

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

State agency says former FASCO employees eligible for program

By Michael Gillespie

Citing competition and the economy, FASCO officials recently announced the closure of their Eldon manufacturing plant, affecting around 390 employees, despite the parent corporation's record sales and earnings report for the third quarter of 2008. The plant manufactures electric motors.

FASCO is owned by Regal Beloit, headquartered in Beloit, Wisconsin. The corporation employs more than 17,000 workers with locations in Illinois, South Carolina, Indiana, Ohio, Wisconsin, South Dakota, and Missouri, as well as foreign operations in Canada, Italy, China, India, England, and Germany.

The company announced the closing in a December 9 press release. "Regal Beloit produces similar products at several locations within the company. This decision to consolidate production is not a reflection of the quality of our employees in Eldon. Rather, the decision is more about being able to meet the needs of our customers who are trying to survive in a weak economy with global competition,"

said spokesperson Terry Colvin. FASCO is reportedly the largest employer in Eldon.

Regal Beloit purchased the FASCO electrical components business from Tecumseh in July, 2007 for \$220 million. Tecumseh had purchased the brand less than five years previously. Regal Beloit already had electrical motor production facilities when it acquired FASCO and a consolidation of manufacturing capability was expected at that time. Regal Beloit has annual revenues in excess of \$1.6 billion.

The FASCO distribution facility, also located in Eldon, employs about 40 workers and is said to be unaffected by the closure. Nor are any changes expected in the FASCO manufacturing plant in Cassville, Missouri.

An anonymous employee commented, "I can't say it was a shock that the plant is closing...We were warned...on an almost daily basis that if we didn't raise our production we were gone....We have anywhere from a couple of months to about eight months."

According to an Associated

Press report, Regal Beloit said it plans to allow workers to apply for open positions at other plants and provide retention bonuses and medical and dental coverage for a limited time.

City administrator Gary Marriott said that the loss in annual salaries from the closing will amount to approximately \$10 million. "Obviously it will have an impact with the sales tax that we'll lose," said Marriott. "But the most devastating impact will be on the families. Some employees are husband and wife; FASCO was their sole income."

"I'm assuming that some will have to relocate, and that will be a burden on them. We're hoping that there will be some jobs left in the distribution and warehouse center and that FASCO will be able to grow in some manner and keep as many people employed as possible."

The Eldon R-I school district will also feel the economic pinch. Superintendent Matt Davis said that the district currently receives \$130,000 in annual tax revenue from the FASCO operation. Seventy-

six thousand of that amount comes from real estate taxes on the FASCO property, which will devalue after the plant closes. Davis noted that 76 district students have parents that work at FASCO; 30 of those students have both parents employed at the plant.

Davis said that the district will look into areas where it can save money to offset the loss. That will include the one year elimination of an employee incentive program and the trimming of some capital improvement expenditures that will not be necessary due to the recent passage of a bond issue.

Eldon isn't the only area town to experience the loss of a key manufacturing plant. Some two years ago Versailles suffered from the closing of the Dixon pencil factory, which employed some 200 workers. Jim Dykzeul, president of the Versailles Chamber of Commerce, recalled that the Dixon closing actually had a silver lining. "I literally saw friends of mine go back to school and better themselves and it's come out very well," he said. "They went to either Sedalia or

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LAKE OF THE OZARKS BUSINESS JOURNAL



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Property owners may get break on reassments

Camden County Assessor Ed-die Whitworth, president of the Missouri Assessor's Association, has formed an ad hoc committee to study the effects of the decline in the housing market on assessed valuations.

The group, formed in late 2008, will be looking at the effect of the economy on the housing industry statewide in order to determine if assessors should put a stay on assessments at the 2007 rate to give the market time to settle.

"From what we can tell, the market appears to be flat. Property values aren't going down, but they're sure not going up either," Whitworth said. "And if they should start dropping because of the economy, I don't think it's wise to raise assessments."

Reassessments are done every other year on odd-numbered years. In 2007, assessed values rose about 15 percent. Whitworth said until a decision was made, his office would continue with the reassessment process, scheduled to begin in February.

He said the ad hoc group also will be looking into ways to more fairly assess real estate values in the future including seeking support from the legislature to introduce a bill requiring certificates of real estate value to be filed with deeds when property sells.

"That would help assessors better establish values. Missouri is actually one of only a handful of states that don't require them. For some reason, it's considered a privacy issue. Keeping your home's value a secret from the assessor may be a good thing when values are rising, but it can also be harmful if they're going down," Whitworth said, adding

that the move would "equalize the burden" for all taxpayers and allow the counties to establish fair and equitable values for property.

Currently, mortgage amounts are listed when deeds are filed. However, that amount does not include the downpayment or any other considerations.

According to the Missouri State Tax Commission, which oversees assessors and hears appeals from property owners, 36 states require sales disclosure with any deed or contract for deed in the purchase, exchange, transfer or assignment of interest in real property. Disclosures are not required when conveying highway right-of-way or during divorces. Only six states, including Missouri, do not require anything to be filed. However, the political subdivisions of St. Louis City, St. Louis County, Jackson County and St. Charles County have passed, through local ordinances, certificates of value requirements.

"Believe it or not, the average home buyer has more access to real estate values than my office," he said. "I'm not even allowed on the MLS listing site."

Whitworth said values currently are set by studying the growth in the area.

"For instance, a new highway being built nearby will greatly increase your value. But otherwise, it's educated guesswork, which may or may not be fair for all property owners," he said. "I'm supposed to assess property within 90 percent of its value. That task would be much easier if I actually knew the exact value."

The Tax Commission also supports the move, stating in its an-

nual report, "The State Tax Commission cannot over-emphasize the need for sales disclosure in this State. We renew our appeal to the General Assembly to develop statutory language mandating the use of statewide certificates of value. Unequivocally, the most important tool for the assessor is the ability to secure critical market data accurately reflecting market behavior. Sales information is the cornerstone of an assessment program designed to provide uniform and equitable assessments."

However, Mary Albers, president of the Bagnell Dam Association of Realtors, said legislation similar to what is being proposed has been introduced in the General Assembly virtually every session for 40 years.

"It has never gotten past committee indicating that a majority of legislators over time have recognized it would be a bad law," she said. "The position of realtors statewide and around the lake is that keeping a sales price non-disclosed is a matter of both protecting personal information rights and property rights of an individual buyer or seller. An individual has the right to disclose what they paid for their property, if they wish to, by filing out the form that they get in the mail from the assessor. Some people choose to disclose the price they paid and that data gives the assessor a decent basis for assessed values."

Albers also said in areas that have sales price disclosure, the assessed values and taxes seem to rise more quickly and are adjusted more sharply than areas of non-disclosure.

Good news for property owners

Camden County Assessor Ed-die Whitworth said foreclosures can negatively affect property values.

However, according to the Bagnell Dam Association of Realtors, high foreclosure rates have not impacted the Lake of the Ozarks like they have other parts of the country. At the end of October, 2,387 residential properties were listed in the Multiple Listing Service while only 41 had been declared foreclosures.

"We have not been hit like other markets have with foreclo-

sures, which is a huge deal," said Association Vice President Karie Jacobs. "The low foreclosure rate of less than 2 percent illustrates a security real estate offers that other financial opportunities cannot match."

Association Treasurer Gary Markus said it was a good time to buy because interest rates are very good, the prospect of appreciation is good, and there is plenty of inventory to pick from.

According to the realtors, the Lake of the Ozarks real estate market offered better returns than stock market or S&P 500 buys over the past five years. From October, 2003 to October, 2008, the Dow Jones industrial average

fell 9.92 percent. S&P 500 investments are down 21 percent on the average.

The realtors said a side benefit of buying real estate is that the owner can take steps to protect property and also enjoy it.

"You own something concrete that you can see and touch and feel--unlike stock which is just out there," Jacobs said.

"You can have fun with your property. When was the last time you had fun with stock?" board member Conda Davidson quipped.

Markus said while the number of sales was down in 2008 compared to other years, the sale prices remained constant.

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Tax time nearing: Do you know where your receipts are?

by Nancy Hogland

The bad news is Dec. 31, the last day to come up with ways to keep from giving the Internal Revenue Service (IRS) more than its fair share for 2008, has passed.

The good news is there will be a few more deductions available to taxpayers this year.

The IRS increased standard mileage rates for the last six months of 2008 from 50.5 cents to 58.5 cents per mile for business travel. The standard mileage rate also was increased 8 cents for medical and moving purposes - from 19 cents to 27 cents per mile. Only the rate for providing services for charitable organizations, which is set by statute, not the IRS, remains the same - 14 cents a mile.

"Rising gas prices are having a major impact on individual Americans. Given the increase in prices, the IRS is adjusting the standard mileage rates to better reflect the real cost of operating an automobile," said IRS Commissioner Doug Shulman. "We want the reimbursement rate to be fair to taxpayers."

Tony Hutchinson, a certified

public accountant in Eldon, said the boost could make a big difference in taxpayers' returns.

"That amounts of \$585 for every thousand miles driven or \$8,775 for 15,000 miles. If you're an insurance adjuster or salesperson, and you spend a good



portion of your time on the road, that's easy to do," he said.

Another new deduction - Section 179 - will allow business owners to write off the first \$250,000 of equipment purchased as long as that equipment was put in service in 2008.

"The government is desperate to get people out to buy new stuff. If they give a big enough write-off, they feel that will act as an incentive. In this case, it probably works because under 179, you could completely write off a piece of heavy equipment - like a bulldozer - on your taxes. That's a pretty good deduction," Hutchinson said.

Another change in tax laws will run through July 1, 2009. First-time home buyers can get a refundable tax credit on the lesser of either \$7,500 or 10 percent of the new home price, "and that means it will increase your refund by that amount," he added.

Those who are thinking of simply making their homes more energy efficient probably ought to do that in 2009 when they can receive a \$500 tax credit for installing energy efficient items like windows. Homeowners get until 2016 to get a 30-percent credit for installation of a geo-thermal heat pump or equipment that allows them to tap into wind energy, he said.

Finally, Hutchinson said while Dec. 31, 2009 may seem

Mileage Rate Changes

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Purpose	Rates 1/1/08 - 6/30/08	Rates 7/1/08 - 12/31/08
Business	50.5	58.5
Medical/Moving	19	27
Charitable	14	14

like a long way off, it's best to start building good record-keeping habits now in order to avoid scrambling for receipts this time next year.

"Business owners who don't keep a separate bank account for personal spending should consider opening one, then using it for every purchase," he suggested. "It makes things so much easier at the end of the year when you're trying to figure out what you spent your money on. You don't have to look at that check written to Wal-Mart and try to figure out if you spent your money on office supplies

or groceries."

He also suggested keeping detailed records of charitable donations.

"The IRS is watching that more closely. In the past, a lot of people just pulled a number out of their hat, especially for items donated to places like Hope House. However, the law states that taxpayers can deduct only the fair market value of the item - what they could get for it if they sold it at a garage sale, for instance - and not the cost of the item when it was new," Hutchinson said.



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Burglar-proofing your home for the winter this year

by Nancy Hogland

January 2 marks the end of the holiday season and the beginning of "snowbird" season – a time where many Lake area residents head to warmer climates to wait out the winter. Unfortunately, it also marks the time when many burglars begin cruising neighborhoods, looking for homes that appear to be unoccupied so they can break in and steal expensive equipment and furnishings.

According to Sgt. Jeff Morgan with the Camden County Sheriff's Department, this year, thieves are getting a jump on the calendar.

"I don't know if it's the economy or the loss of jobs, but we've experienced more break-ins than normal for this time of year," he said, adding that deputies have responded to several different calls after homes were broken into.

According to a report from the Sheriff's Department, at one home, a 46-inch Samsung plasma television worth \$2,000 and a Samsung DVD player worth \$100 were taken. At an-

other, a Sony laptop Vaio worth \$3,500, a Sony Playstation 3 worth \$650, a Guitar Hero guitar and a Kenwood speaker box were stolen. In the third, thieves broke in through the back door and made off with a tile saw valued at \$650.

Morgan said home alarm

systems are a great way to deter thieves, but home owners need to make sure they know their codes before they attempt to disarm the systems.

"You'd be surprised how many calls we get because people either don't know their alarm codes, they don't know

the alarm passwords, or they don't know the proper street address of their house when they call the alarm company," he said, adding that asking trustworthy neighbors to keep an eye on homes while snowbirds are away is also a good idea. "People who live there year round know who's supposed to be there and who's not, so a neighborhood watch can be a great help."

