

LAKE OF THE OZARKS BUSINESS JOURNAL

CAPITOL REPORT

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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Missouri DNR joins quarry battle

Agency sides with Magruder

By Nancy Hogland

Although in its 2009 State of the Environment report, the Missouri Department of Natural Resources (DNR) touts itself as an agency that works to reduce pollution and protect and improve water, it has gone to bat for Magruder Limestone Company which, for more than a year, has been fighting for the right to blast and mine rock on land that houses two lines feeding more than 1 million gallons of raw sewage daily to the Lake Ozark Osage Beach Joint Sewer Treatment Plant, located near the proposed quarry.

In April, Judge Frank Conley handed down a three-part ruling that stated Magruder would have to re-present its case to the DNR's Land Reclamation Commission, part of the DNR's Division of Environmental Quality, if it wanted to continue its efforts to run the quarry.

However, less than a month after the ruling was issued, both Magruder and the Land Reclamation Commission, with support of the Missouri Attorney General's Office, filed separate motions to vacate the judge's order and judgment and grant a rehearing, or to amend or modify the order and judgment so Magruder could continue with its operation.

"We're wondering why a state

agency that is supposed to be an impartial judge is getting involved in a private company's battle," said Osage Beach City Administrator Nancy Viselli. "They've completely abandoned any neutrality by taking this action. The point of going before the Land Reclamation Commission was to present all the information and then let them decide if this would be in the best interest of the Lake and of the state. Now they're joining forces with Magruder to fight us on this? Why?"

"We're wondering why a state agency that is supposed to be an impartial judge is getting involved in a private company's battle... they've abandoned any neutrality by taking this action."

OSAGE BEACH CITY ADMINISTRATOR NANCY VISELLI

She said that until this recent action by the Commission, the city was under the assumption the state had been fairly neutral.

"The only thing we can figure out is that if the judge's order stands, the state could be held responsible for a portion of our legal fees. That could be why they want to help Magruder win this," Viselli said.

In the meantime, both the Osage Beach and the Lake Ozark boards of aldermen have adopted resolutions authorizing Osage

Beach Mayor Penny Lyons and Lake Ozark Mayor Johnny Franzekos to request Gov. Jay Nixon and Attorney General Chris Koster to "do everything in their power to stop the Magruder litigation and deny the quarry blasting permit in order to keep safe the sewer force mains and safeguard the sewage system and the economy of the Lake area."

"Before he was elected, Nixon sent a representative out to help us, so we believe he understands the importance of stopping this quarry operation," Viselli said.

In July 2008, after a lengthy hearing process, the Commis-

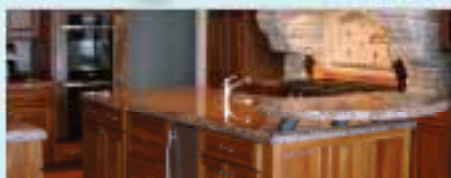
peal could be heard.

During the appeal process, Gary Hutchcraft, who manages the sewage treatment plant, testified that after just a few days of blasting, the delicate ultraviolet lights used to disinfect the sewage had been damaged. He also they were concerned because the sewage treatment plant is under pressure, forcing 1.3 to 1.8 million gallons of sewage each day through the pipes, one of which is more than 20 years old. If one or both of the force mains are ruptured by the blasting, nothing would prevent millions of gallons of sewage from running straight downhill and into the Osage River. He also said shutting the lines down would cause that sewage to back up at lift stations and overflow into Lake of the Ozarks.

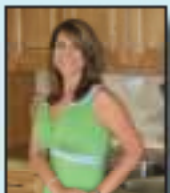
The stay was granted and then in April, Judge Conley issued his ruling which stated that the Commission made a misapplication of the burden of proof by placing that burden on the petitioners. Judge Conley also said the order given by the hearing officer, who made mention of information he had found on Wikipedia about the sewage pipe material, contained evidence that was not in the record and was unscientific. Finally, he said because the original application was not correctly filed, several interested parties were prevented from speaking against the quarry operation.

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New Missouri ATC training program introduced for alcohol servers, sellers

By Nancy Hogland

The week before Memorial Day, Nancy McGee, an agent with Missouri's Division of Alcohol and Tobacco Control (ATC), trained close to 200 Lake area restaurant, bar and retail establishment owners and their employees on how to protect themselves and their patrons while working to maintain a safe environment.

Gene Lacy, state supervisor for the ATC, said while they have taught similar classes in the past, this was the first time the updated and expanded program was presented. Attendees learned about such things as the consequences of violating laws governing the serving of alcohol; the warning signs of

program, told the group.

She said clerks and servers could even be arrested for violating liquor laws.

"It's generally a misdemeanor or offense with a maximum of one year in jail and or a \$1,000 fine but that means a permanent criminal history if you're convicted. That's why you need to be attentive to detail. If you don't, you can make a mistake that can follow you the rest of your life," McGee said, adding that those who "over-serve" also run the risk of being sued civilly.

She cited the case of Kilmer vs. Stefanina's, where the widow and children of Thomas Kilmer brought a wrongful death action against Hui Chan Mun, the

prior to the collision. She said at these levels, Mun would have exhibited outward signs of intoxication including diminished judgment, decreased inhibitions, impaired perception, memory and comprehension. The Kilmer family won its case.

"Bottom line – if you sell to an obviously intoxicated person and that person then goes out and injures someone, then that injured person has the right to bring a suit against the seller. Because you don't have a breathalyzer in the bar, you're going to have to look for obvious signs of intoxication – spilling drinks, slurring words, staggering or stumbling, lack of inhibition. And even if they're not driving, when they exhibit those signs, you should not serve them," McGee warned.

She also talked about what body types processed alcohol the fastest, what foods to serve to help avoid intoxication and what constitutes "one drink" on the BAC chart.

"For beer, it's 12 ounces; wine – it's 5 ounces, but with distilled spirits it's a 1-ounce shot of 100 proof or 1-and-a-half ounces of 80 proof. There are five shots in a Long Island Iced Tea. So in the person's mind that orders a 'tea,' they think they only had one drink but by BAC levels, they've had five," McGee said, adding that because some bars use larger cups especially for beer, they were actually preventing customers from keeping an eye on their drinking.

She said, on average, women got drunk faster than men because of a higher mass of body fat; older people got drunk faster than those who are younger because of such things as slower metabolism; foods high in protein or hard-to-digest foods were better at helping avoid intoxication; and carbonated beverages, which increase the rate of absorption, brought intoxication on faster.

Those who were unable to attend the presentation can also obtain training online. For more information, visit www.atc.dps.mo.gov.



Special Agent Nancy McGee with Missouri's Division of Alcohol and Tobacco Control recently taught classes to help bar owners, servers and retailers how to stay out of trouble by spotting phony IDs and recognizing when patrons were intoxicated. Nancy Hogland photo.

excessive alcohol consumption; and how to spot fake IDs.

"You all have a social responsibility to ensure alcohol distribution is handed in a safe and responsible manner however, there's much more to it than that. If you don't follow the rules and regulations, businesses could face disciplinary action that includes warnings, fines, suspensions that can run from one day to 365 days – the term of the license – and ultimately, revocation," McGee, who helped develop the pro-

driver whose car collided with Kilmer's on the wrong side of a divided highway, and against Stefanina's Pizzeria and Restaurant in Wentzville for serving beer to Mun after he allegedly was obviously intoxicated. Dr. Mary Case, the pathologist who testified at the criminal trial, opined that Mun's blood alcohol content (BAC) would have been .136 to .142 percent prior to being served his last drink before the collision and .112 to .118 percent prior to being served his second-to-last drink

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Dock owners required to post address

By Nancy Hogland

A new law will affect boat dock owners at the Lake of the Ozarks in 2010 thanks to HB 657 sponsored by lake resident Representative Dr. Wayne Cooper (R – Camden County).

Beginning next summer all dock owners will be required by law to post the recognized 911 street address of the adjacent land. According to the bill, the 911 address must be displayed on the lake side of the dock in the area most visible from the channel or cove. The address must be at least three-inch block style lettering and should be in a contrasting color to the background on which it is displayed. The penalty for not posting this information is a \$25 fine for each time the delinquency is cited.

The AmerenUE Shoreline Management Plan (SMP) official guidelines as offered to the Federal Regulatory Commission in 2008 provides for this same information to be

displayed along with the dock permit number, but HB 657 makes it a law. The same requirements for display (3" letters in a contrasting color) are required for the permit and 911 address as does the placement requirements.

A 2006 report from the US Coast Guard accident reports, the Lake of the Ozarks has the third highest number of accidents involving fatalities, personal injuries or property damage. Further, the report states that the Lake has the highest number of accidents for freshwater lakes in the US.

With a total of 1,324 serious accidents occurring between the years of 1995 and 2004,

and 39 fatalities between 1995 to 2005. The Coast Guard report concludes there are several contributing factors to the accident rate at the lake including the Lake topography; high boat densities and use levels, particularly on peak weekends. The report specifically notes the trend for bigger and faster boats on our

waters, increased numbers of personal watercrafts, and alcohol consumption and an overall party atmosphere. It's not your father's Lake anymore.

While in-water activities on the Lake of the Ozarks is regulated and managed and enforced by about ¼ of the state's Water Patrol officer staff, they are aided and supported by the Lake Ozark Fire Protection District's Marine Division and this is the main reason for the on-dock posting of 911 information.

Everyone in the United States now knows that 911 is the number for emergencies. This is the case whether on a cell phone or a land line; on water or off. But, when you make a 911 call on a landline – the operator gets immediate location information on their computer, but cell phones are different – and just about everyone everywhere has a cell phone these days, especially away from home.

When you make a 911 call

on a cell phone, you are sending a signal through the air looking for a nearby antenna tower to complete the connection. The tower that picks up your phone's signal may be nearby, but it isn't quite enough to tell the dispatcher your exact location. It's kind of like playing "Marco Polo" in the pool – you sort of know where the person is, but there's still a lot of trial and error before you find them.

It is for this reason that in 2008 the FCC began requiring that all wireless carriers be able to pinpoint your location for the 911 dispatchers, but the rule is still coming in phases and it really doesn't help a lot on the water. Giving the operator a clear location and circumstance report makes the whole process run smoothly, and you could save a life in the process.

In the case of any emergency on the water, a fast response time is absolutely key to a successful outcome and can make the difference be-

tween a simple bad day and a tragedy. Observant boaters, land owners and others are often the first contact emergency staff have when dealing with an on-water emergency. Being able to quickly and correctly identify the location of the incident is paramount. After all, with over 1300 miles of shoreline it's all too easy to lose track of your actual location while enjoying a day in the sun.

In the end it's not just that posting your location and permit number is a smart idea as well as a convenient locator for directions for friends and responders alike...it's the law. So while you're enjoying your dock throughout the upcoming summer months, you might want to take a few minutes to make sure that your permit and 911 street address are correctly posted on your property. It might just save someone from having a very bad day.



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BUSINESS JOURNAL

CAPITOL REPORT

A MONTHLY ROUNDUP OF NEWS AND INFORMATION FROM THE STATE CAPITOL

By Alison Schneider

The Missouri House worked hard to clear the decks as they neared the end of the first session on May 15th. They did manage to approve the fiscal year 2010 state budget just 24 hours before the May 8th Constitutional deadline and after the usual give and take. The \$23.1 billion budget appropriates money to state agencies and offices of elected officials. In addition, the passed bills set out a spending plan for the federal stimulus money the state will be receiving. High on the priority list is how to ease the burdens of the Missouri taxpayer, how to "kick start" the economy, and of course – how to spend that money.

The main points garnering attention as the session came to a close included a statewide intercommunication system for law enforcement agencies, improvements to Ellis Fischel Cancer Center, and improvements, restoration and repair to the St. Louis Metro system. The Missouri Department of Economic Development will receive some \$12 million for upgrades and construction of facilities that help develop markets for Missouri products and the state's universities will receive a boost for improvement of their facilities.

Here are some of the "meatier" bills that received attention in the last weeks:

HB 64 & 545, offered by Representative Smith (R-Salem) is a plan to raise the dependency exemption for each qualified child from \$1,200 to \$2,100. The version of the bill contained in the legislation passed by the House would raise the exemption to \$1,600 per dependent. Rep. Smith points out that neighboring states have higher dependency and that Missouri's dependency exemption hasn't been changed since 1998. This bill will also alter the state tax codes to provide relief to the majority of Missouri taxpayers.

