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VOL. 7 -- ISSUE 7

Developer gets Eagle's Landing deal

By Nancy Hogland

business agreement between developer Gary Prewitt and Menards is allowing the Lake's newest shopping center

Under that arrangement, Menards, which plans to build a 162,340-square-foot home improvement store in the mall, agreed to loan Prewitt \$8 million to bring infrastructure to The Shoppes at Eagle's Landing, located on some 250 acres at the intersection of Highway 54 and Business 54 in Lake Ozark. Prewitt said he also has secured more than \$32 million locally from lending institutions and

private sources that he will be putting to work in the very near

As part of the deal with Menards, Lake Ozark aldermen approved an ordinance that allows Prewitt, operating as RIS Incorporated, to transfer Tax Increment Financing (TIF) rights to Menards until the loan is paid off.

"What better partner to have than one of the retailers? A lot of retailers couldn't do it because they're publicly traded. We're just lucky that Menards could," Prewitt said, adding that no concessions were made on the purchase price of the Menards

parcel in order to get the deal. "I simply gave them the opportunity to be involved and they took it. It's good for them, it's good for us and it's good for the city."

Lake Ozark City Administrator Dave Van Dee agreed.

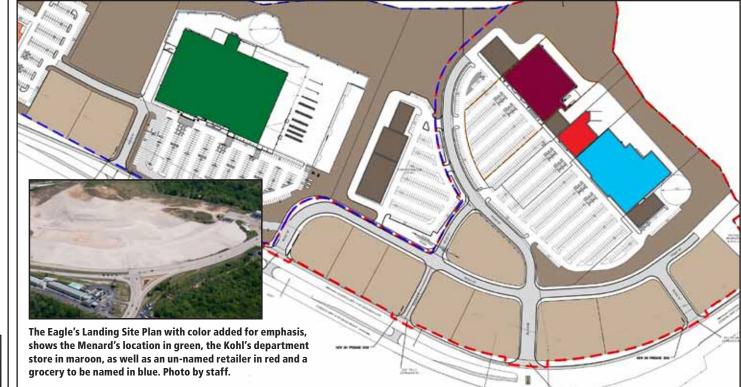
"It's a pretty smart thing to do because their reimbursement will be directly tied to their revenue stream. If Menards doesn't do well, it will take longer for them to get their money back. This way they have a vested interest in seeing that this project takes off," he said, adding that law allows developers to assign the rights to lenders as a guarantee they will receive their payments.

Prewitt said another immediate benefit is the jobs that will be created.

"Just in the first three stores, between full time and part time, we expect to see 150 new jobs open up at Menards, 80 to 100 at Kohl's and another 30 to 40 at CVS," he said, adding that the development also would put many laid-off construction back to

And although cities typically bring water and sewer to building sites, as part of his agreement with Lake Ozark,

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Watch your mouth!

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BUSINESS JOURNAL



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

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Armchair Pilot

By Nancy Hogland

Airline travelers may want to watch their Ps and Qs - or Fs. According to a story in the "Detroit Free Press," Robert Savegh, an author of children's books, was tossed off a Delta flight after using foul language while discussing flight delays. The story states although the plane had already taxied to the runway, it turned around so airport police could escort the man off the plane before it departed for Newark. airline spokesperson said they would be conducting an internal investigation but added customers can be removed if they appear to be intoxicated or under the influence of drugs or when the passenger's conduct is disorderly, abusive or violent or interferes with the flight crew's ability to complete their duties. According to the story, Sayegh admitted to being hung over but not drunk and said he would never disrupt a flight, but added he used curse words like adjectives.

We're wondering - would passenger behavior like that of Sayegh be the answer to ending long tarmac delays? Although the Department of Transportation threatened huge fines to airlines that kept passengers stranded without access to food, water, or working lavatories for three hours or more, as of yet, no airlines have been fined, although there have been 20 delays that met the criteria in the past year. And as the summer travel season is in full swing, some wonder if the lack of enforcement will result in more. The rule, adopted by the DOT in April, 2010, allows fines

as high as \$27,500 per passenger on domestic flights that violate the rule. International flights department from the U.S. will be required to meet the guidelines this August. DOT officials said just the threat of the fines has cleared up the problem, pointing to the fact that 693 tarmac delays were reported between May 2009 and April 2010.

Tarmac delays could give more time for business travelers to come up with entries in a contest sponsored by American Airlines and SCORE, an organization dedicated to helping small businesses succeed through mentoring and training. The two partnered to sponsor a contest for small businesses. The contest -Flights.Camera.Action.-invites small business owners to submit interactive videos that explain how free travel and extensive media exposure would impact the future of their businesses on the website www.aa.com/ flightscameraaction. The videos must be submitted by July 14 to be eligible. The public will then vote for their favorite between Aug. 1 and Aug. 26. Prizes include bonus travel points, free round-trip tickets, recognition at an upcoming SCORE conference and free advertising. For more information, visit the contest website.

Although it probably doesn't matter to businesses owners at Lake of the Ozarks, where the July 4 weekend is the busiest weekend of the year, according to Travelocity's Travel Pricing Barometer, those who didn't already book flights for July 4th weekend air travel will be paying 10 percent more for flights booked a month out. That' on

top of the 7-percent jump over the same time last year. The site states the average last minute airfare for travel over the holiday weekend will cost \$388.

One of the biggest challenges facing business travelers is deciding how, what and how much to pack. Airline bag limitations and fees are making it even more difficult. The travel columnist from "USA Today" provides tips:

•The size of planes' overhead bins varies, so pick a bag that matches the plane's compartment dimensions.

room and allow travelers to fit more items in bags.

•Bulky clothing such as a

•Rolled clothes take up less

 Bulky clothing such as a sweater or a coat should be worn or carried rather than packed.

•Use clothes as packing material for fragile items.

•Carry suits on a hanger. Typically, airlines will not count them as a third carry-on and will hang them for in an onboard closet.

•Use a briefcase or a backpack approved by the Transportation Security Administration so laptops don't have to be removed at baggage checkpoints.

•Separate cords from electronic devices. Security officials may challenge systems that are plugged in.

•Put liquids in an outside pocket so they're easy to take out for security screening.

In September, Southwest Airlines will be adding two daily roundtrips between St. Louis and Milwaukee. Currently, the St. Louis-based airlines, which just purchased Orlando-based AirTran Airways, offers 86 daily nonstop flights between St. Louis and 31 other cities with additional direct or connecting flights to 40 other airports.

Lake Regional's Parrish receives MHA's Excellence in Governance Award

The Missouri Hospital Association has presented a 2011 Excellence in Governance award to Lake Regional Health System Board Member John Parrish in recognition of his contributions to the health care community.

Parrish was one of seven board members statewide honored during a June 9 presentation at MHA's annual Leadership Forum at The Lodge of Four Seasons in Lake Ozark. He has been a member of the Lake Regional board for nearly

34 years, and has served as president, vice president and assistant secretary at various times throughout his tenure. In addition, Parrish has chaired the Professional Services and Personnel Committee, the Executive Committee and the Nominating Committee.

As one of the nine original members of Lake Regional Health System's Board of Directors, John Parrish has been instrumental in planning the hospital's development, growth and success. During Parrish's

terms as board president, three major expansion/renovation projects were completed that shaped the current LRHS campus. This includes adding oncology services and a threestory patient tower to house intensive care, cardiac care and observation units. The clinic system also was expanded to improve access to care, and conference space was dedicated within the hospital to increase community education opportunities.

Lake of the Ozarks Business Journal

Disagreement over Council of Local Government funding, bids

By Nancy Hogland

It was reported at last month's meeting of the Lake of the Ozarks Council of Local Governments (COLG) that the group had only \$351.97 in its account – not enough to pay the salary of the executive director. However, that employee – Debbie Rathert - said the problem wasn't a shortage of money.

"It's just a matter of timing. We have money coming in - it just hadn't shown up yet. We are definitely not broke," she said.

Rathert said the organization is funded by a variety of methods - through grants from the Missouri Department of Transportation and the U.S. Department of Economic Development; through grantwriting fees and through membership support. Currently nine entities in Camden County, four in Laclede County; and seven each in Miller and

Morgan counties belong to the agency. She said fees are based on the size of the community. Very small communities are expected to contribute \$250 per vear; mid-sized communities are asked to pay \$500 annually and large communities, such as Camden County, are asked to pay 39 cents per capita. The numbers are based on the most recent population estimates. Rathert said she will start using new Census numbers in January

Dennis North, secretary/ treasurer of the COLG, blamed some of the funding problem on entities not paying their dues in a timely fashion.

However, at that meeting Camden County Presiding Commissioner Kris Franken, who serves on the board, alluded to another problem. In a later interview, Franken, who also sits on the board of directors for Lake of the Ozarks Solid Waste Management District (SWMD) T, said the problem could have been avoided had Rathert bid more competitively on the Solid Waste administrative contract. The district covers Camden, Miller and Laclede counties.

He explained.

"Each the DNR vear (Department of Natural Resources) gives out recycling funds - money to help keep trash out of landfills. The money comes in through tipping fees paid every time a trash truck dumps its load at the landfill and then environment groups like LOWA or cities like Osage Beach apply for the money to offset the costs of their programs. This year, nine groups applied for funding and seven were approved but the DNR needs a liaison between them and those groups someone who will oversee their expenditures and make sure they meet the guidelines - and

also dole out the funds," he said, adding because contracts used to be handed out to groups like the COLG, regardless of the fee charged, the DNR decided to use a bidding process.

This year, five bids were received. The lowest, \$17,820, came from a private individual that withdrew her bid at the last minute. The next highest was Waste Corps of Missouri with a bid of \$25,160. Laclede Industries bid \$25,553; Rathert's bid on behalf of the COLG was \$28,290; and the highest bidder was Kaysinger Bay RPC at \$30,000.

"For the past couple years, Camden County was doing it for \$17,000 a year. Debbie's bid was \$11,000 higher than we were. She knew if she bid what we were charging, she had a good chance of getting it. From my perspective, she elected not to ensure adequate funding for the COLG," Franken said.

Rathert strongly disagreed and said she bid as competitively as she could.

"I prepared the bid according to guidelines and we were right in the middle of the bid group so I'm not sure exactly what more I could have done. Because the solid waste district is still in high-risk status, compliance is a huge issue. We would have had to work closely with the DNR and the regulations are pretty complicated, requiring a certain level of expertise. With the staff we have, and with the time that would have been required, I feel very justified in the bid I submitted," she said.

District T has been under scrutiny since 2008 when a Macks Creek man, interested in learning why he was never notified about the outcome of a request for grant money to build a recycling center, started making phone calls.

continued on page 4

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COLG fundin

continued from page 3 His determination resulted in two separate audits of the district. At the time, the COLG was headed up by James R. Dickerson, who also served as the administrative contractor for the local SWMD, which covers Camden, Laclede and Miller counties. Franken was not part of the SWMD board during that time.

The accounting audit found grant reimbursements were made for expenses that were not related to the purpose of grants; 80 percent of the time, the district reimbursed subgrantees for grant expenses though quarterly reports were not submitted on a timely basis; District T had funds encumbered for grants awarded as far back as 1996; and that the district approved new grants for educational and dump cleanup programs, while grant monies awarded in previous years for the same purposes had not yet been spent.

Regulations require that

any district grant funds not spent within 24 months of the grant award date should be reallocated by the DNR. The auditor's report also said that although DNR requires detailed property records be kept on all equipment purchased, capital assets purchased with district grant monies were not adequately accounted for or monitored as required by department regulations.

compliance audit Α conducted by the DNR found that Sunshine Laws were violated; bank statements and related reconciliations were not independently reviewed to ensure their accuracy and verify their propriety; required financial audits weren't conducted; quarterly reports to the DNR were not accurate or complete; and although \$38,722 was paid in administrative costs for salaries and fringe benefits nothing was supported by time sheets.



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Lake of the Ozarks Business Journal **Prewitt's Pointe** expanding again

By Nancy Hogland

Ross Department Store, which promises to let shoppers "Dress for less," is coming to Prewitt's Pointe in Osage Beach.

According to the company profile, Ross Stores, Inc., an S&P 500, Fortune 500 and Nasdaq 100 company headquartered in Pleasanton, California, is the nation's second largest off-price retailer with fiscal 2010 revenues of \$7.9 billion. As of January 29, 2011, the company operated 988 Ross Dress for Less stores in 27 states and Guam and 67 dd's Discounts locations in four different states. This will be their first location in Missouri.

Developer Gary Prewitt said the 22,000-square-foot department store, which offers designer and brand name fashions for women, men, kids and home, will be built in the space next to Marshall's and will open this fall.

