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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 6

JUNE, 2011

# Osage Beach: Business Is Good

by Nancy Hogland

Not only are Osage Beach sales tax revenues up over projections, the city reported the best March ever in the city's history.

Mayor Penny Lyons said the city received \$250,605 this month from taxes that were collected in March.

"That's \$20,000 more than we took in for the same period in 2010 and more than double the amount we took in 11 years ago! Of course, the city has grown substantially but we're still excited," she said, adding that in the past four months, \$4.5 million also has been invested in Osage Beach in new construction and renovations. "And that doesn't include Dierbergs. To me, that says people have trust in the city and hope for our future. I know we do!"

Lyons said some of the building permit money came from all the new restaurants in town.

"Biggies, an Italian restaurant, moved into what used to be Michael's 939; Slugger's Eatery, a hot dog joint, took the spot vacated by Figaro's; the Hideout Bar and Grill moved into the spot vacated last year by Stockton's, which I hear has delicious food; the Paint Box Café and Molotof Cocktails Bar and Grill; and Golden Corral is set to open any day now," she said.

The restaurant originally was set to open April 1 but Todd Kennedy, the new fran-



Golden Corral, named the No. 1 franchise family steak house for 13 years running, soon will open in Osage Beach. It's just one of many new businesses to move to the city this year. Nancy Hogland photo.

chise owner, said weather put them slightly behind schedule. The 278-seat restaurant will offer a buffet featuring made-to-order omelet's, pancakes, sausage and bacon, fruit, French toast, pastries and much more for breakfast; pot roast, meatloaf, fried chicken, mac and cheese and numerous salads are just a few of the items featured at lunch; and dinner favorites include grilled to order sirloin steaks, pork, seafood, shrimp, and chicken, salads and freshly made bakery and

dessert items like yeast rolls, homemade cakes and pies, cookies, brownies, pastries, and ice cream.

Golden Corral has been named the Number 1 Franchise Family Steak House 13 years running by the "Nation's Restaurant News." Celebrating its 37th year of operation, the company has 481 restaurants open in 41 states serving 170.1 million guests in 2009 for \$1.556 billion in sales.

Lyons also said several new stores also moved into the

Osage Beach Premium Outlets.

The list includes the Ann Taylor Factory Store, Clark's Bostonian, Del Sol, Levi's Outlet Store, Loft Outlet and Under Armour. In addition, the city also added Auto Zone, located on the site previously occupied by Burger King, and the Shabby Chic Boutique in the Main Street mall, to its list of retailers.

"And while Evergreen isn't new, it's new to us," she said. "They annexed into the city last

*continues on page 35*

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## Armchair Pilot

by Nancy Hogland

**According** to a recent reader poll conducted by Consumer Reports National Research Center, uncomfortable seats and excessive fees were the two most common complaints from airline travelers. The survey results were based on responses from 14,861 readers who traveled on 29,720 domestic round-trip flights from January 2010 to January 2011. In addition to questions about fees and comfort, readers were also asked to score airlines on overall satisfaction, ease of check-in, cabin and crew service, cabin cleanliness, baggage handling and in-flight entertainment. Poll results showed St. Louis based Southwest Airlines and JetBlue scored the highest on satisfaction while US Airways and United were the worst.

**Another survey**, conducted in April by Home Away, an online vacation rental agency, shows more than half of all airline travelers said they've changed packing strategies since baggage fees have risen. According to the survey, 45 percent report packing fewer items and doing laundry as needed; 36 percent say they pack more in carry-on bags instead of checking bags; 15 percent report taking fewer items and just buying what they need once they arrive at their destination and 3 percent said they ship their belongings to their destinations ahead of time.

**More than** just waves will be rocking the Carnival Destiny KISS Cruise this October, when

the rock band KISS sets sail on a five-day charter voyage. Tickets for the cruise, set to sail October 13-17, go on sale to the general public June 7 but fans of the band can get first pick of cabins by signing up early online.

**And music lovers** planning to hit up Austin City Lights Music Festival this September will be able to hop a non-stop Delta Air Lines flight from Kansas City, Missouri to the home of the longest-running music series in American television history. Delta will start daily service between the two cities on Monday, June 6 using a 50-seat Embraer RJ-145 aircraft. Flights are scheduled to depart from Kansas City at 1:30 p.m. and arrive in Austin at 3:20 p.m. Return flights leave Austin at 3:50 p.m. and landing at 5:45 p.m.

And what if the concert is cancelled? Will travel insurance allow you to get a refund on your airline tickets? Smartmoney.com advises travelers to look very closely at policies before purchasing those sometimes pricey plans.

While they can come in handy in some instances, Smart Money warns the policies are usually so filled with exclusions that often negate coverage for many cancellations. For instance, most policies exclude coverage if a trip is cancelled because of a pregnancy, pre-existing conditions or even because of an injury received while playing organized sports. Terrorism protections only apply when the act is committed in a

city within 30 miles of your trip. The investment website advises buying "cancel for any reason" coverage, which is more expensive but also more "user friendly."

**Ash spewing** from Iceland's Grimsvotn volcano is once again responsible for grounding flights and causing delays in Europe. However, transportation officials said new technology and a recently adopted danger rating system will prevent the ash from causing the closure of airspace and the cancellation of thousands of flights, as was the case when the volcano erupted last year.

**Although** Concourse C at Lambert-St. Louis Airport is still closed due to extensive damage caused by an EF-4 tornado that hit in April, work has resumed on the airport's \$70 million interior renovation project. Kwame Building Group, which was largely responsible for getting the airport open and back to full capacity within 48 hours after it was struck, is in charge of the project. Even with the delays caused by the storm recovery, the company expects to complete the job by late 2012.

**And finally**, those who often get lost in the airport will be happy to hear a new mobile app has been developed that will help travellers navigate their way. Developed by iFly.com, the application provides GPS locators that will provide directions to such things as restaurants, restrooms, gates and lounges at more than 700 airports. The app also provides information about airport security requirements, carry-on bag rules and advice on numerous travel topics.

## Keith Rustand earns short sale designation



Keith Rustand of RE/MAX Lake of the Ozarks - Jacobs Real

Estate Partners in Osage Beach has earned the prestigious Certified Distressed Property Expert® (CDPE) designation, having completed extensive training in foreclosure avoidance, with a particular emphasis on short sales. "The CDPE designation has been invaluable as I work with homeowners and lenders on complicated short sales," said Rustand. "It is so rewarding to be able to help families save their homes from foreclosure."

Alex Charfen, co-founder and CEO of the Distressed Property Institute in Austin,

Texas, said that agents such as Keith Rustand with the CDPE Designation have valuable perspective on the market, and training in short sales that can offer homeowners real alternatives to foreclosure, which can be devastating to credit ratings.

"Our goal is to help as many homeowners as possible, by educating as many real estate professionals as possible," Charfen said. "Keith Rustand has demonstrated a commitment to struggling homeowners, a commitment that can provide much-needed stabilization to the community."

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# Camden County adopts road map for growth

by Nancy Hogland

It's official. Camden County now has a long-range comprehensive plan to guide growth and future development. In May, commissioners voted to adopt the master plan, which was developed over a three-year period by MATEC Engineering and Consulting, Inc. at the cost of \$140,000 and with input from close to 150 residents and community leaders.

Chris Hall, Camden County's planning and zoning administrator, said he felt the group represented a wide and varied sector of the community. And although some opposition was voiced during public hearings before the plan was adopted, and although they represented a small percentage of the group that was part of the planning process, Hall said their comments were also taken into account.

Nancy Osborne, who owns

Highway Cove Marina off North Highway 5 and who was the lone voice speaking against the plan at the meeting where it was adopted, said there should have been more input from the community. She said second-home owners should have been notified and invited to be part of the discussions and the commission should have tried harder to involve a larger segment of the Lake community.

Hall refuted her statements.

"This plan was not the mastermind of a small group of individuals. It was put together after holding numerous meetings and workshops all around the Lake area and collecting information through an on-line survey that was left on the county's website for quite some time. That being said, even the comments made towards the end of the process were considered because this is not the county commissioners' plan

or my plan, it is the plan of the people who live and work in Camden County. That's why so much effort was put into holding public meetings over the past three years," Hall said.

In addition to gathering information at the meetings, a team of experts from MATEC spent six months studying the area. They rode with fire chiefs to see firsthand the difficulty encountered while maneuvering a 30-foot-long ladder truck on narrow, winding, below-standard roads. They drove by nightspots that have grown up in the middle of residential areas, much to those residents' dismay. And they studied the

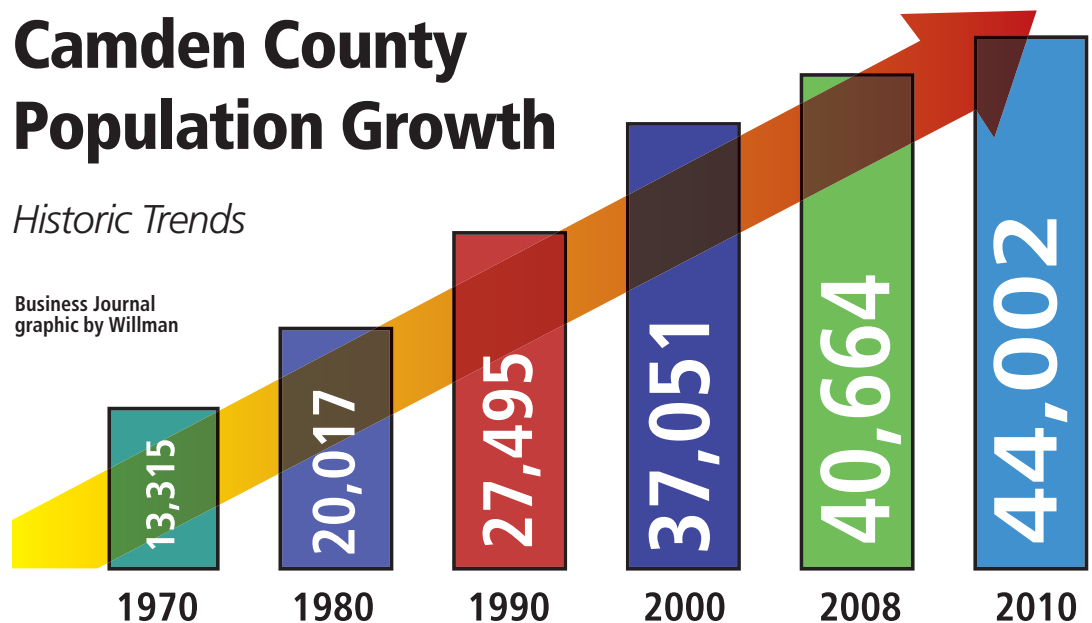
availability – or lack thereof – of safe, county wide trails to keep walkers and bicycle riders off the roads. They scrutinized traffic patterns and the lack of connector routes; they considered options for increasing winter-time activities for youth; and they looked into the possibilities for increasing availability of public water and sewer systems.

