colby is pictured here with his parents, Melissa Neal and Travis Collier.











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Lake of the Ozarks Business Journal

Seventh Annual Home & Garden Expo February 16-17, 2008 – Save the date

The Lake Area Chamber of Commerce invites you to attend the 7th Annual Home & Garden Expo, Saturday, February 16 and Sunday, February 17, 2008, at the Lodge of Four Seasons, in Lake Ozark.

Looking for qualified reputable businesses to provide invaluable services for either building, remodeling or repairing your home? Have you ever wondered... how does that really work? Or Will this new enhancement really pay for itself after a time? We have your an-

Don't miss this One-Stop Shopping opportunity to not only meet the representatives face to face and visit with them about your specific needs, but also to see various exhibits and displays of what exactly they can do for you and your property.

Exhibitors range from various landscaping options and choices of upgraded features to add to your lawn or garden, to specific home enhancement or repair services such as flooring, heating & cooling, roofing, siding, windows, skylights and sunrooms. Businesses offering real estate, insurance and mortgage services, as well as interior decorating and enhancements and many others will be on hand during this FREE two day Expo.

Many exhibitors are focus-

ing on "Green" approaches to the home whether it be flooring, renovating or building your home with green products. Many of these new product lines not only help the environment, but also pay for themselves in what they can save in basic utility costs and other ongoing costs of home ownership.

Free admission and the first 100 people each day will receive a complimentary Redbud seedling.

For more information call the Lake Area Chamber of Commerce at 573-964-1008 or 800-451-4117 or visit our web site at www.lakeareachamber.com

Kenagy completes week-long nonprofit leadership program

Kenagy, Executive Director. of the Lake of the Ozarks West Chamber of Commerce, recently completed the leadership training program held January 6-10, 2008, at the University of Arizona in Tucson, Ariz.

The industry leader in nonprofit education, Institute is a four-year program held at five sites each year—one in the winter and four in the summer. Most participants attend the one-week sessions at the same site each year, building valuable relationships with others in the industry and creating a network of idea sharing.

Through a combination of required courses and electives, students not only enhance their own organizational management skills but add new fuel to their organizations, making them run more efficiently and effectively.

Graduates of Institute receive the IOM recognition, signifying completion of 96 hours of course instruction in association, chamber, and nonprofit management. In addition, participants can earn points toward the Certified Chamber Executive (CCE) or Certified



Michael Kenagy Firector of the Lake of the Ozarks West Chamber of Commerce.

Association Executive (CAE) designations.

The U.S. Chamber of Commerce is the world's largest business federation representing more than three million businesses and organizations of every size, sector, and region.

For more information, contact Institute for Organization Management at U.S. Chamber headquarters at 202-463-5570; 1615 H Street, NW, Washington, D.C. 20062-2000; www.uschamber.com/institute.

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Lake of the Ozarks Business Journal February, 2008

University of Missouri Extension: Quickbooks Pro classes added to schedule for February

Attention area businesses & organizations!

Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension over the next couple of months. Due to the popularity of classes offered, additional Introduction to and Advanced level classes have been scheduled.

New class dates, times & locations will be as follows:

Introduction to QuickBooks February 20 9:30 a.m.-4:00 p.m. State Fair Community College, Osage Beach

Advanced QuickBooks March 27 9:30 a.m.-4:00 p.m. State Fair Communit College, Osage Beach

The Introductory level class will focus on setting up a company or companies in Quick-Books, establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks, importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and preregistration is required. The fee to attend the class is \$89.00 per

To register or for further information, contact the Camden County Extension Center, phone: 573-346-2644; or register on-line at http://www.missouribusiness.net/cgi-bin/calendar/

Hulshof

continued from page 24 governor just isn't it."

Emerson said she made her decision after spending the weekend in the Cape Girardeau area listening to advice from friends and relatives. Known for her moderate positions on issues such as health care, trade and the Iraq war, Emerson said she still has unfinished work left in the House. She also stands to gain more power on the influential House Appropriations Committee following

the retirement of a number of Republicans this year. Emerson said she plans to run for re-election to her seventh term in Congress.