There's more good news. In

addition to providing 75 full and part-time jobs, the construction will also bring 100 to 120 jobs to the building indus-

This is the third new store in Prewitt's Pointe this year. Over Memorial Day weekend, Shoe Carnival, a national retailer which features an open format and is known for its catchy music, wide assortment of brand names and value pricing, opened a 10,000-squarefoot store in the center. Construction is now underway on JoAnn Fabric and Craft Stores, also scheduled to open later this fall. That store will occupy 15,000 square feet of retail space and offer a wide variety of fabrics, sewing notions and machines; and scrapbooking, knitting, floral, food crafting and jewelry making supplies. According to the company website, JoAnn's is the nation's largest fabric and craft retailer with more than 750 locations in 48 states.



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Lake of the Ozarks Business Journal

Best protection in a tornado event is preparedness

By Nancy Hogland

"Complacency kills."

Denise Russell, director of Emergency Management for Camden County, said that may be offensive to some, but it's true, especially when dealing with tornados.

Several Joplin residents interviewed said when they heard the tornado warning sirens, they took cover and credited that decision with saving their lives. However, several first responders in the Joplin area said many others ignored the early warnings and continued with their normal routine until it was too late. Some were counted in the list of casualties.

"However silly it seems at

the time or however mundane, people need to pay attention to those sirens. They also need to be aware of what's going on around them. If the sky is dark, if winds are high, people need to turn on the radio or TV to find out what's going on. And every business and home should have a NOAA weather radio," she stated emphatically.

The National Oceanic and Atmospheric Administration (NOAA) Weather Radio (NWR) is a nationwide network of radio stations broadcasting continuous weather information directly from the nearest National Weather Service office.

Seventeen-vear-old Katie Simpson, who was working at JoAnn's Fabric and Craft Store in Joplin when the May 22 tornado hit, said she had no idea the storm was going to be so bad. In fact, she said if she hadn't gotten a phone call from her grandmother alerting her to the approaching tornado, she and others in the shop probably would have been killed.

"We knew it was getting dark out but our store faces the other direction so we didn't see it coming and because it was a little noisy in the store, we didn't even hear the sirens," she said, adding that when her grandma called, she panicked. "I didn't know what to do. At first we were going to just try to get everyone into the hallway but then my manager said we better go into the office. It's a good thing we did because we were able to get under desks and chairs, which protected us when the back half of the store was ripped off and everything was flying around."

A short distance away, 26-year-old Christopher Lucas, the manager of Pizza Hut herded customers into the walk-in cooler when the sirens sounded but because he had no way of securing the door, he lashed himself to the handle and hung on, trying to hold it shut to protect those inside. While the majority of the customers survived, he and another 16-year-old employee were sucked up by the tornado and killed.

Down the street, customers continued to shop at Home Depot until just minutes before the tornado collapsed thick concrete walls, bent steel beams and ripped the roof to shreds. Store employee Tyler Hall said he and his manager were helping load a customer's truck when the sky turned green. That's when everyone was directed to a room in the back of the store just moments before it was hit. Many survived; seven

"In an EF-5 tornado, it's hard to say whether planning would have made a difference - but you know for certain, it wouldn't have hurt anything. In a tornado situation, seconds count. If every employee is trained to know exactly what to do, it could mean the difference between life and death," Russell said.

Russell had the following suggestions:

Business owners to plan ahead what to do in an emergency to protect themselves, their employees and their customers and part of that plan includes locating the safest spot to ride out a tornado - and then sharing that information with employees.

In addition to a battery weather radio, business owners also need to keep emergency lighting on hand if they don't have back-up generators.

Business owners need to keep their site maps, building plans, insurance policies, bank records and computer backups in a waterproof, fireproof, portable container on site and then keep copies of all important documents off site.

The Federal Emergency Management Agency (FEMA) suggests that if business owners establish a "safe room," that space should be kept free of clutter and readily accessible. It must be located in a flood-free area and the walls, roof and door must be strong enough to resist penetration by wind-borne missiles. If a free-standing room is brought in, it needs to be well anchored to resist overturning and uplift.

For a booklet that provides a complete list of emergency preparedness measures for businesses, call Russell at Additional 573-346-7108. information is also available on the Camden County Emergency Management facebook page.



ABOVE: A couple partial walls were all that was left when the Joplin Home Depot took a direct hit from an EF-5 tornado on May 22. Seven people in the store were killed.

BELOW: Employees and customers of JoAnn's Fabrics and Crafts who were hiding under desks and chairs in the back office, somehow survived the tornado. Nancy Hogland photos.



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From Concept to Completion & Beyond

Developer gets Eagle's Landing deal

continued from page 1 within the next 30 days Prewitt's contracted crews will begin boring under Highway 54 in order to extend sewer lines and a 10-inch water line from the Orchid Motel on Business 54. At the same time, grading would begin for CVS Pharmacy, which is slated for a spot near the intersection of Highway 54 and Business 54 across from Denny's Restaurant.

According to Brian M. Grassa, managing director of development for Cedarwood Development, Inc, a thirdparty developer that works with CVS, the 15,000-square-foot store will feature a full-service pharmacy with a drive-thru facility, beer and alcohol section and large "front-store" retail area featuring beauty, health and personal care items. He said the aggressive construction schedule should find the store open within 18 weeks from the time the foundation is poured.

Prewitt said Kohl's would quickly follow suit. Their

GREEN

representative said in an earlier interview they hoped to have the store open by the end of this year.

Prewitt's original site plan included four phases. However, the topography of Phase III makes it undesirable for immediate development.

"It's a pretty steep piece of ground behind House of Carpet and would be extremely difficult to get materials in and out of there so I don't think that will ever be part of the development," he said, adding he still has plans for Phase 4.

"It's a pretty narrow strip – only about 300 to 400 feet across – on the other side of the Expressway and I'm still determining what would be the highest and best use of the property. About the only thing we came up with so far is a multi-family development but if, for instance, a hotel or water park would show interest, that might work," he said, adding if Phases I and II progress as planned, he expects a complete

build-out in those two projects by 2015.

However, because no contracts were signed, Prewitt said he wasn't free to disclose the names of stores he was attempting to attract to fill those spaces.

He also said although it's been a long, and sometimes aggravating – and costly – process to get to this point, he believes he made the right decision when choosing to develop the mall.

"I initially started looking at this piece of ground because before the downturn in the economy, I figured Prewitt's Pointe would be built out by now and, as the developer, that meant I would have been looking for a job. Since the Eagle's Landing site was the only spot that would provide any real competition, I thought it best to develop it myself. I thought it would be a little easier than it has been, but at least we're moving now," he said.

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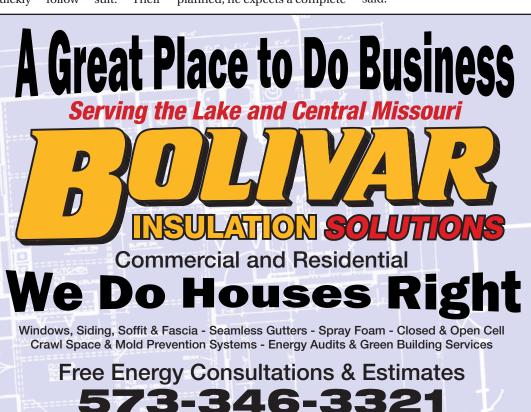
In 2008, the Lake Ozark Board of Aldermen voted to turn over half of its 2.5 percent sale tax from sales at the new shopping mall to Gary Prewitt under the original Tax Increment Financing (TIF) agreement. That agreement allows Prewitt to be reimbursed \$64 million over the life of the program.

Then in March 2010, the board of aldermen agreed to turn over an additional 1 percent of the remaining 1.25 percent up to \$3 million to the developer. The money will apply only to Phase II of the project and will not be in addition to monies already pledged under the original TIF agreement. Instead, it allows Prewitt to get more

money upfront so he can pay off his debts more quickly and will come off the end total.

To sweeten the pot, Prewitt pledged that even at the .25-percent tax rate the city would receive at least \$50,000 the first year Menards is open and \$100,000 in all remaining years from Phase II until the \$3 million is satisfied.

City Administrator Dave Van Dee said although some are not thrilled with the idea that the city won't be collecting all the sales tax revenues, the guaranteed \$100,000 per year is "a far sight more than what we're currently collecting on that property."



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Battle of the Badges coming to Eldon Speedway

By Nancy Hogland Law enforcement from around the state will be battling for

bragging rights to "Fastest Cop" in the Second Annual Battle of the Badges Law Enforcement Race,

organized to raise money for Special Olympics Missouri.

The event, which

Osage Beach Department of Public Safety Sgt. Michael O'Day adds decals to the vehicle he'll be driving in the upcoming Battle of the Badges law enforcement race planned for July 23 at the Eldon Speedway. Nancy Hogland photo.

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feature Crown Vics and Grand Marquis with stock engines and transmissions - and light bars and sirens – is set for Saturday, July 23 at the Lake Ozark Speedway just off Highway 54 in Eldon. The event is part of a law-enforcement racing series designed to raise money not only for Special Olympics Missouri, but also for Springfield, Missouri-based One Missing Link (OML) and Backstoppers.

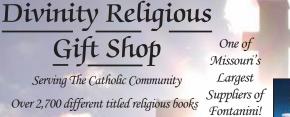
OML is a not-for-profit organization started 20 years ago by Janis McCall, the mother of one of three women that disappeared and, to this day, have never been found. The organization works with the National Center for Missing and Exploited Children to provide a link that will reunite families with the missing. Backstoppers is a not-for-profit organization that provides support and financial assistance to the spouses and children of police officers, firefighters, publicly-funded paramedics and EMTs and volunteer fire protection units in select Missouri and Illinois counties who have lost their lives performing their duty.

Sgt. Michael O'Day with the

Osage Beach Department of Public Safety will be one of the cops behind the wheel in the July 23 race, which will include trophies not only for the feature winner and second place car, but also for "Best Looking Race Car, "Farthest Distance Traveled in Missouri: and "Most Money Raised."

"I've never driven in a race before but I grew up around racing and for quite some time have been helping a friend who competes on dirt tracks. I've been to enough dirt races to know how wheels work on dirt and it's a little different than chasing criminals on pavement! I'm hoping my knowledge will help me get ahead of the rest of the pack," he laughed.

O'Day, who also participates in the Polar Plunge as a Super Plunger, said while the racing will be easy, raising money to fix a donated Grand Marquis and paying his \$1,500 entry fee is proving to be a challenge. He said he doesn't want to "wear out" the people who support him in the Plunge, but because he works nights he doesn't get a chance to continues on page 39



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Lake of the Ozarks Business Journal July, 2011 Page

A Green Home is a Healthy Home

with David Braddy LEED GA of Bolivar Insulation Systems **Moisture Control**

This is the time of year when outside humidity levels rise and we turn on the air conditioning to dehumidify our homes for a comfortable refuge from the humidity and heat of the season.

This is great for personal comfort, but in many cases moisture problems originate with your home's design. When many existing homes were built they were not air conditioned (yes believe it or not-- it wasn't that long ago when home air conditioning didn't exist and was a luxury). There was no need to take air conditioning or its effects into consideration when designing or building a home at that time.

Additionally, in many cases it still isn't today-- it's only in the past few years that building codes and building science started to address methods to control moisture inside the building's envelope. Today, things like insulation and better building materials make our houses tighter-- but that's part of the problem.

Now while an energy efficient home should be tight, it must be built correctly. If a wall assembly is built incorrectly for the climate you live in, it will develop moisture and mold issues. Unfortunately, a large percentage of homes today fall into this category.

Vapor drive is the process of hot and humid air passing through a material (i.e.: a wall) and finding cooler air. The greater the difference in humidity or temperature the greater the vapor drive.

A great example is ductwork installed running through an unconditioned space like an attic, crawlspace or wall. Water vapor and sweat are formed when humid air touches the less humid, cooler surface. Ductwork in these spaces is a common source of moisture and mold and can create gallons of moisture through condensation. This is why ductwork should never be run in an unconditioned space if possible. It should be properly insulated and sealed with a vapor barrier like spray foam if it is. In the



case of a crawl space, the crawl space itself should be encapsulated.

If your house ever smells musty, you already have mold and moisture issues

Mold or moisture left unaddressed are unhealthy and will eventually destroy your home.

Crawl spaces are a big source of moisture direct from the ground, if the ground is not properly sealed with vapor barrier, as well as from the outside air accumulating and rising through the home through what is known as the stack effect. While it is usually cooler under a crawl space the humidity is normally higher than the air outside. You must take extra care under a crawl space. An improper attempt to apply insulation or vapor barrier directly to the floor joists will do more harm than good. This has been the source for many serious mold problems.

So what should you do? Call a professional trained in these methods.