Randy Sparks, an electrical engineer and owner of 21st Century Automation, said today's total home technology systems can be programmed to "remember" activity like blinds opening and closing or lights and audio/video components turning off and on that took place over a period of weeks. The system, which can even be programmed to open and close the garage door at set time, can then continue that pattern for stated periods of time so it always looks like someone is home, even when owners are miles away.

"Actually, the sky's the limit on what we can do," he said.

"We have a four-camera system – with one camera at the front door, one looking up the drive, one toward the boat dock and another overlooking the back yard or pool - that records 24-7 that will let owners keep an eye on things via their iPhone or computer via the internet. We can make your home as secure and accessible as you want it to be."

In addition to securing their homes, Sgt. Arlyne Page with the Osage Beach Department of Public Safety, said those who keep belongs in storage units should take every measure possible to secure those units with locks that are not easily cut or otherwise removed. And because many times residents won't remember what they have in their units, they should inventory items, listing make, model and serial numbers. Marking them with a permanent owner applied number (but not a social security or driver's license number) will make it easier to identify those items if they are stolen.



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Safety first consideration on new apparel

by Nancy Hogland

Emergency responders, highway department and public works employees will be sporting a new look this year.

As of November 24, 2008, all public safety professionals and anyone working around federally subsidized roadways were required to wear high-visibility apparel, safety vests, coats or headgear when they're out of their vehicles. The federal law, adopted in 2004, was recommended by the International

Safety Equipment Association in response to concerns that workers who were exposed to low-visibility hazards were not wearing appropriate visibility enhancing apparel. Departments were given four years to comply.

Dave Severson, director of the Osage Beach Department of Public Safety, said the "high-vis" outerwear just made sense.

"Of course, if an officer is sneaking across the highway

to catch a bad guy, he won't be stopping to put a reflective vest on first," he joked, "but they're certainly a good idea when the officers are out of the car making traffic stops. Day or night – you can see those orange stripes a mile off!"

He said he would be speaking to officers and public works employees to make sure everyone was in compliance.

"We bought the vests – we just need to make sure every-

one knows they have to wear them," Severson said.

Lake Ozark is considering bids for new uniforms for the public works department that are already embellished with bright orange reflective stripes rather than continue using the safety vests. Public Works Director Matt Michalik said the new shirts, which run about \$1 more than the standard type, would save the city money because the vests, which are eas-

ily torn, run about \$25.

Ted McClellan, sales representative for Blauer Manufacturing Co. Inc., a uniform manufacturer located in Iberia, said the change in the law has been keeping his company's employees working overtime to get all the orders filled.

"I've turned in orders for thousands of vests and jackets in the last couple months," he said.

Lake Regional Oncology Services, Mammography Fund receive donations from local businesses

Local businesses raised more than \$3,500 for Lake Regional Health System's Oncology Services and mammography fund in recognition of Breast Cancer Awareness Month during October.

Bella Donna the Unisex Studio in Osage Beach sold pink hair extensions during October. All proceeds were donated to Lake Regional's Oncology Services.

Office manager Karen Benakis and the staff at Lake Dental Clinic in Camdenton sold handmade pink ribbons to raise funds for Lake Regional's Oncology Services.

Lake Dental Clinic matched the proceeds from their sale.

Panera Bread in Osage Beach also raised money for Lake Regional through their annual Pink Ribbon Bagel campaign.

Twenty-five cents from each Pink Ribbon Bagel sold during October was donated to Lake Regional's mammography fund. This national campaign follows the tradition of "thinking pink" during the month of October in the quest to eradicate breast cancer. Sue Stees, one of Panera Bread's first franchisees and a breast cancer survivor, developed the idea for the Pink Ribbon Bagel

in 2001 as a way to help support the cause.

"The Lake Regional Hospital Foundation would like to extend our sincere thanks to the local businesses that helped bring breast cancer awareness to our community during October," said Lake Regional Foundation Director Terri Hall, CTFA.

"We truly appreciate the organizations, staff and customers who donated their time and money to make these donations possible," said Lake Regional Director of Oncology Services Marcy Maxwell, R.N. "Thanks to generous efforts of commu-

"Thanks to generous efforts of community groups, such as those represented in this example, we are able to continue to grow and provide additional services and support to the people of our community."

--LAKE REGIONAL
DIRECTOR OF ONCOLOGY,
MARCY MAXWELL, R.N.

nity groups, such as those represented in this example, we are able to continue to grow and provide additional services and support to the people of our community."

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The

Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates primary care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

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Presidential

Facts and fun from inside the White House

by Darrel Willman

With a new President being sworn into office later this month, we thought it might be fun to look back at former Presidents and give you some facts culled from the pages of the internet, about the occupants of the office. In the 220 years since the first there have been 42 Presidents serving 55 terms. Barack Obama will take office on January 20th as our 44th chief executive.

Of these 42 men four died in office of natural causes, one resigned (to avoid impeachment), and four were assassinated (answers later). Two Presidents have been impeached, but neither removed from office—Andrew Johnson (17th) and Bill Clinton (42nd). Along with being impeached, Johnson was very nearly lynched in Virginia before becoming President.

In all, thirty-five separate attempts have been made to impeach the sitting President. Nine of those went to the House of Representatives for a vote. Two proceeded to the Senate, with both failing to achieve the two-thirds majority vote required for conviction and removal.

Sixteen Presidents have been elected as Democrats, there were eighteen elected Republicans, four elected "Democratic-Republicans", four elected Whigs and one with no party affiliation—George Washington.

Washington, the very first President, had only one tooth by the time he was asked to lead our country. He did however, have falsies. Several sets made from the teeth of cows, pigs, elk and humans. None made of wood.

Known for his humanitarian efforts, 39th President Jimmy Carter is just one of two who reportedly saw a UFO—the other? Ronald Reagan. Carter is also one of only three Presidents to win the Nobel Peace Prize. The others were Teddy Roosevelt (26th) and Woodrow Wilson (28th). During World War I, Wilson kept a flock of sheep on the lawn of the White House. One sheep named "Old Ike" liked to chew tobacco. George W. Bush (43rd) held Little League tryouts

on the lawn.

Speaking of animals, President Calvin Coolidge (30th) had a donkey named "Ebenezer", a raccoon named "Rebecca"—and a pygmy hippo. A sufferer of chronic stomach pain, Coolidge not only slept 10-11 hours each night, but took an afternoon nap daily. While in office he refused to use the telephone, had a mechanical bull and liked to have Vaseline massaged into his head during breakfast in bed. He was the only U.S. President born on the 4th of July.



Calvin Coolidge -- Vaseline?

John Quincy Adams (6th) kept a pet alligator in the East Room of the White House for several months. He was also reportedly fond of skinny-dipping in the Potomac River. His wife raised silk worms. Teddy Roosevelt's kids used the East Room as a roller skating rink. John Adam's wife Abigail hung laundry to dry in the unfinished East Room. Teddy Roosevelt and John Quincy Adams were the only two Presidents who *didn't* put their hands on the bible when sworn in.

William Howard Taft—our 27th (and largest) President, elected in 1909, weighed in at over 300 pounds—had to be extricated from the White House bathtub and so promptly had an oversized model installed in the executive privy. He went on to become the only former President to serve on the Supreme Court—as its Chief Justice. He was also the last President to have facial hair—a sweeping handlebar moustache.

Franklin Delano Roosevelt, our 32nd chief executive, was

related in one way or another to 11 former U.S. Presidents. He was responsible for, among other things—the Social Security system and the FDIC. He is the only president ever elected to four terms in office—in fact, the only one ever to serve more than two. FDR and his wife Eleanor were fifth cousins, once removed. They were married despite his mother's protests. At the wedding, because Eleanor's father was dead, her Uncle Teddy Roosevelt stood in to give the bride away. FDR contracted polio in 1921. As a result, he later helped to found the National Foundation for Infantile Paralysis—now known as the March of Dimes.

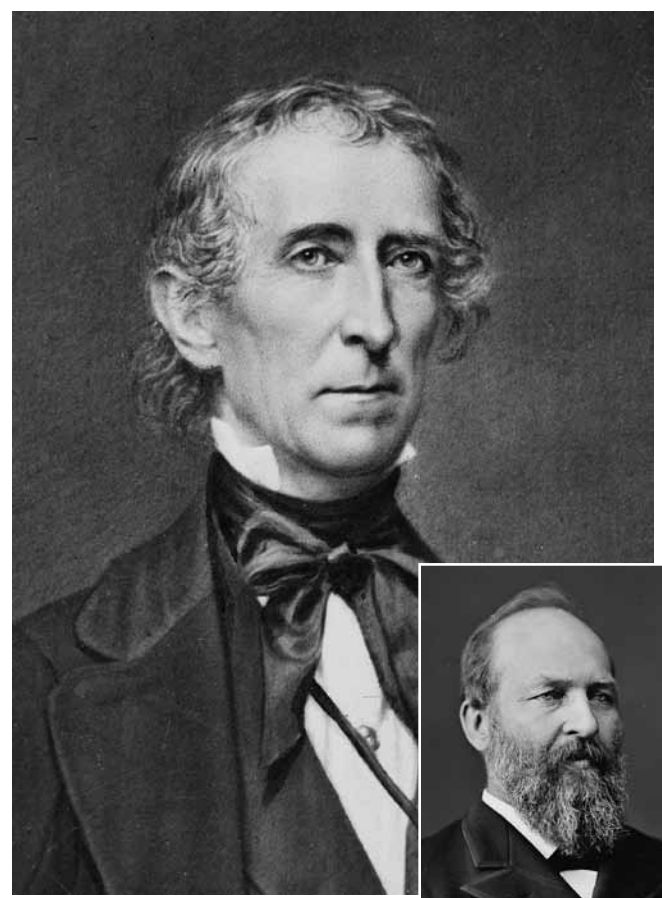
Ronald Reagan (40th) was very fond of jelly beans and kept a crystal jar of them on his desk—his favorite? Licorice Jelly Bellies. The company created a Blueberry flavor just so they could send the Hollywood cowboy three and a half tons of red, white and blue Jelly Bellies for his inauguration.

Franklin Pierce, 14th President, and sometimes known as one of the worst—was arrested for running over an old lady with his horse—although the charges were later dropped. He was also a lifelong alcoholic and died from cirrhosis of the liver in 1869.

Rutherford B. Hayes (19th) was also a drinker, but not considered an alcoholic. His wife, known as "Lemonade Lucy" was incredibly strict regarding spirits, having been raised by a drunkard father. Hayes had to sneak his drinks, keep-



William Howard Taft



John Tyler, the nation's 10th leader, was the father of 15 children, the last born when he was in his 70's. James Garfield, (20th, inset) was a professor of ancient languages, ambidextrous, and was said to be capable of writing in Greek with one hand while simultaneously writing in Latin with the other.

ing a cask of whiskey under his desk. Hayes won the election of 1876 by just one electoral vote, having lost the popular vote to Samuel Tilden—he remains the only President whose election was decided by a congressional commission.

Another lover of whiskey, Ulysses S. Grant (18th), was actually born Hiram Ulysses Grant. So what does the middle initial "S" stand for?

Simpson—Congressman Thomas L. Hamer mistakenly nominated him as "Ulysses Simpson Grant of Ohio" for his entry to the United States Military Academy at West Point. The school's administration refused to accept any name other than that on the nomination form. Grant adopted the name with the middle initial only. During the Civil War, President Abraham Lincoln (16th) was reportedly told that Grant was a drunk. Given Grant's successes on the battlefield, Lincoln is said to have replied, "I wish some of you would tell me the brand of whiskey Grant drinks. I would like to send a barrel of it to my other generals."

Abraham Lincoln's trademark stovepipe hat was good for more

than just adornment. The practical country boy from Illinois also used it to keep important papers in. Abraham's son Robert was present when his father died at the hands of John Wilkes Booth—and was also on hand when James A. Garfield (20th) and William H. McKinley (25th) were assassinated. Since his death, Lincoln's remains have been moved seventeen times and his coffin has been opened five times.

