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NEWS IN BRIEF

High Pointe TIF off the table- for now anyway

Osage Beach moves to condemnation, forcing owners to bring it up to code or tear them down. A new TIF will be more difficult. Page 3

\$12 Mil. plan connects residents to the future

Training for Tomorrow creates or expands training programs. Page 18

No texting while driving this time for everyone

Lawmakers once again propose a texting law—this time it applies to all drivers and not just teens. Page 5.

Nixon looks to overhaul existing DWI laws

The Governor has said "the best solution is a dramatic overhaul" in regard to existing DWI laws, plans big changes. Page 10

Energize Missouri rebate program begins in April

Rebates for qualifying appliances, but only for the first \$5.6 Million. Plan now to get your share of the funding. Page 24

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 1

JANUARY, 2010

Chamber urges DNR to widen focus, conduct additional E. coli tests

by Nancy Hogland

The Lake Area Chamber of Commerce is attempting to convince Gov. Jay Nixon and the Department of Natural Resources that water testing should be a statewide initiative that includes all public waterways and not just Lake of the Ozarks and that more thorough tests should be run.

According to Trish Creach, executive director of the chamber, the board believes that is the only responsible way to address water quality concerns.

"People voluntarily began a water quality monitoring program here because we are all committed to protecting our resource. And yes, we had some high counts this spring. However it is our belief that any body of water would have had the same elevated levels of bacteria if they had tested after heavy rainfalls like we received," she said. "There lies the problem. No other lakes are being tested like this – or if they are, they're not being scrutinized and covered in the media like Lake of the Ozarks. This is not a condition unique to this area and we don't feel we should be singled out for taking a proactive stance."

Creach said after being contacted by Steve G. Jeffery and Ryan Russell Kemper, environmental attorneys with Thompson Coburn LLP out of St. Louis, and learning thru a

survey that one of the major concerns of members was the E. coli situation, the board decided to invite them to speak at a December breakfast meeting.

The two gave a power point demonstration that included information collected from the National Institute of Health (NIH), the National Institute of Allergy and Infectious Diseases (NIAID), the U.S. Food and Drug Administration (FDA), the U.S. Center for Disease Control (CDC) and the U.S. Environmental Protection Agency (EPA) that all zeroed in on the same point – that while there are hundreds of Escherichia coli (E. coli) strains that are harmless, only a minority of E. coli strains are capable of causing human illness. Those considered most harmful created a toxin called Shiga toxin-producing E. coli, or STEC for short.

"The most commonly identified STEC in North America is E. coli O157:H7 or 'O157.' When you hear news reports about outbreaks of E. coli infections, they are usually talking O157," Kemper explained. "However, additional tests are required to determine the strain of E. coli – and those tests are not currently being used by the Department of Natural Resources (DNR). When they report that they looked at 100 milliliters of water under a microscope and found 126 colonies of E. coli,

they don't actually know if the E. coli colonies are the harmful variety that causes illness."

To prove their point, they displayed a DNR press release dated Oct. 9, 2009 that stated, "Because the purpose of the testing is to provide baseline information for future comparison, rather than providing immediate public health data, the testing method used by the department does not differentiate between strains of the bacteria."

Judd Slivka, communications director for the DNR, confirmed that statement.

"We don't have the capacity to do that in our labs. You get into micro graphing and E. coli analysis and it's a lot more expensive process," he said, adding that because all E. coli is bacteria, the DNR wanted none of it in Lake waters.

Jeffery, who worked as counsel for the DNR from 1987 to 1993, also told the chamber members that the methodology used to test the water had also been faulty. He provided criteria established by the EPA for testing whole-body contact waters that stated to ensure accuracy, not less than five water samples, equally spaced over a 30-day period, should be taken from the same location. In addition, the EPA outlines strict standards that must be followed on collection and holding techniques.

"The DNR has said they are following EPA guidelines but bottom line – how many of these samplings actually complied? If you go back to the schedule you'll find that samples were collected once each month – not five times. And while I know that every volunteer that has helped with this project has done an excellent job, there has been no consistency. Everyone that has collected samples has a slightly different technique," he said. "If the DNR is going to use these tests to establish a baseline then they should follow the recommended guidelines."

The presenters also addressed concerns of members angry that other lakes throughout the state were not being held to the same standards as Lake of the Ozarks.

DNR Policy Coordinator Robert Stout, who attended the meeting not as a presenter but as a guest, told the crowd that limited staff and resources precluded the DNR from monitoring every lake around the state, adding that with the department facing additional staff reductions, additional testing would be even more difficult.

"We're doing the best job we can," he said.

Slivka agreed.

"We've received calls from folks at Table Rock Lake asking when we'd be testing their

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Boating

OVERLAND PARK BOAT SHOW ISSUE

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BUSINESS JOURNAL



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

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Hammons TIF in hands of judge

by Nancy Hogland

Sometime this month, Judge B.C. Drumm will announce whether the city of Osage Beach will be allowed to provide developer John Q. Hammons with \$3.5 million in Tax Increment Financing (TIF) to build Chateau on the Lake, a European-style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa slated for 30 acres off Passover Road.

The project, which develop-

ers promise will provide jobs and attract major conventions to the area, was approved by the board of aldermen two years ago. Soon after passage, attorney John Curran filed a lawsuit on behalf of Four Seasons Marina Rentals Inc. and Four Seasons Lakesites Inc. challenging the "blighted" designation given to the land. After numerous delays, the case finally made it to the Camden County Circuit Court Monday, Dec. 16. Proceedings wrapped

up Thursday, Dec. 19.

"Although Curran subpoenaed people from the city and the TIF commission, none of us were called to testify," said City Administrator Nancy Viselli.

Judge Drumm said he would try to render a judgment to attorneys within 30 days.

Viselli said if Drumm gives the go-ahead, the next step will be for the developer to submit site plans to the city.

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High Point TIF off the table for now

by Nancy Hogland

At least for the time being, Osage Beach won't be granting special consideration for development of the High Pointe Shopping Center. Instead, they will move forward with condemnation, requiring the property owner to either bring the buildings up to code or tear them down.

At its Dec. 17 meeting, the city's board of aldermen voted unanimously to repeal the ordinance establishing a Tax Increment Financing (TIF) District for the mall. The board had been "sitting" on the ordinance for the past year, waiting for the Raul Walters Companies to develop site plans. Initially, the developer said he intended to demolish the old Wal-Mart building and two-level strip mall and in their place construct a new one-story

center with 150,000 square feet of retail space. According to Art King, president of the development company, they were courting retailers like Old Navy, Michael's and Best Buy and estimated the new shopping mall would provide annual revenues of \$508,686 for the city and \$321,448 for the county. He also they expected the center to create more than 400 jobs with an average salary of \$23,240.

However, according to city officials, lately the developer, who had asked for \$5 million in reimbursements thru the TIF, decided instead to rehab some of the old buildings and build a hotel – a plan that didn't provide the numbers to warrant the TIF.

"We told him that they could do that but it would be done without the TIF. The

city gave them \$5 million based on the revenues they projected but when those projections are cut in half that changes the whole picture. Yes – we wanted to get something in there - we hate that the center has become an eyesore – but we weren't willing to 'give away the store' to get the mall," said City Administrator Nancy Viselli.

She said the city was even willing to sign an agreement that allowed the amount of the TIF to be adjusted based on the contracts the developer could arrange with retailers but the developer wasn't willing to budge. She said the city also understood the predicament the developer was in with ongoing expenses and no income to cover them, but added that the developer made the decision to evict every-

one without waiting until we had the final agreement signed.

"I urged him to accept our proposal so we could move forward with this because once the Hammons development starts up, it's going to change the entire atmosphere. Stores like Best Buy will be contacting them. Now, if they do decide to come back and go for another TIF, it's going to be a lot more difficult because the city is going to want everything up front. We have spent a lot of time on this and have nothing to show for it. We won't go through this again," Viselli said, adding that she was surprised to see the company had tried to make the city look less than cooperative in the press release they issued.

In a written statement, Craig Davis, attorney for

Raul Walters, Inc. said, "The economic landscape has dramatically changed during the time in which we have been negotiating the business points of the TIF contract. As a result, market pressures have begun pushing the project in a different direction from which was originally contemplated. Therefore, we have found ourselves in a situation where the political pressures on the city has pushed for a complete site demolition by election day at a time when the market and economic environment favor a modification and reuse of part of the site. Should the city decide that a redevelopment of the site is in the best interest of the city we are happy to take a team approach with them again."



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Animal groups propose rules for Mo. dog breeders

by Chris Blank

Several animal groups are urging Missouri voters to adopt new rules for dog-breeders that cap the number of dogs, require rest periods after breeding and establish care requirements.

Under the proposal, dog-breeders could only have 50 breeding dogs and would be required to feed animals daily, provide annual vet-

erinary care and not breed animals more than twice every 18 months. Breeders also would have to follow rules for the dogs' living space and house animals indoors with unfettered access to an outdoor exercise yard.

The rules would apply to people with at least 10 dogs for breeding. Violators could be charged with a misdemeanor and face up to 15

days in jail and a \$300 fine.

The Missouri secretary of state's office Monday approved a ballot summary for two initiative petitions involving dog-breeding. That means supporters can begin collecting signatures for the 2010 ballot. They need about 100,000 signatures by May 2.

The dog-breeding ballot measure is backed by Missourians for the Protection

of Dogs - a coalition comprised of the Humane Society of Missouri, Missouri Alliance for Animal Legislation, the American Society for the Prevention of Cruelty to Animals and The Humane Society of the United States.

Critics said Monday they plan to challenge the petition in court and contend the proposal could harm dogs by creating the same set of rules without considering differences between breeds.

For example, opponents say exercise requirements could pose problems by forcing large dogs with thick coats to be outside during the summer and small dogs with thin coats to be outside during the winter. Also, the mandatory rest periods between litters could lead to dangerous infections.

If approved by voters, the new breeding rules would be called the "Puppy Mill Cruelty Prevention Act." Animal groups say Missouri is a national leader in "puppy mills" with thousands of inhumane dog-breeding businesses.

Ginger Steinmetz, the executive director for the Missouri Alliance of Animal Legislation, said Missourians want dog-breeding laws strengthened. Steinmetz said Monday that some of the most important changes would be requiring a solid floor underneath dogs and barring the stacking of cages.

"This measure will mean less suffering for thousands of adult breeding dogs, which currently spend their entire lives in wire cages," she said in a written statement. "As the leading puppy-producing state, Missouri should also lead the nation when it comes to the conditions under which puppies are bred for sale."

Karen Strange, a leader for the Missouri Federation of Animal Owners that opposes the ballot measure, said Missouri's existing laws are adequate and should be enforced. Strange said nearly every dog-breeder in the state would need to make changes to comply with the proposed rules and that capping the number of dogs inhibits ownership rights.

"What this measure does is one-size-fits-all," she said. "There is a huge difference between a Chihuahua and a Great Dane, and one size does not fit all."

The secretary of state's office on Monday also approved ballot summaries for several versions of an initiative petition to limit an earnings tax on those who work in cities such as St. Louis and Kansas City but live elsewhere.

According to a cost estimate prepared for the ballot measure, Kansas City expects to collect \$199 million from its earning tax this year and St. Louis has budgeted \$141 million.

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Proposed law would ban all texting while driving

First Missouri's young-est drivers were told to quit sending cell phone text messages, and now lawmakers are going after everybody else.

Lawmakers have filed several bills for the 2010 session that would extend a ban on texting while driving to all motorists. Last year, the Legislature barred just those 21 years old and younger from sending electronic messages.

Rep. Don Wells, who runs a defensive driving school and is sponsoring one of the bills, said it is ridiculous for Missouri's text message ban to only affect certain ages.

"That's like saying, 'You can kill yourself if you're over 21,'" said Wells, R-Cabool. "Texting is one of the most dangerous things you can do while on the road."

Drivers distracted by their telephones and other communications devices has gained national notoriety in the last year, and numerous states have since moved to restrict texting while driving.

The U.S. Department of Transportation reports that nearly 6,000 people were killed and a half-million were injured last year in traffic accidents tied to distracted motorists.

A Virginia Tech Transportation Institute study released in July found that when drivers of heavy trucks texted, their collision risk was 23 times greater than when not sending messages. Dialing a cell phone and us-

ing or reaching for an electronic device increased risk of collision about six times in cars and trucks.

