LAKE OF THE OZARKS

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 2



NEWS IN BRIEF

Some seats contested, some are not in elections

For the third time in as many years, Osage Beach aldermen are running unopposed in the April municipal elections. Page 5

Camden County: 'prove it' to restaurant owner

Camden County is asking Gary Prewitt to put his money where his mouth is and order a traffic study for Shady Gators. Page 20



Best Buy Pullout Opens Door For Others

Best Buy Co. says they have put a new store at the Lake of the Ozarks – on hold. Page 11

USPS running in red means green for locals

United States Postal Service's cost-cutting measures could affect many. Page 13

Locals getting on the "mobile phone wave"

Smartphones like the Blackberry and iPhone take businesses to a new level. Page 17

Monthly Features



Glimpses of the Lake's Past Dwight Weaver's look back. Page 22

Technology and Lifestyles

The gadgets and gizmos we love. Page 23

Classifieds

Listings from around the area. Page 31

Route 242 finally a reality

by Nancy Hogland

Years of meetings; discussions, some of which became heated; strategy and stressful moments came to an end January 18 as city and state officials ceremoniously broke ground for the new four-lane highway connecting U.S. 54 to Horseshoe Bend Parkway and the Lake of the Ozarks Community Bridge.

The road became a certainty when Gov. Jay Nixon awarded to the city of Lake Ozark a \$4-million Community Development Block Grant through the state Department of Economic Development and MoDOT agreed to put up \$8.6 million, \$2 million of which was pledged by Sen. Kit Bond.

Construction of the 1.8-mile long road, to be named Route 242, is to begin immediately. The roadway will include a raised center median, curbs and gutter for drainage and an 8-foot sidewalk on the north side. Bloomsdale Excavating, Company, Inc. of Bloomsdale, Mo., who submitted the low bid of \$8,337,512.67, won the contract for the project which is expected to be completed within a year.

Lake Ozark Alderman Jeff Van Donsel, who, from day one was involved in the efforts to bring about construction of Route 242, said although he was quite sure no one envisioned the eventual method of funding that would



Numerous officials from Lake Ozark, Camden and Miller counties and the state watch Camden County Commissioner Bev Thomas, Lake Ozark Mayor Johnnie Franzeskos, Missouri Department of Economic Development Deputy Director Mike Downing and Lake Area Chamber of Commerce President Jerry Hawkins ceremoniously turn the first shovelfull of dirt, marking the beginning of the Route 242 construction project. The road, which will link Horseshoe Bend Parkway and the Community Bridge with the new U.S. 54 Expressway, is to be complete in one year.

be used to build the road, he knew all along that if everyone didn't give up, the nearly decade-long dream would become a reality.

"With all the obstacles we had to overcome and with all the opposition – some from within - it would have been very easy to just throw up our hands and chuck the whole idea. I know a lot of people expected us to do just that. But I knew how important this road would be to the city

and decided long ago that we shouldn't stop fighting until it came to pass," he said.

According to previous projections, once opened up by the extension, land currently assessed approximately \$500,000, will allow development that has the potential of bringing that property's assessed value up to more than \$82 million, pumping close to \$200 million additional real estate, sales, utility and personal property

taxes into city, county, fire district and the school district coffers

Van Donsel, who's been involved in city government since joining the Planning and Zoning Commission in 2002, said few are aware of the behind-the-scenes work that made that day's ceremony possible.

"The groundwork was being laid all the way back when Gary Weber was mayor and he was continues on page 32

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February, 2011 Lake of the Ozarks Business Journal

USINESS JOURNA



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STEAKS • LOBSTER • PRIME RIB • ONION RINGS • THE RED ROOM LOUNGE



Armchair Pilot

by Nancy Hogland

Recent bouts of winter weather caused numerous flight delays and cancellations across the county. According to Chris Harvey, resident expert with Squaremouth. com, a website allowing comparison shopping for travel insurance, coverage could have paid for itself 100-fold in many of those cases. However, he warns travelers to always read the fine print before signing on the dotted line and not to assume anything.

As a "rule of thumb," he said unused travel arrangements missed hotel nights, cruise and even tour costs - are typically pro-rated and reimbursed - if the company covers trip interruption due to inclement weather. And if the travel delay is so long that the entire trip is missed, most companies will reimburse the policy holder all costs. However, Harvey said that's not the case across the board. He suggests looking for a policy that specifies coverage if 50 percent or more of the trip has been missed.

Travelers who make it to their vacation spot but face problems getting back home don't have to have their vacation spoiled by a backache from sleeping in a chair or on the airport floor. While delay time differs by policy, the majority cover the cost of a hotel, food and taxi. For more information on Squaremouth, which features 21 different companies, visit www. squaremouth.com.

Blaming the move on higher jet fuel prices, all major airlines raised prices last month from \$4 to \$10 per round-trip ticket on domestic flights. St. Louis-based Southwest Airlines, which increased ticket prices \$2 each way on trips up to

500 miles, \$3 for flights spanning 501 to 1,000 miles, and \$5 each way for longer flights, was first to hike fares across the board. Soon after, American, Delta, United, Continental, US Airways and Frontier followed.

More than \$2.1 billion of 26 major airlines' \$3.84 billion in profits during the third quarter of 2010 came from fees, according to the Bureau of Transportation Statistics. Considered easy sources of revenue, experts say airlines are looking at more ways to up fees in 2011. They soon expect to see fees added to the price of tickets for those who want to check in, in person, rather than using airport kiosks. However, those same airlines are also looking into additional fees for online bookings. Best bet? Check in at kiosks but bring cash because those travel experts also say airlines are going to begin charging an additional fee for using credit cards other than their own airline-branded cards to purchase tickets. Airlines also are expected to begin charging incremental fees for each extra pound packed in luggage over a certain permitted weight and may even add a "longdistance" surcharge for luggage traveling over a certain number of miles to cover the cost of the extra fuel required to transport the bags a longer distance.

On the other hand, Dublin, Ireland based Budget airline Ryanair has taken cost-cutting to new heights, announcing plans to renovate part of its fleet to include a "standing-room-only" section. According to a Ryanair spokesperson, the vertical seats will take the place of 10 rows of traditional seating, allowing the

airline to hold an additional 40 to 50 passengers. However, those passengers may find themselves trying to "hold it," when they fly as the airline also plans to begin charging a \$1.50 fee for using the bathroom on short flights.

Last month, Alaska Airline launched a new non-stop route from Bellingham International Airport in Washington to Honolulu International Airport. The new flights, operating with Boeing 737-900 aircrafts, will feature Hawaiianthemed meals, a complimentary Mai Tai and a special blend of coffee created for the flights. The jets will accommodate 16 in first class and 141 in the main cabin.

Those fortunate enough to live year-round at Lake of the Ozarks may wonder why they'd ever need to take a vacation away from such a beautiful vacation spot. However, for those who are interested in "following the crowd," we've checked several travel sites and compiled a list of the most visited U.S. tourist destinations. For the umpteenth year in a row, last year New York City was the mostvisited city in the nation. Although Broadway shows were a huge draw, Times Square ranked as the mostvisited spot with 2,000 pedestrians traversing that section of 7th Avenue every 15 minutes.

In the past Las Vegas has always taken the No. 2 spot but this year vies for runner up with Washington D.C. Disney World and Disneyland attendance put the theme parks in fourth and fifth place respectively. San Francisco, where many have been known to leave their hearts; Niagara Falls; the Great Smoky Mountains National Park, which sees more than 10 million hikers tromping through its woods each year; the Grand Canyon; and the state of Hawaii follow.

Letters to the Editor

For the past 40 years the Browns and my Family have been living, working and contributing to a better way of life for everyone at Lake of the Ozarks. In addition we have aggressively supported nearly every charitable cause in the area. We have not received any help from the government (i.e. TIF). Our projects were also blighted (i.e. we hit rock when we dug too) and we footed the bill out of our own pockets with no outside help.

Contrary to Ms. Viselli's opinion I believe that if the Hammons project had started when she thought it should, it would have been under construction when the economy went south and tourism and financing dried up. This is also the time frame when Mr. Hammons got ill thus diminishing some of the enthusiasm for the project.

Had this scenario taken place, we at Lake of the Ozarks would be looking at another 15 story high rise (when the county has a 5 story minimum) half finished and abandoned building, like Majestic Point, another eyesore on our community.

Another point to consider in an economy based on capitalism - why should some private projects get government help while the rest of us have to find our own way. This creates an uneven playing field and in my eyes is grossly unfair.

I applaud the Brown's for their continuing and unselfish contributions to every single community project presented, while getting continuously pummeled by a non-elected government worker and the press, and to their stand on

continues on page 4

A Valentine's Day Primer

By Michael Gillespie

Men, heed this warning: February 14 is not a day to take lightly. If you have a wife, a fiancé, or a girlfriend you had better not forget it. The woman in your life isn't forgetting it, but don't expect her to throw any hints. She's testing you.

So, gents, how did we get into this mess? It seems that back in very ancient Roman times there was a holiday known as Lupercalia. This holiday took place over three days in mid February. The festival time was supposed to ward off evil spirits and cleanse the city, thereby making it a more healthy and fertile place. Amongst the activities, according to Plutarch, certain "noble youths," without apparel, would run up and down the city streets for "sport and laughter." The chronicler fails to say who was laughing at whom. In any case, these sporting young men carried only a "shaggy thong." This they used to strike people on the hand that they passed along their jaunt. Supposedly, many women would place themselves in conspicuous places along the way so that they would be smacked by these thongs. This was believed to aid in fertility. The festival of Lupercalia continued each year until 496 A.D. when Pope Gelasius I abolished it.

By that date, the Roman Catholic Church had a substitute holiday in mind. There had been at least two different martyrs in the early Church named Valentine. One of them, a priest, is said to have been executed because he secretly had been marrying young couples so that the husband could avoid military service. The Roman army did not accept married men on the grounds that they did not make good fighters. While imprisoned, young couples would visit the priest and leave him farewell notes - regarded by some as the first "valentines."

Another Roman named Valentine, a priest or possibly a bishop, was persecuted for his religious beliefs and also sentenced to death. While in prison he is said to have healed the jailer's daughter, who was blind.

After the miraculous healing, the holy man sent messages of love, encouragement, and faith to the girl, signing them "from your Valentine."