While Bill Clinton, our 42nd President was criticized for dodging the draft through deferments during the Vietnam War (George W. Bush was also accused of avoiding the draft), Grover Cleveland (22nd and 24th President) paid a man \$150 to be his draft substitute during the Civil War so that he could stay behind and care for his mother and sisters—a move made acceptable under 1863's Conscription Act. Cleveland was the only President to openly admit he was the father of an illegitimate child—although it was never shown he was the child's real father. Grover simply paid child support because he was the only

continued on page 33

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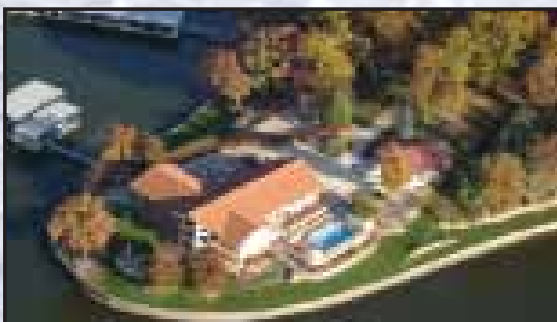
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On Jan. 8 the Osage Beach Board of Aldermen will determine the fate of the High Pointe Center Tax Increment Financing (TIF) District.

Approval of the district by the board will allow developer Raul Walters to recoup \$5 million of the \$33 million cost of demolishing the 25-year-old existing mall, updating or adding infrastructure and constructing new buildings of the 14.45-acre parcel.

At the December 18 meeting, aldermen voted 4 to 2 to approve the plan at its first reading. The second and final reading will be held at the January meeting, to be held at 7 p.m. at the Osage Beach City Hall.

John Olivarri and Ron Schmidt cast the two dissenting votes. Olivarri, who sits on the TIF Commission and who initially approved the plan, said he would like to see more details on the "cost side" of construction. However, City Administrator Nancy Viselli said those details would be addressed in the contract, rather than in the TIF

plan itself. After the meeting, Schmidt refused to give a reason for his vote.

During the public input portion of the meeting, the only person who spoke against the TIF was Jewell Patek of Jefferson City who identified himself as a lobbyist representing developer Gary Prewitt, who is in the process of developing the Shoppes at Eagle's Landing. Realtor Ray Porschen spoke in favor of the re-development.

According to the TIF plan, the 150,000-square-foot High Pointe mall project is expected to create approximately 441 permanent jobs with an average annual salary of \$23,240. It also estimates the mall will generate more than \$24 million in real property taxes, sales taxes, utility taxes and personal property taxes during the life of the plan, not including any surplus TIF revenues.

Jim Grice, attorney for Art King, the president of High Pointe Development Company, said if the plan is approved, they also anticipate hiring 114 con-

struction workers for one year each, resulting in a \$3.7-million payroll.

While Grice said he could not be specific, he said the group is in various phases of negotiations with numerous "junior tenants," in Walter's new 1.2 million square feet commercial center, the Shoppes at Branson Hills, which is home to T.J. Max, Sam's Club, Best Buy, Bed Bath and Beyond, Old Navy and more.

"The mall has been configured to put as many junior retailers in as possible and the developer is investing in architectural elements and landscaping design that will make this mall stand out. Bottom line, without this TIF, the city and other taxing entities would receive about one-tenth of the revenues they'll get if this project is approved. This will be a great benefit not only to Osage Beach but to the entire area," Grice said.

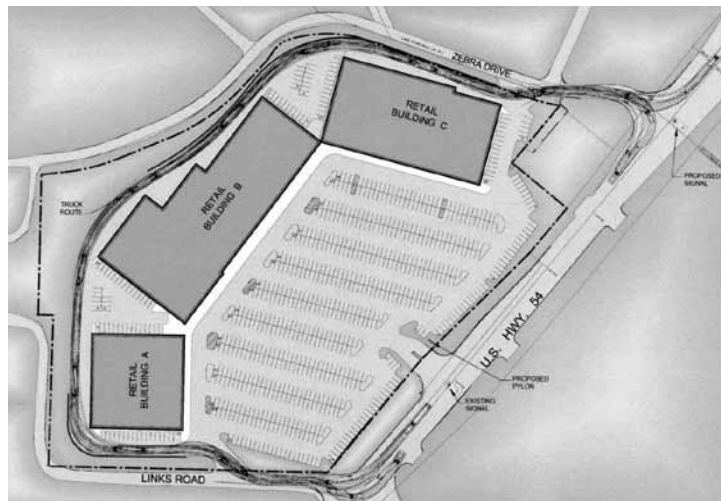
Viselli said she too felt the mall would be a great addition to the city.

"It's right in the center of town; it will bring stores we don't have, jobs we don't have and the materials for construction will be purchased locally. We'll benefit all the way around," she said.

The current development schedule calls for demolition and pad preparation to begin in January 2009. Store construction is set for June 2009 so stores can be open by April 2010.

Prewitt's Point at the intersection of Highway 54 and Route 42

in Osage Beach was also developed under a TIF.





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Four Seasons going to the dogs

by Nancy Hogland

The Village of Four Seasons is looking for dog owners or lovers who would like to be part of a new pet park project.

Gordon Ellison, chairman of the Village Board of Trustees, said the new park, which will be sectioned off into areas for both large and small dogs, will be located on donated lots between Village Hall and the water tower on Cherokee Road.

"We think this will be a great addition to the Village. We'd like to have a walking track, an agility course, dog drinking fountains, a water feature, a few park benches and maybe some sort

of pavilion where we could hold things like dog obedience classes," he said, adding that to make it happen, the Village board voted to include \$20,000 in next year's budget for the project.

A small group of residents met in mid-December to discuss the plan and form a committee to oversee the project. Alisa Duba, who "parents" a lab and terrier mix, volunteered to be chairman.

"I was really excited when I heard about the Village's plans because I've been to dog parks in other states and know they're very popular. They're actually very social places – people like

to go just so they can visit with other dog owners," she said.

According to dogfriendly.com, about 80 percent of all states house such facilities. In Missouri, off-lease dog parks can be found in Columbia, Kansas City and St. Louis.

During the first meeting, committee members discussed their desire to make the park blend in with the scenery by leaving a perimeter of trees around the park and surrounding it with a natural wood fence.

However, because the cost of fencing and outfitting the park will exceed the amount provided by the Village, the group will be asking for donations from the community and applying for grants through pet stores and animal rescue organizations.

Russ Mitchell, director of security for the Four Season Property Owners Association, who also attended the meeting, said he was hopeful that the POA would also be willing to partner with the Village on the project, possibly purchasing the equipment for dog waste compost

stations.

The Village is also asking for more volunteers to help design and then help clear and clean up the property.

"We would also like to get some help from people who are handy with tools that could help us build some of the features," Duba said, adding that anyone who would like to volunteer or get more information can call her at 573-365-2024 or 573-348-3266.

Ellison said the dog park will be open to the public and not restricted to Village residents.

Area Happenings



The Camdenton Area Chamber of Commerce recently welcomed World Finance Corporation as a new Chamber member. For more information visit their office in the Northpark center at 1155 North Hwy 5, Camdenton or call 317-0689. Participating in the ribbon cutting from left to right: Bruce Mitchell, Mark Stombaugh, Justin Lowrance, Tracey Broswell, Cindy Stigall, Johna Stanfield, Andrew Doherty, Steven Craig, Pat Thurston, Laura Wright and Chris McElyea.



The Lake West Chamber was pleased to present Judy Wimmer of Share the Harvest a check for their participation in the 2008 Lake of the Ozarks Shootout. Share the Harvest received these funds through the direct involvement of the Lake West Chamber. Pictured are LWC Executive Director Mike Kenagy, Judy Wimmer and LWC Board Member Karie Maasen.

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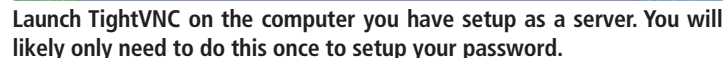
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by Darrel Willman

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If you have the computer set up with Windows (2000 or newer) the freeware program ‘TightVNC’ will allow you to connect to it over the network, and use it as you would if you were sitting in front of it. This allows you to shut it off, share additional folders and files, or install software upgrades—among other



You'll need to download this on the server, as well as all other PCs you intend to control it



The entries are labeled, your IP number is first followed by the subnet mask and gateway. Write down the server's IP address (the first entry), you'll need it to connect. It's four

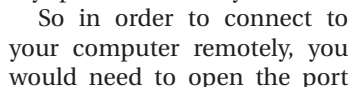
Inside the box that opens, the top line is for the IP address of the server (you wrote it down), the box below it is for the password you chose on the server PC. A new window will appear—you can now control the PC remotely. It's time to setup Sharing on your server.

continues on next page

FILE SHARING

Inside the TightVNC window, or sitting at the server computer, go to Start/My Computer and in the new window, select the drive (usually Local Disc (C:)). Double click the icon. In the left column, notice the entry “Shared Documents”. Inside it, there are folders for Music, Pictures and Videos. Leave this window open, and go to Start/My Documents or Start/My Photos (or Videos). Selecting a file now, and dragging it while holding down the “Alt” key to the Shared folder in the other window, will allow others to access the file. You can browse windows, finding photos, music and videos and repeat this to share multiple items. Hold down the “Alt” key and drag items you wish to share into the “Shared Documents” folder. You can also share entire folders using the same technique.

Make sure the firmware on your router or adapter is up to date. Check the manufacturer's website. Sticking with one brand of wireless device throughout the network can sometimes also help. My network adapters are all different brands and it works fine, but some professionals recommend sticking with one manufacturer.



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Seniors: reduce your tax burden with 6 tips

by Michael Gillespie

While the nation's financial crisis affects everyone, those who already have retired are the most vulnerable. While external forces beyond an individual's control determine the strength and viability of retirement accounts, seniors can at least take steps to insure that their tax liability is not unreasonably high. Local CPA Bobby Medlin offers the following suggestions for retirees looking to keep their taxes to a minimum.

1. Take a Senior Citizen Deduction. If you are not itemizing your deductions, the IRS allows those age 65 and over to take an additional deduction worth \$1,350 for single filers or \$2,100 for a married couple. If you were planning to itemize, remember that your deductions must exceed \$10,900 plus the amounts listed above. Itemized deductions include things like charities, property tax, and medical expenses.

2. Consider the Pros and Cons of a Reverse Mortgage. Income earned from a reverse mortgage is tax free, meaning that seniors

in need of cash can unlock the equity in their homes as a lump sum payment with no tax implications. A reverse mortgage remains a viable financial tool for those 62 and older because it does not take into account credit history or a borrower's current financial situation.

But a reverse mortgage is not for everyone and Medlin urges caution. "I think there are limited circumstances when it's a good idea," says Medlin. "People need to get different proposals on that, and make sure there are not a lot of costs there. Don't take the first thing that comes along. The situation that I think reverse mortgages are really good for is if they don't have enough income to live on. They can take the equity in their home and get a monthly check for it. You're not really selling your house, your just borrowing on it. The lender puts a lien on it. You're free to sell your house anytime you want, but then you would have to pay off that lien. The heirs would get less value because they would have to pay off that loan when they inher-

ited the house.

"The other danger is that the elderly couple could live in the house long enough that the balance on the home would get too high — more than what their home was worth. They potentially would have to sell the home because they owe too much on it."

3. Lump Medical Bills into the Same Year. An individual with either a low taxable income or large medical expenses should consider paying a greater amount of medical bills in the same year. This would include supplemental health insurance, doctor bills, hospital bills, and prescription drugs. "The key is to group your medical bills into years," says Medlin. "For instance, you have an expense this year, like hearing aides, and you've got something else you need like optical or dentures or dental work — if you'll do those in the same year you'll get a bigger benefit because your higher deductible medical expenses will put you over the standard deduction.

"The other thing to consider

is that medical expenses only count to the extent that they exceed 7-1/2 percent of your adjusted gross income. If you're under that every year, you don't get to count any medical towards your itemized deductions. So if you can lower your medical expenses one year and increase them another year, there's a chance that every other year you can deduct."

And don't forget medical mileage if you plan on itemizing. You can include the miles you traveled to and from the doctor, the hospital, and the pharmacy as part of your medical expenses. If you haven't kept a log, just go back over your receipts and note the dates that you traveled to those places. Then figure the mileage from your home and back. Allow yourself 19 cents per mile for any trips between January 1 and June 30, 2008, and 27 cents per mile for any trips in the last half of 2008. For 2009, allow yourself 24 cents per mile.