According to the National Conference of State Legislatures, more than half the states will ban some drivers from sending text messages while driving by 2010. Eighteen states will not allow any motorists to send text messages from behind the wheel.

The Missouri Department of Transportation, which in past years has lobbied for various roadway safety measures such as seat belt and motorcycle helmet laws, in November banned its employees from sending text messages while operating equipment or driving agency vehicles. That ban also applied to employees who were on the clock and driving their own vehicles.

Leanna Depue, the director of the department's Highway Safety Division, said banning drivers from sending text messages is an equally important safety step. Depue said the agency would help support the legislation.

"We're concerned about any type of multitasking in the vehicle that takes a person's attention, eyes or ears away," she said.

Missouri's existing texting ban for drivers 21 and younger allows motorists to send a message from behind the wheel to report crimes, seeking medical help and sending off a warning to prevent

other injuries or property damages. The law specifically permits drivers to talk on hand-held cell phones, and allows emergency responders to text if required by their jobs.

The texting bans proposed for the 2010 session that starts Jan. 6 would keep those exceptions. One proposed bill would bar texting on paved roads but permit it on private and public gravel

roads. Several dozen lawmakers have signed on to support of at least one measure.

Sen. Ryan McKenna, who sponsored last year's ban, said he doesn't want any motorist sending off messages while driving, calling it "a bad idea regardless of age."

McKenna, D-Crystal City, said he decided to push for the ban last year after he crossed an entire lane of

traffic and nearly drove off an interstate highway while sending a text message during a trip to Jefferson City. He stayed on the road because the car hit a rumble strip on the shoulder.

"A light bulb went off that this is just stupid," said McKenna, who said he also plans to file a bill barring all motorists from texting while driving.

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LRHS Pediatrician achieves board certification

Pediatrician Shari Neill, M.D., recently achieved board certification from the American Board of Pediatrics. Dr. Neill is employed by Lake Regional Health System at Camdenton Medical Center.

To earn certification, physicians must complete three years of training in pediatrics in an accredited residency program and successfully complete a comprehensive written examination covering all aspects of health care for infants, children and adolescents.

An Iowa native, Dr. Neill joined the Lake Regional Health System medical staff in 2008. She earned a medical degree from the University of Iowa Carver College of Medicine in Iowa City after earning a master's degree in molecular physiology from the University of Virginia in Charlottesville.

As a pediatrician, Dr. Neill treats children of all ages — newborns through adolescents. She also provides gynecological exams and education for teen-

agers.

To schedule an appointment with Dr. Neill, call Camdenton Medical Center at 573-346-5624.

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Lake Regional staff participate in Leadership Series

Twenty-one Lake Regional Health System staff members recently completed a 14-month leadership training series. The "Future Leaders Within Reach" program included monthly presentations on topics such as time management, prioritization, conflict management, meeting facilitation and financial planning.

"The goal of Future Leaders Within Reach is to coach potential leadership candidates for succession," said Jan Dungan, senior vice president of Clinical Services at Lake Regional. "Each of the participants was selected by their department manager because they have demonstrated leadership potential."

Started in October 2008, the program consisted of a series of seminars based on the Baldrige National Quality Program categories of leadership; strategic

planning; customer focus; measurement, analysis and knowledge management; workforce focus; and process management. Content was selected to reinforce the broad leadership competencies identified by Lake Regional of communication effectiveness; risk-taking and creativity; self-knowledge; inspiring and leading change; and strategic vision. Plans currently are under way to offer the program again next spring.

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, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health



services throughout the lake area.

Above: Pictured: (front row, from left) Dee Phelps, Teresa Magness, Andrea Shaw, Mindy Tibben, Amy Funderburk, Jo Fogarty, Eliz-

abeth Evans and Candice Ray (back row, from left) Bogdanka Novakovic, Sandy Jeffries, Donna Griffith, Travis Messer, Kim Farris, Jill Harrison, Beth Pettitt, Sherie Hall, Deborah Cope

and Jan Dungan, program facilitator. Not pictured: Hilary English, Jeff Harrison, Kristina Henry and Becky Strafford.

We've Moved!

Announcing a major change! As the new year begins, Adams & Associates has combined with Bacon & Associates Realty to form a strong residential and commercial team to help you with all your Real Estate needs. The combined companies will operate as Adams & Associates Real Estate with our new office located at 4617 Highway 54, Osage Beach, across from the Osage Beach Outlet Mall, the same location Ron Bacon Realty has operated at for over 29 years. Ron and Jordon Bacon can still be reached at (573) 348-5343.

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Senate update with Carl Vogel

The 2010 Legislative Session will convene January 6, 2010. With each passing day, it appears more likely the budget process will dominate discussions in your Capitol. Other issues have surfaced, such as ethics reform and property tax on farmland. As I alluded to earlier, opposition to the new agricultural land tax values has taken shape. At least one resolution has been filed in the House to void the increases and a state senator from Southeast Missouri has announced he will file similar legislation in the Senate.

In the wake of several convictions and resignations within the past year, several members from each chamber have filed bills addressing rules of ethics for the

Legislature. Some are similar while others are very unique. Several bills have been introduced by members of leadership from both parties assuring ethics reform will receive early and substantial discussion.

Underlying many of the debates this session will be the issue of term limits for legislators dating back more than a decade. Passed in 1992, and taking effect in 1994, the second big wave of term limits will hit this coming year. In 2002, a record number of legislators came to the end of their allowable time in their current office. Some left public service while others sought higher office. Altogether, seventy-three House members and twelve senators were barred from run-

ning for re-election. Adding in retirements and defeats, ninety-one new House members were seated after the 2002 election. Now, this group has reached the end of their eight year limit. Fifty-two House members and ten senators will be prohibited from seeking re-election. It is a given additional members will retire voluntarily, be defeated, or seek another office. Whether this will change the dynamics of debates this session remains to be seen and will be watched closely by political pundits.

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

Governor announces DWI bill

Gov. Nixon announces details of bill to reform Missouri DWI laws, keep repeat drunken drivers off the road

Comprehensive legislation to protect the public must be a priority when legislature convenes next month, Gov. Nixon says

Gov. Jay Nixon detailed legislation to overhaul the way Missouri deals with drunken-driving cases by eliminating loopholes that block prosecutions and ensuring that all DWI offenses are accurately recorded and tracked. Gov. Nixon announced the comprehensive approach during stops in Hannibal, St. Louis County and Cape Girardeau County.

"There are simply too many gaps in our current system," Gov. Nixon said. "The way we handle drunken-driving cases in Missouri is broken. We must take bold and decisive steps to reform the way DWI cases are dealt with. We have a duty to protect Missouri families by improving every aspect of DWI enforcement, from the traffic stops that initiate cases to the sentences handed out by judges, and even the way records of offenders are kept."

On Nov. 4, Gov. Nixon convened a DWI summit with more than 30 participants, including police chiefs, sheriffs, county and municipal prosecutors, judges, court clerks and victims' advocates. The participants detailed their experiences with Missouri's DWI system and offered suggestions to make improvements.

Today, Gov. Nixon detailed wide-ranging legislative solu-

tions, including:

Requiring repeat DWI offenders, drivers with a blood-alcohol level of .15 or above, and drivers who refuse to submit to a blood-alcohol test to be charged in a state court, as opposed to a municipal court, to ensure that the most rigorous standards are applied in bringing offenders to justice and tracking cases to avoid repeat offenses.

Creating enhanced penalties for offenders with blood-alcohol levels of .15 and above. (Under Missouri law .08 is the presumed level of intoxication.)

Making it a crime for any driver to refuse to submit to a blood-alcohol test.

Expanding the use of ignition-interlock devices to include cases when the driver's blood-alcohol level was .15 or above or when a driver refuses to submit to a blood-alcohol test; current law limits the required use of these devices to repeat offenders.

Eliminating the provision under current law that allows DWI offenders to have their records expunged after 10 years without another offense.

Requiring all jurisdictions to enter DWI arrest and case information into the Missouri State Highway Patrol's Driving While Intoxicated Tracking System (DWITS) to strengthen the tracking of DWI offenders. (Grant funding could be withheld from agencies that fail to report.)

Prohibiting a defendant from withdrawing a guilty plea for DWI when reaching the end of

his probation under a suspended imposition of sentence (SIS).

These initiatives will be included in legislation that will be sponsored by Rep. Bryan Stevenson (R-Joplin), the Chairman of the House Judiciary Committee, and co-sponsored by Rep. Rachel Bringer (D-Palmyra), a former prosecutor.

"I look forward to working with Gov. Nixon and legislators to improve the safety on the highway, the accuracy of reporting DWI offenses, and the efficiency of the court system which will all result in improving the lives of Missouri citizens," Rep. Stevenson said.

"I appreciate the leadership of the Governor to address public safety issues in Missouri, and I look forward to working with Gov. Nixon and Rep. Stevenson next legislative session on ways to improve the safety of all Missourians," Rep. Bringer said.

Gov. Nixon said he is committed to working with legislators to pass these aggressive reforms to DWI laws, and he praised local stakeholders and legislators for working together to develop a quality bill that addresses the entire spectrum of problems with drunken-driving enforcement.

"Five weeks ago, I asked the Missouri Department of Public Safety to get input and ideas from the best minds in Missouri on this issue, and leaders from both parties have determined the best solution is a dramatic overhaul," Gov. Nixon said.

"Insurance Talk"

with J. L. Brenizer of
Golden Rule Insurance

Are you paying too much for your insurance?

That is a good question anytime but especially now. Most businesses are seeing a decline in income and need to pay special attention to expenses to offset this decline. Insurance is one of the expenses you should review.

Many of my clients have asked the same question. Is there anything I can do with my insurance to save money but still have the same coverage? The answer is maybe. First thing is making sure the policy is correct. Did you sell anything that you haven't told your agent to remove? Are your sales going to be less than you estimated for the year? Is your payroll less than you estimated? (Payroll reduction can decrease both your liability and your work comp premium). Maybe you have autos that you are not going to license or use. If you are a contractor are you going to have as much sub-contractor expense as you estimated? You see these entire things make up what your premium is going to be for the year.

Other things to help lower your insurance costs are, be sure to pay your premiums on time so you don't have penalties or laps in coverage. If you go without insurance



J.L. Brenizer, President, CIC

your new policy can cost you more than if you have had continuous coverage. You also run the risk of having a claim while without insurance and lose way more than the premium would have been. That sure doesn't help the bottom line.

This is why it is so important to take the time to meet with your agent to do an annual review and maybe more often as things change through the year. Talk to your agent. The answer to the question for you might be "yes" you can save some money without losing any coverage.

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



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Osage Beach Waterfront Foreclosure. Great 3 bedroom, 2 bath waterfront home. Gentle lot with very few steps to the lake. Boat dock with encapsulated foam with swim platform, loft, covered deck, year round water. Excellent value in nice area. Be ready for spring! Call today! MLS 3065153 \$199,900

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Porto Cima Foreclosure. Very nice 2nd tier home; one of the 1st second tier home built in Porto Cima. Nicely appointed and features vaulted ceilings, private backyard with rock patio, community pool just down the street. A very nice setting. Home will surprise you! MLS 3064470 \$194,900

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Four Seasons Foreclosure. Great Starter home in Four Seasons with full unfinished basement. 2530 square foot, 3 bedroom, 2 bath Home sits on cul-de-sac on Quiet Street. 1265 sq ft. is unfinished in lower level. This is a Fannie Mae HomePath Property. Purchase this property for as little as 3% down! MLS 3065339 \$134,000

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Country Foreclosure: Nice country home on acreage lot. Very private, remote setting, very few neighbors. Beautiful back yard and setting. 5 bedroom, 3 bath home with lots of storage. House is in good overall condition. Ready to move in. MLS 3064223 \$128,900.

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Country Foreclosure: 3 bedroom, 2 bath Split level home with 2 car detached garage. Nice setting and property just across from Voyager Boats on S. Hwy 5. After new Hwy 5 is open, this road will be much more peaceful. Good opportunity to get nice home surrounded by other good homes. MLS 3065733 \$89,900.