With these traditions in mind, and with the intent of Christianizing a former pagan holiday, the Church declared February 14

another. In 1400, a court was established in Paris to adjudicate cases involving love contracts

and betrayals. Appropriately, the court was founded on St. Valentine's Day. A valentine poem, the earliest known example of the genre, survives from the year

the two. Nevertheless, St. Valen-

tine's Day came to be linked to

the tradition of sending notes to

One thing gradually led to

one's romantic interest.

to be the feast of St. Valentine. 1415. And Valentine's Day, as Exactly which Valentine was bewell as the term "to be your Valing honored was unclear, and entine" is mentioned in Hamlet, that uncertainly was further obfrom the year 1601. scured during the Middle Ages

The practice of sending val-

lished in England and America by the mid-nineteenth century. Handwritten notes soon were replaced by mass-produced printed cards with romantic images and flowery prose. What child of more recent times cannot recall exchanging cards and small gifts at school on February 14 - to the everlasting embarrassment of the boys and the blushing reticence of the girls? The Greeting Card Association of the United States now estimates that over one billion valentine cards are sent annually worldwide, making it second only to Christmas cards.

One final change in the celebration of St. Valentine's Day took place in 1969. In that year the Roman Catholic Church removed the feast day from the calendar of saints. This was done because of the paucity of information about the saint. The feast of two other saints, Cyril and Methodius, whose lives are better documented, are now celebrated on February 14. Though the date had been widely observed in the secular sense before 1969, this change opened the door to out-and-out commercialization. The day was now simply called Valentine's Day.



when a popular book of legends entine cards was well estabblurred the distinction between

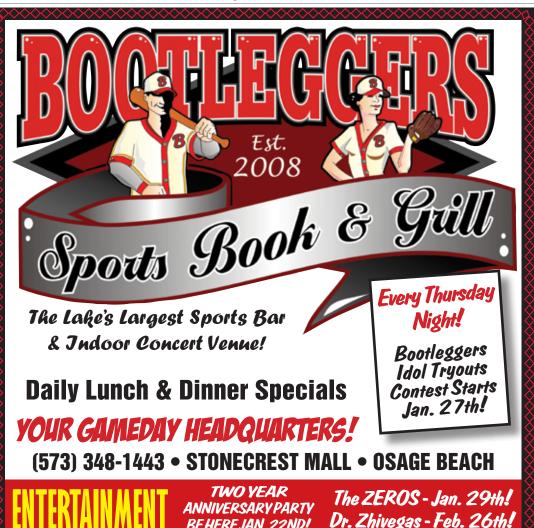
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Page 4 February, 2011 Lake of the Ozarks Business Journal





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"Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

AUTOMOBILE: Know Your Coverages

Let's talk this month about the meaning of the coverages on your auto policy. Many times people come into the office for insurance on their auto and are unsure exactly what each coverage represents. These coverages are important to you, the insured. You want to make sure you have the best option available for your money.

Bodily Injury Liability (BI): This coverage is mandatory in the state of Missouri and is for the 'other' person in the event the other party should file a lawsuit against you. You want to make sure you have enough insurance to cover a judgement against you in a lawsuit, without jeopardizing your personal assets.

Property Damage Liability (PD): This coverage pays for damages to someone else's property. Normally this would be their car, but it could also include other property such as a fence or house that was damaged in the accident. It also provides legal defense in the event another party files a lawsuit against you. If you select limits that are too low, you could be putting yourself at a risk financially.

Un-insured Motorist Bodily Injury (UM): In the event that you are involved in an accident where the at-fault driver has no insurance this covers 'you' the insured and members of your household and your passengers for bodily / per-



J.L. Brenizer, CIC, LUTCF

sonal injuries, damages, or death. This also covers property damage sustained by you when the atfault driver does not carry enough insurance to cover your needs. This would include a hit and run incident. The coverage pays up to the limit you have chosen. This is a Missouri state required coverage.

Under-Insured Motorist Bodily Injury (UNDUM): Covers your injuries when the at-fault driver possesses insurance, but the limits of liability are low and not sufficient to cover the damages. This coverage is not required by the state of Missouri.

All coverages are limited to the terms and conditions contained in your policy. I encourage you to stay in contact with your agent and review your coverages annually.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

Letters to the Editor

continued from page 2 government funding of the Hammons project. We should all be grateful to the Browns that we are not looking at another half finished 15 story

structure in the middle of our beautiful community. **Bruce Thomson**

Mallard Point Resort January 20, 2011

Letters to the Editor are Welcomed!

Of course we reserve the right to edit material submitted to us for content, clarity, space and spelling. We will not print any material that personally attacks any person, public or private. Publishing of Letters to the Editor are at our sole descretion, and are subject to available space. Please make sure your name and address are included in the letter, anonymous submissions will not be printed. All submissions become the property of Benne Publishing, Inc., and are Copyright 2011 as part of the magazine's contents. Submitted materials cannot be returned.

Some municipal seats contested, so

by Nancy Hogland

For the third time in as many years, Osage Beach aldermen are running unopposed in the April municipal elections.

Ron Schmitt, who was first elected in 2007, is running unopposed in Ward 1; Steve Kahrs, who has served since 2003, is running unopposed in Ward 2 and John Olivarri, a member of the board since 2007, has no competition for Ward 3.

According to City Clerk Diann Warner, the last time there was a contested election was in 2008 when Eric Medlock and Penny Lyons ran for mayor; Rich Martin and Kevin Rucker ran for alderman in Ward 1; Janelle Bednara and Lois Farmer ran in Ward 2 and Chris Foster and David Gasper ran in Ward 3.

The Village of Four Seasons race also has no competition. Two seats are open and two

candidates, Bob Weeks, who last July was appointed to the board of trustees after Tom Reinhart passed away, and former Camden County Commissioner Carolyn Loraine filed to fill those positions. Don Ruppin, who served as a trustee for the past 14 years, chose not to run for re-election.

"I decided that 14 years was long enough - it was time to step down and let someone else come in and run things," he

However, every Lake Ozark candidate faces opposition.

Incumbent Mayor Johnnie Franzeskos, who has served two terms in that position and one year as alderman, will be running against Jeff Van Donsel, who has served as an alderman since 2006, and newcomer Bernard (Big Mike) Flaherty. In Ward 1, Barb Smith, who challenged the city after

they initially refused to repair her grinder pump, then later reneged, is running against Judy Neels. Neels was appointed to fill the spot vacated by Franzeskos when he moved to

the mayor's position and was then reelected in 2009. In Ward 2, Incumbent Robert Davis, who has served as alderman for two terms, faces off against Tony Otto. And in Ward 3 Todd

Painter, who was just appointed to the city's Planning and Zoning Commission, is running against Susan Drummond, who was elected in 2009.



Rustand Top Producer

Keith Rustand was recently awarded Top Producer of the Year for the office of Jacobs Real Estate Partners, ReMax Lake of the Ozarks, in Osage Beach. Rustand's 44 years of sales experience in the jewelry business, as well as over 30 years experience in land development, landscaping and building homes has helped in his success with the Jacobs Real Estate Partners team. For more information you may contact Jacobs Real Estate Partners, 573-302-2345.



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Home Finishing Touches

with Ronnie Roberts of DKB

Characteristics of **Wood Types**

No matter which species you choose for your new kitchen or bath cabinetry, please keep in mind that no two pieces of wood are exactly the same. Stains are likely to exaggerate the difference between open and closed grains and other markings in wood. Grain variation and color change should be expected. As hardwood ages, it will darken when exposed to different types of light. Color differences, or changes in wood can also be caused by exposure to harsh chemicals, extreme heat or moisture. Additionally, wood species exhibit other defining characteristics, such as mineral deposits/ streaks, knots, sap runs, pinholes and wormholes. These markings make the wood unique and contribute to its enduring beauty.

Four of the more popular wood species at the Lake are; Alder, Cherry, Maple and Rustic Alder.

Alder has a straight fine textured grain similar to cherry and maple. Although classified as a hardwood, it is moderately light in weight and considerably softer than other species. Therefore, care must be taken as it will dent and mar easily, Alder may exhibit grain and color variations, sapwood can be distinguishable from the heartwood, tight pin knots are sometimes present.

Cherry is characterized by its red undertones, but may vary in color from white to a deep rich brown. Cherry is a close-grained wood with fairly uniform texture, revealing pin knots and curly graining. All wood will age with time and the finish will darken. This is especially true for cherry. This is a sought-after quality in cherry cabinetry, and those who select it expect this



Ronnie Roberts

Maple is a close-grained hardwood that is predominantly white to creamy-white in color, with occasional reddish-brown tones. While maple typically features uniform graining as compared to other wood specie, characteristic markings may include fine brown lines, wavy or curly graining, bird pecks and mineral streaks. These traits are natural and serve to enhance maple's natural beauty.

Rustic Adler is characterized by its light brown and reddish undertones and may contain a variety of pin holes, open and closed knots of various sizes and colors, small cracks, bird pecks, mineral streaks and grain variation. Some knots may have small holes through the panel. Larger holes will not be filled. In addition, the wood will contain color difference caused by variations in minerals found in the soil, creating visible mineral tracks.

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



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"Ask An Engineer"

with Stan Schultz of Schultz & Summers Engineering

Water Quality, Lake Ozark & Our Economy

One thing I have learned in my firm's 7+ years of working in the Lake area is that the Lake's economy is very good for Missouri. Our visitors come by the thousands from neighboring states many times a year and spend a generous amount of money with each trip. To ensure this trend continues those of us that call Missouri home must work hard to find economical ways to protect this asset by developing responsibly and improving what has already been developed.

Last month's water symposium hosted by Missouri's Attorney General was a good start to developing a realistic strategy of managing wastewater produced by those of us with homes or condos near the Lake. Over the course of the two day event we heard from scientists, economists, engineers, local officials, and even a State Senator about their particular area of expertise. It is events such as this that starts a positive dialog to managing issues that are important to all Missourians.

My first customer at the Lake, the Gravois Arm Sewer District, has always told me that a 'perceived' problem with the lake's water is just as bad for the Lake as a real, documented problem. I believe this and only have to look at the Gulf Oil Spill this summer as an example of what 'perception' can do to tourism. Let's all keep these folks in our prayers and hope they have a better season next year.

Managing the sewer situation at the Lake is going to be a great challenge. We have to be vigilant in maintaining the commerce we already have and use the clean



Stan Schultz

water campaign as a tool for developing more commerce. The Governor's order to post all beach closings has proven many bodies of water in Missouri have more problems than the Lake. We need to use this information along with a proactive approach to improving overall water quality as a catalyst to bringing more tourists to the Lake in the coming years.

Missouri has the best natural resources in the Midwest and protecting them should be one of our state's most important functions. I know all of us who love the Lake will agree and work in unison as this clean water campaign begins to have positive results. We just have to stay engaged to ensure the outcome is proactive and not reactive.

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



2011 big year for earthquake readiness

Two thousand eleven will be an unprecedented year for earthquake preparedness in Missouri, including the first statewide earthquake drill and participation in national earthquake response exercise.