Under the current codes, all Missourians earning in excess of \$9,000 annually are taxed at a

flat rate of \$315 plus 6 percent of excess income over \$9,000. Under the HB 64 & 545 the tax code would be changed so that workers earning between \$8,001 and \$50,000 would be taxed at a lower flat rate of \$260 plus 5 ½ percent. For Missourians making more than \$50,000 annually the tax code would be changed to a flat rate of \$2570 plus 6 percent.

In addition, the bill would raise the maximum amount of federal taxes that Missourians can deduct. The bill would increase the federal tax deduction for the individual income tax from \$5,000 to \$7,500 for single taxpayers and from \$10,000 to \$15,000 for married taxpayers.

"This is a major tax relief plan that would mean significant savings for most families living and working here in Missouri. Some might say we can't do this during tough economic times but I believe that is exactly when Missourians need it most," says Smith. "The boost we will see to our economy by allowing Missourians to keep more of their dollars will offset anything we may lose by reducing the revenues generated by our income tax."

The original proposal was only a two-year plan, but the House Speaker Pro Tem Pratt (R-Blue Springs) tacked on an amendment calling for the reduction to be permanent and the House passed the bill as presented. Don't start planning what to do with the extra cash just yet, however, as there is expected opposition in the Missouri Senate, and further when it hits Governor Nixon's desk.

HB 22 was the big boy of the session. It's a heftily written, multi-inclusive bill utilizing some \$600,596,774 of mostly federal stimulus funds that's been bouncing around the House and Senate all session. It's been submitted, withdrawn, rewritten, and resubmitted several times since its inception. Initial voting indicated the mammoth spending bill would pass, but it received a resounding "no" vote from the House earlier this

month after a group of dissenters picked up steam enough to sway the vote. Their feelings were that it was a "vehicle for localized pet projects" and some Representatives felt that the money would be better saved for next year. Don't be concerned, though – because a week later, the lawmakers retooled it, put it up for reconsideration and passed it on the Senate floor by a vote of 117-42.

HB 22 is a complicated, wide spanning bill listing a large variety of projects to be funded by federal stimulus provided for state use. The projects listed include \$12 million to the St. Louis Metro System, \$111 million to state law enforcement agencies to upgrade a statewide communications system, and \$312 million for the Ellis Fischel Cancer Center in Columbia. Some other benefactors of the bill are \$86 million allocated to the Missouri State University system for a variety of projects on several campuses over the next two years and \$46 million for Ethanol production incentive projects. There's a sizable amount allocated to the Division of Natural Resources to support state parks and historical buildings, and allocations to medical care in the areas of pediatrics, home-bound, and elderly services. The bill is expected to be signed by Governor Jay Nixon later this month.

HB 1393 was also on the docket for this past session is legislation modifying Missouri's motorcycle helmet law. The bill would allow those 21 and older to ride without helmets on all Missouri roads except interstate highways. The House gave the bill final approval Wednesday on a vote of 93-65 after making it past the Senate earlier by a 94-52 vote.

Proposals to repeal the mandatory helmet law have been a pretty hot topic in the past. But surprisingly, this year's measure, to simply modify the law, received little debate in either chamber. No real debate here as economic studies estimate tourism dollars will increase an addi-

tional \$3 million by repealing the helmet provisions and that there is no negative effect on state funding.

Supporters of Missouri's existing helmet law say the protective headgear keeps motorcyclists safer during a potentially dangerous activity. But motorcycle enthusiasts contend it's more fun to ride without a helmet. Their argument is that the state should not be allowed to dictate when it comes to personal choice issues. The bill still needs to be approved by the Governor before it becomes law, though – so make sure you cover your melon if you're out on your bike.

SB 140 & 141 are a pair of bills sponsored by Sen. Jeff Smith, (D-St. Louis) that address child support and paternity. The bills give men a longer grace period to catch up on child support payments or to prove they are not the parent of the child in question. The bills provide courts with the discretion to refer non-custodial parents not paying child support to job training or drug treatment programs rather than to prison. They also provide for named 'fathers' to have two years to challenge paternity judgments with DNA tests.

Representative Smith stated that the "fathering courts" in Jackson County already have allowed roughly 500 people to pay nearly \$3 million in child-support payments since 1998. The bill would allow these courts to be expanded statewide. If the court-ordered treatment or job training is completed successfully, the parent in question could have their sentences for failing to pay child support reduced or even dismissed.

The idea behind this training or treatment program is that once you have incarcerated a parent for non-payment of support, it is insured that there will not be any payment – they can't pay if they can't work. This legislation would presumably get them back in the work force and providing for their children monetarily, easing the state's burden for prosecution and incarceration

costs along with state aided child support. The MO Department of Corrections estimates that if all criminal nonsupport offenders participated in this program instead of being incarcerated, the state could save up to \$1.5 million in prison costs.

Also addressed in this legislation is a change to the "in default" The bill also changes the level at which non payments becomes a felony. Current laws require that the parent must owe in excess of \$5000 or have failed to make 6 payments over a 12 month period. The new legislation requires that the parent must owe more than 12 month's worth of ordered payments to qualify as felonious delinquency.

Further, these bills would allow for men to challenge a paternity judgment with a DNA test. Under current legislation, a named father has a year to contest a paternity judgment, after which his name automatically goes on the child's birth certificate and he is required legally to pay child support. Under this legislation men may challenge paternity judgements already in place with DNA testing until December 31, 2011. After that date, judgements would have to be challenged within two years of the ruling date.

If the DNA test showed the named father is not indeed the father of the child, he would be excused of any previous child-support debt and would have criminal nonsupport convictions, if any, removed from his record and his name would be removed from the child's birth certificate. The petitioner of the test would be required to pay \$150 of the costs of the testing with the remainder of the costs being covered by federal funds.

Smith said the petitioner would have to pay about a third of the roughly \$150 cost for a DNA test. A federal subsidy would cover the rest. While the person is relieved of any future child support, prior payments made in satisfaction of judgement will not be recouped.

continues on page 24

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Group works to maintain good water quality

Effort made so Lake will continue to thrive

By Nancy Hogland

Testing for E-Coli in Lake of the Ozarks was scheduled to begin May 26, after the deadline for this edition of the Business Journal. However, according to members of the Lake of the Ozarks Watershed Alliance Inc. (LOWA), there's more danger to those on the water than to those in it.

Statistics to back that claim were provided at a recent State of the Lake conference, hosted by LOWA, a group formed to protect and preserve the Lake through water sampling and monitoring, education, recycling, promotion of responsible septic, boat and RV pump-outs and participation in the Lake Shoreline Clean-up.

"Our water is safe," Executive Director Donna Swall stated emphatically to the group of 20 or so that had gathered for the

meeting. "People actually have no idea how healthy our lake is, especially when compared to others. However, the message we have to continue pushing is that it's easier to keep it healthy than to fix it once it's not."

Greg Stoner, fisheries biologist with the Missouri Department of Conservation (MDC) and chairman of LOWA's Water Quality Committee, said that's why volunteers continue to collect water samples from around the Lake for E-Coli testing, and then re-test sites that show up with a higher-than-desired count, as was the case with a handful of samples in 2008.

"Last year we monitored 110 sites and of those only 12 came back high. However, since the first sampling was done right after heavy rains, and since additional tests at those sites came back within normal levels, we

feel the lake was in pretty good shape," he said, explaining that E-Coli is found in all warm-blooded animals. "So if you test near a golf course, where you have a lot of mallards, or down from stables, especially after rain runoff, you're going to have a high count."

Stoner also said because the bacteria can remain in the ground indefinitely, it sometimes could be hard to determine the source.

"But that's why we go back and re-test those sites for the next couple years. We want to make sure there isn't a problem. However, it's important to remember that just because there's an above-average number it doesn't necessarily mean we have a problem," he added.

Scott Robinette, environmental specialist with MDC, said this year's testing, to be conducted

by 17 teams of volunteers, will continue thru October at more than 100 sites in coves along the Osage River from Linn Creek to the Hurricane Deck Bridge and up the Niangua Arm.

"This will be the third season for this project that we hope will continue for five years – or until funding runs out," he said. "In order to cover as much of the lake as possible during that time period, we established a schedule that will have volunteers taking samples in half of the designated sites each month. That way each site will be monitored three times during the season, once every other month."

Test results will be published on LOWA's website at www.sos-lowa.org. Past results, along with a map to pinpoint the test sites, also can be found on the site.

In addition to testing for water quality, four times each year members of the Lakes of Missouri Volunteer Program test for water clarity.

Tony Thorpe, coordinator for the group, said that test is conducted by lowering a large disk into the water and measuring the depth where it can no longer be seen. He said the average is 39 inches but that number var-

ies by the algae content and the sediment washing in from the shore. The highest concentration of suspended sediment is found around irresponsible development, he said.

Christy Fera, chair of the Education and Outreach Committee, said to combat those types of issues, she and other members of LOWA will continue to hold seminars and make presentations at businesses, schools and civic organizations about ways to keep the Lake and the Lake area clean.

Swall agreed and said she also hoped interest in the water monitoring groups would remain high so the work could continue.

"Good water quality is essential to the well-being of the Lake area. My neighbor, who owns a resort, said a customer from Chicago checked our website, saw the lake was in good shape and called him to make reservations. Overall, our lake is in very good shape but we need to keep it that way," she said.

LOWA's next meeting is scheduled for 6 p.m. Monday, July 13. The public is invited to attend.

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Wooded lots located between Osage Beach and Camdenton, starting at \$15,000. Several plans to choose from or use own builder, Linn Creek

LRHS Fun Run/Walk Benefits Cardiac Rehab

Lake Regional Health System's Second Annual Fun Run/Walk was held Saturday, May 2. Twenty-five runners completed the 5K run at Sycamore Creek Golf Course, and nearly 50 walkers participated in the one-mile walk on the hospital's campus.

Winners in the 5K men's division were: Todd Elliot (22.21) first place, Peter Leyva (22.31) second place and Jim Glicker (23.37) third place. Women's division winners were: Laura Davis (22.22) first place, Amy

Manes (22.36) second place and Andrea Anderson (24.56) third place.

The event, which benefited Lake Regional's Cardiopulmonary Rehabilitation department, was sponsored by Lake Regional Hospital Foundation.

"We were pleased with the community response," said Terri Hall, director of Lake Regional Hospital Foundation. "This is still a relatively new event, but we had enthusiastic sponsors and participants. We're looking forward to attracting even more

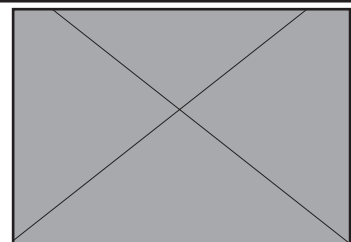
support next year."

Members of the Osage Beach fire department were on site to start the event, and city police provided traffic control.

"The Cardiac Rehab staff truly appreciates the community support we received for this event," said Mike Sullivan, director of Cardiopulmonary Rehabilitation at Lake Regional. "We are thankful Sycamore Creek allowed us to use their golf course for the 5K. It's seldom that runners get to enjoy such beautiful scenery."

Sullivan also thanked the Mended Hearts support group and the hospital's Auxiliary, which provided volunteers, as well as donations. The event raised more than \$4,000, which will be used to buy enhanced heart monitoring equipment for LRHS Cardiac Rehab clinics.

Lake Regional Health System offers cardiac rehab services in Camdenton, Eldon, Lake Ozark, Laurie and at the hospital in Osage Beach. For more information about Cardiac Rehab services, visit www.lakeregional.com



Andrea Anderson, Laura Davis, Amy Manes



Peter Leyva, Todd Elliot, Jim Glicker.

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By Michael Gillespie

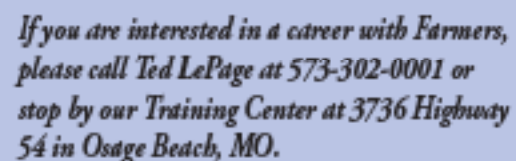
RAAM started back in the late 70s, when John Marino, who played baseball for the Los Angeles Dodgers, suffered a career ending injury. A consummate athlete and competitor, Marino was looking for something else to do and came across the story of a man who

Most of the local activity will be centered around a “time station,” in Camden-ton, manned by volunteers. Located at the Signal convenience store in Camden-ton, time station 31 will be manned by a handful of dedicated volunteers headed by Eric Johnston, who first became familiar with RAAM when he lived in southern California. A few years later, when he moved to the Lake area, Johnston found that although the race went through Camden-ton, there was no time station here. So in 2005, he vol-

Don't expect bleachers of cheering fans and police escorts. For all its Herculean requirements, the race is a relatively low-key event that will mix right in with the local traffic. Individual cyclists and their support crews will pass through at intervals every hour or two.