4. Be Aware of Social Security Income Threshold. Those senior citizens who continue to

work while drawing social security should be aware of mandated income thresholds. If income exceeds \$25,000 for one person or \$32,000 for a married couple, then social security begins to be counted as taxable income. This can be a large burden on senior citizens. If a senior is close to these income limits, he or she should consider pushing some income into next year to protect all of his or her social security from income taxes.

"When you work extra and you're taxed on it and you're taxed on your social security, that's like being taxed on double the amount of income," says Medlin. "You don't make much profit that way.

"The IRS takes all your other income besides social security and adds that up. And then they take half of your social security benefit and add that to your other income. If you're over the \$25,000 for singles or \$32,000 for marrieds, then you pay tax on your social security to the extent you're over that number, up to half your social security benefit. There's another threshold at \$44,000 for a married couple —

continues on page 17

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Municipal heads take cautious approach to 2009 fiscal planning

by Nancy Hogland

"Conservative" was the byword for this year's budgeting process.

In Lake Ozark, City Administrator Charles Clark included an increase in revenue of only about 5 percent, estimating city spending at around \$1.8 million on general expenditures including about \$240,000 from reserves. Transportation fund revenues and expenditures are set at \$382,500 and utility revenues are listed as \$2,623,559 while expenditures are proposed to run \$2,623,050.

"I expect, however, sales tax and real estate revenues to exceed the projects slightly, as I also expect revenues generated by the planning department to be greater than projected. I also expect expenditures to be 5 percent under the amounts budgeted. If we experience a modest 5 percent more revenue than projected and achieve the cost savings anticipated through budget discipline, then we will achieve a balanced budget without dipping into reserves," he explained in his budget message to the board of aldermen.

On the other hand, if the city

experiences downturns in sales tax, planning commission and court fees, the city could deplete a major portion of its reserve funds, Clark said, adding that revenues could be greatly boosted by building permits and planning and connect fees for new businesses coming in along the Horseshoe Bend Parkway extension and in the Shoppes at Eagle's Landing, Gary Prewitt's new shopping mall.

"You can hope for – but not plan on – those sorts of things, but if the developers can tie up the loose ends and sign letters of intent with all the retailers they've been working with, we'll be in excellent shape," he said. "However, right now the only thing that's certain is Menards."

That building supply company has already signed on to be the first larger anchor store at Prewitt's mall.

LAKE OZARK

Major inclusions in Lake Ozark's 2009 budget are:

- Up to \$30,000 for a new police cruiser
- Hiring a community development director at a projected \$40,000 annual salary
- \$140,000 for water extensions
- \$110,000 for lift stations

- \$245,000 for capital expenditures
- \$50,000 for street lighting
- \$20,000 for construction of a pet park

Osage Beach officials also prepared for a "worse case scenario" when creating their budget, making several spending cuts, including an across-the-board cut of about 5 percent in every department, before it was finally approved by aldermen.

However, City Administrator Nancy Viselli promised those cuts would not affect city services. Instead, she said many of the items deleted from the budget were to travel and training budgets and park improvements as well as deciding to put the purchase of a new ambulance and additional patrol car on hold. Aldermen also voted last year to do away with health insurance for elected officials, estimated to save the city approximately \$70,000.

"We're still in good shape and expect revenues to exceed what we budgeted. We were just being cautious," Viselli said, adding that sales tax revenues declined approximately 5 percent in 2008.

OSAGE BEACH

The 2009 Osage Beach General Fund budget is based on an unencumbered carryover balance of \$2.99 million, income of \$6.55 million and expenditures of \$6.71 million. Capital Improvements are set at \$2,147,500

Transportation Fund is \$7,251,926

Water and Sewer Fund is \$12,900,540

Ambulance Fund is \$557,289

Lee C. Fine Airport Fund is \$2,296,184

Grand Glaize Airport Fund is \$469,762

TIF Fund is at \$2,429,491

For a total budgeted of \$34,767,973

Major inclusions in the Osage Beach budget are:

\$5.375 million in upgrades and improvements to Passover Road, Low, Lighthouse and Red Bud Roads, Zebra Connector, Cove Road, and the Dude Ranch hiking and biking trail, plus seal, asphalt overlay and striping on several roads

\$3.99 million in sewer projects and lift station upgrades

\$315,756 for streetlighting

\$349,354 for repairs at Peanick Park and ball fields and playground equipment at Osage Beach Park

\$1.8 million in water projects and close to \$4 million in sewer and lift station upgrades

The Village of Four Seasons

is also taking a conservative approach towards spending in 2009. The board recently approved a budget that shows an anticipated \$462,150 in general revenues, \$101,050 in street funds and \$136,400 in the capital improvement fund.

"We reduced our estimated tax revenues in almost every category and made everyone pledge to really watch expenditures this year," said Tom Reinhart, Village trustee and finance officer. "But I think that is the only proper thing to do right now."

He said while sales tax revenues were down about 10 percent for 2008, building permits were up, allowing the Village to end the year slightly above budgeted income, "however, we don't know what we'll be facing next year and I suspect building permits may not continue the way they have been, so we're taking a little more cautious approach."

VILLAGE OF FOUR SEASONS

Expenditures for 2009 include:

- \$10,000 for storm siren repairs
- \$5,000 to replace playground mulch
- \$18,000 for street light installation
- \$54,000 for hiking and biking trails



Ted LePage



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LAKE STORIES WITH MICHAEL GILLESPIE

Eldon to Camdenton on Old 54

by Michael Gillespie

A lot of folks like to drive the old roads, the original roadways that brought our parents and grandparents to the Lake area. In some places the alignment of the old routes and the present-day highways are one and the same, but in many locations they veer apart. And that makes it interesting. If you follow the original routes you sometimes come across the remnants of old structures and features that you never dreamt were there. And winter is the best time to look, because the leaves are gone and the snow tends to highlight subtle features under the forest canopy.

mines. They read as good as any book.

Considering that Highway 54 is now undergoing a major realignment, it seems altogether appropriate to consult the old maps and find out how the road originally coursed through the area. Even today there are stretches of the old road that haven't changed much over the years. And by driving or walking them you can still imagine how it once was in the days of the Tin Lizzy. So let's follow the old Highway 54, as much as is possible, from Eldon to Camdenton, with the help of those USGS maps.

From the intersection of

miles. At this point get on present Highway 54 and continue southward.

For the next 3 miles present-day Highway 54 generally follows the original 54 route. The only remaining trace of the old highway in this area is a dead-end section where the old road dropped down off the hills and into the creek bottoms of the East Fork of the Little Gravois. This is on the east side of the present highway. If you want to explore this remnant, turn left off 54 onto Allen Road and continue to bear to the left after crossing over Wright's Creek. The old road continues up the hill for about ¼ mile before ending abruptly near the present highway.

After you return to present Highway 54 and continue southward, look over on the right side of the highway between the Wright's Creek bridge and V Road. If you look carefully you will see remnants of the old railroad line that ran to the town of Bagnell from Jefferson City. This line was used extensively when Bagnell Dam was under construction, 1929 to 1931. Nearly all the steel and machinery that went into the dam came by that line, and long before that it was used carry railroad ties from the Osage River landing at Bagnell. The line crossed the highway at V Road. The railway was built in 1883 as the Jefferson City, Lebanon & Southwestern Railroad. It later became part of the Missouri Pacific.

Turn right off Highway 54 at Lakeland Road, just south of V Road. After about one mile Lakeland Road intersects W Road and continues southward. This was how your predecessors got to the dam.

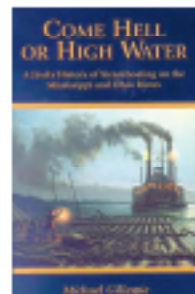
From the dam southward through Lake Ozark the present alignment of Business Route 54 is identical to the original route. Of course there was no Community Bridge or connecting roadway. And present-day Horseshoe Bend Parkway branching off to the west was then known as the Overlake Road. The Arrowhead Beach development was prominently noted on the 1932 mapsheet. It supposedly got its

name from the shape of the shoreline. All the way through this area the original road took the same route as that of Business 54 and Highway 54 to the Grand Glaize Bridge. The only changes were at the few intersecting roads. For instance, D Road and present Highways 42 and 134 intersected old 54 at a four-way crossing — where the Prewitt development is now. In 1932 the intersection was the site of Riverview Church and a couple of nondescript buildings, and nothing else. In fact, there were virtually no buildings between there and the Bagnell Dam strip — it was all woods.

Less than a mile south of the Highway 42 intersection came Zebra and Osage Beach. The old map names them both, but indicates that Zebra was a collection of buildings along the highway, while Osage Beach was an actual beach in a cove at mile marker 18. Through this area the old highway followed nearly the exact same course to the Grand Glaize Bridge. The only difference is that the original bridge was just to the north of the present one. The old bridge was replaced in 1995. Zebra is shown as extending on both sides of the bridge. The west half of Zebra consisted of a score of buildings where the road climbs back up the hill.

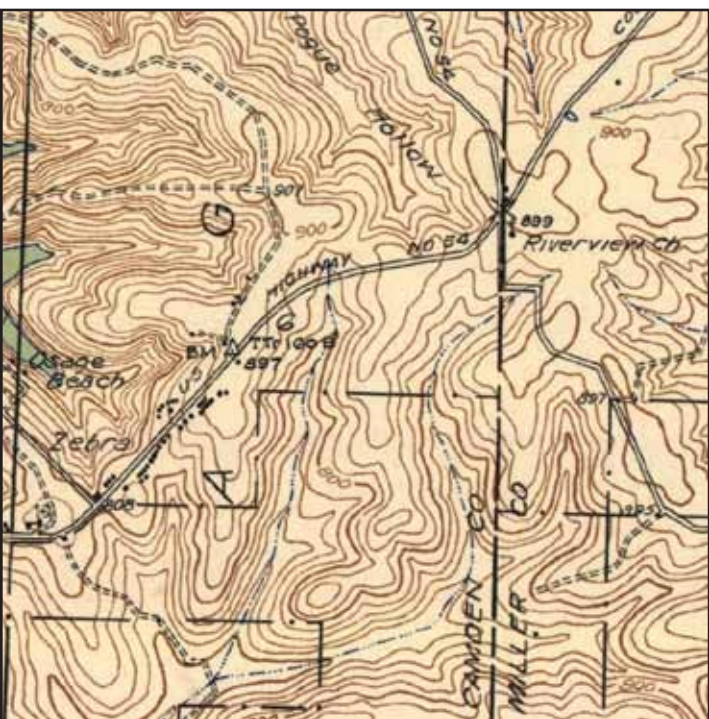
Still following today's Highway 54, the old road skirted the Lake of the Ozarks Regional Recreational Area, later known as Kaiser State Park, and later still as Lake of the Ozarks State Park. Angling first to the southwest, then to the southeast, just as today's Highway 54 runs, the old road passed a collection of seven buildings known as Damsel. The site is just south of today's Osage Beach — Grand Glaize Airport. Back in the early 30s the only significant landmark nearby was the Hunter Lead Mine, just east of the highway.

South of present Lake Road 54-62, the old highway began to wiggle where today's road is straight. The west outer road just north of the Y Road interchange was part of the original highway. To the south of Y Road, the old highway ran about a half-mile east of the present 54, along what is today



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

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



In 1934 Zebra was a town and Osage Beach was a swimming beach. This view shows Highway 54 cutting diagonally south of Highway 42, about where Wal-Mart is today.

The best way to discover the original routes is to consult an old map. That isn't always as easy as it sounds — those old maps can be hard to come by. The best maps for the purpose are the ones known as U.S. Geological Survey topographical maps. Some of them date as far back as the late nineteenth century. I recently acquired several of them, mostly dating to the 1930s when the Lake was brand new. They show not only the topography and the roads, but also details such as individual buildings and even

Highway 52 and Business Route 54 in Eldon, we go south out of Eldon on Business 54 for 1-1/4 mile to Hays Drive. Here we turn left on Hays Drive and continue through Aurora Springs. People used to come here by train in the old days to make use of the mineral spring water. It was good for what ailed you. Leaving Aurora Springs, take the overpass eastward over Highway 54 to Midway Road (the east outer road along Highway 54). Turn south on Midway Drive and continue southward for 2-3/4

Midway Drive and a portion of A Road. If you want to follow it, exit Highway 54 at Y Road and cross the overpass to the east side, and turn right on Midway Drive. You'll eventually come to A Road, which here was also the old alignment. A Road will take you back onto present-day 54. South of A Road the original highway dropped down the same draw as the new road into the Linn Creek bottoms, but deviated slightly to the east along the alignment of the present outer road.