In 2011, the bicentennial of the great New Madrid earthquakes of 1811-1812, Missourians will take part in importantandunprecedented earthquake preparedness events, including a statewide "ShakeOut" drill on April 28 and a five-day training exercise focused on a coordinated local, state and federal response to a 7.7 magnitude New Madrid Seismic Zone earthquake, May 16-20. It all begins in February.

Gov. Jay Nixon has proclaimed February as Earthquake Awareness Month in Missouri, and encourages all Missourians to learn more about how to protect themselves and their families in the event of an earthquake.

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

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

On Feb. 11, the bicentennial of the great New Madrid earthquakes will be marked at the Earthquakes: Mean Business seminar at St. Louis University.

Federal Emergency
Manage-ment Agency
Administrator W. Craig Fugate
will be among the disaster
preparedness and emergency
management experts taking
part in the seminar focused
on disaster preparedness and
business continuity planning.

The New Madrid Seismic Zone, centered in southeast Missouri, is the nation's most active earthquake zone east of the Rocky Mountains. At least three of the largest earthquakes in history in the

continental United States are believed to have occurred in that area in 1811-1812. The largest of the quakes was centered in the southeast Missouri town of New Madrid and occurred on Feb. 7, 1812.

The earthquakes altered the flow of the Mississippi River, turned rich farmland into fields of sand and destroyed countless structures. People on the East Coast of the United States felt shaking and church bells reportedly rang as far away as New England. Although no one can predict future earthquakes, scientists say it's only a matter of time before another major quake strikes the area.

In Missouri, a major New Madrid Seismic Zone earthquake would likely be felt throughout the state, as well as nearby states to the south and east. Missouri has a comprehensive earthquake response plan in place to assist the 47 counties that likely would be impacted most directly.

One of the best opportunities for the public to get involved is the Great Central U.S. ShakeOut, on April 28. Missouri is one of seven Midwestern states that are asking residents to participate in an earthquake drill simultaneously at 10:15 a.m. that day.

During the ShakeOut, residents should practice the "Drop, Cover, Hold On" technique for 60 seconds. At precisely 10:15 a.m. April 28, thousands of citizens throughout the Midwest will

DROP to the ground

Take COVER by getting under a sturdy desk or table, and

HOLD ON to it until the shaking stops.

SEMA has produced a three minute video showing a fourth grade class taking part in a "Drop, Cover, Hold On" drill.

In May, officials throughout Missouri will be part of the largest ever national level exercise, focusing on a coordinated response to a 7.7 magnitude New Madrid Seismic Zone earthquake.



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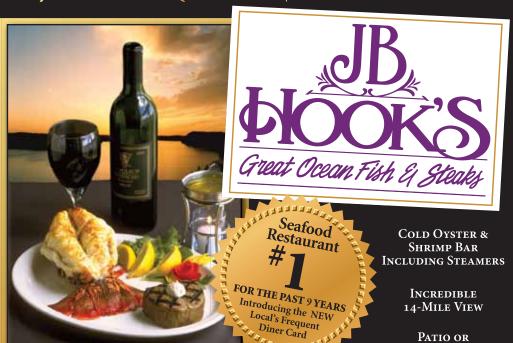
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As the Lake Churns

The Rise and Fall of Home Sales at the Lake

Along with the rest of the country, the lake area saw home sales soar upward from 2002 to 2006 then fall each year since. Below is a chart showing the sales volume of homes sold since 2002 based on data from the Bagnell Dam Multiple Listing System. As you can see on the chart, the dramatic drop has eased over the past 3 years and I believe will stabilize by the end of 2011. Although there is no denying the decrease in homes sales, 32.4% more homes sold in 2010 compared to 2002.



Real Estate and Lake News with C. Michael Elliott

ture, home improvements and related items. Plus homeowners pay 80-90% of individual federal income taxes. Homeownership provides homeown-

HOME SALES VOLUME BY YEAR



Overall property values are down from 15%-30% across the board. I think much of this is due to the fore-closure rate and the fact that fore-closed properties generally are put on the market at 10%-15% below the current market. Each foreclosure sale creates a new comparable on the market and drives values even lower so the easing of the foreclosure rate will have to occur before we see a substantial increase in value. Many sellers don't have to sell and are not willing to take that big of loss and simply intend to ride this out.

We are fortunate here at the lake to have so much future commercial development in the works. This will drive down the unemployment rate and create a higher need for housing. It is estimated that on average for every home purchased \$60,000 is pumped into the economy for furni-

ers, their communities and our country with so many benefits.

The ongoing improvements to our road and highway systems around the lake as well as the increase in new and well known businesses allow us to appeal to an even larger group of people. As I continue to say, this is an excellent time to purchase property whether for personal use or investment. There are great prices available and interest rates are at an all time low.

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

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Best Buy pullout opens door for other retailers

by Nancy Hogland

It's back to the drawing board for Osage Beach. In January, Best Buy Co. informed Dierberg's Markets that in view of December 2010 sales reports, they have put all expansion plans - including opening a new store at Lake of the Ozarks - on

Originally, Osage Beach aldermen approved a \$5.1 million Tax Increment Financing (TIF) plan to offset construction costs of a 142,000-square-foot shopping mall that would house a Dierberg's grocery store, a Best Buy electronics store, another junior box store and a handful of other small retailers. Although the board hoped to approve the final agreement with Dierberg's at its Jan. 6 meeting, because City Attorney Ed Rucker and Administrator City Nancy Viselli, along with a couple Dierberg's representatives, were on vacation, the vote was to be delayed until January 20. On Jan. 7, Best Buy released a report stating sales were down in almost every division. The release stated while the company's online sales increased 13 percent, domestic store sales declined 5 percent compared to a 9.3-percent growth in the same period the previous year. The report said the electronics retailer experienced a 5-percent decline in revenue performance based on new store sales for the past 12 months. The report said overall, revenue for the fiscal month of December, which ended Jan. 1, 2011, decreased 1.6 percent to \$8.4 billion.

Viselli said because the projections and assumptions in the original TIF plan were based on Best Buy being a part of the tenant mix, Dierberg's would be required to go back to the TIF commission to start the approval process over again. Original figures showed if the TIF was paid off in 10 years, in years 1 to 10 after the stores were open Camden County would have received \$281,700 in sales tax revenues. In years 11 to 20, the city would have received an average of \$1 million and the county would have received \$665,380. If the TIF was paid off in 10 years, during years 1 to 10, an average annual real property tax of \$60,900 would have been paid to the taxing jurisdictions.

During years 11 to 20 that number would have risen to \$176,300.

Viselli said the amended plan, which will include the new projections, would be available for public review by Feb. 1 at City Hall. The TIF Commission will meet at 6 p.m. March 2 to look over the new plan and make a decision on whether they should recommend approval to the board of aldermen.

City Attorney Ed Rucker said the plan would contain as much "flexibility" as possible in order to give Dierberg's room to sign on other tenants or even bring Best Buy back into the fold, should their 2011 first-quarter earnings show recovery.

"Best Buy isn't totally out of the picture. They've pulled back for now but because Dierberg's is anxious to get moving on the project, and because they have a couple other retailers interested in the project, they decided to reevaluate," he said, adding, "Our hope is that this glitch won't delay the development more than a month or so and that the shopping center will still be open by the spring of 2012."

Viselli said while announcement initially was a little disheartening, she too was confident that the project would continue to move forward.

"There are a couple other retailers that Dierberg's was working with - Best Buy was just the first to step up to the plate - but now that it appears they might be out of the picture, we might end up with something people will like even more," she said. "Dierberg's is very positive and excited to build here so we're confident that this is going to happen."

Viselli also said that, to date, no legal action by another developer had been taken to stop the project altogether.

At the Dec. 16 board of aldermen meeting, Robert Harry, who said he represented Gary Prewitt and Prewitt Enterprises, threatened legal action should the city go forward with the plan. He said the TIF should not be approved because Dierberg's wasn't planning to make any infrastructure improvements to benefit residents. Harry also said the blight study being used was outdated.



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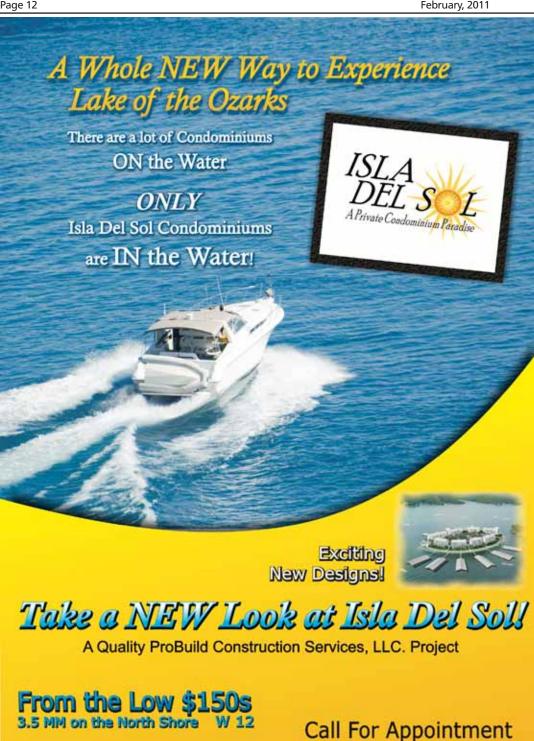
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Ask your mortgage professional

What Every First-Time Homebuyer Should Know and Expect When Buying A Home

Loan Pre-Approval Process

First, let me assure you that money is still available. There is also 100% financing still available. Knowing how much you can afford is the first real issue that you need to discuss with a Certified and Licensed Mortgage Professional. Knowing what price range you can afford and getting pre-approved will help you shop for the right home. So the first item on your list is to be pre-approved for a mort-

This means working with a Mortgage Professional that evaluates your entire financial situation and gives you a letter of pre-approval for you to use in the shopping process. This really is the most important step in the process and needs to be done before you start shopping for a home. Skipping this vital first step, you will have no direction on the price range and location of which properties you can really afford.

Choosing A REALTOR®

Second, you will need to find a reputable and knowledgeable REAL-TOR®. Working with a local REALTOR® is also very important. They are familiar with neighborhoods, school districts and other important aspects of your area and you will need their expertise when purchasing your first home.

Finding The Perfect Home

Shopping in your price range will help you narrow down the possibilities and ensure that you find the home of your dreams with an affordable mortgage payment. Buying a home is the single largest financial transaction you will do you in your lifetime. Take your time and find the home that best fits you and your family's needs today and in the future. Think about the future, buying a home is a long-term investment. Think about your short term and long term goals. How the house will fit into your plans?

