# BUSINES JOURNAL

## NEW\$ IN BRIEF

#### His parents' memorial gift to the Missouri Water Patrol

Spencer Wilke's death sparked fundraising. Page 20

#### Osage Beach Means Business

More big things are on the horizon for the booming business climate in Osage Beach. Story on Page 4

#### Tax Levy Put to Use

A new station house and fire trucks are the most visible signs of the increased tax levy. Page 10



## Troutdale Farms is one of the area's oldest businesses

Catering to restauranteurs and anglers alike. Page 19

## Choosing the right printer for your business

Inkjet or Laser, Mike Gillespie gives us the costs associated with office printers. Page 6.

#### Committee Members Needed

The Camden County Public Water Supply District Number 4 needs the public's help in forming a committee to figure out funding. Page 3.

#### Landslide threatens buildings

An entire hillside is looming above two businesses, and the only thing standing in its way is a road that is "about to go". Page 18.

#### Replace your dock foam now

Time is running out for compliance on the new regulations. Page 22.

#### Glimpses of the Lake's Past

Dwight Weaver's continuing look back. Page 40

#### Lake Stories with Mike Gillespie

The popular long-running feature. Page 24

## Local real estate may get boost from the U.S. Senate

by Joseph Louis

As the lake heads into the first real month of summer the local cities and counties are reporting a drop in sales tax revenue. Some people think that the lake economy is too limited by its main economic engine, the service and retail industries attached to tourism, and they may be right. However, one big part of the lake economy that is talked about less often is the proverbial second tier. The local real estate investment market.

Driving around you cannot help but notice all of the homes and properties for sale. The economy of the nation somewhat affects the sales of new and existing homes in the lake area. And as the ability for Americans to buy a second home decreases, the number of homes for sale locally remains relatively stagnant. What could really push the local economy is an influx of new permanent residents, or even just some new second home owner money.

In the interests of self-preservation, the second real estate symposium of the year took place on Saturday June 28th. The event was put on by local realtors trying to promote the fact that the lake is still a good market to invest in a home and make money back as your home value increases. But a

step that is being pondered in the U.S. Senate may put the housing market back on a footing that makes home buying an even more attractive proposition locally, and two U.S. Senators from Missouri are hopeful that the steps Senate takes will make a difference.

The proposed housing bill would create a fund with billions of dollars that will help homeowners that are in bad loans readjust those loans and get into a government backed fund. The lenders will have to take a loss under the bill, but let's face it, the ability for Americans to live the "American Dream" of homeownership, be it the first or second home, is the ultimate goal. The more Americans that can get back into feeling that home ownership is the best way to boost the economy, the more likely the "For Sale" signs around the lake disappear.

As of June 26th the bill has officially stalled in the Senate and will not be taken up until after the July 4th holiday, possibly as early as the 8th of July. But before it stalled, the bill's passage in the Senate faced some challenges and support from the two Missouri Senators.

"First, I think it's a fundamental principle that Congress not create programs that perpetuate or reward behavior that led to the housing crisis," Republican Senator Kit Bond says, "or damage the key agencies that play a key role in stabilizing the housing market."

"It is my belief that the Federal Housing Administration (FHA) Hope proposal takes the government, and the tax-payers, down a dangerous and risky path which may worsen the housing problems for borrowers it aims to address." Bond adds.

"When taking into account the long standing management and financial challenges of FHA, the expectations being created by the new FHA Hope program are unrealistic."

Senator Bond introduced an amendment to the bill that would eliminate a portion of the legislation.

"This amendment would protect consumers considering complicated and potentially unaffordable mortgage loan terms by requiring a clear and simple disclosure of payments and interest rates for adjustable rate loans with so-called teaser rates."

Bond says the idea is to boost the economy and make homeownership more appealing, without risking the ability of the market to regulate itself.

"And I have supported and led various efforts, in the SAFE Act, Security Against Foreclosure and Education Act, that I introduced in March, that had additional housing counseling, improved disclosure and transparency in the home buying process, and had strong enforcement actions against predatory lending."

But these people that come to the lake to buy homes aren't high risk buyers, are they? Some could be, but most probably aren't. And when the market for homes sits in the middle of an overall volatile market, the best thing to do is hold on for the ride and not venture out and take a risk with a new home investment. Making money off real estate is the hidden motor for the lake and apparently we need people to prospect.

So Senator Bond is reluctant to just go along but is at least open to the dialogue. Our other U.S. Senator takes a little bit more of a supportive role when it comes to the possible legislation.

"It will provide a massive amount of relief in terms of people that are facing foreclosure pressures, by allowing states and communities to get access to some of these funds in a responsible way," Democrat Senator Claire McCaskill said. "We're not going to come in and bail everybody out, but we are going to provide relief in

continued on page 28

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## How much is a reputation worth?

by Joseph Louis

What is the value of your reputation? Look at it from the perspective of business. If you couldn't get a job done on time, eventually people would find out about your reputation, and they may not do business with you, right? If you had some faulty equipment at your business that damaged your client's property, people may think you're not professional. That's a bad reputation. Pretty simple.

Well, what if you look at it then, from the perspective of a city? What is the reputation of a city? What if the reputation of the city was challenged by a business, with a unique reputation? Is there a value that can be attached to the defense of that city's reputation versus a business' reputation? It's a hard question to wrap your head around-- but Osage Beach is spending some of that 'defense of reputation' money now. Which raises the question, what is a city's reputation worth?

At the final Osage Beach board of aldermen meeting in June, Osage Beach Mayor Penny Lyons requested that \$100,000 be transferred to the Treatment Plant Operation fund. That money has already been spent with a lawyer who is arguing in defense of the city's reputation. The issue that could hurt the city's reputation-- a rock quarry.

Magruder Limestone out of Troy, Missouri applied for a license to operate a dolomite limestone quarry in Miller County off of Woodriver Road. Back on September 27th, 2007, Osage Beach city representatives traveled to talk to the Missouri Department of Natural Resources Land Reclamation Commission. The issue was a quarry permit granted by the Missouri Department of Natural Resources (DNR) that would allow a quarry to operate on 205 acres of land. Land that just so happens to surround the Joint Sewer Treatment Plant.

The Joint Sewer Treatment Plant treats effluent for the cities of Osage Beach and Lake Ozark. Ninety percent of the effulent is from Osage Beach, ten percent from Lake Ozark. Two million gallons per day of effluent leave the 25 million dollar treatment plant generated solely from Osage Beach. The effluent is treated with millions of dollars of recently-installed equipment. A \$550,000 ultraviolet treatment basin that performs a finishing process was added in 2007 at the request of DNR to save endangered species at the end of the discharge pipes which empty into the Osage River. A third clarifier basin was added at a cost of \$450,000 in 2007 as well. The treated effluent travels down high pressure lines right through the quarry property to the Osage River and then downstream. This is where the idea of reputation comes into play.

The city wants to protect itself from the possibility that one of the lines that runs through the property may break from rock quarry blasting, discharging untold amounts of sewage into the river and possibly damaging the city's investment. The reputation of the area may also be damaged from the major spill of sewage that could occur. The Magruder Limestone Company, who has operated a quarry in Sunrise Beach for the past couple of years, says that they will protect the lines. They are asking the city to rely on their reputation as a business.

Small side note: the company has had some issues with the quarry that operates in Sunrise Beach but that quarrying operation affects residents. This operation around the plant may harm more than individuals.

So the city has been in court.

"It's a year long process and we've had seven hearings and we have ten boxes of litigation," Osage Beach Mayor Penny Lyons said.

"It is what it is, it just takes that kind of money."

The mayor has been spending the money with Kansas City lawyer Steve Mauer. And she says his reputation is known, with a recent victory over another quarry.

"We have the best attorney that we can have for the situation."

The city has operated the sewer plant for 24 years with no citations from the DNR. A pretty good track record which

leads to their good reputation. The mayor says their issue isn't with what the current operator says they will or will not do. They have to look into the future because the permit from DNR will last several decades.

"Magruder could sell, he could have a different operator," the mayor said, referring to Mark Magruder, the owner of the company.

"There's a lot of things that could happen, he could decide to start somewhere else," Mayor Lyons added. "So there's no oversight and that's what the people in Sunrise Beach have found out."

The mayor has some issues with the state oversight of the quarry operations as a whole but that would take way more space than we have available. So, the question becomes 'what should the city spend to make sure their sewer lines are never damaged?' Protecting their lines from any damagealso saving their reputation.

That's where Magruder Limestone's reputation is added.

"The blast plan was developed in conjunction with three experts that we hired, one of them being a world renowned expert on geotechnics."

That comes from Dean Mc-Donald, vice president of the Magruder Limestone Company.

"Another guy is a specialist with Dyno Nobel, and then our third expert was a consulting group, Dyno Consult."

"It's a very simple plan that anybody can follow," McDonald said. "In fact it's a plan that's very similar to other quarries that we run right now."

"Out of all the circumstances and the issues at hand, there's one big issue and that is, are we going to do damage to the pipeline or the sewer plant itself?"

"And the bottom line is we are not"

Dean says that testimony in the seven hearings from all experts pointed to little or no risk.

"None of them, not our three experts, nor their expert has ever even heard of a pipeline break due to blast vibrations. So what is the likelihood of this? It's non-existent."

continues on page 28

Lake of the Ozarks Business Journal July, 2008 Page

## **Committee members needed**

#### Panel will examine Horseshoe Bend wastewater funding options

by Nancy Hogland

While nearly everyone involved has agreed that a centralized sewer system on Horseshoe Bend is the way to go, no one has an idea of how to fund it.

That's why the board of directors for the Camden County Public Water Supply District No. 4-- also authorized to act as a sewer district encompassing the same area covered by the water district-- is looking for men and women willing to join a committee that will study how to come up with the estimated \$24 million needed to install the system.

"We have been scratching our heads trying to figure out how we could implement this," said John Summers, general manager of the water and sewer district. "Without any funding sources, and without any way to force people on to the system, we don't have a way to come up with that kind of money. And we would have a tough

time getting any grant money because of the per-capita income on Horseshoe Bend."

He said while borrowing money from the State Revolving Fund, which offers low-interest loans for building infrastructure, would be an option, it would be hard to get approval without being able to show a way to pay it back.

"It's kind of the chick and egg dilemma. What could we use for collateral when we have no customer base – but how can we get a customer base to pay for sewer without getting it installed?" he said, adding that if sewer service was made available, it would most likely be paid for by the end user, as is water service.

Currently, only a few homes and businesses on the Bend are served by a central sewer service. A wastewater line, installed by Lake Regional Water and Sewer then turned over to Waste Water Treatment Plant, runs down Horseshoe Bend Parkway to just past Andres Restaurant. Residents along Duckhead and in Monarch Cove condominiums are serviced by that line. The rest of the Bend is either on individual septic systems or hooked into smaller treatment plants.

Two years ago the water district partnered with the Village of Four Seasons to hire Scott Consulting Engineers to conduct a study into the feasibility and cost effectiveness of a centralized sewer system.

At that time, Village of Four Seasons Trustee Tom Rinehart told the board they need to help fund the \$53,000 study, "Because it's the right thing to do. Half of the Bend is made up of the Village. We'll be contributing half of the sewage. We need to do our part in finding a solution. I can promise you that a day will come when the DNR (Department of Natural Resources) will no longer allow people to install septic systems. We can't wait until then to start

looking for a solution. We need to address this now."

The study looked at two main alternatives for long-term wastewater management. The first was to collect all of the waste and pump it to the Lake of the Ozarks Regional Waste Water Treatment Plant, which, at its current level, is operating at near capacity. The second alternative considered was to collect and treat all of the flow at a central location on the Bend. Currently, there is not a plant that is large enough to adequately handle the flow, so the plant or plants selected would require expansion.

Summers said the six-month study also looked at the population. He said they counted 6,831 properties on the Bend. Of those, 2,398 are lakefront properties and 4,433 are second tier. As of April 2006, when the study was completed, of the 3,931 properties that include homes, 2,158 are on the water and 1,773 are second tier.

"Those last numbers get to the crux of the problem. To get service to the populated areas, you have to run through lots of unoccupied areas – lots of forest," he said. "It's an interesting problem. And the rock down here makes it incredibly expense to build underground infrastructure."

He said ever since the findings were turned over to the board, they have discussed their options numerous times, but to date haven't come up with the answer.

"That's why we decided to form a committee to look at this. They could get together and brainstorm so we'd have a focused effort. We don't want to let this just die for lack of an answer," Summers said, adding that he would like to hear from anyone interested in serving on the committee. "We are all trying to come up with names of people who might be willing to put some time and thought into this, but it would be great to get volunteers. There might be someone out there that has been through a situation like this and can come in and give us a fresh outlook."

To join the committee or to get more information call Summers at 573-365-6792.

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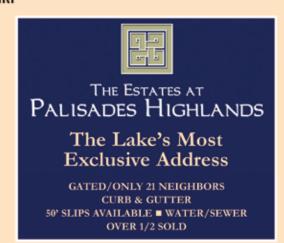




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Lake of the Ozarks Business Journal

## These days Osage Beach means *business*

by Nancy Hogland

Osage Beach city officials are hoping they soon will have big news to announce.

"We've heard the same rumors as everyone else that a major department store is coming to town, but until they come in to actually request a building permit, it's just that – a rumor. However, we've been in contact with them and hope to have some firm news to report very soon," said Osage Beach City Planner Cary Patterson.

He said the company's history has shown that once they start working, "they go full steam ahead until they're done. Typically, they build their stores and get them open in six months time. If they did come in right away, they might be able to be open for Christmas but I seriously doubt that they'd be able to be ready for the Christmas shopping season. With construction, setup and training, I think that would be nearly impossible."

Patterson and Osage Beach City Administrator Nancy Viselli both said this is just the start of things to come - that they believe the city is on the brink of explosive growth. They also agreed that growth will be spurred by the planned July ground-breaking ceremony at Chateau on Lake of the Ozarks, a European style 15-story, 320-room waterfront hotel, 100,000-square foot convention center and spa, to be located on 30 acres off Passover Road in Osage Beach. The center will be built by developer John Q. Hammons.

Viselli said that in the past several months the city has been contacted by agents representing everything from major hotel chains to fast food restaurants, all requesting the city's building restrictions so they can get in on the action.

She also said this year, the city estimates that \$4.9 million

of the city's \$6.8 million budget will come from sales tax revenues, but added that with the addition of the Chateau, she expects that number will grow substantially.

"Right now we don't have a major hotel within city limits -Tan-Tar-A is in the county – so the Chateau will be a nice addition," she said.

Patterson said the attention has made it possible for the city to avoid hiring a full-time economic development coordina-

"In fact, we've been having a hard time just keeping up with all the businesses that are seeking us out," he said, quickly adding, "But it's a great problem to have. I am certainly not complaining! And I expect that things are only going to speed up further in mid July."

Patterson said they expect to see the majority of the commercial growth take place in four different spots in the city.

"There's a large tract of undeveloped land behind Applebee's Restaurant, there are still some spaces in Prewitt's Point, there's the large tract behind Purcell Tire across from KK and then we have the Dogwood Centre. That may be off the beaten track now, but by 2010, when the new Expressway is built, that will be the first or last interchange, depending on which way you're headed, for Osage Beach. That area is going to take off," he said.

The Dogwood Centre, covering some 241 acres around the existing Dogwood Hills Golf Course on Route KK, is a proposed \$390-million upscale development that is to feature a mix of commercial, retail and residential properties.

In the meantime, Arby's restaurant, located north of Lake Road 54-56, is set to be open any day and Sonic Drive-In, next to the Tan-Tar-A Resort sign across from State Road KK,

tation Development District

proval from the State Highway and Transportation District, the Horseshoe Bend Special Road District and the Camden County Commission.

Presiding Commissioner Carolyn Loraine said she believed everyone was supported the matter because they all understood its importance.

"It was a public safety issue and the only people who will be paying the increased tax are those who frequent the establishment," she said. "By approving the TDD, it helped him and helped us solve a problem in that area."

(TDD). According to a Circuit Court clerk, under that agreement, an additional 1-percent sales tax will be tagged on to the tax already charged customers at that complex only for a period of not more than 40 years. The monies received will be used to

pay off the debt incurred from acquiring additional land near the complex for additional parking as well as constructing the parking lots and the needed infrastructure. The money will also be used to maintain and

The TDD also needed ap-

operate the lots.

early July. "Now if I could just get IHOP

hopes to be up and running by

and Kohl's department store, I'd make the whole family happy! My wife loves Kohl's and is always asking about that and my parents want IHOP," Patterson laughed. "Last week I even got a call from the new preacher in town asking about the chances of getting Chick-fil-A!"

He said so far the only slow down seen in Osage Beach has been in residential.

"The banks are being very cautious about who they lend money to. That, coupled with high gas prices and the weather, has stalled residential growth, however, I expect that to end with the election," he said. "I think as soon as we have a new president, we'll begin to see another housing boom that probably won't end for quite some time."

## No parking on county roads

by Nancy Hogland

Finding a parking spot on the street within walking distance of the Horny Toad or Shady Gators will be even tougher this year.

According to county officials, road district crews were planning to post 30 additional "No Parking" signs along portions of Bittersweet Road and on Sweet William by the start of the July 4 holiday. In addition, the Lake Ozark Fire Protection District has designated many of those streets as "fire lanes."

Lew Bridges, the attorney representing the fire district, said the move was made because fire officials are concerned about keeping the roads open in case of an emergency.

"In the past, cars parked along both sides of the roads make them impassable. You couldn't have gotten a fire truck down there if you had to," he said.

Two years ago, after the Camden County Commission was deluged with calls from residents about parking issues near the Horny Toad and other popular entertainment venues located in residential areas, the county adopted an ordinance that restricts parking on county roads.

Debbie Shivers, who lives at the end of Bittersweet Road about two-tenths of a mile from the Horny Toad, is one who pushed for the law. She said after calling police one evening over the 2006 Memorial Day weekend, sheriff's deputies responding counted more than 2,000 vehicles parked alongside and down the middle of the road, completely blocking it for more than a half mile.

The law, which levies fines ranging from \$25 to \$500 and allows the vehicle towed if, in the deputy's opinion, it causes a hazard to the movement of emergency vehicles, makes it illegal for a person to stop, stand or park a vehicle on the roadway side of any vehicle stopped or parked at the edge or curb of a street; on a sidewalk or between the curb line of the street and sidewalk; within an intersection; on a crosswalk; between a safety zone and adjacent curb; alongside or opposite street excavation or obstruction; on a bridge; on railroad tracks; at any place where official signs prohibit stopping; or on the traveled portion of the roadway.

Additionally, it restricts parking in front of private driveways; within 15 feet of a fire hydrant; within 20 feet of a crosswalk or fire station driveway and within 30 feet of a traffic-control signal and allows "no parking" signs to be posted. The law also prohibits parking on streets with a width less than 10 feet and makes it unlawful to park in a handicapped space without a designated license plate or placard or on any private property without the owner's consent.

Presiding Commissioner Carolyn Loraine said while problems with parking along the road near the Horny Toad Entertainment spurred the action, the ordinance is written in such a way that it can be enforced at other "areas of concern" throughout the county that consistently draw large crowds that ultimately end up parking their vehicles in a way that they block the roadway. She also promised deputies would not automatically tow cars if people had an overflow of company at their houses.

In the meantime, to alleviate some of the parking issues, Horny Toad Entertainment Complex owner Merlyn Vandervort acquired land about a halfmile away for an off-site parking lot and transports customers to and from the complex by bus.

In addition, Vandervort requested and received approval from the Camden County Circuit Court to form a Transpor-



More no parking signs in place on Bittersweet Road

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## **Choosing the right printer for your business**

### Evaluating cost per page is important when making your decision

by Michael Gillespie

Chances are that your home computer setup includes a printer. And that printer is of a type known as an inkjet. You have it because it was readily available at the big discount store, and the price was quite reasonable. So now you need a printer for your small business and your inclination is to buy the same thing. But despite the low purchase price, you may not

be saving any money over the long term. Indeed, that inkjet printer is probably much more expensive to operate than you thought. The better alternative may be a laser printer.

The first step in determining which is best for you is to understand the two basic types of printers. Don Miller, of Osage Office Products explains the difference: "Inkjet (also known as bubble jet) is a liquid me-

dium, and it's actually put on the page through a nozzle. The print head has a lot of very small orifice nozzles. A laser printer works like a copier, because you're using a dry powder-type toner. The toner is placed on the paper and then it's fused with heat and pressure. So, typically, the difference is speed because the inkjet printer head goes back and forth, left and right, and it's placing the ink on there

one line at a time. Whereas the laser puts the whole complete image on the sheet of paper as it goes past the drum unit."

Today nearly all inkjet and laser printers can produce black & white and color copies, but inkjets are much less efficient when printing in color. In order to print any color of the rainbow, a color printer requires black, plus cyan (blue), magenta (red), and yellow. The colors are blended as they go onto the paper. Most of the inexpensive desktop inkjet printers have two ink cartridges - one holds black ink, since most documents are printed in black; the other cartridge holds the three primary colors. The problem with this set up is that when any of the three colors runs out, the whole color cartridge must be replaced or the color won't print correctly.

Color laser printers also use black toner, plus cyan, magenta, and yellow. But all good laser printers have separate cartridges for each color. If one color is printed more often than the others, then the consumer need only purchase the toner for that color.

Undeniably, the biggest advantage of inkjet copies is purchase price. Discount stores offer inkjet printer/copier/ scanners in the \$30 to \$80 range. But here's the catch. Although the discount stores offer these units at a no-profit price, they're counting on the consumer coming back time and again for ink cartridges. The 'starter' ink cartridge with the purchase doesn't last long. And in many cases, a new single cartridge is almost as expensive as the printer! The consumer can try to avoid high-priced cartridges by purchasing a refill kit. But refilling a cartridge is messy, time consuming, and if not done correctly the cartridge will either skip or not print at all. Most folks will opt for a new cartridge every time.

Taking all things into con-

In most cases, the better alternative for business consumers

is the color laser printer. This may not appear obvious at first, because laser printers are considerably more expensive to purchase. And in addition to toner, they also require the replacement of certain internal parts over time — parts

such as developer units, image

transport belts, and fusers. So

how can they be better for small

continued from page 6

business? "The laser is typically much more cost effective," says Don Miller. "A [color] laser gets down to a nickel a page. The more you print, the more significant that operating cost becomes." They say you get what you pay for, and that's certainly true with laser printers. Although the discount stores offer color laser printers in the \$300 range,

the consumable replacement

parts do not last as long as on

more expensive models. "In the case of an HP product or Lexmark product," says Miller, "basically the manufacturer says, 'We think the fuser is going to go 50,000 prints. If it doesn't go 50,000, we're sorry." Miller compares that with Kyocera color lasers, which run in the \$800 to \$1800 range: "Kyocera guarantees the guts of that machine - developers, imaging units, drums, fuser, all that - for three years or a stated number of prints, which varies between 100,000 on the low end to 200,000 on the high end."

Another factor to consider is service and installation. The low end models don't come with much technical support. It's usually limited to a consumer hotline to someone who speaks broken English. If you've got to hook the printer to a complicated computer network setup you're probably much better off with the more expensive machines that come with onsite assistance. The same for repair service - you may have to send a lower-priced unit to a service center and do without until it's fixed. The higher priced models usually feature an onsite service agreement.

Here are some additional considerations when purchasing a laser printer, be it color or black & white-

- requirements. System Make sure your printer is compatible with your operating system, especially if you run on Macintosh or Windows Vista.
- Look for a multipurpose tray or bypass feed. This is especially important if you print

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sideration, the cost per page of an inkjet color printer will average between twenty-five and fifty cents. Since most small businesses will print 500 pages a month, that low-priced inkjet printer doesn't seem like such a bargain after all.

continues on page 7

labels, envelopes, or any thick media.

- Volume (duty cycle). PC Magazine recommends that "if the number of pages you print is large enough to be a concern, a good rule of thumb is to pick a printer with a monthly duty cycle that's about four times the number of pages you expect to print each month."
- · Memory. Just like your computer, laser printers need plenty of memory space. If you are going to print a lot of graphics, you will need plenty of RAM
- Duplex printing. Not all printers automatically print on both sides. If your business produces two-sided documents on a regular basis, it will be worth the extra expense to buy a printer with a duplex tray function.
- USB 2.0 cable. Manufacturers don't provide printer cables, so plan on buying one.