*continues on page 6*

## Camden County Population Growth

*Historic Trends*

Business Journal  
graphic by Willman



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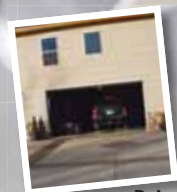
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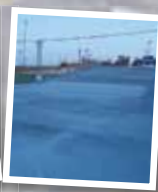
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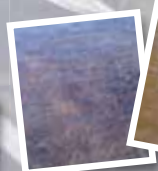
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## Ameren Missouri's Osage Plant honored for outstanding stewardship

The National Hydropower Association (NHA) has honored Ameren Missouri's Osage Plant at Missouri's Lake of the Ozarks with an Outstanding Stewards of America's Waters (OSAW) Award for making innovative efficiency and environmental enhancements at the facility. Ameren Missouri was one of seven organizations receiving this year's awards, which recognize exceptional programs and practices in the hydropower industry.

The project at Ameren Missouri's Osage Plant involved modifications, equipment upgrades and innovative new control technologies that increased the plant's generating capacity by more than 20 percent while improving dissolved oxygen and total dissolved gases in the plant's discharge to enhance the fishery in the Osage River downstream. The multi-year project was completed in 2010.

"The OSAW awards showcase the hydro industry's

most exciting and creative solutions to fulfilling its responsibilities as stewards of our water resources," said NHA Executive Director Linda Church Ciocci. "NHA recognized this year's winners for creating innovative and proven approaches that will raise the entire industry's performance, as well as fulfilling their regulatory commitments."

"Most people who work in the hydro industry have a deep rooted interest in our environment and see the beneficial use of producing power with clean, renewable water," said Philip M. Thompson, superintendent of the Osage Plant. "I am excited about the efficiency improvements made in the Osage control system and with the new turbines, because it allows us to produce more energy with the same amount of water. Additionally, it helps Ameren Missouri keep rates lower."

## Bobbi Bash Realty announces Tom Lime staff addition



Bobbi Bash Realty is pleased to announce a new addition to our "Power Team". Tom Lime has joined our group. Tom was born and raised in O'Fallon Mo, a suburb of St Louis.

From the age of 16 he has been visiting the Lake of the Ozarks on a regular basis. In his Senior year of High School he bought 5 acres on D Rd in Camdenton, just down from Ha Ha Tonka

State Park.

Tom has always been interested in Real Estate; 12 years ago he ventured into the St Louis Real Estate market and went to work for Prudential Alliance Realtors. Tom has always practiced very high standards, integrity, ethics and morals. Tom finished in the top of his class and always attends additional training. He was elected in the St Louis Magazine as one of the Top 50 Agents in the area that had all good remarks on a County wide survey.

"I am very excited and motivated! When you do something you love, it is not a job anymore!" Tom said. He is ready to help you with all of your Real Estate needs at the Lake of the Ozarks. Please visit our website [www.bobbibash.com](http://www.bobbibash.com) to learn more about Tom and Bobbi Bash Realty!

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**CENTRAL MISSOURI'S LAKE OF THE OZARKS**

# Camden County adopts road map for growth

*continued from page 3*

"This study was not ordered so the county could force developers into providing more in their subdivisions. Instead, it looked at every aspect of life in this area – at what the county does already have, what it doesn't have and what its residents would like to have," Hall

said.

At the May 19 meeting, Osborne also said she was opposed to the document because it was four times thicker, thus containing four times more opportunities for government intervention – something else Hall denied.

He said even the plan it-

self is quick to point out it is intended solely to be a guide for future development and may be changed or amended as deemed necessary. The foreword reads "Nothing contained herein shall be considered a law or regulation in and of itself. All regulations, codes, or requirements referenced

can only be adopted through normal procedures by the Planning and Zoning Commission, and passed by the County Commission."

"That's not to say we might not adopt regulations based on what the plan advises, but if that's the case, as the plan states, everything will go through the required steps. In most cases, that rarely takes less than 6 months and usually takes a lot longer," Hall said.

In addition, he said the master plan applies specifically to the Camden County Lake Area Planning and Zoning District. Created in 1997 by voter approval, the district generally incorporates the Camden County area within five miles of the Lake of the Ozarks and covers just some 244 square miles of the 655.2 total square miles that lie within county boundaries.

However, Hall said the plan will help the county plug holes in its current zoning.

"For instance, our existing codes allowed dock building only in industrial zones. Problem was – through this process we realized there was no industrial zoning along the water so the county established a conditional use permit for areas zoned B2 that will allow that type of activity," he explained, adding that one of the most exciting components of the plan is the opportunity it creates to establish a network of hiking and biking trails around the Lake area.

"Because it recommends developers include green space, park areas and sidewalks or hiking/biking trails in their developments, it allows us to back a not-for-profit group that would get behind a move to build a trail that would encircle the Lake area," he said.

That's something Mac McNally, the new regional plan-

ner for the Lake of the Ozarks Council of Local Government, said he could help facilitate.

"Those are the kinds of things large companies look at when contemplating a move to the area because quality of life issues are big. I can start hunting for grant money that could be used to construct a trail and also look for groups that are already in place to oversee the trail management once it's completed," McNally said.

Hall and McNally both said such a trail would provide an opportunity to attract a new generation of "eco-tourists," who choose to enjoy vacations where they can enjoy the outdoors in a way that promotes conservation.

"It would open the door to a whole new industry – trail-side bed and breakfasts, bike rental shops, eateries – that we haven't enjoyed before," Hall said.

When the plan was initially ordered, then Presiding Commissioner Carolyn Loraine said because of the growth the county was experiencing, it was important to have a plan in place. At that time, the population was estimated at 40,664 which was a 47 percent increase over the previous decade and 15 percent higher than the rest of the state, making it the fastest growing county in Missouri. Those numbers have shot up even higher since the plan was initiated. According to the U.S. Census completed in 2010, the population of Camden County now sits at 44,002. Officials predict those numbers will increase substantially with the development of projects like the High Point Center in Osage Beach and Eagle's Landing in Lake Ozark.

To view the plan visit [http://www.camdenmo.org/plan-zoning\\_zoning/masterplan.htm](http://www.camdenmo.org/plan-zoning_zoning/masterplan.htm)

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# What's that ringing in my ears?

by Darrel Willman

As you may have noticed, there is a growing ringing sound in the trees-- accompa-

nying it are myriads of large insects making their way out of the ground. These are North American "Magicicada" Cica-

das (Say: Sih-Kay-Dah), sometimes called 13-year cicadas or even locusts (but they are unrelated to locusts). Thirteen



This one had just emerged from its shell and was waiting for its body to dry and harden. Photo by the author.

years ago the eggs from their mothers hatched, they burrowed underground, and then waited.

When their long wait below feeding on root juice ends, these nymphs emerge and shed their shells-- transformed into fully-formed winged noise-makers-- the males anyway. The husks of their immature selves cling there as they crawl off. Other species of cicadas in Missouri are the 17-year variety and so occur less frequently. The cicada varieties common to the eastern and southern United States are generally about an inch long.

These are periodical cicadas, so named because they all emerge at the same time on the same year, at set intervals. This year marks "The Great Southern Brood" -- the largest of all 13-year periodical cicada broods. That means lots more of them than at other times-- and more noise for you and I.

For the cicadas, it means survival-- emerging 'en masse', (in large numbers) is a survival trait called "predator satiation". Simply put, there are too many of them at once for the

predators to eat, and so many will survive-- the predators are full, or "satiated". They are eaten by birds, cats, squirrels, reptiles and more-- but are also eaten by humans. In China, they are skewered, deep fried and stir fried as a delicacy.

Fortunately for us-- but perhaps not for the predators-- these newly emerged adult cicadas only survive for a few weeks, calling out their mating song. After they have mated, the females lay eggs deep in the bark of trees, and the cycle begins again.

In the meantime, try to ignore them and don't be afraid. They can't bite or sting-- they have a long mouth to feed on the juices of plants and trees. Other than the annoying sound and the thousands of them left to sweep up after the mating ends, they're completely harmless to humans.

Invest in some earplugs or headphones-- or maybe just accept their buzzing call as one of the sounds of summer. Before long, like the cicadas-- it too will be gone and we'll wish for warmer days.

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## Carolyn Loraine joins Bank Star One Board



in education and earned a teaching certificate for grades K-8. She was a school teacher for seven years in St. Louis and Kansas City. She and her husband Tom, an attorney, came to the Lake area in 1977.

"Carolyn has an extensive background in local government and community affairs and will be a valued asset to the bank," said Rick Meriage, president of the bank. "We're delighted to have her as part of our management team."

Ms. Loraine's many community activities include service on the School of the Osage Board of Directors (16 years), Project Graduation coordinator (4 years), PTA, and Small Wonders Preschool president and board member (8 years).