Loan Process

While there are many loan products on the market today, you need to know which option will best fit your individual financial needs. FHA, USDA, VA, or Conventional, all of these mortgage products are good programs, however you need to know which option will best fit your individual financial needs. Determining the right mortgage strategy will be big part of which option will best fit your personal financial goals. Keep in mind when inquiring about a mortgage not all lenders offer all loan programs. If the lender does not offer all loan programs how do you know you are getting the right mortgage loan for your individual situation. Working with a Mortgage Professional will help you understand each option and the benefits of each program.

Seller Paid Closing Costs

Sellers can pay up to six percent of your closing costs for many of the loan programs available. This offers you the opportunity to bring less money to closing. This also allows many first-time homebuyers the opportunity to purchase a home with little money out of pocket. With so many homes on the market today, this is also an incentive to buyers to look at a property offering seller paid closing costs. It can also be a deciding factor of which home they can really af-

Your New Home

While the loan process and the home buying experience is new to all first-time homebuyers working with Professionals in all aspects of the home buying process will ensure that you are guided and helped in each step in the process. Buying a home takes time and patience and with the help of both your REALTOR® and your Mortgage Professional you will find your perfect home.

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

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

Page 13 February, 2011 Lake of the Ozarks Business Journal

USPS 'seeing' red could force businesses to spend more green

by Nancy Hogland

Too many years of operating at a loss, with no end in sight, have resulted in the United States Postal Service (USPS) adopting cost-cutting measures that could affect many in the Lake area.

In late January Postmaster General Patrick R. Donahoe announced that beginning in March they will start the process of closing some 2,000 post offices around the nation. In addition, they will be reviewing an additional 16,000 - half the nation's 32,000 post offices - that are operating at a deficit and lobbying Congress to change the law so those operating at a loss can be closed. Currently, post offices can be closed only for maintenance problems, lease expirations and other issues that are not related to profitability.

Valerie Hughes, who manages communications for the Gateway District, which encompasses the Lake area, said because the list of closings has not yet been released, she didn't know if any post offices in Camden, Miller or Morgan counties were on the chopping block.

"We don't know yet which offices will be closed or which post offices are being considering for future closings. Truthfully, I don't even know if they've made all those decisions yet," she said, adding that she also didn't know what criteria were used to close the initial 2,000 offices.

However, in a story in the "Wall Street Journal," Dean Granholm, vice president for delivery and post office operations, was quoted as saying that although the agency wanted to make decisions that would have the smallest impact on communities, a disproportionate number of post offices under review were in rural or smaller suburban areas. The USPS did promise that communities that lose post offices will still get deliveries, either at homes or at clusters of mailboxes set up in town or at central locations.

In addition, Donahoe also announced a rate hike that

promises to hit businesses the hardest. The increase, which will take effect April 17, is the first in nearly two years and is expected to generate \$340 million for the balance of the fiscal year and \$720 million for a 12-month period. The increase is capped at 1.741 percent – at or below the rate of inflation as measured by the Consumer Price Index, as set by the Postal Law of 2006.

While the cost of a single-piece, 1-ounce First-Class letter will remain 44 cents, the cost of mailing additional ounces increased to 20 cents. Prices for other mailing services, including standard mail, periodicals, package and extra services also will change. Business mailers will see price increases in a variety of categories. However Express Mail and Priority Mail prices remain the same.

Other changes include: Flats - 5.3 percent increase Parcels - 3.8 increase

International (outbound and inbound) - 4.0 percent increase

More detailed pricing information is available online at www.usps.com/prices.

Donahoe said in an attempt to improve customer relations and be sensitive to the needs of businesses, the USPS decided to hold off on the increase until mid April to give the business community more time to make necessary changes to handle the new pricing. In addition, he said they will be relaxing some guidelines on implementing intelligent mail services.

"We heard concerns that we were moving too fast on discontinuing POSTNET coding so we will continue to offer the automation prices for mail with POSTNET barcodes beyond May 2011," he said.

In a press release Donahoe emphasized the value of the Intelligent Mail barcode (IMb) to mailers and reiterated the postal service commitment to implementing the IMb. To date, more than 41 billion pieces of mail have been processed using the IMb. He also said mailers can continue to use POSTNET barcodes to qualify for automation discounts. The POSTNET code was to sunset continues on page 14

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Lake Regional welcomes new Podiatrist Cody Fox

Lake Regional Health System Building next to Lake Regional is pleased to welcome Podiatrist Cody Fox to its medical staff. Dr. Fox will begin treating patients Tuesday, Feb. 1, at Lake Regional Podiatry, which is located in suite 201 of the Medical Office

Hospital in Osage Beach.

Dr. Fox, a native of Sioux City, Iowa, earned a medical degree from Des Moines University and completed his residency at Detroit Medical Center. He

treats patients suffering from a variety of lower extremity injuries, including traumatic deformity, limb salvage and major reconstruction, as well as diabetics with compromised circulation.

"My patients' health and clinical outcomes are very important to me," Dr. Fox said. "I'm dedicated to my profession and strive to provide the very best care for all my patients."

To schedule an appointment

with Dr. Fox, call Lake Regional Podiatry at 573-302-2828. View his bio online at lakeregional. com/fox.

The medical staff at Lake Regional Health System includes more than 90 physicians who provide primary and specialty care for area residents and visitors.



Cody Fox, DPM

USPS 'seeing' red could force businesses to spend more green

continued from page 13 this May to enable broad adoption and use of the IMb. There will be no full service address change service charges.

The USPS blamed the changes on rising fuel costs, depressed retail sales and significantly reduced volumes of first class mail.

"Unfortunately, at least in this case, mail volume tends to follow the economy. Nationwide, we're seeing the largest fall in mail delivery since the Great Depression. Internet diversions have played a part but typically, they account for only a 1-percent loss per year. Now we're seeing a huge decline in the number of business mailings - flyers, sale ads, even banks and credit card companies aren't mailing like they used to," Hughes said.

In an attempt to cut costs, post offices were consolidated; early retirement continues to be offered and vacated positions are not going to be filled. The USPS also looked at cutting out Saturday delivery but that move also would require an act of Congress.

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Your Finances

Three Keys to Estate Planning

When people hear the words "estate planning," they often assume it's an activity only for retirees or near-retirees. But if you have a family, it's never too soon to create your estate plan.

Of course, estate planning can seem like a daunting task. But you'll find it easier to handle if you break it down into three key areas: distributing your assets, protecting your family and reducing estate taxes. Let's look at these topics:

- Distributing your assets Obviously, it's essential that you let your family know just how you'd like to see your assets distributed, and to whom. At the very least, you'll need to draw up a will. If you were to die without one, the state could end up distributing your resources, and it might do so in a way you wouldn't have wanted. But even a will may not be sufficient. Many people design a living trust, which provides them with more flexibility in distributing assets — for example, you could direct your living trust to disperse assets to children or grandchildren at specific ages — and allows assets to be distributed without going through the time-consuming, and public, probate process.
- Protecting your family Estate planning isn't just about dollars and cents — it also involves taking the necessary steps to preserve the welfare of your family if you are not around or become incapacitated. Consequently, you'll need to name a guardian for your minor children someone who can step in and raise them should anything happen to you and your spouse. And when your children are adults, you'll want to help them with decisions that could prove agonizing. For example, by creating a living will, you can state whether you want your life prolonged if you ever face a terminal illness or catastrophic brain injury and are no longer able to make decisions for yourself. And by drawing up a health care power of attorney, you can name someone to make health care choices for you if you are unable to do so.
- Reducing estate taxes Depending on the size of your estate,



Tony Reahr Edward Jones Financial Advisor 573-964-5712

your heirs may never have to worry about estate taxes. But that's hard to predict, especially given the fact that federal estate laws have gone through several changes in recent years, and may do so again. Your best bet is to stay informed about the exemption level — the amount you can pass on to your heirs, free of estate taxes — and look for ways to reduce the size of your taxable estate. You could, for instance, make charitable gifts, thus moving these assets from your estate. You may also want to consider arrangements such as an irrevocable life insurance trust — under which you can transfer a life insurance policy out of your estate and have the trust distribute the proceeds to the beneficiaries you've chosen — or a credit shelter trust, which allows both you and your spouse to take full advantage of both your estate tax exemptions.

A trust can be a complex instrument, so before establishing one, you'll need to consult with your tax and legal advisors. In fact, you'll want to consult with them on all aspects of estate planning. It will take time and effort, but it's worth it to leave the type of legacy you desire.

Edward Jones, its associates and financial advisors are not estate planners and cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor regarding your situation.

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

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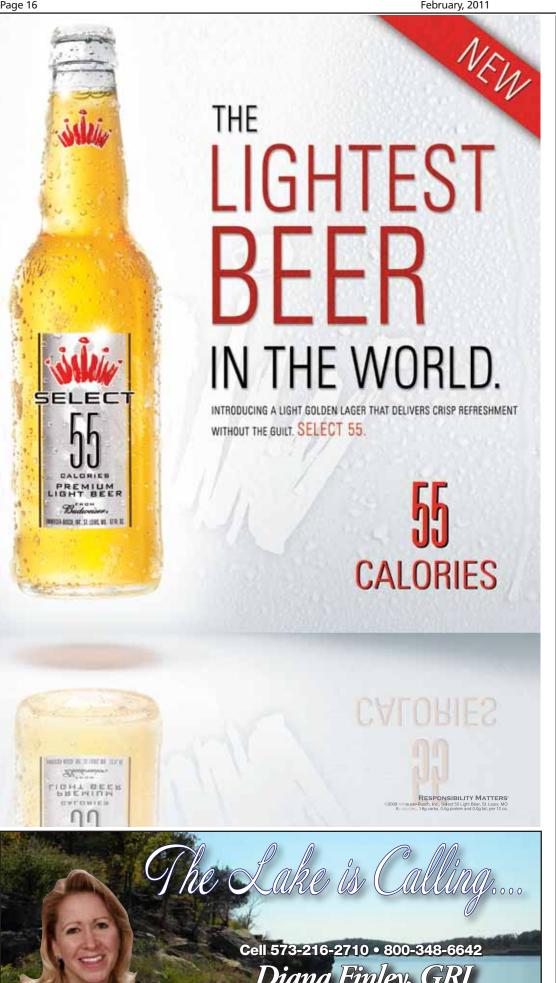
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A Green Home is a **Healthy Home**

with David Braddy LEED GA of Bolivar Insulation Systems

Can your home be too tight? Part 2

I want to thank all of you who called with questions and comments on last month's article. Many of you have asked for additional information. Unfortunately there is no way to cover all details here so I have provided reference material on this subject at http://LakeEcoGroup.com

Now let's start with a home breathing; even though a home should be as air tight as possible, it doesn't mean it shouldn't be well ventilated, it just needs to be ventilated properly and leaky walls or windows is not the proper way. First of all you should find out where you have leakage in your home with an Energy Audit by a BPI or RESNET certified auditor. A blower door test will quickly determine where you have problem areas. You can find an auditor through your local CO-OP, Power Company or call Bolivar Energy Solutions as they employee 3 BPI audi-

So how do you ventilate your home properly? A starting point is to have properly sized exhaust fans in all bathrooms and kitchens. Make sure you vent the exhaust to the outside. Do not vent directly into the attic or crawlspace or you are simply adding moisture to another area and creating another set of problems.