If you're buying a printer, take advantage of the trend toward multifunction units. These units combine photocopier, scanning, printing, and faxing functions. Chances are that in any business you're going to need all of that, and a multifunction unit is much less expensive than buying each of those features as separate ma-

Adding it all up, if your copy needs are minimal — say, 100 pages per month — you'll do fine with an inexpensive inkjet copier. When it breaks, throw it away and buy a new one. If you're copying more than that, up to a ream of paper a month, the lower priced lasers should fill the bill. But if you need high volume, you'll definitely want to look at top of the line color laser printers. The most important thing to remember is total operating cost, which includes not only the purchase price, but the cost of ink or toner, as well as the consumable replacement



Kyocera's FS C5030



HP's Business InkJet 2800 starts at \$499, just under .10 per copy.

Most printer companies are not forthcoming when it comes

Samsung CLX 6240 FX. (Multifunction printer/copier/scanner/fax). Price \$2200. Prints 25 pages per minute. Operating cost per page is \$0.118 for color, or \$0.029 for b & w.

HP Color LaserJet CP4005 Series. Starting price \$1099. Prints up to 25 color pages per minute. Operating cost per page is \$0.128.

HP Color LaserJet 3600 Series. Starting price \$499. Prints up to 17 pages per minute. Operating cost per page is \$0.14.

HP Deskjet 9800. (Inkjet). Price \$299. Prints 8 pages per minute at normal quality. Operating cost per page is \$0.281.



The Samsung CLX 6240 FX



Kyocera's FS C5015

to providing the cost per printed page. Consumers must do the math and divide the cost of consumables by the expected yield. For comparison purposes of those that do provide cost analysis, here is a ranking of some popular business printers based on cost per page-

Kyocera model FS C5030. Basic price \$1295. Prints 22 color pages per minute. Operating cost per page is \$0.051.

Kyocera model FS C5015. Basic price \$795. Prints 17 color pages per minute. Operating cost per page is \$0.087.

HP Business Inkjet 2800. Starting price \$499. Prints 5 color pages per minute at normal quality. Operating cost per page is \$0.093.

HP Color LaserJet 4700n. Price \$1349. Prints 31 color pages per minute. Operating cost per page is \$0.106.



HP's Color LaserJet 4700n



## Mo. man searches for relics, collects war artifacts

by Michelle Brooks

Going to auctions and antique sales with his father, Roger Baker was fascinated by the Civil War pieces that would come up.

But his father thought they were junk. And so Baker held onto his dream of collecting Civil War artifacts until his early married life.

He had seen thousands of muskets and other 1860s firearms sold at auctions when he was little. So, he set his sights on a Colt 1860 Army pistol and had to borrow \$85 to buy his first piece.

Then, he started working odd jobs in addition to his teaching career to feed his interest

Fascinated by the technology, and about mechanics of how things operate or were built, Baker used pieces from his collection to help teach and bring in history to his industrial arts and technology classrooms.

"Military and weaponry is the one technology that has come down through history," Baker said. "Man has always wanted to kill or fight each other."

Weapons started crude, then developed and became more sophisticated as generations passed, he said.

Baker has collections from other military eras. But he refused to collect modern weapons after Vietnam.

"I enjoy weapons for the way they are put together. It takes a fantastic brain," Baker said.

It wasn't just the weaponry that drew him into collecting, it was the history and the lives behind the time.

His great-great-grandfather served with the last Confederate unit to surrender in New Orleans on June 25, 1865.

His step-great, great-grandmother was the great-granddaughter of John Colter, who served with the Lewis and Clark Corps of Discovery. His grandfather was killed during construction of the Missouri State Capitol. And his oldest brother was killed on a troop ship torpedoed in the English Channel during World War II.

His interest in history stemmed from these kinds of family stories and continues with his public efforts to advance genealogy and historical records preservation.

In 1980, Baker began hunting for artifacts. And now he is a metal detector dealer and has written two books--"Finding Civil War Campsites in Rural Areas" and "Interpreting History from Relics found in Rural Civil War Campsites"--with some hunting buddies to help others take up the hobby.

He has found counterfeit money, jars full of bullets, belt buckles, letters, pieces of weapons and other sundry finds from the era.

Baker's advice is to find a road that existed at that time, then look near water sources on the south side of hills because units would camp there to avoid the winter wind.

"We're not giving away our location secrets, just what it

takes to find the same things we find," Baker said of his books.

Baker and his fellow Civil War artifact hunters want to pass on their knowledge to a new generation. They are convinced that with so much guerrilla activity before and during the Civil War, pockets of relics remain undiscovered across Missouri, he said.

At one location, Baker found spent bullets in a row. He suspected that it was a camp, where soldiers fired their last bullet at the ground as they came into camp.

Some of his other interesting discoveries from that site include part of a school bell, the brass company letters from a cap, which are rare, and almost perfect 1861 coins. Baker suspected that with the site's proximity to the railroad and a town, the crossroad location could have been a supply depot.

"Anytime you run into a new site, it's exciting," Baker said. He went on to say that "like a deer hunter who kills a trophy buck, you can't walk, you get giddy and lightheaded ... it's a surge of adrenaline."

He once found a \$5 gold piece and he couldn't get up because he was so overwhelmed.

Sometimes, Baker and his fellow hunters will donate their services to cooperative hunts, such as when the Missouri Department of Natural Resources combed the site of the Centralia Massacre.

"We enjoy seeing stuff come out of the ground and we learn from it," Baker said.

Baker also takes his collection on the road to schools and community groups. And he hosts tours of the Cole County Historical Society's Jim McHenry Civil War Room.

"It's history," Baker said. "It allows other people to know what happened, to see equipment and discuss what it is."





## DNR Performance audit finds Region T Lake of the Ozarks Solid Waste Management District lacking

#### District's formal response required by August 4 to address shortcomings

The Missouri Department of Natural Resources recently completed a performance audit of the Region T Lake of the Ozarks Solid Waste ManagementDistrict. The performance audit cited several significant findings. The department has requested the district formally respond to the audit resolution plan by August 4.

Region T Lake of the Ozarks Solid Waste Management District encompasses Camden, Laclede and Miller counties. For the year ended June 30, 2007 the district received \$95,000 in district grant funds and through the third quarter of 2008 has received \$72,683. The district's administrative contractor is the Lake of the Ozarks Council of Local Governments.

A state auditor's report released in 2006 resulted in a disallowance to this district for \$4,458 in expenditures made by the district that were not related to the purpose of the department-approved grants.

The recently completed performance audit cited the following significant findings:

• Failure to comply with provisions of the Sunshine Law.

• Failure to hold the District

- Council and Executive Board meetings in the frequency prescribed by the district's by-laws and state law.
- Failure to comply with grant application evaluation requirements.
- Failure to maintain surety bond coverage on individuals involved in the receipt and disbursement of grant funds.
- Failure to independently review bank statement reconciliations to ensure their accuracy and verify their propriety.
- Failure to maintain a fixed asset inventory on grant-funded equipment.
- Failure to submit timely project progress and audit reports.

- Financial assistance agreements had expired and the district continued reimbursing expenditures resulting in questioned costs of \$1,756.
- Administration cost allocations were based on estimates and were not supported by time sheets or other documented analyses of time spent on district grant functions resulting in questioned costs of \$38,722.

"I hope everyone remains aware that every dollar that goes to the solid waste districts comes from someone's pocket, and our agency must account for how these funds are spent," said Department of Natural Resources Director Doyle Childers. "The performance audits confirm those changes were needed. The department will continue to work with the district to ensure they take appropriate corrective action."

In 2005, the Solid Waste Management Law changed,

providing the department the authority to conduct performance audits of solid waste management district grant funds. These audits are conducted at least once every three years if the department has funds available. The audits are intended to determine whether districts are exercising appropriate control over district grant funds, which are generated through landfill tonnage fees collected at permitted solid waste facilities in Missouri, and their compliance with state regulations governing their use.

The audit was conducted by the department's contract audit firm, McBride, Lock and Associates of Kansas City. The performance audit report and resolution document is available on the department's Web site at www.dnr.mo.gov/env/ swmp/swmd/DistrictT.htm

Solid waste management districts were created and funded to help cities and counties work cooperatively in



**MO DNR Director Doyle Childers** 

developing local waste prevention programs and in providing resource recovery services and safe disposal options.

For news releases on the Web, visit www.dnr.mo.gov/newsrel. For a complete listing of the department's upcoming meetings, hearings and events, visit the department's online calendar at www.dnr.mo.gov/calendar/search.do.

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## Lake Ozark Fire Protection District puts levy to use

by Nancy Hogland

Just a little less than two years after approving a 30-cent tax levy increase, residents of the Lake Ozark Fire Protection District are seeing the benefits of that hike.

A new station house on Horseshoe Bend is complete, several new trucks have been added to the fleet and insurance rates have either gone down or will be going down in the near future.

"We're excited that we finally have a more efficient facility on the Bend that will allow our crew to be comfortable and also provide the space we need to house our equipment," said Interim Fire Chief Mark Amsinger. "Our old facility was so small, it could only sleep two and the bays were so small, our older trucks could barely fit in. There's no way we could get our new trucks in there."

The new 9,000-square-foot station, located on Horseshoe Bend Road just past Bittersweet, is equipped with five, 60-footlong pull-through bays, a staff office and a kitchen and living quarters that will accommodate up to six people – important on

holiday weekends when volunteer firefighters stick around to help with emergencies.

For the previous 30 years, the district had operated on its original 30-cent tax levy. Fire officials said that while the district's increasing property values allowed them revenues to maintain the standard of service, the income did not allow them to expand services to keep up with the area's growth. In addition, several of the district's trucks were more than 20 years old and needed to be replaced.

The 30-cent increase was approved by voters in August of 2006. Miller County residents of the district defeated the levy, 239 to 209. However, Camden County residents carried the proposition in a 458 to 358 vote, putting the measure over the top by 69 votes.

With the increased tax money, the district, which covers some 42 square miles and includes the communities of Lake Ozark, the Village of Four Seasons, Lakeside, Bagnell and points in between, purchased three engine tankers, a heavy rescue truck and two 75-foot aerials, something

Amsinger said is important as new higher-rising buildings are completed in the area.

"This area has grown and changed so much over the past 10 years. When I came on board in 1994 we handled about 600 calls for service. Last year we had more than 1,000 – and the needs have changed. Buildings are much taller than they were back then, and the number of people we serve has grown substantially. This new equipment will let us meet the growing needs of the community," he said.

The engine tankers, which will be kept at Station 1 on Bagnell Dam Boulevard in Lake Ozark, at Station 2 on the Bend, and at Station 4 in Meads Flats, can be used to either shuttle 1,500 gallons of water at a time or to attack a fire. The heavy rescue truck, outfitted with specialty equipment to respond to motor vehicle accidents and other rescue incidents, will be housed at Station 1. The aerials will be stored at Station 1 and 2.

The trucks were all purchased on a lease-option plan and will continues on page 12

## **Fire Trucks**



#### **Aerial with 75-foot ladder**

Chassis: Spartan Pump: 1500 GPM Hale Tank: 400 Gallons Water, 30 Gallons Foam

**Generator: 8KW PTO Hydraulic** 

Chassis: Spartan Gladiator Pump: 1500 GPM Hale

Tank: 400 Gallons Water, 12 Gallons Foam Generator: 8KW

Dimensions: LOA: 36', Wheel base – 222", HOA: 13'3"

Accessories: Whelen LED Arrowstick, Painted roll up doors, Whelen LED Light Package, Customized equipment mounting in every compartment, TNT gas operated rescue tool, rope rescue equipment, water rescue equipment, four ladders - 10' to 75', 4 bottle Cascade system filling 400 bottles. Electric cord reel

#### **New Engine Tankers built by Precision Fire Apparatus**

Chassis: Spartan Gladiator MFD, 10" Raised Roof

Pump: 1500 GPM Hale Tank: 1500 Gallons Water, 12 Gallons Foam

**Generator: Smart Power 8KW Hydraulic** 

Dimensions: LOA: 32', Wheel Base- 202", HOA: 10 ft 6"

Accessories: Whelen LED Arrowstick, ROM Painted Roll Up Doors, Electric 10" Newton Extendable Dump Valve, TFT Crossfire Wireless Remote Controlled Deck Gun with 18" Electric Riser, Foam Pro 2002, Whelen LED Light Package, Customized Equipment Mounting In Every Compartment, 4" Direct Rear Tank Fill, Non Traditional Pump Mounting Location, Floating Hose Troughs, Booster Reel with 175 ft of 1-3/4" Red Line, 1-3/4 Front Bumper Trash Line, (2) 1-3/4" Speedlays, (1) 2-1/2" Speedlay, (1) 3" Rear Pre-Connect in the Hose Bed.

#### **Heavy Rescue 21 built by Precision Fire Apparatus**

Chassis: Spartan Gladiator MFD, 20" Raised Roof

Walk Thru Rescue Body Generator: Onan 30KW PTO

Dimensions: LOA: 37'10", Wheel Base- 222", HOA: 11'

Accessories: Whelen LED Arrowstick, ROM Painted Roll Up Doors, Whelen LED Light Package, Customized Equipment Mounting In Every Compartment, 20,000 lb. Winch, Oil Dry Hopper With a Capacity of 300lbs, Gin Pole Set up on Both Sides Of Truck, Electric TNT Rescue Tool Pump, Working Air Line, (2) Pre-Connected Rescue Tool Reels, Electric Cord Reel, 9000 watt Light Tower, 4-bottle 6000 psi Cascade System, Bauer 2-Bottle Fill Station



## Drugstore name gets Smithville restaurant in trouble

(AP) Jonathan Justus and his wife, Camille Eklof, opened Justus Drugstore: A Restaurant a year ago on land that's been in his family since 1842.

The high-end restaurant, whose name is a play on drugstores his grandfather and mother operated across the street, has since drawn rave reviews and is scheduled to be featured in Bon Apetit and Food & Wine magazines this summer.

It's the attention from the Missouri Board of Pharmacy that Justus could do without.

Earlier this month, Justus and his wife received a letter from the state agency that regulates pharmacies ordering them "to immediately cease and desist the unlawful use of the word drugstore" in the restaurant's name.

The letter cited a Missouri law dating back to 1951 designed to prevent unlicensed establishments from holding themselves out as pharmacies. The measure also bans



the unauthorized use of "drug store," "apothecary" or similar words "unless the place of business is supervised by a licensed pharmacist."

The state inspector who showed up just before Memorial Day apparently wasn't mollified that "restaurant" was part of the name and is prominently featured on the restaurant's signs.

"I told her that the intent of the law is clear," Justus said, recalling his conversation with the inspector. "She jumped all over me and said that someone could come to us thinking they were getting medical advice from a professional."

Changing his restaurant's

name isn't just an issue of dishonoring the family history. It would require him to get new signs, menus, uniforms and identity in the market.

"We spent an immense amount of energy branding ourselves," he said.

He also would have to reapply for retail and liquor licenses under a new name, endangering a high-end restaurant like his, which relies on alcohol sales to turn a profit.

"We'd go out of business," Justus said, thinking of the possibility of having to wait for a new liquor license.

The Board of Pharmacy said that while it's unlikely that someone would mistake a restaurant for the pharmacy, they have to follow the law's unambiguous wording.

"We don't go out and hunt these places, but our attorney looked at it and said that it violates the statute," said Debra C. Ringgenberg, executive director of the pharmacy board. "He advised us that we can't selectively enforce the statute. ... That's what gets us into trouble."

The board's attorney, Curtis Thompson, said someone needing an emergency prescription refill could see a sign for Justus Drugstore and be misled.

State Sen. Luann Ridgeway, R-Smithville, disagrees with that assessment and is trying to change the pharmacy board's mind.

"I've seen the absolutely outrageous letter from the pharmacy board," Ridgeway said. "Apparently they're bored and don't have anything else to do."

She said she's asked the general counsel of the Senate Rules, Joint Rules, Resolutions and Ethics Committee to see if the board's jurisdiction extends beyond pharmacies or people pretending to be a pharmacy.

Ridgeway, a regular customer at the restaurant, said she's also spoken to Gov. Matt Blunt, who she said called the board's action "stupid" and

has indicated he'll intervene.

The board's letter to Justus and Eklof gives them only 30 days to make the changes. While it doesn't say what happens if the restaurant fails to do anything, Thompson said the board would likely seek a court injunction against the restaurant.

For Justus and Eklof, it's one more worry while running a restaurant in uncertain economic times. He said they've mortgaged their home, designed the interior themselves and put most of their waking hours in its operation.

"This isn't a regular restaurant," he said. "We are very good at what we do, and we've worked very hard at it."

Sources say that Missouri Governor Matt Blunt called the action "stupid" when told of the situation, and indicated he would look into the matter. Any legislative action on the matter would need to wait until the General Assembly reconvenes in the Fall.

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age 12 July, 2008 Lake of the Ozarks Business Journal

## Independence day events

by Michael Gillespie

The Lake area is sizzling with Fourth of July events this year. It's all here, from parades to fireworks to excursion boat rides. Here's the list—

4, Versailles. A fireworks display is scheduled for the evening at the Morgan County Fairgrounds / City Park. Sponsored by the Versailles Chamber of Commerce, 378-4401.

July 4, Gravois Mills. Fireworks over the water at Gravois Mills; begins at approximately 8:45 p.m. The display will be visible from the highway, the public access ramp, and from the lake. Parking is permitted at the public ramp, but space is limited. The display is expected to last 30 to 40 minutes. Sponsored by the City of Gravois Mills, 372-6278.

July 4, Sunrise Beach. Fireworks display over the water at Hooligan Bay Resort. The display is expected to start at approximately 9:30 p.m. The Kansas City blues and classic rock-n-roll band Johnnie I and the Receders, will be playing from 6 to 11 p.m. on the outside covered deck. The fireworks can be seen by boat at Fan Hollow Cove, mile marker 38. Call 374-6905 for additional information.

July 4, Lake Ozark. An afternoon and evening of food and fun will be topped off by an over the water fireworks display at the Toad Cove Complex at mile marker 7 on Horseshoe Bend. Call 365-5620 for information.

July 4, Lake Ozark. Independence Day celebration at Lodge of the Four Seasons, starting with a barbeque cookout from 6 to 8 p.m. featuring hot dogs, brats, hamburgers, kabobs, and various side dishes. Fireworks display with patriotic music will begin at dark. Viewing from the resort grounds is limited to lodge guests or restaurant patrons, however the display can be seen from the lake and usually draws a large crowd by boat.

July 4, Lake Ozark. Fireworks and dinner cruise on the Tom Sawyer. The boat will

leave from Bagnell Dam at 8 p.m. and will return at 11 p.m. The cruise will include the fireworks display at Toad Cove. Adult fare is \$30; kids under 12 are \$15. Make reservations by calling 365-3300.

July 4, Osage Beach. Fireworks display over the water at Tan-Tar-A; expected to start soon after 8:30 p.m. Due to limited parking space, only guests will be allowed on the resort grounds. The display will be visible by boat at the 26 mile marker.

July 4, Osage Beach. Fireworks cruise on the Celebration. The cruise will leave Kirkwood Lodge shortly after 7 p.m. The voyage will take in the fireworks display at Tan-Tar-A or Lodge of the Four Seasons, depending on sky conditions. Total cruise time will be 2-1/2 to 3 hours. Adult fare is \$20: children under 12 are \$10: children under 3 are free. Dry snacks will be available on the boat. Walk-ups are welcome, but reservations are suggested; call 480-3212.

## L.O.F.D Levy put to use

continued from page 10 be paid off in 10 years.

Amsinger said part of the tax increase also has been allocated to purchase new bunker gear for the firefighters, as was promised by the district when it campaigned for the increase.

"We have some gear that's 15 years old – and it starts wearing out after seven years. So instead of wearing gear until it falls apart, we've started buying a certain number of sets each year on a rotating basis and we'll keep that up in the future," he said.

The balance of the increase is being used to offset the district's day-to-day operations which have risen due to the increased price of fuel, utilities and insurance, and to provide a pension program for firefighters.

"We were losing many of our firefighters to districts that provided retirement programs. Now that we have a good, solid plan in place, we hope to retain our employees," Amsinger said.

He said the decision to rebuild Station 2, rather than expand Station 3 or 4, was based on the growth on the Bend and the number of calls for assistance received from that area. However, he added that once Station 1 is totally completed, they would be looking at a long-range plan to upgrade those as well.

Amsinger also said the location for the new station was chosen as close as possible to the old station on Bittersweet for a reason.

"It allows every house in our district to be within five miles of a fire station, which, in turn from a Class 6 to a Class 3. "We hope to see that same reduction for the rest of the district with the completion of this new station. And the reduction in insurance should more than offset the increase in taxes."

According to the ISO website, the organization collects information on municipal fire-protection efforts in communities throughout the United States, analyzes the district's fire suppression ability and then assigns a classification from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

Further aiding in reduced rates, the Village of Four Seasons partnered with Camden County Water and Sewer District No. 4 and the fire district to install 12 hydrants in the Village. The red hydrants are being placed in strategic locations and intersections based on fire district's recommendations.

In the meantime, Amsinger said he wasn't sure what the district planned to do with the old station on Bittersweet.

"We may decide to sell it or we may decide to keep it for additional storage. We'll have to look at all our options before we made a decision," he said.

The fire district employs 24 career personnel, three chief officers, two inspectors and maintains 20 volunteers. Three of the four stations are manned at all times. The district also maintains two fireboats.

The public is invited to an open



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The newly completed Lake Ozark fire station.

results in a lower ISO (Insurance Services Office, Inc.) rating. That means a lower insurance premium for property owners," he explained, adding that earlier this year residents of the city of Lake Ozark received a reduction

house at the new station, tentatively planned for July 13. Those attending will have a chance to view the new trucks purchased by the district and to take a tour of the station.

## **End of the POA road- eventual drop off in assessments**

by Nancy Hogland

Narrow, substandard roads will be a thing of the past for those who reside within Four Seasons Property Owners Association boundaries.

The Horseshoe Bend Special Road District has, at the request of the POA, voted to petition the Camden County Commission to take over those private roads, maintain them and eventually bring each one up to country standards, according to road district board president John Jenkins. The district board voted unanimously to accept the plan at its June 19 meeting.

"Currently the POA collects a yearly assessment from residents to pay for road upkeep and also maintenance of the pools, common ground and other areas. Under our agreement, a portion of that assessment will be turned over to us for the next eight years to help offset the costs," explained road district board president John Jenkins in a separate interview. "The good news for

POA residents is that once the roads are paid off, their assessments should drop!"

The Camden County Commission is set to vote on the measure at its July 7 meeting. Presiding Commissioner Carolyn Lorain said as long as the road district has all the information in order, the matter should be approved.

"Camden County has not been accepting any more roads. However, county Horseshoe Bend Special Road District can because, although they are under county jurisdiction, they operate separately from the county. They tax themselves, they have their own budget and they determine their own work. If they want to do this and feel they can handle it, it's fine with us," she said.

Under the agreement, the POA will turn over a total of just over \$3.5 million to the road district. That money will be divided into eight yearly payments of \$439,740 beginning in 2008 and ending in

Jenkins said after the POA approached the district with the proposition, he and district Superintendent Norm Duncan drove each of the 114 "drivable" roads, measuring and surveying the condition in order to determine the



overall cost to bring it up to country standards. According to their figures, 17.4 miles of paved and 3.93 miles of unpaved roads will be coming into the district through this transaction.

"That may not sound like a whole lot, but we don't just throw these things together. Each roadway first gets 6

inches of type 5 base rock. We include a four-foot shoulder on each side and a ditch line outside that to carry away storm water," he said. "Then the actual asphalt road surface has to be a minimum of 20 feet wide. The way we build roads, they last. However, they're also expensive. Before we accepted this agreement, we wanted to make sure we'd be able to do all the work that needed to be done with the money they were giving us. I think under the agreement we came up with, we'll be able to do that."