So what compels Johnston to survive on cat naps and give up a week of his time to help out? “I do it because I love this race. Having ridden long distances in California, when I lived out there, I kind of understand the psychology behind what motivates people to do this. This is a very expensive thing to do — between raising funds and training, finding sponsors, finding crews willing to take two weeks out of

Johnston will be posting details of the event on his website, www.ts31raam.com.



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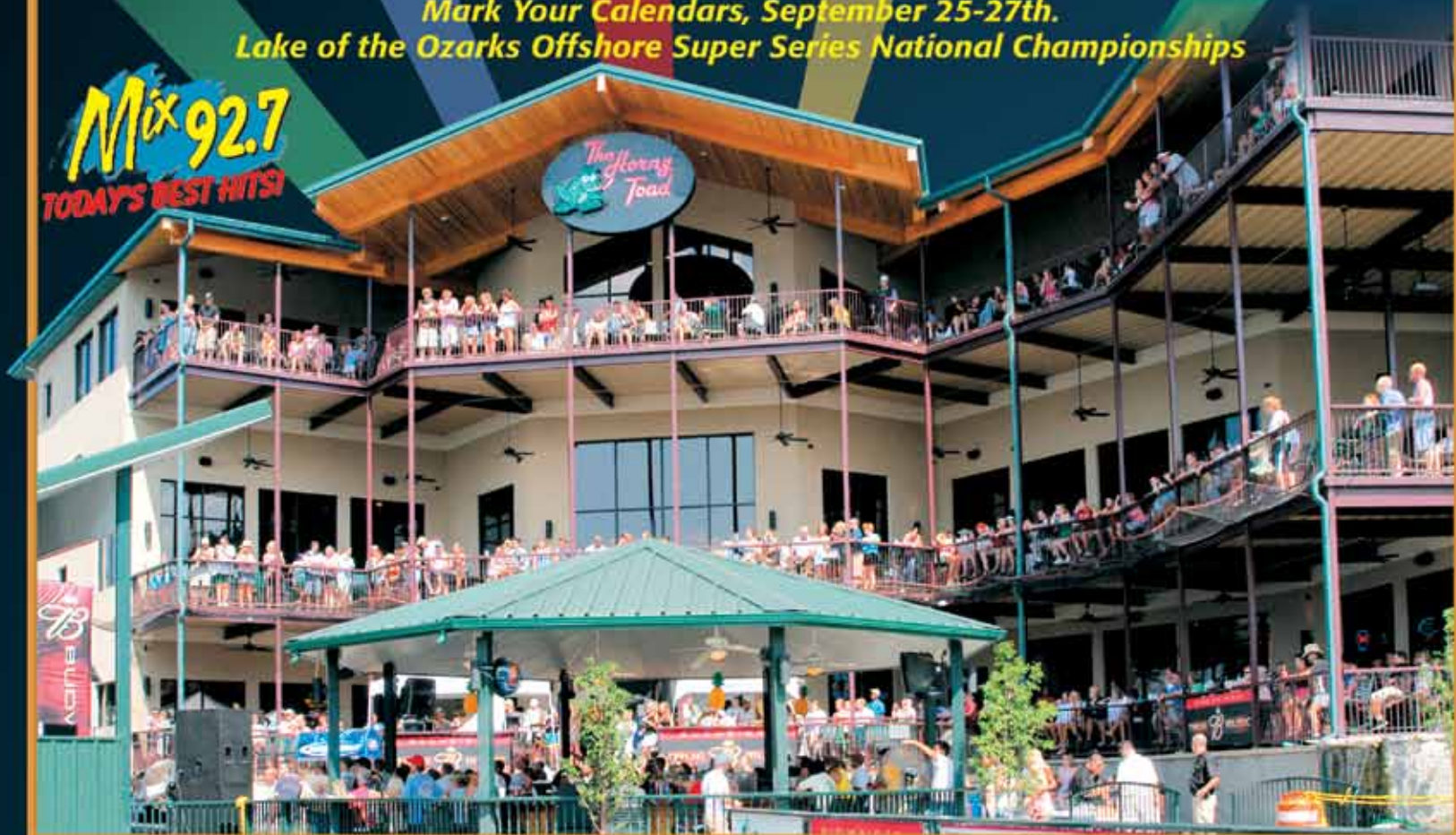
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The Lake Area Chamber of Commerce was excited to be on hand to help announce the grand opening of Faithbridge Church with a ribbon cutting. For more information visit www.faithbridgelake-church.com or call 573.348.9454. Pictured from left to right: Roland Winters, member; Colleen Cueni-Smith; Pastor Buck Cueni -Smith; Elmer Revelle, District Superintendent, Mid-state District, United Methodist Church; Dianna Martin, member.

Osage Beach adopts deer thinning plan

Ordinance allows bow hunting in defined areas

By Nancy Hogland

The ordinance however places several restrictions on participants. Licensed hunters, who must have completed the Missouri Department of Conservation's Hunter Safety Program, will be required to register at City Hall and to go through a short orientation class. They cannot choose their own sites; instead they will be assigned to specific areas and must stay in those areas. In addition, they can park only on the grounds where they are hunting and must display a parking permit on their vehicle. They also must carry a city issued permit with them while hunting. However, they are not required to hunt from deer stands.

"Last year after the aldermen passed the ordinance forbidding residents from feeding deer, we had a lot of requests to hold a hunt so we started looking into a safe way to do that," said Osage Beach Compliance and Animal Control Officer Bob Chatham, who will oversee the program. "We are confident that this will accomplish what we're seeking and reduce the deer population."

He said some 200 accidents involving deer had been reported in the past year. The no-feeding ordinance, which went into effect last October, makes it illegal to provide food for deer or any other wildlife except birds. Violators can be fined up to \$500 and sentenced to up to 90 days in jail. Each day food is found in the yard is a separate violation.

Chatham, who said this latest ordinance was drawn up

with the help of City Attorney Ed Rucker and Police Chief Dave Severson, said hunting will be allowed from November to January, the same as the regular deer bow season. Property owners with more than two acres of wooded tracts of land can register with the city to allow hunting on their property.

Although at least one alderman said he thought a special managed hunt would be beneficial, Chatham said he's hopeful that won't be needed.

"The Department of Conservation recommended that we first try this for three years, keeping track of the number of accidents involving deer, and using that as a guide on whether this program is accomplishing its goal," he said.

Missouri Department of Conservation (MDC) Agent Sean Ernst said Columbia, Fulton and Booneville, among others, also have decided to allow bow hunting within city limits to thin out the populations.

"And that's a good thing because other than the grill of the family Buick, deer have no natural predators. The role of the hunter in wildlife management is crucial to maintaining a healthy balance. When we see an unhealthy balance, we see these kinds of interactions between deer and humans," he said.

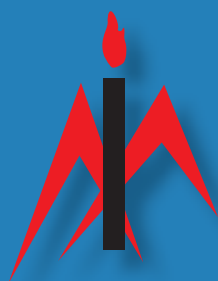
Ernst said the over-populations of deer have been caused in part by the desire of many hunters to take an antlered buck rather than a doe. MDC counts show less than 40 percent of the deer taken each year are does.

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Lloyd Belt Automotive reopens as independent dealer

By Michael Gillespie

It's not secret that new car dealerships are going through difficult times. Some 1,200 of them may close this year according to the National Association of Automobile Dealers. But for others, there are opportunities to stay in business, though the nature of the business may have to undergo changes. Lloyd Belt Automotive of Eldon, formerly a GM and Chrysler dealer, has found a way to keep up with the times.

To the casual observer, it appeared that the Belt dealership had gone under. The lot closed its doors back in March. But Lloyd Belt wasn't forced out of business, nor did he intend to stay closed. He was just rethinking his position.

It all started with what dealers call floorplan financing. It's a means of financing new car inventory through the manufacturer; in Belt's case it was GMAC. Dealers such as Belt purchase their cars from General Motors or Chrysler through floorplan financing and then pay interest on them until they are sold. But

GM was running out of money to floorplan the cars.

"They said they wanted to get totally away from floorplans," Belt explains. "They wanted the dealers to go somewhere else. They came out with this after the banks didn't want anything to do with the automobile business. We couldn't find anybody to help us out on that end."

Add to that, Belt had gotten permission from GM to move

to anything but General Motors cars."

There also were problems with rebates and other incentives. "It wasn't GM's money that they were giving away," says Belt, "it was the dealer's money. It used to be that they paid us back in three days. Then it got to be thirty days and maybe even longer. You didn't know if they were going to be here or not. And you didn't know if they

lem coming up and I thought this would be a good time to get away.

"I didn't have to close down. I didn't go out broke, I didn't get thrown out like a lot of dealerships are today. I went out of business because I just lost my faith in General Motors and GMAC. These people were not doing what they said they were going to do for the dealers. I elected to get away from them, so I did."

But that would not be the end of Lloyd Belt Automotive. "I shut down for about 45 days," said Belt. "I needed something to do, I'm 66 but I still wanted something get me up and about, so I decided to open up the service department and handle late-model program cars.

"I've got about 15 people that are with me now. All of them came from my former operation; they've been with me for some time. I'm very happy about that. I've been here 27 years; I've been in the car business 46 years.

"We have a body shop that I have leased to a fellow who

wanted to come into town for awhile. He took on my employees who are working for him at this location.

"So we have a body shop, we have sales, and we have service — all back at this location.

"Our service business is fantastic. We're working on all makes of automobiles. We're doing more Fords and quite a few import cars. We do brakes and state inspections. Anything that you need on a car, we can do. We've got very talented people."

Belt feels very good about his reformed dealership. "For us, it's going to be better than having to inventory a lot of new cars that aren't selling today. We've got a good variety of cars. We're going to handle about 80 to 100 pre-owned cars — 09s right now, current year, and a few years older. And business is good."

Successful businesses adapt. Lloyd Belt Automotive is showing the way. The dealership is located at 2007 Business 54 South, in Eldon. Phone (573) 392-3333.

"I didn't have to close down. I didn't go out broke, I didn't get thrown out like a lot of dealerships are today. I went out of business because I just lost my faith in General Motors and GMAC."

--LLOYD BELT, OWNER LLOYD BELT AUTOMOTIVE

his Chrysler dealership into the same building and include those cars as part of the GM floorplan financing. "And then when we did," says Belt, "ninety days later they wanted me to remove Chrysler from them because they didn't have enough money to extend the floorplan

were going to pay you for doing the warranty work, you didn't know if you were going to get paid for these rebates. You didn't know where you stood. Everybody was in limbo.

"That's when we started having some issues. It looked to me like it was a pretty serious prob-

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New plan of attack to attract tourists adopted

By Nancy Hogland

Lake of the Ozarks promotional dollars will go to pay for ads on kcstar.com and stltoday.com, the online versions of the newspapers.

According to Jim Divincen, director of the Tri-County Lodging Association (TCLA), the board voted to spend \$52,500 each on the two websites during the fiscal year beginning July 1 and running thru June 30, 2010. On the St. Louis site, the advertising dollars will be split between rolling ban-

ner ads on the main news page and the lifestyle section. The ads will tout the benefits of Lake of the Ozarks and direct visitors to www.funlake.com, which currently receives close to 1 million hits each year.

"Research shows us that today between 85 and 90 percent of all vacations are planned online and that 75 percent of the vacation decisions are made by women," he said. "So we're really trying to place our money where we'll get the maximum exposure."

The TCLA and Lake of the Ozarks Convention and Visitors Bureau (CVB) are focusing their efforts on attracting vacationers from, in the order of spending, Missouri, Illinois, Kansas, Iowa and Nebraska.

Both Divincen and Tim Jacobsen, executive director of the CVB, said this year and from now on they also would be changing the timing of the advertising.

"We polled visitors and found that 52 percent of them were making reservations inside of

four weeks so instead of advertising in January and February, we're spending some money in late March, and then advertising heavily in April and May," Divincen said.

Jacobsen agreed.