The best ventilation system is incorporated into your Heating Ventilation Air Conditioning System and/ or the use of an HRV or ARV. This method can also save additional en-

Now let's examine the most confusing subject; the proper air barrier. The answer could be different depending on the application. Until 2007 the same code applied no matter what the climate. Poly on the inside of an exterior wall was the accepted method regardless of climate. We now know vapor barrier should be used on the warmest side of the wall; this also creates confusion in areas that have mixed climates where both sides can be considered warm

Here is what we now know; "Inward Solar Vapor Drive" in the summer is far more of an issue than vapor drive from the inside out in the winter. Inward solar vapor drive has been linked to problems as far north as Canada. Think about it; we live in an area with hot and humid summers and cold dry winters. Moisture



content in the air or on the exterior is driven inward until it hits a cooler surface it cannot penetrate (interior vapor barrier) and forms condensation. This has caused many mold issues in wall cavities and vinyl wallpaper creates the same conditions as an interior vapor barrier. (Ask the hotel industry about the problems they had with this). In the winter the interior of our homes are relatively dry. Any humidity we have is usually minimal and added by cooking, showers, plants, etc and is adequately controlled by exhaust fans. Compare this with the moisture content in the outside air on a hot humid day here in the summertime.

So what are your options?

- The best option is to have a wall that air & moisture cannot penetrate to begin with. An example would be SIPS panels or closed cell spray foam, but that is not always practical or
- In some instances a vapor barrier is recommended on all sides, but extreme care must be taken to make sure wall cavity is completely sealed.
- Rigid Polyisocyanurate foam board is also a great exterior option to stop air movement thru a wall.
- Use a rain channel behind all siding. There is always a possibility water vapor can get in, so make sure it can get out.
- Unless you have a specific reason for doing so do not use poly on the interior and if you must, use a "smart" poly that changes its porosity with humidity levels.

Times have changed, in the early seventies this subject was not even on an engineer's radar yet. No one talked about air leakage or air barriers because no basic research had been done yet. Energy efficient air conditioned homes has changed

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

Local businesses getting on board to ride the mobile wave

by Nancy Hogland

Smartphones – and their applications (apps) – have taken business to a whole new level.

Starbucks just announced that customers using BlackBerry or Apple Inc.'s iPhone or iPod touch and who have downloaded a free Starbucks Card Mobile app can use those smartphones to pay for their purchases at nearly 6,800 company operated stores and 1,000 Starbucks in Target department store locations, including those at the Lake.

Many retailers, including the local Hy-Vee grocery store, have adopted technology that allows shoppers to sign up online and then, while shopping in the store, download coupons on to their smartphones, show the bar-coded coupons at the check-out and receive money off the featured items. Management said its been a big hit with the store's customers.

Several restaurants and other participating establishments, including Chili's Grill and Bar in Osage Beach, use an application called "Foursquare" to offer discounts or other deals to their customers. At Chili's, smartphone users who have the application and who "check in" via Foursquare will get an iPhone "coupon" that they show the server for a free order of chips and salsa.

The Lake of the Ozarks Convention and Visitors Bureau (CVB) recently adopted technology that allows funlake. com visitors to access the list of upcoming events from smartphones.

"In the past, because the folks at Adobe and Apple haven't been able to come to terms, people couldn't view the calendar from their phones. However, because we now have a new web application, people can simply go to www.funlake.com, hit the 'Events' link, and then they'll be given the option to install an app that will let them see everything that's going on at the Lake," said Scott Gladden, art director for the CVB. "Because this technology is constantly evolving, we're also looking to see if it's feasible to go to a fullblown app for the CVB. We know that more and more people are using the phones and we want to be as accessible as possible to as many people as possible."

Bill Borders, owner of Alpha Graphics and whose wife is a partner in AwareUS, a mobile marketing firm, said by integrating the mobile marketing platform advertising traditional either SMS - short message system (texts) or MMS - multimedia system (smartphone apps), business owners can not only stay on the cutting edge, they can also easily track their advertising and calculate their return on investment.

"Today nearly everyone has a cell phone and there are two things that people always take when they leave home, that phone and their keys. Using the phone to reach potential customers is a way to use your existing advertising and then drive it down to a one-on-one level. It's non-invasive, because people have to sign up for it, and it's shown to be reliable and have a fantastic return," he said.

Borders, who also owns the Li'l Rizzo's restaurants at the Lake, said he recently ran two-week campaigns on 92.7 FM, Z-93 The Mix, as well as three other local stations, to test the value of the SMS platform.

"For instance, on Z-93 I ran two, 60-second live reads per day asking listeners to text 'Big Show' to 59925 for a \$5off coupon to the restaurant," he explained, adding that he used different code words with each station. "Now, because those people have opted in to the service, I can continue to send them additional coupons or deals via text messages. However, where I really benefit is that now I know exactly which radio station resulted in the biggest response not only in initial callers but in those who actually showed up at the restaurants to redeem the coupons."

Although Borders declined to say how many calls he received from the Z-93 ads, he said he received more than 500 calls total and that he definitely planned to run the campaign Put The Web To Work.com

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Building an effective web *presence*

with Sandy Waggett of MSW Interactive Designs

Step 6: Get Found

Over the past five months we identified steps one through five in the process of building an effective web presence:

- 1) Define your ideal client;
- 2) Identify specific goals;
- 3) Create a call to action;
- 4) Give customers what they expect;
- 5) Be a better communicator.

The sixth step is:

Make sure your website is properly optimized for the best possible organic search results.

First let's define "organic" search results. The definition of Organic Search Results is the search term results returned by a search engine (like Google) derived from what the search engine thinks is important (as opposed to returning paid listings or advertisements). In other words, "organic" results are the "free" results.

With 96% of Google users not clicking past page one of search results, it is critical that your site be found on page one... either with the organic results, a Google places listing (more on this in a future article), or through pay-per-click advertising.

Achieving top organic rankings can be challenging if you have a lot of competition, however there are some fundamental things you can do with your website to maximize your chances of reaching coveted page one placement.

This topic can get very technical, so we'll just list the high level basics here. Feel free contact me for an SEO review of your website.

Basics of On-Page Organic Search Engine Optimization

- 1. When thinking about keyword phrases for which you want your site to be found, think locally if you serve a local market. For example, rather than optimizing your site for "car repair" in general, try "car repair lake of the ozarks"
- 2. Use appropriate and properly formatted meta tags
- 3. Write quality content for your site



Sandy Waggett

- 4. Use minimal Flash, if you must use any at all
- 5. Don't use template sites that do not allow full customization for SEO purposes
 - 6. Don't embed text in images
 - 7. Update your website often
 - 8. Provide text link navigation
 - 9. Provide a site map
- 10. Use Google Analytics (more on this topic in a future article)

Of course, once your site is properly optimized and if your competitors all have properly optimized websites, that begs the next question ... how do you outrank them?

You start with the fundamentals of organic on-page SEO described in this article. You then build on this with "off-page" SEO efforts, including social media, link building, blogging, etc.

The businesses who effectively master the hybrid of these strategies will find themselves on page one of Google, over time. It all starts with an organically optimized website, though. If you work the above ten elements into your website properly, I am confident you will see an improvement in your organic search engine rankings. I will discuss in more detail the "off-page" SEO efforts in future articles.

Sandy Waggett, Owner
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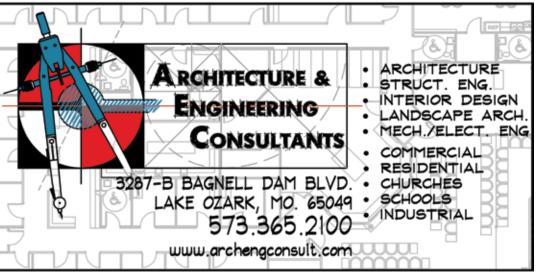






From Concept to Completion & Beyond Page 20 February, 2011 Lake of the Ozarks Business Journal





Camden County asks restaurant owner to prove his point

by Nancy Hogland

Chris Hall, director of Planning and Zoning for Camden County, is asking Gary Prewitt to put his money where his mouth is and order a traffic study to prove Lazy Gators can operate without causing problems in the neighborhood.

Gators, entertainment venue located in 7-mile cove and off Sweet William on Horseshoe Bend by land, is right next to Prewitt's Shady Gators Restaurant. While Shady Gators is on property zoned commercial, the adjoining property, which, according to the Planning and Zoning Commission, serves as a buffer for neighboring homes, is zoned residential. Although Prewitt made several attempts to rezone the property, even filing a request with the village of Sunrise Beach, located across the lake from his venues, to voluntarily annex the property, every effort was denied. However, Prewitt moved forward, building a pool, sand volleyball courts and cabanas, operating Lazy Gators under a catering license issued by the state.

Last December, Camden County filed an injunction against Prewitt and glacier Park Investments LLC to stop him from operating the entertainment venue.

"We keep hearing that Mr. Prewitt thinks we have some sort of personal vendetta against him but that is truly not the case," Hall said. "The plain and simple fact of the matter is that the property he developed for Lazy Gators was zoned residential. He came to several commission meetings to ask for rezoning but at every one, we heard from people in the neighborhood talking about all the problems created - not just with people parking on their lawns but also with tremendous traffic problems, especially on holiday weekends, and drunks walking up and down the road, which isn't safe for anyone. Mr. Prewitt, on the other hand,

has insisted that his business is not a problem. Well, if he's so convinced of that, instead of fighting this in court, why not hire someone to conduct a study to show us that his business won't cause further traffic and parking issues."

However, in a prepared statement from Prewitt, he said, "At the time of our initial zoning request, our engineer did a study of traffic patterns and accident reports and found no problems with road capacity. If a feasibility study was needed, why wasn't one done before zoning was approved for the Toad complex? That is a huge project compared to Gators. If such a study exists, we would be glad to look at it and see if it needs to be updated."

Hall said Toad Complex was already zoned commercial before Horny Toad burned down and the rebuilding process began.

"And although it was already zoned properly, when they purchased a couple residential properties to use for parking, they came in and did a PUD (Planned Unit Development) for the whole project. That forced them to look at the big picture, including the parking issue. It's an entirely different situation than we have with Lazy Gators," he said.

The commission said they also have to enforce the laws they have on the books, or they might as well throw zoning out the window.