Jenkins said he wasn't sure when the crews would start on the projects. However, he did say at the June meeting that as soon as the county approved the request, road district employees would begin regular maintenance such as grass cutting on the shoulders.

"We're already way behind in work because of all this darn rain. We poured the surface of one road weeks ago but haven't been able to get back in there to rock the shoulders because of the weather," he said. "However, I do know that from July 7 on, when someone buys a lot where no road currently exists, we'll go in and clean it out - cut trees back and such - and then we'll put a gravel base down. Then the following year we'll try to fit in into the paving schedule. But it may be years before we get every single road widened, paved and shouldered."

In addition, Road District Superintendent Norm Duncan said his crew would be digging ditch lines along some of the roads as soon as possible to fix drainage issues.

In the meantime, Jenkins said the district may look into hiring an additional crew member and may also consider the purchase of another snow plow at upcoming meet-

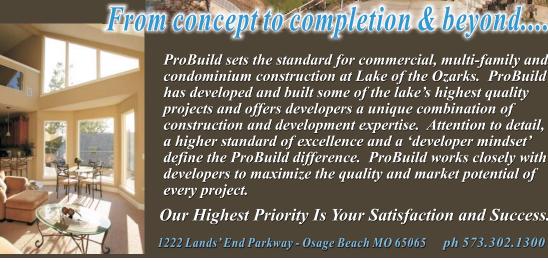
"This will be a big job! If nothing else, this provides everyone with job security," he laughed.



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age 14 July, 2008 Lake of the Ozarks Business Journal

## Wine festival coming to Stone Crest Mall

by Michael Gillespie

The 15th Annual Missouri Wine Festival is coming to Stone Crest Mall on Saturday, July 19, from 3 p.m. to 7 p.m. The festival will showcase eleven Missouri wineries; each winery will feature five to eight offerings from its wine list.

Visitors may sample the wines at their leisure while enjoying light snacks and musical entertainment. Guests will also receive a commemorative wine glass.

"The event will be held in the center court area where we have a waterfall and a little country village," say Stone Crest manager Robin Evers. "It looks like you're outdoors; it's a nice, relaxing setting."

A \$20 admission fee, payable at the door, covers all amenities. In addition to sampling the wines, guests may purchase their favorites by the bottle or by the case.

This year's participating wineries include: Adam Puchta Winery, Hermann; Bias Vineyards & Winery, Berger; Crown Valley Winery, Ste. Genevieve; Les Bourgeois Winery & Vineyards, Rocheport; Peaceful Bend Vineyard, Steeleville; St. James Winery, St. James; Stone Hill Winery, Hermann; Twin Oaks Vineyard & Winery, Farmington; Wenwood Farm Winery, Bland; and Summit Lake Winery, Holts Summit.

The popular event has attracted hundreds in past years. "The tenants got together and started this fifteen years ago," says Evers. "It's a great event. Every year we've had something exciting and different. One year it was a girls' day out. We had several girlfriend groups come in; that was fun. They came and spent the whole afternoon — they went shopping, they went to the wine festival, then they had supper. Last year it was a lot of families that came from different areas — they met and had their family reunions here. Every year we've had a different kind of crowd.

"Twin Oaks is bringing a wine that they can make into marguerites. Bias is planning to bring their Gruhlke's Microbrewery for the husbands that don't drink wine. Stone Hill always brings a non-alcoholic wine.

"You don't have to pre-register, just show up. Come in and enjoy the day."

Entertainer Wally Chambers will be on hand with his mix of vocal and instrumental offerings. Food will be provided by a new restaurant opening soon at Stone Crest. "They're going to announce their name for the new restaurant at the wine festival," says Evers. "They are not going to be open yet, but they are going to do the catering."

Tim Puchta is the owner of Adam Puchta Winery in Hermann. He has participated in the winefest since its beginning and his wines are consistently the most popular in sales at the festival. "We try to guess what the public wants, and that's what we bring," he says regarding his selection of sam-



ples. Puchta says that visitors' preferences do vary from year to year, and while he has not yet decided on which varietals to bring to this year's event, he will definitely include his Vignoles and Adam's Choice — his two top sellers. "Those are pretty much standard wines," he says. "People really, really like them."

According to the Missouri Wine & Grape Board, Missouri was second in the nation in wine production before the Prohibition years. During the 1960s the state began to see a revitalization of the industry with the re-opening of several original wineries. Now there

are over seventy wineries in Missouri. A majority of them are located in the counties bordering the Missouri River, as well as the St. James, Ste. Genevieve, and Springfield areas. Three wineries are located in the Lake area near Stover and Cole Camp. Missouri wineries bring in over \$30 million in annual revenues. Approximately 1,350 acres of the state's commercial farm land are in grape production.

One of the more interesting aspects of wine making is that no two wines taste the same. "The soils make a lot of difference," says Puchta. "You can have the exact same grape at different wineries. But we have a very diverse climate in Missouri — parts of the state will get rain and parts of the state won't, parts will get heat and other parts won't. Sun exposure, water exposure, the types of trellises that people put their grapes on - all make a difference. Then when the grapes come in it depends on how they are processed — the fermentation temperature, the yeast. There are a whole gamut of things that can make a huge difference."

Puchta, whose company is the oldest continuously owned family farm winery in Missouri, dating back to 1855, is passionate about the business. "For a long time wine was basically thought of as being an elite drink and it's really not. It's an everyday drink. If you go to Europe wine is food and food is wine. Wine is an agricultural product. It is the only naturally occurring alcohol product.

"I don't know why there has been such a resurgence in this area. I went back into it because it was part of my family history. A lot of other people think it's a cool thing to do. To start a winery in this day and age even on a small scale is not only labor intensive, but capital intensive. It costs about eight to twelve thousand dollars an acre to put a vineyard in — just to put it in — then you've got to maintain it. You've got to love what you're doing."

Tim Puchta will be among the many winery owners on hand at the 15th Annual Missouri Wine Festival to answer questions and offer samples of the state's finest wines.

## **A Wine Tasting Primer**

by Michael Gillespie

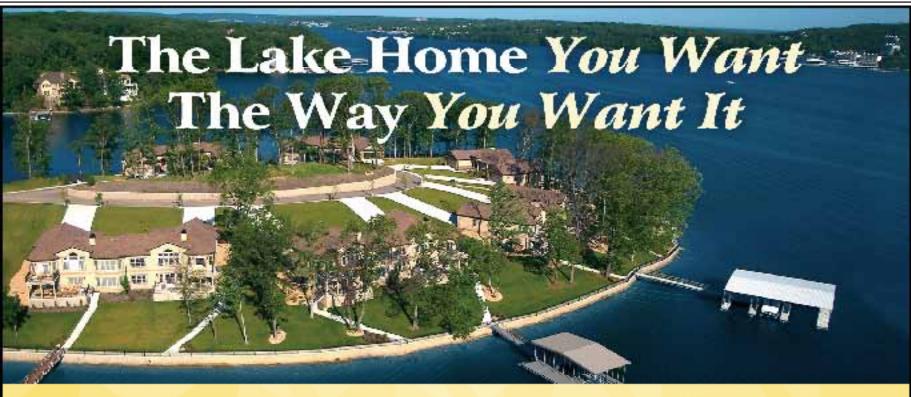
Purchasing the right wine is very much a matter of personal taste. But how do you decide? What do you look for? Whether you're going to the wine festival at Stone Crest Mall, or visiting one of the many wineries within a short drive of the Lake area, vintners are happy to show you how to choose your favorite. Here are a few tips provided by the Missouri Wine & Grape Board and individual wineries—

- The tannins in red wine can make lighter white wines taste bitter. So start with the white wines, then move on to reds, and finish up with dessert wines.
- Eat crackers between samplings. They help clean your palate.
- Drink plenty of water. It will help keep you hydrated.
- Play it safe; have a designated driver. If you sample several wines, you may consume more than you realize.



- LOOK Start by holding your tasting glass up to the light to observe its color. Color tells you a lot about the wine. The color will vary according to what wine it is and also give you a hint as to its maturity. As red wine ages, you will see hints of reddish-brown or brick around the edges. White wines deepen from yellow to a more golden color. Is the wine clear or cloudy? An older red wine will be more translucent than younger red wines.
- **SWIRL** Give the wine a bit of a swirl. Observe the streaks of wine, also called legs, as they roll down the side of the glass. The legs can help you determine the body of the wine. The swirling will also allow oxygen to get into the wine and help release its aroma.
- **SNIFF** After you've swirled, breathe in the aroma, or bouquet. The nose is much more sensitive than the taste buds. Also, a wine's aroma is an excellent indicator of its unique characteristics. Take a quick whiff to get a first impression. Swirl again and then put your nose right into the glass and breath it in. What do you smell? Oak, berry, flowers, vanilla, citrus and grass are common descriptions.
- TASTE Start with a small sip and let it roll around your tongue. Why? Tastebuds in different parts of the mouth specialize in tasting different things. By moving the wine around, you get the wine to all of your tastebuds and enjoy the full experience. As you taste, consider how the wine feels on your tongue. Is it brisk, soft, flat? Tannins (from the stems and skins of the grape in red wines) will feel a bit prickly or bitter along the back of the tongue. Tannins tend to mellow with age. The ideal feel is a mellow softness, often described as "velvety." In a white wine, acidity, when correctly balanced, makes for a fresh, crisp wine, favored by many white styles. Berries, apples, flowers, vanilla, citrus and pepper are all possible taste experiences. Does the wine taste the same as its aroma? Are all the taste components balanced and in harmony?
- **SAVOR** After you've had a chance to taste the wine, sit back for a few moments and savor it. Consider how long the flavor lasts after the wine is swallowed. Does the taste continue to be pleasant? High quality wines leave a pleasing aftertaste lasting as long as 20 seconds after you've swallowed.

Finally, keep in mind that some wines are ready to drink when purchased, while others can be aged: reds — 5 to 7 years; whites — 2 to 3 years; sparkling — 5 to 7 years; and port, dry reds — 7 to 10 years.





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## New law looks to lower textbook costs

A new Missouri law is giving college professors information they can use to potentially lower the price their students pay for textbooks and other study materials.

Gov. Matt Blunt last week

signed into law the Textbook TransparencyAct. The measure requires textbook publishers to provide professors who are ordering the books the wholesale price and exactly what changes have been made from a textbook's previous editions.

The idea is that professors will be able to compare book content and choose cheaper books as long as they aren't providing less educational value. Also, they could tell students to

buy a used, earlier edition if the content hasn't changed.

Assuming a professor used the same textbook year after year, that would also help the book's resale value, allowing students to recoup more of their money if they sell back their books at the campus bookstore.

The law's sponsor, Rep. Jake Zimmerman, D-Olivette, said his measure won't help the price of new textbooks but could give students and their instructors more ways to save money.

"The perception is that professors have been left in the dark about how much a book is sold for," Zimmerman said. "Publishing companies make the pitch on the books that they will make the most money from."

Several publishers contacted by The Kansas City Star about the new law declined to comment.

The wholesale price of college textbooks has increased 32.8 percent since 1998, almost double the 18 percent rise for regular books, said the National Association of College Stores.

On top of that, bookstores typically mark up the price of a textbook by 25 percent, said Michelle Froese, public relations manager for the University of Missouri's Student and Auxiliary Services, which oversees university bookstores in Columbia, Kansas City and Rolla.

Combined with rising costs of tuition and housing, text-book expenses have become a big drain on students across the country, with various surveys showing that the average student pays \$900 a year for books.

"I think that is completely outrageous," said Craig Stevenson, a University of Missouri student who helped lobby on behalf of the textbook bill.

Stevenson said he and some of his fellow students never shop at the campus bookstore, instead buying their books online.

"They save hundreds of dollars every semester," he said.

Missouri's law is modeled on similar measures passed in California, Washington and Arizona, all of which place limits on publishers, bookstores and faculty.

"I think it is a really good piece of legislation," said Tony Luetkemeyer, the student representative on the University of Missouri Board of Curators.

He said he especially likes the provision that would make some CDs and workbooks typically bundled with textbooks optional or allow the student to buy those materials separately. He said he remembered once buying a package but never using the CD or workbook.

Froese said called the bill "a good first start" but said she wondered who would ensure the law was being enforced and that more efforts are needed to educate professors that they are largely responsible for what their students pay for books.





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## Landslide threatens to wipe out road, utilities and business below

by Nancy Hogland

A landslide is occurring on Horseshoe Bend and according to three of the parties being affected no one seems to be willing to take responsibility.

The slide is on a steep wedge of land owned by Four Seasons, Inc. that's lying between the Four Seasons Racquet and Country Club Condominiums on Carol Road and Dogwood Road, which runs behind the condominiums a few hundred feet below. The spot is across the road from Madden Manufacturing, a building materials distributor.

According to Ed Duncan, the supervisor for Ozark Shores Water Co., incorrectly diverted rainwater running off the backside of the condominium parking lot, common ground and easement where the condominium's sewer lines run, has triggered the slide by causing the ground to split away and move several feet down the hill. On two separate occasions, the sliding land has ripped out water lines serving a housing project further down Dogwood; it has caused damage to that roadway; and last month it washed portions of Madden Manufacturing's parking lot away and has continued to fill that business' leech lines and septic tank with water, rendering the system unusable.

"The water drains into a culvert that directs the water down this hill. I know this has been an unusually wet spring, but that should never have been allowed," said Ed Duncan.

According to the Springfield office of the National Weather Service, Lake of the Ozarks has received close to 30 inches of rain since January – just a few inches shy of the average yearly rainfall total. The rainfall amount for June was more than double what is typically received.

Ed Duncan said all that water shooting down the hill has caused the ground to just split away.

"And this is not fill dirt this is natural, virgin ground. There's now a 300-foot to 400-foot long, several-footwide gap between the land above and the area that's split away. The scary part is, we don't know how deep it goes," he said. "If this whole hillside breaks loose and comes down. it will rip the road out and it, along with Madden Manufacturing, will go careening down the hill into Glencove Marine's building below. The only thing holding the mud back now is the road - and it's starting to go. This is a dangerous place to

Norm Duncan, supervisor for the Horseshoe Bend Special Road District, said before the slide, the road district had a several-foot-wide easement running alongside Dogwood where the ground was sloped away from the road and included a ditch to carry storm water. The easement area is now filled with mud several feet high. He said the road district packed the worst area with riprap to keep mud off the road, but the



Norm Duncan, supervisor for the Horseshoe Bend Special Road District, and Cory Hofeldt, operations manager for Madden Manufacturing, survey additional sliding that occurred during a recent rain storm. Behind the men is the easement typically found alongside the district's roads. Photo by Nancy Hogland



Heavy runoff has caused the hillside to split and slide several feet downhill. Photo by Nancy Hogland

pressure of the dirt is causing the blacktop to buckle up and split. He too said he fears the worst.

"And unfortunately, we can't do anything to stop it," he said. "We can't get in here and remove this dirt because more will wash down. I'm worried that, at this point, it won't take much more to bring it all down. You can see how the trees are already leaning. That's because their root systems have started sliding down the hill-and most of these are white oaks with deep roots. If the trees move downhill much more, they're going to take out these power lines. That would cause a major power outage and truthfully, I don't know how it could be repaired without first addressing the source of the problem."

Ed Duncan said when the problem was first discovered he contacted AmerenUE; the Four Seasons Racquet and Country Club Property Owners Association (POA); Four Seasons Group, who owns the land behind the resort condominiums; the road district board of directors; and his boss, John Summers, and asked them to meet at the site. He said they, along with many of their attorneys, showed up.

"Larry Ebersold with Four Seasons poured dye on the ground at Country Club. Sure enough, a short time later here it was pouring down the gully created by the washout and into the ditch. There was no question where the water is coming from," he said, adding that while they all agreed on the source of the problem, they did not agree on who should pay to fix it.

"I don't believe the tax payers should have to foot the bill for this," Ed Duncan said. "This has already cost them enough by us having to bring crews out here and replace line. We did not create this mess and we shouldn't have to pay to fix it."

Norm Duncan agreed, adding, "If this road gets ripped out, it's going to cost a pretty penny to put it back in. Why should it be at the taxpayers' expense?"

Cory Hofeldt, operations manager for Madden, said his company doesn't care who caused the problem, they just want it fixed.

"This has cost us several thousand dollars already. This is our busy time of year. We have all of our inventory stored here and it would be very costly to replace it if it was washed away," he said, adding that because another rain caused the trees to slide even further, he contacted AmerenUE about removing trees close to the power lines.

At the June 19 meeting of the Horseshoe Bend Special Road District, attorney Lew Bridges, who represents the road district, said if it is established that the water is coming from the Four Seasons Racquet and County Club, the Reasonable Use Doctrine, a Missouri law defining land disturbance,

may force them to stop the drainage.

"But that's what the courts are for. It used to be that if you could get the water off your property, it was the next guy's problem, but a law adopted several years ago changed all that," Bridges said. "Now, you have to make a reasonable effort to not harm your neighbor's property."

Bridges said he got a chance to look at the engineer's report and to fix the problem the loose dirt will have to be removed from the hill, rock will have to be put down and that water will have to be diverted another way. He also said while he understood the Racquet Club's reluctance to accept responsibility for paying for the fix, he said they may have no other option.

Several calls were made to both John Walker, head of the Racquet and Country Club POA, and to Larry Ebersold with Four Seasons but neither of the men were available and as of press time, neither returned the calls.

Meanwhile, the above-average rainfall this spring has created numerous other problems throughout the area. Denise Russell, director for the Camden County Emergency Management Office, said she has been swamped with calls from residents about trees falling over, root and all, damaging homes and blocking roads.

Lake of the Ozarks Business Journal

## Troutdale Farm one of the area's oldest businesses

by Michael Gillespie

The Lake of the Ozarks is well known for its good fishing. Ask anyone to name a game fish associated with the Lake and you're likely to hear a long list of species from bass to walleye. But ask about trout and you might get a blank stare 'The water's too warm for trout," they will say. But that's not necessarily the case.

Long before there was a Lake, in fact more than two hundred years ago, explorers reported seeing trout in some of the tributary creeks and springs that today are under the Lake. Flash forward to the present time and you may be surprised to hear that trout are still available in the Lake area — at Troutdale Farm in Gravois Mills.

Troutdale Farm is one of the oldest business sites in the area. Located about a mile west of Highway 5 on Lake Road 5-12 — also known as Troutdale Lane — it was originally the site of a grist mill. A spring-fed creek runs through the narrow valley at Trout-

dale. Back in the 1800s the creek was dammed to form a large pond. The outflow from the lake turned the mill's water wheel. Eventually the mill closed down, but the pond remained. By the 1920s the pond was opened to the public as a fee fishing lake. At that time it was called Collins Lake, named after the spring that fed into it. When Lake of the

Ozarks was created, little Collins Lake lost its appeal as a fishing site. But the cold water of Collins Spring made it an ideal site for a trout hatchery.

Just exactly when and who developed the site as a trout farm is a matter of some coniecture. Present husband and wife owners Dennis and Merritt Van Landuvt have a few old photos but no concise

Vince Orcutt, Katheryn Kauffman, Merritt Van Landuyt work at the

history of the business. Merritt Van Landuyt says that a man from Wisconsin named McQuirter may have started the trout farm operation, or at least improved it. In any case it was up and running by the early 1940s. Troutdale went through

several renovations over the years. The original Collins Lake was drained and in its place were several smaller ponds and raceways. The raceways (trout require cold, running water) started out as wooden troughs. Eventually they would be changed over to concrete block, and finally to concrete.

The Van Landuyts, from Versailles, bought Troutdale in 2002. "We used to come down here to buy fish. We like to eat trout. That was kind of a Christmas tradition for us. And the last time we came down to buy trout, it was closed. We found out that it was for sale, and we contacted the real estate agent about the property."

Before going into produc-

tion, the Van Landuyts had to learn as much as possible about the trout farming business. "What we did," says Merritt, "was go online to some of the graduate programs. Several of the major universities all over the country have aquaculture programs, and trout is part of that. There was quite a lot of literature on trout production. We started studying the literature, and then when we felt like we had some idea of what it was all about we began to visit some trout farms in the state to see what it was like on various sites and right here on our own topography so we could get an idea of how people actually did it.

"We started as soon as we purchased the property to redevelop and renovate the actual spring area — to rebuild the walls. We did some redesigning on actual water flow in order to avoid flooding the fish production area because we knew that that was a potential problem for us. From there we worked our way through the main production areas, redesigning the areas themselves, and just about three weeks

continues on page 21



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## Parents remember son with gift to Water Patrol

by Nancy Hogland

On Aug. 18, 2006, 19-yearold Spencer Wilkes was enjoying the morning working on a parasail boat. He was on the rear deck of the boat, pulling the chute in from the last rider, when he slipped and fell into the Lake.

When the driver of the boat turned around to talk to his customers, he noticed Wilkes was not on board but instead was waving at him from the water. The driver immediately turned the boat around to go back and pick Wilkes up, but in a matter of seconds, he had disappeared. The driver dove into the water in attempt to rescue his friend, but was unsuccessful

Spencer's parents, Brenda and John Wilkes of Holts Summit, were called and spent the next eight hours watching as divers dragged the bottom of the Lake, back and forth, over and over, in search of their son. However, it wasn't until the Missouri State Water Patrol showed up with a side-sonar machine, brought up from Bull Shoals Lake, that his body was located in 38 feet of water.

"It was bad enough to lose our son, but to have to go through that wait was agonizing," Brenda said. "When friends approached us about having a fund-raiser in Spence's memory, we immediately told them we wanted to raise money to buy another side-sonar unit to be kept at Lake of the Ozarks."

She said they looked into the cost and learned they ran about \$65,000, so over the course of the next two years, several fund-raisers were held at restaurants in both the Jefferson City and Lake of the Ozarks

area. The Wilkes' church also participated with a chili dinner and women Brenda worked with even hand stitched a quilt to be raffled off to help raise the necessary money. By their last fund-raiser, held on March 28 of this year, they had been able to accumulate \$38,000 toward the purchase.

"At first we thought we'd have to raise the entire \$65,000. However, after testifying in front of the House Budget Committee in 2007, the legislators approved matching whatever monies we raised and also approved spending an additional \$65,000 to purchase another side-sonar for the Patrol," Brenda said.

At the June 24 meeting of the Lake of the Ozarks Water Safety Council the unit was dedicated and the Water Patrol made a special presentation to the Wilkes to thank them for their gift.

"The Lord carried Brenda and I through this," John Wilkes told the group as he chocked back tears. "He told me that for those that love Him, He would take the bad and turn it to good. He also told me that those who trust in him would never be put to shame.

"Our reason for this gift is two-fold. It's for families but it's also for the people who do this job. I never realized how dangerous a job is it for the divers. I pray that this equipment will never have to be used, but I know it will. I just want to thank you for what you did," he said, telling the teary eyed group how hour after hour, right up until the side-soar arrived on the scene, divers kept searching for his son. "You never gave up. Thank you for that."

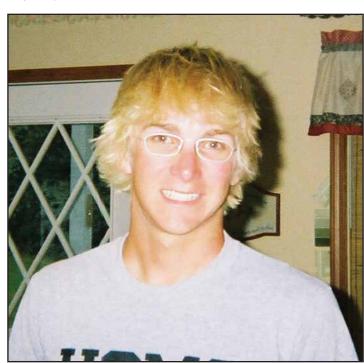
Col. Rad C. Talburt, head of the Water Patrol, said the entire department was touched by the Wilkes' gift.

"We have made a plate that is attached to the side scan sonar to thank the Wilkes family for their donation," he said. "You will also find 'The Victim's Plea' on the plate. It reads: I am counting on you...I lie at the bottom waiting silently...helpless...hoping you will come and find me when all others have given up.

"I came across this from a similar saying sent to me by one of our divers. I was very touched and thought it would



Last month John and Brenda Wilkes, the parents of Spencer Wilkes, who drowned at Lake of the Ozarks in Aug. 2006, were honored by the Missouri State Water Patrol after raising funds to purchase a side-sonar unit (behind the group) which makes it easier to locate drowning victims. Col. Rad Talburt presented the parents with a plaque. Nancy Hogland photo.