House Speaker Rod Jetton, who also has considered running for governor, told the AP that he would announce his own decision after Hulshof makes his formal announcement. Jetton, R-Marble Hill, said that he has support from fellow House Republicans, likely donors and local Republican leaders, but his wife was still uncertain.

He said that she told him

she would be supportive if he made a bid for governor. But Jetton also has said he would not get in the race if Hulshof is running.

In an interview with the AP, Bond denied reports that he favors Hulshof or any other candidate in the race. "We're going to conduct any primary on an open and fair basis, and I will be watching to make sure we don't get off the track and engage in any Bill Clinton-type campaigning," Bond said. "I'm certainly not choosing anybody."

(AP)

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Christian Myers joins McNally Properties

Myers, who studied hotel management at the University of Missouri, brings two decades of experience in the hospitality industry to his new career.

"It is all about helping people," Myers says, "I'm looking forward to guiding our clients through the lake real estate market and helping them find the perfect lake home."

A lake native, Myers has a strong knowledge of the area, says Patty McNally, head of McNally Properties Residential Division. "Christian is a good fit for our organization. He is focused on client satisfaction

and has broad market knowledge and that is what we are all about," McNally said.

McNally Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread.



Community Events



The Camdenton Area Chamber of Commerce recently welcomed Mem's Country Cupboard as a new Chamber member. Located at 888 North Hwy 5 in Camdenton. Participating in the ribbon cutting were Denice Thurmond, Owner and Heather Edwards [with scissors], Manager; Mem's employees Michael McDonald, Kathleen Barker, Gina Jarecki, Joseph Ramsey, Linda Donason, Isabelle Johnson, Barbara Messler, Damien Bennett, Barbara McMullin, Kota Jarecki, Shirley and Sonny Erxleben and Bill Snyder; Bruce Mitchell, Camdenton Area Chamber of Commerce; Dale Holzer, Camdenton Save A Lot; Alan West, Amy Hatfield and Charli Allee, First National Bank; Tracy Broswell, Central Bank of Lake of the Ozarks; Jo McElwee, Camden County Circuit Clerk; Laura Wright, Camdenton Police Chief; Dennis Jones, Camdenton Fire Marshall; and Steven Craig, City Assistant Administrator.



Radiology Staff Gives to Others

Staff members in Lake Regional Hospital's radiology department found a unique and compassionate way to celebrate this year's radiology week. Instead of focusing the attention on themselves, the employees made blankets for every cancer patient who was receiving treatment at that time. "It makes us happy to give these blankets to patients who can use some comfort. That's better than a celebration for us. Most of our staff members participated and everyone took great care in selecting the material and creating the blankets. They were certainly made with love," said staff member Kelly Otto. This is the second year they have celebrated the week this way.

Caption: Radiology staff members made blankets for cancer patients at Lake Regional Hospital in honor of radiology week. Front row (I-r): Anita Durfee, Sally Tull, Jackie Hall, Kristy Scott. Back row (I-r): Kelly Otto, Julie Wicker, Karen Davis and Gail Breshears.

Lake of the Ozarks Business Journal February, 2008

Lake Area Spring Bridal and Fashion Expo Feb. 17

The Lake Area Spring Bridal and Fashion Expo will be held February 17, 2008 at the Country Club Hotel and Spa on Carol Road off of Route HH at the Lake of the Ozarks. With an estimated 40 vendors, the 3rd annual Lake Area Spring Bridal and Fashion Expo vendor booths will be open from 12 p.m. and continue until 4 p.m. with the fashion show starting at 4 p.m.

Prospective brides will be able to consult with the businesses promoting gift registries, photography, cake decorators, hair and make-up artists, florists, banquet halls and catering services, hotels, bridal and formal wear, jewelry, wedding consultants, travel agencies, invitations and much more!