At Linn Creek the old road crossed the present-day highway from east to west and ran through the middle of the town of Linn Creek, as does today's Business Route 54. Then, south of Linn Creek, it crossed again to the east of the present 54 and made a large southward curve around a hill. That curved route is known today as Willow Creek Drive. It dead-ends before rejoining the present highway. The remaining mile and a half into Camdenton has not changed over the years.

And there you have it, the original route of Highway 54. But wait, that's not entirely true. There was an earlier route that dates before the Lake was built. We'll explore that in a later column.

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Seniors: 6 tax tips



Medlin advises that you begin withdrawing in the year that you turn 70-1/2. If you wait until the year after to take your first distribution, you'll end up paying taxes on two distributions in the same year, which could put you into a higher tax bracket. Incidentally, the required withdrawal rule does not apply to Roth IRAs, since taxes on Roths are paid when the contribution is put in to the fund.

continued from page 12
if you're over that when you add social security into your other income, then you pay tax on 85 percent of your social security. Be aware that it's not all going to be there to use if you have to pay tax on it."

5. Understand IRS Rules for IRAs. The IRS requires taxpayers to begin withdrawing funds from their IRAs in the year after the year they turn 70-1/2. But

6. Consider Not Taking Your 2009 IRA Distribution. Congress has just passed a measure that permits you to suspend the required minimum withdrawal from IRAs, 401(k)s, and 403(b)s in 2009. "If you don't need it," says Medlin, "just let it set there and you're not taxed on it. It allows your IRA to recover. That's the idea. When things get better there will be more there to grow." If, however, you feel that you must have that 2009 distribution, you will be taxed on it.

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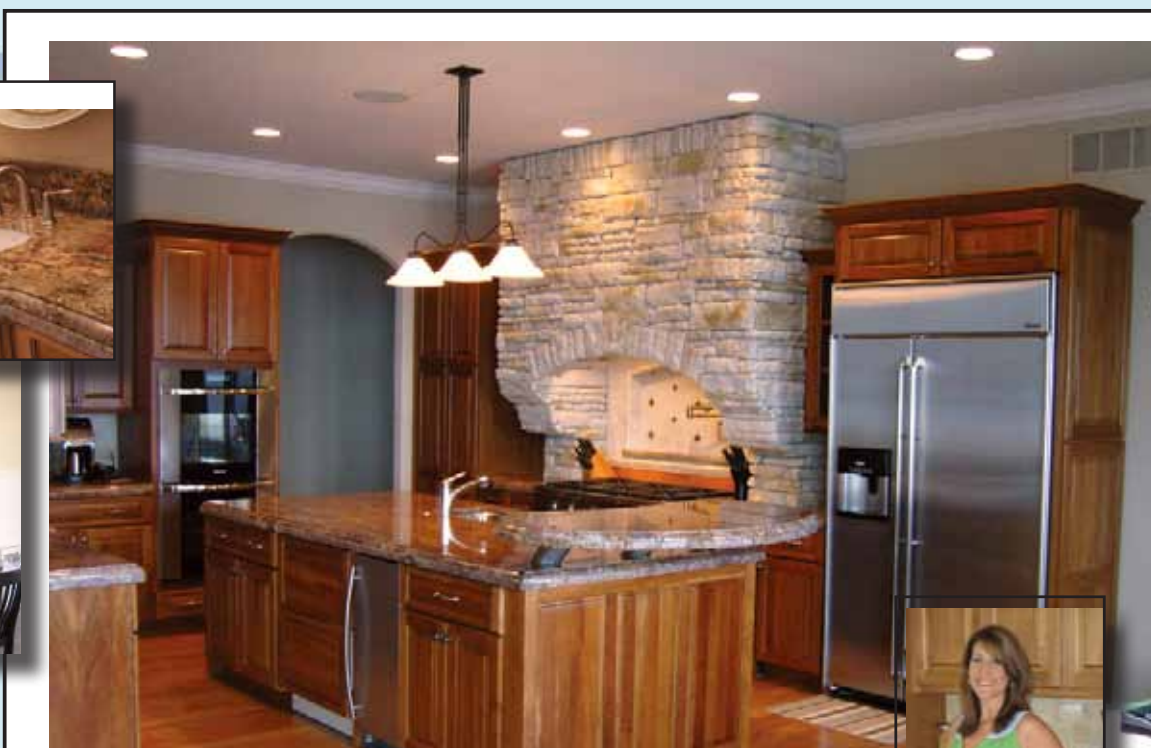
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Chimney Sweeps clears the air on dirty flues

by Michael Gillespie

They say that good things sometimes come from adversity. That certainly was the case for Steve Hoover. Steve knows firsthand how devastating a house fire can be. "I was born and raised as an old order Mennonite," says Steve. "We had a wood stove, we

had wood cook stoves. The defining moment in my life was the destruction of the family home due to a faulty chimney and a chimney fire. Nobody was hurt, but it was a total loss."

Steve left the Mennonite community as a young adult, but he could not shake the memory of

that fire. "Soon after that I had the opportunity to purchase some chimney sweeping tools," he recalls. "That's how I got started; that's what really sparked the interest in this business I'm in. We've grown a lot; come a long way since then."

Now Steve is the owner of

Lucky Sweep Chimney Service & Sales. "It was mostly just winging it on my own at first," he says. "It was a matter of five or six years that I got connected with the National Chimney Sweep Guild and they have a certification program that I enrolled in. Since that time I've continuously renewed my certification every three years."

Steve is also a certified master with the National Fireplace Institute. He holds certifications in wood, pellet, and gas hearth systems. He takes his calling seriously, so that others might be spared the kind of loss that his family endured.

But what, exactly, does a chimney sweep do? And how is it done?

and do a visual inspection," Steve says. "That's a very basic inspection. We have a camera that we can put through the flue, which is what we call a level 2 inspection, and we go up into the attic, and that would raise the price. But it's only recommended if you're getting ready to buy a home or if you have had a chimney fire that might have damaged the flue."

"I've been doing this for over twenty years and I personally see a thousand chimneys per year. Regular maintenance is the key to avoiding a chimney fire. It really does determine on the type of system you have — whether it's an open fireplace or a wood stove, and what kind of fuel you burn. As a rule of thumb, I'd say that most people should have an annual sweep, if they are us-



We put those questions to Steve.

"From the public's perspective, they have a concern for safety and that's why they call," he explains. "But many times the reason they hire a professional is that it tends to be a very dirty job if you don't have the right tools or know exactly what you're doing."

"When I come into a home I tell them to expect everything to stay clean and neat. We will cover the work area and if there is any moisture outside, we will cover everything from the door to the fireplace. There will be some noise involved and there may be a slight odor, but we do use a HEPA vacuum so there is not a lot of odor with that."

It takes about an hour for a standard chimney cleaning. The cost is reasonable. "It's a little over \$100 to sweep a chimney

ing their fireplace or wood stove very regularly, or after burning a cord and half to two cords. For some people that's every two or three years. If you're just lighting your fireplace for Christmas and Thanksgiving, then maybe you only need it thoroughly inspected and not swept that year."

Anyone who has experienced a flue fire knows the sense of helplessness and panic that comes with it. A flue fire is usually caused when the buildup of creosote and soot reaches a critical point. "Even though the chimney is tested for high temperatures for short periods of time, it's really not intended for fire for any extended period of time," says Steve. "The fire is supposed to be contained within the appliance. When the buildup is substantial and it starts burning

continues

continued from previous page
in the flue, the temperature increases from approximately 400 to 600 degrees all the way to 2000 degrees. With the sudden rise in temperature the tile is not able to expand at that rapid rate, so it actually breaks the tile. If it's the first flue fire, maybe it's not going to spread to the structure, but if there has been repeated flue fires, there may now be creosote on the outside of the tile and it may start burning right against the brick, and the brick is not a very good insulator.

"You would know a flue fire either by sight or sound. It's been described as a roaring freight train coming through the living room — a lot of rushing, a lot of roaring. The fire may start burning erratically. In the fireplace you may not be able to control it at all. On the outside most often there is an actual flame visible.

"There are circumstances where the fire is being controlled, like with a wood stove, and there is not a lot of air rushing in. Those flue fires burn slowly and are actually the most dangerous. And they are not necessarily very loud.

"If the flue fire is just starting, you should go over to the appliance and shut the air draft on it — not the damper, but the air inlet. The next thing to do would be to call the fire department. Don't try to fight it yourself with a water hose because it simply won't work. It may delay it a little bit, but you can't put it out. On a smaller flue fire that's burning rapidly, it's going to be over in ten minutes. It'll probably be out when the fire department gets there. But they can insure that the adjacent structure hasn't been scorched and is not overheating. Certainly, monitoring for an hour after a flue fire is important.

"Most often a full blown flue fire will damage the flue. The question is: to what extent? Has it broken the tiles, and if so, have the tiles collapsed? Or if it's a metal chimney, many manufacturers want their product replaced because the flues can warp and the seams can bust open. That's where we come in, not just with sweeping, but also documenting the damage, because this becomes an insurance issue."

There are things you can do to slow the rate of soot buildup. Steve says that excessive soot accumulation is usually the result of burning green or wet wood. "The best woods to use are hardwoods," he explains. "Around here it is mostly oak; there's hickory available, too. It should

be fully cured — cut and split for one year. Even if the tree is dead — if it lost its leaves last summer and you cut it up, it's still going to have a lot of sap. It's really not cured wood unless it's been cut and split for a year."

The age of your stove or fireplace will have a bearing on the likelihood of a flue fire, too. "If you have a wood burning stove that is older than 1992," says Steve, "it's probably not an EPA approved wood stove. The EPA has developed standards and says that the stove needs to be more efficient in combustion — they burn the smoke more completely and you have less soot in the chimney. The newer stoves are definitely safer. They produce a type of creosote that is still flammable, but it's less flammable than the older stoves.

"With fireplaces, the older they are the less safe they become. With age you have deteriorated mortar joints and flues that have been exposed to freeze and thaw cycles. We repair those things."

A good portion of Steve's business revolves around repairing flues. In the case of a damaged masonry chimney, Lucky Sweep will do relining, which involves inserting a stainless steel liner in the place of the flue tile. Relining in some cases involves rebuilding as well — it depends on the condition of the chimney.

Whether yours is a wood burning stove or a fireplace, you may encounter problems that have nothing to do with its age or condition. "I have found interesting things in flues," Steve says knowingly. "I've removed dead raccoons, dead ducks — I'm not sure what the duck was doing in there, lots of live animals. One of the things that have occurred in the last fifteen years or so is chimney swifts. They treat the flue like a hollow tree. The chimney swifts live in Peru and they migrate up here and have their babies in chimneys and trees. We get calls that something is in the chimney and it's making a loud, squawking noise. What they're hearing are the babies calling for food. The Department of Conservation has outlawed disturbing these chimney swifts. It used to be that we would go out in April through July when they were nesting and try to set them out. Now it takes a court order to disturb a chimney swift's nest, if they are actively nesting. So that's a challenge. Generally, the best solution is to keep the damper closed and wait two or three weeks and they are gone. Then clean it out and put a proper cap on."

And just because you don't have a wood burning stove or fireplace doesn't mean you won't need the services of a chimney sweep. Gas furnaces have flues, or vents, that necessarily carry away fumes — noxious fumes that can kill you. "The primary concern with furnace flues is birds," says Steve. "If the top is not properly protected with a mesh screen and a cover, then the birds love to go into these flues and nest. If that's happening then carbon monoxide buildup is a concern. I have seen several different cases with gas furnaces where carbon mon-

oxide was really getting to the people. One individual actually crawled to the door — he barely unlocked it, his wife was unconscious."

Steve emphasizes that his primary business is service itself, which is chimney sweeping and inspection. "But," he adds, "we do sell and install wood stoves and prefabricated chimneys on a regular basis. We also get many calls on animal intrusion, in the springtime especially, so we sell a lot of caps and dampers. But the focus is on the service. We don't have a retail location; we sell in

the homes. We have dealerships with stove and chimney manufacturers.

"I encourage people to stay on top of the service. Our company offers discounts from April through August. That's our slower season and the customer can get service right away at a lower price."

Lucky Sweep Chimney Service & Sales has three phone numbers in the Lake area. In Osage Beach, call 348-6658; in Sunrise Beach, it's 374-8040; and in Versailles, call 378-6142.