Spencer Wilkes, the 19-year-old who drowned at Lake of the Ozarks in Aug. 2006. Photo provided by John and Brenda Wilkes.

be nice to have the wording on the side scan sonar. It serves as a reminder to our divers as to importance of their mission so they will never give up until that loved one has been recovered. It's then that the family can truly begin to cope with losing a beloved family member," Talburt said, adding that he was presenting the plaque on behalf of not only the Water Patrol, but also for all the other families who will be impacted by losing a family member to a drowning incident.

"We can't begin to tell them how much we appreciate this," Major Tommy Roam, spokesperson for the Water Patrol, said in a separate interview. "The capabilities of this machine are incredible. Once someone is accustomed to operating the side-sonar and knows what to look for, they can cover in 30 minutes what it would take divers to cover in three or four days."

He also said many were amazed at the Wilkes' desire to help others who lose loved ones in drowning incidents.

"You just don't see something like this everyday. What a wonderful gesture on their part – and what a wonderful way to remember their son," Roams said.

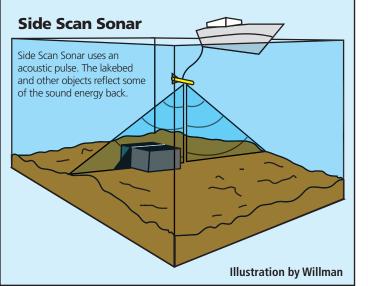
## **How side scan sonar works**

According to Lt. Wayne Talbert, head of the Missouri State Water Patrol Dive Team, the side scan sonar unit, which is towed behind a boat, transmits a signal that bounces off the lake bottom or other objects. The transmitted energy is fans out and sweeps the lake bottom from directly under the towed unit to more than 150 feet on either side. The return echo is continuously creating a "picture" of the bottom as well as shadows of objects that protrude from the bottom. That picture is shown on a screen which is read by the operator above water.

"It's an amazing piece of equipment and cuts what could be days of diving and dragging the bottom into 30 to 60 minutes of searching," he said, adding that the sonar could also be used to scan large boats, bridge columns and underwater portions of dams for explosives. "So it's a helpful tool in our homeland security efforts."

He said he hoped to be able to purchase another side-sonar unit to be kept in the Kansas City area in order to keep a unit within a two-hour drive from any body of water in the state. He also said he'd like to purchase four scanning sonars, which are helpful in smaller bodies of water and in pinpointing a victim's location even more quickly.

The cost of the scanning sonar is about \$68,000.



## **Troutdale Farm**

continued from page 19 ago we have fenced the main production areas so that we have a little more control over predators. It's looking quite a bit different than it did when we bought the property.

"We renovated the retail building and put in a new processing room area where we actually harvest the fish and clean them for restaurant supply. That is the main business of Troutdale — to provide trout to restaurants and grocery stores."

The bulk of Troutdale's production goes to the St. Louis area, as well as Columbia and Jefferson City. Two restaurants in the Lake area, the Olive Branch and Der Essen Platz, also serve Troutdale's fish.

The distinctive taste of trout makes it a year round favorite. "What people like about trout is that it's a very delicate tasting flavor," says Merritt. "It's not a strong flavor and it's easy to work with. The chefs have a lot of

leeway in working with the product. You can pair it with a lot of different sauces and spices and flavorings. You can get pretty creative with it." She adds that being a locally raised fish adds to its appeal. "There's a big push on right now for chefs to provide a locally produced product. There are advantages to that in terms of product quality and safety and efficiency."

The trout spawn once a year on site — usually in the latter part of the year. The eggs are taken and placed in incubation.

Troutdale also buys eggs in the spring from outside sources in order keep a constant year round supply of new fish. The fingerlings grow about an inch per month; it generally takes a year to raise a fish to production size — about a pound and a quarter. "We have grown to a production of about a thousand pounds a week now," says Merritt. "That's still pretty small for a trout farm but we're careful

not to bring on more fish than we have customers for. Right now the customer need is just about keeping pace with the fish production."

Harkening back to former times, Troutdale also offers trout fishing for a fee. "That's a small part of the overall volume, and we don't market it heavily," Merritt says. "Most of the fishing on site here is usually during the summer,

and probably the biggest day for that is Saturday. But we have a lot of second and third generation people that come back and have caught their first trout here at Troutdale and want their grandkids to fish at Troutdale, too. So that's kind of exciting."

There is a \$10 registration fee to fish. That covers the first two pounds. After that it's \$4.95 per pound, live

weight. Troutdale will clean the fish for free. For an additional charge customers can have the trout filleted.

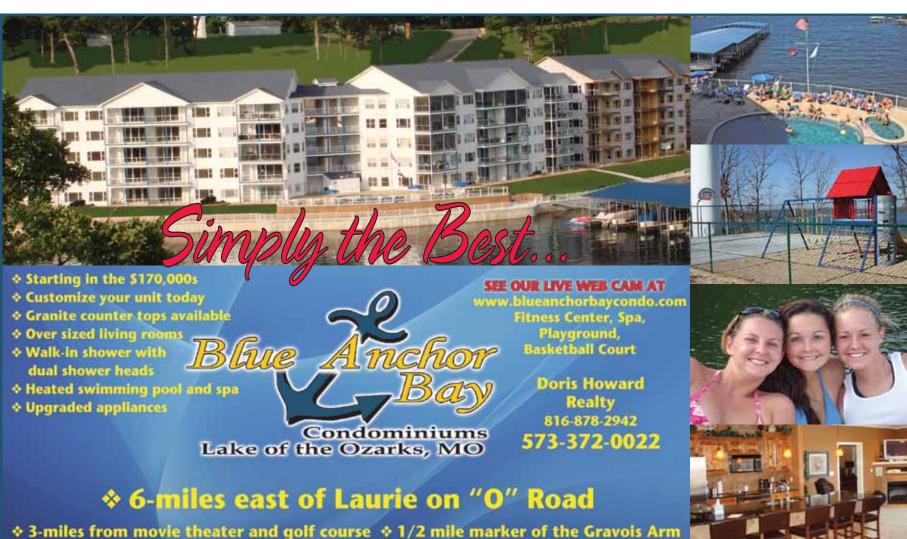
As an added program, experienced fly fisherman can indulge in a day of catch and release. "We offer that for people who are competent at handling the fish without harming them," says Merritt. "That does take a little expertise because a lot of times the fly fishermen want to see how many they can catch but they don't necessarily want to take them all home and eat them." Catch and release fees are determined by the half- or full-

As with so many other small businesses in the Lake area, the Van Landuyts saw an opportunity and decided to take a chance. They've put a lot of work into their venture and the improvements are quite noticeable. More innovations are on the way as they strive to continue a decadeslong tradition.

Troutdale Farm is open every day except Sunday from March through November.



Filleting the trout by hand to remove bones.



## Time's running out to replace dock foam

by Nancy Hogland

As promised, a two-man crew from AmerenUE will be spending the summer on the Lake of the Ozarks, tagging docks that have not been refoamed with encapsulated foam. The tickets warn residents that they have only until Dec. 31 to replace their white, orange or blue non-encapsulated foam or face consequences that ultimately could include removal of the docks.

Jeff Green, AmerenUE's supervisor of Shoreline Management, said the crew started in early June checking docks nearest Bagnell Dam, and then began working its way upstream cove by cove. They will continue, covering every arm of the Lake, until they reach the dam at Warsaw.

"This is just a friendly reminder, but we want people to know we're serious about enforcing the deadline," Green said. "December may seem like a long way off, but it will be here before you know it. We think most people know about the requirement, but just in case they don't, this will serve to jog their memories."

The notice, which is being attached to docks with zip ties, reads:

Your dock has been posted and recorded as having nonencapsulated flotation. This notice is presented to remind you that all docks on the Lake of the Ozarks must have approved encapsulated flotation by Dec. 31, 2008. All docks without approved flotation after this date will be in violation of AmerenUE Guidelines and subject to enforcement fees of up to \$4,000, revocation of dock permit(s), and removal from the Lake. You must submit a float replacement notice to Ameren's Shoreline Management Office upon completion of your float replacement. You will find a copy of this notice at the website (www.ameren. com/Environment/adc\_ev\_ FoamFlotation.asp), from any certified dock builder or the Shoreline Management Office.

The tag also includes the office number, 573-365-9252.

Green said the crew surveying the Lake is equipped with laptop computers and camera outfitted with Global Positioning Systems (GPS) that record the exact location of each dock. He said this technology will allow them to easily locate the dock again after Jan. 1 to see if the foam has been replaced.

He also said that while 90 percent of the docks found during the first week of the search had been properly foamed, the crew had located more than 150 that hadn't. They also found one dock with the nonencapsulated foam "encapsulated" in black trash bags.

"I don't think we'll find too many of those, though," Green laughed. "I don't think the neighbors will go along with it. If a homeowner spends \$3,000 or \$4,000 replacing flotation on his dock, then sees that his neighbor is simply bagging his foam, I'd say we'll probably be getting a call from the homeowner reporting him!"

Green said because some of the dock owners who still have the un-encapsulated foam may not make it to the Lake before time runs out, he also plans to send them a letter bearing the same message as the tag.

"While I believe the tags and letter should do the trick, we are prepared to start revoking permits in January from those who refuse to comply. In the past, Ameren has been typically benevolent about enforcement, but with all the people that are here using the Lake, it's time to keep the rules," he said. "Otherwise, why have rules? However, we don't anticipate many problems. So far, when the homeowners look outside and see their dock getting tagged, they'll walk out and tell the workers that they plan to get their flotation replaced this summer. Most people who aren't yet compliant have just put it off, as we all have a tendency to do, but they're willing to do the right thing."

Those who decide not to do the "right thing" will lose their permits, which are required by some title companies and realtors to sell the property. Fines will be assessed soon after.

"There may be a short period of time before we come out to remove the dock, but it will be a short period," he stressed. "We may destroy the docks, or we may store them for a little while to allow people to get the foam replaced, but it's hard to know exactly what we'll do



AmerenUE workers post notices on docks without encapsulated foam.

without knowing how many we'll have to deal with. But we're hoping it won't come to that."

Ron Mueller, president of Trico Dock Center in Osage Beach, said if people wait too long to get the work done, they may not be able to find anyone available.

"September is usually the time most dock companies start replacing the flotation anyway, so if people don't get it done over the summer, there's no telling if anyone will be even be able to get to it," he said. "And then there's always the unpredictability of the weather. Most years, November and December are decent enough that you can replace foam, but if we get another snow storm like we had in December 2006, people might not get their jobs done. We were so busy that year just picking up the pieces from the storm that nobody had time to replace foam."

AmerenUE, who owns the shoreline and operates Bagnell Dam, decided several years ago that the non-encapsulated foam had to go. Flotation that had broken away from docks was the largest source of debris on the lake, with volunteers removing close to 200 tons of foam from the shorelines each year during the spring cleanup. In 1995 AmerenUE banned any new installation of the

non-encapsulated foam. Then in 2003, the company set a final deadline for replacement of the foam already in place.

As the owner/operator of the Osage Power Plant and Bagnell Dam, Ameren UE is required by the Federal Energy Regulatory Commission (FERC) to conduct certain shoreline management activities like dock regulation, dock builder certification, shoreline management and bank stabilization. As part of its licensing procedures, AmerenUE was also required to develop a long-range plan that addresses environmental, recreational and cultural and historic issues, as well as growth and development that impact Lake of the Ozarks and downstream on the Osage River. The plan, put together by AmerenUE, the Missouri Department of Conservation, the Missouri Department of Natural Resources, U.S. Fish and Wildlife Service, the National Park Service and a group of community members, was submitted to FERC in the spring. The power company is still waiting to hear if that plan met with FERC's approval.



Lake of the Ozarks Business Journal July, 2008

## **MTD Transportation Funding Summit in Mexico on June 30**

The Missouri Department of Transportation (MoDOT) is facing a drastic reduction in funding that could have a detrimental impact on both the businesses and citizens of this state. In order to raise awareness, the Missouri Transportation and Development Council (MTD), the Mexico Area Chamber of Commerce and the City of Mexico will host a Transportation Funding Summit from 11:30 a.m. to 1:30 p.m. on June 30 at the Mexico Area Chamber of Commerce.

"Transportation funding is both an economic development issue and a matter of public safety," said Christen Jackson, MTD lobbyist. "For example, a combined effort between MoDOT and the Missouri Highway Patrol dramatically reduced fatalities from traffic crashes from 1,257 in 2005, to 1,096 in 2006, and finally 974 for 2007. That's good for both the people of Missouri and the businesses in this

Speakers at the Mexico meeting will include Kevin Keith, chief engineer of the Missouri Department of Transportation; Sen. Bill Stouffer, R-Napton, chairman of the Senate Transportation Committee; and David Stokes, policy analyst with the Show-Me Institute.

"The perfect storm continues to brew on the transportation horizon," Rahn said in his State of the Transportation Address, which he delivered to a joint session of the General Assembly on Feb. 6. "Three major factors are stirring up gale force winds that are coming on like a freight train set to arrive in 2010."

In 2010, Amendment 3 bond money must go toward repaying bonds that were sold to fund the statewide road improvements that have taken place over the last four years.

That same year federal fundingwill drop, reducing MoDOT's \$1.2 billion construction program in 2005 to \$569 million.

Finally, the cost of building and maintaining roads and bridges continues to rise.

"Since 1997 state revenue for roads and bridges has grown 36 percent," Rahn said. "At the same time, asphalt prices rose 97 percent – almost three times as much. Concrete has risen 48 percent. Steel has increased 57 percent. And, fuel to mow right of ways and move dirt has increased 204 percent."

Among the funding options that will be discussed: Toll roads, raise the state's sales tax by 1 cent to benefit MoDOT, public-private partnerships.



The Lake Area Chamber of Commerce was on hand to welcome new member Osage Beach Maid-Rite with a ribbon cutting. For more information stop by the Hy-Vee Convenience Store, directly in front of Hy-Vee or call 573/348-1180. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors and many Managers and Employees from Hy-Vee, from left to right are: (1st row) Jon Bain, Maid Rite Operations Manager; Jeff Buer, Owner; Wanda Buer, Owner (w/ scissors); (2nd row) Jamie Jabara, Eric Buer, Owner; Ryan Buer, Owner; Barb Painter & Robin Evers, Lake Area Chamber Board Members.



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ge 24 July, 2008 Lake of the Ozarks Business Journal

## **LAKE STORIES WITH MICHAEL GILLESPIE**

## **Boating in the 30's**

by Michael Gillespie

Lake of the Ozarks has attracted boaters since its creation in 1931. Though the lean years of the Great Depression prevented a lot of people from buying a boat, there were ways to get out on the water. One of the attractions for folks who came to see the new lake in those early days was the thrill of taking an excursion boat

We take it all for granted now, but imagine riding on the lake in the 1930s. It must have been quite different than today—very little boat traffic, miles and miles of undeveloped shoreline, and not many places to get gas. Two published accounts of early-day boat rides come down to us over the decades.

The first one appeared in the August, 1931, issue of the Versailles Leader. The lake was brand new then — it had only been filled for about three months. The article appears to have been written by a travel writer from Kansas City named Floyd Sutton. Upon arriving at Gravois Mills, Sutton wrote that there was "a speed motor boat pulling up from out lake, ready to take another load of passengers for the dam, twenty-five miles away."

Traversing the entire length of the Gravois Arm, Sutton said that the boat passed a number of prominent caves, but he made no mention of a single clearing or cottage along the wooded shoreline until the excursion reached the Pistol Club at the mouth of the Gravois.

Here, on the west side, a group of Kansas Citians were building a cluster of "beautiful summer cottages."

Today, nothing remains of that once fine development save for the road that served it — Pistol Point road at the end of O Road.

"Leaving the Pistol Club," writes our chronicler, "we enter the lake proper. The waters spread to a mile and a half, and one may now see for miles up and down the lake. Both shore lines are dotted here and there with cottages the rest of the way to the dam site. But, for all the new summer homes and

resorts being laid off, like Sussex, the country is still 'half wild, yet wholly tame.' And there is the dam. A vast pile of reinforced concrete which rises to one hundred and forty feet, a work of engineering which awes by the wonderful ability of man to tame a stream and create this lake, making a haven of rest and beauty for the tired city tourist."

Sutton might have been one of those tired city tourists, but he didn't rest for long. He seemed bent on seeing as much as possible in as short an amount of time as possible. The remainder of his article tells of a whirlwind journey through Camdenton and Warsaw. The only other boat ride he experienced was the ferry crossing at Green Bay Terrace. The Hurricane Deck and Niangua bridges that would carry Highway 5 across the lake were still six years in the future.

A somewhat more leisurely and detailed account of early day boat ride comes to us from the pages of Motor Boating Magazine.<sup>1</sup>

The writer, one H.H. Meyer, states that he was on business in Kansas City in the early 1930s and saw a movie describing Lake of the Ozarks. "According to the producer," wrote Meyer, "not one superlative was absent."

Lake of the Ozarks was not well known outside of the region, and a friend of Meyer's casually suggested that it couldn't have been much of a lake. After all, said the friend, the largest man-made lake in the country was the thirteen-mile long Wyman Lake on the Kennebec River in Maine. No, this Ozark lake couldn't amount to anything.

That settled it for Meyer; he would have to see for himself. His first task was finding a map of the lake. There didn't seem to be any. He even wrote to Washington, without results.

He eventually located one — a good one, he said — at an engineering firm in Kansas City. And he was startled by the results. Here was an artificial lake that reportedly ran for 126 channel miles, with three large branches and hundreds



of lesser inlets, covering a total surface area of 95 square miles with 1,300 miles of shoreline! Could this be true?

It was October, 1933; time to find out. From Kansas City to Sedalia he motored, then south to Sunrise Beach. The route would be familiar to millions today, except that back then the paved roads ended near Cole Camp.

"We first saw the lake at Gravois Mills and were not impressed," wrote Meyer, "but from that point on the road climb steadily through hills covered with oak. Suddenly, just beyond the Morgan-Camden County line, the lake lay unfolded far below us, stretching away for miles, with many wooded pools and inlets. The hills wore foliage of many hues and the sun, low in the west, sparkled brilliantly on the dark blue water of the Lake.

"We spent the night at Sunrise Inn, on a sandstone bluff, high above the lake. The beds were good, as likewise the hospitality, and I shall long remember the fresh butter, raised biscuits, and pumpkin pie. Sunday donned clear and frosty, with old Sol glaring at us across the lake. Early breakfasts are the rule at Sunrise Beach, and ours was no exception. At eight o'clock we were all at the landing in the cove back of the hotel. A few minutes later Captain Bob Curry cast off the lines and off we started in his twenty-five foot Dee Wite cruiser. One in all, you should know Captain Bob — the most engaging storyteller I ever met. He began cautiously, but by five o'clock that afternoon the sky was raining three pound fishes right in the middle of Kansas.

"Captain Bob undertook to show us the utmost in the one day available. At first our course was almost due east for eight miles to the Arrowhead

Beach Club. Not one habitation was visible during the hour we spent on this run, but we saw literally thousands of mallards and wood-ducks resting on the lake. And we saw a great many fish. One big bass leaped clear of the water within a few yards of the boat. Captain Bob said the lake was fished out. He couldn't guarantee more than ten three-pounders a day."

The excursion boat turned into Pogue Hollow Cove, "a tiny inlet," and tied up at Gore Boat Yard for gas — at seventeen cents a gallon. Meyer described the place as a "favored port for St. Louis folk." Gore Boat Yard was the forerunner of Port Arrowhead Marina.

"About a mile beyond Osage Beach," wrote Meyer, "we passed the only lighthouse on the lake — and a private one, at that — standing on Playport Point at the east side of the entrance to the Grand Glaize. The Glaize looked entrancing, but Captain Bob only let us have a peek at it."

On they rode around Turkey Bend toward Linn Creek Bend. "This four mile stretch was the best we saw," Meyer wrote, "with high wooded hills and deep inlets on both sides, ending with the sheer limestone wall of the Palisades."

This Palisades Bluff, between mile markers 27-28, is today also known as Lyons Bluff, or more accurately as Lyne's Bluff. It was the same wall that early explorers had called La Belle Roche.

At this point Captain Bob handed to wheel over to Meyer with instructions to "just keep her off the beach." The excursion turned up the Niangua for about five miles. It was now about one o'clock and time to turn back.

"Captain Bob gave her the gun on the way home," continues Meyer, "cutting our run-





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

#### Steenhooling".

#### He les also permet dozens of magazine articles. Both of his books are available online at Amazon.com and Notices and Noblescom.

ning time to four hours, so that we were able to carry on past Sunrise Beach towards the dam. The inlets and coves are so numerous in that direction that we appeared to be navigating a wide lake dotted with islands, although there are said to be only six islands in the entire lake. The sun set in all its glory, with Mister Moon looking on, as we turned towards home, and six o'clock found us back at Sunrise Beach, anxious to tackle whatever the cook had to offer."

Interestingly, Meyer never mentioned seeing any boat traffic on that day. His only comment about the condition of the lake was that it was completely free of floating debris.

Meyer left the area convinced that he had witnessed something very special. Writing for a national audience, he concluded: "I have cruised for nearly thirty years on salt water along the New England coast, with only one excursion on fresh water, to the Great Lakes. I have seen quite a bit of scenery here and there, and I know that what I saw Sunday, October 29, on the Lake of the Ozarks, will always rank near the top."

The same could be said today.

<sup>1</sup>H.H. Meyer, "Missouri's Lake of the Ozarks," Motor-Boating (May 19, 1934): 36-38, 105. Used with permission. Lake of the Ozarks Business Journal July, 2008

## **Habitat for Humanity needs help**

by Nancy Hogland

If you're not handy with a hammer or proficient at plumbing – but would still like to help Lake of the Ozarks Habitat for Humanity build houses – you now have another option.

Volunteers are needed at the Habitat's Warehouse Retail Store south of Camdenton on Highway 5.

The 6,000-square-foot store just opened at the end of May and already is stocked full with everything from office furniture to bathroom fixtures. And, according to Tom Reth, president of the Habitat board and general contractor for the home building projects, huge crowds have been flocking to the store to get in on the bargains.

"It's been great because all the items are donated. The money that comes in is used to purchase building materials or to pay for services we can't get donated to build the homes," he said. "However, we need help taking care of all our customers!"

Habitat for Humanity, an interdenominational Christian

organization, partners with lowincome families living in substandard housing, and with donors and volunteers who come together to build decent, yet affordable homes. Those homes are sold to partner families at no profit and financed with nointerest loans.

background checks as well as home visits.

A store was established several years ago to sell items that were donated, but not needed in the construction of the homes. After moving three times into rented buildings, the local Habitat board of directors decided to

not busy at the register. He said he also needs stockers who can assist with resale duties and test the usability of donated items. And although it's not necessary, Reth said he hopes those volunteers would also be able to help load and unload both donations and purchased items.



However, Habitat is not a give-away program. The organization's slogan is "Habitat is a hand up - not a hand out." In addition to a down payment and monthly mortgage payments, partner families must invest hundreds of hours of their own labor in building their homes and the homes of others. Families are selected after a lengthy process that includes credit and build its own facility.

Now that the facility is completed and open to the public, Reth said more hands to keep it running smoothly. He said they need cashiers who could assist customers with sales, operate the cash register and make change with accuracy. Those volunteers also may be asked to help with minor cleaning and merchandising of the store when they're

In addition, Reth needs someone with a valid driver's license and a good driving record to drive Habitat's 20-foot box truck to pick up large donations.

"Sometimes we'll have someone call wanting to donate a large dresser, for instance, but they have no way to get it to the store. We'd like to have someone we could call to go pick those items up," he explained.

The store is located three miles south of the square in the Keystone Business Park. Hours of operation are from 9 a.m. to 1 p.m. every Tuesday, Thursday and Saturday.

To volunteer or to get more information, call Tom or Chris Reth at 573-317-1843 or email chrisreth2@aol.com. To donate a large item, contact Les Nockunas at 573-346-4787 or leave a message at the Habitat office at 573-317-3962.