For information their website at [www.bank-star.com](http://www.bank-star.com) or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.

The directors of Bank Star One, an \$88-million financial institution headquartered in Fulton with offices here, have elected Carolyn F. Loraine to its Board.

Ms. Loraine, former presiding commissioner of Camden County (2003-2010) has been a resident of the Lake area for 34 years. She is a graduate of St. Louis University (1970, AB Psychology). She also minored

## Lake West Chamber Golf Tournament June 12

The Lake of the Ozarks West Chamber of Commerce is pleased to announce the 19th Annual 4 Person Scramble Golf Tournament, Sunday, June 12 at Indian Rock Golf Club in Laurie.

Team play begins at 1 p.m. with a Smoked Meat Sandwich Buffet by Cannon Smoked Saloon beginning at 11:30 a.m.

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# Canine Cannonball

## June 10-12 Dog Days

Man's best friend will soar through the air and make a huge splash in competition to see who is the top dog at the fifth annual Canine Cannonball, June 10-12 at Dog Days Bar & Grill in Osage Beach, Mo located at 1232 Jeffries Road on land or at the 19-mile marker on the water.

"Canine Cannonball is an exciting event for families and dog lovers," said Dog Days owner and event organizer Mark Barrett. "It's outdoors, it's on the Lake, it has a bunch of loveable dogs showing off their athletic abilities and if you like music, bands are playing live at Dog Days. It is the perfect fit for people who are traveling to the Lake and looking for a fun way to spend the weekend."

The actual competition begins with the Big Air WAVE dock-jumping event Friday at 3 p.m. This category continues Saturday at 1 p.m. on the dock.

The Extreme Vertical high jumping contest starts Friday at 7 p.m. The Speed Retrieve competition begins Saturday at 11:00 a.m. and continues Sunday at 1:30 p.m. The Speed Retrieve finals kick off Sunday at 3:30 p.m. and Big Air WAVE finals start at 4 p.m. Winners will be awarded monetary prizes based on total registration fees, as well as medallions and ribbons.

In addition to the canine competitions, the event will offer live music, vendors and displays including high-performance motorcycles from Lake of the Ozarks Harley-Davidson and Seebold Sports Motorcycle Super Center.

For more details on rules and registration for the Canine Cannonball competition, contact Dog Days Bar & Grill 573-348-9797 or go online to Dock-Dogs.com.

# Gov. Nixon makes board appointments

Gov. Jay Nixon has appointed a new member to the Board of Cosmetology and Barber Examiners and two new members to Small Business Regulatory Fairness Board.

The Governor appointed Joseph Nicholson, of Linn Creek, to the Board of Cosmetology and Barber Examiners. The board licenses and registers all persons engaged in the practice of hairdressing, cosmetology and manicuring in this state; the board also supervises and enforces the terms and provisions of the appropriate statutes governing those professions.

Nicholson is the owner and president of Central College of Cosmetology, in Camdenton, a business he has operated since 1989. The Governor has appointed him to a term ending May 1, 2012. The state Senate approved his nomination earlier this month.

The Governor also has appointed Megan Piazza Bittle, of St. Louis; and William S. Jenks III, of Rolla, to the Small Business Regulatory Fairness



Board. The board ensures that Missouri state agency rules and regulations do not create an unfair burden for small businesses. Appointments to the Small Business Regulatory Fairness Board do not require Senate confirmation.

Since 2000, Bittle has been the co-owner and chief operating officer of RSI Kitchen and Bath; she currently also serves as chairman of the National Kitchen and Bath Association Multi-Branch Retailer Council. The Governor has appointed her for a term ending April 30, 2014.

The Governor has appointed Jenks for a term ending April 30, 2014.



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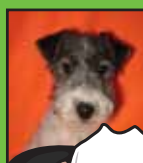
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## Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

### Step #9 – Make Your Website and Content Easy to Share

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

**The ninth step is: Make your website and content easy to share.**

In a 2010 social media study, 89 percent of Internet users said they actively share content. If you are on Facebook or Twitter, this should come as no surprise. Social sharing tools spread your content and brand across the web. What's even more powerful is the return from social sharing by bringing even more visitors back to your website.

Some of my favorite social sharing tools include the following:

#### AddThis.com

AddThis.com is the world's largest content sharing platform. It gives visitors to your site a simple and easy way to share your content across the social web, and it provides you with increased web traffic and in-depth analytics. Did I mention it's FREE? You simply go to their website at <http://www.addthis.com>, choose the button style that best fits your site, then AddThis.com gives you (or your website designer) a block of code (or a widget) that you place on your website. This gives people who visit your site an easy way to share it with their connections on Facebook, Twitter, or whatever their favorite social platform might be. With the analytics AddThis.com provides, you can see how many "shares" (and across what social platforms) you receive each week.

#### ShareThis.com

Sharethis.com works just like AddThis.com. I like ShareThis.com because it's a little more customizable than AddThis.com, however both work equally well. Their website is <http://www.ShareThis.com>. If you use one of these sharing tools, I recommend putting the widget on each page of your website. If you have an



Sandy Waggett

eCommerce storefront, you should include a sharing widget with each product, as well.

#### Facebook "Like" Button

The Facebook "Like" button lets a visitor to your website share your content with their friends on Facebook. When the user clicks the "Like" button on your site, a story appears in the their friends' News Feed with a link back to your website. With the average Facebook user having over 100 friends, it's easy to see how powerful this is because more than 100 people will see your content. You can customize your "Like" buttons so they include faces of your Facebook fans, a "Send" button, and/or a live stream from your Facebook page. To create a Like button for your site, go to: <http://developers.facebook.com/docs/reference/plugins/like/>.

The biggest difference between the Facebook "Like" button and the AddThis/ShareThis option is the AddThis/ShareThis feature allows the end user to choose which platform on which they want to share your content. The Facebook "Like" button only shares it on Facebook.

On my own websites and on my client websites, I use a combination of each of these sharing tools. The important thing is that you use at least one of them to give your website visitors the ability to share your content. With 89% of Internet Users indicating they regularly share content socially, you are missing an opportunity if you don't give them an easy way to share the content from your website!

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# Much stays the same under new flood maps

by Nancy Hogland

Soon, all Lake area government entities will have approved the new Federal Emergency Management Agency (FEMA) flood plain maps.

Miller and Morgan counties adopted the maps last year. In the next week or two Camden County commissioners will decide whether they should follow suit, but Planning and Zoning Administrator Chris Hall said the commissioners really don't have much choice.

"If we don't adopt them, the federal government will cancel all existing flood insurance policies and keep anyone from getting flood insurance in the future. Now that would be a real disaster," he said.

Hall said the new maps, created by Great River Engineering, are designed to serve two purposes.

"One is regulatory. If someone wants to build, we have to make sure he doesn't build in an area that will flood. FEMA expects that one to be

enforced! The other is meeting insurance requirements. If any structures are in flood plain, they must be covered by flood insurance unless they are owned free and clear," he said.

Osage Beach City Administrator Nancy Viselli said the new maps should be helpful, especially to property owners in that city.

"The old map just showed a band around the lake. Any property that fell within that area was required to get a survey to show it wasn't actually in an area that would flood. It was a little ridiculous because many of those properties were on the sides of bluffs! However, elevation wasn't even considered – it simply was based on your proximity to the lake," said City Administrator Nancy Viselli, adding that her property was a perfect example. "We're way up there! I told my husband if it ever floods, we better get an ark because we're all going to be in trouble! However, by looking at the old map you'd

think we'd be under water every time it rained."

Although there originally was some concern with the maps produced by FEMA, Hall said in the final version, the vast majority of the properties surrounding Lake of the Ozarks stayed at the same base of 664. The only areas that experienced major change was in the Big Niangua watershed where a narrow, shallow channel allowed only one way for runoff to go – up and into yards.

That's why Great River Engineering, the hydraulic engineering company that conducted the study, established a protected floodway inside the flood plain. He explained.

"A floodway is a protected area that can't be changed. New development will never be allowed because if you would build anything in that area, it would displace the water and change the flood plain elevation. If buildings are already located there, then they can't be modified

or expanded. For instance, you couldn't turn a cabin into a house or put in a seawall," Hall said, adding that a couple properties in the Sunny Slope and Beuhler Estates areas would be affected by the mapping.

Flood plain building guidelines are different, however.

"There are two components to the map – horizontal and vertical. If you can show that you can bring in enough fill to raise the elevation and keep the structure out of the water – or engineer it so that it could be built on stilts – then there's a possibility that you could get a permit that would allow you to build in the flood plain area. However, that's something that would have to be judged on a case-by-case basis," Hall said.

In the meantime, some property owners will still be required to get a Letter of Map Agreement (LOMA) before financing either through a new purchase or sometimes even on a refinance or home

equity type loans. Shelly Hall, lead engineer with Shultz and Summers Engineering in Osage Beach, explained.

"In the past, when a flood determination company looked at a property, they looked at the structure. If it was above base flood elevation, it was determined to be out of floodplain. Now, however, because they're looking at this differently, flood insurance is required for many buildings sitting on land that touches the floodplain. That means every single lot fronting Lake of the Ozarks could be affected," she said, adding that the change currently is affecting only those property owners trying to sell, refinance or change insurers, but added that soon, banks will be going back and reevaluating every property on their books.

Chris Hall said once the floodplain maps have been adopted by Camden County and paperwork is turned in to FEMA, getting the LOMA's should take only a few weeks.

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# Smokey helps Lake Ozark Fire tell of wildfire danger

by Nancy Hogland

The Lake of the Ozark Fire Protection District has found a new way to inform the public about appropriate times to burn yard waste.

The district installed a sign on Horseshoe Bend Parkway that provides a fire rating for the day. Firemen can turn a wheel on the sign to set the danger at low, moderate, high, very high and extreme. Fire Chief Mark Amsinger said

it was purchased through a matching grant program from the Missouri Department of Conservation. The cost of the 4-foot-by-4-foot sign was \$700.