"Studies have shown that the majority of travel decisions are now being made much closer to the time of the trip – maybe because of finances, maybe just because of people's busy schedules. But for whatever reason, that's the case," he said, adding that the change could account for the decrease in inquiries and reservations received earlier this spring.

However, while reservations for the summer are down, lodging sales tax receipts are up 14 percent for the first quarter of 2009. Divincen said although a portion of the increase could be due to the increased tax in Miller County, because 80 percent of the receipts come from Camden County, he believes the number of visitors coming to the Lake is up.

"'Cautiously optimistic' is the phrase that best describes the approach we're taking this year," he said. "We've cut out operating budget based on the lack of reser-

vations but we're hopeful that we won't hit that 'worst case scenario.' However, a lot will be dependent on the weather and gas prices."

Divincen said the record 60-inch rainfall last spring and early summer dampened hopes for a good year for the entire area.

"Actually, according to a local beverage company who tracks the weather we had rain at least during a portion of every weekend from November of '07 to August of '08. That, combined with the sharp increase in gas hurt everyone," he said.

However, Jacobsen said "moderate" gas prices could result in a banner year for the area.

"From statistics recently gathered by the Lake of the Ozarks Council of Local Government, we found we're a tank-full of gas from some 7 million people. Common sense tells you that when gas prices are higher, people are likely to stay closer to home," he said. "And if money is tight and people can pick from an affordable week at Lake of the Ozarks or an expensive week driving to Florida, we're probably going to get them."

Divincen said they're hoping this year's ad campaign, urging potential visitors to "Stay close. Create lifelong memories with family and friends," will also help.



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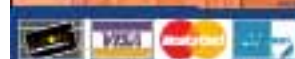
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Gateway to the Lake could undergo major transformation

Strip to become "Port of Lake Ozark"

By Nancy Hogland

If the Lake Ozark Board of Aldermen is willing, the Bagnell Dam Strip Association (BDSA) will be applying for \$12 million in federal stimulus money that will be used to totally revamp the Strip and create the new "Port of Lake Ozark." The board was scheduled to vote on sponsorship of the application at its regular meeting on Tuesday, May 26, after this issue of the "Business Journal" went to press.

According to Alderman Jeff Van Donsel, who also sits on the BDSA Board of Directors, the plan includes purchasing several properties on the Strip. It also calls for demolition and clearing of those properties which then will be landscaped, used for public parking, and/or prepared for other potential future development.

The BDSA's plans also call for the historic "White House" to be restored and renovated to provide office space for the BDSA and other entities such as the Lake Area Chamber of Commerce. A public parking lot with 60 to 100 spaces will be created next to the facility.

"But most importantly the White House will still be used for community or civic events and will be the centerpiece and focal point for future developments," Van Donsel said, adding that the acquired waterfront property will be cleared in order to accommodate a proposed 15-to-20-foot-wide boardwalk with walkways and kiosks to the Strip, and to provide a park-like setting for public access to the lake. The shoreline will include public boat docks with up to 300 slips, a marina, commercial docks and a public fishing dock.

In addition, a portion of the funds will be used to purchase property on the south end of the Strip for another paved, public parking lot and to construct three large public restroom facilities.

"The BDSA also has plans to extend the city sidewalks to create a hiking, biking and jogging

trail that will connect to other areas of the city as well as hopefully tie to the trail on Horseshoe Bend Parkway. It's an ambitious plan, and while nothing is 100 percent, we feel like we have a very good shot at getting the money," Van Donsel said. "In fact, we had all our paperwork ready to go out the door on May 15, the deadline for applying for the funding, but the deadline was extended until June 15 because the government felt it hadn't received enough requests for the money that was available."

He said the project met all the requirements of the American Recovery and Reinvestment Act, as well as other prerequisites for the grant and stimulus monies – it will create jobs, increase sales tax revenue and greatly boost the local economy – and because all the groundwork has been done, the project is "shovel-ready."

"We have met preliminarily with affected property owners and they are aware of the possible land acquisitions, and we have had no major hurdles or objections. We already have our plans established, so if we are successful in the application work will begin immediately after the awarding of the grants," Van Donsel said.

Because restrictions won't allow cities to sponsor more than one economic development grant of this type per year, the BDSA board made the decision to drop efforts to obtain the Community Development Block Grant, which was going to be used solely for demolition of several derelict buildings in town, and instead pursue the larger grant.

"We weren't going to get enough money to take down all the buildings that needed to go. Plus, this will have a much greater impact on the city and the community. For example, Wilmore Lodge draws from 4,000 to 4,800 people per week during the season. That is indicative of the traffic increase that can be had on the Strip just with the restoration of the White House

alone. The proposed new Port of Lake Ozark, which will enable us to tap into boat traffic via the public docks, will be the catalyst for an even larger boon to the area," he said.

Van Donsel said the BDSA is also still moving forward with its application for funding through the Missouri Downtown Economic Stimulus Act (MODESA). That program, which has nothing to do with the recently created economic stimulus package, is offered through the Missouri Department of Economic Development

to "blighted" business districts where at least 50 percent of the buildings are more than 35 years old. The money from the program is to be used for redevelopment of downtown areas in order to provide essential public infrastructure and create jobs. Under the program, a portion of the new state and local taxes created by a project can be diverted to fund eligible public infrastructure and related costs for a period of up to 25 years.

In addition, Van Donsel said

the BDSA will also be applying for a Neighborhood Assistant Program (NAP) Grant, which will enable the State to provide state tax credits for up to 70 percent of the project costs to business owners and other donors who pay for renovations to existing buildings.

"We're hopeful that will be incentive for the small 'mom and pop' businesses on the Strip to fix up their buildings. We're not doing all this to get rid of those businesses – instead, we're attempting to improve the whole area to help them, and the city, to prosper," he said.

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LAKE STORIES WITH MICHAEL GILLESPIE

In search of the Lake's Oldest Maps

Jeff Cooney grew up in Eldon. He's always liked trains. For that reason he was more than a little pleased when, in 1970, he discovered an old, undated map in a barn north of town. It depicted the entire Lake of the Ozarks, along with several dozen resorts. But more important to Jeff was the fact that it showed the Missouri Pacific's branch lines from Cole Camp to Warsaw and from Eldon to Bagnell. Even though the lake was only ten years old at the time, he recognized that those two branches had been abandoned many years earlier. So he kept the map.

In 2006, Patrick Carroll, presi-

dent of Gallup Map Company in Kansas City, was cleaning out some files that hadn't been opened in over 40 years. The files contained hundreds of original pen and ink maps drawn on linen paper. Some were nearly a century old. They were made by Gallup back in the days when the firm employed a small army of draftsmen and cartographers. One map in particular caught his eye. It was entitled "Lake of the Ozarks and the Osage Dam Area." There was no date on it.

Pat is a Lake of the Ozarks fan. He knows enough about the lake to recognize that some features listed on the map seemed

rather antiquated. For example, nowhere does the map mention Bagnell Dam. It's lettered as the "Osage Dam." And the town of Lake Ozark isn't there either; instead there is a tract called "Dam Site" just to the north of the dam. Not one single resort is shown on the map, but there are several shaded areas that appear to be real estate developments. Some, like the Arrowhead Beach Club, are known even to this day, but others — such as Bridge Side Manor, The Dragon's Heart, and Luzier Cove — never came to be.

These two Gallup maps, both accidentally discovered and both utilizing the same base drawing, appear to be among the first commercial maps of the lake area. But before that claim can be verified, there must be some way of determining their publication date.

Pat's map looks to be the older of the two. Pat feels strongly that it was drawn even before the lake was completed and some features on the map support his theory. For one, Bagnell Dam had no official name during the construction period of 1929-31. Original engineering drawings of it usually referred to the structure as the Osage Hydroelectric Dam, or some similar variation. Then there is the mention of Dam Site. It was a shanty town built next to the dam construction camp. The place disappeared when the dam was finished in 1931.

Nineteen different real estate developments appear on the map, all of them encompassing multi-acre tracts. Some of these tracts were bought by land speculators even before the lake was filled. Inundated towns are still listed on the map, such as Gladstone and Osage Iron Works. Old Linn Creek is labeled, with the notation of "submerged." Highway 5 is routed down what would later be known as F Road, to Green Bay Terrace. There the map shows the route of a ferry crossing to the south side where Highway 5 resumes its course to Camdenton via today's Lake Road 5-89.

A nine paragraph tome, entitled "A New American Playground," is prominently displayed on the mapsheet. It enthusiastically hawks the lake and its potential, concluding: "It has long been prophesied that

the next land boom would be in the Ozarks. It is here."

But there are mixed clues when trying to date this map. If the terms "Osage Dam" and "Dam Site" suggest a pre-1931 publication, then the inclusion of the Highway 54 bridge over the Niangua directly contradicts it. That bridge was built in 1933.

There may be a plausible explanation for this apparent discrepancy. Mapmaking in the 1920s and 30s was a labor intensive task. No computer drawings or GPS systems then. Cartography was truly an art in those days. Every mark on the mapsheet was done by hand. The placement of any feature on the map was the result of careful interpretation of survey notes, and equally careful scaling on the sheet itself. The draftsmen who produced the lake map would have pored over dozens of survey field books filled with hundreds of trigonometric calculations all intended to show the relationship of one point to another, on both a vertical and horizontal plane. Drawing the map would have taken months. The draftsmen likely would have produced a base map, with only permanent features displayed, and an overlay or mark-up sheet with more transient details applied.

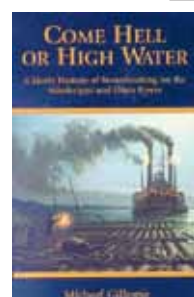
Due to the time demands of producing a map, it would have been far more efficient to add yearly revisions to the overlay rather than starting from scratch. At some point the additions would have overwhelmed the map, making it too cluttered and incomprehensible, or the emphasis might have changed. At that juncture, the old overlay would have been discarded and a new one begun with different features. The base map would remain unaltered.

With that process in mind, Pat's map was probably the first Gallup edition, circa 1930, with revisions updated to 1933.

Applying a date to Jeff's map, which obviously used the same base as the first edition, requires a new search for clues. On Jeff's map, Bagnell Dam gets its rightful name. Dam Site is gone, and in its place is Lakeside. At the other end of the dam is Lake Ozark. There are some 200 resorts (many of them called camps) and other features placed on the map,



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



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

along with a handy index. But the most telling clue that might help date Jeff's map is the inclusion of both the Hurricane Deck and Niangua Bridges, along with a partially new alignment of Highway 5. And next to both bridges is the notation, "Br. Under Con'st." Those two bridges were completed in 1936.

So call Jeff's map the second Gallup edition, published in 1936.

But are these the first commercial maps of the lake? If they aren't, they may be a direct derivative of the first map. According to author and lake historian Dwight Weaver, the Kansas City engineering and surveying firm of Tuttle-Ayers-Woodward began mapping the lake area around 1928. At that time, plans for Lake of the Ozarks were undergoing revisions. The Missouri Hydro-Electric Company, the Kansas City firm that originally had proposed to build the dam and lake, had succumbed to financial woes. Union Electric of St. Louis and Stone & Webster Engineering of Boston had picked up the option. As one of the larger surveying companies in the region, Tuttle-Ayers-Woodward may have been hired to map the outline of the proposed lake for Stone & Webster. Weaver says that, in any case, the Tuttle-Ayers map became the base map for subsequent

continues on page 25



A cropped representation of one of Gallup's maps.

Local Solid Waste District in trouble again

By Nancy Hogland

Even though Solid Waste Management District (SWMD) T had been placed on "high risk" status by the Missouri Department of Natural Resources (DNR) after both a DNR compliance audit and a state financial audit found numerous problems, and even though the district had been threatened with loss of funding if it didn't meet DNR terms, it has once again violated regulations.

Lake of the Ozarks Council of Local Governments (LOCOLG), headed up by James R. Dickerson, is the current administrative contractor for the local SWMD, which covers Camden, Laclede and Miller counties.

In mid May, the district's executive board was to meet and award grants for several solid waste projects and put its administrative services out to bid. However, a lack of quorum prevented any action from being taken – something that drew the ire of DNR representative Brenda Ardrey, who attended

the meeting.

LOCOLG, the Camden County Waste Water Department and the Meramec Regional Planning Commission all submitted bids for the administrative work and 12 entities had submitted applications for grant money. (See list of tentative recipients below.)