"The law either applies to everyone or it applies to no one. The commission has made suggestions that Prewitt look at other uses for the property, but those suggestions seem to have fallen on deaf ears," he said.

Hal Anway, who served on the commission during Prewitt's appeal process, agreed.

"During the appeal process we suggested that Mr. Prewitt consider another use for the property because it is the only piece of property that serves as a buffer between the homes on

continues next page

Camden County asks restaurant owner to prove his point

continued from previous page the other side of the cove but so far, that hasn't happened," he said.

Anway said he hoped Prewitt would allow the property to be turned into a park.

"My thought is that he could cut his losses while at the same time, build good will in the neighborhood. The homes across the cove to the east have suffered an extremely negative impact on their property values. However, much of that could be turned around by developing a nice park on that piece of land and letting one of our not-for-profit groups handle it," Anway said.

In a separate prepared statement issued earlier in the month, Prewitt said he felt the injunction was a final attempt by an outgoing administration to hinder legitimate business in Camden County.

The release stated, "It is obvious to any reasonable person that 7-mile cove is a commercial area and that Shady Gators' request for realistic zoning is proper."

It is worth mentioning that the operation the commission is attempting to shut down paid nearly \$34,000 in county sales tax in 2010 and more than \$142,000 total sales tax. Those are important numbers in the current economic climate around the lake.

"We will respond to this through the proper legal channels, a further expense to both our operation and the county," the statement said.

The statement also said the business would continue to operate under a state-approved catering license while the legal issues surrounding the county's position on zoning is resolved.

Local businesses getting on board to ride the mobile wave

continued from page 17 again on The Mix.

He said smartphone programs work the same way.

"They don't replace traditional advertising – they enhance it and they allow you to justify your marketing budget," Borders said.

"This certainly seems to be the future of marketing," said Michelle Cook, director of marketing at the Lake Area Chamber of Commerce. "It seems everywhere you turn people are talking about using social media to keep up with friends, activities or deals!"

She said the benefits of tapping into this latest move in marketing has caused the chamber's board of directors to consider focusing on the

topic at one of their quarterly breakfast seminars.

"We know some of our members are already using the technology to attract customers but we also know there are a lot more out there that don't understand it at all so we're not sure yet how to approach the subject. We're still exploring the topic ourselves – but it's something that seems to be growing by the day so that makes it something we need to look at," she said.

According to Apple media relations, now that the iPhone 4 also will be available to Verizon Wireless customers after Feb. 10, smartphone marketing platforms are expected to be even more effective.

10th Home & Garden Expo Feb. 26-27

The 10th Annual Home & Garden Expo is Saturday, February 26 from 9am-6pm and Sunday, February 27, 2011 from 10am-3pm, at the Lodge of Four Seasons, in Lake Ozark. 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, painting/siding, windows, and sunrooms. **Businesses** offering real estate, insurance and mortgage services, as well as interior decorating, security, home entertainment, remodeling and enhancements and many



others will be on hand during this FREE two day Expo. Many exhibitors are focusing 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 American Beauty Berry 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



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GLIMPSES OF THE LAKE'S PAST With Dwight Weaver

HILDEBRAND RESORT

Pioneer resorts at Lake of the Ozarks were those resorts opened in the 1930s following the creation of Lake of the Ozarks. Among the pioneer resorts in Osage Beach was Hildebrand's located in the Damsel area. The core of the Damsel community was at the junction of U.S. Highway 54 and Route KK.

Reinhard Hildebrand, who developed Hildebrand's Resort, was an electrical engineer born in Ger-

many in 1874. He came to the United States at age 27, following his graduation from the Stuttgart College as a Mechanical Engineer. In 1929, he purchased land in the Damsel area along the Osage River. The basin for the Lake was being cleared at the time and his purchase placed him at what would become the southern tip of the "Palisades" at the end of Lake Road 54-24 (later designated 54-59 and eventually Swiss Village Road).



a prominent tourist destination. He took advantage of his scenic location and promoted it. He had a floating swimming pool in the Lake that featured both shallow and deep ends, sponsored moonlight dances and dinners on the resort's attractive overlook to the Lake, catered to honeymoon couples, built a scenic walking trail along the ramparts of his end of the Palisades, and made a name for himself. A clever inventor, he designed what he called "water walkers," a peculiar type of inflated water skies that his guests enjoyed using.

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

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

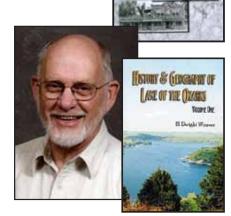
Weaver is the author of five books on the history of the Lake of the Ozarks.

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

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

Contact him at dwightweaver@charter.net or call 573-365-1171 for more in-

formation. Visit www.lakeoftheozarksbooks.com for more information.



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

Margie Stafford ABR, GRI, CRS, e-Buyer

*Truth in advertising



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Ameren Corporation was honored by a Department of Defense agency, Employer Support of the Guard and Reserve, for the company's extraordinary level of support, not only for their own employees, but for all members of the military. Andrew Serri, President and CEO of Ameren Energy Marketing accepted the Pro-patria award for his company.

The Pro Patria Award is given to a company that has provided exceptional support of national defense through leadership practices and personnel policies that support their employees who serve in the National Guard and Reserve.

Ameren, working in cooperation with the Missouri

National Guard, will award up to \$1 million in energy credits to families from all branches of the U.S. Military in financial need and currently deployed in support of Operation Enduring Freedom or Operation New Dawn. Assistance will take the form of a one-time \$1,000 bill credit to the family's Ameren Missouri account.

Pictured at the event, from left: Rear Admiral (ret) Lee Metcalf; Stan Brasch, ESGR Awards Director; Andrew Serri, President and CEO of Ameren Energy Marketing; Brigadier General (ret) Tracy Beckette, State Chair of ESGR; and guest speaker General Raymond Johns, USAF Commander, Air Mobility Command.

TECHNOLOGY AND LIFESTY

Gadgets and Gizmos for the Geek in All of Us



SpyNet Mission Video Watch

It's time (literally) for all of you James Bond types to take the SpyNet Mission Video Watch to heart for your next espionage outing. This handy wrist-mounted do-it-all features a watch (yes!) along with a sound recorder, a video recorder, a camera, games and downloadable apps. The camera features a time-lapse mode for catching a series of snaps. Built-in memory can handle up to 30 minutes of video, 4 hours of audio or up to 2,000 images. A Snake Cam add-on lets you peek around the corner for spy pics. The watch can also be used as a full-fledged web camera. \$59.99 on www.thinkgeek.com, \$29.99 for the Snake-Cam add-on lens.



Q3HD Camera

The Zoom Q3HD Camcorder shoots 1080p or 720p high-definition video with great stereo sound quality, in a size that slips into the palm of your hand. A built-in USB cord, analog TV out, HDMI out, and 1/8" lines in and out. An SDHC card slot means you can shoot as long as the two AA batteries hold out with the right sized card. \$300. www.zoom.



Sound Freaq SFQ-01R Speaker

The limited edition Sound Freaq SFQ-01R Sound Platform speaker (s)? in lipstick red give you the ultimate sound platform for your iPhone, iPod, or any mobile device with Bluetooth capability. A built-in slot for the iPod/iPhone is on the front that doubles as a charging station. Not only is this unit super-sexy, it super-expensive, at around \$200. It's custom-engineered with Kevlar-reinforced balanced drivers, an acoustically tuned dual-port chamber and a UQ3 spatial enhancement processor-- whatever that is. According to the manufacturer, "The Sound Platform is crafted for natural bass response, vocal clarity, and full stereo seperation." Nevermind their spelling, we're sure they make better speakers than books. www.amazon.com

Beeler named top agent for **December**

Realtor Mark Beeler finished 2010 strong, ringing out the old year as the Beeler Group's top closer and listing agent for December.

Beeler says the lake market is on the upswing. "We are seeing a lot more activity as we go into 2011," Beeler said. "Buyers are in the market and ready to make something happen."

As foreclosed properties work out of the market and inventories generally begin to fall, Beeler sees good things on the horizon. He points out that with the combination of waterfront property and Baby Boomers looking for retirement homes in interesting places, the lake is in line for some good news.

"Something like 10,000



Baby Boomers are retiring each day now," Beeler said. "As they look around for value and convenience in a retirement home, the lake real estate market will benefit."

Beeler was owner of a trucking operation before moving to the lake and establishing The Beeler Group with his wife, Kathy, more than a decade ago. The Beeler Group is located in the RE/MAX complex on Osage Beach Parkway.



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Lake of the Ozarks Business Journal

Heart of the Ozarks PBW donates to five local charities



Heart of the Ozarks Professional & Business Women (PBW) were able to make five \$500 donations each to local charities to close out 2010.

\$500 donations were presented to CADV, Hope House, Lamb House, Share the Harvest and Woman 2 Woman. These donations are funded through various fundraising efforts of the organization.

Funds raised also provide scholarships for not only graduating seniors from Camdenton, Eldon, School of the Osage and Versailles, but also non-traditional scholarship(s) for women going back to get or further their education.

"It is honestly a priceless experience being able to visit these charities, listen to their overwhelming needs and know that collectively as an organization you are doing something to support them. The amount of women and families that are assisted by them locally is staggering and all help whether it is financially, volunteering, or donating food or items you no longer use is appreciated more than words can express", shares Michelle Cook, President Heart of the Ozarks PBW.

"As the organization continues to grow our membership diversifies, which lends to our ability to continue to contribute back to the community and hopefully continue to increase that local impact."

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. The Chapter is also a member organization of Missouri Business Women. The organization meets monthly the first Wednesday, alternating between lunch and dinner meetings. For further information regarding PBW contact Michelle Cook at (573) 964-1008 or Tammy Rosenthal (573) 302-2390.



L•O Profile Continues To Contribute Locally

The 2011 Lake Shootout Guide, L•O PROFILE Magazine gives back to the community by contributing to many charities and other organizations in the Lake area, having donated a total of \$165,000 and more than 1,200 staff man-hours to charitable causes in the area through pledges, in-kind promotion ads, auction items and cash.

While 2010 has come to a close, Studio M Publishing al-

As The Official Publisher Of ready has begun 2011 contribution and donation efforts by being named the official publishing company for the 2011 Lake Shootout Official Program Guide. This will be the second year that L•O PROFILE has published the Program Guide.

"LOO PROFILE is honored to have been selected as the media partner for the program book. At L•O PROFILE, we want to let members of the

community and visitors know the quality of business and residents here at the Lake. It's a community effort to host a great charitable event such as the Shootout," says Missy Martinette Hills, owner and publisher of L•O PROFILE Maga-

L•O PROFILE Magazine is in its 5th year of publishing at the Lake of the Ozarks. It publishes bimonthly and has a distribution of 8500 copies statewide.