"We posted the sign on Horseshoe Bend Parkway because that's the most densely populated area of our district. However, we hope to be able to purchase two or three more so we can post one at Rick's C Store to

catch people who travel down Highway W and another one at Denny's," he said.

Amsinger also said although most residents are careful, this year the department already responded to about a dozen calls for brush fires.

He said before burning, district property owners need to call 573-365-6407 to learn if the day's weather conditions allow open burning. They shouldn't rely only on the level

posted on the informational sign because the district needs to have a name and contact number of the resident conducting the burn.

"Sometimes people call, learn conditions are not conducive to burning and then go ahead and do it anyway. If they should do that and if the fire gets out of control, they need to know they are liable

for any damage they cause," Amsinger warned.

When burning, the fire needs to be kept away from any nearby structures; residents need to stay with the fire until the embers are extinguished; and during the burn they are required to keep a rake and a charged hose nearby at all times.

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## "Insurance Talk"

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### Preparing For Spring Storms

With warm weather approaching the possibility of storm damage to your property is very real. In a matter of minutes the weather can change and disaster can hit. It's a good idea to have a Plan-of-Action in place in the event of an emergency. Whether it's a tornado or the wind & hail damage you'll want to make sure you have accurate insurance coverage for your property. Check with your agent if you have any concerns.

We've talked about Flood coverage in the past — let's review as this could also be a possibility. Flood insurance is written only in participating communities as designated by the National Flood Insurance Program (NIFP).

Standard home owners insurance does not cover flood damage. A Federal flood insurance policy must be purchased for this coverage. More than 25% of the National Flood Insurance Program (NIFP) claims are for structures that are outside of what would be considered flood areas. Generally, flood insurance can be purchased for as little as \$100 per year.



**Margi Hamlin**

Flood insurance is available to homes, condominiums, and non-residential buildings including farm and commercial structures in participating communities. Contents coverage is also available, so coverage is an option for the renters as well.

The best time to review your coverage is before you need it. Contact your agent to inquire about your policy.

Margi Hamlin is the Personal Lines Manager at Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or [margi@goldenruleinsurance.com](mailto:margi@goldenruleinsurance.com) for additional comments or questions.

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# To smoke or not to smoke – that's OB's question

by Nancy Hogland

Osage Beach city officials want to know – would you support a smoking ban?

That question soon will appear on the city's website at [www.osagebeach.org](http://www.osagebeach.org).

"Because people that attended our public forum supported a ban by more than 2 to 1, we decided to take it a step further," explained City Administrator Nancy Viselli. "Of course, a few days later we got faxes from some of the bars in the area that were filled with signatures of those who were against it so who knows how this will go."

In mid May 12 the city sponsored an informal forum where attendees were free to walk around city hall and talk to aldermen and other city officials about the proposed ban. At that gathering, 34 people signed a survey stating they supported the move while 15 opposed it. Of the 49 who registered, 32 said they were residents; four listed themselves as business owners in the city; one registered as a

business owner and resident of Osage Beach; and the rest said they were visitors.

Viselli said the topic came up after Mayor Penny Lyons received calls from people asking for the ban.

"It was nothing formal. The mayor just heard from a few people asking if we'd consider it," she said. "Penny (Lyons) is neutral on this issue – she really doesn't care one way or the other – but she felt that since people were bringing it up, it was worth taking to the public. That's why we held this."

As of deadline for this issue of the "Lake of the Ozarks Business Journal," the survey was not yet posted. However, Viselli said it should be up by the beginning of June. She said she was in the process of looking at surveys conducted in other cities to determine the types of questions to ask.

And because tourists and residents of other areas around the lake frequented Osage Beach restaurants and bars, and because the city cares about their opinions as well,

the survey would also allow them to participate, she said.

"Since this is still in the beginning stages we haven't even talked about how far reaching the ban would be – if it would just be in restaurants or other public places or both. We also haven't discussed whether we would take it to a vote of the people or if the aldermen would just vote on it. Who knows, if we find that an overwhelming number of people are against it, then I guess it will just die a slow death – or maybe a quick one," she quipped.

Felicia Poettgen and Diane Oton, Jefferson City residents who frequently visit Osage Beach to dine and shop, drove down specifically for the meeting.

"Jefferson City is smoke free and we love it," Poettgen said. "It's so nice to go into a restaurant and be able to breathe clean air and not someone else's cigarette smoke! So far, it's been fairly successful and people just police themselves. Occasionally someone will light up and other

patrons will tell them the city has a no-smoking policy and they immediately put it out. We don't have any 'cigarette police.'"

"That's why we attended tonight. We wanted to tell the people here how well it's worked and really, how easily everyone adapted to it," Oton added.

Charlie Divine and his wife Terry, who live just outside city limits on KK, said they too attended to show support for the ban.

"We eat out four to five times a week and we consistently make a decision on where to eat based on the restaurant's smoking policy. In fact, there are certain restaurants that we refuse to patronize because the smoke is so bad. We don't smoke and we don't want to breathe it or smell like it when we come home – and either do our friends," said Charlie Divine. "I know the biggest concern with business owners is that a ban would cost them business but I think they'd see just the opposite effect. I think

it would boost business."

However, the owner of Woody's Tavern and Sports Bar and his employees disagreed.

"It would be different if it was a state-wide ban but doing this as a city, when cities on either side of us allow smoking, would cost us tremendously," said Denise Evans, a bartender at the establishment. "We have groups of people who come down here from Iowa, where they've banned smoking, and hang out simply because they can come in for a drink, light up and relax. People who want to smoke are going to smoke. What do you think will happen if this city prohibits it but no one else does? They'll go to Camdenton or Lake Ozark and that will be the end of us."

Owner Mark Kelly said he put in two air purifiers, and has a huge exhaust fan and a big door he can open up if he needs to further "air out" the building. He also said many smokers step outside to light up.

*continues on page 17*

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## VIP/celebrity party, auction kick off HK's Hospital Benefit Golf Tournament

The 33rd Annual HK's Hospital Benefit Golf Tournament will be held June 3-5 at The Lodge of Four Seasons. This year, all proceeds will benefit Lake Regional's Cardiac Cath Lab.

The weekend festivities will begin at 6:30 p.m. Friday, June 3, at the VIP/Celebrity Party at The Lodge of Four Seasons. The Pairing Party and Silent/Live Auction will begin at 5 p.m. Saturday, June 4, at The Lodge of Four Seasons. Attendees will enjoy hors d'oeuvres and cocktails.

Lake Regional Fund Development still is accepting merchandise and gift certificates for the silent auction. Donors who give items with a retail value of \$100 or more will receive two invitations to the HK's Pairing Party and Silent/Live Auction.



The Lake West Chamber welcomed R. M. Nelson Roofing into their membership with a recent ribbon cutting. Contact owner Mike Nelson at 573-374-7311. Pictured l to r: Ellen Bozich, Amber Martin, Jess Waddle, Stanley Field, Ray Thomas, Bud Kidder, Mike Nelson, Tami Brown, Ernie Aubuschoon, Liz Brown, Mark Broeker, Nicole Duggan and Brandi Peterson.

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# To Smoke or Not? Osage Beach to consider smoking ban

continued from page 15

"People say they have a right not to smell smoke while they're eating dinner. When do smokers' rights come into play? We're a very small business and if the city does this, they'll probably run us out of business," he said.

To date, Missouri is one of 11 states that have not adopted a statewide ban. Missouri cities that have anti-smoking laws include Ballwin, Blue Springs, Brentwood, Chillicothe, Clayton, Columbia, Creve Coeur, Fulton, Gladstone, Independence, Jefferson



However, Viselli said businesses like Woody's may have options, including making themselves a private club, which could be exempt from the law, should the city adopt such a measure.

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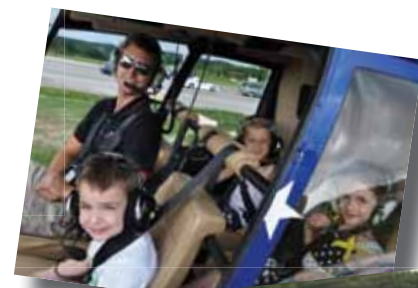
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# More hands needed to kick off LOWA LILs program

by Nancy Hogland

The Lake of the Ozarks Watershed Alliance (LOWA) has a call out for men and women who want to become trained volunteer evaluators (TVEs).

According to Donna Swall, executive director for the organization, some 20 residents of Camden, Miller and Morgan counties are needed to help get the new LOWA LILs (low impact landscaping) project off the ground. Earlier this year LOWA received a \$740,000 grant from the U.S. Environmental Protection Agency to establish a watershed management plan. Part of the plan includes encouraging property owners to adopt low impact landscaping in order to reduce the amount of runoff.

"Chris Hall, Camden County's planning and zoning administrator, and Caroline Toole (who wrote grants to fund the program and who recently was hired to serve as project manager) will be conducting training so the folks can then go out and look at

people's yards and give them ideas of where they can plant what; help them with soil samples; show them where they should place a rain barrel – those sorts of things," Swall explained. "We've gotten such a tremendous response to this program but a lot of people don't even know where to start. That's where the TVEs will come in."

She said at the suggestion of Missouri Attorney General Chris Koster, the group will also be evaluating landscaping after it's completed to determine if the property owners should be awarded a LOWA LILs Lake Protector sign to display in their yards.

"We'll teach the volunteers what to look for but basically they must meet two criteria – they must be beautiful and they must be well built to withstand heavy storms. In this program, quality – not quantity – counts," Swall said.

The training is scheduled for 1 to 4 p.m. Thursday June 16 at the Sunrise Beach Fire Protection District's train-

ing center, located behind the firehouse across from the Hurricane Deck Elementary School on Highway 5. To sign up, visit [www.soslowa.org](http://www.soslowa.org) or call 573-434-4400.