Ardrey said the lack of quorum was just another indication that the council continued to experience problems with management. She recommended scheduling another meeting "post-haste" and notifying members that they need to attend that meeting or be subject to action allowed under bylaws for failure to attend.

Another meeting has been scheduled for Tuesday, May 26 after this issue of the "Business Journal" was scheduled to go to press.

In 2008, District T was ordered to pay back \$36,000 that was allocated two years earlier but never used for scrap tire pickup, education, and illegal

dumping projects. That money was distributed to other solid waste districts throughout the state.

In the meantime, Miller County Presiding Commissioner Tom Wright, who serves as chairman of the LOCOLG, said that several weeks ago, after the Council's Board of Directors voted 10 to 2 to take the Commission in another direction, Dickerson announced his decision to retire. However, as of this issue's deadline, Dickerson was still in control.

Tentative project list

Solid waste management districts were created and funded to help cities and counties work cooperatively in developing local waste prevention programs and in providing resource recovery services and safe disposal options.

This year Solid Waste Management District T received 12 applications from agencies all vying for \$100,000 in grant money. Although a lack of quorum prevented the board from taking further action, they did prioritize the requests. Listed by priority, they are: Laclede Industries of Lebanon - \$13,000 for sheltered workshop em-

ployee salaries

City of Osage Beach - \$5,130 for white goods recycling program
City of Eldon - \$17,000 for a Miller County wide hazardous household waste collection program
City of Lebanon - \$16,878 for a Laclede County wide hazardous household waste collection program
Camdenton Recycling Center - \$20,000 for a used can densifier
Lake of the Ozarks Watershed Alliance - \$23,000 for a hazardous household waste collection program
Material Processing Center of Osage Beach - \$19,210 for a dock foam collection program

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE BAGNELL FIRES

The year 1931 should have been a banner year for the village of Bagnell located four miles below the construction site of Bagnell Dam. Since 1928, the streets had been crowded day and night with busy people because work at the dam site went on 24 hours a day. The town's business community and residential areas spread across scores of acres. In the span of three years, the small tie-shipping center had been transformed into an Ozark metropolis, thriving economically from all the work that had taken Bagnell Dam from concept to reality. A few people feared the town would die once the dam was complete and U. S. Highway 54 was re-routed over the dam, but most saw prosperity with the town being so close to what was destined to become a tourist haven. What no one saw coming were the results of a fire that started in a rooming house, a fire probably caused by an unintended wood or coal stove -- a fire storm!

On March 15, 1931 that fire leaped from building to build-



ing until within a few hours half the town was engulfed in a white-hot fire storm. As the ruins lay smoldering the next day it was discovered that half the town was gone and two men had burned to death. The community was stunned. They were even more shocked a month later when a second fire, which started in a drug store, consumed most of the remaining

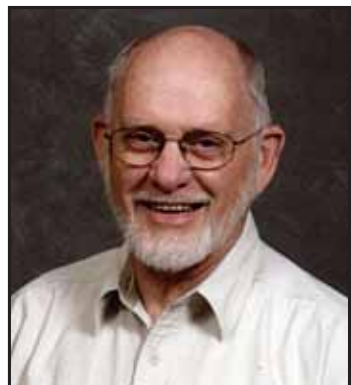
buildings in town. A third fire broke out early in 1932. It was "total devastation" in the words of most people.

Some business leaders did rebuild but once the highway was re-routed the town withered fast. It was finally the Great Flood of 1943 that convinced the people of Bagnell that their town had breathed its last as a business hub.

This rare photo of Bagnell in ruins, shown here in March 1931, photographer unknown, comes courtesy of Ruth "Clayton" Phillips of Ohio.

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

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



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The Lake West Chamber is pleased to have welcomed Reid Pump and Well Drilling Service with a recent ribbon cutting. For more information call 374-6134. Pictured front row: Ellen Bozich, Bill Reid, Karie Maasen, Andrew Renken and Liz Brown; back row: Steve Gum, Steve Rasmussen, Mike Kenagy, James Bryant, Corey Hall and Dale Rosenthal.

Your Finances

Time May Be Right to Convert to Roth IRA

Do you regularly contribute to a Traditional IRA? If so, you're taking an important step toward building financial resources for retirement. But it's possible that you could take an even bigger step — by converting your IRA to a Roth IRA. And you may have two especially good opportunities to make this conversion in 2009 and 2010.

Before we examine why this may be so, let's take a quick look at the differences between a Traditional IRA and a Roth IRA. Depending on your income level, your contributions to a Traditional IRA may be tax deductible; regardless of your income, your earnings grow tax deferred. With a Roth IRA, your contributions are never deductible, but your earnings grow tax free, provided you've had your account for at least five years and you don't start taking withdrawals until you're 59-1/2. However, if your modified adjusted gross income exceeds certain levels (\$120,000 per year if you're single and \$176,000 per year if you're married and filing a joint return), you can't contribute to a Roth IRA.

Here's another distinction between the two types of IRAs: With a Traditional IRA, you must start taking required minimum distributions (RMDs) when you reach 70-1/2. But if you own a Roth IRA, you are never required to take distributions, so you can let your money grow as long as you can afford not to touch it.

Which IRA is "better"? There's no one right answer for everyone. Generally speaking, though, the combination of potential tax-free earnings and no RMDs might make the Roth IRA an attractive choice for most people. Additionally you have access to the money you put into the Roth tax-free and penalty-free at any time, as long as you are not withdrawing earnings. So, if you have a Traditional IRA, you might wish to convert it to a Roth — if you can. If your adjusted gross income is more than \$100,000, you can't make the conversion in 2009. Also, keep in mind that any conver-



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

sion will require you to pay income taxes on your pre-tax contributions to your Traditional IRA and any growth in your account's value.

If you meet the income limits for a conversion in 2009, you might want to consider doing so, because your tax obligation for a Roth conversion might be lower in 2009 than it would have been in previous years. Following last year's steep market decline, the value of your IRA may be down significantly — and, generally speaking, the lower the value, the lower the tax bill upon conversion. Furthermore, if your income is somewhat dependent on the state of the economy, you could end up with lower earnings in 2009 — another factor that could lessen the tax impact of a Roth IRA conversion.

Even if you don't make the conversion in 2009, though, you may still want to consider this move next year. In 2010 — and in 2010 only — you can convert your Traditional IRA to a Roth IRA regardless of your income level. Furthermore, the income taxes due on conversion can be spread over two years — 2011 and 2012.

So contact your financial and tax advisors to determine if a Roth IRA conversion is appropriate for you. Over the next two years, you've got a good window of opportunity to make this move — so you'll want to act before that window closes.

Spa Shiki Cut-A-Thon Raises \$780 for Hope House

Looking good and doing good combined last month when Spa Shiki at the Lodge of Four Seasons focused every Wednesday on the Hope House emergency aid center and food pantry. A weekly cut-a-thon event featured \$15 haircuts with stylist Susan Pollard and turned the resort spa's salon into a fundraiser for the local organization. In total, Spa Shiki raised

\$780 for the Hope House.

"As a local company, we make it a priority to give back to the community and help others," says Ann Brown, Spa Shiki director. "The Hope House is a very deserving organization that makes a great difference to those in need."

The Hope House is a non-profit organization, a food pantry and thrift shop that serve

residents in Miller and Camden Counties. Located in Lake Ozark, the Hope House helps approximately 150 needing families every month with food, clothing and emergency aid. Fifty-one percent of these families are helped only one time.

For more information, please call 800-THE-LAKE or visit www.spashiki.com



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Bobbi Bash Receives Zenith Award

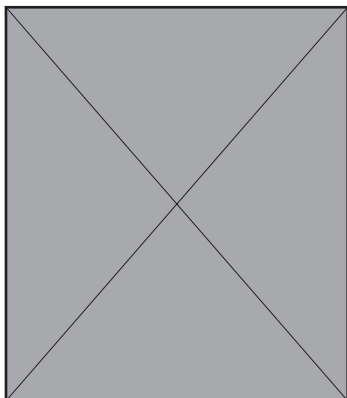
Bobbi Bash ABR,CRS,GRI received the highest Bagnell Dam Board of Realtors Award. This award is given to the Brokers that sell a minimum of \$10,000,000.00

Bash has been one of the Top Realtors at the Lake for 20 years. The many designations she has are what have helped her success and professionalism.

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Atlantis Island Revisited

By Monica Vincent

Since its conception in 2005, the Atlantis Island Condominiums project, located on the Hawaiian (formerly) Island at the 3-1/2 mile marker on the North shore, has drawn fascination, anticipation and fire.

Those who detested the plan have sought to block the project over the years through various governmental agencies and varying means from legal to contemptuous. But for the most part, their efforts have been unsuccessful. The general consensus among the involved governmental agencies was that there was no overwhelming flaw and that the Atlantis Island project was permissible.

After covering efforts on both sides over the years, *Lake of the Ozarks Business Journal* decided to check back in with the project to see how things have developed.

Originally planned with eight identical buildings, each five stories high, according to owner Kernene Schickler, they currently have three buildings with ninety condos completed and half of those sold and occupied with another nineteen inventory condos ready to move in. Although they were initially scheduled to be completed by the end of '08, the economy has necessitated a change in plans for them as for so many others. Says Kernene, "We tightened up our belts and went into a holding pattern. What felt right in '05 didn't look so good in '08. We have to make smart business decisions to ride out this economy."

That being said, they are focusing on the positive at Atlantis. "For spring we're working on a beautification projects by turning the water tower into a light house complete with a copper top with a rotating light and faux windows. We will also be adding copper accents on the gabled roofs and cupolas,

elevators and stair towers. Later we will be adding shutters and awnings to the buildings as well. We are also landscaping the entrance. The pool faces the dam and buildings are built around it. The backside where the ferry comes across is raw land where the remaining buildings are to come. That's the area where we are going to landscape for the interim of this economy, so at least it is all dressed up when people first arrive."

Another big thing Atlantis has done with an eye toward the future is the purchase of a brand new ferry named the Hercules. Contracted in '07 for a price of \$750,000, it's as good as you can get with the ability to ferry ten cars at a time across the 280 foot, two minute crossing.

Says Kernene, "The old ferry was built in 1991 and was used to get people to Porta Cima before there was a community bridge. It was a maintenance nightmare, and as the developers, we felt the owners should not have that hanging over their heads after we left. We want them taken care of."

The Hercules operates from 8 am to 11 pm during the week and until 1 am on weekends and holidays.

"Even with all this, Atlantis still has the lowest priced new condos on the lake with units starting at \$149,900 for a three bedroom 1318 square foot unit with a 32 foot boat slip included," says Kernene. "We're here. We're doing really well. Come and see us. At Atlantis we are making smart decisions in this economy to get to the end and not burn out. Atlantis will be completed and remain a healthy and viable project for all of the wonderful residents already here and those still to come."

For more information go to www.AtlantisIslandcondos.com or call 573-365-4747. Kernene's office is open every day from 10am to 5pm.

My 92.7
TODAY'S BEST HITS!

Agencies partner to make Lake a safe destination

By Nancy Hogland

Officials with the State Department of Public Safety and the Lake of the Ozarks Water Safety Council recently met at the Lake to discuss measures that will be taken to ensure a safe and tourist-friendly atmosphere this summer season.

Attending the conference were Gene Lacy, state supervisor of the Missouri Division of Alcohol and Tobacco Control (ATC); Trish Creach, director of the Lake Area Chamber of Commerce and chairperson of the Lake of the Ozarks Water Safety Council; Capt. Dale Schmidt with the Missouri State Highway Patrol and Capt. Matt Walz with the Missouri State Water Patrol. Each agency representative discussed steps they were taking.

"The timing of today's announcement is no accident. The Memorial Day weekend starts in three days and we're about to embark on a summer season in which families hope to spend time together having fun and relaxing," Lacy said.

"But this is also an important time for the many businesses and their thousands of employees who all want to succeed this summer. We believe that by working together, through training and education, we can create the best opportunity for a fun and safe atmosphere and one in which businesses can thrive."

He said to help accomplish that, the ATC would be holding two training sessions for bartenders, servers and retailers who sell alcohol to provide the "ins and outs" of how to spot fraudulent IDs and how to make sure customers don't consume too much alcohol.

"This is practical training – how-to-advice – that has been refined over the years by veteran Alcohol and Tobacco Control special agents. We're very glad to have this cooperation from the industry because one of the best ways to create a safe environment is to raise awareness," Lacy said. (See NAME OF STORY on page ? for more information.)