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Country Foreclosure. Small, but very cute! 2 Bed, 2 Bath sits on over 5 acres. Newer home in very pretty and peaceful area. The acreage is gentle to rolling. The house is in good overall condition and will make a very nice home. Call for more details. MLS 3064308 \$72,400.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE COMMANDER

For tourists, one of the highlights of a visit to Lake of the Ozarks through the years has been a trip on one of the excursion boats or speedboats docked near the west end of the dam. Among the first were boats owned by the Union Electric Land and Development Company who operated the Union Electric Boat Dock and Excur-

sion Boat Service. Popular tour boats at their dock included the Niangua, the Gravois and the Tuscumbia. In 1945, the U. E. Boat Dock was sold to Allen Bowsher who kept the business for two seasons and then sold it to Glenn Wood and John Lauk. They renamed the business and Loc-Wood Dock opened for the 1947 tourist season. The Tuscumbia was the only excursion

boat that made the transition of owners and continued in operation at the west end of the dam well into the 1950s. Loc-Wood added a new excursion boat to their fleet in 1961 called The Commander.

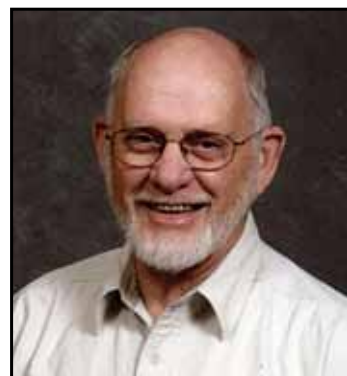
The Commander, seen here on its inaugural day leaving the port of St. Louis on June 27, 1961 (photo by United Press International), was destined


to become one of the longest-running excursion boats on Lake of the Ozarks. The boat, capable of accommodating 135 passengers, is a 35-ton cruiser with an all steel construction. The boat traveled up the Mississippi River to the Missouri River and from there to Jefferson City. Initial plans called for it to travel up the Osage River to Bagnell Dam where it was to be lifted up and over the dam by a giant crane and then placed in the Lake. Unfortunately, those plans had to be scraped and the cruiser was hauled by truck over U.S. Highway 54 from Jefferson City to Lake Ozark.






In the 1980s Loc-Wood Dock became Huckleberry Landing where the Tom Sawyer excursion boat is docked. The Commander was relocated to nearby Casino Pier where it can still be seen sitting in the water. ■

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

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






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New invention safeguards children, homes, businesses

by Nancy Hogland

A newly developed program can help parents protect the identity of their children, possibly preventing their abduction. Its inventor is counting on school districts and law enforcement agencies to help him put the program into place.

My Child Safeguard was developed by Bob Bira, the father of a small child, after he learned that last year law enforcement agencies were 620,000 times by parents who didn't know the whereabouts of their children and that nearly every day, some 1,700 juveniles were entered in the Missing Persons database.

"The vast majority of parents write their child's name on the back of his or her backpack. All they're concerned about at the time is making sure little Johnnie gets his backpack back if he leaves it somewhere. But by doing that, they're unknowingly increasing the chances of him becoming a victim of abduction because they've given a predator an easy way to approach their child," he said. "With our system, parents

who subscribe to our service are provided with tags that include a number to be called if the item is found, or their child is involved in an accident, becomes ill or is someone needs their parent immediately. When the call is made to the number, it is automatically forwarded to the parent's cell phone, keeping that cell phone number private to protect the parent's identity as well."

Schools can also benefit by using Field Trip Safeguard, based on the same patent-pending service as My Contact411. The tool, purchased by districts, is designed to protect children's identities and create a direct link to the teacher while off school property. An annual fee of \$135 provides 30 bright yellow lanyards bearing a contact number assigned to the school. At the beginning of the trip, the teacher uses a code to access the system and enter his or her cell phone number so when the assigned number is dialed, the call is immediately forwarded to that teacher's phone.

"On field trips, usually the kids wear name tags, matching T-shirts with their names printed on the back or lanyards around their necks bearing their names in nice bold letters for everyone to see, again making the child an easy mark for a predator who can walk up, know the child's name and tell him or her that the teacher is looking for them. The child, who usually doesn't know everyone that accompanies the class on the field trip, leaves with that person and is never seen again," Bira said, adding that in addition to assisting in cases of separation, the program also protects the teacher's identity by eliminating display of that teacher's cell phone on the lanyards.

Bira said schools can take part in a cash-back program that will provide \$10 for each family subscribing to the My Child Safeguard service.

The individual service also includes bright yellow wristbands imprinted with the same contact number for children to wear to such places at

amusement parks, saving both parents and children frantic moments if the child gets separated from the family.

My Child Safeguard is a component of My Contact411, a fully automated system that allows subscribers, who are charged a fee of \$5 per month, to be contacted on their cell phones in other instances as well. In addition to the wristbands and luggage-type tags, members are also provided with window decals and stickers that can be placed on their homes and businesses or on personal property such as phones or electronics.

Bira said after a law enforcement officer drove by his house, noticed the garage door was up and a truck that he hadn't seen before was parked in the driveway, he walked up to my house, called the number on the sticker, and was immediately patched thru to Bira.

"I told him the truck belonged to my cleaning people. The matter was cleared up in minutes," he said, adding that

users can also register medical conditions, allergies, or other info to help in an emergency. "For instance, I posted a sticker on my parents' home that links to my cell phone. That way if something happens to them, a neighbor or police can get in touch with me immediately."

Bira said the service could be invaluable to second-home owners at the Lake.

"Imagine the peace of mind knowing that police can immediately get in touch with you no matter where you are to let you know if you've had a break in or fire," he said, adding that he's hoping that law enforcement agencies will partner with the company by promoting the service on their websites or in newsletters.

For more information on how My Contact411 can assist law enforcement agencies or to set up a program contact Bira directly at bbira@mycontact411.com. For more information on the programs, visit www.MyContact411.com or www.FieldTripSafeguard.com.

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Armchair Pilot: change your travel dates without fees

by Nancy Hogland

AirTrans Airways will be encouraging travelers to get out of the snow and into the fun this winter by offering special one-day deals on flights from Branson to several Florida destinations. The tickets can be used thru March 3 but must be purchased on the day of the sale. To be notified when those "special deals" are offered, sign up at flybranson.com.

U.S. airline passengers won

a major victory last month when the Transportation Department announced a rule to allow passengers stuck inside stranded planes to disembark after three hours. The rule takes effect in late April and applies only to domestic flight and contains exceptions for safety or security or when air-traffic controllers notify a pilot in command that returning to a terminal would disrupt airport operations. However,

the regulation comes with enforcement teeth. Airlines could be fined up to \$27,500 per passenger for each violation of the three-hour limit. Currently, the Transportation Department issues fines for tarmac delays on a case-by-case basis.

Stuck in the snow? Some airlines have adopted new policies that allow air travelers to change travel dates without fees when flights are cancelled

or delayed by winter weather. Some airlines have additional criteria that must be met. The site suggests checking online with the individual carrier for more information.

Southwest Airlines has added 65 roundtrip flights and eliminated 24 for its summer 2010 schedule which runs May 9 to Aug. 13. Many of the new flights will depart from St. Louis. Some include service to Panama City, Florida's new

airport scheduled to open this year and Nashville, Houston Hobby, Baltimore-Washington and Orlando.

Frequent flyers on Southwest Airlines can now take advantage of a special application for iPhones. The app provides access to the airline's limited-time only air fare deals. Visit southwest.com for details.

Lake Regional Pharmacy announces Macks Creek delivery service

Beginning Tuesday, Jan. 5, Lake Regional Pharmacy in Camdenton will offer free prescription delivery service twice a week to Lake Regional's Macks Creek Clinic, 14298 W. Highway 54. The service will be available for all customers of Lake Regional Pharmacy in Camdenton, clinic patients and others in the Macks Creek community.

"We're pleased to offer this new service for our patients," said Stacie Ling, operations manager with Lake Regional Pharmacy. "This convenient option reflects our ongoing commitment to provide exceptional care to area residents."

Prescriptions will be delivered to the clinic at 3 p.m. every Tuesday and Thursday. To use the delivery service, patients should have their prescriptions sent to Lake Regional Pharmacy, located at 1930 N. Business Route 5 in Camdenton. Orders received by 2 p.m. each Tuesday

or Thursday will be delivered to the clinic that day. Orders received after 2 p.m. will be delivered the next delivery day.

Local residents who currently are not Lake Regional Pharmacy customers but would like to use this free service may call 573-346-2300 to transfer their prescriptions. After a prescription has been filled for delivery, patients may request subsequent refills online at lakeregional.com.

For more information, contact the pharmacy at 573-346-2300.

Lake Regional Pharmacy has three retail locations in clinics operated by Lake Regional Health System in Camdenton, Lake Ozark and Osage Beach. They offer online refills and the most comprehensive list of \$4 generics in the area, as well as a 90-day supply of many generics for only \$10. To learn more, visit lakeregional.com.



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Adams & Associates, Ron Bacon join forces



Bruce and Jan Adams

Bruce and Jan Adams of Adams & Associates, and Ron Bacon of Bacon & Associates Realty announce that they have joined together their respective real estate companies. The combined company is currently operating as Adams & Associates Real Estate and is located at 4617 Highway 54 in Osage Beach, MO across from the Osage Beach Outlet Mall, the same location Bacon & Associates Realty has had for over 29 years. Bruce and Jan Adams have operated a real estate business in the lake area for over four years and have enjoyed continued success in spite of the sagging market and economy. The new location and combined force will enable them to extend the business while continuing to offer expert, professional real estate services. The combination brings an even richer history of experience to the lake area market. Jan Adams said enthusiastically, "We are very excited about having Ron and Jordon Bacon as part of our team".

Jan has over 36 continuous

years as a professional Real Estate Broker with extensive experience in residential sales and strong expertise in lake-front properties. Bruce brings over 30 years of experience in sales including eight years of experience as a Real Estate Broker. He also has a strong marketing and technology background, and specialized knowledge and expertise in selling commercial real estate, investment properties and businesses.

"Our mission at Adams & Associates is to provide the highest level of professional service and value possible to sellers and buyers of residential and commercial properties, while making the process of buying and selling real estate as easy as possible. We make the goals of our clients our highest priority".

For more information or to learn more about real estate and business opportunities at the lake, contact Bruce, Jan, Ron or Jordon at 573-348-5100, or visit their website at www.AdamsAtTheLake.com.

Private pesticide applicator training scheduled

University of Missouri Extension has scheduled two pesticide applicator training sessions in the area. The first session will be held February 4, 2010 beginning at 6:30 pm at the Courthouse Annex in Tusculumbia. The next session will be held on February 11, 2010 beginning at 6:30 pm at Laclede Electric Coop in Lebanon. You must register in advance with the Miller County or Laclede County MU Extension offices by Jan. 25. Advance registration is necessary in order to have

enough manuals available. You may call Miller County at (573) 369-2394, and Laclede County Extension at (417) 532-7126. There will be a small fee for a required manual.

Farmers and others who wish to purchase and apply pesticides that are classified as "restricted use" must attend a Private Pesticide Applicator Training Session before receiving certification from the Missouri Department of Agriculture. The Missouri Department of Agriculture also requires indi-

viduals whose certifications are expired, or are soon expiring, to attend training to renew their license.

University of Missouri Extension offers the training sessions. The training sessions cover several topics including: safety, ground water protection, record keeping, pest management, and Worker Protection Standards regulations that affect agricultural producers with employees who work with pesticides. The training sessions are open to anyone.

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Financial Tips 2010

MANAGING YOUR DEBT

All debt is not created equal. Managing your debt plays a major role in financial planning and qualifying for a mortgage. Identifying your overall debt will help you manage it. In order to determine the amount of debt and the type of debts you have make a list of all your obligations. The key is to be able to review all your debts at one time to determine the best strategy in maintaining a positive cash flow. Write down the overall amount owed, the payment amount per month, the current interest rate, the possibility of the interest rate increasing in the next 12 months, and the number of payments left to pay off this debt. Manage your payments with these rules in mind, pay off higher interest rate debt first, and then target debt with the highest monthly payments to pay down in an effort to lower your overall monthly costs. The credit crisis has left many borrowers struggling to maintain lines of credit and credit cards. Being able to prove to the banks that you are credit worthy sometimes will help you keep your credit lines open and active. Why does this really matter? If you are in the market to purchase a home, Fannie Mae has recently made some major changes that will affect many borrowers. The debt to income ratio limit has been capped at 45 percent unless you have compensating factors which may allow for an exception up to 50 percent maximum. This is a significant change and some borrowers may be just outside the limit and now have to pay off some of their current debts in order to qualify for a mortgage.