To receive Habitat for Humanity's bi-annual newsletter, contact the Habitat office or visit its Website at lakeoftheozarkshabitatforhumanity.org. To get involved in a building project, a volunteer data sheet can be downloaded from the site and mailed to the Habitat office at #1 Court Street, Suite 16; Camdenton, MO 65020.

In the 30 years of Habitat's existence, they have built more than 225,000 homes in 90 countries around the world and in all 50 states. Since being established in the Lake area 10 years ago, Habitat's three local chapters have helped more than a dozen families achieve the "American dream."



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## NOW SERVING THE LAKE AREA



## Missouri DNR awards \$28,000 to Osage Beach for wastewater system improvements

The Missouri Department of Natural Resources has awarded a \$28,000 grant to the city of Osage Beach in Camden County. The city will use the funds to build a wastewater collection system in the Airport Road area. Currently, the area relies on residential septic systems. The new wastewater system will eliminate 20 of the current septic systems.

The grant funds come from a \$50 million bond sale in November 2007, which funded Governor Blunt's Clean Water Initiative for water and wastewater improvements. The funds will be used in conjunction with loan funds from a Clean Water State Revolving Loan. The sewer project is estimated to cost \$645,806.

The Department of Natural Resources' Water Protection Program will administer the grant funds. For more information, contact the Department of Natural Resources' Water Protection Program, Financial Assistance Center, P.O. Box 176, Jefferson City, MO 65102-0176 or phone 800-361-4827 or 573-751-1192.

## "Premium Advice"

with Steve Naught of Naught-Naught Insurance

#### **What's So Special?**

If you have commercial property coverage you likely have one of three Cause of Loss forms on that policy. Basic, Broad or Special forms determine the trigger for policy coverage. Basic and Broad Forms name the perils that are covered under the policy. They list wind, lightning, fire, and other perils that the policy insures against. Broad form lists more perils than Basic form. If one of the named perils causes the loss, the policy is intended to pay the claim subject to any limitations or exclusions on the policy. Special Form uses a different approach. It used to be referred to as all-risk coverage; however this was a poor description as the policy does not cover everything. In a nutshell, the Special coverage form states that the policy will cover risks of direct physical loss unless otherwise excluded or limited. Guess what? The policy has multiple exclusions and limitations. A better term would be Named Exclusion Form.

Some exclusions in the policy are there because coverage is meant to be purchased under another policy or by an endorsement to the policy. Earth-

quake, water (flood), ordinance & law, utility services, business income, mechanical breakdown and boiler and machinery are a few examples of exclusions that can be bought back by other means.

Other exclusions on the policy are due to the unpredictable nature of the risks so there is no easy way to charge for or provide coverage for a particular type of risk. Examples of this would be nuclear hazard, governmental action, or military action.

There are also the traditional exclusions to the policy that are included for obvious reasons. Wear and tear is normally not covered on a property policy. Corrosion, criminal



**Steve Naught, CIC** 

acts, neglect of property, and voluntary parting all fall into this category.

Although Special form gives coverage to a larger array of perils than Basic and Broad Forms, the form has many exclusions which narrow coverage. Keep in mind your specific risk and how these exclusions and limitations can have a dramatic effect on how your business will operate after a claim. A professional insurance agent that knows your business can make recommendations on how to work on gaps in your policy.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. For additional information he can be reached at 573-348-2794 or at stnaught@naught-naught.com.

Lake of the Ozarks Business Journal

## MOHELA delays June payment for building plan

by David A. Lieb

(AP) Financial strains have prompted Missouri's student loan agency to again delay a planned payment to Gov. Matt Blunt's college construction pro-

The board of the Missouri Higher Education Loan Authority was scheduled to make a \$5 million quarterly payment by the end of June, as part of a requirement to transfer \$350 million to the state over six years.

The board decided that it could not afford to make the June payment. But it did vote to pay about \$850,000 to the state to satisfy the remainder of its missed March quarterly payment, said MOHELA's executive director, Raymond Bayer Jr.

The student loan agency's payments are mandated under a 2007 law backed by Blunt and Republican legislative leaders as a way to finance new or improved buildings at public colleges and universities.

Since that law passed, however, Missouri's loan authority has run into financial troubles along with many of the rest of the nation's student lenders. A federal law also passed in 2007 cut the subsidies available to student lenders, and a cautious credit market has made it more difficult for student lenders to package and sell their loans for profit.

Bayer had recommended that the MOHELA board not pay any money toward either its missed March installment or its June payment.

Because of the tightened credit markets, MOHELA now needs a higher percentage of equity than in the past to issue bonds used to finance its student loans. Whereas credit markets now require an equity of at least 4 percent of the bond issuance, MOHELA currently has an equity ratio of 1.65

percent of its assets, Bayer wrote in a memo to the board.

Bayer said MOHELA has about \$30 million in unencumbered and unrestricted equity. The agency needs that-- and many millions of dollars more-- to issue the new bonds necessary to purchase student loans and to permanently finance some of its existing loans now backed by short-term lines of credit, he said.

But board members wanted

to show they weren't abandoning Blunt's building program, dubbed the Lewis and Clark Discovery Initiative. The 2007 law allows MOHELA's quarterly payments to the state to be reduced by the amount of interest the state has earned from the money it already has received from the loan agency. After applying that interest, the loan authority projects it can satisfy the \$5 million March installment by paying about \$850,000.

## **Get Inside the "O"**

#### O Road Business Owner's Organization

#### **Rocky Top Bar & Grill flour**ishes along "The O"

It's the kind of place where the bartender mixes your drink as you walk in the door. While Rocky Top Bar & Grill has only been around for two years, the neighborhood tavern was really always there.

"People like this bar because of its friendly, down-home atmosphere. It's like a Cheers," owner Mike Maurer said. "We attract locals throughout the year and have many tourists during the summer season. But, once you come in, everybody can associate with each other. They all become family."

A short trip down O Road, past the movie theater on the right, Rocky Top has clean felt, straight cues, wellpoured drinks and food worth bragging about. Locals rave about Taco Tuesday and a Wednesday night steak special that can't be beat.

The top seller is a savory barbecue rib plate that comes with choice of potato and coleslaw.

"We don't use the commercial smokers; we cook it the old-fashioned way," he said.

Rocky Top's homemade pizza has also become a staple on "The O." Guests can order from a choice of toppings, including pepperoni, Canadian bacon, Italian sausage, hamburger, green peppers, mushrooms, onions, black olives and jalapeños.

The tavern has shuffleboard, a pool table, Keno and ping-pong. For hot sporting events, a non-smoking dining room also houses a 10-foot projection television.

Mike, his wife Lynne, and friends remodeled the former O Road Steakhouse and opened Rocky Top on April

10, 2006. The Maurers have attributed their success since to a return clientele of locals and weekenders.

For 30 years, Mike was a contractor in the Midwest and as far west



as Montana, where he met Lynne. They were married Oct. 12, 2007, on a friend's dock here at Lake of the

"I was getting bored with it and wanted to do something else." Mike said. "I always wanted a place that had the best food around, and have done a lot of cooking in my life. So, my wife and I moved to Lake of the Ozarks and decided to open up this

Opening the new business has been a risk well worth taking, Mike says. The west side has been receptive and the "The O" is paying dividends. With more growth on the way, it looks as though more full-timers and weekenders will be rolling through Rocky Top in the years to come.

Rocky Top Bar and Grill is located on Route O in Laurie. For more information call 573-372-3399.

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Lake of the Ozarks Business Journal

## How much is a reputation worth?

continued from page 2 "Blasting next to pipelines is done every single day," Mc-Donald added.

Dean says his company's reputation is on the line if they get the permit.

"We're not going to go in there on the first day and be able to convince them. They're going to be convinced by actions and they're going to be convinced by daily operations and what they see."

"But I can assure one thing,

we're going in there with the intention, and full anticipation of being good neighbors, and we will not veer either way from that.'

"We want to fit into the community," McDonald added, "we want to bring jobs to the community, and we want to give them a local source of rock."

So simply put it is one business' reputation against the city's reputation. How much do you spend defending either?

Add in that all of the bills aren't in vet for either side. In July the Missouri Department of Natural Resources hearing officer who oversaw the testimony will make a recommendation to the Land Reclamation Commission. That commission then possibly makes its decision in September. Two more legal expenses for both sides.

But again, you have to look at what's on the line.

## Local real estate may get boost

continued from page 1 some places to be determined by the states."

"We also are going to be doing some things in that bill that we think will alleviate some of the credit crunch in terms of putting money in the hands of some of the housing lenders and the housing authority."

Money for lenders may give the boost that homebuyers need to get motivated, to come to the lake and make some investments. Cheap lending rates could also really help.

"Getting a credit to first time homebuyers that will encourage people to get into the housing market," McCaskill said, "so that we don't have this ripple effect in terms of our economy where you see small businesses shut down that provide supplies to construction companies."

The senator seems to have a keen eye for the second tier lake economy, specifically the drive of development in the area. Construction makes up a huge part of what money is spent in the area. Local builders employ people and buy materials locally and when they do not build anymore, things stall.

So, McCaskill has held foreclosure clinics in the state to help regular Americans improve their status, which some say, in turn, bolsters the upper economy for luxury items like second homes. Those future second homebuyers are literally the bread and butter of the lake economy.

So the bill will be taken up in the middle of July and the boost from the bill may not be seen until much later, but it may be a good idea to pay close attention. What the Congress does now could bring the prospectors back to the local real estate investment market in droves. That may push up the lake economy with new money and new investment. Contractors will be flush with work and suppliers will be fully stocked. Sales taxes will increase, and with that sales tax increase, it makes property investment here even more attractive. And here is the secret as to why.

Because it keeps the idea of a city property tax that much farther away.

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## Lake Area cities "opting out" of August Sales Tax Holiday

Beginning on Friday, August 1, through Sunday August 3, Missouri residents purchasing back-to-school items for their kids or themselves, get a break on the sales taxes-- if the city they buy them in decides to participate. Around the Lake area, Osage Beach, Camdenton and Jefferson City have all elected not to. Only Lake Ozark is not on the list to opt-out. Good news, however, even if the cities "opt-out", the State of

Missouri's portion of the sales taxes-- some 4.225%, remain exempt for the sale of qualifying "sales tax holiday" items.

Items included in the Sales Tax Holiday are: Clothing- any article of

clothing having a taxable value of \$100 or less. School Supplies- A limit of

\$50 per purchase. Computer Software- the tax-

able value must be \$350 or less. Personal Computers- the

taxable value cannot exceed \$3,500.

Computer peripheral devices- not to exceed \$3,500.

For those that elect to wait until the August 1 weekend in order to do their back-toschool shopping, the savings can be significant. That \$3,500 computer? You'll save \$147.87 in state sales taxes alone. Buying it in Lake Ozark also saves you the city's sales tax of 3.75%, which means that \$3,500

computer purchase will cost \$279.12 less than on any other weekend.

Computer Peripherals include: "Devices designed for use in conjunction with a personal computer, such as a disk drive, memory module, compact disk drive, daughterboard, digitalizer, microphone, modem, motherboard, mouse, multimedia speaker, printer, scanner, single-user hardware, single-user operating system, soundcard, or video card."

If you have a new computer in mind, here is the DNR's definition: "a laptop, desktop, or tower computer system which consists of a central processing unit, random access memory, a storage drive, a display monitor, and a keyboard.'

Clothing "shall not include watches, watchbands, jewelry, handbags, handkerchiefs, umbrellas, scarves, ties, headbands, or belt buckles."

## The Vandervort Report

#### The Resort & Yacht Club @ Toad Cove celebrates its grand opening!

I've been buying up, renovating, tearing down, and building new properties here at the seven mile cove for going on ten years now, and it's finally complete! The Resort & Yacht Club @ Toad Cove, adjacent to the Horny Toad Complex is now open, and we are celebrating our grand opening in style! Kicking off the celebration on July 3rd with the legendary Randy Travis live in concert, several fireworks displays and live entertainment throughout the weekend, then the Outlaws live in concert on Sunday July 6th wrapping up the weekends festivities.

If you haven't had the opportunity to visit our new Resort & Spa, I would encourage you to stop by and take a tour; I'm sure you'll agree that it is comparable to some of the finest Resorts you would find in Las Vegas or the Caribbean, and even better yet, it's right here at the Lake of the Ozarks, in our own back yard. You can check us out at; www.toadcove.com or call 573-365-5620 for reservations.

Our resort shops offer some of the finest resort wear made; names like Tommy Bahama, Nat Nast, & Lacost to name a few. Our jewelry store "Diamonds of Toad Cove" offers elegant jewelry for every occasion. I'm sure you'll agree that our spa experience is second to none, offering quality Aveda products.

From the second you pull up to the grand entry way of the resort, and are greeted by our Bell man, you'll appreciate the subtle elegance of this one of a kind luxury resort hotel. Every amenity you'd expect to hope for, plus you are right on the lake! If you are looking for a fantastic place to have your next business function, the resort offers over ten thousand square feet of meeting space.

I think everyone here at the lake has confused this Resort hotel project for a condominium project, I can't tell you how many times I've been asked; "how is the condo project coming"? Now that it's completed, there isn't any way it could be confused for a condominium project. Yes, it is a Condotel, but you would never know it unless you were one of the lucky individuals who happened to own one of these luxury suites.

Our Yacht Club marina is quickly filling up, but there are still some slips that are available. Our Yacht Club members get to enjoy many of the hotel amenities; such as the fitness center, gated parking, and our signature swimming pool with a swim up bar, plus their own shower & laundry facilities, and club house.

If you haven't picked up your new copy of "Toad Life" magazine or our 2008 calendar, stop by the Horny Toad and grab one of each; you can read all about last year's concerts, and all of the upcoming 2008 concert series, plus our magazine has some great stories about the Lake of the Ozarks Bike Fest, and the Horny Toad Offshore Super Series National Championship power boat races that will be back again this coming September.

Summer is finally here, and hopefully the dismal rain fall we had during the first half of this year, is finally behind us, and we can all look forward to a very bright second half of 2008. The Horny Toad has vowed to keep our gas prices the lowest on the lake through the end of the summer, and thus far we have managed to keep the price below \$4.00 a gallon, and hope to continue to do so. We've also got lots of great specials going on through the week to help stretch the dollar a little farther as the economy regains its bounce.

See you at the Toad! Merlyn Vandervort Horny Toad Inc.



## **Our New Highway 54 Location is Now Open!**



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Lake of the Ozarks Business Journal July, 2008





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Awesome building totally updated in 07. All new zoned heat and air. New private well. All new low UE windows, doors and fixtures. This is a very attractive property with awesome view of the lake and Hurricane Deck Bridge. Shows better than new good level parking with great highway 5 visibility. \$199,900 MLS#3046530.

#### Excellent Location!



Opportunity for the investor or developer. Partially developed subd. includes 22 platted lots w/city sewer, water, utilities, and electric. Property is ready to build residential. Road is constructed to the Cities requirements and partially paved. Lighted city streets, private setting. Subd. has restrictions and covenants in place. Within one fourth mile of Indian Rock Golf Course, movie theatre and senior center. Close to Elks Lodge, shopping and the lake. Nearly all development costs have already been completed. \$299,900 MLS#3048790



Excellent potential for business of your choice. Approx. 151 feet of gentle Hwy 5 frontage and Approx. 1.70 acres. Gentle topography through out this property, sits high and dry with excellent visibility. Show room building is on the hwy frontage and is Approx. 2880 square feet. 3BR, 2BA owners home or rental home is directly behind the show room. Warehouse and/or storage building is on the back of the property. All the property is cleared and graded, ready for immediate use and occupancy. \$329,000 MLS#3048267

#### Commercial Opportunity!



3.7 acres in Laurie with possible 136 units currently renting. Has some double units w/ doors on both ends. Included 2 BR rental manager home w/workshop. (8) 5x15 units, (30)6.10 units, (35) 10x15 units, (16) 10x20 units, (12)10x30 units, (8)12x30 units, & mobile home, shed, & (1) 50x80 bldg w/open front. \$490,000 MLS33042753

#### Awesome Point



3BR, 2BA 2720 sq. ft. open floor plan with lots of glass to enjoy the Million Dollar view. Main free exteriors, 239 ft. of gentle LF ,large cove w/deep water, pristine grounds, boat house, martini deck & patio at waters edge, detached garage. Great Parking. Black top to the door \$499,900 MLS#3047380

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#### Commercial Building



Large building for commercial business, or service center of your choice. Formerly used as automotive repair and tire shop. Some nice equipment still on the premises. Gentle lot on F highway all paved parking. Excellent location with lots of traffic. \$269,500 MLS#3048937

## SUMMER CONCERT SERIES 2008 @ TOAD COVE



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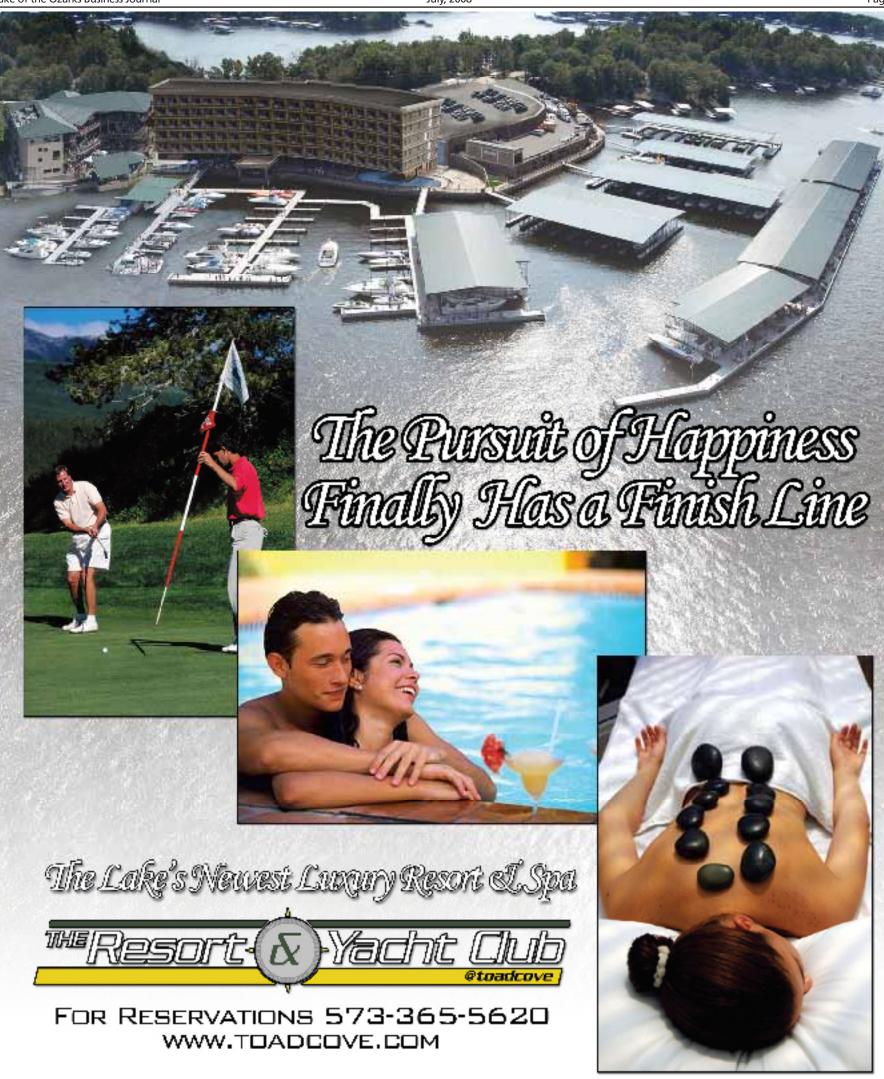












## **Eldon's Don Steen new Missouri Department of Agriculture Director**

The Missouri Department of Agriculture is getting a new director. Gov. Matt Blunt's office says agriculture director Katie Smith is stepping down "in anticipation of an expanding family."

Don Steen will replace Smith on July 7. Steen is resigning as Miller County assessor to take the new job.

Steen is a Republican who

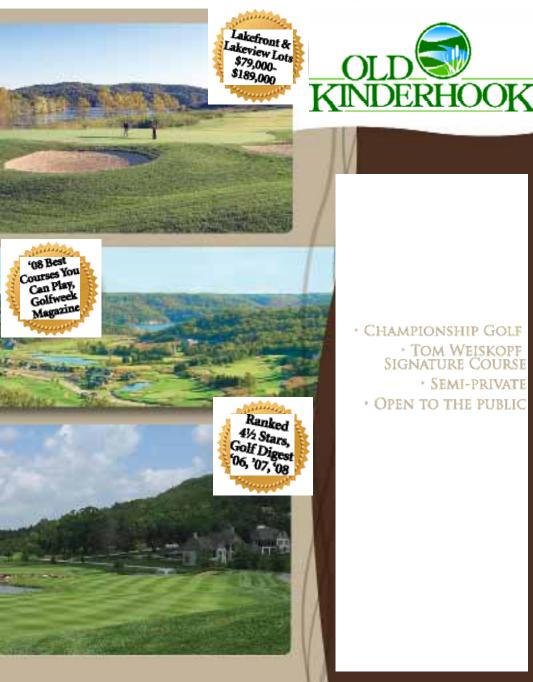
served in the state House in the 1990s and has also been a local school board member. The 58-year-old resident of Eldon raises turkey and cattle.

Blunt appointed Smith as agriculture director in May 2007. She replaced Fred Ferrell, whom Blunt asked to resign after an employee accused him of sexual harassment and gender discrimination.





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The Lake Area Chamber of Commerce was thrilled to be on hand to help announce the Grand Opening of the new Naught-Naught Insurance office with a ribbon cutting. The new facility is located on the back side of Premier Plaza, at the intersection of Rd. KK and Hwy 54. For more information stop by 985 KK Drive, Suite 106 in Osage Beach or call 573-348-2794. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are from left to right: (1st row) Marcia Naught; Harry Naught; Henry Naught; Steve Naught (w/scissors); Cary Adams; Trisha Hayes; (2nd row) Robin Evers, Lake Area Chamber Board Member; Camillia Naught; John Caran, 101.9 The Wave; Hollie Steingrubey; Marcie Gustin; Peggy Lowder; Tom Naught; and Representatives from Central Bank.



The Lake Area Chamber of Commerce recently welcomed new member Missouri Association Management, LLC with a ribbon cutting. For more information contact Della Miller or Russ Mitchell at 573/365-8557. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors from the left are: Tony Reahr, Edward Jones; Gary Midyett, Security Communications Supervisor; Russ Mitchell, Co-Owner; Dana Robinett, Administrative Assistant; Donna Poor, Administrator; Jason Wickham, Wastewater Technician, Della Miller, Co-Owner (w/ scissors); Don Schreck, Security Officer; Nicole Howerton, Activities Director; Jay Prince, Architectural Control Administrator and Don Mitchell, Wastewater Manager.



The Camdenton Area Chamber of Commerce recently welcomed Sears as a new Chamber member. The store is located at Stonecrest Mall behind Blockbuster at 3797 Highway 54, Suite C1, Osage Beach. Call today 573-348-8999. Store hours are Monday through Friday 9 AM – 7 PM; Saturday 9 AM – 6 PM; and Sunday 12-5 PM. Participating in the ribbon cutting from left to right: Bruce Mitchell, Executive Director, Camdenton Area Chamber of Commerce; Mallory Schehr, Miss Dogwood; Kelly, Noah, Isabella and Dale Breuer; and Johna Stanfield and Chris McElyea, Central Bank of Lake of the Ozarks.

ke of the Ozarks Business Journal July, 2008 Page



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## **Open House**

Saturday and Sunday, July 26th and 27th, 2008 10:00 a.m. to 3:00 p.m. Tour our Properties and Register to Win Awesome Giveaways!









## TECHNOLOGY AND LIFESTYLE

## Gadgets and Gizmos for the Geek in All of Us



## **Retro** Flat Screen Enclosure

Wilkerson Furniture knows you crave the simpler, less-techie look and feel from the 60's, and so now offers their M21 Flat TV Entertainment Console, built to house your spankin' new LCD or Plasma. Built from solid Black Walnut and Cherry hardwoods, finished in a non-toxic, environmentally-friendly finish. Each is lovingly rubbed by hand. There even appears to be room inside the cabinet for speakers behind the period-authentic cloth grille. www.wilkersonfurniture.com \$Cost ???