Schmidt said because, on

average, one in every 10 drivers they stop is intoxicated, his officers will continue working with local law enforcement agencies to conduct DWI checkpoints throughout the summer. On holiday weekends, they plan to bring in an additional four officers to patrol Camden and Miller counties.

"Drivers under the influence put your family and mine in harm's way. We want those who live at the Lake full time, part time or those who are just visiting to enjoy a good time but they have to be responsible," he said, adding that a little patience behind the wheel also would go a long way in accomplishing that.

Walz said his agency also planned to have extra manpower on hand during holiday weekends and like the Highway Patrol, would be seeking out operators who have over-imbibed.

"The Water Patrol's idea of a good weekend is one where everyone makes it home safely. Being out in the boat – and in the sun – all day, with the boat rocking can have an effect on you. When you add alcohol to the mix, you are just asking for trouble," he said.

In an earlier interview, Walz said he felt the BWI checkpoints

held to date had a beneficial effect.

"Of the 12 fatalities in 2008 at Lake of the Ozarks, 33 percent were alcohol-related as opposed to 90 percent alcohol-related in 2007. Hopefully that percentage has decreased due to water enthusiasts being more conscious about their alcohol consumption on and around the lake," he said.

Creach said the Water Safety Council, created in 2006 after a growing numbers of fatalities on the water, would continue sponsoring the Designate a Captain (DC) program and to urge boaters to "Think before you sink and buckle up."

She said waterfront restaurants and bars that participate in the DC program provide free, non-alcoholic beverages to the designated captains of each group. Those captains are provided with a special decal for their boat and a "Designate a Captain" keychain which they can show to redeem their beverages.

"And because nearly all of the fatalities on the Lake occurred when someone wasn't wearing a life jacket, we are continuing to push boaters to buckle up. Because children are especially

vulnerable, we have taken the message to the schools. We want them to wear life jackets whenever they are in the boat, in the water or on the dock," she said.

The life-jacket give-away, operated as a three-way partnership between the Council, the Water Patrol and the Camden County Health Department, provides personal flotation devices to children. Water Patrol officers carry jackets in the bow of the boats and give them out when they see a child without one. While Missouri law requires children ages 6 and younger to wear a flotation device while in a boat, the law does not cover those 7 and older, nor does the law require jackets be worn when kids are on docks or even playing along the water's edge.

2008 Numbers
Boating-while-intoxicated
 229 on Lake of the Ozarks
 314 Statewide
Boating accidents
 89 on Lake of the Ozarks
 206 statewide
Fatalities
 12 on Lake of the Ozarks
 (3 boating, 9 drownings)
 21 statewide

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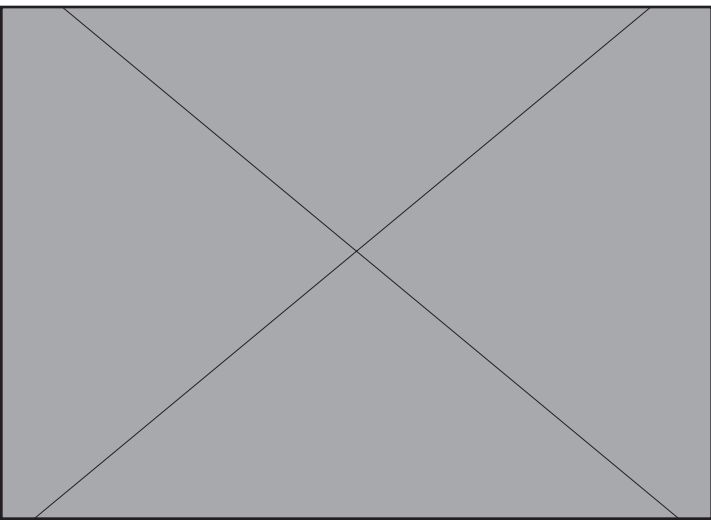


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The Lake West Chamber welcomed Lake Window Fashions into their membership with a recent ribbon cutting. Sam Harris is the owner and operator of Lake Window Fashions located at 208 N Main in Laurie. Sam started in the window-covering industry in 1976. Six years ago he put together his own Blind Business. Sam sells numerous top brands of blinds, shutters and shades. Scouring the marketplace for quality, price and style, Sam hopes to find the right fit for everyone. Pictured with Sam are Jess Wadle and Bud Kidder, Chamber Ambassadors.

Lake tow — When things go wrong on the water

By Michael Gillespie

The idea behind Lake Tow LLC is so obvious and overdue that it makes a body want to smack his or herself on the forehead and exclaim: "Why didn't I think of that?" Captain Charlie Meyer, owner of the firm that is otherwise known as TowBoatU.S. Lake of the Ozarks Marine Towing and Salvage may or may not have had an inspirational moment in which the whole concept came to him like a bolt out of the blue, but he did have years of experience that led to the creation of the company.

"I'm from the St. Louis area," he says. "I spent 21 years in the Coast Guard. In addition to my time in Viet Nam with Coast Guard Squadron One, most of my career in the Coast Guard was around small boats and small vessels. I did a lot of time on life boats stationed on the East Coast. I finished up and retired off of an ice breaking tug up in Sault Ste. Marie in Michigan in 1986. I was also in the New Jersey Marine Police for a few years."

Eventually, Charlie made his way back to the family farm at Moscow Mills, Missouri. He and his wife, Laura, turned the old homestead into a pumpkin farm and gift shop. Every fall they host school field trips and hayrides, and they have a corn maze that has to be seen to be believed. (You can see it on the internet, at www.eaglefork.com.)

But Charlie, after all, was a sailor at heart, and as much fun as the pumpkin patch was, he couldn't shake that feel for the open water. He kept his feet wet, so to speak, by joining the Coast Guard Auxiliary on Lake of the Ozarks.

As he explains: "Coast Guard auxiliaries who meet certain requirements, and whose boats meet certain requirements, are given orders and allowed to perform either search and rescue duties or assistance on the water. You have to have a certain number of crew and you have to do a lot of other things that I had done for years."

"I did a lot of voluntary assistance to boaters prior to the time I started my company. At that time there were no licensed assistance towing companies on the lake. I began to see that

rather doing it for free and burning up a lot of money, I ought to go ahead and get my [master's] license. That kind of work was all I had done for almost twenty years — I was familiar with how to do it and how to run a company."

And so, retired Warrant Officer Charles Meyer became Captain Charlie Meyer, owner of his own marine towing service. That was in 2001. He was immediately affiliated with BoatU.S., the Boat Owners Association of the United States, and its nationwide towing service, TowBoatU.S. Charlie's Lake Tow is the only dedicated, one hundred percent nationally affiliated provider on the lake.

"Our services are available 24 hours a day through BoatU.S. dispatchers in California and Virginia, as well as through our local number," says Charlie. "I have four other captains that assist me with this. We have three boats and three locations scattered down the lake." Those locations are at the 11 mile marker on Horseshoe Bend, at Mun- genast Marina on the Grand Glaize, and at Camelot Estates in Libby Hollow Cove on the Niangua Arm.

"And," adds Charlie, "we do salvage calls. If a boater is taking on water or sinking, we provide assistance in whatever way possible. We work with Tim McNitt of Atlantis Dive, he's registered with BoatU.S. as one of my captains, plus he and I do a lot of jobs together. We're independent, but at the same time we work together."

Captain Meyer also works closely with the Missouri Water Patrol. Many of those assists involve boat stops with intoxicated operators. If the Water Patrol is unable to place a sober operator at the helm of a stopped boat, one of Meyer's boats tows the vessel to its port.

Along those lines, Meyer keeps a running blog of his more interesting calls. These include some very entertaining accounts of recent calls, such as what happens when a runabout meets an island at speed, and what not to do or say if you are stopped for boating while intoxicated. (You can find these at <http://laketow.blogspot.com>.)

"We responded to a cruiser
continues next page

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continued from previous page
last year that was stuck on a mud bar up at the 80 mile marker," he recalls. "That was a six or seven hour job. I had another one that was nine or ten hours. Most calls are mechanical breakdowns. We usually get out-of-fuel calls on Saturday nights. We also get occasional fires and groundings."

Meyer says tongue-in-cheek that most boats don't run aground on the lake because it's usually lake or rock. "There's not a lot in between," he muses. "You basically go a-rock on Lake of the Ozarks; you seldom go aground."

Lake Tow provides its services to both members and non-members of BoatU.S. Obviously, members get the better deal. "For \$53 annually," says the Captain, "they can get unlimited towing. We tow them to either their home dock or their repair facility, whichever way they want to go. The size of the boat doesn't matter. And they can get jump starts and fuel delivery on the water. It's a service agreement and BoatU.S. picks up the tab."

"In our first year we started

with less than thirty calls. Now, we run anywhere from 275 to 300 calls. Of that, ten percent are BoatU.S. members. With the \$53 that BoatU.S. started in January, 2008, people find it hard to turn down because you're going to burn that much fuel if somebody is trying to come and get you."

Lake Tow has three boats, a 19-foot commercial Justice Class Boston Whaler re-powered with a 225 Verato, a custom designed 27-foot rescue towboat, the Point Young, named for one of the Coast Guard patrol boats that Meyer served aboard in Viet Nam, and a 24-foot ex-Coast Guard UTB Justice Class Boston Whaler towboat with twin 200 Mercurys. Meyer means it when he says there isn't a thing on the lake that he can't handle.

One phone call from anywhere on the lake will send Lake Tow to your assistance. That number is (573) 216-4701. Information about subscribing to the BoatU.S. towing package can be found on the internet at <http://www.boatus.com/Towing/>.

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CAPITOL REPORT

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A few of the other bills passed on for Governor Jay Nixon's approval are:

HB 316 which changes the laws regarding the Open Meetings and Records Law, commonly known as the Sunshine Law. This bill passed the House by a vote of 158 to 0.

HJR 11 proposes a constitutional amendment guaranteeing a citizen's First Amendment right to pray on public property and reaffirming every citizen's right to choose their own religion (or the right not to choose a religion at all). If passed by the Senate, this proposal would be placed on the 2010 ballot.

HJR 17, which proposes a constitutional amendment delaying repayment to the Budget Reserve Fund for three fiscal years.

HB 426, which establishes the Large Carnivore Act. This Act regulates the ownership,

possession, transportation and breeding of large carnivores... specifically any cat of the Felidae family which is not a native to Missouri and is held in captivity excluding common domestic house cats. Basically, mountain lions, tigers and bobcats or any other predatory wild cat is not allowed to be kept as a pet.

HB 152, which requires that any person 17 years old or older arrested for burglary, second degree burglary or any felony must provide a biological sample upon being booked for the crime for purposes of DNA analysis.

HB 668 is a pretty controversial bill (sponsored by Rep. Kenny Jones, R- Clarksburg) that allows for concealed weapons on college campuses as well as lowers the minimum age for a concealed weapons permit to 21. Further, the bill specifies that deadly force may be used against a person unlawfully entering private property by the person who owns or leases the property. The owner or lessee does not have any duty or responsibility to retreat or avoid confrontation.

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Stimulus money may put Missouri at risk, says Chuck Pergason

By Michael Gillespie

Missouri may be headed for the same type of budget fiasco that is now devastating California. Such is the concern of Missouri state senator Chuck Pergason, a republican whose district includes the lake area.

During the recently completed legislative session, Pergason served on the committee to oversee the federal stimulus money.



Chuck Pergason

The committee looked at how and where the money could be spent, and whether matching grants would be required, and under what circumstances.

Missouri is in line to receive \$2.2 billion dollars in federal stimulus money over the next two years. The money will be doled out to the state by various federal agencies, often with strings attached. In order to receive this money and disburse it to the proper state agencies, the general assembly created two accounts — the federal budget stabilization fund and the federal stimulus fund. The former is meant to shore up ongoing state funded programs, primarily Medicaid and education; the latter consists of money intended as one-time grants to various state agencies.

"A lot of it surprised me," Pergason said. He noted such things as a half-million dollar stimulus package from the U.S. Dept. of Agriculture to offset high feed costs



CAPITOL REPORT

for aquafarming in Missouri. "It was surprising that the federal government would single out one industry and not look at the added feed cost of the other industries, like beef, pork, and dairy," said Pergason. "Special interests were able to carve out a little niche at the expense of everyone else."

Some federal money has already been spent by the state. House Bill 22, which authorized the expenditure of \$381 million in stimulus money, cleared the

continues on page 26

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Lake Stories

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lake maps — and that may have included the Gallup maps.