LOWA is also taking sign-ups for the next Beautiful Yards for a Healthy Lake workshop scheduled for 9 a.m. to 3:30 p.m. June 25 in the Valencia Room at Lodge of Four Seasons on Horseshoe Bend. A \$10 fee will include lunch, an oversized tote bag and a native plant valued at \$5. The agenda includes

- Watersheds 101
- Healthy Lawn and Soils,
- Integrated Pest Management and Chemicals
- Right Plant, Right Place
- Rain Gardens

"In our last class we only had room for 80 but 96 got in the door and we ended up having to turn people away because we couldn't squeeze any more in. This time we have a larger room and can accommodate 130. Because of the response and the phone calls that we've been getting,

I'm expecting the class will fill up fast," Swall said, adding that registration will end June 20 unless the class is filled earlier.

In the meantime, volunteers will continue to collect water samples as part of the LOWA LILs grant program. Earlier this spring, samples

were collected in three coves between Bagnell Dam and the 19 mile mark where there is little or no development in order to establish a baseline; in three coves where homes are hooked to septic system; and in three where homes are on centralized sewer systems.

*continues next page*

## Home Finishing Touches

with Steve Ashlock of DKB

### Quartz Countertop for My Kitchen?

#### 1.) What is a Quartz Surface?

• Quartz surfaces are created almost entirely with natural Quartz mined directly from the earth. The natural Quartz is then combined with various dyes and epoxy to create the final pre-fabricated slab. Like Granite it is extremely durable and an excellent countertop option.

#### 2.) Quartz vs. Granite Countertops – How do the two surfaces compare?

• There are several factors to consider when deciding between Quartz vs. Granite. With a Quartz surface, you get the look & feel of natural stone with a far greater degree of strength and color consistency from slab to slab. Typically, Quartz surfaces lack the swooping veins & other movement characteristics of many Granite colors. And unlike Granite, Quartz is stain resistant without ever needing to be sealed. All of these characteristics make Quartz surfaces ideal for residential countertops, industrial applications, schools, hospitals, and all other food preparation settings.

#### 3.) How does pricing of a Quartz surface compare to other natural stone or solid surface products?

• Generally, Quartz surface pricing is similar to mid to high range priced Granite and other high-end countertop options.

#### 4.) Is a Quartz surface considered a natural stone surface?

• Yes. A Quartz surface is comprised of 93% pure natural Quartz mined from the earth.

#### 5.) What are the benefits of using Quartz Surfaces?

- Consistency: Quartz surfaces are far more consistent in color from slab to slab than Granite and/or Marble.
- Strength: No other countertop option is stronger than Quartz.
- Care Free: No sealing is required.
- Food Safe: Quartz surfaces are non-porous and certified by NSF International for food preparation and splash zones in commercial kitchens.



Steve Ashlock

• Beauty: Quartz surfaces are available in a wide variety of colors some of which are not available in a Granite or Marble countertop.

• Stain Resistant: Quartz surfaces will resist stains from fruit juices, food coloring, coffee, tea, wine, grape juice, and nail polish.

#### 6.) Is a Quartz surface resistant to surface damage?

• If you are really trying to scratch or damage any countertop surface you can. However, under "normal" conditions a Quartz surface will not be damaged by everyday usage. Quartz can be used as a cutting board & still not scratch; however, cutting directly on a Quartz surface will quickly dull most kitchen knives.

#### 7.) Does a Quartz surface withstand heat? Can I put a hot pot or pan on it?

• Just like natural stone, Quartz surfaces are resistant to heat. However, any natural stone surface can be damaged sudden & rapid change of temperature, particularly near the edge of the surface. Therefore, the use of a hot pad or trivet is always recommended.

#### 8.) Are seams necessary in Quartz surfaces?

• Ever job is different. The layout of particular countertop and the slab size will determine if seams are required and where they will be placed.

Steve Ashlock is the Store Manager at DKB, located at 924 Hwy 42, in Osage Beach, Steve and the staff can be reached at 573-348-4464 or [sashlock@riback.com](mailto:sashlock@riback.com). Their web site is [www.dkbshowroom.com](http://www.dkbshowroom.com)



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# More hands needed to kick off LOWA LILs program

*continued from previous page*  
Then volunteers will continue to collect weekly samples from those same areas for 20 weeks. Geosyntec Solutions, a water quality monitoring company, will test the water and report their findings to the Department of Natural Resources (DNR) and the state and Camden, Miller and Morgan county health departments.

Swall said this year and next, workshops will continue to be offered to encourage low impact landscaping. Then in 2013, water samples will again be taken from the same nine sites to determine if the measures helped reduce runoff which ultimately should reduce the amount of sediment in the water.

"Everyone is concerned about E. coli but the simple truth of the matter is that it's simply an indicator of what's going on in our lake. And the ugly truth is that storm water runoff carries sediment and suspended sediment gives a platform for that E. coli to grow. Storm water is the No. 1 pollutant of the waterways in the state of Missouri. That's what the LOWA LILs program is all about - keeping that runoff on the bank, where it's supposed to be," she said. "Because Lake of the Ozarks is so densely populated, if we can get entire neighborhoods doing this - wow - what an impact that would have on the water quality! And if we can show that

we're taking steps to be proactive, we might just get some good press in the Kansas City and St. Louis areas."

However, Swall said the LOWA LILs program is only half of the solution.

"We also need for the presiding commissioners to come to the table and plan for growth in a good, graceful way by forming a four-county alliance. The counties worked together in the 90s to order a study because of a law that was passed to get septic tanks regulated. Maybe, if nothing else, they need to do that again so we could prove once and for all whether they're harmful or not," she said.

Meanwhile, the DNR water quality tests will continue. This will be the fifth year of a five-year program sponsored by Ameren. Swall said this year's sampling, which was scheduled to begin Tuesday, May 31, will be conducted between the 61 mile-marker and Truman Dam. Because there aren't as many coves at that end of the Lake, fewer samples will be taken so the same sites will be sampled every month. The results will be posted to the department's website: <http://dnr.mo.gov/loz/index.html>

More information on low impact landscaping can be found at [www.missouriconservation.org](http://www.missouriconservation.org); [www.grownative.org](http://www.grownative.org); [www.marc.org/water](http://www.marc.org/water); [www.jamesriverbasin.com](http://www.jamesriverbasin.com); and [www.extension.missouri.edu](http://www.extension.missouri.edu).

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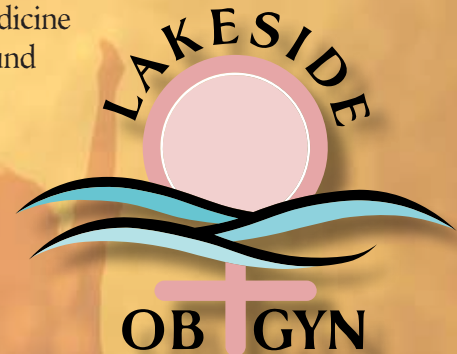
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## "Ask An Engineer"

with Stan Schultz of Schultz  
& Summers Engineering

### EASEMENTS - Why Should I Cooperate?

John Barry's 2005 book, *Rising Tide*, is required reading material to those curious about the politics behind the operation of the Mississippi River system and the great flood of 1927 that caused the modern flood control systems to be engineered and constructed. I was given the book by my business partner, Bob Summers, and couldn't put it down once I started reading it.

The Mississippi River watershed is the third largest watershed in the world. As was the case in 1927, increased volumes of water from the Spring snow melt have reached the river system at the same time unprecedented amounts of rainfall have fallen on the country's mid-section. The 1927 flood resulted in 1 million Americans (almost 1% of the entire U.S. population at the time) being displaced. Thousands died and over 250,000 lived in refugee camps for months. The Red Cross reported feeding as many as 700,000 people for weeks during the 1927 event.

The great flood of 1927 was partially caused by the 'levees-only' policy the U.S. Army Corps of Engineers enacted in the late 1800s and early 1900s. The levees were constructed so that the rich soil of the Mississippi and Arkansas delta could be cultivated and farmed. The farmland created immense wealth for southern plantation owners. However, the levees contained the rising river in a constricted area causing its velocity to increase and its power to become uncontrollable. The resulting disaster caused Congress to pass new legislation in 1928 calling for a better plan 'to operate the river'. What we are seeing on the news today is the culmination of decades of engineering and construction along the river system.

As General Walsh continues to make announcements of the Corps' plan to 'operate' the river system as it was designed, thousands and thousands of innocent property owners are affected. The operation (blasting of the levees) of the Birds Point system near New Madrid, Missouri did cause tremendous loss of property in Missouri's fertile delta farmland but we must realize this was necessary as part of a larger fight to limit the catastrophic losses in other locations along the river. I hope the residents downstream from Missouri appreciate and understand the sacrifices our farmers have made for them. I also hope our government leaders make sure all Missourians affected are fairly compensated for their losses.



**Stan Schultz**

Farmers in southeast Missouri will suffer losses but so will oyster fishermen in Lake Pontchartrain. The Corps' decision to open the Bonnet Carre spillway for just the 8th time will inundate the lake's brackish water with millions of gallons of freshwater per day, causing the oysters to either perish or leave the area. Finally, the operation of the Old River spillway in Morganza, Louisiana for just the second time will protect the important cities of Baton Rouge and New Orleans but it will displace about 25,000 people in rural Louisiana.

Seeing loss of life being minimized during this catastrophe has given me new appreciation for the engineering profession and the accomplishments made prior to advent of computers and the ability to analyze things in great detail as we are able to do today. I have always been impressed that engineers who envisioned such great projects such as Bagnell Dam were able to design and construct them; sometimes with teams of mules and shear manpower. As bad as the 2011 flood has been the USACE system of levees and dams in the Mississippi valley watershed flood control have saved countless lives this year. We can and should do all we can to plan, design construct the necessary improvements to make a better live for the citizens in the Midwest, but no matter how much we plan mother nature will occasionally put or best laid plan to the test. It has been encouraging to watch so many communities come together to help each other out during the great flood of 2011. This spirit of cooperation and support for each other is what makes America the greatest country on earth!! To be continued....