Why? Vapor Drive is very real but still not well understood by many builders and designers. Designs and methods that keep out rain do not assure a dry interior or wall cavity. The correct materials and methods for a specific climate are absolutely essential for mold prevention and structure preservation. When? Right now; if you have any of these problems or even suspect them.

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

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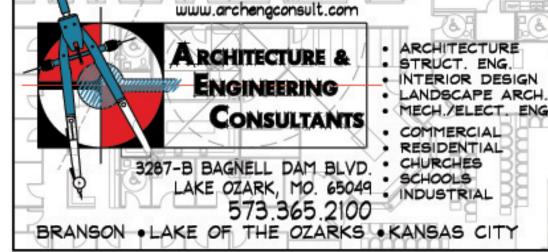
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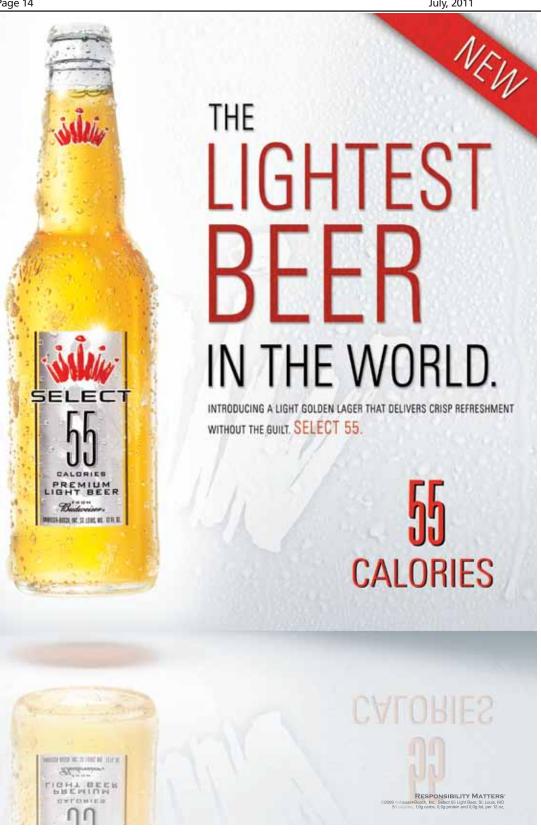


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Band 'serving their nation through music' to perform locally

By Nancy Hogland

This month the Village of Four Seasons will play host to the 312th United States Army Band.

A free concert, to be held at the Village Park off Cherokee Road and behind Village Hall, is scheduled for 6:30 p.m. Tuesday, July 26. Because parking is limited, a free shuttle will be offered before and after the concert with parking at the upper lot at the Lodge of Four Seasons.

Board trustee Carolyn Loraine said the Village decided to turn it into a community event and will offer free lemonade and cookies too.

"We just thought it would be fun to make it more of a community gathering – a night out where you could come out and visit with your neighbors while enjoying the music," she said, adding that although they borrowed bleachers from the city of Lake Ozark, seating would be limited, so people need to bring lawn chairs or blankets.

unofficially reorganized from the 89th Division Band, which was deployed during the campaign to reoccupy France during World War II. For a brief period in the early 1970s, the 312th existed as the only all female band in the Army Reserve. In 1977, an aggressive recruiting campaign was undertaken for both male and female musicians. The 312th Army Band has grown from those early days to its present roster made up of soldiers from about thirty different professions and academic studies.

The band schedules 15 to 25 performances each year and has performed for the Kansas City Royals, the Kansas City Chiefs, the Oakland A's, the National Boy Scout Jamboree, the Kansas Music Educator's Association, the Texas Bandmaster's Association, and the National Convention of the Association of the United States Army. The 312th was named an official "Bicentennial of the United States Constitution" band,



The 312th consists of several different ensembles. The concert band will be performing at the Village but at 7 p.m. Wednesday, the "Super Hipnotic," a rock band, will be performing on the lawn of the Camden County Courthouse in Camdenton.

The 312th United States Army Band was activated on October 1, 1973 in Lawrence, Kansas, as part of the 89th Army Reserve Command, headquartered in Wichita, Kansas. The band was and Kansas named it an official "Eisenhower Centennial" band. On December 16, 2005, the 312th became the first Army Reserve Band to receive the Colonel George S. Howard Citation of Musical Excellence for Military Concert Bands, administered by the John Philip Sousa Foundation.

For more information about the band, a schedule or to hear samples of the music the different ensembles perform, visit www.312armyband.com. Lake of the Ozarks Business Journal July, 2011

Bank 'Sense'

Gwen Sullens, Bank Star Vice Pres. Consumer Lending

Getting Out Of Credit Card Debt

Borrowing money to buy a home or automobile is a need that most of us have. But borrowing to excess, most especially through use of credit cards, can create unnecessary physical, mental and financial stress.

According to CreditCards.com, Americans as a group carry some \$796 billion in revolving debt, most of it on credit cards. In fact, the average household carries some \$16,000 in credit card debt. The average credit card holder has 3.5 cards and there are more than 600 million credit cards in use in the United States alone. Total U.S. consumer debt was \$2.43 trillion.

There are a lot of reasons why the use of credit cards has been so appealing. In today's economy, many people who have credit cards rely on them for daily needs. Until recently, it was relatively easy to get a credit card and low introductory rates were more than tempting to hundreds of thousands of consum-

And what happens once we get a credit card? Most of us don't pay off the balance each month. Instead, many folks pay the minimum amount due each month. In some instances, it might literally take decades to pay off a balance on a high interest credit card!

So how do we get out of debt? Consolidating credit card payments into one loan at a lower interest rate may be one method. Generally interest rates on a home equity loan are much more competitive that those on credit cards. Some cards may have interest rates as high as 20% or more.

But consolidating your debt is only the first step. Changing your buying habits is critical to ending

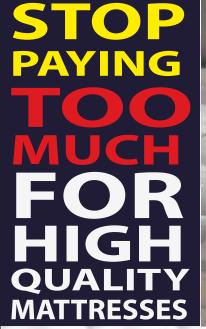


the cycle of rising debt. Once a consolidation loan is approved, cut up all the cards you've just paid off. Pay cash when you can.

There are two schools of thought for the most effective way to pay off credit card debt. If you don't consolidate your credit card balances with a loan, some say start with the credit card that carries the highest interest rate. Once you've paid off that card, move to the card with the next highest interest rate. Another school of thought is to pay the lowest balance card first. This gives some people a greater sense of accomplishment and encourages them to continue on to the next card.

The most important thing to remember is to always keep up with your monthly loan payments whether it's for your home mortgage, a car loan, or credit card. The absolute worst thing that could happen is that you start missing payments, get further behind and, as a result, your creditworthiness drops. When your credit rating (FICO score) goes down, it becomes harder to get a loan for a truly worthwhile purpose.

Gwen Sullens is Vice President, Consumer Lending for Bank Star One. Her office is at the Horseshoe Bend Bank Star One location and she can be reached at 573-365-BANK.





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New leader at Glencove's helm

By Nancy Hogland

Sherry Jackson said when she hired on as a "Girl Friday" with Glencove Marina nearly a quarter of a century ago she never dreamed that one day she would own the business. But that's exactly what took place last month when she and her husband Bruce bought out Jan Donnelly, who with her now deceased husband Ron Thompson, were partners in the business since 1984.

Sherry said since she's been involved in nearly every aspect of the business, located at the 3 mile mark, it just seemed natural to finally make it her

"When I started, there were just two of us in the office me and Carol Smith, one of the original owners. At first I just answered the phone, then I helped with billing, then receivables, then payables ... until over the years, I pretty much handled it all," she laughed, adding that gave her "inside knowledge" on the success of the business and also a firm understanding of exactly what she was getting into. In fact, the Jacksons have been part owners since 2008. However, this latest buyout put Sherry and her husband in full control of the business.

While subtle changes like a newly revamped website will go into effect immediately, many of the services offered for years at Glencove will continue unchanged under this new ownership. They include Glencove's status as a Top 100 Dealer, 5 Star Certified Dealer, brokerage house for boats and PWC with immediate listing on the web, boat and PWC repair, boat and PWC rentals, slip rentals and year round gas dock with what Sherry described as "the calmest water at the lake", a sea store and pump out station.

Over the years Glencove Marina has represented numerous boating lines such as Chris Craft, Formula, Chaparral, Doral, Cruisers Yachts, Sunseeker, Tigershark, & Sea Doo. However, the Jacksons will be adding a few more names to this list by expanding on their pre-owned boat sales.

"We'll be hitting some

auctions, taking more boats on trade and just buying some outright in order to offer a larger selection to our customers," she said. "Also new to our location this year is the addition of PWC service. With our own certified PWC tech on board we can offer removal of debris from pumps, complete tune-ups, motor & pump rebuilds, oil changes, lanyard programming, diagnostics, clearing of pesky codes, fuel system cleaning, and electrical work. Of course, Glencove Marina is well equipped to service any type of watercraft at the lake. Customer service has always been, and will continue to be our Number 1 priority."

Sherry said because she believes Glencove's success can be attributed to the dedicated people that work there, she's happy that many of the employees, who have an average tenure of 10 years, will stay on. Those employees include Barb Niedergerke, sales and finance manager; Captain Steve Lemens, salesman; Brynda Reynolds, business manager; Pam Cline, human resource director and accounting; Justin Werremeyer, sea store and rental manager; Robertson, service manager; Tom Blyth and Pat Loethen, boat service advisors; Pat Lemens, PWC service advisor; John Wickham, parts associate; Tony Battiato, Ben Cable, Bill Shipers, and Steve Stoufer, certified technicians; Dan O'Keefe, certified PWC technician; Chris Barton, boat handler; and Mike Kolar, maintenance.

"This is really a new era for Glencove Marina. My husband and I look forward to the Glencove team providing the same great sales and service that they have been known for over the past 27 years. We are not believers that 'bigger is always better' and it's our dream to take Glencove back to its roots as a home town marina. Glencove has been a recognizable marine name here at the lake since 1984, and we are thrilled to be able to continue that tradition with an even heightened level of excellence and customer dedication," Sherry said.

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Lack of funding for 911 could leave cell phone users helpless

By Nancy Hogland

Missouri is the only state in the nation that doesn't collect a 911 tax on cell phones. That means many dispatch centers around the state, including Camden and Miller counties, are underfunded and worse yet, unable to track the location of cell phone callers because they can't afford the technology that would provide that capability.

Current law allows local governments to charge a monthly tax of 15 percent of the local tariff set by the state Public Service Commission up to 75 cents on landlines only. However, the number of landlines has been steadily decreasing over the past 10 years as many Missourians opt for cell phones or phone service provided by a cable company. Consequently, funding is drying up for those dispatch centers, putting the new technology even further out of reach.

Alan Wells, president of Missouri National Emergency Numbers Association (NENA) and director of the St. Francois County Joint Communication Center, said only 46 counties in the state receive sales tax revenues to help fund dispatch operations. Another 51 are funding entirely from the landline tariffs and 16 are without any funding mechanisms at all.

Sgt. Steven R. Eden, director of E 911 and Communication for the Camden County Sheriff's Office, said more than half of all 911 calls for service in the county, where an estimated 40,000 vehicles per day travel Highway 54 during the summer months, come from cell phones. He said the percentage of cell phone calls for assistant in Miller County is even higher. A large portion of the callers in both counties are tourists. The counties share another similarity - they both rely on the landline tax to fund their budgets.

"People call us for help but they don't have a clue where they are - and because we don't have Phase II technology, which uses GPS to plot the exact location of wireless callers - either do we," he said, adding that the cost of outfitting the dispatch center with the new equipment is about \$350,000. "It's caused serious

delays in response time because we have to try to figure out where they are by the description of their surroundings."

some cases, enforcement has been forced to rely on cell phone providers to "ping" the signal. However, he said the phone companies sometimes are reluctant to cooperate because of privacy issues.

"Then we have to go to the judge and get a subpoena, which can delay response even further," he said, adding that in some areas around the lake, where cell phone towers are few and far between, it's impossible to use triangulation, a method of measuring the strength of signals as they bounce off the different

"If you talk to any dispatch center, you'll hear all kinds of horror stories about people who've felt something was wrong, called for help and then had a heart attack and were unable to speak or people who wrecked their cars at night, called 911 but couldn't see any landmarks that would help locate them," Eden

Legislation put before Missouri lawmakers this spring would have authorized cities or counties to impose, upon voter approval, an additional tax of up to 75 cents per month on cell phones that would have been used exclusively for 911. The measure never made it out of executive committee.

However, Wells said he didn't think that was the answer because the issue already was put before voters twice - once in 1998 and again in 2002 - and it failed both times

Eden and Wells agreed the best and easiest solution would be for legislators to simply pass a law that would require the phone providers to collect the tax. However, they also agreed that most legislators looked at a new tax as a "kiss of death" to any reelection plans.