The Lake Area Spring Bridal and Fashion Expo is organized by Benne Media. Call 573-348-1958 for more information. This vear's sponsors are: Mix 92.7, KQUL 102.7, Norman's Bridal and Serenity Medical Spa. The Grand Prize is sponsored by Great Southern Travel. The Bridal Fashion Show is sponsored by ETC Bridal.



The Lake Area Chamber of Commerce was on hand to celebrate the Christening of Atlantis Dive & Dock Salvage's new Flagship Service Boat — THE NAUTILUS. This addition will provide a great service to the entire Lake Area as it is large enough to safely maneuver the Lake's ruff waters while servicing their clients. For more information regarding services offered by Atlantis Dive & Dock Salvage contact Tim McNitt at 573-348-2504. Pictured in the ceremony along with friends, customers and guests is owner Tim McNitt and his wife Julie.



Optimist of Camdenton President Mac Decker presented lifetime memberships to Secretary-Treasurer Brenda Colter and Past-President Chic Oostendorp in appreciation for their outstanding service. Optimists meet at noon on Mondays at Cj's Restaurant. Visitors are welcome.



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LANDSCAPE BRANCH MANAGER/ **SALES** – KANSAS CITY BASED LAND-SCAPE COMPANY IS SEEKING THE RIGHT INDIVIDUAL FOR LANDSCAPE SALES AND MANAGEMENT OF OUR LAKE OZARK BRANCH. APPLICANT MUST HAVE SALES AND MARKETING SKILLS TO PROMOTE SALES TO COM-MERCIAL AND RESIDENTIAL CLIENTS. CALL 573-365-6224 OR CONTACT US AT MARY@KELLERSFLOWERS.COM.

REAL ESTATE COMMERCIAL

BOAT RENTAL BUSINESS FOR SALE. Turn-key operation on busiest part of lake. Net verifiable cash flow to owner over \$125,000!!! Includes boat and wave runner inventory and lease of marina and dock facilities. This is an outstanding opportunity to make great money. \$390,000. Some owner financing possible. Full package available to qualified buyers w/ signed confidentiality agreement. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

COMMERCIAL BLDG & SALES LOT IN SUNRISE BEACH. 9,000 sqft commercial building on busy hwy 5 frontage currently used as auto sales/ service business, but could serve a variety of uses- or use what you need and divide/rent-out the rest. Metal construction with concrete floor, heat/ ac throughout, spacious showroom, large overhead door to roomy service bay area. The completely paved sales lot has new landscaping with tiered hwy frontage to display more vehicles. \$250/mo income from rental of small corner of lot. \$649,900. MLS #3046164. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FIVE DUPLEXES W/ LAKE FRONT & off shore locations. Docks & awesome lake views. Completely refurbished & renters in place, 35 MM & close to Highway 5 & the Hurricane Deck Bridge,

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949,000. Each has 2 bedrooms 1 baths with carports or garage. Great investment MLS # 3040430, call Jan Adams 573-216-4039 Adams & Associates- RE/MAX Lake of the Ozarks 573 302 3620 www.Adams-Commercial.

FOR LEASE 200 FOOT HWY 54 **FRONTAGE.** 1 acre ashpalt lot with utilities near KK in Osage Beach. Call Jeff at 573-216-2723 **DISTRIBUTION/**

FOR LEASE:

WAREHOUSE/SERVICE CENTER: 2,250 sqft commercial space located on busy hwy in the heart of Lake Ozark. Large open area with corner officeeven has a view of the lake! Insulated/ dry-walled & X-wide 9ft overhead

door. Would work great for warehouse, distribution, service or variety of businesses. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.

Adams-Commercial.com.