INVESTING IN YOUR MORTGAGE

Now you have a mortgage, now what? Consider your home as an investment. Your mortgage is a tool in which you have to pay for that investment. How do you manage your investment? Do you pay extra principal payments on your mortgage? For some people using your home as a savings bank may not be the best strategy. That is exactly what you

are doing when you pay extra on your mortgage. You do not earn interest on the extra money you pay on your mortgage. There is no rate of return on unused home equity, so why invest more in your mortgage than necessary. The only way to gain access to this money again is to refinance and in some cases such as natural disasters, declining markets and credit availability it may be virtually impossible to get that money out again. So don't invest money where it becomes inaccessible. Remember liquidity, safety and rate of return is what you look for in an investment. Mortgage planning and equity management are a part of home financing and you need to work with a Certified Mortgage Planner that can advise you on how to make your home and your mortgage an investment opportunity.

PERSONAL FINANCES

Finally take a few minutes to perform an annual assessment of your overall personal financial situation, making sure to evaluate what is important, setting goals, and determine a plan that will allow you to achieve your short term and long term goals. Don't let another year slip by without setting forth a plan. 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 financial goals. Planning for the future starts now, don't delay any longer call today!

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

Andrew Conner is a Certified Mortgage Planning Specialist. CMPS®. Specializing in the areas of Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieve your short term and long term financial goals. Less than 1% of all Mortgage Originators in the USA have this credential.

Spa Shiki raises more than \$1000 in cash, coats and blankets for Hope House

In order to help the Hope House keep struggling families warm and fed this winter, Spa Shiki at the Lodge of Four Seasons donated more than \$1000 in cash, coats and blankets to the local food pantry and emergency aid center. The donation was a culmination of several efforts from Spa Shiki, beginning in October with a twice weekly cut-a-thon. For three months, Spa Shiki donated 50 percent of the proceeds from cut-and-style appointments on Wednesdays and Thursdays.

In December, Spa Shiki staff members and their families donated \$200 to purchase coats and blankets for the Hope House. Spa Shiki matched that employee donation and, as a

result, was able to purchase 65 blankets and 32 coats for the Hope House. On December 15, Spa Shiki also held an open house event that featured a raffle for prizes. The raffle generated \$400, all of which went to the Hope House.

The Hope House is a non-profit organization, a food pantry and thrift shop that serve residents in Miller and Camden Counties. Located in Lake Ozark, the Hope House helps approximately 150 needing families every month with food, clothing and emergency aid. Fifty-one percent of these families are helped only one time.

For more information, visit www.spashiki.com or call (573) 365-8108.



Spa Shiki staff members Alexis Dougherty, Conni Riggs, Carol Schien, Krystal Chadwick and Christelle Maher and Spa Shiki's coats and blankets donation for the Hope House.



Eleanor Hickey from the Hope House and Spa Shiki Director Ann Brown.

Ryan Gattermeir awarded REALTOR® of the year

Ryan Gattermeir of Gattermeir Davidson Real Estate was named the 2008 REALTOR® OF THE YEAR at the Bagnell Dam Association of REALTORS® Installation Banquet on December 6, 2009. This award is based on his contributions to REALTOR® Spirit, civic activity, local board activity, state association activity, and national association activity as well as business accomplishments. Ryan was nominated by his peers and then final selection was chosen

by committee. Ryan was also recognized for being a Sterling R contributor to RPAC (REALTOR Party Action Center) by donating \$1,000 or more to this organization which works towards the betterment of real estate laws & legislation. Ryan became a REALTOR® in 1999 and has been a member of the Bagnell Dam Association of REALTORS® since 2001. Ryan is a Broker/Owner of Gattermeir Davidson Real Estate.



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Schools, state work together to connect residents with future

by Nancy Hogland

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

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

To meet the increasing need for training, in mid December Gov. Jay Nixon launched "Training for Tomorrow," a

\$12 million initiative to help Missouri community colleges create or expand training programs to serve additional students and provide them with training needed for these growing industries.

"Earlier this fall, I toured many of Missouri's community colleges to hear directly about the needs of workers and businesses in their areas," Gov. Nixon said during a visit to Ozarks Technical Community College in Springfield. "In those conversations, it became clear that to turn this economy around, more Missourians need access to training programs in high-tech, high-demand fields. Especially in growing industries like health care, technical training beyond high school is absolutely vital, but many of our community colleges simply don't have the equipment, instructors or resources to meet the needs of Missouri's workers. 'Training for Tomorrow' will expand these programs quickly and help get Missourians ready to work as soon as possible."

Under the program, mem-

ber institutions of the Missouri Community College Association will partner with the government of the county in which they are located to apply for grant dollars to develop or expand programs. Occupations specifically targeted by these funds could include veterinary and pharmacy technicians, nursing aides or skilled craftsmen.

According to the governor's office, community colleges applying for the grants will be required to provide a detailed description of the programs they plan to develop or expand, including:

- Outlining the specific actions they will take to expand the capacity of high-demand programs;
- Detailing the market demand for the programs, both by students and employers;
- Identifying partners from business and industry who can help design the programs;
- Aligning the expansion of these programs with local economic-recovery efforts;
- Showing that the expansion will create or add path-

ways to specific high-demand careers in the local market; and

- Drafting an implementation plan for the programs.

The Missouri Department of Economic Development will administer the program and will review and evaluate the applications and recommend awards. Funding will come from the Second Supplemental Disaster Recovery Community Development Block Grant, a federal program to assist with economic recovery efforts and can be used to cover all costs related to developing or expanding high-demand programs, but cannot be used to replace existing salaries, pay for existing overhead costs or cover "bricks-and-mortar" projects.

According to projections by the Bureau of Labor Statistics, the top 10 fastest growing occupations requiring less than a four-year degree will be in the areas of health care. Personal and home health care aides; medical, dental and physical therapy assistants and pharmacist technicians are includ-

ed in that group. The state of Missouri estimates that some 18,000 registered nurses will be needed in coming years.

Dana M. Kelchner, director of Marketing and Communications for State Fair Community College, said the school has been receiving numerous requests for information about two-year programs and in fact, expanded its pharmacy tech program to meet the growing number of students requesting that training.

Dr. Gail White, director of the Lake Career and Technical Center in Camdenton, which offers 13 different programs including Health Sciences, Automotive Technology, Collision Repair, Photography and Welding, said staff members are currently in the process of following up with recent graduates to determine how many found jobs in their fields and to learn if training received at the center was adequate to do those jobs or if different or additional training would have been beneficial.

continues, page 25

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Your Finances

Don't Rush Into Equity-indexed Annuities

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

Issues to consider

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

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

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

Here are a few other items to consider:

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



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

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

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

Other alternatives

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

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

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

Lake Regional Welcomes 2009 Christmas Baby

Nevaeh Marie Clark, daughter of Kyle and Amy Clark of Brumley, Mo., is Lake Regional Health System's 2009 Christmas Baby. Nevaeh was born at 2:22 p.m. Dec. 27. She weighed eight pounds and was 21 inches long.

Nevaeh's paternal grandparents are Joe and Diane Clark of Camdenton, Mo. Her maternal grandparents are Terry and Becky Pitezal of Osage Beach, Missouri.

As the Christmas Baby, Nevaeh received a \$100 savings bond donated by Central Bank of Lake of the Ozarks; a portable play yard donated by Lake Regional Health System; a large felt stocking and a hand-crocheted hat and booties from the Lake Regional Hospital Auxiliary; and

a gift basket of assorted items, including a hand-crocheted afghan.



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Spa Shiki Raises Funds for Lake Regional Cancer Center

Spa Shiki at the Lodge of Four Seasons in Lake Ozark recently donated \$620 to the Lake Regional Hospital Foundation for Lake Regional Cancer Center. The funds were raised as part of Spa Shiki's Breast Cancer Awareness Month activities held in October, which included a Pink Pumpkin Painting Party and the sale of Spa Shiki gift bags at vari-

ous area locations.

"We appreciate the efforts of Spa Shiki staff and customers who made this donation possible," said Lake Regional Hospital Foundation Director Terri Hall, CTFA. "Their contributions and those from other area businesses will allow us to assist cancer patients with expenses, such as nutritional

supplements or transportation to and from treatments."

Lake Regional Hospital Foundation received a combined total of \$1,800 from Breast Cancer Awareness Month activities held in October by Spa Shiki, Panera Bread of Osage Beach, Bella Donna Salon and The Inn at Harbour Ridge.

"We thank these area busi-

nesses for their generous donations in support of our cancer program," Hall said. "Their efforts will help ensure local cancer patients receive the care and support they need."

For more information about the Lake Regional Cancer Center or to make a tax-deductible donation, please contact the Lake Regional Hospital Foundation at 573-348-8265.



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Spa Shiki Director Ann Brown (center) presents a check for \$620 to Lake Regional Social Worker Andrea Shaw, MSW, LCSW (left), and Lake Regional Hospital Foundation Director Terri Hall, CTFA (right).

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As the Lake Churns

Real Estate Update

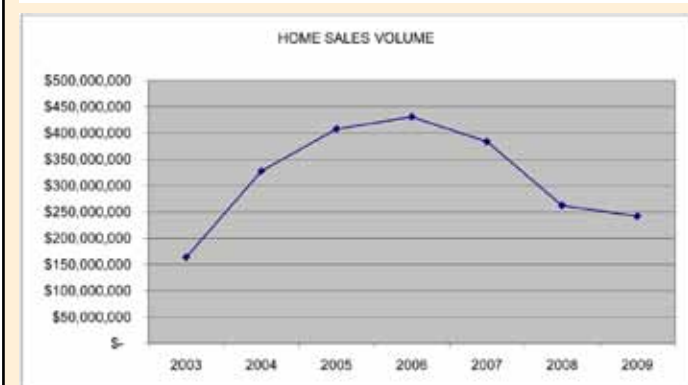
While much of the media has reported horror stories across the nation about the real estate market for the past two years, I have been trying to present you with the facts about what is happening in the Lake of the Ozarks real estate market.

This column is an overview of homes sales at the lake from 2003 thru 2009. I have gathered this data from the Bagnell Dam Association of Realtors Multiple Listing System. While our sales are down considerably over the past two years we still finished 2009 with more homes sold than just 6 years ago and as you can see from the chart and graph the market has stabilized. You will also notice that the average days on the market have remained almost constant over the past six years.



Real Estate and Lake News
with C. Michael Elliott

YEAR	2003	2004	2005	2006	2007	2008	2009
# HOMES SOLD	916	1797	1821	1820	1586	1150	1128
MEDIAN SALES PRICE	\$ 145,000	\$ 147,000	\$ 162,500	\$ 175,500	\$ 175,000	\$ 160,000	\$ 156,000
AVG DAYS ON MARKET	110	116	119	120	120	121	132
TOTAL SALES VOLUME	\$ 163,475,167	\$ 327,358,309	\$ 407,654,872	\$ 430,626,649	\$ 383,387,722	\$ 262,073,269	\$ 241,696,649



If you have interest in receiving information about condo, land or commercial sales and how they compare to previous years, or if you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake

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

Chamber

continued from page 1
water. We recently received a letter from Joplin saying, 'Hey, don't forget about us – we have water quality issues,' but right now, while we have unlimited demand, we have limited resources," he said.

PROMISED STUDY WAS TO BE READY BY DEADLINE

Judd Slivka, communications director for the Department of Natural Resources (DNR), said every available employee in his department

had been spending the last several weeks of the year compiling information for the Lake of the Ozarks water quality report requested by Gov. Jay Nixon.

At a late September press conference, Nixon announced a four-part plan designed to "clean up Lake of the Ozarks." The plan included an inspection sweep of some 400 wastewater treatment facilities that release effluent into the Lake or its major tributaries. The Governor promised a zero-tolerance standard for permit violations would be applied.

He also requested a baseline survey of water quality at the lake, including testing of all relevant contaminants. Finally, he said the DNR would institute a strict standard for authorizing any additional wastewater discharge permits around the lake.

In mid-December, Slivka said that because the report was not yet completed, he wasn't sure of the final results which were to be made public after this issue of the *Lake of the Ozarks Business Journal* went to press.