"Sadly, it seems that the 'worst case scenario' has to play out before people will wake up and decide to take action. Hopefully, that won't be the case this time," Eden said.

Lake of the Ozarks Business Journal July, 2011

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step #10 – **Be Analytical**

Over the past nine months we identified steps one through nine in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; 6) Get found; 7) Improve Your Link Popularity; 8) Setup and optimize your free Google Places listing; and 9) Make it easy to share.

The tenth step is: Be analytical.

You've worked hard to build a professional web presence around clear goals and calls to action. You are definitely a step ahead of the pack, but you should not stop there. It's important to have some type of analytics available about your web presence. This allows you to make informed and intelligent decisions based on what people are (or are not) doing when they get there. Without analytics, changes or adjustments you make to improve things are mere guesses.

I came across a quote that puts it in the simplest terms: Measurable is the new "Gosh, I hope it works."

There are several tools available for website analytics. Your web hosting provider likely has a stats package available that will allow you to see basic data about activity on your website. Contact him or her and find out how you can access it.

Better yet, install Google Analytics on your site. It is free, it's powerful, and it is available at http://www. google.com/analytics. Simply sign up for an account and Google will provide you with a small block of code that you (or your web person) can add to each page of your website. Once installed, Google tracks and compiles an amazing amount of data.

In addition to basic information like unique visitors and page views, you can see the bounce rate on your site, analyze a heat map to visibly see what links and pictures people are clicking on when they get to your site, plus you'll have a wealth of information about how people are finding your site. When you use and understand Google Analytics, you're empowered to make informed decisions and create a higher converting website for your business.

In a last month's article, we discussed making your website easy to share using tools like AddThis.com



Sandy Waggett

and ShareThis.com. Both of these tools provide analytics on the content that is shared from your website. You can setup your account so those metrics are emailed to you weekly or you can simply login to your account and view them at any time.

Just as you monitor analytics and sharing on your website, you should also monitor analytics on your business Facebook page. "Facebook Insights" provides business page owners powerful metrics on new likes, daily activity, interactions, impressions, feedback, and demographics. By understanding and analyzing trends within user growth and demographics, consumption of content, and creation of content, you are better equipped to improve your business social media marketing and create better experiences on Facebook for your customers. For advanced users, Facebook also provides a way to integrate Google Analytics into your Facebook business page!

I get calls from prospective clients who ask me to help them increase traffic to their websites. This is a worthy goal, but it is important to look at the existing traffic first. Many times it is not actually the lack of traffic that is the problem ... it is the lack of conversions with the visitors they already have. Using analytics is the best way to understand what visitors are actually doing, versus what you want them to do. This often illuminates simple improvements that can be made to increase conversions and build a more effective web presence.

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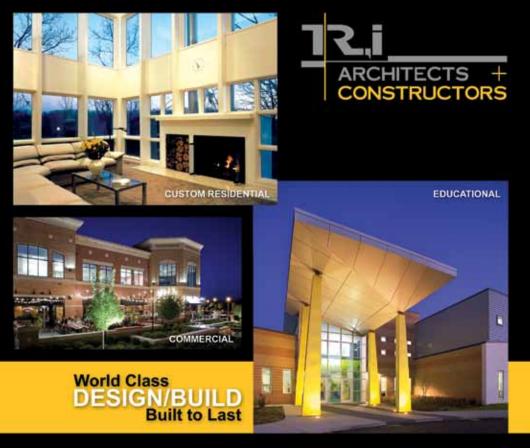
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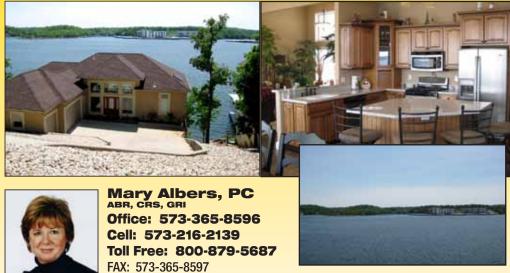
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Osage Beach to sublease hangar space at Lee C. Fine

By Nancy Hogland

Osage Beach will be letting out about one acre of land at Lee C. Fine Airport to allow private construction of hangars. The agreements are subleases rather than leases because the city currently leases the airport grounds, located in the Lake of the Ozarks State Park off Highway 42, from the Missouri Department of Natural Resources (DNR).

The move, approved June 16 by the board of aldermen, clears the way for the addition of six more hangars, according to Osage Beach Airport Manager Bud Hyde.

"The airport already has 10 DNR-owned hangars but those seldom become available. This will allow private plane owners to sublease the land from us and then build their own hangars. And they can make them as fancy as they want," he quipped.

Hyde said the rental fees will be based on square footage and will range from \$1,200 to \$5,000 per year. He said all costs associated with bringing utilities to the building are the responsibility of the sub-lessee and the construction must comply with all city codes. Under the agreement, insurance providing total-replacementcost coverage will be required. The 20-year contract comes with two, five-year extensions. At the end of that 30-year-term,

the plane owners do it. However, these typically aren't for small private pilots. Someone flying a \$35,000 plane probably wouldn't spend another \$35,000 on a hangar. But if you're a corporate guy flying a \$17-million jet, you can probably afford to build a building to get it in and out of the weather," he said.

Hyde said because the leases will be offered on a first-come, first-served basis, he doesn't expect them to last long.

"We haven't signed any leases yet but I've already seen a couple different construction companies out here measuring so they can put together bids. I expect people probably are waiting until the first of the month to actually sign on the dotted line," he said.

City Administrator Nancy Viselli said the contract will prevent the hangars from being turned into storage units for anything but aviation-related items.

"The only exception would be private vehicles but they can only be parked inside when the plane is being used. A couple of the aldermen were concerned that people would build these and then use them to keep their junk in but that won't happen," she promised.

She also said finalizing the details that allowed the subleases was a long, drawn-out



ownership of the hangar reverts

Hyde said although it's a costly commitment, it is a typical practice for airports across the U.S.

"Because of the costs associated with building hangers, most airports can't afford to build these themselves. Instead, they lease space and

"We've been working on this at least a couple years! We had to get permission from the state and then get the DNR to agree to the subleases. The contract stipulates the hangars must be maintained and kept in good condition so the DNR really has a lot to gain and nothing to lose but it still took a while to get it through," Viselli said.

Lake of the Ozarks Business Journal July, 2011 Page

Linn Creek road annexation plan may be dead end

By Nancy Hogland

Missouri Department of Transportation (MoDOT) Area Engineer Bob Lynch said since one of the requirements for annexation is that petitioners provide letters from adjoining property owners in support of the move, he didn't foresee Linn Creek's annexation request going anywhere.

In May, Linn Creek officials submitted a letter to the Missouri Department of Transportation (MoDOT), asking permission to take in only the highway and right-of-way from Osage Beach to Camdenton city limits. The letter states their primary interest is to "provide safety for motorists transiting the area by providing a more frequent traffic-control presence and disabled motorist assistance."

Linn Creek Mayor Jack Thornhill also visited city hall to discuss the matter with Mayor Penny Lyons.

However, Osage Beach city officials opposed the plan. City Administrator Nancy Viselli said since Linn Creek wasn't attempting to annex property – they want only the highway – it would

create a nightmare for police and ambulance responding to calls for service if Osage Beach expanded to the west.

At their first meeting in June, the board of aldermen voted unanimously for a resolution expressing the city's opposition to the plan. The resolution was then sent to MoDOT.

Although Camden County Presiding Commissioner Kris Franken said the county would stay out of the fight, he added that he felt Linn Creek's expansion plans were premature since they couldn't provide city services to their own residents, much less to anyone along the area they hoped to annex.

The three commissioners included their concerns in a letter sent to both Thornhill and to MoDOT.

However, Thornhill said with or without the support of surrounding communities, he still plans to submit his request to the Missouri Highway and Transportation Commission which is scheduled to meet July 13. Lynch said a decision should be handed out at that meeting.

Water Safety Council Volunteers Needed

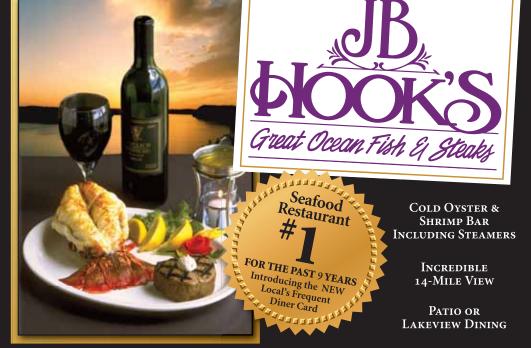
The Lake of the Ozarks Water Safety Council is a group of volunteers dedicated to promote safe recreation and boating at the Lake of the Ozarks. The Council has sponsored and promoted "designated captain" program; produced coloring place mats encouraging children to wear life jackets; has produced educational programs on water safety at schools throughout the area; funded billboard, print and radio advertising to name just a few of their efforts.

Members on the committee include representatives from the Chambers of Commerce around the Lake; the CVB and Tri-County Lodging Association; the Marine

Dealers Association; Coast Guard Auxiliary; the Highway Patrol Water Division; Ameren Missouri; LOWA; Camden County Health Department and concerned citizens.

The Council would like to extend an invitation to anyone in the community that would like to get involved in this worthwhile project. The Council usually meets on the fourth Tuesday of each month. If interested, please come to the next Council meeting at 3 PM, Tuesday, June 21, 2011 at Captain Ron's by Lake Road 5-52 in Sunrise Beach. For more information go to w w w . l a k e o f t h e o z a r k s watersafetycouncil.com/

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Osage Beach ends smoking survey

By Nancy Hogland

This month Osage Beach will decide whether or not to proceed with a ban on smoking in public places.

Their decision will be made based on the results of an online survey that was scheduled to run until July 5. The survey can be found by visiting www. osagebeach-mo.gov and clicking on the survey link. The survey is open to both residents and nonresidents.

In May the city brought up the topic at a public forum to see if it was something they should pursue. At that gathering, 34 people signed a survey stating they supported the move while 15 opposed it. Of the 49 who registered, 32 said they were residents; four listed themselves as business owners in the city; one registered as a business owner and resident of Osage Beach; and the rest said they were visitors. Because the majority of respondents indicated they would welcome the ban, city officials decided to move forward.

"Of course, a few days later we got faxes from some of the bars in the area that were filled with signatures of those who were against it so who knows how this will go," said Osage Beach City Administrator Nancy Viselli.

She also said city officials had adopted a hands-off policy for the questionnaire in order to avoid any illusion that they were attempting to fix results. However,

several "hard copies" of the survey have been getting dropped off at city hall and, according to Viselli, to date every one was in favor of the ban.

Viselli said after the cutoff, Survey Monkey, the administrator of the survey, will tally up the results, which will be presented to the board of aldermen at the July 21 meeting. That meeting will be held at 6:30 p.m. at the Osage Beach City Hall.

"Then I'll ask for further direction. If the majority is in favor, I would imagine the board will want to have several public hearings. There was some mention that this might be an item to turn over to the Citizen Advisory Committee - in what capacity I am not sure," she said. "Our board could pass this by ordinance, but most likely it would be placed on a future ballot. Obviously if the majority is against it, then I would imagine it will be dropped."

To date, Missouri is one of 11 states that have not adopted a statewide ban. Missouri cities that have anti-smoking laws include Ballwin, Blue Springs, Brentwood, Chillicothe, Clayton, Columbia, Creve Coeur, Fulton, Gladstone, Independence, Jefferson City, Kansas City, Kirksville, Kirkwood, Lake Saint Louis, Lee's Summit, Liberty, Maryville, Nixa, North Kansas City, Parkville, Raymore, St. Louis City, St. Louis County, Springfield and Warrensburg.

Lake Insurance Group now open in Osage Beach

The full-service, independent agency, run by owner/agent Jeff Bethurem, offers a range of insurance policies for auto, home, boat, motorcycle, business and workers comp coverage. The office is located in Parkside Village at 5780 Hwy. 54.

"At Lake Insurance Group, we are focused on providing value for our customers," says Bethurem, who has more than nine years of experience in insurance sales. "We offer only top-rated companies that deliver peace of mind and security for our customers at a price they can afford."

Independents insurance agencies often offer customers more flexibility than agencies that only issue policies through one carrier. According to Bethurem, this often translates into big

"It just makes sense to make sure you're getting the most coverage for your money," he says. "At Lake Insurance Group, we determine our customers' needs then tailor a policy that's right for them. Customers who switch to Lake Insurance Group often increase their coverage while saving money. It's a win-win."

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Lake of the Ozarks Business Journal July, 2011

Beacon of Hope shelter denied rezoning, facility ordered to move

By Nancy Hogland

Pastor Steve McQueen said he's trusting that God will provide a place for his Beacon of Hope homeless shelter now that the county has refused to help.