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Needed: more space! A look at external hard drives

If you are like most computer users, your digital files are becoming larger and larger. New cameras at the store now offer 8 megapixel resolutions and higher for budget prices. The latest crop of camcorders save your precious moments in high definition and consume several gigabytes (GB) of storage per minute. New Ultra High Definition video can use 16GB per minute or more. Movies can use anywhere between .7 and 4.3GB for a feature-- in short, our new multimedia-rich experiences on the computer require massive amounts of storage.

Most of the computers sold in the last couple years came with between 160 and 500 GB of storage-- some less, others more. Older systems may have shipped with 20, 40 or 80 GB. While this seems like a lot, a full Windows XP installation and some applications and games can easily use 40 GB, leaving little or no room for new content.

The answer for most is the infinitely expandable option of external storage drives. You can continue to add additional drives as storage needs increase.

The USB ports on the back of your computer can accommodate up to 128 separate devices "daisy-chained" -- that is hooked to each other. Most motherboards have two USB buses, allowing for many, many external devices.

Even if you have no USB ports, the addition of an inexpensive PCI add-in card can remedy that. But what about those drives-- what's out there, and which are right for me?

First-- a quick trip to the local department store can get you an external USB 2.0 hub for less than \$20. This is a good first step because it lets you plug the hub's connecting cable into the back of your computer, and set the hub up front somewhere handy. That way, you're not reaching around back every time you want to plug in a USB device.

The next step is to determine the use-- portable or stationary.

If you want to be able to take files and data with you on the go, the answer is the "thumb drives" that are now so popular. You can get capacities all the way up to 64 GB (around \$150). Not a lot



iomega's StorCenter ix2 offers 2 terrabytes of network connected shareable storage space for families with large media files (recorded television, MP3's, etc.) or businesses with storage needs outside of a traditional server. Built-in dual networking for \$410.

in capacities up to 8 GB, that feature built-in hardware based encryption to protect sensitive materials. They will cost significantly more, around \$250 for an 8 GB model.

Also popular for their portability and zero power requirements are 2.5" USB drives. These hard drives are the same as those in laptop computers, so operate slower than a desktop drive. They also have smaller capacities and for the most part cost more than equivalent desktop hard drives. They start at around \$40 (60 GB). They come mounted inside a small, portable enclosure (box). Prices go up over \$100 for large capacities like 320GB and 500GB.

Stationary external drives are desktop hard drives (3.5") mounted in an external enclosure, with USB and/or SATA/Firewire ports, an on-off switch and an external brick-type power supply.

Here again, they start low (around \$60 for 320GB) and get very costly at capacities like 500GB, 1.0 Terrabyte (TB- 1,000 gigabytes) and up. These sometimes also include "one button" software and hardware backup solutions-- press a button and it backs up the files you have previously selected.

Powered USB external drives are great for users who want extra storage or a convenient backup solution, portable drives are best for those who need storage connected to a laptop or digital device. You should try to get the same capacity or greater than your internal drive if you are going to backup to the external (recommended).

Popular consumer brands for these one-button backup drives include the Seagate FreeAgent and Maxtor OneTouch series. Other brands like LaCie and Buffalo are available as well. You can expect to pay slightly more than you would for a similar internal drive.

Most users today would be served well by a Maxtor or Seagate retail backup drive available at your favorite store for just under \$100 for 500 GB. Most internal drives will be 500 GB or less, and the price point makes them an attractive and convenient backup/storage solution. Power users and those who enjoy video and photography can opt for 1.0, 1.5 or 2.0 TB (terabyte) drives. Expect to pay around \$125 for 1 TB, \$199 for a 1.5 TB unit and \$299 for a

continues next page

in the big scheme of things, but they are tiny, and require no power. They start at around \$5 and go up from there (\$3.99 online for a 1 GB stick). These are also easy to find at all department stores and electronics retailers. Just plug them in and go to "My Computer" to drag files to the new drive under Removable Storage. You can also purchase 'encrypted' flash drives,



The Seagate FreeAgent Xtreme has 1.5TB of storage with Firewire, USB 2 and eSATA connection options - all for \$210.

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Protecting Your Assets

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PROTECTING YOUR CREDIT

Credit Card Companies are changing the rules. Lowering credit limits, and raising interest rates for card holders who have never been late on their payments. They are blaming the current economic conditions for the changes in the terms and conditions of extending you credit. It is very important to watch your balance to limits ratio so you do not exceed 50% of the balance in used credit. If your limit has been lowered and you are unable to pay down the debt you may have to transfer some of the balance to another credit card that has a smaller balance or higher limit. The credit card companies are required to notify you of any changes to your account, but most of the credit card companies are sending these notices in forms that really look like junk mail. Make sure you open and read all your mail. Some notices indicate that your account will be closed if no transactions are posted to your account in the next 30 to 60 days. So if you have not been using your credit card or only use it in emergencies you may need to use your credit card for small purchases. Purchase a tank of gas and then pay the bill; at least it keeps your account active.

PROTECTING YOUR IDENTITY

Identity theft is still a problem and with the strain on personal income and the overall economic outlook it is likely to get worse. To protect yourself you need to take steps in securing your identity. You can opt-out on line at www.optout.com which will stop all the junk mail offering you pre-approved credit offers. Opting out will keep your personal information from being sold by the credit bureaus. It will also allow you to control who gets your personal information. Your personal information needs to be in a safe and secure place. Create a master list of all your accounts, including checking, savings, mortgages, credit cards, and other revolving debt. Include contact information and other

important information concerning the account. This will allow you easy access to important information if your wallet is stolen or your home burglarized. (Make sure to keep your master list in a safe or safety deposit box). Your identity and your credit are more important than ever and protecting it needs to be a priority.

PREPARING A BUDGET

In this financially challenging economy what is important to know and understand when it comes to managing your money? Making a precise and accurate budget will help you manage your money. Money is tight and getting a handle on what you are spending will help you make choices on where to cut expenses. Write down what you are spending, this will allow you to see trends in your spending habits. Do you have direct payments made for your electric, phone, water, or other monthly obligations? Items being paid by direct debit sometimes will get overlooked when it comes to cutting costs. Are there ways that you can cut back on your electric, gas and phone bills? If you have cut back as much as you possibly can and still struggling perhaps re-examining a debt consolidation solution may be right for you. Refinancing your home to cut your overall monthly payments may help you stay within your budget.

PLANNING FOR THE FUTURE

As you plan for the future take a few minutes to review your overall financial situation. Evaluate what is important, determining what your goals are and how you may achieve them. As your Certified Mortgage Planning Specialist I can help you with Mortgage Planning and set forth a Mortgage Strategy that will help you meet your short term and long term financial goals. Planning for your future starts now. Call me today and I can analyze your personal financial situation and develop a plan and strategy that will help you meet your financial goals. Your home is your single largest asset; protect your asset by working with a Certified Mortgage Professional that has the knowledge and experience to help you navigate the financing options available.

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Hard drives

continued from previous page
2 TB enclosure. Just to put this in perspective, you can store around 1,300 full-length movies compressed with Divx on a 1 terabyte drive. A 2 TB drive can hold over 140 hours of uncompressed DV video camcorder footage. So that's a lot of room for data! Of course the sky is the limit, so if you want 3 TB, 4 TB or more, there's a vendor ready to accommodate you—for a price, of course.

Many external drives, like the Seagate Free Agent series offer wireless and wired connectivity for sharing them across a network, or to all users in a household. Personal DVR's (digital video recorders) can be set up to record directly to them, or to attached drives that are shared, giving everyone access to recorded programs.

Right: the Maxtor OneTouch external drives are available everywhere in capacities of 500 GB and up, starting at under \$100.





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Intel's newest line of processors, the Core i7 line, proves to be the fastest yet available. Dell, in an early adoption of the new technology, has introduced a desktop line for buyers who want a performer within their means. The Studio XPS features a Core i7 920 operating at 2.66 GHz, blowing away workstations retailing for three times as much. Starting at just **\$999**, the Studio line of XPS computers feature discrete graphics cards-- so the buyer can customize the level of gaming performance if desired.

Blackberry Storm



Taking the smartphone market literally "by storm", the new touch screen 'crack'berry sold out within hours of its release in November. It features among other things-- touch navigation, a 3.2MP camera, removable memory, visual voice mail, bluetooth capability and V Cast Music via Rhapsody. About \$250 www.blackberry.com



The Ato iSee Video Player/Recorder

The Ato iSee 360i is a nifty little gadget that lets you turn your iPod (most click-wheel versions supported) into a video recorder and player. The iPod slides into the back "dock" of the device, and the video is delivered on the iSee's 3.6 inch LCD. The iSee expands the iPod's abilities, allowing you to view and record video from YouTube, satellite, TV, VCR, DVD or other external sources. It will also play downloaded content in a variety of formats including MPEG 2 and MP4. It will also play photographs in a slide show format. The iSee's rechargeable battery delivers about four hours of battery life (without using the iPod's battery). The iSee also ships with a dock to connect it to your devices. Compact, it measures just 6"x3.2"x1.1". Initially released in 2006 for \$249, it was reduced to \$199, and is currently selling for the bargain price of **\$169**. Get one while you can, the company's future is somewhat suspect.

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Lake area getting gas

Because of the positive response received to a postcard survey conducted late last summer, Missouri Gas Utility is in the process of drawing up franchise agreements with several municipalities throughout the Lake area.

"We sent out 10,000 postcards and got about 15 to 20 percent back with all but a few saying they would be interested in hooking up to the service if it became available," said Dave Moody, operations manager for Colorado Gas Company, where corporate offices are located. "We felt like that was a great number -- well above the average that you typically expect to receive -- so that showed us we should move ahead with our plans to bring natural gas to the Lake."

Osage Beach City Administrator Nancy Viselli said Ed Rucker, the city's attorney, has been coordinating the contract process with all participating municipalities.

"We all have to be in agreement or it won't work because lines will have to run through the various cities and counties," she explained, adding that it will not be an exclusive agreement because AmerenUE, who currently provides natural gas service to a portion of Eldon, also has expressed interest in bringing natural gas to the Lake area. "All the franchise agreement does is give Missouri Gas Utility the right to run their lines next to ours though easements."

Viselli said she expects to see the agreement come before the board at the January 15 board of aldermen meeting. It will most likely be on Lake Ozark's January 13 agenda, according to City Clerk Rachel Kelly.

Bret Brown, state manager for the Missouri Gas Utility, said once the agreements are in place, his company will begin working on line installation. He also said while the rocky soil was a consideration, it wasn't a major concern.

"We're currently running service to an area in Colorado that's at a 9,000-foot elevation. When you're up that high, you're running through solid rock! Lake of the Ozarks has nothing on them," he joked.

Missouri Gas Utility currently has about 1,500 customers, mainly in the northern Kansas City area.

SIDEBAR

According to "Appliance Magazine," a gas furnace heats your home with warmer air -- typically at temperatures of 125 to 140 degrees -- than what is generated by an electric heat pump, which averages 90 to 95 degrees and makes a home feel drafty. Gas furnaces are less expensive to maintain and last about twice as long as electric heat pumps. The magazine states tests show that gas water heaters work nearly twice as fast as electric one, so users are less likely to run out of hot water.

According to the Missouri Public Service Commission (PSC), the typical U.S. family spends close to \$1,500 per year on their home's utility bills. To make homes more

energy efficient, which will in turn help homeowners save money and potentially also improve the value of their homes, residents should:

- **Check for holes or cracks around walls, ceilings, windows, doors and light and plumbing fixtures which can leak air in or out of homes**
- **Make sure appliances and heating and cooling systems are properly maintained by replacing or cleaning filters as needed**
- **Keep the flue dampers closed when fireplaces are not in use.**
- **Check and clean warm-air registers and cold-air returns to make sure they are not blocked by furniture, carpeting or drapes**

As the Lake Churns

Real Estate Outlook: Sales Picking Up Tempo

Real Estate and Lake News with C. Michael Elliott



Here's a key question about the current market: Do you look at home prices to figure out where we are in the real estate recovery cycle, or do you focus on sales?

In an economy where an estimated 35 to 40 percent of all home transactions are foreclosures or short sales -- distress situations in other words -- prices won't really guide you much beyond the conclusion that: We're still "correcting" the excesses of the boom years, still peeling back those wild and unsustainable hyperinflationary price run ups.