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

# Lake Regional Cancer Center hosts reunion for survivors, family members

Area cancer survivors and their families are invited to attend a special reunion at Lake Regional Cancer Center from 4 to 6 p.m. Monday, June 13, in honor of Cancer Survivors' Day.

"Patients, their family members and our staff often form a special bond throughout the treatment process," said Marcy Maxwell, R.N., nurse manager at Lake Regional Cancer Center. "This annual event is a time for everyone, including those who have lost loved ones to cancer, to reconnect and celebrate life and hope together."

Refreshments will be served, including Randy's Frozen Custard and cupcakes from the Sugar Loft. In addition, all cancer survivors in attendance will receive a special gift from Janine's Flowers.

Artwork from Lilly's internationally acclaimed "Oncology On CanvasSM: Expressions of a Cancer Journey" again will be on display in the Cancer Center.

The National Cancer Survivors' Day Foundation defines a "survivor" as anyone living with a history of cancer, from the moment of diagnosis through the remainder of life.

"Cancer survivors live life to the fullest," Maxwell said. "We are pleased to host the Oncology On Canvas exhibit because it conveys survivors' emotions so vividly."

For more information about the Lake Regional Cancer Center reunion, call 573-302-2772. To learn more about "Oncology On Canvas," visit [lillyoncologyoncanvas.com](http://lillyoncologyoncanvas.com)

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## New employer website making it harder to duck responsibilities

by Nancy Hogland

When a Missouri company hires a new employee, that company is required by federal and state law to report that person's employment to the state within 20 days. Now, a new website makes it easier to do that. A side benefit is that it also makes it easier for the Missouri Department of Social Services (DSS) to collect child support.

The website can be found at [www.missouriemployer.dss.mo.gov](http://www.missouriemployer.dss.mo.gov).

New hire information received from employers is entered into the statewide registry and transmitted to the National Directory of New Hires. This data is then used to locate non-custodial parents who have been ordered to pay child support and to direct their employers to withhold money from their paycheck for child support.

"Employers have always been required to report their newly hired employees – that's nothing new," explained a spokesperson for the Missouri Department of Social Services. "However, in the past, the reporting process relied heavily on paperwork and manual data entering. This process was complicated by the fact that little outreach was made to those employers who had hired people owing child support."

The spokesman said the new system promises to eliminate redundancies, reduce paperwork, avoid errors, speed up withholdings processing and allow employers to more easily notify the state of new hires

and terminations. It is estimated that this new system will increase child support collections by \$7.8 million by the end of fiscal year 2012.

"If a newly hired employee owes back or current child support, then a form will be mailed to the employer, who will be instructed on the amount to withhold from the paycheck and where to send the payments – but all the details on how to do that would be provided to the employer," said Arleasha Hayes, assistant director of communications for DSS.

She also said employers are required to notify the division within 10 days when an employee under a wage withholding terminates employment. In addition, employers must report the last known address of the obligor and the name and address of the obligor's new employer, if known.

Hayes said Section 285.302 of the Revised Mo Statutes states an employer who intentionally fails to submit information on an employee is guilty of an infraction and will be fined not more than \$25. However, if the failure to report is the result of a conspiracy between the employer and the employee to not supply the required report, or to supply a false or incomplete report, the fine will be \$350 for each failure to report or each false or incomplete report.

Mike Henry, a senior vice president at Policy Studies Inc., which will be maintaining the website, said because nearly 70 percent of all child support

*continues next page*

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# New employer website

*continued from previous page*  
nationwide is collected through income withholding, employers were a vital partner in child support enforcement.

In 1996, Congress enacted a law called the "Personal Responsibility and Work Opportunity Reconciliation Act" as

part of welfare reform. This legislation created the requirement for employers in all 50 states to report their new hires to a state directory. Missouri's corresponding law is Sections 285.300-285.308, RSMo. The Missouri law was enacted in 1993.

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Commercial banking has evolved tremendously over the past decade. Everything has become digital and processes itself. It has become crucial to stay in contact with your bank to ensure you are maximizing your abilities and efficiencies for all of your lending needs, as well as your deposits.

Most banks are more than willing to sit down with you and go over all of your current banking products and needs. This can be a short visit and be well worth your time and effort to help make your business run as smoothly and efficiently as possible.

If you have not been into the bank lately to visit with your account officer, here are a few items you make want to have available to make the process of reviewing your loan as easy as possible.

1. Recent federal tax returns. This allows your account officer to ensure that your loan product is structured properly to help repay a loan. This is a crucial item and typically a review of this with your account officer becomes very informative.

2. An updated personal financial statement. This helps review that you as a borrower have the ability to repay, but also the bank to help ensure they are collateralizing your loan properly and in the best manner for the customer. This also refreshes the customer's memory on where all of their money is going to.

Refinancing your business real estate loan has become very attractive for numerous borrowers in recent history. Loan rates have been at historic lows, which make refinancing your loan essential to maximize your cash flow. There are even government assisted programs that



have become available in recent months to help lock-in a portion of your real estate loan on a long-term fixed rate. This helps eliminate the volatility of the market and lets you ensure you know exactly what your payment will be for 10 or 20 years.

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By staying in contact with your banker, you should always be able to make the "best bang for your buck" in all aspects of your banking relationship.

Shawn M. Haider is the Vice President, Commercial Lending Officer for Bank Star One. His office is at the Horseshoe Bend Bank Star One location and he can be reached at 573-365-BANK.

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In excess of 24,000 vehicles a day pass by this location with over 300 ft. of road frontage & 6.2 acres in Osage Beach. Property currently has 50 guest rooms, indoor pool, laundry, meeting room and 4 bedroom, 3.5 bath resident manager's quarters. This property could easily be converted into extended stay motel or apartment efficiency.



27533 Shorty Rd. Barnett Mo. \$489,000

Seller is very motivated to sell this fully remodeled Sports Bar & Restaurant located at the popular 6MM in the Gravois Arm within the next couple of months. Most of the outside decking has been replaced, new Tiki Bar, fresh paint both indoors & outdoors, newer kitchen & refrigeration equipment, tables, booths and more. Includes all furniture, fixtures, bar & kitchen equipment, gas dock/convenience store.



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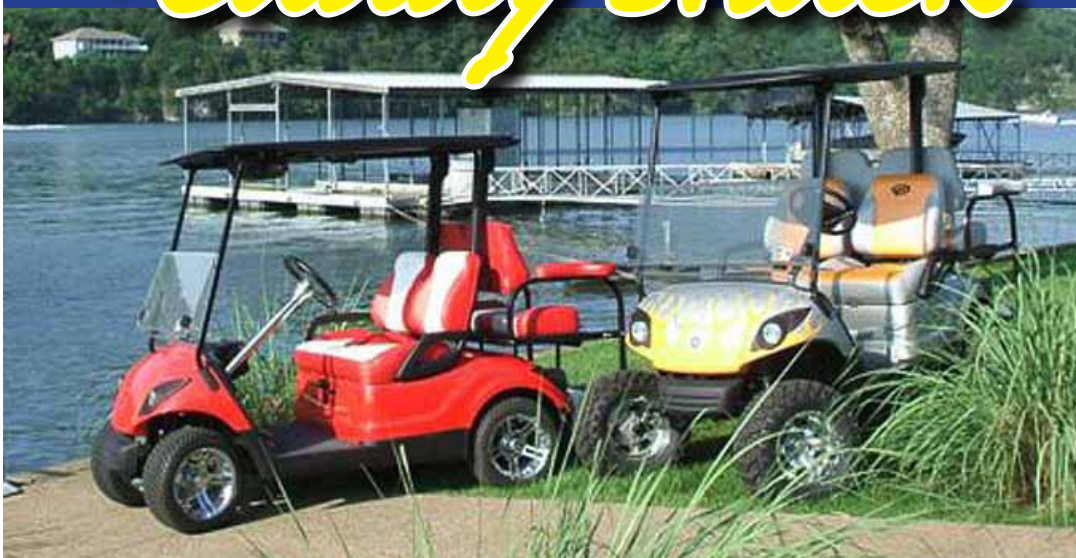
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## SCORE Business Management Scholarship application deadline for qualified is June 15

The Lake of the Ozarks Chapter of SCORE has announced that it is accepting applications for its Ralph Stonebraker Business Management Scholarship for \$2,500. The scholarship will be awarded in August to a local resident who is taking business management courses and currently active in a local business.

Applicants must be at least 21 years old, a high school

graduate or GED, an owner or employee of a business, and a resident of Camden, Dallas, Hickory, Laclede, Miller, Morgan, Pulaski or adjoining counties. Applicants must take courses related to business management that are offered for college credit from an accredited institution of higher learning. The deadline for applications is June 15, 2011. (573) 346-5441.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for St. John's Clinic, 404 West US Hwy 54, Stone Castle Center, Camdenton. Call 573-317-9200. Pictured Bruce Mitchell, Albers and Sandy Trumbo, and Don Neuharth.

## GLIMPSES OF THE LAKE'S PAST

*With Dwight Weaver*

### CRUISING THROUGH TIME WITH THE CAPTAIN LARRY DON

As time turns your hair gray it also stirs memories of when you were young and went out on the town to dance the night away. On the Bagnell Dam Strip from the 1930s to the 1970s, dancing to the music of live orchestras happened nightly. Moonlight dance cruises on the Larry Don Excursion Boat were very pop-

ular, especially with high school seniors. As the clock neared midnight you could hear the boat out upon the Lake howling along as the orchestra played rock, swing or country music. People living on the North Shore didn't need a grandfather clock to tell them when the midnight hour was approaching.