At a public hearing in April, McQueen requested rezoning for a piece of property off Runabout Drive from I-1 Industrial to B-2 Commercial. The rezoning would allow for lodging, so he could continue to provide housing for homeless men, help them get back on their feet and transition back into society. He also operates a church, food pantry and thrift shop on the property. However, in May, the Commission voted to recommend denial to the Camden County Commission. In June, the commission turned down McQueen's request.

Planning Administrator Chris Hall said the decision to deny the request was made because every single property owner that surrounded the home opposed the rezoning.

"That kind of opposition is difficult to ignore," he said, adding that while it was not something that could be proven, the surrounding property owners also said rezoning a piece of property to commercial when it was surrounded by industrial could harm their property values.

McQueen said commissioners told him they didn't think it was in the community's best interest to keep the shelter open and gave him 30 days to find another place and

"I made a statement that I stand by today – it's a dark day for Camden County when the hands of a ministry trying to help those in need are tied. I just can't believe that they're turning a blind eye when there's such a need. Every other shelter in the Lake area is full. Where do they expect these men to go," he asked.

McQueen said he needs either a piece of property with a large

building that could be remodeled to provide sufficient bedrooms, bathrooms, kitchen and living area or property with two existing homes. In the meantime, he said he's also trying to raise funds to cover the costs of moving and remodeling.

McQueen said when he acquired the Runabout Road property, he was told it was zoned commercial and that people had already been living in the building. Because it was equipped with a large bedroom, living and dining room, kitchen, two bathrooms and laundry rooms, McQueen said he had no reason to doubt that statement. He didn't learn about the zoning issue until a winter storm caused electric lines to be pulled away from the building and the Osage Beach Fire Protection District fire marshal told him about the zoning issue.

He said until he applied for rezoning, none of the neighbors had complained.

McQueen said the seven men currently lodged at the shelter are closely monitored at all times and are required to keep a curfew. They must be employed, stay off drugs and alcohol and attend church services on Sundays, bible studies on Tuesdays and faith-based Addicts Victorious meetings on Thursdays. In addition, they are required to perform volunteer work for the community.

"None of them are violent offenders or hardened criminals - they're men who made bad decisions and ended up losing everything. Now they're trying to start over," McQueen said, adding that all the residents but one are employed at a variety of businesses around the Lake area. The unemployed man is disabled and in return for lodging, cleans the shelter and helps with other chores.

For more information about McQueen's ministry or to help with his property search, call 573-552-1309.



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GLIMPSES OF THE LAKE'S PAST With Dwight Weaver



CHRISTMAS TREE STALAG-MITE AT HA HA TONKA STATE PARK

The Lake of the Ozarks area is noted for its many caves both wild and commercial. Several of the currently operating show caves are noted for the beauty of their cave formations including Bridal Cave, Ozark Caverns and Jacob's Cave.

River Cave at Ha Ha Tonka State Park was once a show cave and guided tours were offered on a daily basis. When it was shown to the public it was called Mystic River Cave. It is no longer a commercial cave and the entrance is gated to protect its endangered species of bats. The colony of bats that use the cave has an estimated population of 26,000. Park staff gives bat programs at the cave's entrance during the evening hours when the bats exit the cave during the summer months to feed on flying insects at night.

When River Cave was open to the public the highlight of the tour was the large, beautiful stalagmite-column formation shown in the pre-1950 image that accompanies this article. The photographer is unknown and so is the identity of the lady in the photo. It is one of several images of the stalagmite that can be found in circulation and enjoyed by the collectors of antique post-cards.

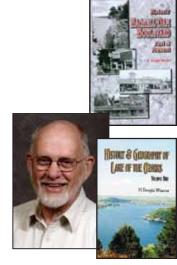
One of the very early owners of River Cave was ambitious to remove the formation, which was often called the "Christmas Tree Stalagmite," from the cave and place it in a museum. Fortunately, that did not happen.

River Cave is just one of the many subjects featured in the author's forthcoming 200-page book titled A Pictorial Guide to Ha Ha Tonka State Park. A late summer release of the book is anticipated. For more information see the author's website: lakeoftheozarksbooks.com

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

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

Contact him at dwight-weaver@charter.net or call 573-365-1171 for more information. Visit www.lakeoftheozarksbooks.com for more information.



Lake of the Ozarks Business Journal July, 2011 Page

Solar and you

Is Solar Electric Energy Right for My Home or Business?

There has never been a better time for Ameren electric customers to invest in solar energy. Why? The incentives have never been better.

- The federal government is offering a 30% tax credit on your investment (this can be a payment in lieu of a credit for businesses)
- Ameren is offering a rebate which in most cases amounts to about another 30% of your investment
- Ameren can offer to purchase Renewable Energy Credits for the generation of electricity on your solar electric system. This offer can amount to 20% of your investment.
- Business are allowed to depreciate 100% of their investment for 2011

The above is the good news. The not so good news is that the Renewable Energy Credits (REC's) are from a limited fund which is quickly being used up. Therefore, any homeowner or business thinking about investing in Energy Independence through solar will need to act soon. It is on a first come first serve basis.

Those who get their applications in while funds are still available will receive the credits. In most cases this can amount to approximately 20% of the total investment in your solar installation.

The bottom line; if you act now, the return on your investment is quick and from then on you have free electricity for the next 30 to 40 years.

Taking Advantage of the Solar Opportunity

The first thing to do is contact a qualified experienced solar electric

energy company for an evaluation of your home or business potential for solar electric generation. You should be aware that all of the activity and interest around solar power has attracted "me too" companies that just dabble in the field.

What you want is a company that specializes in solar electric energy systems, not a roofing or general electrical contractor that has solar as a new sideline. The unfortunate truth is that a poorly designed system will not pay for itself quickly — if at all.

Make sure your solar contractor has a qualified designer on staff with current certification in photovoltaic system design and installation. NAB-CEP (North American Board of Certified Energy Practitioners) certification is the highest professional level available.

Ask to see projects they've done and be aware that some companies just use pre-designed kits that are not appropriate for every site. A photovoltaic system can last 40 years or more, and quality is your only guarantee of a long and productive life of generating clean energy.

Make sure that the company you use also has degreed engineers on staff – preferably including a licensed Professional Engineer.

A Professional Engineer stakes their reputation and livelihood on every design that he or she approves, so you can be assured of a quality design, quality installation, and many years of reliable electric production. Don't settle for anything less.

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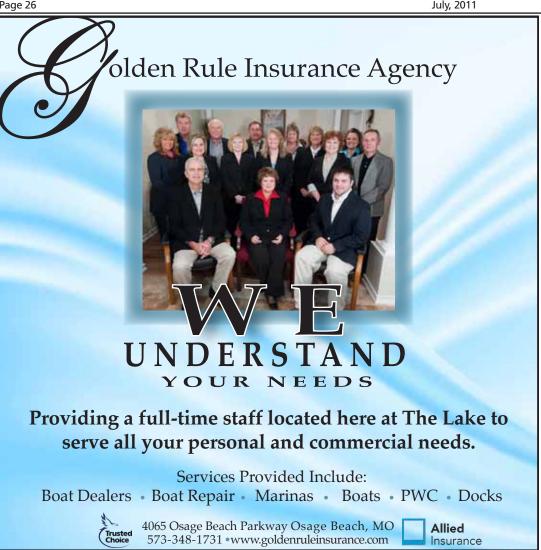
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As the Lake Churns

May sales stats have bolstered the year to date stats for the first five months of 2011. Overall lakefront home average sales price has increased 4% while the number of homes sold increased by 9%. Average price per square foot remained the same indicating that at least for now, prices are holding steady.

The largest growth in a specific segment that I am seeing is the luxury home market of Porto Cima and The Villages at Shawnee Bend. The number of lakefront homes sold in these communities has more than tripled over the same time frame last year, average sales price has increased 26% and the price per square foot has risen by 15%. The average days on the market has been reduced by about two and a half months. It will take monitoring over the next few months to determine if this is an anomaly or a true return for this section of the market. I personally believe we are seeing a return in consumer confidence.

The number of Horseshoe Bend (non Four Seasons) lakefront homes sold is down by one, the average sales price is up 5 ½ % and the price per square foot is down 12% so in this segment, the buyers are still spending and they are getting more house for their money.

Four Seasons lakefront home sales have increased by 29%, the days on the market decreased by two months and the average sales price has fallen by 16%. Upon closer review, this appears to be more due to smaller homes selling than to a decline in value.

Lakefront condo sales are up slightly in terms of units sold however the sales prices and price per square foot are down about 5% (which is still a 3% improvement over the first four months YTD combined sales).

In looking at a closer comparison of waterfront two bedroom units on Horseshoe Bend, the number of units sold have more than doubled over last year, the days on the market have decreased by over a month, average sales price has remained the same but average unit size



Real Estate and Lake News with C. Michael Elliott

is larger so again, in this segment buyers are getting more for their dollar.

Camden County reports via their website they issued 8 new residential building permits the first four months of the year. It did not indicate what that figure had been in 2010 for comparison. I believe the lack of permits goes hand in hand with the lack of vacant land sales the lake has been experiencing the past couple of years.

Most of the information I have compiled is based on data from the Board of Realtors MLS System from January 1 thru May 31 of both 2010 and 2011. This is intended as a general synopsis of the lake's real estate market. If you would like detailed information on any specific market at the lake, please let me know.

For anyone interested in seeing what is available in the foreclosure market, please call or email, I'll be happy to provide you with listing data on bank owned

Karen and I are hosting the July 14th Business Journal Social at JB Hooks from 4 p.m. to 7 p.m. Stop by to visit and enjoy some great food and as always, great service and atmosphere.

Any questions? Contact C. Michael Elliott & Associates at 866. Your. Lake or cme@yourlake.com. View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLake-Churns.com



Lake of the Ozarks Business Journal July, 2011 Page

Lake West Chamber Annual Golf Tournament held



The Lake West Chamber of Commerce's annual golf tournament was held on Sunday June 12 at Indian Rock Golf Club in beautiful weather and a field of twenty five teams. A special thanks to all the players and the sponsors who made this tournament a success again this year. Winners were as follows: A flight: Glynn, Glynn, Irwin & Rush, B Flight: Duggan, Duggan, Clark &

Clark, C Flight: Mills, Brown, Brown & Wall.

Proxy prize winners included: Bob Kidd, Lana Hughes, Dean Underwood, Liz Brown, Nik Perrigo, Gary Rolls, Harold Jackson and Chris Jackson.

Winners of the DECO Insurance marshmallow chipping contest were: 1st place team: Hall, Hall, McDorman & McDorman, 2nd place: Mills, Brown, Brown & Wall.

Help plant a tree in a Missouri state park and Joplin

You can help plant a tree in a Missouri state park and in the city of Joplin without lifting a shovel. Missouri State Parks is participating again this year in the Odwalla Plant a Tree Program that allows people across the nation to vote where they want trees planted.

Odwalla has committed \$100,000 to the campaign and each vote will be equal to \$1 that can be used for trees. The number of votes a state receives will determine the number of dollars it earns to purchase and plant trees in state parks. If you enter the six-character code printed inside the Missouri state park system's new Welcome Kit, Odwalla will donate an extra dollar per vote. Voting will continue through Aug. 31, 2011.

"This is the second year Mis-

souri State Parks has participated in this program because we know how important trees are to the landscape and the people who enjoy them. This year, we are helping our neighbors in Joplin and will donate as many trees as we can to the city of Joplin and Joplin city parks," said Bill Bryan, director of Missouri State Parks.

"It is one thing we all can do to help them rebuild their community. It is as simple as taking a moment to vote," Bryan said.

To vote for Missouri state parks and help the city of Joplin, go to mostateparks.com and click on the link to vote and receive more information about the Odwalla Plant a Tree program.

For information on Missouri state parks, go to mostateparks.

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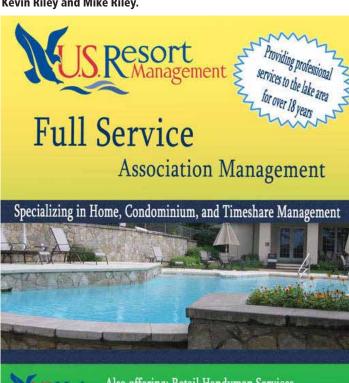


Celebrating is always fun! Riley Chevrolet Buick GMC Cadillac of Jefferson City, MO is celebrating 75 years as a Chevrolet new car dealership this year and also celebrating is Mark Buschjost by having a hole-in-one and winning a new 2011 Chevrolet Cruze.