FOR LEASE: PROFESSIONALLY FINISHED OFFICE SPACE. Located in Laurie Landing of Corporate Woods Business Park. 2000 sqft professional finish & décor with multiple offices, front counter admin/reception area & large office that could be made into bull-pen area. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP **CENTER** Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Adjacent lots available for expansion of existing bldg. Good tenants in place. \$529,000. MLS # 3040358. . Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

HOT HOT! Highway 54, Lake Ozark, Great commercial piece with 700 ft. of Hwy. 54 frontage, 7+/- acres, city water & sewer, 3 phase electric and NO ZONING! Located directly across from Proposed New Development and Major Golf Course. Perfect for retail, mini-storage, office, warehouse, just about anything! MLS#3040219 \$699,000 Call Bob Gattermeir @Gattermeir Elliott Real Estate @280-0808 or 365-SOLD

LAKEFRONT MARINA & C-STORE: INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time & weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental & boat storage. 225' of LEVEL lakefront with deep water & almost 4 acres. Can easily be operated as-is or plenty of room to expand. Adjacent residence also available for add'l \$. MLS# 3040353. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

SIDE BY SIDE. BUY ONE OR BOTH, WHAT A VIEW, 2 lake front properties at the 33 MM. MLS # 3043229. \$329,900 great 3 bedroom 2 bath 2 story style home, has dorm bedroom that sleeps 8 plus 2 additional bedrooms. Great dock, newer kitchen, stone fireplace & NEXT DOOR completely refurbished 2 _ bedroom & 2 _ bath 2 story style home, single garage & large deck, 2 well dock, great view of the channel MLS # 3041469 \$239,900, combined lake frontage of 158 foot, great rental investment or family retreat, close by but under separate roofs. Call Jan Adams 573 216 4039 Adams & Associates- RE/ MAX Lake of the Ozarks 573 302 3620 www.AdamsAtTheLake.com

WATERFRONT RESTAURANT. Popular restaurant, great location on 51MM, level lakefront main channel with boat dock's & swim beach. Established food/bar business on well maintained property with indoor & outdoor seating. Adjoining owner's home & 4-car garage included. Good well/ septic system, tremendous Lake views, fast growing area. MLS# 3040355 \$749,900. . Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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BEAUTIFUL, WELL-MAINTAINED newly updated 3BR; 2.5BA lakefront home with new encapsulated dock located at the 18.5MM off Lake Road 54-22 in Osage Beach. A must see! For more info visit www.4605 SunsetDrive. com or call Jeff (314) 306-401

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3.36 ACRES WITH HWY FRONT-AGE and lake view in Lake Ozark. Suitable for development of retail and simi-

lar uses. MLS #3044475 \$1,393,000. Call Pat McNally, McNally Commercial Properties (573) 348-2121

VILLAGES LAKE VIEW LOT! 168 Forestridge Village, The Villages, Gentle, partial view lot adjoins lakefront com-122x196x129x178 munity area. homesite located in gated Forestridge Village in The Villages at Shawnee Bend in neighborhood of multi-million dollar homes. This is the finest community at Lake of the Ozarks. Covered slips available in Villages Marina. Amenities included. MLS#3041700 \$50,000 Call

Phone

C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365cme1

WOW!! 87+/- AC WOODED, pasture, level, 1 AC pond, 30x75 Pole Barn, older oak framed barn 4,000+/- sq. ft., home under construction. 950'+/- Hwy 42 frontage, \$350,000.00. John Farrell Real Estate Co., Call Randy @ 573-216-8186 or office 573-348-2181.

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723' HWY. 54 FRONTAGE & 3 **ACRES,** US Hwy. 54, Eldon, High traffic, high visibility, easy access on Highway 54 near the Eldon exit. Was originally a car dealership and is set up with showroom, sales cubicles, offices, waiting room, breakroom and car bays. Large parking/show lot. 723' of frontage and 3 acres with 14,000 SF building. MLS#3035436 \$899,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

COMMERCIAL LOT HWY 5, GREENVIEW On site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, restaurant subdividing or pad site for anchor tenant. \$389.900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/ MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com. **PREMIER HWY 54 COMMERCIAL**

or office building. Owners will consider

space for lease in Osage Beach. 7,500 total sq. ft. Any space configuration available. Vanilla box or finished to suit. Open floor plan or office / retail suites. As low as \$8.00 per sq. ft. NNN. Call Pat McNally, McNally Commercial Properties (573) 348-2121