The Larry Don made its maiden voyage on Aug. 12, 1948. The boat belonged

to Lawrence Fry of Lake Ozark who named the boat in the memory of his son, Larry, and his youngest brother, Don. It was built for Fry by M. W. A. Strutman and his brother Jack of St. Louis. The boat was diesel-powered and coastguard approved for 200 passengers. (See the early photo, circa 1950, photographer unknown.)

In the early 1960s when Tex and Mae Bemis operated the boat the 5-piece orchestra was called the Beachcombers. When Stanly Palmer had the boat in the late 1960s, the Rebel Rousers entertained. Daytime sightseeing trips took an hour-and-a-half. A snack bar was available and they served beer. Over the years various types of cruises were offered, even a sunset cruise and a senior citizen cruise. In the mid-1990s, by which time the word "captain" had been added to the boat's name, they offered breakfast cruises, dinner cruises and even a Sunday brunch & dance cruise. The Captain Larry Don Excursion Boat has been idle for quite a few years but was recently purchased by Jim Crawford. Its future is still uncertain.

*This historical sketch is from the collection of H. Dwight Weaver.*

*Weaver is the author of five books on the history of the Lake of the Ozarks.*

*Weaver's new book "Historic Bagnell*

*Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.*

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

Contact him at [dwightweaver@charter.net](mailto:dwightweaver@charter.net) or call 573-365-1171 for more information. Visit [www.lakeoftheozarksbooks.com](http://www.lakeoftheozarksbooks.com) for more information.



# As the Lake Churns

## Are We There Yet?

The most asked question these days is "Has the market hit bottom yet?" I'd love to reply with a resounding yes but the truth is, I'm just not sure. I have seen indicators over the past two years that seemed to point to that only to see the market drop even further.

The National Association of REALTORS recently released a report showing that total existing homes sales, which include single family homes and condos, rose 8.3% in the first quarter of this year.

Locally our home and condo sales are almost exactly the same as last year in the time frame of January 1st to April 30th based on information from the Bagnell Dam Association's Multiple Listing Service. In 2011, one more home sold than in 2010 and 3 less condos sold this year over last. It is promising that we are starting to stabilize on the number of home and condo sales. However we have seen a continued decrease in average sales prices. The average 2011 Homes sales price is down 8.9% compared to the first four months of 2010. The average 2011 Condo sales price has seen a decrease of 8.2%.

The Housing Finance Reform Act of 2011 was introduced in May and seeks to maintain government role in mortgages. The plan is to dissolve Fannie Mae and Freddie Mac and introduce at least five private firms that would be in charge of funding and securitizing conventional mortgages. The resulting bonds would have a federal guarantee for which these firms would be charged a fee. If passed it will make it more expensive for buyer's to buy a home, restricting the availability of mortgages. Higher down payments



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

will be required and the closing fees almost certainly will increase.

Based on this information, with the current low interest rates and the low prices, even if we haven't reached absolute bottom, I not only believe that now is a good time to purchase lake property, I encourage you to move forward quickly. Waiting for a lower price could result in you paying higher interest rates, higher down payment and larger closing costs. Or it might even affect your ability to qualify for a mortgage. Don't wait! If you'd like a copy of the Outline of the Housing Finance Reform Act, call or email me.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866. YourLake or [cme@yourlake.com](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com). You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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The Lake West Chamber welcomed Boater's Choice Marine into their membership with a recent ribbon cutting. Call them at 573-374-1733 or check them out on the web at [www.boaterschoiceoftheoark.com](http://www.boaterschoiceoftheoark.com). Pictured l to r: Gene Deters, Pam Petropoulos, Peterson, Amber & Matt Schmidt, Stanley Field & Bud Kidder, Karen Arnold, and Jim Petropoulos.



At a recent ribbon cutting, the Lake West Chamber of Commerce welcomed Lexsar Solutions into their membership. [www.lexsar.net](http://www.lexsar.net) or 573-374-2288! Pictured L to R: Connie Stadler, Gene Deters, Bud Kidder, Jim & Pam Petropoulos, Owners; Stanley Field, Karen Arnold, Brandi Peterson, Amber & Matt Schmidt.

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## A Green Home is a Healthy Home

with David Braddy LEED GA  
of Bolivar Insulation Systems

### Is the Lowest Bid the Best Value?

In this day and age everyone seems to be looking for ways to save money and when it comes to home improvements or new building projects we have been lead to believe that the proper method for selecting a contractor is to put up the project for bids and the lowest bidder is the winner.

Is this really the best method to be using for something as important as the place you will spend the majority of your time? And do you really want the cheapest in an investment as important as your home?

Keep in mind the only way to do a job substantially cheaper than a quality contractor is to cut corners or to cut something out and most of the time you can't see any difference on the surface, but when it comes to performance, quality or dependability & stability the differences are huge.

Very seldom is the cheapest your best value. The courts are bulging with lawsuits filed by consumers who accepted the lowest bid.

I have had the unpleasant task of fixing or correcting every kind of building deficiency you can imagine in my years in this industry. Some of the jobs I have corrected were actually for people that choose the cheap bidder over me and then came back to me to correct their problem.

Here are some areas that you should pay close attention:

References – will your contractor provide you with several references and places to see that their company has completed?

Insurance/work comp – do you know that if your contractor doesn't carry the proper insurance and his people get hurt or worse, you are responsible? This has ruined many unsuspecting homeowners. Make Sure Your Contractor is Fully Insured including Work Comp

Longevity & Stability – what is your contractor's history and financial stability – will they be here to stand behind their workmanship and



honor their warranties?

Materials used – using the cheapest materials is the way many contractors are able to bid low, but this is a huge mistake. Cheap materials put off gas VOCs, which are unhealthy and have a very short life-cycle.

Skill Level and Workmanship – just because you paid to have a wall insulated with R-19 Insulation does not mean the wall performs or has a thermal rating of an R-19 – how close you get is determined by the skill level of the person actually doing the work. This is true in almost all areas of a building project, but especially true when sealing and insulating a structure. The bottom line here is the higher the quality of the job, the better value you receive.

A high performance energy efficient, healthy home does not necessarily have the cheapest upfront cost, it will not be much higher if planned properly, but it will definitely have a lower life-cycle cost, be healthier to live in and much more comfortable for its occupants.

Even though the actual upfront outlay may be a little higher it will always be offset by the operating or lifecycle cost. In other words the best value is very seldom ever determined by the lowest bidder. I am not saying the lowest bidder can't give you the best value if the same specifications are used, but you must make sure you are comparing apples to apples.

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

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## Bank star one names Katie Karr as senior loan officer

Bank Star One has announced the appointment of Katie Karr to the position of senior loan officer in the bank's Mortgage Lending Department.

Ms. Karr has 20 years of experience in the mortgage lending industry, including the last 14 years in the Lake area.

"Katie is well-known in the Lake community, especially among realtors," says Gary Tuorto, senior vice president, Strategic Planning. "She has worked in all areas of mortgage lending and has extensive knowledge of all mortgage products and guidelines as well as federal and state regulations. She will be a great asset to our bank and to our lending customers."

Ms. Karr is a member of the Kiwanis Club of Ozark Coast and has held the offices of president, treasurer and secretary with that organization. She is also actively involved with the Lake Area Christmas for Kids Committee, spearhead-



**Katie Karr**

ing the annual auction for the program in December. She belongs to the Women's Council of Realtors, the Lake Chamber of Commerce TAG Team, and the Heart of the Ozarks Professional Business Women.

For information visit their website at [www.bank-star.com](http://www.bank-star.com) or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.

## Larry Laminger joins Bank Star One board

The directors of Bank Star One, an \$88-million financial institution headquartered in Fulton with offices here, have elected Larry N. Laminger to its Board.

Laminger, a 16-year resident of the Lake, is an independent bank consultant and president of the local chapter of SCORE. Prior to his retirement as senior manager of Financial Services Industry Consulting with Deloitte Consulting, he served as an officer with three St. Louis area financial institutions, most recently with United Missouri Bank as senior vice president, Operations.

A graduate of the University of Missouri, St. Louis (B.A. in Business Administration) and the Graduate School of Banking at the University of Wisconsin,



**Larry Laminger**

sin, Laminger has more than 35

For information visit their website at [www.bank-star.com](http://www.bank-star.com) or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.

### Letters to the Editor are Welcomed!

Of course we reserve the right to edit material submitted to us for content, clarity, space and spelling. We will not print any material that personally attacks any person, public or private. All submissions become the property of Benne Publishing, Inc., and are Copyright 2011 as part of the magazine's contents. Submitted materials cannot be returned.

# Sailing with OYC

## Sailing Cruise on Lake of the Ozarks

By Ozark Yacht Club

Over the years, experience has taught that the right amount of time to spend on a single adventure — climbing, skiing, flying or boating — is three days (and, yes, Rome or Paris can be done in two, and the in-laws in one).

This is where a sailing charter at Lake of the Ozarks comes together.

Enzian is a C&C 115 racer/cruiser designed to sleep six persons. But, just as you would not want to pack six people into a Cadillac going to California, a boat "designed" for six in fact accommodates four comfortably.

Having loaded the car the night before, we set out from St. Louis, arriving at Ozark Yacht Club around 10am. Just in time to enjoy breakfast by the water's edge at the LakeSide Café before departing on our adventure.

Provisioning can be extensive for Caribbean charters, but not at the Lake of the Ozarks. Enzian features a spacious galley with stove, microwave, refrigerator and sink, a "head" with shower, and ample storage. Paul's Supermarket, just down the road from OYC, had a large selection of refreshments, snacks, and the ingredients for lunch and a steak dinner on-board. Other plans were to choose from any of the fine restaurants along the way for other serious dining.