So it's no surprise that median prices are down, year to year, in a majority of large markets across the country.

Sales statistics, on the other hand, tell you how fast buyers are responding to those lower prices -- and greatly improved affordability. Right now, in market after market, sales are picking up tempo -- especially in places where prices once spiraled out of control.

Third quarter sales of existing homes in the U.S. were up by 2.6 percent over second quarter 2008 levels, according to the National Association of Realtors' latest study.

That's not spectacular -- but let's face it: It's forward movement ... and we're in a recession.

In the Western states, sales were up by 13.1 percent in the third quarter! In Florida, sales jumped by 5 percent from year earlier levels, while median selling prices were down by 20 percent. In a majority of Florida's metropolitan markets, sales were up, year over year. For example, Orlando sales were 10 percent higher this October than the year before. Sales were up strongly as well in hard-hit Ft. Myers and much of the west coast of the

state, and Fort Lauderdale, north of Miami. Similar recent upturns in sales are occurring in many of the California markets where prices have plummeted during the past two years.

No question that a high proportion of these sales are distress situations. But that's what the bottom of a real estate cycle looks like: Value-savvy buyers see the opportunities, move in and mop up the mess left over after the big party. Happily, in this cycle, they're getting real help from the capital markets: Mortgage money is at historically-attractive low levels, and is readily available to anyone with a downpayment and reasonable credit.

Rates fell again last week to an average 6.16 percent for 30-year fixed loans, according to the Mortgage Bankers Association, and to 5.87 percent on average for 15 year loans.

If you can spot the opportunities -- and have the resources -- it's not a bad time to be a buyer.

For more information or to ask lake real estate questions, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

EARLY LAKE FISHING PROS

The names of fishing pros and guides at Lake of the Ozarks change from decade to decade, with perhaps the exception of Guido Hibdon and his family whose ancestors include a line of champion fishermen stretching back the beginning days of the Lake in the 1930s.

Skip Surbaugh's name is known to just about all folk who watch local television. John Neporadny Jr. and Larry Dablemont have shared their Lake of the Ozarks fishing prowess in popular books, while Dablemont and Darrell Taylor are local newspaper columnists who extol various ways of catching Mr. Whiskers (catfish), Big Mouth (bass), Jack Salmon (walleye) and other members of the "finny tribe," as they used to say in the 1930s.

In the 1940s every fisherman at the Lake knew the names Kenny Bledsoe, Dave Carroll, Novell White, Carlis Cook, Wayne Capps and Leonard Wood, who hung out on the upper reaches of the Niangua



Arm of the Lake.

But few people of today have heard of Mr. and Mrs. Ernest Kellerstrass, and of Dale Courtright, who were also champion fishermen at the Lake in the 1930s and early 40s; they hung out on the upper reaches of the Gravois Arm where the Hibdon name has been a fishing icon for at least 70 years, and where some of the earliest tournaments were called "fishing rodeos."

Both photos (photographer unknown but which the author acquired through the courtesy of Ollie Hibbler of St. Louis) that accompany this narrative show Dale Courtright, a well known Kansas City chef of the 1930s and 40s. He generally stayed in a cabin at Washburn's Point or Two Waters when he was at the Lake. One photo shows him in his chef dress with fish he's caught. The other photo has him in his usual fishing garb proudly showing off a catfish. Next to him is an unidentified fishing companion. Among the fishermen who often accompanied him were Ralph Six, Bill

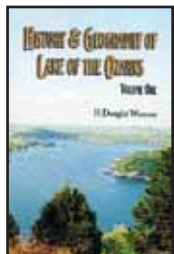
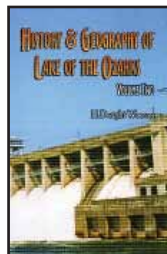
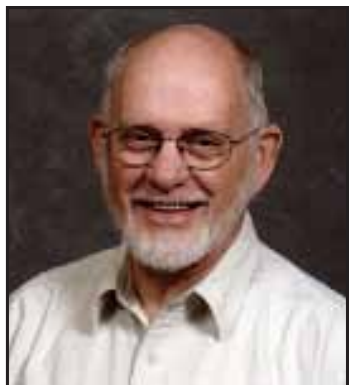


Henry and Claude Lanning, all of Kansas City, and Jess Soulesley of Gravois Mills. Courtright was a died-in-the-wool plug and plunker angler, not a worm wrangler or minnow slinger.

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

"History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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Search and Rescue team looking for additional help

by Nancy Hogland

The death of a small boy who was lost in the woods 10 years ago and froze to death spurred a group of Lake area residents, many of whom had been part of that search party, to form an organized and structured search and rescue unit.

That unit, which consists of more than a dozen volunteers trained in equine, canine and ground searches, is now under the wing of the Osage Beach Fire Protection District. Over the years, the Search and Rescue (SAR) team has been called out numerous times to help with searches throughout the state.

"Not everyone we've found has been alive, but at least we were able to return the bodies to the families," said Arlyne Page, sergeant with the Osage Beach Department of Public Safety and a co-founder of the unit. "Those are tough on everyone. And while those situations don't negate the importance of the team, it's the positive saves that

make it all worthwhile. Marlen Frank, one of our members, found a little 3-year-old in the woods. She rode up and she immediately lifted her arms to her. She still cries when she tells the story."

Frank, who also helped organize the unit, agreed.

"It's such a good feeling when you can find someone alive – especially when it's a child. This is such an important organization and one of only a handful in the state," she said.

Because there are so few trained units like the SAR team, and because more help is always needed, the group is seeking additional men and women who would like to be part of the group.

Page said they are looking for people for the following positions:

Operations – This person needs to be knowledgeable with computers. Any radio communication experience is a big plus. This position can be very fast



Marlen Frank, during a training session with Henry County's SAR Unit.

paced and stressful. This person must be able to multi-task.

Ground tech – This person would be working in the field conducting grid searches within a given area and also work as support to the canine teams.

Canine and equine person-

nel – These two areas take a high amount of dedication and requires an extensive amount of training and testing. The team will provide training to the right individual who meets the required qualifications.

"This is a very professionally run organization. We have rules and strict standards – for instance, no one with alcohol on

their breath is allowed to go out on a search – but these search party members can make the difference between life and death. We have to be professional," she said.

To receive and application contact the Osage Beach Fire Protection District at 573-348-1221.



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

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

if the coverage is unavailable at the time of loss due to exclusion or other limitation in the policy?

Treat your agent as you would any other trusted advisor. Sit down and go over your coverage, ask questions, and let them know the entire picture. Also, consider narrowing down the number of agents you are using. How may CPAs do you have? How may attorneys? Why should you have multiple



Steve Naught, CIC

agents covering your needs while each of them only knows part of the story on how to best protect you, your family and your business?

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

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at his friendly office for additional questions at 573-348-2794 or by email at stnaught@naught-naught.com.

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The Vandervort Report

Happy New Year!

Thank Goodness!! 2008 will surely go down in history as the worst economic year in most of our life time, and I for one am glad to see it go! Good riddance! 2009 will surely be a very welcome breath of fresh air for most of us. With the government pumping trillions of dollars into the US economy, interest rates at the lowest they have ever been in history, the strengthening US dollar, and hopefully fuel prices will stay below two dollars a gallon. We have a lot of positive things going on that should very well stimulate the economy, and jump start our recovery.

For those of you who missed my December column, I apologize but I was in a state of mourning over the outcome of the recent elections. That being said; I am first and foremost a proud American citizen, and only secondarily, a proud Conservative. I sincerely hope that all Americans give the new administration the benefit of any doubt; these are very troubled times in our history and everyone needs to come together in a bi-partisan manner to overcome the issues before us. I would personally like to extend a sincere congratulations to President Elect Obama, and pray that he finds the wisdom, the strength, the courage, and the judgment to navigate our country through this economic crisis, and the leadership ability to stand up to his own party, and defend us against those who wish us harm.

I predict; right or wrong, good or bad, that we are in for an eight year Obama administration. There are too many disillusioned voters, and the mainstream media is so entrenched with their Obama love affair, that they should really, just get a room! In all seriousness; short of another terrorist attack that is impotently dealt with or responded to, it is damn unlikely that things will be worse off four years from now, than they are today. I do however think you will see a major shift in the House and Senate, as voter's moods quickly change, and it won't take long for the American public to remember that it is not a good program for either party to have complete control of power.

I would also like to wish President Bush all the best, and extend my sincere appreciation for keeping us all safe since that dreadful day of September 11th, 2001. I don't think any of us would have thought in the months that followed 9/11 that we would go seven years without another terrorist attack on our homeland, but we have, and President Bush is responsible for that. In light of the recession of 2008 that will surely stay on most of our minds for decades to come, it is very easy to forget that the American economy thrived for the majority of the Bush administration, and we dodged what most thought would be an imminent economic collapse after 9/11. I would add; that although President Bush will surely be the one to take the heat for the current recession, it began two years ago right after the Democrats took control of the House and the Senate, and was brought on by many of their policies of forcing lenders to loan money to people who couldn't afford their payments, and had bad credit. And then there is the war in Iraq; in hind sight most Americans have lost their confidence in our President, because the war has drug on much longer than anyone wanted or anticipated, and it's easy "in hind sight" to become disenfranchised in the war because of "no weapons of mass destruction". I for one believe that History will judge President Bush much better than what his approval ratings would indicate today. We have liberated over 25 million human beings in the world in the last seven years, and if that's not good enough for the critics, I think history will prove that two "Democratic ally's" (in countries that used to be enemies, lead by terrorists), in the heart of the Middle East; will be a huge step towards world peace.

Happy New Year to all!

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Presidential facts and fun from inside the White House

continued from page 6

single man among the mother's partners.

James Buchanan (15th) also had an unusual pet—an elephant. But that's not the strangest fact about him. Buchanan is known for being the only President who never married. Not commonly known is that prior to being elected, he had a roommate-- William Rufus King, later elected Vice President. Whether or not Buchanan and King were



James Buchanan

lovers is subject to speculation, but there were several letters written by Buchanan to King that are quite intimate. Most were burned by their children.

But in one that survived, Buchanan wrote of King's appointment as minister to France, "I am now 'solitary and alone', having no companion in the house with me. I have gone a wooing to several gentlemen, but have not succeeded with any one of them." Aaron V. Brown called them "Buchanan and his wife". When elected, President Buchanan asked Harriet Lane, the orphaned niece he had adopted to act as his First Lady.

Some Shorts:

"I will not eat broccoli." Said George Herbert Bush (41st) publicly—the only President to do so. James Madison (4th) weighed less than 100 pounds. Warren G. Harding (29th) played poker at least twice a week and once put the entire set of White House china up to cover a bet. He lost the hand – and the china.

Which Presidents died in office of natural causes? William Henry Harrison in 1841, Zachary Taylor in 1850, Warren Harding in 1923 and Franklin D. Roosevelt in 1945. Assassinated Presidents: Abraham Lincoln 1865, James A. Garfield 1881, William McKinley 1901 and John F. Kennedy 1963. Richard Nixon resigned to avoid impeachment.

Diabetes Association recognizes LRHS educational program

The American Diabetes Association recently continued recognition of Lake Regional Health System's diabetes self-management program.

The ADA Education Recognition Program assesses whether applicants meet the National Standards for Diabetes Self-Management Education. It is one of only two national accreditation programs approved by the Centers for Medicare & Medicaid Services for diabetes self-management training.

Lake Regional's program first was recognized by the ADA in 2001. A random audit of the program was conducted in August to ensure the national standards still were being followed.

Diabetes is a very manageable disease when patients have the right information. Lake Regional's caring, experienced staff teaches patients how to control diabetes by eating healthy, exercising and taking prescribed medications.

"Diabetes education provides individuals with the tools they need to manage diabetes," said Program Coordinator Tara Randle, M.S., R.D., L.D. "Education should be included in every individual's plan to living well with this chronic illness."

Individuals with diabetes who are interested in enrolling in the program should contact their physician for a referral. Training includes individual and group classes. For more information, contact Tara Randle at 573-302-2736.

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Local youth sports benefit

The Lake Area Chamber of Commerce was proud to be able to donate \$300 to the City of Osage Beach Youth Sports Programs. In May 2008 the Lake Area Chamber hosted Lake of the Ozarks Night with the Springfield Cardinals in cooperation with the following sponsors: US Bank, Quality Electric, Premier Bank, Arrowhead Printing, First National Bank, 101.9 The Wave, Ad Express and Randy's Frozen Custard. The game is a night to promote Lake of the Ozarks in the Springfield area and for attendees from the Lake to participate in fun activities throughout the game. Funds were generated through ticket sales to the game as well as the participation by the generous sponsors.