RETAIL SPACE ON HWY 54 in Osage Beach for lease. Property joins the state park and proposed corner stoplight. 6,300 sq. ft. as low as \$8.00 per sq. ft. Call Pat McNally, McNally Commercial Properties (573) 348-

Excellent development opportunity! 970 ft. lakefront on a point within a large cove. Tremendous view of main channel. 3 acres zoned commercial and 6.8 acres zoned residential. MLS #3040458 \$1,995,000. Call Pat Mc-Nally, McNally Commercial Properties (573) 348-2121

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Lake of the Ozarks Business Journal February, 2008 Page 47

ADVERTISEMENT

Local Fitness Guru Offers Unique Alternative To Boring Exercise and Weight Loss Programs...Best Of All It's FREE To All Lake Area Residents!

Osage Beach, MO. A local fitness guru has unveiled the most unique solution for fitness and weight loss boredom yet - the revolutionary web-based technology **ActivTrax!**

Think of **ActivTrax** as an intelligent fitness program that grows and changes with you. **ActivTrax** includes top-notch customized and easy-to-follow fitness instructions and motivational training all designed to get you in the best shape of your life regardless of your current fitness level.

Every session is loaded with effective and energizing exercises specifically designed to help you successfully achieve **YOUR** weight-loss goals while **YOU** toning your problem areas. Your program is tailor-made to your individual goals and capabilities. With **ActivTrax**, everything is calculated to maximize **YOUR** body's full potential. As progress and develop, so do **YOUR ActivTrax** sessions.

Each 30- to 60-minute visit is customized for you. Your daily program is waiting for you when you walk through our doors. We'll provide everything you'll need to get in the best shape of your life.

This alternative to crowded gyms, bogus diets, and clunky home exercise equipment is the fastest growing fitness trend today and because it works - it's here to stay.

"Most people have tried the fad diets and trendy fitness gimmicks and have failed. I got tired of seeing that. So I helped create the most exciting fitness adventure ever. Who doesn't want to burn up to 500 calories per workout and have a ton of fun in the process? That's why our free 30-day trial membership, coupled with the **ActivTrax** technology, are such a hit," says Rick Streb, nationally-certified fitness expert and owner of Lakewood Health & Fitness Center in Osage Beach.

Streb, a contributing writer for several

of the nation's most popular fitness publications, was recently recognized in the 2007-2008 "Cambridge Who's Who Among Executives and Professionals" as one of our country's most accomplished and respected fitness professionals. Recognition of this kind is an honor shared by only an exclusive collection of the most skilled and expert professionals throughout America. Inclusion is considered by many as the single highest mark of achievement.

Lakewood Health & Fitness Center provides local residents the opportunity to experience the **ActivTrax** program with a free 30-day trial membership. The free 30-day trial memberships are designed to encourage local residents to focus on health and fitness as the national obesity rates grow at an alarming rate. It's a fun "team" training program designed to give participants that extra boost they need. The activities include fun exercise programs and stretching specifically designed to burn calories and tone the body.

FREE Gift - "Your Attitude Deter-

mines Your Altitude'

This special 7-page mini report reveals some eye-opening facts about the importance of your attitude in everything you do in life. Learn how and why all of your dreams are right in front of you for the taking!

You may have no power to change the "facts" in your world, but you always have the power to change your response to those "facts," and that power can be enormous.

The program consists of three components that are vital for success:

- 1. Continuous exercise to tone the body and facilitate fat burning for maximum results.
- 2. Motivation and support to make this a lifestyle. The fun and adventurous program provides the ideal atmosphere for motivation and emotional support to help the participants achieve their desired results.
- 3. Guidance without guesswork. ActivTrax makes working out fun and easy by providing participants a new, easy-to-follow and completely customized workout every time they enter the club. Unlike a traditional health club you won't encounter intimidation, confusion or disappointment. You know exactly what to do every time you show up!