## **New** OLPC Laptop Design

Nicholas Negroponte, founder of the One Laptop Per Child (OLPC) program, envisions this as the next incarnation of the now-famous XO laptop. These design photos show concept for the 2010 release, to feature one continuous touch-screen display, hinged in the middle. This allows one side to become a keyboard in laptop mode, the PC when rotated can mimic the pages of a book, or when used in tandem the two sides can be operated independently.

As if this isn't ambitious enough, Negroponte also sees the target price for the laptop dropped to \$75 from \$100 each. Nevermind that the \$100 version goes for \$188. He belives that the falling prices of high definition displays intended for portable DVD players will furnish them with a low-cost supply of touch screens. In a surprise move, he also announced that the new version laptops will have a "dualboot" option (Windows and Linux). \$75? www.laptop.org.

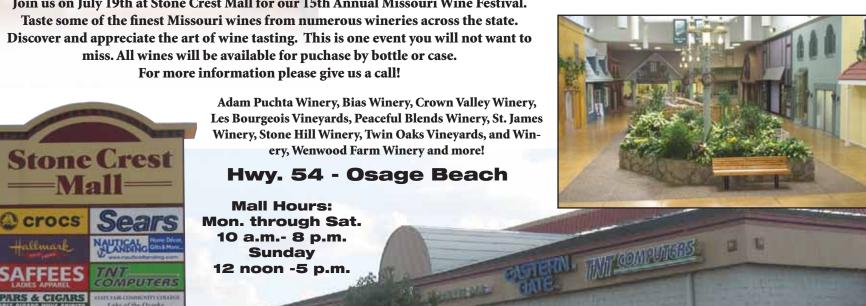


## Phonofone ||

Ah, the beauty and simplicity of white ceramics. Mix that with your iPod and you have Tristan Zimmermann's humble Phonofone II. And, it uses no power. That's right, no wall-wart, no power brick, no batteries. By the sheer inventiveness of the design, this gramophoneappearing gadget amplifies the sounds made by the earbuds you use with it. Amazingly, it can amplify the music you listen to up to 55 decibels (60 dB is "normal conversation" - jet engines produce 160 dB). www.charlesandmarie. com. In white, \$500. The black "limited edition" is \$600.



Join us on July 19th at Stone Crest Mall for our 15th Annual Missouri Wine Festival. Taste some of the finest Missouri wines from numerous wineries across the state. miss. All wines will be available for puchase by bottle or case.



# Loya sponsors Texas Hold 'em fundraiser

A Texas Hold 'Em Tournament, sponsored by Lake Ozark Yachting Association (LOYA), will be held Saturday, July 19, at the Lodge of Four Seasons. Proceeds from the fundraiser will benefit the emergency department at Lake Regional Hospital in Osage Beach, Mo. The tournament, scheduled 6-10 p.m. in the Granda Room, will be hosted by Jerry Adams

of the TV show "Outdoor Fishing with Jerry Adams." The suggested donation is \$40 per person. There will be cash prizes, snacks, a cash bar and a small silent auction. Card sharks and beginners alike are welcome! Please register by calling Mary Ellen Coy at 573.348.8265 or Leigh Patterson at 573.694.2333.

# SFCC-Lake of the Ozarks honors graduates

#### Fall enrollment opens with revised schedule

State Fair Community College-Lake of the Ozarks' largestever graduating class received diplomas May 16 during commencement ceremonies at the SFCC main campus in Sedalia.

Twenty-four students received two-year Associate of Arts or Associate of Applied Science degrees. Graduates include: Barnett; Johanna Appel, Camdenton; Lacey Bucklin, Terrie Merritt, Michelle Palmer, Eldon; Amanda Avants, Jay Faulkner, Elizabeth Gibbs, Allison Humphrey, Curtis King, Sharon Manning, Lindsay Pyatt, Jordan Bauer, LeAnn De-Graffenreid, Shannon Edwards, Beron Tuttle, Lake Ozark; Scott Pasley, Beth Groll

Linn Creek: Brandi Beyer, Janice Ganther, Mack's Creek; Jamie Gallamore, Melissa Janke, Sarah Pitman, Osage Beach; Doris Keence, Kellie Reed.

Enrollment is now open for fall semester; classes begin Aug. 18

Gary Baker, associate dean of Extended Campus, Eastern Re-

gion, said the fall schedule has been changed to better serve students.

"Because of high gas prices and the fact that some of our students commute 50 miles, we decided to modify the fall schedule to help students reduce the number of trips to attend classes," he said.

Instead of classes meeting on Monday, Wednesday and Friday, they will be offered on Monday and Wednesday or Tuesday and Thursday or Friday only. The types of classes offered and the instructors remain the same.

The revised schedule and a complete listing of SFCC classes offered at the Lake of the Ozarks are available online at www.sfccmo.edu. For more information or assistance contact SFCC-Lake of the Ozarks at (573) 348-0888.

SFCC-Lake of the Ozarks is located in the lower level of Stone Crest Mall, 3797 Highway 54 B, Osage Beach, across from Hy-Vee. Classes also are offered at the Versailles High School in Versailles.

#### Missouri Trust & Investment Company held open house May 15, 2008

A number of clients, community leaders and friends helped celebrate the opening of the new location of Missouri Trust & Investment Company on Thursday, May 15, 2008.

MTI is located at 5179 Highway 54 in Osage Beach, Missouri, approximately ½ mile west of the Grand Glaize Bridge. The remodeling project of the building experienced a few delays, but the result of the redesign was well worth the wait.

MTI is represented locally by Trenny Garrett and Linda Markus. Trenny is an attorney and has over 12 years experience in trusts, estate planning and investments. Linda joined the company in December 2007 and brings with her estate administration and banking experience.

To learn more about MTI stop by or call Trenny Garrett or Linda Markus at 573-348-9990 or email tgarrett@motrustco.com.

# **Osage Beach City Hall hours changed**

by Nancy Hogland

Hours at the Osage Beach City Hall have been extended. Beginning June 30, City Hall will be open from 7:30 a.m. to 6 p.m., Monday through Friday.

City Administrator Nancy Viselli said the idea originally came from city employees who drive long distances to get to work and wanted to work four, 10-hour days rather than five, eight-hour shifts to save on fuel. After considering the added benefit of being more available to the public, she said she decided to take the matter to the Board of Aldermen.

"I couldn't let one or two employees work that schedule without offering it to everyone, and I couldn't offer it to everyone without board approval, so we brought it up at our last meeting and they all thought it was a good idea," she said. "Of course, it will be optional and scheduling will have to be done to make sure every department is covered, but in

addition to helping our employees, it should make things much more convenient for everyone, especially for contractors who start early anyway."

The change will not affect emergency responders and employees who work at the airport.

She said the matter will be revisited in the fall to determine if they want to continue the program year round.



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### Morgan County Library announces speaker for free July Monday programs

#### Guest to talk about indian uses for native plants

Mary Griffin, who has been buffalo hunting with members of the Crow tribe, shared sweat lodge experiences with the Ojibwe, participated in a Cherokee ritual "stomp," and works as a docent and lecturer at the Schingoethe Center for Native American Culture at Aurora University in Aurora, Illinois, will be a featured speaker at the Morgan County Library's free July Monday programs.

On Monday, July 7, Griffin will discuss native plants and how they are used by Indian tribes for religious and medicinal purposes.

On Monday, July 14, she will talk about the journey of the Cherokee tribe from their north Georgia homeland to Indian Territory in what is now eastern Oklahoma. That "removal" process took the Indians on a variety of routes, each one through the Ozarks. Today, many communities have marked sites where the Cherokee stopped or places that were on the route of the Trail of Tears.

Both of Griffin's presentations will begin at 7 p.m. and will take place in the Community Room of the Morgan County Library, 600 N. Hunter Avenue in Versailles. The public is invited.

#### **Background**

Griffin, who is a Missouri native and who has a summer home at the Lake of the Ozarks, was educated at Colorado State University in Fort Collins, Colorado. Today she lives in Wheaton, Illinois, outside Chicago with her husband, Steve, two cats and a St. Bernard puppy.

She has traveled the Trail of Tears and is a member of the national Trail of Tears Association. Among other experiences she has spent time cataloguing Native American artifacts for the Missouri Historical Society in St. Louis and worked as a publicist for the St. Louis Indian Center and the Chicago Indian Center. She has helped with book drives for the Snowbird Cherokee in North Carolina and was a participant with the Rosebud Lakota at the dedication of the Native American Memorial at the Little Big Horn Battlefield.

The Crow tribe presented Griffin with a star quilt for her work on their behalf, and the Native American Rights Fund recognized her for work "in positive recognition of Native Americans in mainstream media."

Ths fall, she will be tutoring on the Navajo Reservation in Arizona.

For more information, contact the library at 573 378-5319. To interview Griffin, contact Susan Kirkpatrick at 573 372-6610 or contact Griffin directly at 630 682-9227.

### The first annual "Operation Thank You" to be July 26

The First Annual "Operation Thank You" event will take place July 26, 2008 from 10:00am-4:00pm at the High Pointe Centerparking lot in Osage Beach, Missouri.

First Family Church along with The Lake Area Chamber of Commerce, the Lake of the Ozarks Convention and Visitor Bureau, and 101.9 The Wave radio station are coming together to have a Day of Appreciation for all military and their families in the area including Fort Leonard Wood. The day will

be a carnival type event with something for every part of the family... inflatables, games, music, special guest and free food

Come join us for this day of appreciation for the men and women and their families that have given so much to bring us freedom.

For donations or sponsorship information please contact Steve or Amy Foley at First Family Church 573-302-0223 Ext 10.

Hope to see you there!

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Page 40 July, 2008 Lake of the Ozarks Business Journal

# GLIMPSES OF THE LAKE'S PAST With Dwight Weaver



BRIDGING THE OSAGE RIVER AT TUSCUMBIA In this column for June the subject was the suspension bridge built across the Osage River at Tuscumbia in 1905 by Joseph A. Dice. Despite being a toll bridge, the span was much celebrated because it was the first bridge built across the river in Miller County. It also replaced a much reviled ferry that was slow and undependable, particularly in the spring when the river ran high and swift, and in the winter when ice made crossings difficult.

As the years passed and the suspension bridge aged, it began to need heavy and costly maintenance. The arrival of the automobile and trucks magnified the inadequacies of the suspension bridge. In late June of 1927 a loaded truck weighing nearly 20,000 pounds broke through 2-inch thick boards at the highest point on the bridge, leaving the truck's rear wheels spinning in space high above the river. The Tuscumbia Bridge Company kept strengthening the bridge but more accidents occurred

despite their best efforts. People soon began calling it the "Bailing Wire Bridge."

Local citizens on both sides of the river began to campaign for a new modern "free" bridge. By 1931 the state highway department had plans ready for the bridge's replacement. Even as new bridge construction was about to begin, there was a spectacular accident. In November 1932 a truck carrying a load of mules broke through the bridge flooring. The mules panicked, adding much

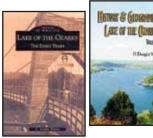
to the drama of the rescue work.

A new bridge, the one currently in place, was dedicated on the weekend of August 3-4, 1933, accompanied by a huge two-day celebration at the south end of the bridge. Chinese lanterns illuminated 900 feet of the bridge span on Friday night, followed by fireworks. At the dedication on Saturday there were speeches by prominent citizens and politicians from both sides of the river before a crowd estimated at 3000 to 4000 people. The photo that accompanies this article, courtesy of the Miller County Historical Society, was taken on dedication day. In the photo you can see remains of the old suspension bridge still in place beside the new bridge. The Missouri Department of Transportation now plans to replace this aging 1933 steel truss bridge within a couple of years.

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net.

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





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Capt. Jay Clark

Lake of the Ozarks Business Journal July, 2008

# **Omnibus Ag Bill** passes Assembly

by Rodney Schad, State Representative

For the first time in three years, an omnibus agriculture bill has passed the General Assembly (and subsequently signed by the Governor).

Senate Bill 931 was sponsored by Sen. Chuck Purgason of Caulfield. Practically the entire session was spent on this bill. It was introduced on the second day and sent to the governor's desk on the second to last.

One of the most important parts of the bill - and something important to our area – is a sales tax exemption for fencing supplies. This has been on rural Missouri's wish list for

Senate Bill 931 also creates a tax credit for building a station selling alternative fuels. The tax credits would actually help cover the costs of installing the pumps and storage equipment for E85 and other alternative fuels. Other tax credits would be continued under the measure. The way the law currently reads, a qualified ethanol producer can get a monthly grant for using Missouri agricultural products to make the ethanol that is used for fuel. Fuel ethanol grant incentives paid for ethanol made from biomass will be available to two producers, for 10 years, starting in

Senate Bill 931 also covers other issues that have been ignored for too long and I am glad to see they are being addressed. This bill prevents the Missouri Department of Agriculture from making the U.S. Department of Agriculture's National Animal Identification System (NAIS) mandatory. It is currently voluntary. If the NAIS were to become mandatory, the legisla-



Rodney Schad, Missouri House **Representative District 115** 

ture would have to authorize it.

Another aspect of Senate Bill 931 addresses the need for more veterinarians to take care of large animals in the state. In order for a student to benefit from the Large Animal Veterinary Student Loan Program, he or she will have to be a legal resident. Right now, eligible veterinary students at the University of Missouri may be awarded up to \$80,000 in Large Animal Veterinary Student loans. This bill says no more than \$20,000 could be awarded during the course of a year. Those loans could not be granted retroactively. Loan forgiveness is also limited to \$20,000 a year. Sen. Purgason's bill also says the Large Animal Veterinary Student Loan Program will expire on June 30, 2013.

There have been concerns in recent years that the legislature has been ignoring issues important to rural Missouri. Several of us in the legislature spent this year making sure our biggest industry - agriculture was reflected as a priority in the Capitol as well.

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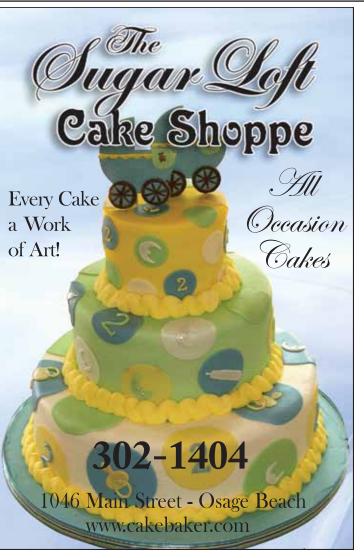


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age 42 July, 2008 Lake of the Ozarks Business Journal





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# **Local donors kind to Dogwood Animal Shelter following burglary**

by Nancy Hogland

Thanks to the generosity of a local businessman, the Dogwood Animal Shelter will soon be equipped with a video surveillance system.

The shelter, which typically houses approximately 200 cats and dogs, was burglarized twice in the past eight months. Both times the computer systems were stolen.

During the first break-in last October, the shelter's main computer, which stored all the records including adoption information, the mailing list, the donor list and animal records, along with other equipment, was taken. The shelter replaced the computers but this past June, the replacements were stolen.

Donna Morris, shelter and thrift shop director, said the solution seems simple enough.

"Since we have dogs – and lots of them – the suggestion has been made to just make one of them a watch dog. But my feeling is that we shouldn't compromise our animals' safety. In the past, the burglars have only taken 'stuff' – things that we can replace. While it's been tough for the employees com-

ing in to find the computers gone, it would be much harder to come in and find an animal had been killed. I'm just not willing to chance that."

However, Traci Kahrs, president of the Dogwood board of directors, said they no longer have to figure out what to do. After hearing about the recent break-in, Ray Lifka, owner of IC-ALL.com, agreed to provide the shelter with a high-tech system at a price well below his cost.

"I originally heard about Mr. Lifka from a shelter volunteer. I called him after the first incident and he quoted me a price, but we just couldn't afford it. However, after he heard we had another break in, he called me and asked what we could afford," Kahrs said. "We had just held a fund-raiser and had a little extra money so I told him how much we had and he said that amount would just about cover the cost, but he'd go ahead and put a system in for what we could pay. Then he started adding more equipment - at no charge to our organization!"

She said the "high-tech system" will not only continuously record the activity at the shelter,

it will also allow her to monitor the shelter from her home computer. In addition to the video surveillance cameras that will be placed inside to watch the office, Lifka also will be installing an additional camera that will provide a view of the parking lot.

"We have a huge problem with people coming at night and dropping off a box of kittens or leaving a dog tied to the fence. And we are full – we just can't take any more animals until we place some of what we already have," she said, adding that her next task would be to find computer technician who would be willing to donate time to help get donated computers linked and in working order.

"The city of Osage Beach, Glencove Marine and the Camdenton-Linn Creek Lions Club all gave us computers but we have to upgrade the memory and get them set up so they can work together. I'm not very computer literate, and unfortunately none of our volunteers are either, so we need to find someone to come in and help us," she said.

To volunteer, call the shelter at 573-348-4411.

#### FDA seizes animal food at PETCO

At the request of the U.S. Food and Drug Administration (FDA), U.S. Marshals seized various animal food products stored under unsanitary conditions at the PETCO Animal Supplies Distribution Center located in Joliet, Ill., pursuant to a warrant issued by the United States District Court in Chicago.

U.S. Marshals seized all FDA-regulated animal food susceptible to rodent and pest contamination. The seized products violate the Federal Food, Drug, and Cosmetic Act because it was alleged in a case filed by the United States Attorney that they were being held under unsanitary conditions. (The Act uses the term "insanitary" to describe such conditions).

During an FDA inspection of a PETCO distribution center in April, widespread and active

rodent and bird infestation was found. The FDA inspected the facility again in May and found continuing and widespread infestation.

"We simply will not allow a company to store foods under filthy and unsanitary conditions that occur as a direct result of the company's failure to adequately control and prevent pests in its facility," said Margaret O'K. Glavin, associate commissioner for regulatory affairs. "Consumers expect that such safeguards will be in place not only for human food, but for pet food as well."

The distribution center in Joliet, Ill., provides pet food products and supplies to PET-CO retail stores in 16 states including Alabama, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Oklahoma, Tennes-

see, Texas, and Wisconsin.

The FDA has no reports of pet illness or death associated with consumption of animal food distributed by PETCO, and does not have evidence that the food is unsafe for animals. However, the seized products were in permeable packages and held under conditions that could affect the food's integrity and quality.

As a precaution, consumers who have handled products originating from the PETCO distribution center should thoroughly wash their hands with hot water and soap. Any surfaces that came in contact with the packages should be washed as well. Consumers are further advised as a precaution to thoroughly wash products sold in cans and glass containers from PETCO in the 16 affected states.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting at Lake of the Ozarks Habitat For Humanity's Re-Sale Shop, located at South State Hwy 5, Keystone Industrial Park. Funding from the re-sale shop has enable Habitat to build a total of nine homes in the Camdenton area. Anyone who would like to donate or volunteer can contact them at 317-3962. Participating in the ribbon cutting [left to right] were Camdenton Mayor Mike Wackerman; Chamber representatives Tracy Broswell, Central Bank of Lake of the Ozarks and Jo McElwee, Camden County Circuit Clerk; State Representative Wayne Cooper; Marvin Johnson, Habitat Treasurer; Tom Reith, Habitat President; and Chamber Executive Director Bruce Mitchell.



The Lake Area Chamber of Commerce was excited to welcome new member The Silver Chateau Studio & Gift Shop with a ribbon cutting. Visit www.thesilverchateau.com or call 573-964-6622 for more information on upcoming classes. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Robin Evers, Lake Area Chamber Board of Directors; Aidan Stark (w/ scissors); Nancy Lohe, Owner; Blaine Stark; and Brooke Stark, Owner.



Lake Family Resources and Relocation with a ribbon cutting. Lake Family Resources and Relocation with a ribbon cutting. Lake Family Resources and Relocation is a web site focusing on family life at The Lake! Find this and more at www.lakefamilyresources.com Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Denise Decker, Owner; and Joni Walden, Blinds and More!

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### **Lake Regional Health System presents Excellence in Nursing awards**



During the annual Nurses' Day celebration at Lake Regional Health System in Osage Beach, Mo., nurses were recognized for their years of service to the organization, and nine nurses received Excellence in Nursing awards. (pictured left to right) Patty Muxlow, R.N., MHA, director of nursing; Kena McAfee, R.N., staff educator; Regina Rittenhouse, R.N.; Jo Fogarty, R.N.; Billye Bennett, R.N., education coordinator; Kim Lake, R.N.: Michael E. Henze, chief executive officer: Jennifer Leavens, LPN: Linda Thrasher, R.N.: Marge Kearney, R.N.; Karen Milstead, R.N.; Jan Dungan, R.N., MPH, senior vice president of clinical services.

Nine nurses recently were honored by Lake Regional Health System for their contributions to patients, their co-workers and the nursing profession. Recipients of the hospital's annual Excellence in Nursing Awards were nominated by their peers and recognized during a Nurses' Day celebration in May.

The recipients were as fol-

The Excellence in Nursing Award for Community Service was presented to Billye Bennett, R.N., education coordinator in Lake Regional's Education Resource Center. Bennett lives in Osage Beach.

The Rookie of the Year award was given to Jo Fogarty, R.N., a staff nurse for the hospital's medical/surgical unit. Fogarty resides in Lake Ozark.

Marge Kearney, R.N., received the Excellence in Nursing Professionalism award. Kearney, an Osage Beach resident, works in the hospital's step down unit.

Kim Lake, R.N., a resident of Cross Timbers, received the hospital's Excellence in Nursing Award for Mentoring. Lake works in the outpatient depart-

The award for Excellence in Clinic Nursing was presented to Jennifer Leavens, LPN. An Eldon resident, Leavens assists Grant Barnum, D.O., FACOI, in the Lake Ozark Clinic.

Kena McAfee, R.N., received the Excellence in Nursing Award for Advancing the Nursing Profession. McAfee, who is the staff educator for both medical/surgical units, resides in Rocky Mount.

The Charge Nurse Award was presented to Karen Milstead, R.N., who works in Lake Regional's step down unit. Milstead is a resident of Lake Ozark.

Regina Rittenhouse, R.N., received the Excellence in Nursing Award for Clinical Care. Rittenhouse, who cares for patients in the hospital's oncology department, lives in Rocky Mount.

Linda Thrasher, R.N., received the Excellence in Nursing Award for Leadership/ Management. Thrasher, a staff nurse for the medical/surgical unit, resides in Camdenton.

Lake Regional Health System is one of the area's largest employers with more than 1,200 employees, including more than 300 nurses. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates six primary care clinics, 14 specialty clinics, four rehab therapy clinics and three retail pharmacies throughout the lake area.

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#### Volunteers remove 125 tons of debris during 2008 Spring Cleanup

The final results of the more than 55 large construc-17th Annual Spring Shoreline Beautification Cleanup at Missouri's Lake of the Ozarks have been tallied, and they show this year's volunteers removed 1,675 cubic yards of litter and debris—weighing over 125 tons—from more than 500 miles shoreline. Participating in this year's event were 601 volunteers from 48 Adoptthe-Shoreline member groups. Twelve of the groups were first time adopting groups, with additional help provided by countless residents, second homeowners and other civicminded individuals.

Volunteers began cleaning the shoreline in April, and with the unseasonably cool and wet weather some groups were still cleaning well into June. Adoptthe-Shoreline Coordinator Jeff Green says that between Bagnell Dam and Truman Dam

tion "roll-off" dumpsters and several trucks were required to haul away the debris that volunteers collected. As in past cleanups, most of the debris consisted of foam flotation material that had broken away, or was discarded, from boat docks.

About 35 percent of this year's volume was recycled through the joint efforts of AmerenUE, the Missouri Department of Natural Resources, Material Processing Center and Biospan Technologies. Green says AmerenUE is extremely pleased with the results of the recycling effort, and is looking forward to continuing the recycling of dock foam debris in future cleanups.

AmerenUE, which sponsors Adopt-the-Shoreline, paid more than \$30,000 to dispose of the debris.