Pictured at the check presentation from left to right are: Trish Creach, Lake Area Chamber Executive Director; Penny Lyons, Osage Beach Mayor; Nancy Viselli, Osage Beach City Administrator; Nick Edelman, City of Osage Beach Engineer.



Local BPW Chapter Elects 2009 Officers

Heart of the Ozarks Business and Professional Women held officer elections at their recent meeting, December 3 at the Inn at Grand Glaize. Pictured from left to right: Michelle Cook, Incoming Secretary; Karen Hodson, Incoming Treasurer; Nancy Dille, Outgoing Secretary; Melissa Carroll, President – 2nd term; Vicki Kramer, Vice President – 3rd term; Peggy Cochran, Outgoing Treasurer.

Heart of the Ozarks chapter of Business and Professional Women formed in 2006. BPW is an active and energetic organization whose member base has a wealth of knowledge and talent that provides exciting benefits and opportunities to our members and our community. Heart of the Ozarks Business and Professional Women's mission is to enhance women's lives professionally, politically and personally. For more information about the local Business and Professional Women's organization, visit www.bpw-lakeoftheozarks.org. The next local BPW chapter meeting will be held at the City Grill/Blue Room on January 7th from 11 am – 12:30 pm.



The Lake West Chamber is pleased announce the float winners for their annual lighted Christmas parade. First Place, Poly Lift; Second Place, Advantage Marine LOTO; Third Place, S.T.A.F.F. Inclement weather did not dampen the spirits of the large crowd anxiously awaiting the parade or those riding on floats. Santa is always a crowd pleaser and the kids were excited to let him know all their wants and wishes after the parade inside the Laurie Terrace Mall. Thank you to all who participated and supported this community event.



The Lake Area Chamber of Commerce was excited to welcome new member H&R Block with a ribbon cutting. H&R Block has moved to a bigger, better location at 5891 Hwy 54, Ste. 106 in Osage Beach. For more information call 573/348-3248 or stop by the new office. Pictured along with Chamber Active Volunteer Ambassadors are: Romy Riddle, Nancy Stewart and Teresa Wallis.



Ron Duggan owner of Captain Ron's, home of the 2008 Lake of the Ozarks Shootout presents a check to the Lake West Chamber for their participation in the 2008 Shootout at its new location on the Westside of the Lake. Pictured are l to r LWC Board Members Connie Weyer, Karie Maasen, Executive Director Mike Kenagy, Ron Duggan, and LWC Board Members Lee Stanley and Larry Owens. The chamber is looking forward to supporting and participating in the 2009 Shootout.

L•O Profile Magazine MarCom award winner

L•O Profile Magazine has again been named a multiple award winner in the prestigious MarCom Awards competition.

L•O Profile was presented one Platinum Award, three Gold Awards and two Honorable Mention Awards for 2008.

L•O Profile received awards in six categories:

Platinum; for "The First Family" (May-June) - Writing/Feature, Dan Field.

Gold; for Publisher's Note "There's No Place Like Home," (September-October) - Writing/Column, Missy Martinette Hills, Gold for Writing/Magazine (overall 2008), Gold for Magazine/Consumer (overall 2008) and two Honorable Mentions for Design/Format (overall 2008), Amanda Degraffenreid, art director, and for "Red Carpet Reality" Rodney Stone, (July-August) - Writing/Feature, Missy Martinette Hills.

The MarCom Awards is an annual competition administered and judged by the Association of Marketing and Communication Professionals. Entries come from corporate marketing and communication departments, advertising agencies, PR firms, design shops, production companies and freelancers. The competition has grown to the largest of its kind in the world.

There were more than 5,000 entries from throughout the United States and several foreign countries in the 2008 competition.

Judges are industry professionals who look for companies and individuals whose talent exceeds a high standard of excellence and whose work serves as a benchmark for the industry.

About 18 percent of the entries won the Platinum Award, the organization's top honor.

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FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW Utilities, graded/build-ready. Great location, 377 ft Hwy 5 rd frnt. +/- 3 acres. Perfect for strip center, hotel or any large complex. Owners will consider subdividing or pad site for anchor tenant. Tell me what you need. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351.

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FOR SALE: BAGNEL DAM BLVD Commercial Building. Great Visibility. Room for Expansion, Year-Round View of Lake, Mostly Rented. MLS 3054787 \$999,000. Christy Hofstetter, Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3640. www.Adams-Commercial.com.

FOR SALE: CAMDENTON COMMERCIAL BUILDING. Busy hwy 5 location in the heart of town just off the 5/54 intersection. Like new 3,800 SQFT building w/ 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$389,900. MLS#3043469 Call Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAMDENTON NO. HWY 5 COMMERCIAL LOTS. 200 feet of busy hwy 5 road frontage across from Hulett Chevrolet. Includes 900 sqft existing building. Great building site for most any type of business. Owner will subdivide and/or build to suit. Buy 100 ft rd frt w/ bldg for \$139,900, 100 ft rd frt for \$99,000, or all 200 ft rd frt w/bldg for \$199,900. Tell me you needs - bring all offers. Call Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAR WASH: Operating 2-Bay Carwash on busy Hwy 54 location in Macks Creek w/ 100 ft hwy frontage on 2+ acres. Great hwy visibility, fully equipped and in great condition. Great income opportunity with minimal time and investment requirements. \$99,900 MLS 3053904. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: GRAVOIS MILLS COMMERCIAL Highly visible busy Hwy 5 location at the northern gateway to the lake. 1,200 sqft building + 16X24 out-bldg. Retail sporting goods biz & inv also available. Large parking/sales lot great for boat, RV, PWC etc sales. MLS 3054726. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$495,000. MLS # 3040358. Adjacent lots also available for expansion. Also 1250 sqft space available for lease. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

RETAIL/OFFICE SPACE FOR LEASE AT STOPLIGHT - approximate 1940 sq. ft. in prime location near

intersection of the future Hwy 54 bypass. Palisades Village Shopping Center at 54 & KK. Please call Tina Carr at 573.348.1758 Ext. 1.

FOR SALE: SO. HWY 5 CAMDENTON COMMERCIAL LOT. 500 ft of hwy busy S. Hwy 5 rd frt, 2+ acres, level, city water/sewer. Great build site for retail, office, storage, etc. Owner financing or lease possible. \$219,900 MLS 3054736. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

REAL ESTATE HOMES

1 BAYVIEW COVE, LAKE OZARK. Impressive Contemporary Lakefront Home w/Fabulous updates, carpets brand new. Big Decks, 3 well galvanized/encapsulated dock, 1906 SF, 3BR/2BA, fireplace, vaulted ceilings, patio doors, great lake view, 71' of lakefront, HH location, MLS# 3053271 \$359,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

137 BELLE VISTA CT., Lake Ozark, 120x175x129x145 gentle lot @6MM. Channel view, 120' of lakefrontage. Almost level both road & lake sides. Large 3600 SF home with 5BR/2.5BA, workroom, wet bar, new doors and lakeside decks. Native Stone wood-burning fireplace. Four Seasons Amenities. MLS#3054393 \$525,000. Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

FOR SALE: GREAT LAKEFRONT INVESTMENT: 7-BR, 5-BA home w/ 2 kitchens, garage. Large 2-acre w/ gentle slope to 400 ft of lakefront, cove location with huge main channel view at 33MM near Captain Ron's. Two docks with two boat slips & private ramp. This would make an outstanding investment. MLS 3050035. \$699,900. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

Z ROAD, 51MM, Climax Springs 3500+/- feet of shoreline and 48+/- Acres, blacktop to and past the acreage. Zoned R-1, perfect parcel to build private estates, owner would consider subdividing into 2 tracts. Gentle to moderate topo. MLS# 3055366 \$1,050,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

REAL ESTATE LOTS

LAND FOR SALE 20 acres 675 feet Highway 5 frontage located in Greenview Highway 5 & 7. 9 miles north of Camdenton. \$199,000 573-346-7169

LOT 10 IMPERIAL POINT, Four Seasons, 70' lakefront 'A' lot, lays beautifully, 70x150x98x143, in the Imperial Point Subdivision. Includes all Four Seasons amenities. MLS# 3050204 \$30,000. Gattermeir-Elliott 573-365-SOLD. www.yourlake.com



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30th Lake of the Ozarks Products and Services Show to be March 21-22

The 30th Annual Lake of the Ozarks Products and Services Show, the largest show of its kind in the Lake of the Ozarks area and Central Missouri, will be held March 21st and 22nd, 2009 at the Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "Each year the show gets better-more elaborate displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services

including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and banking services; insurance; office equipment; electronics; insurance; boat and marine products, recreational vehicles, and more. The Show allows businesses to promote and sell their goods and services to two markets—other businesses, and end-line consumers.

To-date, 100 exhibitors have signed up for the show, representing 125 booth spaces out a total of 224 total spaces available.



The Lake Area Chamber of Commerce was on hand to welcome new member ACCEL Loans with a ribbon cutting. For more information visit the office in the Kings Plaza on Hwy 54, Osage Beach or call 573/348-6020. Pictured along with Chamber Active Volunteer Ambassadors are: John Bosen, Area Manager; and Jennifer Sing, Branch Manager.



Loretta Srch – Artist, Writer & Entertainer Joins the Lake Area Chamber The Lake Area Chamber of Commerce was excited to celebrate new member Loretta Srch with a ribbon cutting. To find out how she can enhance your next happening call Loretta at 573/793-6914.

Pictured left to right are: (1st row) Taylor Carroll, Diane Neterer, Alyssa Patredis, Kyle York, Morgan Cliburn, Taylor Patredis, Kelsey York, Maya Irvine, Michelle Cook and Max Cook. (2nd row) Shawna Patredis, Misty York, Jason York, Melissa Carroll, Jeff Carroll, Hope Wyman, Jessica Steinbach, Tim Srch, Loretta Srch, Barney and Becky Irvine and Bryan Peterson.



Premier Bank Receives Affiliate of the Year Award

Linda A. Allen, Executive Vice President, and Michael H. Larson, Residential Lender, of Premier Bank were recently honored with the Bagnell Dam Association of REALTORS® Affiliate of the Year Award. Each year, the Bagnell Dam Association of REALTORS® recognizes an affiliate who donates their time and effort to participate in the many activities and events sponsored by their association. Premier Bank participated in events such

as the Real Estate Symposium, "Lunch and Learn" program, Annual Awards Dinner, and the Senior Olympics.

Premier Bank currently operates thirteen Banking Centers in Jefferson City; Columbia; Osage Beach; St. Charles; St. Peters; Lake Saint Louis; Chesterfield; Fairview Heights, Illinois; and Grapevine, Texas. As of December 1, 2008, Premier Bank has 280 employees and \$1.5 billion in total assets.

Jefferson City for nurse training or that type of thing and they are all employed and making more money than when they were employed here at Dixon. They were allowed a certain amount of money for mileage; they were paid X amount of money per week as long as they stayed in school. And it worked."

The program that helped many displaced Versailles workers was a retraining plan administered by the Missouri Department of Economic Development. The same program is being put in place for FASCO employees, said Keener Tippin, a spokesperson for the department. "We are in the process of activating our rapid response team to try to get assistance to them," said Tippin. "The team will meet with company officials to give information on what options are available to the employees."

The rapid response team will provide help in filing for unemployment claims and will explain how affected employees might obtain tuition assistance to train for another job. While the immediate prospect might look gloomy for many, Tippin was quick to point out that his department will be doing all it can to assist those who will be laid off. "There are retraining possibilities," he affirmed.

882' Lakefront Point

Point Setting at the 24 mile marker with 882' lakefrontage & 1.5 acres. Beautiful view for miles, point faces south w/lakesides to both east & west. Ideal for private estate, could have more than one home. Protected cove side has approx. 400' natural stone seawall w/pier in place, beautiful rock ledges along the shoreline, steps from pier lead to a small gravel beach. 1150 SF home is solidly constructed, would make a wonderful guest cottage. Concrete boat launch, boathouse, 2nd concrete ramp & boat storage included.

Who's representing YOU at the negotiating table?

C. Michael
ELLIOTT
LakeMansions.com

Gattermeir Elliott, REALTORS
877.365.cme1