A Tuttle-Ayers map was mentioned by travel author H.H. Meyer who, in 1933, lamented that Lake of the Ozark maps were difficult to acquire. Meyer even wrote the federal government for help in locating a map — any map — of the lake. Finally, he chanced upon some version of the Tuttle-Ayers map, which he described as “excellent.”

By the mid-1930s the shortage of lake maps had been addressed. A passel of maps were appearing in store racks as a result of the rising tourist trade. At least two of the versions were published by local groups — the Highway 5 Resorts Association and the Lake of the Ozarks Association.

This latter group continued putting out yearly editions for four decades. They were printed on white paper, with the lake in blue and the resorts and businesses lettered in red or, later, in black. They were easy to date because the year was prominently displayed in a box that listed fishing rules and regulations for that year. The accuracy of the shoreline was nothing to write home about. At best, it was a generalization — especially in its depiction of the smaller coves. As the years went by, more and more resorts and businesses were added to it, and some were changed. This was done by pasting preprinted strips with the name of the new resort onto the master map. The wording got so congested in some areas that a cluster of resort names had to be printed in a box that was positioned off to one side of the map. A line pointed from the box to the gen-

eral location of those resorts.

But getting back to the Gallup maps, whether they are truly the first commercial lake maps or a runner-up, they do have a distinction that none of the early maps can match. You see, prints of that first revised edition, dating to 1933, are available for purchase. Pat Carroll realized the historical and nostalgic appeal of the map, so he had it scanned in high resolution, with the same green, brown, and blue tones as the original, and with its original 1930s highway map insert and descriptive paragraphs.

Gallup Map Company offers the map for sale in two sizes, 40”x 29” and 50”x 36”, mounted, laminated, and framed, for \$265 and \$350, respectively. For an extra \$100 the map can be custom printed to include a photo of your lake home, with its location indicated on the map. The maps are available locally at Nautical Landing at Stone Crest Mall, Bryant’s Osage Outdoors in Laurie, and Lake Galleon in Osage Beach. Or you can contact Gallup Map in Kansas City at (816) 842-1994.

And what of Jeff Cooney’s 1936 second edition original? Well, you could say that after all these years, the map is going home again, at least for awhile. Jeff has sent it to Gallup for Pat to review. Don’t be surprised if it’s reproduced as well. If it does, it too will be a great addition to the walls of any lake home or business. Imagine the two framed maps side by side, one showing the lake’s first real estate developments, and the other depicting the first resorts. Pretty classy.

If you have a suggestion for a future Lake Stories topic, please contact me. Thanks — Mike. TheRiverWriter@aol.com.

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Pergason

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house and senate on May 7. Pergason was one of eight senators who voted against the appropriation.

Besides objecting to money earmarked for aquafarming feed assistance, Pergason cited additional reasons for voting against the act — reasons such as funding for in-home social services. "That should never be a one-time expenditure," he explains, "because what you're doing is increasing salaries to in-home providers, and the state is going to be on the hook for that when the federal money goes away. And, overall, I think we should have carried more of that money over into next year because, as the budget continues to sink at four to five percent, I think we need to approach this much more conservatively."

And where will the state get the money to continue that and similar programs when the federal stimulus dries up? "That's a question I asked," says Pergason. "And that's why I voted no on most of the budget bills, because we didn't plan on one and two years down the road, we just planned on getting this money now and spending it and letting somebody else fix it in a year or two."

"In the next two years the state will have to grow at a twelve percent rate just to cover up the loss of the federal funds. So what we're doing is setting ourselves up for a huge budget hole if we continue in this economy that we're in. Right now our revenues are running four to five percent below normal — and we increase spending three percent. So that's about an eight percent gap."

Pergason notes that the spending bills would not have passed without the support of many of his colleagues who are otherwise considered fiscal conservatives. "Some people think that we need this to grow," he says, "some people are looking at it politically — how can I vote no on these programs? What I see is when we went into this year \$800 million in the hole, we're just operating on borrowed money to patch the hole. We should have gone back and tried to make some subtle changes now, but instead we'll have to make some major changes in a year or two."

One provision of accepting stimulus money that concerns Pergason is the requirement that if the state uses the money on new

entitlement programs, it cannot discontinue the entitlement after the federal money dries up. Such is the case with Governor Jay Nixon's proposal to expand Medicaid coverage to certain low-income adults. In order to help pay for this, the Missouri Hospital Association agreed to contribute \$52 million dollars toward the plan, which in turn would qualify for a \$94 million matching grant from the federal government.

But Pergason sees problems with the proposal. "The hospitals tax themselves," he says. "And then they pay that tax to the federal government, and we give a federal reimbursement allowance [to the hospitals] of up to six percent on that money. They were taking their money that they draw down from the federal government and then moving it over into the Medicaid line and drawing down federal money again off the same money. And then they were going to use that money to fund health care services for up to fifty percent of poverty."

"There was nothing written down or signed that the hospital association wouldn't draw that money down for a year and not do it anymore and let it fall back on the state. There were a lot of us that felt that you don't enter into an agreement with a smile and a handshake when you're dealing with taxpayer dollars. I believe the house wanted to go a different direction — they wanted to try to get more of the people that have insurance problems that have high medical needs — catastrophic health care needs — to cover them first instead of just low income eligibility. We were never able to reach a compromise on that."

"It's very important to make sure that if they are going to start the program with their money, that they continue to pay for it and not fall back upon the state to pay for it if they decide not to in the future."

At present, some \$351 million in the federal budget stabilization fund money is sitting in banks collecting interest while the governor considers the possibility of calling a special session of the general assembly to work out a new arrangement.

Overall, Pergason is worried about using federal stimulus money. If the economy has not markedly improved when the money runs out, then, he says, "We're going to be like every other state — in major trouble."

The Vandervort Report

Now is the Time

My column this month is a reprint of "the Final Word", that I wrote in our latest edition of Toad Life magazine; I thought it very appropriate for this month's Business Journal. Be sure pick up a free copy of "Toad Life" and the new 2009 calendar at the Horny Toad, or the Resort & Yacht Club @ Toad Cove.

The spring of 2009 marks the tenth anniversary of the Horny Toad Complex, and the beginning of our eleventh season at the Lake of the Ozarks. Anyone who has been around the lake over the last ten years will be quick to tell you how much it has changed during that time. As I boat around the lake, it's hard to overlook that there is only a small handful of establishments that were in business ten years ago still here today. The Horny Toad is proud to be one of the few members of that "ten year club".

The majority of businesses on the lake that have come and gone are not because this isn't a great place to own a business, but rather that the value of waterfront real estate on the Lake of the Ozarks has appreciated so rapidly over the last ten years, that it didn't take long for the value of the ground to quickly surpass the value of the business that was there.

Every year that I have been at the lake, I have had dozens of people express; "if I'd only bought that property five years ago", or "I could have purchased that property for half of what it is worth today"! Those comments will continue to be heard for decades to come because the value of quality waterfront real estate has always appreciated much quicker than any other type of real estate, and it is still a real value at the Lake of the Ozarks. Procrastinators who think that someday they are going to get a better deal on waterfront property will soon find it far out of their reach.

The one thing that has kept the cost of our lakefront property reasonable compared to other waterfront resort communities in the country is our vast 1,150 miles of shoreline. To put that in perspective; our lake has more shore line than the coast of California, or the shoreline of Lake Michigan. So, even though the demand has always been high for Lake of the Ozarks property, the supply has been plentiful. Unfortunately, the once vast supply of good undeveloped waterfront property on our lake has quickly diminished. The majority of remaining undeveloped property has shallow water or is high in elevation with limited access to the lake, or is in a remote geographic location of the lake with very limited services.

Two significant factors that will limit continued development on the lake, and greatly impact the values of waterfront property on the lake are; planning and zoning that was implemented throughout most of the lake in the last few years and greatly limits and restricts development and; increased restrictions on docks that greatly limits the size, and property that docks are allowed to be permitted. No doubt these increased regulations will limit future development; however it will very likely accelerate the value of existing properties to an appreciation level the lake has yet to experience.

In light of the down-turn in the economy the country has experienced in the last year and a half, the lake has managed to maintain stable values. Right now there is no better time to buy property at the lake and as we experience an economic recovery this year our property values are likely to soar to a level far beyond pre-recession values.

There is no better place to live or to vacation in the world than the Lake of the Ozarks, and now may be the best time ever to invest in the lake, and may well be the last opportunity for many to make their dream of a home on the lake a reality.

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Edward Jones Receives High Marks from SmartMoney Magazine

The magazine lauded Edward Jones for growing the number of financial advisors in a down market. The St. Louis-based firm, with a reputation for excellent client service, also managed to lead the pack in stock picking, according to the magazine.

The firm has consistently been ranked highly in the SmartMoney survey as No. 2 in 2008, and No. 1 in 2007 and 2005.

Edward Jones provides financial services for individual investors in

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Edward Jones, which ranked No. 2 on FORTUNE magazine's "100 Best Companies to Work For 2009," is headquartered in St. Louis. The Edward Jones interactive Web site is located at www.edwardjones.com, and its recruiting Web site is www.careers.edwardjones.com. Member SIPC.



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What Kind of Healthcare System Do You Want?

No one knows exactly what healthcare is going to look like a year from now or five years from now. The current administration has it at the top of their list to make a major overhaul of the current healthcare system. Yes, there are many things that could be better about our current system; however we still have the best system the world has to offer. The problem with being the best is that in most cases the best is most expensive.

Let's think about what's in our typical hospital room. We normally have one; maybe two beds in a room and in most cases the rooms are occupied by the same gender. We have state of the art machinery and equipment as well as a private bathroom with sink, toilet and shower. In some bathrooms whirlpool tubs are available. The hospital offers cable TV, a DVD player for movies and a CD player to play music. There are chairs for visitors and sometimes even one that converts into a makeshift bed for a spouse. Closets and chest of drawers hold our belongings and they sometimes house special equipment out of sight until needed. A nurse can be called with the push of a button. At mealtimes our food is brought to us and we normally have several options to choose from. Each of these items may seem trivial, but they all cost money.

Now let's look at an alternate version of healthcare facilities that utilize several cost management techniques. This time when you enter your room quarters you may end up rooming with ten to twelve new friends in a typical ward situation. The beds would be set up along the perimeter of



Steve Naught, CIC

the room in rows with a curtain separating you for privacy. You can take turns at a community bathroom shared by all residents in the ward. Instead of being served meals, those that are able can fix their own meals in a shared kitchen. If you want to watch television, a separate lounge area is provided for your viewing pleasure. None of these things are terrible in and of themselves; however they are a much different way at looking at the healthcare system and cost management.

Healthcare is expensive in this country, in part by the dynamics of our culture. Needless to say there are many places where our system can trim the fat, yet when people outside the United States need major medical care many come here if they have the means, because even with its flaws, it is still the best healthcare system in the world. Hopefully the changes we see this year will be positive progress and a step in the right direction.

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

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CAPITOL REPORT

continued from page 24

HB 82, which authorizes an individual income tax deduction for 15% of any military retirement income which increases by 15% annually until 2016 when once it's fully phased in.

HB 111 honors our veterans by allowing unclaimed cremated remains of veterans to be collected by a veterans' service organization for the purpose of internment.

HB 236, which establishes "Kaitlin's Law" requiring school districts to allow certain students with disabilities to participate in graduation ceremonies after four years of high school attendance regardless of requirements being met. This is a "common

sense" piece of legislation that recognizes those students that might not be mentally or physically able to complete state and local graduation requirements, but have performed at the best of their individual abilities. This does present a problem for school districts, however, as it's a bit of a conflict with the federal No Child Left Behind legislation.

HJR 37, which proposes a constitutional amendment guaranteeing the right to vote by secret ballot for all public offices, initiatives and referendums and employee matters.

HCS SCS SBs 36 & 112, which modifies provisions relating to sexual offenses against children.

Now, it's a "sit and wait" summer as the legislators watch for the Governor to sign their offerings and put them into action before his deadline on July 14th and then look forward to the veto session begins on September 16th.

As the Lake Churns

With Affordability Up and Interest Rates Down, Home Buyers are Starting to Return

Thanks to record low mortgage rates and declining home prices, 55 million families -- or half of all U.S. households -- can afford today's median-priced new home, according to figures released by the National Association of Home Builders (NAHB).