#### LRHS' Otradovec earns top health care management credential

Cynthia Otradovec, FACHE, chief information officer for Lake Regional Health System in Osage Beach, Mo., recently became a Fellow of the American College of Healthcare Executives, the nation's leading professional society for health care leaders.

"Quality health care is critically important for the wellness and protection of our patients and the community," said Michael E. Henze, CEO of Lake Regional Health System. "It is exciting to see our staff take an active role in ensuring the future of quality health care in the lake area."

Fellow status represents achievement of the highest standard of professional development, a distinction which only 7,500 health care executives hold. To obtain Fellow status, candidates must pass a comprehensive examination, meet academic and experiential criteria, earn continuing education credits and demonstrate community involvement. Fellows also are committed to ongoing professional advancement and undergo recertification every three years.

"Using the FACHE credential is a great source of pride to



me," Otradovec said. "It signifies expertise, experience and commitment to our career, our organization and to the patients and families that we are privileged to serve.

Otradovec lives in Camdenton, Mo., and has been working at Lake Regional since May 1983.

Lake Regional Hospital pro $vides\,comprehensive\,health\,care$ services to residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates primary care, specialty and rehab therapy clinics, retail pharmacies and home health services to serve patients throughout the lake area.

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Page 46 July, 2008 Lake of the Ozarks Business Journal

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# **Missouri Foundation** for Health seeks applicants for board

#### Directors lead effort to help Missouri's uninsured & underserved

The Missouri Foundation for Health (MFH) is accepting applications from individuals wanting to be considered for nomination to the Board of Directors.

Five board positions are available each year. Directors govern MFH's efforts to provide funding to nonprofit organizations that help improve the health of the state's uninsured, underinsured and underserved residents.

MFH is the largest nongovernmental funder of community health activities in the state, and is the second largest health care conversion foundation in the United States. Its 15-member board manages \$1.3 billion in assets and distributes \$60 million in grants annually. MFH's service region covers 84 Missouri counties, plus the City of St. Louis.

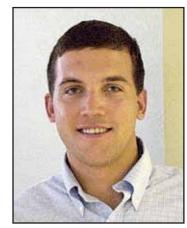
Board members serve without pay for three-year terms,

and must live within the MFH service region. MFH is committed to a board that represents Missouri's gender, racial, cultural, geographic and ethnic diversity.

Applications are reviewed by MFH's Community Advisory Committee, which then presents 15-25 candidates, from which the Board will select five to fill available positions.

All applications must be postmarked by August 22, 2008. To receive a Board application packet or to review the eligibility guidelines, interested persons have several choices: visit the MFH website (www.mffh. org); call MFH at 314.345.5500 or toll-free 800.655.5560; or send a letter requesting information to: Community Advisory Committee, Missouri Foundation for Health, 1000 St. Louis Union Station, Suite 400, St. Louis, MO 63103.

#### **McGrath joins Farmer-Foster**



Patrick McGrath has joined Farmer-Foster Insurance Agency in Camdenton, Missouri. Patrick is the son of Mike McGrath who currently owns and operates the family business that Mike and his father have run since 1977.

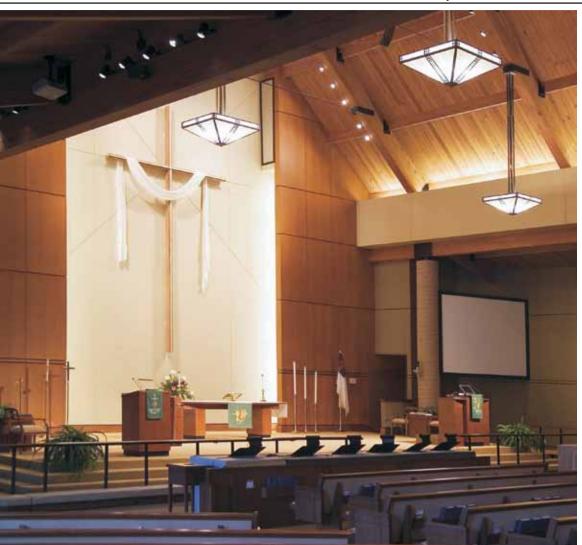
Patrick is a Camdenton native who graduated from Camdenton High School before furthering his education at Franciscan University in Steubenville, Ohio. He earned his Bachelor's Degree in Business Finance and has completed two internships at Farmer-Foster Insurance Agency over two successive summers between the fall and spring semesters. Patrick has recently undergone intensive training at The Hartford School of Insurance where he graduated at the top of his class.

"I have always wanted to be a part of the family business and work side-by-side with my father. My decision to pursue a degree in Business Finance was based on my desire to be a true asset to the business," explained Patrick.

He and his wife Marcela live in Camdenton.

"We are very happy to have Patrick and Marcela close to us and proud to have Patrick working with our family every day," said Mike McGrath.

You can contact Patrick McGrath by calling the Farmer-Foster Insurance Agency office in Camdenton, Missouri at 573-346-7224 or by e-mailing: pmcgrath@farmerfoster.com.



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age 48 July, 2008 Lake of the Ozarks Business Journal

# Governor Blunt signs \$22.4 Billion in budget bills

Gov. Matt Blunt signed a responsible budget that will benefit Missouri families, supports their values, lives within the taxpayers' means and reflects their priorities.

Strong, conservative fiscal management of Missouri's budget turned an inherited \$1.1 billion deficit into three annual budget surpluses. In April, the National Conference of State Legislatures reported that Missouri is one of only 13 states projecting stable or optimistic

revenue outlooks for 2009.

According to a June 2008 fiscal survey conducted by the National Association of State Budget Officers, Missouri is one of only 15 states currently projecting higher revenues than estimated for Fiscal Year 2008. In fact, they report that 20 other states are projecting lower revenues.

Additionally, The Pew Center on the States reported this year that Missouri tied for fourth in the country in the management

of state government receiving the second highest grade issued to states by Pew.

"This is not the state's money, nor the state's budget, it is Missouri's budget," Gov. Blunt said. "Missourians can be proud that for the fourth year in a row we have enacted a responsible budget, one they can afford that puts their priorities above politics. Over the last three and a half years, we have pulled the state budget out of an inherited \$1.1. billion dol-

lar deficit, kept our promise to increase funding for education and provided three major tax cuts for Missourians. We have carefully considered every penny and worked at every turn to help ensure we get the most for each and every taxpayer dollar."

The \$22.4 billion in spending Gov. Blunt approved includes a \$121.3 million increase for the funding formula to support elementary and secondary schools, \$43 million in new state dollars for two and four year colleges and universities, and a nearly \$24 million increase for needs-based scholarships, which together bring the total increase for education under the governor's leadership to \$1.2 billion.

At the request of House Budget Chair Allen Icet, Gov. Blunt postponed action on House Bill 2012. After a six-week investigation determined Attorney General Jay Nixon's office violated Missouri state statutes and mishandled a \$629,987.84 settlement, Rep. Icet asked the governor to withhold final approval of the budget bill until he could review the findings of the investigation. Gov. Blunt has until June 30th to take action on appropriations bills.

The governor's FY 2009 budget includes, among other things:

STUDENTS

\$121.3 million increase to continue full funding of the foundation formula, bringing total new formula funding under Gov. Blunt's leadership to \$490,193,006

\$3.5 million increase for the A+ Schools Program

\$5.8 million for the Missouri Virtual School Program (MoVIP), including a \$600,000 increase

\$1 million for eMINTS in support of the Missouri Mathematics, Engineering, Technology and Science (METS) Initiative

\$2.6 million increase for sheltered workshops

\$100,000 increase for the Missouri Scholars and Fine Arts Academies

\$43 million increase for Missouri's public two- and fouryear higher education institutions

tions \$23.7 million increase for the Access Missouri Financial Assistance Program, allowing additional students access to higher education, bringing total funding to \$95.8 million

PUBLIC SAFETY

\$1.7 billion for road and bridge projects

\$30 million for grants aimed at reducing death, injury, and property damage on state highways

\$20.9 million to enhance communication systems between state and local law enforcement and emergency responders

\$1.5 million for grants to local law enforcement agencies fighting child exploitation on the Internet

**HEALTH and WELLNESS** 

\$437,640 increase for the Missouri Telehealth Network, which enhances access to medical care to people in underserved areas

\$22 million in new funding to provide a three percent increase for community-based mental health providers

\$10.4 million for autism treatment and increased autism resources.

\$1.9 million for alternatives to abortion services

\$1.7 million for youth tobacco prevention and cessation programs

\$1 million for the Show Me Healthy Women Program which provides health services to women with incomes at or below the 200 percent poverty level who are uninsured or underinsured

\$5.74 billion for Mo Health-Net that reflects \$420.4 million in increased funding, and includes:

\$112.8 million for rate increases in managed care, hospice, non-emergency medical transportation, and premiums

\$56.6 million for a nursing facility rate increase

\$39.2 million for a physicians rate increase

\$16.6 million to expand health care coverage for children through the State Children's Health Insurance Program

\$13 million to provide access to health care coverage for lowincome women

\$11.5 million for other provider rate increases in dental, in-home, ambulance, federally qualified health centers, and optometrists



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### School bus drivers not properly tested

(AP) School districts have not always met state requirements for bus driver training, drug testing and criminal record checks. But even if they did, State Auditor Susan Montee said Wednesday, it wouldn't be enough to protect child passengers.

A state audit released recently found that about 3 percent of bus drivers and the aides who ride on the bus to help monitor children did not have a fingerprint criminal record check. And 10 percent of districts reviewed by auditors didn't properly perform random drug tests by sampling too few of their drivers.

The audit focused on data from 2006 to 2007 for 30 randomly selected public school districts and three bus company contractors.

Montee said the biggest problem identified is that state regulations for certifying school bus drivers are insufficient. She called for lawmakers to pass legislation tightening the requirements.

"Most districts comply, most of the time, with most of the requirements," Montee said Wednesday during a news conference about the audit.

But, she went on to say, "our laws are not adequate to protect the children as they are now."

Auditors used a Department of Social Services child abuse database that schools don't have to use to check their bus drivers. Auditors found that of 4,680 bus drivers and aides, 82 people had substantiated reports of child abuse or neglect.

In one case, the audit said that the school district knew about the reported child abuse, had investigated and decided to hire the person.

Montee acknowledged that a small percentage of drivers or aides have potential problems and driver training and testing deficiencies are limited. But she said that it is enough of a problem to justify expanding the background checks.

Bus drivers hired since 2005 must undergo a fingerprint criminal record check, half of the fleet's drivers are supposed to be randomly tested for drugs and each driver must get eight hours of training each year.

Montee recommends expanding the background searches by using the Family Care Safety Registry. That search checks abuse and neglect cases of children and mental health patients; lists of sex offender and individuals not allowed to work for the Missouri departments of Mental Health and Health and Senior Services; and suspended or revoked licenses for foster parents, child care providers and nursing homes.

She also said school districts should start using Department of Revenue records to periodically check driving histories for bus drivers, something she said less than half of the 30 school districts already do.

The audit also identified instances where bus companies were not meeting state and contract obligations. All three of the bus companies that were studied failed to comply with contracts for record-keeping, mandatory physical exams, criminal background checks, training or proper licensing of drivers.

The audit also recommends that the Department of Elementary and Secondary Education take greater oversight steps. The state education department conducts school district reviews, of which bus driver safety is a component. The state had during 2006 to 2007 reviewed five districts and reported that all five schools were compliant.

The audit recommends that state education officials remind local school districts about bus driver requirements, but Montee said that ultimately the schools need to be responsible for themselves.

### As the Lake Churns.com

Real Estate and Lake News with C. Michael Elliott

When I began my real estate career in 1981, interest rates were 18%, real estate sales were at an all time low and you were lucky to break even on reselling a condo.

Since that time I have experienced several up and down markets, record low interest rates and record high real estate appreciation. I saw the first \$1 Million home come on the market in the mid 80's. Over the past 5 years, real estate has appreciated an average of 13.2% each year. According to the Bagnell Dam and Lake of the Ozarks Multiple Listing System; currently there are 114 homes listed at \$1 Million and up and 1,420 new and resale condominium units available.

As of this Spring there were almost 6,000 condo units slated for construction in the next few years and numerous new subdivisions are being created on parcels reclaimed from old "Mom and Pop" resorts as well as on vacant land increasingly further up the lake.

The Lake has experienced its ups and down along with the rest of the country but has not seen the wild swings other markets such as Florida, California, Nevada and Arizona have dealt with. Where we have had huge growth over the past five years we are now seeing a return to a more balanced market. Property values are remaining steady and there is not a decline in prices here at the Lake.

Turn to any news media and you see scary "gloom and doom" statistics being touted across the nation. What they don't report is that 32% of homeowners have their home paid for according to the National Association of Realtors and out of homeowners with a mortgage only 9% have subprime loans. Missouri's foreclosure rate is just at 1.4%.

Real Estate is still the best investment going and Lake of the Ozarks has proven itself to be a stable market through times of decline in many other areas. You need to do your research and make sure you have the assistance of a knowledgeable real estate agent to help you determine which areas of the lake are the best value and to show you reports of comparable sales to guide you in making a decision about price. A great agent can also help you establish a relationship with a reputable lender and will be a strong advocate for you in negotiations.

If you have a question about real estate or would like to express your opinion about real estate activity at the lake, visit <a href="https://www.AsTheLakeChurns.com">www.AsTheLakeChurns.com</a>

Who's representing YOU at the negotiating table?





Page 50 July, 2008

There is almost no doubt that if you are in business today, you have some form of computer. Oh, they don't have to sit under your desk and have a keyboard computers are everywhere—in your toaster, the car, your cash register, even some televisions. Today's computers can be the size of a postage stamp for embedded applications (like inside the refrigerator). They can be as large as distributed-computing assemblies filling rooms (many PCs linked together) or the Volkswagen-sized super computers applied by universities, corporations and the military. Their silicon brains-- or processors-- are the pinnacle of miniaturization and sophistication. But the computer we know today came from humble origins.

#### The Need for Calculating

Ancient man kept track of things on his fingers and toes, one supposes, but that limited him to just twenty. Today it's easy to add up the bills with a calculator. You've probably got a few rattling around in your junk drawer. You can pick them up for under a dollar—your desk may hold one for advanced work—but the evolution of the calculating device was far from simple. Man's need for evergreater calculating ability and



processing speed led to the eventual birth of the personal computer

Around 20,000 years ago the Ishango Bone-- named for the region of the Congo in which it was found-- is thought to have been used by primitive man for calculating. A geologist named Jean de Heinzelin found the

carved baboon fibula in 1950. Its series of 29 notches grouped along the length of the bone suggest that early man had an understanding of arithmetic series and prime numbers. It's the earliest known example of a calculating device.

The abacus was used as early as 4,500 years ago by the Greeks, Romans, Mesopotamians and others. Its sliding beads or balls in tracks or on rails pre-dated the Chinese abacus (Suanpan) by more than 3,000 years. It is still in use today. The Romans even had a pocket version for on-the-go work.

Constructed in or around 100 B.C., the Antikythera mechanism-- named for the island it was found near to-- is the earliest known machine for calculating. Researchers believe its intricate gears and dials compute the motion of the Sun and the Moon in relationship to fixed celestial points.

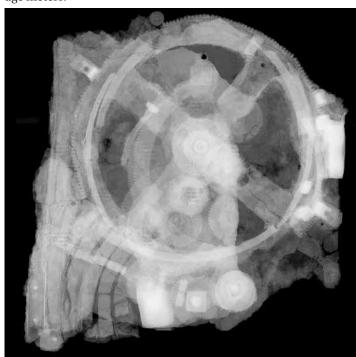
The Renaissance saw a virtual "boom" in the creation of new devices, from Schickard's Clock to Napier's "Bones" and Pascal's "Pascaline". Napier originated logarithm to accompany his wooden tablets that allowed for several small easy calculations that resulted in the more complex final answer. Schickard's clock was the first example of a mechanical calculator in the Modern Era. It was capable of adding and subtracting six-digit numbers. The "Pascaline" while not a

huge commercial success, pioneered the escalating interconnected gears still found in today's automobile odometers, pedometers and electrical usage meters. Boole. Boolean Algebra introduced the logical operations OR (union), AND (intersection) and NOT (complementation). It wasn't until nearly 100 years later that this logic would be applied to switching circuits, allowing for the development ofmodern day computers. These binary (two-position; ON, OFF) switches could then be combined to form the basis for digital electronics.

Lake of the Ozarks Business Journal

Konrad Zuse, despite the hardships of World War II, crafted the first programmable computer from spare telephone parts and 2,000 relays (switches) in 1941. The machine was used to aid in the design of aircraft. To accompany his computer, Zuse invented "Plankalkül", the first highlevel programming language. Today's computers have two billion switches (compared to Zuse's 2,000) or more.

Two years later in 1943, IBM (International Business Machines) and Howard Aiken developed the first universal calculator. It was 51 feet long, 8 feet tall and two feet deep. Weighing in at 5 tons, it was christened "Harvard Mark I".



The inside of the Antikythera Mechanism reveals complex gears.

The 1800's brought successful mechanical calculators by Thomas de Colmar, Charles Babbage and Jacquard. These used gears and cylinders to accomplish far more than their predecessors, they could add, subtract, multiply and divide. But for the computer the most significant development was Boolean Algebra in 1840, named for its creator George

For its day it was fast-- it could perform three calculations per second. Today's multiple-core processors can turn out more than a *trillion* calculations per second.

With the calculator firmly established, just three years later the ENIAC was born, the world's first electronic digital computer.

continues on page 54

The Ishango Bone's carved grooves indicate an arithmetic knowledge.



At Camdenton Optimist Club, Dale Wilkerson introduced Billie Bennet, Community Outreach Coordinator of Lake Regional Health System. She told of 30 years of growth and progress at the hospital and outlying clinics, made possible by great community support. Optimists meet at noon on Mondays at CJ's Restaurant. Visitors are welcome.



Suzie Sawyer, Executive Director of C.O.P.S. is pictured with visiting Optimist Club member Gary Rieth of Florissant, MO. Ms. Sawyer told of Concerns of Police Survivors, which has programs in support of widows, children and other family of fallen law officers nationwide. Optimists meet at CJ's Restaurant at noon on Mondays. Visitors are welcome.

# Patrick O'Rourke joins Spa Shiki as spa operations manager

Focusing his career on detailed customer service relations, O'Rourke previously served as a fitness/resort account manager for Sunlight Saunas, managing franchise accounts with infrared sauna placement in more than 1500 locations. He spearheaded efforts to develop the company's business channel, generating more than \$2 million in 2007. He earned the Sunlight Saunas Leadership award in 2007. He holds B. S. degrees in Communication Studies and Psychology from the University of

As spa operations manager, O'Rourke is responsible for ensuring that the spa maintains high satisfaction in customer service levels during day-to-day operations and by enhancing current operational systems.



Patrick O'Rourke

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age 52 July, 2008 Lake of the Ozarks Business Journal

# State Fair Community College announces Spring Academic Honors

SFCC announces spring academic honors

The State Fair Community College in Sedalia has named the following students to the President's List and Dean's List for the Spring 2008 semester.

SFCC President's List (4.00 GPA): Appleton City; Matthew Knight, Boonville; Dallas Pinkett, Russell Grissum, Brookfield; Hannah O'Toole, Bunceton; Jonathan Tuttle, Camdenton; Michael Hanes, Antonia Maldonado, Carrollton; Brittany Higgins, Clarksburg; Lorenzo Marquez, Clinton; Anthony Hathcock, Angela Ryun, Cole Camp; Ryan Steffens, Erich Mueller, Columbia; Madrian Gibson, Prisca Shija, Eldon; Curtis King, Sarah Pitman, Hughesville; Erin Teeter, Marina Formuzan, Iberia; Megan Finch, Jefferson City; Cory Mueller, Joshua Renick, Kaiser; Nicole Richardson, Knob Noster; Kayla Hensley, Christina Plakorus, Jonathan Rampone, Lindsay Brant, Jonathan Campbell, Lake Ozark; Stephen Bax

Lincoln; Jake Montemayor, Lohman; Emily Vonderahe, Macks Creek; Katie Rooffener

Marshall; Christina Park, Frank Lynch, Andew Stewart, Christopher Huskey, Justin Hendricks, Scott Leimkuehler, Mora; Angie Chamberlin, New Bloomfield; Bethany Mealy, New Franklin; Bradley Kircher, Osage Beach; Kellie Reed, Otterville; William Schick, Sedalia: Valarie Ream, Marion Bell, Charity Parker, Melody Bahner, Peter Strauch, Jonathan Wright, Anthony Harkness, Joshua Krause, Robert Gardner, Elizabeth Mitchell, Sarah Hunter, Jacob Funke, Kady Altis, Ashley Green, Debra Ngo, Jami Miller, Brittany Volk, John Harrison, Jessica Barron, Angela Newland, Lindsay Rasa, Jessica Schuknecht, Cecily Carter, Angel Sanchez, Ryan King, Smithton; John Westcott

Sweet Springs; Melissa Hinck, Sheri Halphin, Warrensburg; Lauren Sellman, Crystal Rich, Christina Ellison, Denny Frank, Ana-Ashli Baldwin, John McCoy, Danielle Wolf, Linsey Ferrell, Andrea Lewie, Hardford Carre, Jared Bachman, Michael Scaife

Warsaw; Eric Jones, Jessica Aery, Amber Byrne, Waverly; Danielle Sowers, Whiteman AFB; Daniel Blackmore, Casie Tucker, Stacie Ellinger, Windsor; Vickie Robbins.