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Sync-Toy freebie makes backup easy

by Darrel Willman

Sync-Toy free Microsoft Add-on Serves Dual Purpose

Are you a digital vagabond? Travelling or commuting, taking work home from the office to finish? Maybe you have photos in a couple different locations and want to make sure they're up-to-date? Enter Sync-Toy from Microsoft. This nifty little Microsoft freebie can manage multiple sets of folders—that is, you define the left folder, say, on your hard drive—and then define the right folder, maybe from your laptop. When you run the application, it can make sure the two are identical (Synchronize), the laptop is up-to-date (Echo) or make additions to the laptop (Contribute).

SyncToy has been re-written, and now uses Microsoft's

Sync Framework 2.0—this enable better speed throughout the operation, and better resistance to network and file transfer errors. The application is now available in 32-bit and 64-bit versions and is compatible with Windows 7. There are a raft of other significant new features and improvements with version 2.0, all available on the download page: <http://www.microsoft.com/downloads/details.aspx?FamilyID=c26efa36-98e0-4ee9-a7c5-98d0592d8c52&displayLang=en>

Yes, it's an incredibly long URL—you may be better off going to: <http://www.microsoft.com/downloads/en/default.aspx> and searching for "SyncToy". When we visited the page, it was listed under New Downloads.

After you choose the correct

version (choose x86 unless you know you run 64-bit) and install it, SyncToy asks you to define a new set of folders. Click the left folder and choose one that you want to be the "example" the right folder will modified to. This is a perfect way for folder-specific backups. Choose say, "My Documents" for the left folder, and then create a "My Documents" folder on a removable drive, a separate internal drive or a network share. Selecting it as the right folder then backs up your documents every time it is run, making sure they are the same (Synchronize). If you have a folder at work for a project you're working on, select it as the left folder, and make an identical folder on your laptop. This way whenever you take work home, running SyncToy will make sure you have everything on the go you have at the office.

In the opening screen, choose "Create New Folder Pair". You can click the "Browse" button for each of the folders, showing the program which folders to include—or if you know the path, like C:/Users/Your Name/My Documents, you can enter those as well.

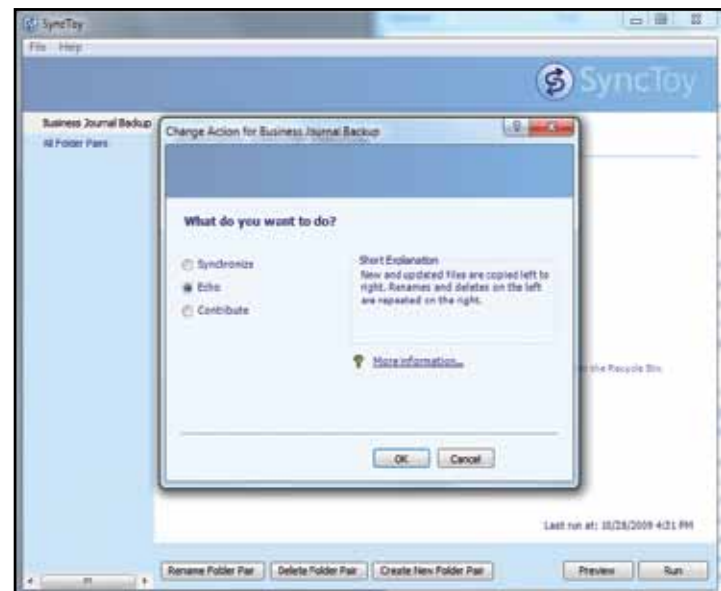
After setting the folders you want to use, select the "Action" you want the program to take: Synchronize, Echo or Contribute. Click "Change Action" if you want something other than the default "Synchronize". Each has a short description of the actions SyncToy will take.

Synchronize makes the two folders have the exact same files. SyncToy may copy files in either direction and may delete or rename files in either folder.

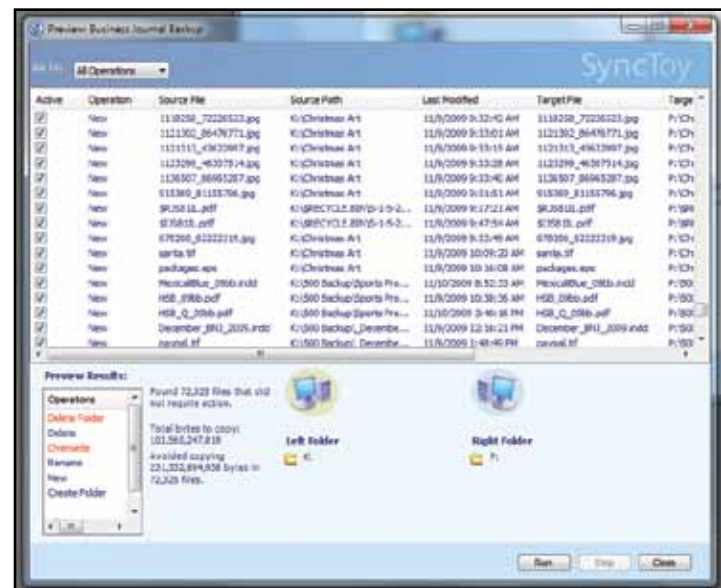
Echo looks for changes (new files, renames, deletes) in the left folder and makes them to the right folder.

Contribute is like Echo, but it does not delete anything in the right folder that may have been deleted in the left folder.

Once you've chosen the action, you can click "Preview" to see the changes SyncToy will make to the folders. After a few moments—or minutes, depending on the number of files, it delivers a list. If this is acceptable, you can then click "Run" and let SyncToy do its thing. You can also change the "Options" for the Run, excluding certain types of files, like



SyncToy lets you choose between Synchronize, Echo or Contribute, and gives you a brief description of what will take place.



SyncToy's preview lets you see what the program is going to do before you actually commit to the changes. For instance, letting you tweak items for which you may want to keep previous versions.

System files, Hidden files, and read-only files. You can elect to exclude files that contain certain characters you choose—and you can use wildcards—like excluding anything named "*.ttf"—in this case omitting any font files.

Running SyncToy regularly (you can schedule it) will help you make sure your backups are in order, or that you won't inadvertently leave an important work document behind. More information is available on the download page.

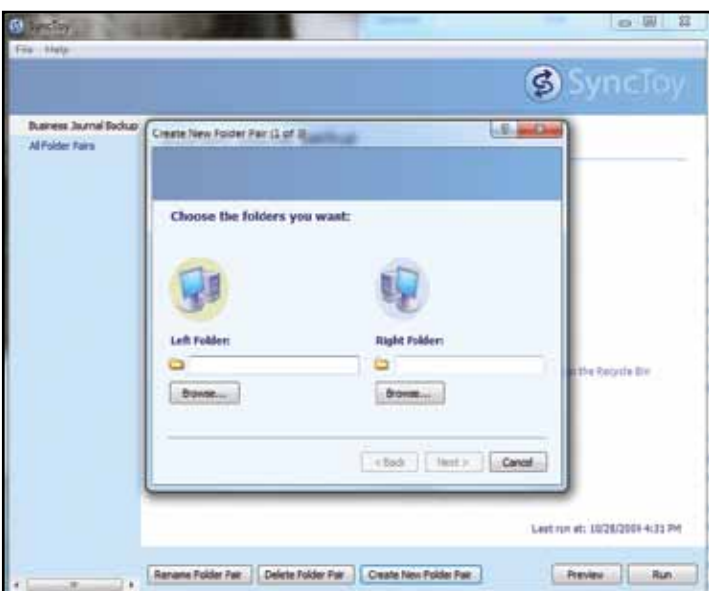
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Browsing for the folder pair lets you choose any folder on any drive-- even remote network drives-- you can even choose entire hard drives.



Defining a pair of folders to synchronize is easy in SyncToy-- once done, it keeps the folders identical so you always have the latest file.

Enroll now for the 2010 Master Naturalist Certification Training

Help protect Camden and surrounding counties natural resources by becoming a Missouri Master Naturalist. The Missouri Master Naturalist program is a community-based, adult natural resource education and volunteer program designed to engage Missourians in the stewardship of our state's natural resources. A little of your time and a desire to learn how to care for the environment are all you need to sign up for the program. The Missouri Master Naturalist program and professional natural resource experts will provide the training needed to get started.

The next Master Naturalist certification training course starts with an orientation on February 4, 2010 from 6-8 p.m. at the MO Department of Conservation Office in Camdenton. Classes will commence on March 4th and run through May 27th. The classes will be held on Thursday evenings from 6-9:00 p.m. at the MO Department of Conservation office in Camdenton. In addition three Saturday field trips are included. The 50-hour course will teach you about Missouri's natural resource ecology and manage-

ment.

After graduation participants are asked to provide 40 hours of volunteer service on land management, citizen science, education, and other conservation related projects in the local community and achieve eight hours of continued education annually. To maintain Master Naturalist certification volunteers continue to contribute 40 hours of service and achieve eight hours of advanced training annually.

Camden County graduated its first Master Naturalist class in May, 2009 with 25+ graduates. Those individuals have since gone on to form the Lake of the Ozarks Master Naturalist Chapter.

You must be 18 or older to enroll in this training. The enrollment fee is \$100. For more information or to sign up for the class contact Jackie Rasmussen, Ph: 573-346-2644, E-Mail: rasmussenj@missouri.edu or www.lakeozarkmasternaturalist.com

The Missouri Master Naturalist program is co-sponsored by the Missouri Department of Conservation and University of Missouri Extension.

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Energize Missouri Appliance Rebates program to launch in April 2010

\$5.6 million to be available for rebates that target heating, cooling and water heating systems

The U.S. Department of Energy today approved the Missouri Department of Natural Resources' plan for a new Energize Missouri Appliance Rebates program, which will begin in the spring of 2010. The department will implement the program using funds from the American Recovery and Reinvestment Act of 2009, or Recovery Act.

The program will help Missourians buy appliances at lower costs, reduce home utility expenses and benefit Missouri businesses by stimulating sales of energy efficient appliances. The Department of Natural Resources plans to launch the program concurrent with Missouri's second annual "Show Me Green Energy Star Sales Tax Holiday," which begins on April 19, 2010.

The Energize Missouri Appliance Rebates program will provide Missouri citizens a rebate when they purchase a qualified ENERGY STAR gas furnace, air

source heat pump, central air conditioner, clothes washer, dishwasher or one of many qualifying kinds of water heaters, including solar water heating equipment.

U.S. DOE will provide a total of more than \$5.6 million in federal funding to Missouri for the rebates. The Energize Missouri Appliance Rebates program is administered by the Missouri Department of Natural Resources' Energy Center. Each state and U.S. territory was allowed to design its own unique rebate program and select eligible products and rebate amounts.

"A Missouri household can save more money and energy by replacing inefficient heating, cooling and water-heating equipment than any other appliances in the home," said DNR Director Mark Templeton. "More than half of a typical home's energy bill generates from inefficient appliances such as those the Energize Missouri Appliance Rebates program will cover."

Rebates will be for the follow-

ing items and amounts:

- **Gas Furnaces - \$125**
- **Air Source Heat Pumps - \$250**
- **Central Air Conditioning - \$100**
- **Water Heaters-Gas Condensing- \$150**
- **Water Heaters-Gas Storage - \$100**
- **Water Heaters-Gas Tankless- \$100**
- **Water Heaters-Solar (With Gas Backup) - \$500**
- **Water Heaters-Electric Heat Pump- \$150**
- **Water Heaters-Solar (With Electric Backup) - \$500**
- **Clothes Washers - \$75**
- **Dishwashers - \$75**

Now that the U.S. DOE has approved Missouri's program plan, the state will select a contractor to manage and implement the program. A consumer information line, eligibility criteria and instructions for applying for rebates will be established and announced once the implementation contractor has been selected.