More Local Kids to benefit from Lake Area Big Brothers Big Sisters, thanks to **Sharing & Caring Foundation Grant**

Thanks to a Sharing & Caring Foundation of Camden County grant, more local youth will benefit from Lake Area Big Brothers Big Sisters in 2011. A non-profit organization, BBBS works to provide supportive adult role models for local children ages six to 12. The Sharing & Caring Foundation recently awarded a \$750 grant to BBBS for the purpose of funding more matches, connecting kids with adults for a mentoring relationship.

BBBS provides two programs for community outreach. In the community-based program, a participating Big (adult mentor) picks up the Little (child mentee) they are matched with at the child's home or school and takes the child to a place in the

community or to the Bigs own home for one-on-one interaction. Community-based matches ask that the Big devote eight hours per month to spending time with their Little, for at least six months. To qualify volunteers as Bigs for community-based matches, BBBS conducts interviews and driver's license and driver's insurance checks, plus home visits for both the Bigs and the Littles. In BBBS's site-based program, Bigs and Littles interact at the child's school only, for one hour per week during the school year. The Sharing & Caring Foundation grant will fund the cost of match-making for BBBS. BBBS currently operates under the guidance of Susan Creel, program coordinator.

The Sharing & Caring Foundation of Camden County is a 501C-3 organization formed solely to raise money to assist worthy Camden County non-profit entities. The foundation provides an organized mechanism by which 100 percent of funds collected locally can be distributed locally.

For more information on Lake Area Big Brothers Big Sisters, visit www.lakebbbs.org or call (573) 348-5507. The organization may be contacted via email at screelbbbs@yahoo.com. Volunteer information is available online for those interested in mentoring a child. Financial contributions are also welcomed to help fund BBBS's efforts in the Lake of the Ozarks community.

U.S. Resort Management staff changes

Paul Kleiber, President and owner of U.S Resort Management, announced the promotion of Karen Hughes to Senior Vice President and also announced the addition of Brad Scheiter joining the company as Vice President.

Karen Hughes, originally from Jefferson City and a 23 year resident of the lake area, has been the firm's Accounting Manager, Controller, Human Resource officer, and most recently General Manger. Karen recently received her Bachelor of Science in Business Administration from Columbia College and is only a few credits shy of an advanced accounting degree. "Karen has had the responsibility of day to day management of the company and has done an outstanding job",



Karen Hughes

said Paul Kleiber, "consequently it was a logical decision to elevate her position." Karen has been with the company for 18 years.

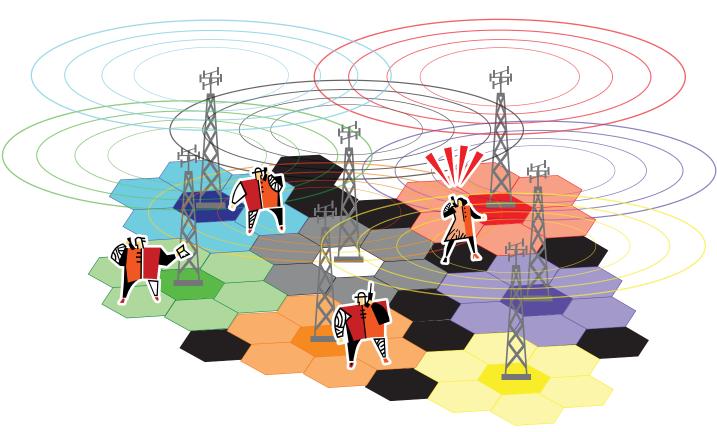
Brad Scheiter has over 26 years experience in accounting, financial and real estate project management, most recently with Land's End Properties in Osage Beach. Prior to that, Brad spent 20 years with Four Seasons Lakesites, Inc. , including the last twelve years as the Controller. Brad has extensive

Brad Scheiter

experience in the operation and management of property and condominium owners associations and has served on several association boards. Brad has a Bachelor of Science in Business Administration from University of Missouri - St. Louis with an emphasis in accounting.ciations in the lake area. The corporate office is located in Lake Ozark in the Cliffside Centre and can be reached at 573-365-6628.

Page 27 February, 2011 Lake of the Ozarks Business Journal

Your call "failed"- but why?



Your were working on a deal, the biggest of the day, things were going well, and your call just died, for no reason, leaving you frantically re-dialing to apologize for the interruption. So what happened?

Cell phones are a marvel of modern technology, to be sure, but at their heart lies a much older science.

Cellular phones use radio waves just like the head unit in your car that plays the songs while you drive.

The cellular phone technology is named for the "cells" an area is divided into, with the same frequencies available in each cell. A typical cell phone can use more than 1650 distinct frequencies!

In any given cell, there can be 160 users or more at the same time. This is fine in less-populated areas, but in cities, this number can be quickly overwhelmed.

The over-lapping nature of the cell phone towers mitigates the frequency shortage to some extent however. Your phone can "hop" from one tower to another as you drive or when a tower's frequencies are all in use.

Too few towers however, limits the number of calls that can be completed at any given time, in these areas, the "Call Failed" message can occur much more often.

This is of course very simpli-

fied, cell technology, especially with new digital multi-band phones, is incredibly complex.

But why was the call dropped, or the call "failed"?

Each "cell" in a network, according to most descriptions, covers an area roughly 10 square miles. But, this area can change shape, shrinking and expanding due to "cell breathing", according to engineers.

The range a cell tower can cover is reduced by the number of users, obstructions and interference. Especially when you are moving, one of these obstructions can come between you and your tower, interrupting the call. Your phone usually has a "backup" tower or cell it can migrate to at these times, but in rural areas, the lack of a backup can result in call failure.

The more users a tower services, the more power each frequency requires in order to be "heard" over all of the other conversations taking place.

As the cell coverage shrinks, gaps can occur between towers that usually overlap. These gaps, made worse by interfering structures can also result in a dropped call.

Electromagnetic fields can come from almost any source, and can change rapidly. The wires alongside the road, a bank of electrical condensers, street The towers in your area overlap coverage, as shown above. Signal strength is closest to the tower, and gaps between the towers can leave you with dead air.

lights, even other vehicles can generate electromagnetic fields to rob you of your talk time.

So what caused your call to drop? In truth, everything-- and nothing. It is impossible to say, as the changing world around you changes your reception dynamically. Even turning your head to check traffic at a light can change your signal strength.

So what can you do?

Upgrading your phone can be the easiest way to improve your experience, as newer phones use different techniques to obtain frequencies and improved technology helps you stay connected.

If your call is extremely important, don't move. If you have a nice, strong signal when your call begins and you drive out of that cell, it can be interrupted. Stop alongside the road (best idea for safety as well) to complete your call.

Keep your device charged-- as a rechargeable battery's power wanes, it may not give your phone enough power to keep the call alive.

Use a landline. When all else fails, that important call may have to go "old school" if you are in an area that has sketchy cellular service.



Page 28 February, 2011 Lake of the Ozarks Business Journal

FOR SALE BY OWNER Lake Home on Horseshoe Bend

Located on a peninsula, 3 bedroom/3 bath home with fireplace sits on top of a 10 ft. pedestal with concrete support beams supporting the 2 story lakehome. Lots of trees... beautiful Southeastern view of main channel. Enjoy a full moon, but never worry about the afternoon sun. Soundly built with 2"x6" construction and a wall of windows to enjoy the view all day, every day. Custom built kitchen cabinets and granite countertops. Attractive concrete driveway with exposed river rock and 2 car garage with oversize lighted attic storage. Martini deck over lake, 100 ft. lakefront, seawall and large cruiser dock built by Trico Dock Company.



Contact Jo & David Spriggs (573) 280-2218

email address: spriggs.lakehome@yahoo.com Click on www.206nonsuchroad.com for visual tour and more information

Beds: 3 | Baths: 3

Single Family Home - located at 206 Nonsuch Road \$379,000

Directions: Horseshoe Bend Parkway (formerly State Road HH). After passing Lodge of Four Seasons, turn right on Cherokee Road then left on Linn Creek Road (it forks twice, go right both times) which keeps you on Linn Creek Road and brings you to Nonsuch Road.



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Lake Regional Cardiologist Achieves Board Certification

Cardiologist Zubair Khan, M.D., FACC, with Lake Regional Heart and Vascular in Osage Beach, Mo., has successfully completed the requirements for certification in interventional cardiology from the American Board of Internal Medicine.

Board certification is the industry benchmark by which physician quality is measured and recognized. Physicians who successfully complete their certification requirements demonstrate the currency of their knowledge and their ability to use it by completing training in an accredited residency or fellowship program and passing a rigorous examination.

Dr. Khan joined Lake Regional in October 2003 and completed an interventional cardiology fellowship at New York Methodist Hospital in Brooklyn in 2010. Previously, he completed a cardiology fellowship and internal medicine residency at the University of Missouri in Columbia.

In addition to interventional cardiology, Dr. Khan is board certified in cardiovascular disease. He is a Fellow of the American College of Cardiology and a member of the American Heart Association and the American Society of Echocardiography.

Dr. Khan treats patients at Lake Regional Heart and Vascular, located on the second floor of



Lake Regional Hospital in Osage Beach. He also provides outreach services in Iberia, Laurie, Richland and Warsaw.

To schedule an appointment with Dr. Khan at any of these locations, call 573-302-4406.

The American Board of Internal Medicine works to enhance the quality of health care by certifying internists and subspecialists who demonstrate the knowledge, skills and attitudes essential for excellent patient care. Physicians periodically must complete requirements to maintain their certification.

The medical staff at Lake Regional Health System includes more than 90 physicians who provide primary and specialty care for area residents and visitors. For more information or to view physician profiles, visit lakeregional.com/physicians.

Voreis Awarded CCIM Designation

Greg Voreis, CCIM, Realtor with McNally Properties in Osage Beach, has earned the Certified Commercial Investment Member (CCIM) Designation from the CCIM Institute, one of the leading commercial real estate associations in the world. The designation was awarded in October at the institute's annual business meetings in Orlando, Florida.

Voreis was among a record number of 549 commercial real estate professionals who earned the designation by passing the CCIM Comprehensive Examination, the final component in the designation process. Only about 6% of the estimated 150,000 commercial real estate practitioners nationwide hold the CCIM designation, which reflects not only the caliber of the program, but why it is one of the most coveted and respected designations in the industry.

The CCIM designation is

awarded to commercial rea

awarded to commercial real estate professionals upon successful completion of a graduate-level education curriculum and presentation of a portfolio of qualifying experience. The curriculum addresses financial analysis, market analysis, user decision analysis, and investment analysis.





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age 32 February, 2011 Lake of the Ozarks Business Journal

Route 242 finally a reality

continued from page 1 informed of George Stanton's interest in opening up the heartland area. They all saw the potential and looked into



the possibility but couldn't get the needed support so it was put on hold," he said.