It took place on the 13th Hole at Redfield Golf & Country Club, in Eugene on May 16th at the 10th Annual Wardsville - Osage Bend Knights of Columbus Golf Tournament. This year the proceeds are slated to be donated to the Samaritan Center Dinner, the Technology Benefit for St. Stanislaus Catholic School and the new hall the Club is building. Mark Buschjost of Jefferson City hit his first hole-in-one in over 20 years of playing golf.

"It was pretty unbelievable," said Buschjost. "I teed up with my 3 iron on the 196-yard 13th hole and with a 10-15 mile an hour wind blowing in my face, I hit the ball. It flew straight as arrow, took two hops and went in the hole." Riley said, "We are really excited to give this car away. This is only the second time in 75 years of being in business that we have had a hole in one winner."

From left to right; Carey Riley, Mark Buschjost, Jackie Buschjost, Kevin Riley and Mike Riley.



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Lake of the Ozarks Business Journal July, 2011

"Ask An Engineer"

with Stan Schultz of Schultz & Summers Engineering

Disasters Strike Hard In Missouri

I grew up the son of a member of the Missouri National Guard. On occasion, my father was called out to help with disasters. I distinctly remember the wastewater lagoons collapsing in West Plains, which lead to the contamination of many private wells in the immediate area. He was an MP and helped transport water for several days to effected families in Missouri and Arkansas.

I cannot remember the level of devastation from so many separate incidents. I remember watching my dock sink to the water level during the December 2006 ice storm and the snow event earlier this year was memorable as well. Unfortunately, the 20+ inches of snow in January was just the first of many events our local and state agencies have had to deal with in the past 5 months. I talked to my friend, General Steve Danner, recently and he noted he had only had six days to spend with his wife and family since the snows hit in late January.

After the snow; came the tornadoes that hit Lambert Airport in St. Louis and then the floods along the Mississippi River in eastern Missouri. May saw devastation and great loss of life in Joplin and now we have flooding along the Missouri River. What can happen next?

We should be very proud of the dedication of our first responders and Governor Nixon and the state of Missouri. They are all good people and love Missouri and are giving it all they have to help their fellow citizens.

What can we learn from these disasters? We simply need to look to the states along the Gulf Coast and learn how they deal with disasters when they strike. Many southern states have standing contracts with disaster cleanup contractors, catering businesses, and temporary housing suppliers that give them almost immediate response



Stan Schultz

to whatever happens.

I have learned that we are home to many disaster clean-up contractors already. These companies have migrated to the southeast in the past 10 years where work was available. We have experienced contractors who also call Missouri home and it would be nice if we could get contracts in place so that Missouri firms could be cleaning up Missouri disasters instead of having to work as subcontractors to larger companies. Many times our Missouri contractors are two or three tiers removed from being the prime contractors, which affects greatly the profit they are able to make.

Missouri is one of the best places in all of America to call home. It is beautiful and our people work hard. I know we have smart leaders and capable private contractors that just need to get together in times of disaster. It is truly an area we can improve and be a winwin for all involved.

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





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Ribbon Cuttings

From Lake Area Chambers of Commerce



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Hair Art Studio & Co., 139 East US Hwy 54, Camdenton. Call 573-346-3444 or visit their web site at www.HairArtStudioCo.com. Pictured: Jennifer Yoachum [with scissors], Codi Lato, Nicole Wallander, Heather Pleva, Tera Morang and Bill Owens, Jr., Charli Allee and Amy Hadfield, Johna Stanfield and Tracy Peters, Mayli Knopf, Diann Jacobs and Bruce Mitchell



The Lake West Chamber was pleased to welcome The Gypsy Rose pirate ship located at Captain Ron's in Sunrise Beach with a recent ribbon cutting. Call 573-480-4359. Pictured in the middle are: Brooklyn Duggan, Colton Walter, Nicole Duggan, Mariah Walter (holding), Bonnie Youngblood, Ron Duggan and JW Youngblood. There were also many Chamber Ambassadors, friends and ship's crew.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Camden County Ambulance District's fifth station. Located at the Highway 54 and State Road Y interchange. Pictured: Joe Chasin, [with scissors]; Mercy's St. Johns staff, William Barnett, Bruce Naugle, Nicole Rascoe, Maribel West and Bob Patterson, Camden County Ambulance Board members, Rick Kraemer, Ralph Perry and Rick Bryant; Diane Franklin, Ireland Franklin, Dee Dee Chasin; Bev Thomas, Mason Eichler, Mayli Knopf, Brett Helms and Bruce Mitchell

Lake of the Ozarks Business Journal July, 2011

SmartMoves

How does a credit card work and who pays for what?

"He that sells upon Credit, expects to lose 5 per Cent. by bad Debts; therefore he charges, on all he sells upon Credit, an Advance that shall make up that Deficiency". Benjamin Franklin

"and so the Credit Card is born" -Roger Bequette

You have at least one credit card and, according to creditcard.com, the average is 3.5 credit cards per person and we love them. A credit card is like walking out of the store without paying.

Wikipedia defines: "A credit card is a small plastic card issued to users as a system of payment. It allows its holder to buy goods and services based on the holder's promise to pay for these goods and services" and we can spread payments out over months or even years if we chose. This flexibility gives the average household \$14,000.00 in revolving debt. So how can this simple idea become a really bad thing?

"Compound interest is the eighth wonder of the world. He, who understands it, earns it ... he who doesn't ... pays it." Albert Einstein

"...at an interest rate of .068493% compounded daily..."

Credit Card monthly statements

Let's look at that very, very small number on your monthly statement. Annual Percentage Rates (APR) are 15 - 25%. The credit card companies then divide the APR into 365 separate parts. Card Issuers do the trick of 1+1=2, 2+2=4, 4+4=8 until, using the magic of that really small number, there's now a really large number and it's called your balance. Interest is charged on your balance daily, making your balance grow even if you never use the card again. Bet you wish the bank would do that magic with your savings account.

"Modern man drives a mortgaged car over a bond-financed highway on creditcard gas." *Earl Wilson*



Roger Bequette, VP, \$martmoves Cost Reduction Systems, Inc.

"and the modern merchant uses credit to purchase his goods"

-Roger Bequette

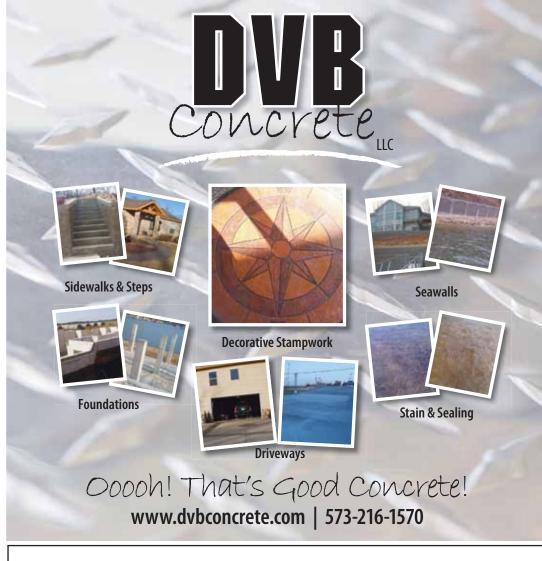
You buy sunglasses; use a credit card and you think the merchant gets paid the amount charged, right? Wrong; merchants' receive 98% of the amount charged by the consumer. Here's the twist. Merchants use credit to get the merchandise on shelves. To make up the difference between what the merchant paid plus interest, and the 98% received from the card issuer, merchants raise prices and now the card issuer is getting 2% of a larger amount.

So, the card issuer charges the merchant interest, takes 2% of every transaction and charges 15% or higher on your balance. How can this be? Well, the card issuer created a line of revolving credit for you (revolving meaning you don't have to pay the whole amount at once) and this revolving credit is what you borrow from as cash advance money, or use to make a purchase. So, the credit card company takes 2% of transactions, the merchant passes all costs on to the consumer and to answer "who pays what", you pay for everything with the interest on your balance compounded daily.

Roger Bequette

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Controversy over E. coli continues

By Nancy Hogland

Public Beach 2 has been closed more weekends than it's been open this season. That's because tests conducted by the Missouri Department of Natural Resources (DNR) showed water samples exceeded the EPA recommended maximum of 235 E. coli colonies per 100 milliliters of water or the geometric mean, a rolling average of sample data, exceeded 126 E. coli colonies per 100 milliliters.

Some, including Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA), say this is proof positive that independent septic systems should be replaced by a four-county, salestax-funded sewer authority. She, Jim Rogers and a few others formed a Four County Task Force to examine the feasibility of building a regional sewer system that would surround the Lake of the Ozarks.

"We don't know if the E. coli is goose or human. Some people want to spend the extra money for tests that would make that determination but I'm not so sure it's necessary. I think we'd be much better served by getting the commissioners in the counties surrounding the lake to plan for long-term growth. Most cities with good plans grow gracefully. It would be to their constituents' good to plan for growth now. And if we can show that we're taking steps to be proactive, we might just get some good press in the Kansas City and St. Louis areas," she said.

However, others say more thorough testing could save

everyone a whole lot of money
– especially if the problem
lies with the waterfowl that
frequents the area.

Rick King, Public Works superintendent for the city of Osage Beach, said it's common to find 15 to 20 – or more – geese swimming in the cove or sauntering up and down the sandy beach when he's conducting a routine check on the sewer stations that serve the beach bath house and concession stand.

"We want to be part of the solution so each week we drop non-toxic dye tablets into our system so if we would ever have a leak, the dye would show up immediately. We check on the stations frequently and every time we're there, the beach is covered with geese and geese poop," he said, adding that he's also seen the beach shared with flocks of vultures. "Unfortunately, it seems the fewer the people, the higher the population of geese because no one is there to chase them off."

An online search for "goose droppings" resulted in thousands of results, many of which were posted by communities experiencing the same issues as Lake of the Ozarks, reporting average droppings of from 2 to 5 pounds per day.

According to research conducted by Dr. Allan Crowe, a research hydrogeologist with Environment Canada's National Water Research Institute in Burlington, Ontario, those droppings on the beach could be perpetuating the problem.

Crowe, an adjunct professor at the University of Western



Some say the closings and lack of human activity in the area have allowed geese to 'take over' Public Beach 2.

and McMaster Ontario University, wrote that scientists discovered greatly elevated levels of E. coli may exist in the shallow groundwater below the beach adjacent to the shoreline. He reported the sand protects the E. coli from the harmful effects of UV radiation in sunlight, provides sand grains on which the E. coli can attach themselves and is a stable source of nutrients. His studies suggest beach sand acts as both a reservoir that accumulates and stores E. coli and serves as a source of E. coli when released into the lake water through runoff or when waves run up the beach during a storm.

Still others wonder if the push for sewers is warranted since testing consistently shows the water is safe. According to DNR, of the 1,345 water samples taken for E. coli testing since the program began four years ago, 42 samples registered levels of bacteria above DNR's accepted limit and 31 of the "problem" samples were collected after near-record rainfalls.

Camden County
Commissioner Kris Franken
said because there are so many
unanswered questions he's
doing research on the number
of lakefront properties that have
septic systems installed before
1996, the year when stricter
regulations were adopted and
permits were required.

"Donna Swall prodded me to call a powwow about three months back that included a big group - commissioners from Camden, Miller and Morgan counties; a rep from Benton County because the commission couldn't make it; our wastewater department; Stan Schultz; Rocky Miller; engineers from McClure Engineering and Miller Lindsey; Jim Rogers and Caroline O'Toole from LOWA and these two doctors, Dr. Munger and Dr. Morris. The doctors contended that if we tell them how many lakefront septic systems were installed before 1996, they can give us a date our lake will go bad," Franken said, adding that LOWA has consistently maintained that number is approximately 17,000 in Camden County alone.

However, he said his research is coming up with a much smaller number.

"I know we have 17,722 lakefront parcels so I subtracted the county parcels with permitted systems. Then I subtracted the number of parcels that are not yet developed. Next I subtracted the number of parcels served by small systems. Next, I plan to break out the properties in Osage Beach and Lake Ozark that are on those cities' systems. I'm expecting that the final number will be between 5,000 and 6,000, which is a far cry from 17,000," Franken said. "And there's no reason to think that every one of those is an old dilapidated system. I'm all for clean water and responsible management of our Lake but I'm not jumping on a bandwagon to promote something that doesn't make



The resulting droppings could keep E. coli counts high. Submitted photos.

Declining revenues forces MoDOT to make tough choices

By Nancy Hogland

Kevin Keith, director of the Missouri Department of Transportation's (MoDOT) central office, envisions a day when drivers will pay a vehiclemiles-traveled tax - the more they drive, the more they pay - to fund roads, railways and bridges. In fact, Oregon is currently experimenting with such a program, he said.

"However, as citizens, we're not ready for that because it means the government will know where you're going and how much you're driving," he said, adding that when a draft of that idea recently was leaked, the White House immediately insisted it hadn't been vetted by top officials.