Interested Missouri residents should also check with their util-



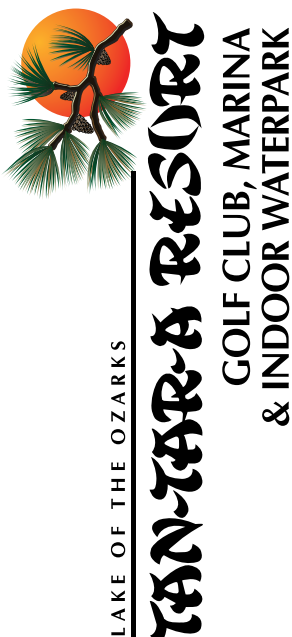
ity providers for other rebates that may be available for these appliances as well as for other ENERGY STAR appliances not included in Missouri's program. Many utility companies offer rebates for purchasing energy efficient home appliances and equipment. When other utility rebates or incentives exist, the addition of the new Energize Missouri Appliance Rebate will increase the total amount a Missouri household may receive for replacing their qualified appliances or systems. In areas of the state where utility-based rebates are not offered, the Energize Missouri Appliance Rebate will stand alone.

The Energize Missouri Appliance Rebates program requires homeowners to purchase ENERGY STAR qualified appliances to be eligible for the rebate program. The ENERGY STAR rating requires appliances to have certain minimum energy efficiencies before they can qualify for the ENERGY STAR label. Rebates will be based on documentation of the purchase and other eligibility criteria. Rebates will be made on a first-come, first-served basis and will be discontinued when the rebate fund has been exhausted. The program will not be retroactive, so to be eligible for rebates any purchases must be made after the 2010 starting date of the program.

For more information about the ENERGY STAR rating system, and for a list of ENERGY STAR qualified appliances and equipment, visit the Web site www.energystar.gov.

Information and updates on Energize Missouri Appliance Rebates are available on DNR's Web page at dnr.mo.gov.

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Schools, state work together to connect residents with future

continued from page 18

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

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

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

"The program is very competitive and students must meet certain criteria for admission. We select the best of 32 of the 50 applications we typically receive," she said, adding that the school just made it a little easier for students to determine if they were making the right career choice. "In August we began requiring Introduction to Nursing, a six-hour class that teaches blood pressure, bed baths, basic nursing care – those types of things. It gives students the opportunity to decide if nursing really is for them but it also frees up instructors to move into more advanced areas immediately rather than having to teach the basics."

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

Baker said the Lake campus

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

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

Application materials for community colleges and county governments are available online by visiting the state's Web portal, www.mo.gov, and searching for Training for Tomorrow. Completed applications are due Feb. 15, 2010.

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

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

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Hitting the trail soon to be safer for HB residents

by Nancy Hogland

The Horseshoe Bend Special Road District is in the process of extending the Hiking and Biking Trail another 7/10ths of a mile. The latest section of the path will pick up at Chessman Road, where the trail project began in 1999, and run to the Y-intersection of Horseshoe Bend and Outer Road.

"We wanted to get people off that section of the road and on to a trail because

with the curves, it's dangerous for them to be walking or riding bikes there," said David Dalton, board member who suggested the project.

He said the Village of Four Seasons, which has funded construction of much of the rest of the trail system, couldn't pay for that section because while the property across the street is in Village limits, that side of the road isn't and law prohibits them from spending Village tax

dollars outside the city. Dalton said although they had looked at installing a crosswalk so the extension could be constructed by the Village, they felt that was also too dangerous.

"We decided because we had the money in our budget, we would fund it," he said, adding that the \$69,000 cost would come out of the 2010 budget.

Dalton also said because of the concentration of re-

sorts and condominium developments at the end of the Bend, the board may look into extending the path even further in the future.

"We don't like to bite off too much at one time," he laughed, "but we know a path in that area would serve a lot of people."

This is the first section to be paid for entirely by the road district. The Village of Four Seasons has contracted with the district to build the paths but the Village has footed the bill on all but the section of path that runs from the Village limits near the entrance of the Lodge of Four Seasons to Duckhead Road. That section was paid for by the Lodge thru a special tax collected from its customers under a Transportation Development District (TDD).

Weather permitting, crews will attempt to complete all the prep work by mid January; the paving is scheduled to be done in early April.

This will bring the total miles of hiking and biking trails on Horseshoe Bend to nearly 13. The project kicked off with a 1.3-mile section that begins at Carl's Village Market and ends at Chessman. Additional sections run from the Bittersweet Pool, down Horseshoe Bend Parkway to Cherokee Road. On Cherokee, the trail runs past the Village Skate Park and Playground all the way to the Four Seasons Swim and Tennis Club on Kay's Point. In 2006 the Village extended the trail along Horseshoe Bend Parkway from Cherokee to the Village limits, near the entrance to the Lodge of Four Seasons. In 2008 another extension was built to the Bittersweet trail, taking it to Anemone.

The hiking and biking trails have been featured as one of the Ozark's most unique trails in the state on www.stlbiking.com, a source for cycling information for St. Louis and the Midwest.

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Business Broker: More buyers than sellers

by Nancy Hogland

Lake area business broker Alysia Maschino finds herself in an unusual predicament. She currently has many more buyers than sellers.

"I never expected this to happen, especially in this economy, but because of all the corporate downsizing, there are many people who have received large severance packages or incentives for taking early retirement, they've decided they're tired of working for someone else and they want to own their own business," she explained. "In fact, a recent contact had a seven-figure amount of cash to invest. He likes the Lake area and wants to move here. Problem is – I now have to find a business for him to buy!"

Maschino said she's been busy sending letters to the owners of the types of businesses her client is seeking, asking if they'd ever considered selling – something she knows will pay off.

"There are a lot of people who want to sell but don't

know how to go about it. They don't want to list their property because they fear it could hurt their business but they don't know what else to do. That's where I come in," she said. "I can provide confidentiality, which is one of the greatest benefits of using a business broker."

Maschino said if an owner hasn't been treating his or her customers right, the public finding out that the business could be changing hands might be a good thing. However, for most people, it isn't.

"Customers – even 'regular' customers – can get wary about using a business they know is for sale. They wonder if the business will survive or if business practices or prices will change once the new owner comes in so they start looking for another option. In addition, employees get nervous wondering if they'll have a job under the new ownership so they start looking around. Before you know it, the bottom line is affected, and unfortunately, that also affects the

selling price and how much a buyer can borrow. It's kind of a snowball effect and it gets worse the longer it goes downhill," she said, adding that by using a business broker, those problems can all be avoided. "Buyers are even required to sign a confidentiality agreement before any information – including the name of the business – is released to them so no one has to find out. Sometimes people never find out that there's a new person running things."

A secondary benefit is that the seller isn't tied up explaining why he or she is selling to every customer that walks thru the door.

Maschino, who previously worked as a loan originator, said because of the research she does on the businesses she markets, there are also benefits to the buyer.

"Before I even accept a business, I typically meet with the owners three times. I want to get to know them and their business and I want them to get to know me. I provide a

packet with every document that will be used during the process and I also study the company's books for the previous three years to evaluate the worth," she explained. "That helps the seller, who usually doesn't have a clue on what to ask for the business, but it also helps the buyers because I can help them determine the chances of getting financing."

Maschino said she originally looked into becoming a business broker because she thought she could help her parents sell their establishment if and when that time comes.

"They have owned a business for 35 years and thought if I could handle it, I might be able to save them money so I started exploring my options," she said, adding that after coming across the website of a brokerage training firm, she thought it sounded promising but couldn't afford the tuition or the time away from work to attend school. She added it to her list of "favorites" and then quickly forgot all about it.

When the real estate industry began to plummet and loans became harder to close, Maschino decided it was time to search other avenues.

"I poked around thru my list of bookmarked sites and came across that firm. When I clicked on the page I saw that they had begun a pilot program that was 'do-able,'" Maschino said. "Next, I spent quite a bit of time researching them on the internet and couldn't find one negative comment about the program. I'm a firm believer that when one door closes, another is opened and this just felt right so I enrolled."

She said she knows she made the right decision because business brokering has been booming.

"Now I just have to find sellers," she laughed, adding, "That's a good thing – better than having it the other way around!"

For more information visit www.masbusiness.biz or call Maschino at 573-836-1258.



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Local pantries hope tax credit will boost food donations

by Nancy Hogland

Citizens and business have the opportunity to receive tax credits for helping others in need.

The credits are provided thru the Food Pantry Tax Credit, established in 2007. Under the program, individuals or businesses get a 50-percent tax credit for donations of cash or food to organizations that directly distribute emergency food to low-income people as part of their mission.

Pat Woodward, director of Lamb House in Camden-ton which takes care of 800 to 1,000 people each month, said she welcomes anything that will help her feed the hungry.

"This time of year is always difficult. Businesses are shutting down for the winter, construction workers are laid off – it's just a tough time. However, with the economic downturn we saw this year, a lot of people got their hours cut or got

laid off a whole lot earlier than normal and needed help much sooner," she said, adding that the additional needs, coupled with fewer people who are able to make donations, is cause for concern not only for her pantry but for others around the area. "We're all wondering how we're going to make it through the winter."

Alana M. Barragán-Scott, director of the Missouri Department of Revenue, recently visited two Missouri food pantries, the Visions Unlimited Food Pantry in Eldon and the Cherith Brook Food Pantry in Moberly, to promote the program.

"During these challenging economic times, one in seven head of households struggles to provide adequate food for their families," Barragán-Scott said. "As more people seek assistance, the dedicated staff and volunteers at food pantries all over the state are on the front line of providing

hunger relief to the families that need it. Anything that can be done to promote the efforts of these food pantries is worthwhile, and the state's Food Pantry Tax Credit is one way that helps sustain their important mission."

To be eligible, the food pantries or other groups must also be 501(c)(3) organizations. Donations must be made directly to food pantries that distribute food, not to food banks that store food. Barragán-Scott said most food banks also operate food pantries, but donors should contact their local food banks first to see if they qualify before a donation is made. A person associated with the food pantry must verify the donation.

The tax credit is for 50 percent of a cash contribution or 50 percent of the value of the food donated to a food pantry. For example, if a person donates \$100 to an

eligible food pantry, he or she gets a \$50 credit on the amount of individual income tax owed to the state. The tax credit per individual or business is capped at \$2,500, so only donations of up to \$5,000 in cash or food apply. Returns claiming the tax credit must be filed by April 15. The total amount available for the tax credit in any one fiscal year is \$2 million.

The Food Pantry Tax Credit can be applied not just to individual income tax, but also to corporate income tax or to the "fiduciary tax" assessed on estate interest income. It can't be applied to business sales taxes that are collected from customers and remitted to the state or to the "withholding tax" that businesses withhold from employee paychecks to pay for employees' state income tax obligations.

In the first two fiscal years that the tax credit

has been in existence, 1,607 people or businesses donated \$1,389,926, which resulted in \$694,963 in tax credits. The average donation was \$864.91; the average tax credit was \$432.45.

According to the U.S. Department of Agriculture, about 17 million households find it difficult to feed all of their family members. These "food-insecure" households represent about 49 million or 14.6 percent of all U.S. households.

For more information on the Food Pantry Tax Credit, go to <http://dor.mo.gov/tax/taxcredit/fpt.htm>. For answers to other questions about the tax credit, e-mail the Department of Revenue at taxcredit@dor.mo.gov or call 573-526-8733.

The Missouri Food Bank Association also provides information and links to food banks and pantries at www.feedingmissouri.org.



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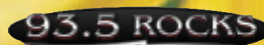
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Zweifel offers a fair shake for taxpayers to kick off the new year

Tax dollars invested will receive fair return for first time in 50 years.

A little more than six months after being signed into law, legislation developed by State Treasurer Clint Zweifel will allow him to return more on investments he manages for Missouri taxpayers beginning January 1. The legislation, INVEST IN MISSOURI, received the unanimous support of the Senate and the House and was signed by Gov. Nixon on June 29.

"Prior to INVEST IN MISSOURI, I was not allowed by law to get taxpayers a fair shake on the investments I placed in Missouri financial institutions," said Treasurer Zweifel, who manages a \$3.5 billion investment portfolio for taxpayers with almost \$500 million of that in Missouri financial institutions. "Starting January 1, that restriction will start phasing out and I will be able to get a fair return for taxpayers for the first time in 50 years. This is even more important as we face these tough economic times. More money will be earned on tax dollars and by putting more money in Missouri financial institutions, the increased liquidity can help them reinvest in their communities."