George Stanton and the Stanton Trust own approximately 460 acres in Lake Ozark's interior. The other 120, most of which are on the east edge of the project, are owned by Bob and Gene Briscoe.

Van Donsel said after being elected, Mayor Paul Sale continued to pursue the possibility of a new thoroughfare. Soon after being hired, former City Administrator Charles Clark picked up where they left off and initiated discussions with Stanton and the Briscoe

brothers about building the connector route.

The Stanton and Briscoe families were ready to hit the ground running. They had already partnered to form the Horseshoe Bend Development Group, hiring Bill Kuhlow, who had experience in real estate, as a consultant and coordinator. Kuhlow got busy seeking out a variety of developers who would bring large and small retail operations as well as housing projects to the area.

Clark also met with MODOT officials about moving the new Expressway from the initial proposed interchange at Denny's Restaurant to its current path, and also to incorporate the interchange to accommodate the new parkway. A public hearing was then held in February 2006 with MODOT representatives and approximately 200 citizens attended voicing their approval of the idea.

"Moving the interchange was the 'lynchpin.' If that hadn't happened, I don't believe we would be where we are today," Van Donsel said, adding that getting MODOT to agree to the move wasn't all that simple.

Even with the overwhelming public support, MoDOT was concerned about building an interchange that would "lead to nowhere." Finally an agreement was reached to relocate the interchange only if the city would make certain

limited guarantees that the connector road would be built if the developers weren't able to make it happen.

In the meantime, the court granted permission to establish a Transportation Development District (TDD). That would allow stores built on the newly accessed ground to charge an additional 1-percent sales tax, which would in turn be used to repay money borrowed to build transportation-related projects. A Tax Increment Financing (TIF) District also was formed to re-pay a portion of infrastructure costs to the developer.

"However, even with those taxing entities in place, a sort of 'catch-22' developed. Financing for the project was slipping away because lenders were reluctant about loaning money before Stanton and the Briscoe had signed contracts from retailers, and retailers wouldn't sign on the dotted line without a firm dated commitment that the road would be built," Van Donsel explained.

As the economy took a downward turn, big box retailers formerly interested in coming to the area backed out or put plans on an indefinite hold. Then in February 2009 Bill Kuhlow lost his battle with cancer and passed away, and the development group became stagnant. The remaining members of the

group continued to search for innovative ways to fund the project, and at the same time, the Lake Ozark Bagnell Dam Strip Association (BDSA) began exploring options to improve the Strip.

"We knew that this road would be the new 'gateway' to the Lake and we wanted to capitalize on this to enhance the prospects for improvements to the Strip area," said Van Donsel, who is a member of the BDSA. "Tapping into the energy that would be generated by the 'heartland project' would be a win-win situation for everyone. Instead of looking at Route 242 as another bypass of the Strip, we looked at it as a way to bring more people into the city and provide more exposure."

With the help of consultants, the group developed a comprehensive long-range plan for the revitalization of the historic downtown area. The plan included the restoration or removal of some of the buildings on the Strip; create additional parking; construction of a boardwalk along the shoreline; public boat docks with up to 300 slips, a marina, commercial docks and a public fishing dock. Long-range plans include extending city sidewalks to create a hiking, biking and jogging trail that will connect to other areas of the city as well as hopefully tie to the trail on Horseshoe Bend Parkway. Van Donsel said although original requests for funding also faded when the economy

derailed, the group continues to look for alternate means of funding the redevelopment project. Recently their work has attracted the attention of a hotelier who is looking into the possibility of getting involved.

"As the economy improves, so do our prospects" he said.

More good news is on the horizon. Jeff Segin, director of Client Relations for McClure Engineering Company, who represents Stanton and the Stanton Trust, said he has been working with developers interested in senior housing in that area and another with a strong interest in a multi-family housing component. In an earlier interview he described it as a large-scale multi-family development with 200 one, two and three bedrooms units, pool and clubhouse.

Segin said although some of the larger box stores that originally contemplated locating in the area have backed off due to the economy, smaller neighborhood-type retail establishments also have been showing interest especially in the west end of the property. He also said he expects to see a motel and convenience store with fast food component to locate near the Route 242-U.S. 54 Expressway interchange.

Van Donsel said a special "Thank you," should go to everyone involved, including current City Administrator Dave Van Dee, for making the new thoroughfare a reality.

"Without their dedication and vision, it would have never happened," he said.





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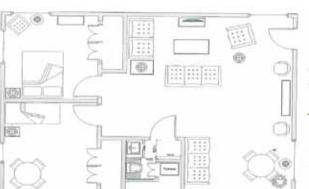
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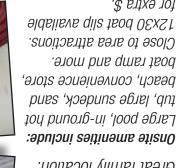
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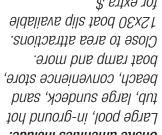
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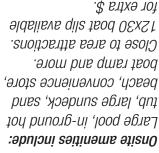
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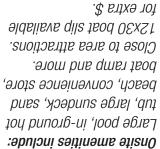


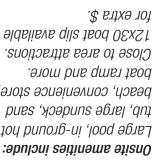


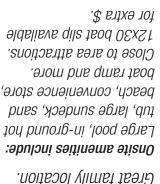


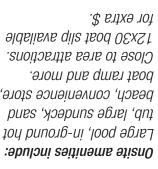


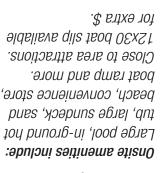


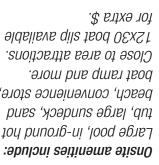


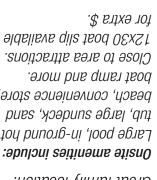


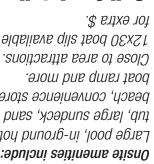
















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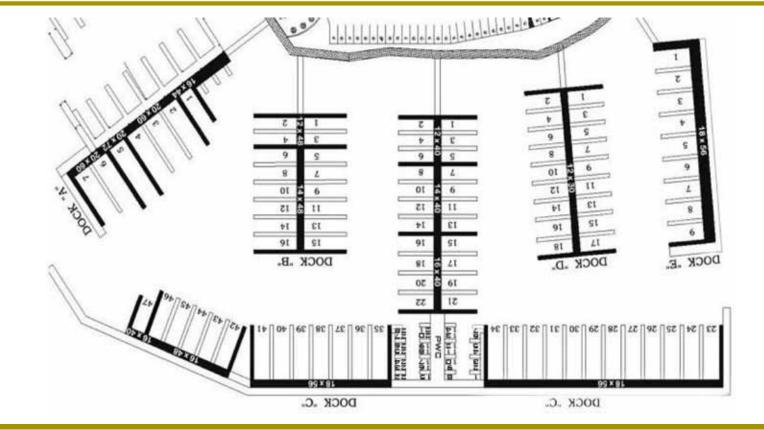
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006'71\$

CKNISERS

000 0013	7110 003/1 3dl 03/V 1VJ3d 000C
\$336,000	2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.
\$590,000	2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!
\$552,000	2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!
000,285\$.	2007 REGAL 4060-T-8.1 - ONLY 9 HOURS!
\$223,000	2006 REGAL 4060 – 8.1 V – NTT/BLUE
006.671\$.	2004 FORMULA 400 SS - TW/500 EFI - 305 HOURS
006'64 \$"	1991 MAINSHIP 39 – T8.1 CRUSADER HO
000'691\$"	2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!
000,681\$.	2005 REGAL 3860 - ENG. 420 - TT/SAND - 350 HRS
006'64\$***	1995 SEARAY 370 SD -T/7.4L - N/TAN - 600 HRS
000,48\$	1997 WELLCRAFT 36 MARTINQUE T7.4 260 HOURS
\$159,900	2003 REGAL 3560 - T/8.1 - TT/MED BLUE

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000 0013	7100 DECAL AACO 105 T/EOO DLV
000'688\$	2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.
000'067\$	2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!
\$225,000	2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!
000,285,	2007 REGAL 4060-T-8.1 - ONLY 9 HOURS!
000,622\$,	2006 REGAL 4060 – 8.1 V – NTT/BLUE
006.671\$	2004 FORMULA 400 SS - TW/500 EFI - 305 HOURS
006'64 \$ ****	1991 MAINSHIP 39 – 18.1 CRUSADER HO
000'691\$	2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!
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\$79.500	2000 REGAL 2850 - 7.4L
006,71\$	1995 REGAL 8.3SC - 7.4 DP - HUNTER. GRN
	CNDDAR
000'60†\$	2009 REGAL 4460 - IPS T/500 - BLK
000'688\$	2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.
000'067\$	2003 Regal 4260 Twin Yolyo 75P Diesel Loaded Boat!
\$225,000	2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!

006'67\$	2008 REGAL 2520 – 5.7 GI – NTT/BLK – 100 HRS W/Trailer
	DECK BOATS
000'691\$	2005 FORMULA - 32 OYE - AJUMRO 300 - 1.8 NIWT - 22 OYE
006,4112,	2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS N/TAN
000,8012	2004 REGAL 3350 – T/496 – T/81K
006'67\$	2000 COBALT 293 – 8.26 – N/TAN – 170 HRS.
\$79,000	2000 REGAL 2850 – 7.4L
009.003	1996 REGAL 8.3SC – 7.4 DP – HUNTER, GRN
000 712	1006 DECAL 8 29C _ 7 A DD _ ULINITED CDNI

006'6†\$'''''	2008 BECAL 2520 – 5.7 GI – NTT/BLK – 100 HRS W/Trailer
000'691\$	2005 FORMULA - 370 SS - TWIN 8.1 - 300 HOURS
006'711\$	2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS N/TAN
000,801\$	2004 REGAL 3350 - T/496 - TT/BLK
006'67\$	2000 COBALT 293 – 8.26 – N/TAN – 170 HRS.
009'67\$	2000 REGAL 2850 - 7.4L

006'67\$	2008 REGAL 2520 – 5.7 GI – NTT/BLK – 100 HRS W/Trailer
000'691\$	2005 FORMULA - 370 SS - TWIN 8.1 - 300 HOURS
006'711\$	2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS N/TAN
000,801\$	2004 REGAL 3350 - T/496 - TT/BLK
006'67\$	2000 COBALT 293 – 8.2G – N/TAN – 170 HRS.

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006'6†\$. VTrailer	K - 100 HB2	STAO8 7.3 – 0232 .	

006'67\$	EC - BLU/TPE.	IBNDE 552 E-1	2BL - EVIN	SENNINGTON 257	5006
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000'66\$"

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2002 REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS. 2001 REGAL 3260 - T5.7 - WHT/BGE - 90 HRS..

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