SFCCDean'sList(3.50-3.99GPA): Barnett; Lucus Gerlt, Boonville;

Stephanie Bryant, Michelle Carter, Jessica Widner, California; Jessica Tuttle, Camdenton; Laurie Ketts, Kristin Green, Tawni Martin, Canton; Lezlie Taylor, Carrollton; Tyler Bowlen, Centertown; Kimberly Eiken, Chilhowee; Mechelle Wright, Clinton; Sarah Grimes, Rebecca Rich, Kenneth Puckett, Brandy Pugh, Benjamin Stevens, Jodi VanEaton, Alyssa Hawkins, Christy Gotsch, Cole Camp; Lucille Fox, Katrina Clark, Jessica White, Jessica Brown, Dama Cooper, Trevor, Sparks, Bobbie Newman, Emily Kullman, Samantha Kroenke, Concordia; Jamie Jones, Dardenne Prairie; Corey Bornemann, Deepwater; Nicholas Hanson, Florence; Kristina Payne, Gravois Mills; Kaily Marple, Marcella Armstrong, Adam Ogden, Green Ridge; Jordan Nygaard, Zachary Harding, Yelena Tsipan, Justin Tucker, Higginsville; Kristi Rinne, Amelia West, High Hill; Dana Mc-Donald, Houstonia; Kristin Reid, Kelsey Underwood, Hughesville; Michia Richardson, Jeremy Crooker, Ionia; Molly Casinger, Jefferson City; Lucas Scheidt, Kayla Linnenbrink, Kyle Stokes, Kaiser; Penny Hough, Knob Noster; Alexandria Hahn, Dominique Mercado, Gavin McKenzie, Melissa Spieker, Mitchel Carroll, Roxana Salinas, Joseph Barnard, Chelsea Vien, Jared Jenkins, Jacqueline Holbrook, Steven Gardner, Lake Ozark; Scott Pasley, Danielle Dick, LaMonte; Aaron Schroeder, Heather Hughes, Aaron Rippy, Lawson; Christopher Reese,, Lincoln; Kevin Tatum, Jacklyn Jaykus, Benjamin Rigby, Micaela Church, Kevin Mantonya, Nicolette Hagston, Megan Liebl, Linn Creek; Shayla Lee, Brandi Beyer, Joshua Allen, Lone Jack; Carri Cruse, Marshall; Alanna Martin, Ashley Arnold, Latoya Stephenson, Quichell Arnold, Autumn Zinn, Moberly; Sara Creed, Mora; Nathan Carson, Nixa; Austin Ashley, Odessa; Kristi Garrison, Olean; Bethany Graham,

**Laura Williams** Osage Beach; Marcella Bettencourt, Brittany Jones, Otterville; Stacy Jenkins, Bruce Thompson, Jessica Rugen, Jordyn Siegel, Pilot Grove; Kara Burke, Prairie Home; Wesley Kirschman, Preston; Vanessa Koonce, Rich Hill; Tiffany Taylor, Roach; Heidi Bartron, Brandon Werner, Rocky Mount; Harold Wiley, Savannah; John Rucker, Sedalia; Christina Acord, Angela Beegle, Clifford Degraff, Tiffany Failla, Katie Hartman, Victoria Mosier, Thomas Martin, Erica Bell, Adam Gumbel, Tracey Millus, Stephanie Dotson, Yelena Antonova, Tyler Glenn, Sara Longnecker, Bonnie Talbott, Kaleb Blaylock, Yuriy Gritsishin, Hannah Mudd, Kimberly Elms, Samantha Bailey, Kari Smith, Twyla Vencill, Brittnie Buso, Davis Mittelhauser, Emiko Sekine, Sherry Boston, Adam Van-Baale, Budi Kusumo, Ryan Hill, Levette Thorne, James Turner, Nicole Toalson, Lindsy Gasser, Maleena Hampton, Dana Foster, Justin Doyle, Anthony Roehr, Diane Downs, Whitney Farr, Carrie Cline, Denise Ross, Vicki Brown, Andrea Sponder, Michael Gertz, Amanda Marano, Melanie Wheeler, Rebecca Galindo-Salazar, Robert Thompson, William Cochran, Sarah Cox, Whitney Cunningham, Robin McMains, Ginger Snapp, Tisha Sparks, Derek Warnke, Holly Hunter, Dipendra Thapaliya, Susan Durham, Nichole Shoop, Katherine Parker, Kaitlynn Gee, Devin Robb, Cybill White, Leah McNew, Jamie Schumacher, Kizzie Cannon, **Emily Box, Zachary Jennings, Long** Pei, Katie Mcmullin, Shawn Clark, James Dent, Norma Shillcutt

Smithton; Holly Rowlette, Stephanie Glenn, Matthew Rohr, Bradley Chancellor, Marie Hargrave, Springfield; Amy Luebbe, Stockton; Jennifer Rupke, Stover; Anthony Sizer, Teresa Miller, Loyce Avis, Ryant Brown, Sunrise Beach; James Veulemans, Marla Humphrey, Sweet Springs; Janessa Niemeyer, Brandy Eckhoff, Kimberly Pearson, Syracuse; Angela Thompson, Tipton; Joshua Harkins, Jeffrey Peoples, Versailles; Robert Toombs, Jarred Samson, Linsey Carter, Trenton Dean, Stephanie James, Warrensburg; Samantha Wielert, Kamwren Nichols, LeShannon Nelson, Kelly Kesinger, Nicole Godard, Tonya Patrick, Amanda Copenhaver, Adam Dryden, Danna Solsberry, Hannah Thomas, Katie Musick, Sherri Manger, Stephen Kirkbride, Tiffany Correa, Elizabeth Caldwell, Warsaw; Amy Gann, Aaron Richardson, Lester Daleske, David Bradshaw, Ashley Beasley, Brooke Gemes, Carrie Rieman, Megan Brewster, Krystin Herman, Whiteman AFB; Alicia Foreman, Justin Cherry, Nabeel Mohammad, James Francom, Windsor; Candice Ward, Catherine Compton, Wright City; Krista Bort.

# **Stafford Receives Pinnacle Award**

Margie Stafford has received the 2007 Pinnacle Award, given to agents with sales of \$5 million and above. She was presented the award at the Bagnell Dam Assocaiton of Realtors 2007 MAR Award of Excellence recognition dinner on April 11, 2008.

She is a member of the Excellence Club, GMAC Medallion Club and Diamond Club. Stafford holds the CRS (Certified Real Estate Specialist), GRI (Graduate, REALTOR Institute) and ABR (Accredited Buyers

Representative) designations and has been a full time REAL-TOR at the Lake since 1995.

Stafford also received the 2002 REALTOR of the Year Award from the Bagnell Dam Board and was Gaslight Properties GMAC 2007 Top Producer for the Lake Area.

She is located at the Gaslight Properties GMAC HH office and holds a Broker-Salesperson license.

For more information about the award call 964-3332, or 1-800-364-4664, Ext. 2332.



The Lake Area Chamber of Commerce recently welcomed new member Suppertime Express with a ribbon cutting. For more information or to place an order call Daphne at 573/302-7808, visit the web site at www. suppertimexpress.com or stop by and let the aromas inspire you at 5531 Hwy 54 in Osage Beach, right next to the Post Office. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are from left to right: Robin Evers, Lake Area Chamber Board Member; Lindsey Degraffenreid; Darlene Folkner; and Daphne & Todd Shockley (Owners).



The Camdenton Area Chamber of Commerce recently welcomed Suppertime Express as a new Chamber member. Suppertime Express, located at 5531 Hwy 54 in Osage Beach, is open Monday through Friday from 10 AM to 7 PM and on Saturday from 10 AM to 3 PM. Order by phone 302-7808 or fax 302-4599. Participating in the ribbon cutting were Bruce Mitchell, Camdenton Chamber Executive Director; Mallory Schehr, Miss Dogwood; Terri Sullens, Employee; Daphne and Todd Shockley, Owners; Amy Hadfield, First National Bank; Tracy Broswell, Johna Stanfield, Mary Nelson, and Chris McElyea, Central Bank of Lake of the Ozarks.

# **Bond introduces bill to lower gas prices**

U.S. Senator Kit Bond joined his Republican colleagues in introducing legislation that will lower gas prices for families and workers suffering from record pain at the pump.

"Families and workers are suffering from record pain at the pump - they need Congress to act now with comprehensive relief," said Bond. "We need to stop saying 'no we can't' to providing American consumers with new oil supplies and 'yes we can' to taking real action on our gas price crisis."

Bond joined 43 Senators in introducing the Gas Price Reduction Act of 2008 that will lower gas prices by:

- Increasing the domestic supply of oil from offshore and oil shale;
- Putting more cops on the beat to go after excessive oil speculation;
- Decreasing oil demand through cheaper and better hybrid car batteries - this will also create new U.S. manufacturing jobs.

Bond stressed that this bill omits controversial proposals in hopes of finding common ground with Democrats to increase energy supplies the American people deserve. Bond noted that proposals that neither reduce demand nor increase supply were also left off the bill including:

Allowing lawsuits against OPEC countries - this would

only lead to OPEC countries selling their oil elsewhere, limiting supplies and hurting consumers;

Raising taxes on oil producers - raising taxes has never produced more of anything or lowered its prices. Past tax increases on domestic production resulted in less tax revenue, less domestic oil production, and a greater dependency on foreign sources of oil;

Restricting leases - arguments that current leases are going unused and thus opening additional areas is not needed ignores the fact that leases do not guarantee the presence of oil, they are only permission to explore for oil - areas not producing oil either turned out not contain oil, the oil is too hard to reach, or production is on the way.

Bond emphasized that the current problem with high gas prices is a problem of supply and demand. Strategies emphasizing only demand such as new CAFE auto efficiency rules have not prevented the record rise in gas prices. New supplies combined with common sense conservation measure are needed to bring prices down.

"Demand-only strategies will force American consumers to suffer through years more of record gas prices. The American people deserve more from their government, they deserve action now," said Bond.



The Lake Are Chamber of Commerce was happy to welcome returning member Bridgeport with a ribbon cutting. Located at 5020 Hwy 54, immediately west of the Grand Glaize Bridge in Osage Beach or call 573/348-1020 for more information. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are from left to right: (1st row) Darrell Law, Co-Owner (w/scissors); Larry 'Buck' Bellmer, Co-Owner; Shawn Wood, Co-Owner; (2nd row) Rick 'Captain' LaVern, Trent Freegard, Cameron Roberts, Tony Reahr, Edward Jones; (3rd Row) Scott Tinker, George Denny; Amy Bellmer, Derek Kinder, Trent Freegard, Derrick Minnick, Cameron Roberts.





Page 54 July, 2008 Lake of the Ozarks Business Journal

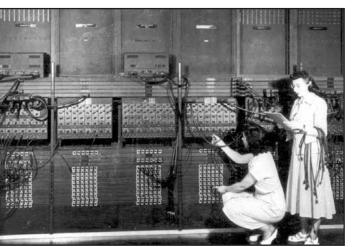
# How we came to the PC

continued from page 50 **The Computer** 

ENIAC, or "Eny" for short, stood for" Electrical Numerical Integrator and Calculator". A little larger than the Harvard Mark I, ENIAC was eight and one-half feet high by three feet deep and 80 feet long. The 27-ton behemoth had over 17,000 vacuum tubes,

7,000 diodes, 70,000 resistors and 10,000 capacitors as well as 1,500 relays and a staggering 6,000 switches *which were operated by hand*. It could turn out as many as 5,000 operations per second. Although built for the war effort, ENIAC was not completed until after World War II had ended, in 1946.

Just one year later, Bell Lab engineers changed electronics forever with the invention of the Transistor, a solid-state switch. The innovation sparked an explosive era of growth in electronics, giving rise to the PCB (printed circuit board) and later the IC (integrated circuit)



ENIAC's accumulators, a small portion of the overall giant.

in 1958. Large-scale computers like UNIVAC and the IBM 701 soon followed.

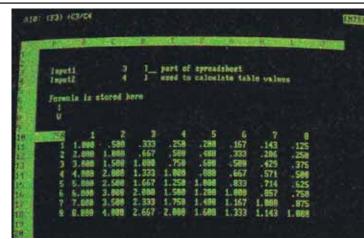
Another milestone occurred in 1971 when Intel pioneered their 1103 Computer Memory, the world's first DRAM-- dynamic RAM (Random Access Memory) chip and the 4004 Computer Microprocessor. This led to the PC-- Personal Computer-- in its current form.

In March 1974, an advertisement offered the "personal computer", the SCELBI—based on Intel's then-new 8088 processor. For \$565, it featured 1K of programmable memory. An additional 15K of memory was available for a mere \$2,760.

Later that year the Mark 8 and the home-assembled Altair 8800 computers were introduced.

Bill Gates and Paul Allen, realizing the Altair needed software, compiled a version of the BASIC programming language for the machine. The pair would later found *Microsoft*. Subsequent offerings later in the 70's included those from Apple, Radio Shack, IBM and Commodore.

Visicalc was introduced in 1978, the first spreadsheet. The first word processor, WordStar,



Visicalc sold over 700,000 copies in just six years.

came in 1979. Microsoft then introduced the MS-DOS operating system in 1981, followed by Windows in 1985. With its inception and the growth in software capable of running on Intel's "x86" processor architecture, personal computers flourished. Hardware continued to be refined and improved once the PC had significant



The Altair 8800

software to run on it-- making it viable for home and business use.

The growth of the Internet (originally ARPAnet, began in 1969) further fueled the demand for computers large and small in the 80's and 90's. Today you will find computers in almost every corner of the world, performing inummerable tasks. What was science fiction just a few decades ago is now an indespensible part of life that many could not conceive being without.

One can only speculate as to the advances computers will take in the upcoming few decades.

# Pharmacy

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**LAKEFRONT MARINA & C-STORE: INCOME PRODUCING** lakefront business with great potential at the 66MM. Well populated community with

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

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

**CAMDENTON COMMERCIAL BUILDING & LOT FOR SALE.** Busy hwy 5 location in the heart of town just off the 5/54 intersection. Like new 3,800 SQFT building w/ 160ft of hwy 5 frontage currently used for auto/service dealership but owner will remodel to suit. Also available 200 ft hwy frontage ready for your builder. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/ MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com

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

OFFICE/RETAIL CENTER FOR SALE. Professional Retail/Office building on busy Lake Ozark hwy. Also has 2 apartments & 2 garage/service-bay units on lower level. Great investment. Annual Property Operating Data available to qualified buyers. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

#### REAL ESTATE COMMERCIAL FOR LEASE

FOR LEASE: DISTRIBUTION/ WAREHOUSE/SERVICE CENTER: 2,400 sqft commercial space located on busy hwy in the heart of Lake Ozark. Large open area with corner officeeven has a view of the lake! Insulated/ dry-walled & X-wide 9ft overhead door. Would work great for warehouse, distribution, service or variety of businesses. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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

OSAGE BEACH OFFICE SUITES STARTING AT \$249 month utilities included, new construction, short term lease, 1, 2, or 3 room office suites available. Located in front of Lake Regional Hospital 5891 Highway 54 Osage Beach information Joe Cannova 816-517-5410.

**OSAGE BEACH – UP TO 5,000 S/F AVAILABLE** For lease in front of Lake Regional Hospital. New construction, competitively priced. 5891 Highway 54 Osage Beach information Joe Cannova 816-517-5410

#### REAL ESTATE LOTS FOR SALE

BEAUTIFUL, LAKEFRONT LOTS that would be absolutely perfect for residential use. All are located in the Linn Creek area and have spectacular views of the lake. MLS# 3043201, 3045517, 3045509, 3045506, 3044638. Donna Gum Team, RE/MAX Lake of the Ozarks, 3696 S. Hwy 54, Lake Ozark, MO 65049 (888) DONNA-66 Direct Line www.DemandDonna.com

**EXCELLENT TRACT!** Only 1.3 miles off Highway 5. Aprox 503 feet of highway 0 frontage and 7.1 acres. Property lays high and dry and is cleared. This land lays flat to very gentle and has tremendous visibility across the entire tract. City sewer and water on property. Existing buildings on property. The building on the highway front was formerly used as a bait store.\$250,000 MLS#3048389 John Gibson Re/Max At The Lake, www. teamgibson.com, 573-374-3214.

**FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW** On site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, restaurant or office building. Owners will consider subdividing or pad site for anchor tenant. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351.

Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**GREAT INVESTMENT.** Excellent commercial tract with nice 4219 sq. ft. buildings. Lower level living quarter, approved sewer on property very gentle 2.8 acres for expansion and lots of Hwy 5 frontage. \$103,000 MLS#3044699 John Gibson Re/Max At The Lake, www. teamgibson.com, 573-374-3214.

**LAKEFRONT DEVELOPMENT LAND**, Great place for subdivision, 900' LF in cove location, close to shopping and services. For information, call Julie Wilson, Gaslight Properties-GMAC 573-873-3352

**LARGE TRACT!** Fantastic acreage in Laurie. Great price for this beautiful parcel with approx.68 acres adjacent to Ozark Meadows.\$292,500 MLs#3044446 John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

LOT 168 Forestridge Village, The Villages, Gentle, partial view lot adjoins lakefront community area. 122x196x129x178 homesite located in gated Forestridge Village in The Villages at Shawnee Bend in neighborhood of multi million dollar homes. This is the finest community at Lake of the Ozarks. Covered slips available in Villages Marina. Amenities include pool, clubhouse, tennis courts, playground, marina with slips and ships store, boat launch, golf, walking trails, beautifully manicured entry and community grounds. \$50,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

#### REAL ESTATE RESIDENTIAL

68 SIENA, Lake Ozark, Excellent value! Immaculate 1436 SF. 3 bedroom, 2 bath, 100' lakefront home w/fabulous floor plan on Horseshoe Bend! Paved roads and drive, ample parking, large great room with woodburning stone fireplace. Huge lakeside deck extends entertainment area, balconies on lakeside bedrooms, Dock with 10x24slip, with room for up to a 40'+ long slip and a swim platform in protected cove setting. Low maintenance vinyl exterior, a great looking residence and a great opportunity for a starter/weekend home in a premium location! MLS#3050068 \$199,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**258 CARSON LANE,** Camdenton, Beautifully Updated 2907 sq. ft. one level home on 150' of gentle lakefront in a lovely cove setting. 3 Large Bedroom, 2 Bath, Oversized 3 car garage with extensive electrical outlets

including 220AMP, concrete RV pad with electric hook up, blacktop to the door. Partial Basement makes excellent storage. Storm Shelter in well house, includes one well dock w/10x20 slip, Low maintenance exterior and landscape, additional storage, great lakeside deck for entertaining or enjoying sunsets MLS#3049445 \$398,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**BEAUTIFUL, WELL-MAINTAINED** newly updated 3BR; 2.5BA lakefront home with new encapsulated dock located at the 18.5MM off Lake Road 54-22 in Osage Beach. A must see! For more info visit www.4605 Sunset-Drive.com or call Jeff (314) 306-4017.

**PRIVATE SETTING!** Large 4BR,3BA 3250 sq.ft. home on 38 acres. Open floor plan, lots of glass, porch. Outstanding view overlooking the Ozark hills. 3 car garage/workshop. Blacktop to the property. Great location for deer and turkey hunting or just enjoying nature at its best. \$269,900 MLS#3046528 John Gibson Re/Max At The Lake, www teamgibson.com, 573-374-3214.

FORECLOSURE. 3BR, 2BA new lake home. Wide open floor plan w/soaring ceilings and lots of glass to enjoy the lakeview. Huge master suite and bath Maint.free exteriors, oversized attached garage, 159 ft. of gentle LF in a protected cove.\$269,000 MLS#3048604 John Gibson Re/Max At The Lake, www teamgibson.com, 573-374-3214.

RECENTLY UPGRADED, meticulous lake home in a quiet, wooded location with a fantastic lake view! MLS# 3048923 Price: \$174,900. Donna Gum Team, RE/MAX Lake of the Ozarks 3696 S. Hwy 54, Lake Ozark, MO 65049 (888) DONNA-66 Direct Line www.DemandDonna.com

**IF YOU ARE LOOKING** for a place to raise horses close to town, this home is ideal! Located just off Blue Springs this nice home also has a 30x33 shop what's not to love? MLS# 3049269 Price: \$167,900. Donna Gum Team RE/MAX Lake of the Ozarks, 3696 S Hwy 54, Lake Ozark, MO 65049 (888) DONNA-66 Direct Line www.Demand-Donna.com

WHAT A WONDERFUL FAMILY HOME! A fantastic location and large fenced backyard perfect for kids and pets. The vaulted ceilings and fireplace upstairs make this a really cozy home. This house is in great shape and ready to move into! MLS# 3047643 Price: \$124,900. Donna Gum Team, RE/MAX Lake of the Ozarks, 3696 S. Hwy 54, Lake Ozark, MO 65049 (888) DONNA-66 Direct Line www.DemandDonna.com

# **EPA threatens freedom of US recreational boaters**

#### NMMA reinforces need for boaters, industry to take action

The Environmental Protection Agency (EPA) published the Clean Water Act proposal in the Federal Register that will impose new requirements on recreational boaters to learn about and follow specific practices mandated by the federal government to operate their boats and manage their everyday, overboard water discharges. Mandated by a court order in 2006 that focused exclusively on commercial vessel ballast water, the proposal includes two draft permits that are an unprecedented, new regulation on American recreational boaters, demonstrating the urgent need to pass the Clean Boating Act of 2008 (S. 2766 and H. R. 5949) as these new regulations will take effect on October 1, 2008.

Along with the Federal Register notice, EPA also released two draft permits, fact sheets and multiple additional supplementary documents, all of which add up to a confusing mess for boaters.

EPA's Clean Water Act proposal unnecessarily creates a cumbersome, complex and confusing permitting scheme for recreational boaters, throwing them into a regulatory regime designed for land-based industrial facilities like sewer treatment plants. As a result, America's 18 million recreational boat owners will be required to observe a multitude of new rules and practices, yet they won't be provided clear in-

formation as to how to comply with these new federal requirements by EPA, exposing them to a high degree of regulatory uncertainty, compliance issues and legal jeopardy involving citizen lawsuits and \$32,500 per violation per day penalties.

The EPA proposal also allows individual states to implement their own boating permits, creating the potential for mass confusion with a patchwork of differing state-by-state laws for boaters.

Equally problematic is that recreational boats above a certain length will be categorized as commercial ships and will be required to follow a different and more complex set of permit rules applicable to commercial vessels. There are two proposed general EPA permits: One for boats under 79 feet, and another for recreational boats 80 feet and above. This second permit, which also encompasses commercial ships, is even more complicated and makes an arbitrary and unreasonable distinction among recreational boats based on footage in order to classify them as commercial boats.

"Now more than ever, it is critical that we unite—as an industry and as boating enthusiasts—and compel Congress to pass the Clean Boating Act of 2008," said Thom Dammrich, president of the National Marine Manufacturers Association (NMMA). "Boaters everywhere must reach out to their state and local representatives and ask that they support this key piece of legislation."

NMMA and BoatU.S., along with a broad coalition of partners, are leading the charge to prevent this unnecessary new regulation on America's boaters

"Congress must pass the Clean Boating Act before it's too late and the federal government steps in to regulate how average Americans enjoy a day on the water," said Scott Gudes, vice president of NMMA Government Relations. "These new regulations are the poster child for excessive regulation, and we're calling on the boating industry and America's boaters who cherish their time on the water to act today and get commonsense legislative relief passed in the form of the Clean Boating Act."

"We only have until September 30, 2008 to accomplish this goal; time is running out for Congress to do the right thing," Gudes continued.

For the new regulations affecting 18 million boat owners nationwide, EPA will hold a total of four public meetings during the workday-in Washington, D.C., Chicago and Portland—to hear from boaters and the boating industry on this new regulation. NMMA strongly encourages people who care about boating to attend these meetings and share their views on why they should not be exposed to the requirements and legal jeopardy this new permit program will entail. For specific dates and locations of these meetings, please visit BoatBlue.org.

The boating industry and recreational boaters who want to take action to prevent this new regulatory proposal from becoming law should visit BoatBlue.org and take just a few minutes to send a message to their Representatives and Senators, urging them to support recreational boating and pass the Clean Boating Act of

2008

For more information about the Clean Boating Act of 2008, visit BoatBlue.org or contact Mathew Dunn at (202) 737-9760; mdunn@nmma.org.

About the Clean Boating Act of 2008: The Clean Boating Act of 2008 would fully and permanently restore a long-standing regulation that excludes recreational boaters and anglers from the federal and state permitting requirements under the Clean Water Act designed for land-based industrial facilities and ocean-going commercial ships. The exemption was overturned by a federal court in 2006 in a case focused exclusively on ballast water from commercial vessels.

The EPA release is below.

# **EPA Proposes Vessel Discharge Permits**

The U.S. Environmental Protection Agency is proposing two general permits under the Clean Water Act that will cover discharges incidental to normal operation of commercial and recreational vessels. Based on agency estimates, as many as 91,000 commercial vessels and about 13 million recreational boats could be affected.

"EPA is proposing a practical approach as we work with Congress on a longer-term, comprehensive solution," said Assistant Administrator for Water Benjamin H. Grumbles. "We believe it is good environmental policy and common sense to promote clean boating without imposing new permits on millions of boaters."

As a result of a court ruling currently under appeal, vessel owners or operators whose discharges have previously been exempt from Clean Water Act requirements for the last 35 years will require a permit as of September 30, 2008. EPA is proposing control technologies and management practices that enhance environmental protection and are practical to implement.

The commercial and large recreational vessel general permit (VGP) would cover all commercial vessels and recreational vessels 79 feet or longer. For vessels that carry ballast water, it would incorporate the Coast Guard mandatory ballast water management and exchange standards, and have supplemental ballast water requirements. The VGP would provide technology-based and waterquality-based effluent limits for other types of discharges including deck runoff, bilgewater, gray water and other types of pollutants. The permit also establishes specific corrective actions, inspections and monitoring requirements as well as recordkeeping and reporting requirements. Only a subset of the vessels potentially affected by this permit will have to submit a Notice of Intent for coverage; for all the other vessels their coverage would be automatic.

The permit for smaller recreational vessels measuring less than 79 feet in length contains simpler provisions. These smaller vessels, which are substantially different in both size and operation from larger vessels, would need to comply with new and established best management practices. In addition, these smaller vessels would not be required to submit a Notice of Intent for coverage under the permit; their coverage would be automatic.



319 Woodhaven Lane 5BR 6BA 126' Lakefront \$2,800,000



387 Stonebridge Lane 5BR 6BA 171' Lakefront \$2,275,000

#### Who's representing YOU at the negotiating table?



Gattermeir Elliott, REALTORS 877.365.cme1