"That's an increase of 17 million households from conditions just two years ago and the best housing affordability number we have seen in years," said NAHB Chairman Joe Robson, a home builder from Tulsa, Okla. "We are now seeing the first signs that home buyers are returning to the marketplace."

Based on data from the U.S. Census Bureau comparing home prices, mortgage rates and minimum income needed to purchase a median-priced home in February 2007 and February 2009, a typical family today can purchase a house with \$20,000 less in household income and save nearly \$500 per month on their principal, interest, taxes and insurance. The number of households that can afford to purchase a home today is 55.4 million, compared with 38.4 million two years ago, according to figures compiled by NAHB.

"With affordability up dramatically, reports from our builders in the field indicate that foot traffic in new homes is on the rise and consumer interest is increasing with each passing day. These are encouraging signs that the housing market may be finally reaching a bottom," said Robson.

Entering the crucial spring home buying season, there are other signs that buyers are starting to return to the market.

Single-family permits were up 11 percent in February, new and existing home sales also posted gains and the huge inventory backlog is being slowly whittled down. In a survey last month among prospective first-time home buyers who indicated they were likely to purchase a home in the next two years, a majority -- 78 percent -- said that now is a good time to buy a home. Of those responding to an online poll, 68 percent said that now is a better time to buy than six months ago.

Another sign that consumers are considering jumping back into the housing market is the growing interest in the \$8,000 first-time home buyer tax credit included in the recently enacted economic stimulus package. During February and March, 1.5 million visi-

*Real Estate and Lake News
with C. Michael Elliott*

tors logged on to NAHB's consumer Web site, federalhousingtaxcredit.com, to learn more about the tax credit. Further, a new survey commissioned by Move, Inc. found that nearly 20 percent of those who plan to purchase a home this year are doing so to take advantage of the tax credit, which expires at the end of November.

"With home values in many markets at the lowest level since 2003, an \$8,000 tax credit available to first-time home buyers, fixed-rate mortgages under 5 percent, and an outstanding selection of homes to choose from, buyers are starting to recognize that this has the makings for a one-time opportunity to break into the market," said Robson.

Housing is a critical component of the U.S. economy, accounting for about 15 cents of every dollar spent in this country, so any upturn in the housing market should be viewed as good news for the overall economy, said Robson.

Construction of an additional 500,000 single-family homes -- the difference between today's anemic construction rate and one that would move closer to meeting the underlying demand for housing -- would generate 734,000 jobs and \$35 billion in wages in the construction industry and another 790,000 jobs and \$37.7 billion wages in manufacturing, trade, and service sector jobs, he noted.

Additionally, another half-million housing starts would bolster the tax base for government, generating \$45 billion in federal, state and local tax revenues. And the benefits go well beyond the completion of each home. Within the first year after buying a home, those half million households will spend about \$2.5 billion more on appliances, furnishings and property alterations. Clearly, housing will be central to any economic recovery we experience in the months ahead.

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com. View all lake area listings at www.cme1st.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com.



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Ask your mortgage professional

Reverse Mortgages

With our nation facing more debt and less income many home owners are tapping into their home's equity to make their financial future better, particularly as many face retirement. Planning for the future is important especially if you have the option of putting your finances in order before retirement.

Many face retirement with uncertainty and a fixed income. Now with the current economic crisis many retirees have seen a significant decline in their retirement accounts. So how are they going to continue to afford their mortgage payments, medical bills, credit card bills, car payments, and everyday living expenses? Many Seniors are considering a Reverse Mortgage. With all Mortgage products, it is important to know the facts in order for you to make a wise financial decision. It is equally important for you to work with a Mortgage Professional that will review all your options from FHA Government Sponsored Mortgage, Conventional Mortgage Financing and Reverse Mortgage options.

We have all seen the commercials on Reverse Mortgages, but what really is a Reverse Mortgage, and how does it work? This article is to give you the details behind the Reverse Mortgage Products, and how they work. Either the borrower or the co-borrower needs to be at least 62 years of age. The amount of equity available in the home determines the products availability and the qualification of each Reverse Mortgage product. During the life of the Reverse Mortgage the borrowers will make NO monthly Mortgage payments. There are NO credit requirements for a Reverse Mortgage. There are NO income requirements. So no matter how bad your credit is, you can qualify for this type of Mortgage, even if you have missed some mortgage payments or are currently late on your mortgage.

When getting a Reverse Mortgage you decide how to spend the money, however there are several disbursement options available:

Term—receive equal monthly payments for a period of months as selected by the borrower.

Tenure—equal monthly payments as long as you live in the home.

Line of Credit—a line of credit that is drawn on the loan proceeds in the amount and the time the borrower chooses until all monies are used.

Lump Sum—receive a large sum of monies from a Line of Credit equal to or less than the available amount of the loan proceeds.

You cannot outlive the Reverse Mortgage. As long as you are able to live in the home and maintain the taxes and insurance you do not have to repay the Mortgage. The best part is that you will never owe more than your home's value.

Reverse Mortgage Products require the borrowers to live in the home as their primary residence. Once the homeowner is no longer able to either live in the home or dies, their heirs have the right to sell the home and pay off the Reverse Mortgage or purchase the home from the Reverse Mortgage Lender.

The terms and conditions of each Reverse Mortgage product will be discussed in detail during the qualification process. The Reverse Mortgage loan is a unique type of loan that allows the borrowers to use their equity in their homes as cash, without the monthly obligation normally associated with a traditional Mortgage. As all Mortgage products on the market today, it is vitally important to understand and know the terms and conditions of the Mortgage Loan. Seek the advice of a Certified Mortgage Professional that will be able to give you the facts necessary to make the best financial decision based on your own personal financial situation.

A Reverse Mortgage can give you the independence and financial freedom that you deserve and have worked your whole life to achieve. Call me today if you have questions or want to learn more about the Reverse Mortgage options.

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

Call Andrew today at 573-302-0600.

Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150 AM Every Friday Morning At 8:35 a.m.

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

LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

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USED COPIERS - color printers In House Leasing and Service - Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach.

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2006 FOUR WINNS 378 Vista Twin Mercruiser 8.1L, 375HP, 200 hours. Reduced \$188,000 www.simplycruisers.com or 573-216-0288

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1999 SEA RAY 380 SUNDANCER Twin Mercruiser 7.4L MPI, 571 hours. Reduced \$165,000. www.simplycruisers.com or 573-216-0288

SIMPLY CRUISERS WHOLESALE DEALS - 2008 44' SEA RAY SUNDANCER with Twin Diesels \$450,000

2008 38' SEA RAY SUNDANCER with Zeus \$275,000 Call for more information or other available models. www.simplycruisers.com or 573-216-0288

CARS FOR SALE

1994 Cadillac Sedan Deville for sale in Eldon. Well cared for and in pristine condition with all service records. Leather and loaded with Cadillac luxury. Rides and runs like a dream. Priced to sell at only \$3995. Call for further details. 392-2049.

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COMMERCIAL REAL ESTATE

ATTENTION BUILDERS, DEVELOPERS, INVESTORS: RESIDENTIAL SUBDIVISION FOR SALE. Great location on O road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services, infrastructure in place including water/sewer lines, lighted streets. \$299,900 MLS 3061016 Call Bruce (573) 302-3640. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW On site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, hotel or any large complex. Owners will consider subdividing or pad site for anchor tenant. Tell me what you need. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: LAKEFRONT MARINA & C-STORE: INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time & weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental & boat storage. 225' of LEVEL lakefront with deep water & almost 4 acres. Can easily be operated as-is or plenty of room to expand. Adjacent residence also available for add'l \$. MLS# 3040353. Bruce

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FOR SALE: RETAIL/OFFICE STRIP CENTER Laurie Land. Great location in Corporate Woods business center. 5 units/ totaling 7250 sq. ft. quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$479,900. MLS # 3040358. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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952 IMPERIAL POINT DR., Four Seasons, Lakeview home, level landscaped lot, quality built 1730 SF one level, 3BR/2.5BA open floor plan, office off kitchen, 42" Gas Fireplace trimmed w/Granite, SS Appliances, Formal Dining Room, Tile & Wood Laminate Flooring, Energy Efficient Heat Pump, 11' Ceilings,

2 Car Garage w/Concrete Drive w/Exposed Aggregate Trim, Large Backyard w/open Deck, Four Seasons amenities, several nearby marinas offer slip rentals plus boat launch nearby on Imperial Point. MLS#3060452 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

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Taking it on the chin for a good cause

By Alison Schneider

On May 19th the second in a series of Lake Celebrity Roasts took place at Bootleggers Saloon in Osage Beach. Sponsored by Bootleggers and KLOZ and KQUL radio, the proceeds from ticket sales went to support Hope House of Lake Ozark.

The "roastee" was President of the Bagnell Dam Association of Realtors as well as positions on the Missouri Board of Realtors and the National Association of Realtors. He is a Lake area native, supporter of local projects, a 1992 Osage graduate and offspring of Lake real estate legend, Bob Gattermeir. Friends and family could not seem to wait to poke fun at Ryan and lined up to get their shot.

City Grill owner Joey Homm served as "Roastmaster" as he did with the first. It turns out that this Lake area native is funny and topical – opening with the comment "he's never seen so many realtors in one room since he dropped Ryan off at the unemployment office" and reminding everyone that "it's a roast....things can get ugly".

The evening opened with a fun-spirited video of KLOZ radio personalities Jeff Karr and Mike Clayton visiting a number of Ryan's favorite haunts armed with his photo and inviting people to share their thoughts on the realtor.

The crowd was made up of other local "celebrities" like Tim and Cris Cisar, Michael Duncan, Brad Brown, Randy Kelly, Katie Harker-Karr and of course a large constituency of realtors. They were recep-

tive, looking for an evening of fun and laughs and excited to help out a good cause at the expense of a good friend.

Roasters included Steven Herman from Paul's Market, John Larson from Central Dairy, and realtors Mac McNally, Ed Schmidt, and of course, Bob Gattermeir. They poked fun at each other as well as the star of the evening and proved they had talents other than their chosen careers.

Steven Herman started off by promising that everyone who laughed at his jokes would get free groceries the next day which brought a huge response of laughter throughout the room. Mac McNally, realtor, reminisced about the "mancation" he and Ryan enjoyed in Mexico and regaled with some off color adventures as did long-time friends John Larson, Joey Homm, and Ed Schmidt.

But Bob Gattermeir had the best dirt, of course – sharing stories of Ryan's brushes with law enforcement, legendary gatherings at the family home (that always occurred when the folks were out of town), poked fun at Ryan's "theft" of his (Bob's) business branding, and a multitude of other humorous anecdotes about Ryan and his friends. He ended by sharing how proud he was of Ryan and his accomplishments although stating that "he was glad Ryan took after him and his easygoing, calm, quiet demeanor", a joke in itself. He left the crowd in tears and opened the door for a photo slide show with commentary by Joey Homm.

Ryan's turn to be heard finally came and let's just say he

gives as good as he gets. He immediately took advantage of the freedom that an open microphone and the ability to say whatever popped in his head bringing the evening to a close with a great round of laughter. He thanked everyone for their comments and for coming out to support Hope House and to spend the evening with friends and community.

The benefactor of the evening, Hope House, is an emergency aid center helping with housing, utilities, and clothing and household goods for those in need. They also operate a

food pantry that helps about 8000 families a year in eastern Camden County from Highway KK east through Osage Beach, out Route 42, Lake Ozark, the North Shore, half way to Eldon and the western half of Miller County, out to Tuscumbia and down to Iberia.

The Hope House Thrift Store takes in donations of all kinds and resells them with the profits going to purchase items for the Food Pantry. Donations are tax deductible and they are happy to provide receipts to help out their donors.

Located just off Highway

54 and Lakeland Road in Lake Ozark, Missouri, Hope House helps hundreds of needy families every month with food, clothing and emergency aid. Fifty-one percent of these families need help only once to get through a troubled time. Operating expenses are furnished primarily by supporting churches and the Thrift Store while volunteers from a Lake-area churches provide staffing. Hope House always needs additional support, however, to meet the growing needs of the community. If you'd like to help or make donations to the Thrift Store, call 573-365-0999 or email at hopehouse@charter.net for more information.



Back, L to R: Mac McNally, Joey Homm, Steven Herman, John Larson, Ed Schmidt. Front: Ryan Gattermeir (center, seated) and Mike Clayton.

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