"Every participant will walk away with a better understanding of fitness and weightloss concepts. There's just so much "fluff" diet advertising targeted toward consumers these days that are misleading and downright confusing. And we're here to set the record on fitness and weight-loss straight."

"Honestly, I can't think of a better way to spend 30 to 60 minutes three to five days per week than having a good time and burning some serious calories in a team setting."

The **FREE** 30-day trial membership is yours to take advantage of every day - rain or shine, at **Lakewood Health & Fitness Center. For more information call (573) 302-8400.**

"This is just a fun way to start off your week and get back that body that you deserve," explains Streb.

COME JOIN US TODAY...

Location: Lakewood Health & Fitness Center, Osage Beach, MO (573) 302-8400 Days & Times:

Monday - Friday 6:00 am - 10:00 pm Saturday - Sunday 8:00 am - 3:00 pm (Your choice - Rain or Shine!)

Cost: FREE to Lake Area residents. (Register below)

- Come alone or bring your friends and family for a fun and energizing workout!
- Discover why most diet and exercise programs fail to produce results!
- Learn two simple tips to super charge your metabolism for maximum fat loss!
- Uncover how to firm and tone your most stubborn body parts in as little as six weeks!

Register now and join us today for the most exciting workout of your life



This offer is good for the first fifty people only and expires 02/01/08, so call (573) 348-1039 within the next 24 hours to reserve your spot.

Governor and lawmakers submit wish list for legislative session

by Michael Gillespie

On January 15, one week after delivering his 2008 State of the State address, Missouri Governor Matt Blunt announced that he will not seek reelection. Exactly how this will affect his proposed legislation remains to be seen. Senate majority leader Michael Gibbons has suggested that the new session of the General Assembly may be less politicized since Blunt's reelection is no longer a factor.

This year's recommendations call for additional expenditures and the creation of new programs, with additional spending exceeds expected revenue. However, according to Blunt's budget director, Larry Schepker, the needed funds will come from excess revenues accumulated over the past three years of Blunt's administration. The idea of spending that money on new programs — with no assurance of future funding — has rankled some conservatives.

In his State of the State address, Blunt proposes the following items and expenditures:

- * Elementary and Secondary Education — \$121 million, a four percent increase over last year. Blunt also recommends three-quarters of a million "to train nearly 1,000 new Advanced Placement teachers and to help more than 6,000 Missouri students take Advanced Placement tests"; \$5 million to create "100 technologically-advanced" classrooms and to equip 300 classrooms with "advanced math and science curriculum"; and \$1.1 million for after school programs to help students "learn, stay fit, stay safe, and stay out of trou-
- * Higher Education \$52.4 million in direct funding to Missouri colleges and universities, up six percent from last year. In

addition, the governor requests \$31 "for construction, renovation, and improvement of the Ellis Fischel Cancer Center at the University of Missouri"; another \$15 million for the Pharmacy and Nursing building at the University of Missouri-Kansas City; \$25 million for A+ student scholarships to community colleges; \$100 for Access Missouri scholarships — a needs-based program created during Blunt's administration.

* Taxes — Though he did not cite specific monetary figures, Blunt urged the lawmakers to place legislation on the ballot that would prevent judges from imposing taxes. He also called upon the lawmakers to invoke changes that would make property tax assessments and re-assessments fairer. "State law is flawed," he said, "because it allows hidden tax increases through mandated increases in property valuations"

- * Autism \$6.4 million for families seeking services for the early intervention and diagnosis of autism and to fund pilot projects to determine the best practices in treating children with autism; \$1 million for projects designed to expand treatment and services for those with autism; and \$5 million for the Thompson Center, which the governor described as "a world-class treatment and research facility," that will be built in Columbia.
- * Veterans \$2.5 million in new funding for veterans' mental health and sheltering services. Blunt also asked the lawmakers to "eliminate all state income taxes on military retirement benefits"
- * Renewable Fuels and Environment Blunt seeks the requirement of a B5 biodiesel standard from soybeans, similar to the mandated ethanol standard for regular gas. He also called for

a week long "Show-Me Green" tax holiday to eliminate sales tax on Energy Star certified appliances.