A while back the Missouri Transportation Alliance, a group of business folks, started meeting to look for a solution to funding, Keith said, adding that so far, studies show a 1-cent sales tax has the best chance of being adopted by voters. The group is also looking at the feasibility of toll roads for larger

projects such as I-70 or I-44, cost-sharing programs and the possibility of turning over some roadways to cities and counties.

In the meantime, state roads will be striped less frequently, grass in the medians won't be mowed quite as often and snow plows may make fewer swipes. And although MoDOT will be honoring five-year construction program commitments, few new road projects will be taken on. Instead, the focus will be on repairing and improvements of existing roadways.

Those are just a few of the changes that will be seen in coming years by Missouri's residents if funding doesn't improve.

Keith presented the grim outlook for Missouri's roads and bridges at this month's meeting of the Lake of the Ozarks Council of Local Government meeting. said although Missouri has the seventh largest highway system and the seventh highest number of bridges, the state ranks 42nd in revenue per mile.

"We've had a construction program at MoDOT of \$1.2 billion a year for the last six years. However, as we look ahead, the very best for the next five years is about \$600 million," he told the group. "Our funding was not cut by half. We got to the \$1.2 billion by temporary funding fixes - bonding," he explained, adding that MoDOT has used bonding for the past decade to fund projects like the new U.S. 54 Expressway and Highway 5 - improvements that otherwise never would have been constructed.

Keith said MoDOT's income had grown about 2 percent a year for the past 30 years, providing a "nice" revenue stream that allowed them to pay off the bonds.

"But that's not in the future. For the last five years it's become a 'stable' revenue stream. However, as we look ahead, not just at the next year or two but the next decade or two. we know fuel tax will become a declining revenue," he said. "With higher fuel prices, people are no longer buying vehicles that get 11 miles per gallon. Instead they're buying vehicles that get 45 miles to the gallon. And then there are electric vehicles and hybrids, which can run for miles before they even start using any gas." Although MoDOT

also gets a portion of license and registration fees and sales tax from vehicles, since 75 percent of its funding comes from a 17-cent-per-gallon fuel tax, the reduction in consumption has been hitting, and will continue to hit, MoDOT hard, according to Keith.

Although critics have said MoDOT wouldn't be facing funding problems if they hadn't created the debt, Keith said they can answer that they wouldn't have done the road work without it.

"It's important for folks to know that for a decade we've borrowed money at ridiculously low interest rates to keep the construction program active and it has worked. But it was and is a temporary solution,"

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he said.

Keith said in addition to cutting back on road projects, jobs will be cut as well because the construction schedule under new \$600-million budget would not be enough to keep all current employees busy. He said as a result, MoDOT already has started reducing staff by 1,200 employees, closing 131 facilities and selling off 700 pieces of equipment.

However, he said some of the changes should have been made years ago.

"We've operated pretty much the same since the 1930s when MoDOT was established. Sheds were spaced so you could get a mule team and grader to the next building in a day. Well, we no longer use mule teams and the technology and equipment is quite different today," Keith laughed. "We've had to make some very difficult decisions but until our revenue stream increases, this is about the best we'll be able to do."



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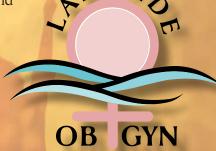
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Ribbon Cuttings

From Lake Area Chambers of Commerce



Larry's on the Lake 31 MM by water, off Pier 31 Road in Camdenton was welcomed as a new member in the Lake West Chamber with a recent ribbon cutting Check out the website at www.larrysonthelake. com or call 573-873-5227 for more information. Pictured are: Bud Kidder, Kurt Flickinger, Bob Robinson, Kay Reeves, Connie Foote, Bill Patterson, Tiffany Riemann, Rose Vanderbeck and many other business social patrons.



The Lake Area Chamber of Commerce was on hand to help announce the opening of Slugger's Eatery at 4824 Hwy 54, Ste 4 with a ribbon cutting ceremony. Visit www.facebook.com/mysluggersEatery.com or call 573.693.9230. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: 1st row: Tim Richardson, 2nd row: Steve Naught, Melissa Carroll, Tom Featherston, Andrew Lasson, & Stephanie Keilholz Mike Wagget, and Katie Karr.



The Lake Area Chamber of Commerce was excited to welcome new business and member The Hideout Bar and Grill with a ribbon cutting ceremony. Osage Beach Premium Outlets or call 573.348.1500. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: (1st Row) Tim Layman, Robert Bradley and Josh Henry. (2nd Row) Joni Walden, Tom Smith, Mark Henry, Igor, "The Russian".

Lake of the Ozarks Business Journal

Battle of the Badges coming to Eldon Speedway

continued from page 12 talk to many businesses about backing.

"I'm trying to keep my sponsorships as low as possible. I sold the hood, and the trunk, which costs \$300, is in limbo, but panels are only \$125 and I have other areas to display decals that are less," he said, adding that anyone interested in sponsorship can call him at call 573-302-2010 extension 240 and leave a message. He promised not to return the call at 3 a.m.

The Battle of the Badges competition, initially designed to find the fastest sheriff in the Ozarks, got started in 2009 as a way to raise money for OML. Competitors included Christian County Sheriff Joey Kyle, Green County Sheriff Jim Arnett and Webster County Sheriff Roy Cole.

"We had a lot of fun, the crowd loved it and we raised enough money to help OML keep the doors open so we decided to get more sheriffs to join us for a bigger race the next year," Kyle said, adding when law enforcement from other areas heard about the race, they decided they too wanted to get in on the action.

However, it was tough finding – and paying upkeep – on cars to race. That's when Reid Millard, a big racing fan and Jefferson City business owner, got involved. Millard offered to purchase vehicles for departments that wanted to race as long as those departments would outfit the cars with roll cages and promise to have a mechanic on hand at the races. Although departments are required to keep the stock engines and transmissions, light bars, sirens and custom paint jobs were

all allowed - and encouraged.

The first race of the 2010 season, organized by Millard and held in Sedalia, raised nearly \$40,000 for Special Olympics Missouri. A race at the I-55 Raceway in Pevely, organized by law enforcement in that area, brought in another large amount for Backstoppers. Kyle said since the sheriffs participated in the Sedalia and Pevely events, law enforcement from those areas reciprocated and they ended up with 12 cars racing 18 laps in last year's third and final event in Springfield.

This year's schedule also includes a race on September 10 in Pevely and another on Oct. 15 in Springfield. Tim Bruce, owner of All Night Towing and Recovery in Springfield who was involved in starting the racing series, said the ultimate goal is to get every state to hold its own series and then the top three or four from each state would travel to Missouri for one big race.

O'Day said the state of California has gotten on board with the idea and will be holding races this year.

"This is really turning out to be huge - something that has the potential to draw a lot of attention and raise a lot of money for important causes," Bruce said. "A side benefit is everyone is having a whole lot of fun in the process!"

more information, including times, admission prices and race locations, visit Battle of the Badge-Missouri on Facebook or the Special Olympics Missouri's site at http://somo.org/ battleofthebadges. To get more information on sponsoring other cars and drivers, contact Bruce at 417-873-9436.

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FACTORY

Randy and Jane Kelly hosted the 27th Kelly's Clown Golf Classic at Osage National Golf Club on Sunday, May 1st, to benefit the Dream Factory. This year's event included an auction and cocktail party on Saturday evening, compliments of Central Bank and L.O. Profiles. Sunday morning players' breakfast was sponsored by Mills & Sons Insurance. The golf tournament on Sunday was a three person format with winners in three men's flights and one women's flight. The Dream Factory would like to thank all the Sponsors and all those who participated in the success of the 2011 Kelly's Clown Golf Classic. This year's event earned \$42,000 for the Dream Factory and we are extremely grateful.









Top Left:

Championship Flight 1st Place. Sam Derikrave, **Dexter Zaring & Randy** Thompson

Top, Center:

A Flight First Place. Ken Carmody, Joe Roeger & Mike Beale (not shown)

Top, Right:

B Flight First Place Melissa Carroll, Tami Brown, & Jeff Carroll





Bottom Left:

Women's Flight First Place Brenda McDorman, Nancy **Duncan & Nancy Gordan**

Bottom Right:

Presentation of Proceeds to The Dream Factory Randy Kelly, Angela Uxa, John Olivarri, Carole Olivarri, Mary Gordon and John Gordon

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"Insurance Talk"

with Ron Hall of Golden Rule Insurance

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Ron Hall

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Critical Illness policies cover heart attack, stroke, and lifethreatening cancer, loss of hearing or speech, loss of vision, paralysis, coma, renal failure, and more.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com for additional comments or questions.





Contact Jo & David Spriggs (573) 280-2218 email address: spriggs.lakehome@yahoo.com

Click on www.206nonsuchroad.com for visual tour and more information

Beds: 3 | Baths: 3

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

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



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Ribbon Cuttings

From Lake Area Chambers of Commerce



The Lake West Chamber welcomed Garden of Eat'n into their membership with a recent ribbon cutting. Open Monday-Saturday 11:00am-3:00pm (Lunch Only). Call Kris: 573-374-4867. Pictured I to r: Amber Martin, Howard, Kris Corum, Collette VonSande, Jess Wadle, Melissa Ray, Gene Deters and Stanley Field.



The Lake West Chamber was pleased to have a ribbon cutting for The Lake Docktors at their new location on Hwy 5 in Sunrise Beach. Check out their website at www.wetsteps.com or give them a call at 573-374-9731. Pictured I to r: Gene Deters, Stanley Field, Sam Casella, Kelly Kleen, Jess Wadle and Amber Martin.



Dennis Devine a Sales Associate with Veatch Realty, was welcomed into the Lake West Chamber with a ribbon cutting. You can contact Dennis at 573-480-2448 or at the office, 573-392-9900. www.veatchrealty.com Pictured I to r: Ellen Bozich, Jess Wadle, Pam Huschle, Dennis Devine, Stanley Field, Melissa Ray, Gene Deters, Shanel Howard, Central Bank.

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BUSINESS JOURNAL CLASSIFIEDS

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mercial space in lower level and 2,400 sq. ft. upper level 4BR/3BA residence (\$249,900). Seller will lease back residence. MLS 3065824. Buy one or both for \$449,000 (MLS 3065826). OWNER WILL CONSIDER ALL OFFERS. Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial. com

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FOR SALE: MARINE SALES/ **SERVICE** & SPORTING GOODS. Business and real estate just outside of Laurie, MO. Includes +/- 7 acres, 6,000 sq. ft. building used for retail store and indoor archery range, and 2,400 sq. ft. metal building used for service shop. Also has boat storage facility. Features Smokercraft pontoon and Mercury and Honda outboard dealerships and service business. Terrific opportunity to own a business at the Lake of the Ozarks, MLS 3070295. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com

FOR SALE: OSAGE BEACH PROFESSIONAL OFFICE PLAZA. Fantastic Hwy 54 location. Newer quality construction with steel roof - 6 units - 2 buildings - 8,300 sq. ft. Quality long term tenants. Reduced to \$995,000. Investment package available. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

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CENTER. Laurie Landing. Great location in Corporate Woods Business Center 5 units –, total 7250 sq. ft. quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$395,000. Adjacent lots available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

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REAL ESTATE RESIDENTIAL

anjoy this great Lake home, flat lot, great neighborhood, blacktop to door, great view, protected cove, large well dock with cruiser slip, check it out, priced below appraisal \$650,000. Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.AdamsAtTheLake.com.

JUST LISTED FOUR SEASONS LF Home, This home outshines the competition! If you're looking for a Four Seasons furnished waterfront in this price range or even higher, you must see this house.Fabulous, gentle lot in six mile cove, 3600 SF, 4BR/5BA, So comfortable to live in open floor plan, large rooms, terrific outdoor areas include screened porch just off great room, private deck from master and large lower level patio. Steps away is the monster dock system with tiki bar, swim/sun platform, cruiser slip, runabout slip and PWC slip. Terrific setting offers great protection for boats and swimmers with beautiful views. Southern exposure, lush, mature landscape. Room for pool if desired. 1097 South Anemone, Four Seasons, MLS#3078189 \$895,000 See this Virtual Tour & all the lake's properties at www.YourLake. com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

LAKE ACCESS CAPE COD Style Home in the Villages. Built 2004, features vaulted ceilings, 3bd/2.5ba, 1950 sq ft, 2 living rooms, Close to amenities! \$219,000 mls 3076850 contact Bobbi Bash Realty 573-365-2622 or bbash@usmo.com

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THE LAKE LOT EVERYONE IS LOOKING FOR. VERY gentle, east facing, mature trees, deep water, community water, cove location with main channel view, seawall, boat ramp, blacktop all the way, great neighborhood, 44MM off Irontown Road (LR 7-9). This is a double lot w/ 160 ft of lakefront. Buy both for \$125,000. MLS 3071718. Adams & Associates Real Estate (573) 348-5100. www.AdamsAtTheLake.com.