Treasurer Zweifel said INVEST IN MISSOURI will return approximately \$10 to \$15 million per year to taxpayers' investments when the statutory interest rate cap that tied state time deposits, similar to a CD, to the return of short-term U.S. Treasury securities is gone. That U.S. Treasury yield has been as low as 0.20 percent this year. Removing the restrictive cap will allow the state to receive a yield closer to the rates offered by banks to an individual, business or any other government entity in Missouri. In 2010, the first \$7 million of time deposits held by a financial

institution will still be subject to the U.S. Treasury yield limit, but any deposits above that threshold will be set at a market rate. The cap will apply to time deposits of up to \$5 million in 2011, \$3 million in 2012 and \$1 million in 2013. The cap will be eliminated in 2014, and Treasurer Zweifel will then receive market interest rates on all time deposits.

"Ultimately I plan on placing an additional \$250 million in Missouri community institutions," Treasurer Zweifel said. "These will be funds that not only provide a better return for taxpayers, but can then be loaned out in communities to be reinvested. This is a foundation for creating jobs and growing our economy."

To facilitate greater use of time deposits and transparency in his investment process, Treasurer Zweifel also said he had launched an online system for financial institutions to apply for time deposits. The system allows Treasurer Zweifel to post available funds every two weeks so that financial institutions may request them at www.treasurer.mo.gov/TimeDeposits.

INVEST IN MISSOURI also included enhancements to the Missouri Linked Deposit Program, a low-interest loan program Treasurer Zweifel manages. Those enhancements went into effect August 28. More than \$200 million in loans have been placed from the loan program, with another \$520 million available.

"I remain committed to job creation and retention in Missouri. Whether it is the Missouri Linked Deposit Program, taxpayer investments or \$35 million for job creation through my role as chair with the Missouri Housing Development Commission, we must remain focused," Treasurer Zweifel said.

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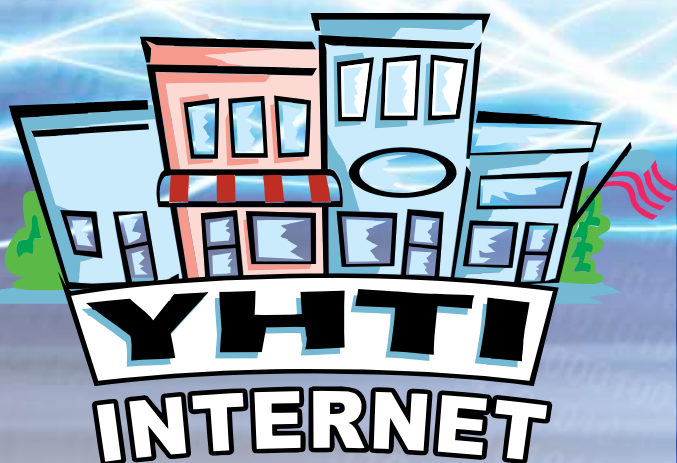
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Left to Right: Firefighter EMT Jason Nelson, Captain Tim Herbig, Rocky Mount Fire Chief Larry Paynter, Lake Ozark Fire Chief Mark Amsinger, SPI President & Publisher Dave Leathers, Lake Ozark Assistant Chief Matt Birdsley, Captain Chris Moore, Firefighter EMT Tanner Garber

SUPPORTING THE COMMUNITY

The 2009 OSS Races Net a Big Return for the Lake Ozark Fire District

For the 3rd year in a row, Dave Leathers of Showcase Publishing Inc. has donated \$10,000 to the Lake Rescue Fire Department in support of the Offshore Super Series (OSS) National Championships that were held this past September. Lake Ozark Fire

Chief, Mark Amsinger, wanted to also recognize Osage Beach, Mid County, Rocky Mount and Gravois Fire Protection Districts for their dedication. "This donation is especially helpful, as permit revenue continues to decline", explains Amsinger. The OSS Championship

races are the finale for a series of team races held at varying locations around the country. The Lake of the Ozarks Convention and Visitors Bureau have previously estimated the races bring about \$4 million to the area economy.



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The Lake of the Ozarks Marine Dealers Association presented a check to "Candyland" through the Lake Ozark Rotary Club.

Candyland is an event that promotes generosity during the Christmas season through gift donations for underprivileged children in

the lake area. "In hard times, these children feel the impact even more, and donations such as this really help us to bring a smile to a child's face during the holiday season", said Candyland chairman Jim Johnson.

The Candyland event was founded in 1984 and to date

has served over 10,000 local children through the efforts of the Lake Ozark Rotary Club. Mike Atkinson, Executive director of LOMDA said, "This is a tough year for a lot of families and the Marine Dealers are proud to be able to support such a worthwhile community effort such as Candyland".

For more information on Candyland & The Lake Ozark Rotary Club please contact Jessica Clark at 573-723-0136. By email jclark@integrityhc.com.

Pictured Left to Right are: Jim Johnson Lake Ozark Rotary Club & Candyland Chairman, Mark Massen LOMDA President, Mike Atkinson Executive Director LOMDA, & Ron Calvin Lake Ozark Rotary Club.

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Jan. 29: 12pm-10pm

Jan. 30: 10am-10pm

Jan. 31: 11am-5pm

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1998	SEA RAY 280 BR - ENG. 7.4 - 470 HRS.	\$37,000
2007	RINKER 300 EC - T/350 - N/BLUE - 100 HRS.	\$89,000
2006	BAJA 30 OUTLAW - T496 - N/BLU TRL - 102 HOURS	\$99,000
2000	FORMULA - 330 SS - 7.4M - 500 HOURS	\$62,000
2005	SEA RAY 36 SUNDANCER-BLU/WHT	\$195,000
2005	FORMULA 370 SS - TWIN 8.1 - 300 HOURS	\$199,000
2008	REGAL 4060 COMMODORE - ENG. 375 - TT/SAND - 190 HRS.	\$365,000
1990	SEARAY 420 DA TWIN 454 - UPDATED CABIN- REDUCED!	\$80,000

PERFORMANCE

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

BOWRIDERS

1989	COBALT 21 BR AND TRAILER	\$10,000
1995	CELEBRITY 230 STATUS - 7.4 M - T/RED - 380 HOURS	\$9,900
2005	REGAL 2400 - 5.7G - WHT/TAN	\$35,900
1995	POWERQUEST 257 LEGEND - 7.4 DP 635 HOURS - WHT	\$19,000
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HOURS	\$37,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HOURS	\$76,000
1995	REGAL 8.3 SE - 7.4 VOLVO DP - WHT/PPL - 532 HOURS	\$17,000
2008	CROWNLINE - 270 BR - MERCURISER 350 MAG - 125 HRS.	\$53,000
2004	FOURWINNS - 280 - 496 MAG - 100 HRS.\$47,000	
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS	\$32,000
1999	REGAL 2800 7.4M T/GRN - 330 HOURS	\$37,000
2003	REGAL 2900 - ENG. 496 - NTT/TAN - 125 HOURS	\$54,900
2004	REGAL 2900 LSR - 5.7 GXI DP - T/TAN - HOURS 230	\$45,000
1998	MACH 1 29 COMBO - ENG. 454 - WHT/BLK/G - 530 HOURS	\$22,000

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

CRUISERS

2004	BAYLINER 245 - 5.0 A - WHT/BLU	\$22,000
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3	\$29,000
2007	RINKER 300 EC - N/BLUE - T/350 - N/BLUE -100 HRS	\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!	\$90,000
1999	CHRIS CRAFT 320 - 7.4 VOL DP - 400 HRS.	\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!!	\$136,000
2002	REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS.	\$95,000
2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HOURS	\$99,000
2000	REGAL 3260 - TW MERCURY 350's - 320 HRS. - N/GRN	\$75,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS.	\$199,000
2000	MAXUM 3300 SCR- TW/300 - WHT/TN -175 HOURS	\$69,000
2001	SILVERTON 330 SB - T/7.4 - WHITE - 500 HOURS	\$89,000
2005	REGAL 3360 TWIN 5.7 MERCURISER GEN / A/C 20 HOURS	\$140,000
1999	SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED!	\$91,000
2006	REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW!	\$224,000
2006	REGAL 3560 -T/ 8.1G - TT/SAND.	\$189,900
2005	SEARAY 360 DA - 370 - BLU/WHT	\$195,000
1997	WELLCRAFT 36 MARTINIQUE T7.4 260 HOURS	\$84,000
2007	REGAL 3760 COMM.-T/8.1 OSI DP - T/BLU- 40 HRS.	\$185,000
2003	REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!	\$200,000
1991	MAINSHIP 39 - T8.1 CRUSADER HO -	\$ 79,900
2004	FORMULA 400 SS - TW/500 EFI - 305 HOURS	\$199,900
2008	REGAL 4060 COMMODORE - ENG. 375-TT/SAND-190 HRS	\$365,000
2007	REGAL 4060-T-8.1 - ONLY 9 HOURS!	\$285,000
1997	MAXUM 4100 SCR - TW/502 - GRN/WHT - 1100 HOURS	\$58,000
1990	SEARAY 420 DA T454 - REDUCED!	\$ 80,000
2003	REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!	\$225,000
2003	\$REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!	\$290,000

CUDDYS

1993	REGAL 8.3 SC - 7.4GL DP - WHT/GRN - 393 HRS.	\$19,000
2001	CHAPARRAL 285 SSI - 7.4 B- WHT/RED - 220 HOURS	\$39,900
1999	REGAL 2850 350 MAG BRAVO 3 - 270 HOURS	\$37,000
2004	SEA RAY 290 SS-T/5.0 - T/BLK - 115 HOURS	\$65,000
2002	REGAL 2950 LSC - 5.7V - N/TAN	\$38,500
2000	FORMULA 330 SS - 7.4M - WHT/TAN - 500 HOURS	\$62,000
2005	FORMULA - 370 SS - TWIN 8.1 - 300 HOURS	\$199,000

DECK BOATS

2004	SEA RAY 270 SUNDECK - 496M - N/GRN -300 HRS	\$39,900
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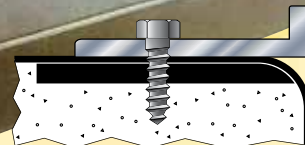
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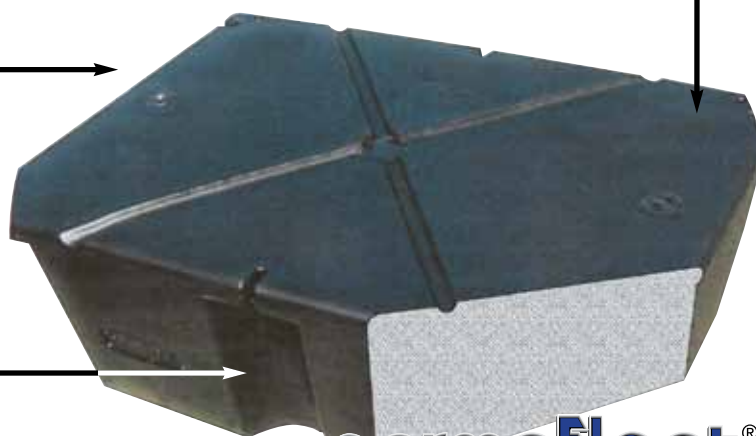
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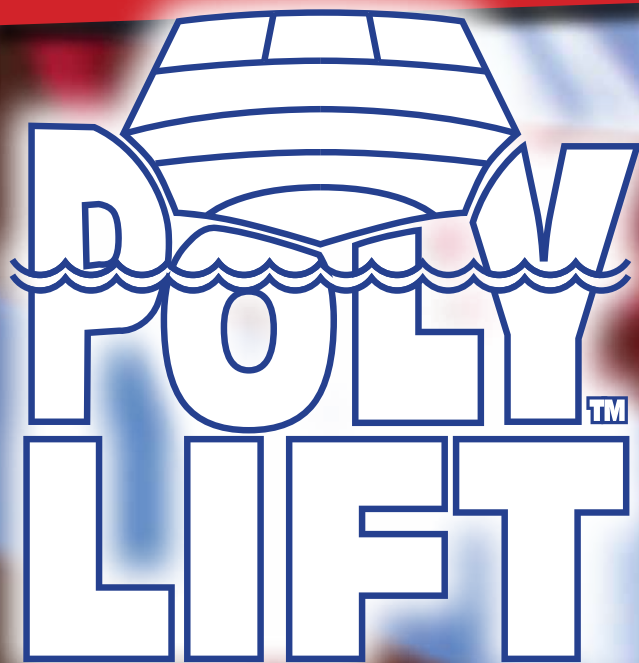
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Employment training services now available for older job seekers in Mid-Missouri

Program helps older workers retool for new jobs in local communities

Older job seekers in Mid-Missouri may be eligible for free job training and support services through a unique program offered by Experience Works, the nation's largest, nonprofit training and employment organization for older workers. Services provided through The Putting Experience to Work program are available to unemployed or underemployed individuals who are 50 years old and older and meet the necessary income criteria.