- *Crime \$1 million for a new system to better alert law enforcement of abuses that make raw materials available for the production of methamphetamine; \$1.8 million in supplemental funding to assist sheriff departments in their fight to keep meth off the streets; and an increase to \$1.5 million in total funding for the existing Cyber Crime Task Forces. Also, the governor asked the legislators to make the rape of a Missouri child a crime punishable by death.
- ing the failure of the federal government to secure our borders, Blunt urged the legislature to "turn off the magnets that help attract mass illegal immigration." Specifically, the governor called upon the lawmakers to prohibit illegals from obtaining a Missouri driver's license; to forbid local governments from hampering law enforcement efforts in regard to immigration law; to insure that Missouri has no "sanctuary cities"; and to make it a crime "to transport any illegal immigrant for exploitive purposes, including illegal labor."

* Illegal Immigration — Cit-

The 2nd regular session of the 94th General Assembly convened on January 9 and has met at irregular intervals since then. Scores of bills have been introduced in both house and senate, and are at present winding their way through the maze of hearings, readings, and referrals. Among the many under consideration are the following:

* HB 1307 requires that state college tuition charged to Missouri resident combat veterans who have served since 9-11 cannot exceed 25 percent of the current credit hour rate, or \$100 per credit hour, whichever is less.

* HB 1313 gives preference in state purchasing contracts to disabled veterans who do business as Missouri companies, provided that the quality of work is equal or better and the price is the same or less than other companies.

* HB 1346 makes it a crime to transport and conceal an illegal alien. The bill requires law enforcement agencies to verify the citizenship or immigration status of all felons in their custody, as well as those charged with driving while intoxicated. It further prohibits illegals from receiving financial aid, scholarships, or resident tuition to Missouri colleges.

* HB 1414 expands eligibility for the Missouri Rx Plan to retired persons 65 years of age or older with incomes of up to \$25,000 for individuals and \$50,000 for married couples.

* HB 1558 establishes the Missouri Universal Health Insurance Act. This bill would provide comprehensive and necessary health care services for Missouri residents without imposing deductibles, co-payments, co-insurance or other cost-sharing measures. Funding would come from existing sources of state revenue plus additional sources that would include an increase in personal income tax for the top five percent bracket, a "modest" payroll tax, and a small tax on stock and bond transactions.

- * HB 1593 lowers the permissible blood alcohol for boat operators from one percent to .08 percent.
- * HB 1610 makes it illegal to operate a boat of 30-foot or longer in excess of slow-no wake speed within 300 feet of a dock or occupied anchored vessel.
- * HB 1626 bars any form of public assistance to unlawful aliens.
 - * HB 1736 states that illegal

aliens may not receive any federal, state, or local benefit that is administered by the state.

* HB 1757 states that anyone convicted of hiring an illegal alien must repay double the amount of any tax credit, tax abatement, or loan.

* HB 1767 would require those

who cannot prove they are legally in this country and who appear in court for any state or municipal violation be held in jail until they are reported to federal authorities.

* SB 741 allows small employ-

* SB 741 allows small employers to obtain medical coverage through the Missouri Consolidated Health Care Plan.

* SB 750 denies the issuance of a driver's license to illegal aliens.

* SB 758 prohibits sexual offenders who have committed offenses against children from being present around any playground or camping area in a state park without the permission of the park superintendent.

* SB 759 requires that all diesel fuel sold after April 1, 2010, contain a five percent biodieselblend.

* SB 770 makes it possible for parents of children with developmental disabilities who are dissatisfied with their children's progress to receive a scholarship to enroll their child in another school of choice.

* SB 784 eliminates mandatory minimum sentences for felons, unless they are considered dangerous.

* SB 894 creates a state tax deduction for some higher education expenses.

Hundreds of bills are introduced in each session, but most of them will not survive under scrutiny and thus will never come up for a vote. The current session is scheduled to end on May 16.

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