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Just Listed in Preferred Complex! 611-5D Lazy Days Rd., Osage Beach, Super nice lakefront condo with a breath taking view of the lake, comes furnished and ready to start enjoying all the lake has to offer. Immaculate interior, floor to ceiling wood burning fireplace, located in the heart of Osage Beach and close to shopping, hospital and many fine restaurants. 2BR/2BA, 1020SF Unit comes with boat slip and 8000lb. hoist so you have a place to park your boat. Priced right and a great value, please don't let this one pass you by! Complex has 2 pools, large playground, BBQ Pavilions by pool, boat launch and trailer storage. Park like grounds are immaculately maintained. Very low number of units become available in the development. Surrounded by State Park land, your view of the undeveloped, tree lined cove will never change. MLS#3078623 \$163,900 See this Virtual Tour and all the lake's properties at www. YourLake.com.Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-

JUST LISTED 2008 PENT-HOUSE Unit w/slip just \$154,900! 370-5A Hawker Dr., Camdenton, Quality constructed top end unit in a building with an elevator. 1121 SF, 2BR/2BA, Custom cabinets, Glass railed, screened & tiled deck, 9' slider, walk in closet in both bedrooms, ceiling fans in all rooms & deck. Surround sound in the unit & on the deck, Stainless Steel appliance package. This corner penthouse unit has 9' ceilings with sweeping vaulted ceiling in living room. 12x32 slip is included at this price. Furniture, boat, pwo hoists and 14x40 slip available for extra money. Located in the quiet waters at the 3.5MM of the Big Niangua just 2 miles from the Hwy 5 & 7 Greenview intersection where you'll find grocery store, restaurants, banks, and convenience store. MLS#3078734 See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.



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006'77\$***********************************	2007 SeaRay 240 SD, 350 Mag., 300 HP
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006'69\$	2003 Sea Ray 29 BR T350 Mag 300 HP
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006'6Z\$	2006 Crownline 225 BR, 5.7 L, 250 HP, trailer inc
006,12\$	2003 ЅеаВау 22 ВВ 5.0L 260 НР Ыаск
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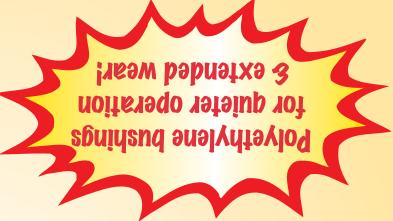
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000'08\$"	1996 FOUNTAIN 42 LIGHTING TWIN 525 BRAYD 1 129 HOURS
006'79\$"	1998 WELLCRAFT 38 SCARAB - T/502 - N/TEAL - 497 HRS
006'69\$"	1997 BAJA 38 SPECIAL - T/502 MAG'S - 390 HRS T/BLK
009'74\$"	2002 ENVISION 36 LEGACY - T/502 - WHT/PPL - 200 HRS
\$159,000	2006 DONZI 35 ZR - T496 MAGS HO - 120 HOURS - WHT.
006'671\$	2006 BALA 35 UNILWA - 1/496 MAG HO - 190 HRS.
006'78\$	1996 APACHE 36 WARRIOR - T/500 - WT/BL/PL - 280 HRS
006'₺८\$	1999 FORMULA 353 FASTECH - WHT/RED
006'79\$	1999 BAJA 33 OUTLAW - TT.4M - RD/BLK 4 BOLSTER
006'99\$	1999 WELLCRAFT 33 SCARAB AVS -T/502-WT W/TRL - 360 HRS
\$33,000	1989 FORMULA 311 TWIN 454 BRAYO 1
006,13\$	2001 ADVANTAGE 31 VICTORY 496M 120 HOURS
	2008 BAJA 30 OUTLAW - WHT/RED/BLK - 150 HRS T/496 HO'S
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		PERFORMANCE
\$52,900	- 20 HBS	2005 SMOKER CRAFT 8527 S - TAN
\$58,900	VINRUDE C-TECH	2005 BENNINGTON 2575 RL - 225 E
		ANIAAINAI

	DEPENDING
\$52,900	2005 SMOKER CRAFT 8527 S - TAN - 50 HRS
\$58,900	5005 BENNINGTON 2575 RL - 225 EVINRUDE C-TECH
	CNICOLNO

\$25,900	2005 SMOKER CRAFT 8527 S – TAN – 50 HRS
\$58,900	5005 BENNINGTON 2575 RL - 225 EVINRUDE C-TECH
	SNOOTNOG
000'691\$	3005 FORMULA – 370 SS – T.8 NIWT – 28 OTE – AJUMAO 3009
006'711\$	2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS N/TAN
\$108,000	5004 REGAL 3350 - T/496 - TT/BLK
009'68\$"	2004 REGAL 3350 - T/5.7GXI
\$145,000	2009 REGAL 3350 – 5.7 GXI – NTT/RED – 89 HRS.
	2005 TROPHY 2902 – WHT/GRN – 86 HRS
	1994 SEA RAY 280 SR – ENG. 454 B3 – NTT/GRN
006'67\$	2000 COBALT 293 – 8.2G – N/TAN – 170 HRS.
000,21\$	1996 CHAPARRL 2550 – 7.4 B3 – WT/TL W/TRL
	006'87\$ 000'691\$ 000'801\$ 000'871\$ 000'271\$ 006'87\$

	PONTOONS
000'691\$	2005 FORMULA – 370 SS – TWIN 8.1 – 300 HOURS.
006'711\$	2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS N/TAN
000,801\$	2004 REGAL 3350 - T/496 - TT/BLK
009'68\$	2004 REGAL 3350 - T/5.7GXI
000,211\$	2009 REGAL 3350 - 5.7 GXI - NTT/RED - 89 HRS.
006,84\$	2005 TROPHY 2902 – WHT/GRN – 86 HRS.
006,71\$	1994 SEA RAY 280 SR - ENG. 454 B3 - NTT/GRN
006'67\$	2000 COBALT 293 – 8.26 – N/TAN – 170 HRS.
000,21\$	1996 CHAPARRAL 2550 - 7.4 B3 - WT/TL W/TRL
006'97\$	2000 REGAL 2450 - 350M - NT/TN
000'61\$	2001 CROWNLINE 225 – 5.7 – TRAILER
	CUDDYS

000,712°

ing boat with all the features? Look no furthe	fresh bottom paint, barrier coat & buff and wax.
hours. Looking for a late model, joystick doc	sand – 350 hours. This is a fully loaded boat with
2009 Regal 3760 - T8.1 - ntt/blk - 150	2005 Regal 3860 Commodore – T8.1 – tt/

\$539,900 2008 CRUISERS INC. 390 SC - T/8.1 - 75 HRS. 006'64\$ 1991 MAINSHIP 39 - T8.1 CRUSADER HO -000'691\$ 2003 Regal 3880 Sedan Twin 8.1 Loaded Boat! Reduced! 000'641\$ 2005 REGAL 3860 - ENG. 420 - TT/SAND - 350 HRS. 1994 SEA RAY 380 SS - T502 - 298 HRS - T/TEAL 006'67\$ \$217,000 2009 REGAL 3760 COMMODORE - 150 HOURS. 006'69\$ 1995 SEARAY 370 SD -T/7.4L - N/TAN - 600 HRS. 000,48\$ 1997 WELLCRAFT 36 MARTINQUE T7.4 260 HOURS 2006 REGAL 3560 - T8.1 -NTT/SAND - 130 HRS.. 006'691\$ 000'16\$ 1999 SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED! 1999 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN 006'69\$ \$72,900 2000 CHRIS-CRAFT 328 EXP - T5.7 - WHT - 53 HRS

006'78\$	2002 REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS
006,18\$	2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS
)00'9£t\$	2006 SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!!
006'67\$	1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT
006'ヤ८\$	1999 CHRIS-CRAFT 320 EXP. – T/5.7 GI – WHT.
000'45\$	1997 REGAL 322 - T/350 MAG - 410 HRS -NTT/BLUE
006'68\$	1997 CRUISER INC. – 3120 ARIA – T/5.7
)06,1E\$	1994 SEARAY 300 - T/5.0 - BLU/WHT - 200 HRS.
006'64\$	2007 RINKER 300 – T350 – 200 HRS.
006'49\$	2005 CRUISERS, INC. 280 - T/5.0 - BLU/WHT -200 HRS
	CKNIZEKZ

very low hours has always been lift kept.
-200 hours. This beautiful one-owner boat with

7	2005 CRUISERS, INC.	
	CENISERS	

000,3412,	00 REGAL 4160 - 78.1 - WHT/GRN - 80 HRS.
000,712\$	09 REGAL 3760 – N/BLK – 150 HRS T8.1 EVC JOYSTICK
000'691\$	370 SS - T8.1 - N/BLUE - 300 HRS.
000'971\$	99 REGAL 3350 – 5.7 GXI-NTT/RED – 89 HRS
000,7112,	105 REGAL 3360 – 340 HRS
006'67\$	188 WELLCRAFT 32 ST. TROPEZ – T/350 – WHT
006'99\$	9 <mark>99 WELLCRAFT 33 AVS -T/502 - WT/PL/YL -W/TRL - 36</mark> 0 HRS
006'68\$	7.2/T – AIAA 021% NC 3120 ARIA – T/5.7
000,412	96 SEARAY 210 SELECT - 5.7 - TRAILER - 178 HOURS
006,67\$	07 RINKER 300 – T350 – 200 HRS.
	999 REGAL 2800 - 350 MAG - 223 HRS.
006,72\$	06 VIP 2602 VERSAILLES – 496M – BLU/WT – 100 HRS
000,31\$	96 CHAPARRAL 2550 - 7.4 B3 -WHT/TL W/TRL
312,900	93 CELEBRITY 240 BR - 7.4 MERC. W/HERITAGE TRL-500 HR
	OR TRADE INS
	ON JUVET ON

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00'971\$"	2009 REGAL 3350 – 5.7 GXI-NTT/RED – 89 HRS
00,711\$	5005 REGAL 3360 - 340 HRS
06'67\$	1988 WELLCRAFT 32 ST. TROPEZ – T/350 – WHT
	1999 WELLCRAFT 33 AVS -T/502 - WT/PL/YL -W/TRL - 360 HRS
06'68\$	1997 CRUISER INC 3120 ARIA – T/5.7
)6'LE\$	1994 SEARAY 300 - T/5.7 - WHT - 400 HRS.
	1996 SEARAY 210 SELECT - 5.7 - TRAILER - 178 HOURS
06'64\$	5007 RINKER 300 – T350 – 200 HRS.
335,50	1999 REGAL 2800 - 350 MAG - 223 HRS
6,72\$	2006 VIP 2602 VERSAILLES - 496M - BLU/WT - 100 HRS
00'91\$	1996 CHAPARRAL 2550 - 7.4 B3 -WHT/TL W/TRL
06'71\$	1993 CELEBRITY 240 BR - 7.4 MERC. W/HERITAGE TRL-500 HR
	OUR TRADE INS
	SIN EGAGT GILO

The second second
agn water, man periormance boars to be built:
ppl/ylw – 360 hours. This is one of the best augh water, high performance boats to be built!
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1	10 911	O SI SIU	TOURS, 1	I NOC -	– wik/	ldd

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-200 hours. This beautiful one-owner boat	This is one of the best
2002 Regal 2900 LSR - 5.7 GXI DP - n	tw - S03/T - 2VA EE 6
06 ⁶ 9E _{\$}	006 ['] 99 _{\$}
	EEWBOK

/tw - S02/T - 2VA	1999 Wellcraft Scarab 33
006'99s	12111011
The state of the s	
EEM	
- SERVICE	
	The state of the s

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000'64 ks

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006.112	800S Manitou Aurora 22' 50HP
006,813,900	2008 JC Ensign 23' 75HP
30LD \$21,900	2008 JC Neptoon 25TT 150HP
900°62\$ 0700	2 94° Oasis 2005 PA2 uotinsM 3005
006,75\$	2006 JC Tri Toon 226 I/O 300 HP with swim platform
006'61\$	2005 JC Weptoon 21' TT 150 HP with trailer, loaded
10ED \$17,900	
10ED \$18,900	2002 Landau 24' Landau Triple Log Fish 150HP Includes trailerREDL
\$T1,900	2000 Crownline 242 CR, 250HP Mercruiser Bravo III
009'82\$	1998 Mach 1 290, 310 HP
000'9\$	1992 Lund Pro-V DLX, 175 HP Johnson W/trailer, 2 fish finders, GPS, trolling motor.
096'bl\$	1992 Kegai Ventura 27' 8.3L Volvo Penta, duo prop

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