The program, funded by a grant from the Walmart Foundation, is designed to help older workers learn new skills to secure jobs in their communities. Those who qualify may receive personal skills assessments; skill development; job search training; stipends and supportive services; and employment lead development.

"The recession and increased competition for jobs has created a crisis for older workers across the country and in Mid-Missouri," said Janice Bramwell, Experience Works state director. "The Putting Experience to Work program gives us an

opportunity to respond quickly to older individuals who may be on the verge of crisis. Through this program, we are able to work one-on-one with qualified individuals and pay for community college courses, specific job training, work gear/clothing, transportation to and from training or work and other supportive services that will help them become employed or move to a better job."

In October 2009, the unemployment rate for workers age 55 and older increased to seven percent, tying the highest level recorded since the Bureau of Labor Statistics started keeping records in 1948.

"Older workers have so much to offer – experience, knowledge, dependability and enthusiasm," Bramwell said. "If we can help them retool, they can continue to be a vital part of the workforce."

The Walmart Foundation provided \$1.5 million to fund the program in six locations across the country. Each of the following locations received \$250,000:

- Greater Columbia and Jefferson City, Missouri
- Greater Springfield and Branson, Missouri

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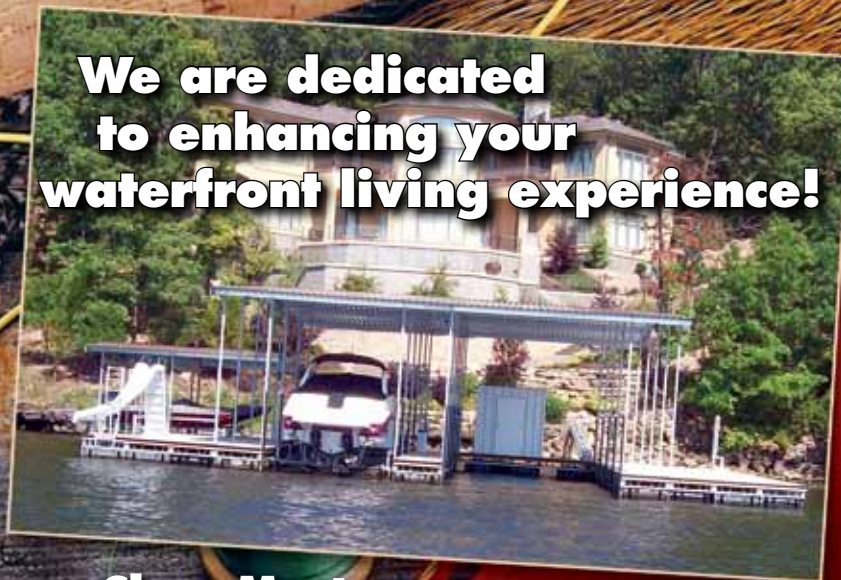
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334 SPRING ROAD, LAKE OZARK, Great cove location in McCoy Branch Cove at the 2MM. 132 feet of Lakefront in a deep water location with a super view. Cabin is very neat and clean-excellent opportunity to expand or tear down for a great new home site. New Seawall in 2007. MLS#3064196 \$219,000 See this & all the lake's properties at www.cme1st.com Call C. Michael Elliott, Gattermeir Elliott Real Estate @573-280-0170 or 1-877-365-cme1

431 GREY OAK CT., EAST VILLAGE, THE VILLAGES AT SHAWNEE BEND, Gentle oversized 151LFx337x62x321 South facing lakefront lot, cove setting with main channel view; lot next store sold for 1 Million, home 2 lots over is a 7 Million Dollar custom home almost complete. Great cul-de-sac setting at the 20 Mile Marker, none finer and priced to sell. Great amenities at the Villages, which include a clubhouse, tennis, golf, marina with ship store, pool and children's pool, playground, hiking trails, picnic pavilion, be sure to see the virtual tour. MLS#3065561 \$649,500. See this & all the Lake's properties at www.cme1st.com or Call C. Michael Elliott, Gattermeir Elliott Real Estate @573-280-0170 or 1-877-365-cme1

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FOR SALE: ATTENTION BUILDERS, DEVELOPERS. RESIDENTIAL SUBDIVISIONS for sale: One just 5 minutes east of Osage Beach near Hwy 54 is a 191 acre 3 phase project with phase 1 complete w/ all utilities & paved streets and 31 build-ready lots remaining. Phase 2 & 3 are engineered and offer tremendous expansion potential entire project MLS 3065754. Or individual lots also available. Deer Valley on O-Road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services & all infrastructure in place. \$299,900 MLS 3065822. For details on both these projects call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

BUSINESS FOR SALE: BOARDWALK GRILL. Popular Bar & Grill providing year around business. Located in Laurie in highly visible, well maintained mall with separate front entrance and plenty of paved parking. Attractive tenant finish and décor similar to what you would see in a franchised restaurant with comfortable furnishings and modern bar & kitchen equipment in excellent condition. Profitable opportunity with owner financing available to qualified buyer. \$180,000 + inventory. Call Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

FOR SALE: CAMDENTON N. HWY 5 COMMERCIAL BLDG & LOTS. Location in the heart of town just a few blocks from the courthouse. Newer 3,800 sqft building, 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$379,900.

MLS#3065799. Also available adjacent 200 rdft with 900 sqft existing building. Location suitable for any type of business. Owner will subdivide. From \$89,900 to \$179,900 for all. Build to suit, tell me your needs - owner says bring all offers. MLS 3065800, 3065798, 3065797. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: COMMERCIAL BUILDINGS HWY 5 NEAR HURRICANE DECK BRIDGE. 3,200 sqft commercial building on busy, highly visible MO Hwy 5 close to lake. Suitable for retail, manufacturing, warehouse/storage, flex. Attractive front office/showroom & large shop space in rear. Bonus adjacent building included with approx 5,000 sf used for warehouse and vehicle storage. Easy access from highway, plenty of level parking in front and access all the way around buildings. MLS 3063036 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: LAKEFRONT BAR-MARINA. INCOME PRODUCING lakefront business with great potential at the 66MM. 225' of LEVEL lakefront with deep water directly

across from new State access park (Wig Wam). Great area with both full time & weekend residents. Currently operating as a bar with dining area (pizza, sandwiches), package liquor, convenience store, gas dock/marina, slip rental. Can easily be operated as-is or recent kitchen addition is ready for expansion. \$389,900 MLS# 3065736. Adjacent property and residence also available for add'l \$. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MINI-STORAGE FACILITY. 50 units in great condition located on O road in Laurie, MO across from golf course. Good tenant base with 10% cap/10% ROI, great potential & opportunities to expand. - \$229,900. Investment package available. MLS 3065821 Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MAXIMUM HWY 5 VISIBILITY IN SUNRISE BEACH. 2 LARGE COMMERCIAL BUILDINGS, One bldg 7,200sf w/ 4BR/3BA residence above (\$299,900) Seller will lease back residence. MLS 3065824. 2nd adjacent bldg has 10,500sf w/ 24'/18" sidewalls (\$399,900) MLS 3065825. Buy one or both MLS 3065826.

Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER. Laurie Landing. Great location in Corporate Woods Business center. 5 units - All occupied, total 7250 sqft, quality construction, great parking, front & back access. Low maintenance. Good tenants in place. 8% cap rate. \$439,900. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: WATERFRONT SPORTS BAR & GRILL. Well known, established business with strong food/beverage sales, exceptional logo merchandise gift shop sales and good vacation rental income. Great cove location on 47MM with lots of boat traffic. Full business, property and financial package available to qualified buyers. Call Bruce (573) 216-4690 - Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

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The future of computing today?

by Darrel Willman

The future of everyday computing? The writing on the wall declares that tomorrow's devices will combine several of today's gadgets into one multi-functional portal—with access to the internet, streaming video and audio, telephony (cellular and VOIP), games, scheduling, contacts, applications and more. Just how big the device should be is the \$64,000 question. The first company that gets it right will win the prize—millions, perhaps billions in sales—the next “big thing”.

There will be a place for the full-sized desktop/laptop convertible workstation—but the vast majority will look to these new ‘road warrior’ devices as a catch-all for everyday life on the go. Apple's record-breaking success with the soon-to-be-updated iPhone is evidence enough that the trend is mobile, mobile, mobile. The oft-rumored, as yet to materialize ‘iPad’, as some call it may capitalize on that.

The Kindle, Amazon's break-away best-seller shows us the public at large is willing to accept a device that is considerably larger than an iPod. Touch-screen notebook-sized computers, even though they are lacking in power and capability also sell well. With the litmus test size set at 8” x 10” maximum, we can then see the next movement in computing.

Tomorrow's busy worker-bee will wake to the sound of the alarm on his computer-pad resting on the night table—a touch silences the



buzz. Off to the shower, he grabs it and like a tent, stands it up on the vanity, listening to the news and weather while he showers and shaves—its built-in wi-fi streams the information effortlessly through the built-in antennas.

Folding the device flat, it's on to the kitchen, where he sits and reads the front page news like a book, occasionally sliding out the stylus or using his finger to circle or highlight interesting items. He can tap into his apartment's TV feed for local news before rushing off to work. Turning the screen over locks it into place on the keyboard for protection during the drive.

At work, he places it on his desk and opens it up like a lap-

top, wirelessly connecting to his workstation's tower, mouse and large format monitor. He's free to use the keyboard, mouse or stylus to toil away prior to the big presentation. He detaches the touchscreen and now it's off to the conference room for the meeting.

The built-in projector shows everyone his ideas for the client. The device is also streaming a Powerpoint presentation and sharing budget figures for the campaign. The built-in microphone and camera come in handy as he makes notes, records the meeting and gets quick 5 megapixel snapshots of the other ideas presented. The stylus lets him make notes and drawings on the touchscreen—an OCR program

converts his thoughts to document format. Before adjourning, the meeting's participants exchange files and notes, synchronizing the data wirelessly.

Once back at his cubicle, our busy worker docks the touchscreen, synching all the data from the meeting, and he is free to make the revisions to the campaign before the end of the day. As he leaves for home, his carry-along is again folded flat then connected to the car's stereo wirelessly to listen to his favorite MP3 music during the commute. A quick touch or two brings up the contact list in the car, so he can select his home and tell the family he's on his way. Traffic reports beamed from overhead sign markers are updated on his onboard navigation system showing him the fastest way to his destination. A Bluetooth headpiece lets him take calls and answer emails through voice recognition effortlessly.

Once at home, he sets it on the charging pad on his desk where it also synchs his appointments and data with his home server in preparation for tomorrow's workday.

Sound far-fetched? Laptops and touchscreen pads are here today and are commonplace. The newest phones offer wireless connectivity to the internet and one another, and one sports a built-in projector. Most have digital cameras built-in with at least 5 megapixel resolution. Synchronization, OCR (Optical Character Recognition) and sketching software are also available readily. Wireless keyboards

and mice are commonplace and video for monitors can now be streamed as well. Solid-state hard drives and new compact high-density memory chips will let the device have more than enough storage and horsepower to allow for synching with his workstations at home and the office. Sharing information with his colleagues wirelessly is easy as well. And, applications like an alarm clock, weather forecasts and news headlines can be found today on smartphones everywhere.

How big, exactly? Our computer-pad will come in at around 8” x 10”, with a removable 4” x 8” touchscreen that folds into the lower unit. It's snap-in mount allows for swivel and tilting. A Bluetooth headpiece is used for teleconferencing and VOIP or cellular calling. Standard input/output options are onboard like USB, SD Slot, headphones, HDMI out and wired networking.

How much? Good question, but the sweet spot for the detachable 2-piece keyboard base unit and touchscreen may be around \$750, with the home/office workstation/charging unit with keyboard, mouse and wide screen monitor about the same. The two devices would be completely functional even when not connected to their counterpart.

What do you see as the “next big thing” in home/business computing? Virtualization is taking servers to new heights, what's the future of your computer look like?

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