Before setting sail, a proficiency check-out is required. This was determined by level of certification and experience, followed by a brief sailing exercise.

Around 11:00am we cast off for the first destination, Coconuts Caribbean Beach Bar & Grill, about 6 miles up the Gravois Arm. In beautiful weather, winds from the south-west at 10-15 knots, a good mix of music on the cockpit stereo, and a lively debate over the peculiar lifestyle of common friends, we sailed 6 miles west on a single port tack to the Gravois Arm. From there it was a leisure sail to Coconuts, where "quality time" was spent at the pool and bar. After a light dinner, we retired to the boat for some serious bridge which deteriorated into rowdy poker.

On day two, refreshed from an early-morning swim in one of the



nearby coves, it was time to set out for Tan-Tar-A; the days' destination was 30 miles away.

Initially, the wind was a light 3-6 knots from the south-west, so the ladies tacked our way back to the main channel while the men took in the beautiful scenery. Around 11:00am the breeze gathered strength, so by early afternoon we tacked around the western end of Horseshoe Bend with rails under water from gusts of 20-25 knots.

Approaching the Lodge of Four Seasons and ready for potent refreshments, which subsequently were helpful when going under the Community Bridge. Advised the boat would fit under the two high-end spans, both the height and the width dimensions appeared uncomfortably close as we passed between the massive pillars at a steep heel from a 25-knot gust.

After that, it was a strenuous but exhilarating sail for the rest of the day. Arriving at Tan-Tar-A around 5pm and having earned an evening to relax, we freshened up for dinner at the Windrose lakeside restaurant before a quiet evening on the boat, lazily talking politics and eventually drifting off to bed.

Day 3 brought cloudy weather, as it often does after a beautiful day with strong southerly winds. After a Texas-sized breakfast, we departed from Tan-Tar-A and sailed to a marina near the Grand Glaize Bridge. A taxi took the ladies to the Outlet Mall while the men experienced serious sailing. Mid-afternoon we were back on course to OYC. Arriving around 5:00pm, slightly sore from sailing in strong winds, but tremendously pleased with the quality time spent together mastering a team effort in an adventurous atmosphere.

[www.OzarkYachtClub.com](http://www.OzarkYachtClub.com)

# Leadership Camden County graduates 26 at banquet



Twenty-six participants of the LEADERSHIP Camden County program were recognized at an awards banquet held May 17th at The Banquet Room at Old Kinderhook. During the 9-month program, participants had an opportunity to learn about a number of aspects of the community, including: history and natural resources; government; social services, health care and education; economic development and tourism; law enforcement and the legal system; and infrastructure. Several sessions focused on leadership skills, group dynamics, team building, and creating a vision for the future. A total of 390 people have graduated from the program over the last sixteen years. Those receiving Certificates of Completion included: Jennifer Bethurem, Mike Botello, Heather Brown, Chris Clark, Meredith Cleveland, Trish Creach, Shawn Dandoy, Jena Demark, Adam Demark, Shawn Gerdiman, Cara Gerdiman, Terri Hall, Tish Ireland, Ann Klimkewicz, Merry Lakebrink, Evan Lampe, Cindy Leigh, Beth Pettitt, Debbie Rathert, Tiffany Riemann, Bailee Slack and Warren Witt. Those receiving Certificates of Participation included Brenda Garrett, Tyler Pratt, Lee Steveson and John Tucker.

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# Lake resident hired to enhance growth, expand opportunities in area

by Nancy Hogland

Mac McNally, hired in April as the regional planner for the Lake of the Ozarks Council of Local Governments, hit the ground running.



Not only is he working to help promote new business, serve as a liaison between government entities and the state on transportation needs, and assist in developing hazardous mitigation plans, McNally is also trying to find grant money that will enable the now-defunct Rock Island Line that runs through Eldon to be converted into a pedestrian trail similar to the Katy Trail.

"It's really kind of a pet project that I got started on

about a year and a half ago. While working as a realtor, I had the Fasco building in Eldon listed. It ended up getting leased but in the process of finding a buyer, I started looking at healthy living options in Eldon. A lot of companies look at quality-of-life issues before locating in areas," McNally explained. "That's when I started looking into the Rock Island Line project."

He said he plans to discuss his idea with Ameren, which owns the 3-mile long right-of-way, in a few months – after they wrap up a similar project in another area. Because one of the tenants of the Rails to Trails program is that if the line ever becomes commercially viable, it reverts to the owner, Ameren would have nothing to lose but a lot to gain.

McNally also said it fits in perfectly with the goals of his position.

"If we can get this going, I can see it eventually being extended to Versailles then to Clinton and Windsor and finally to connect to the Katy

Trail. If that would happen, we would have the opportunity to hold bicycling events and attract a whole new crowd to the Lake area," McNally said. "Of course, that's in the future. Right now we're just taking baby steps to see if we can even get it established in Eldon."

McNally, who was the first certified commercial investment member (CCIM) in the Lake area and who brokered deals bringing many new businesses to the Lake including US Cellular, H&R Block, Beltone and Golden Corral, said it will be interesting to work with the Lake of the Ozarks Regional Economic Development Council to determine the needs of the community and then work to meet those needs by attracting new business. He said he also will enjoy working as a conduit between the Missouri Department of Transportation (MoDOT) and government entities to meet the needs of the community.

"Instead of 5,000 Lake area residents contacting them about potholes or

dangerous curves, I'll meet with the Transportation Advisory Committee and other government heads to learn about their concerns, we'll prioritize those issues and then take them to MoDOT. For instance, right now our focus is on getting improvements to Highway 42 where there have been several severe accidents," he explained.

McNally also said he's excited to be working on Gov. Jay Nixon's broadband initiative – a plan to provide 95 percent of Missouri with high-speed internet by 2014. Currently approximately 79 percent of the state has access to the service. As part of the process, business owners in Camden, Miller, Morgan and Laclede counties are asked to visit [www.locg.org](http://www.locg.org) and fill out a survey about internet service.

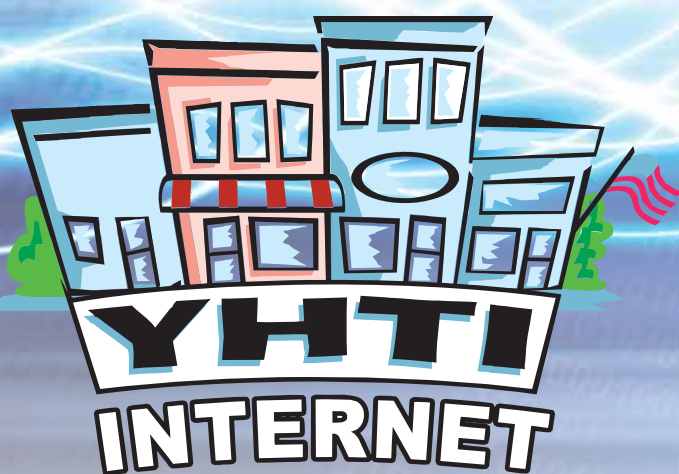
"I'm sure there will be a lot more come up because I'm still learning about all of my responsibilities. But in the meantime, I'm excited to be working here and feel strongly that I can bring positive results within the organization," he

said.

Executive Director Debbie Rathert said McNally's background in commercial real estate combined with being a native of the lake area made him a perfect candidate for the regional planner position.

The Lake of the Ozarks Council of Local Governments is a Regional Planning Commission (RPC) serving Camden, Miller, Morgan and Laclede counties. It is the mission of the RPC to enhance the region's growth by working with local government officials, to coordinate regionally focused activities and to advise on and administer various grants and loan programs that will benefit its members and the community. Regional councils are engaged in a myriad of activities including economic and community development, housing initiatives, safety and security, transportation planning, environmental issues and quality-of-life issues in order to create jobs, stimulate private investment and attract millions of dollars which support public projects

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Depending on where you work, you may get some 401(k) review help from your plan provider. But if that assistance isn't available, you might want to consult with a financial professional to make sure you're getting the maximum benefit from your plan.

As you begin to review your 401(k), your first question should probably be this: "How much should I contribute?" At the very least, try to put in enough to receive your employer's matching contribution, if one is offered. If you don't earn this match, you are essentially walking away from "free money." Beyond this, though, the amount you put into your 401(k) might depend on what other retirement savings vehicles you have available. For instance, if you're eligible, you may also want to contribute to a Roth IRA, which offers tax-free growth potential, provided you've had your account for five years and don't start taking withdrawals until you're 59½.

Of course, it's not only how much you put into your 401(k) that determines its success — it's also how you choose to allocate your investment dollars. (Keep in mind that asset allocation does not guarantee a profit or protect against loss.) Your 401(k) may have a dozen or more investment choices, such as stock funds, bond funds and money market funds. To choose the right investment mix, you'll need to consider a variety of factors, including these:

**Your age** — Generally speaking, the younger you are, the more aggressive you can afford to be with your 401(k) investments, because you'll have decades in which to potentially overcome the inevitable down periods of the market. As you get older, you may wish to invest somewhat more conservatively, but you'll still need some growth potential in your 401(k) portfolio.



**Tony Reahr**  
Edward Jones Financial Advisor  
573-964-5712

**Your goals** — Everyone has different goals for retirement. You might want to retire early and travel the world, while your co-worker desires to work as long as possible and then, upon retirement, stay close to home and pursue hobbies. Because you each have different goals, with different income needs, you also may need to follow different investment strategies within your 401(k).

**Your other retirement income sources** — If you have a variety of retirement income sources — a pension from another job, an IRA, a spouse with generous retirement benefits — you may need to invest differently, perhaps less aggressively, than if you had fewer options for retirement income.

Apart from putting away as much as you can into your 401(k) and choosing the right investment mix, what else can you do to get the most out of your plan? Here's a suggestion: If you have worked at various jobs and acquired multiple 401(k)s, consider rolling them over into one account. You might save money on fees and reduce paperwork, but more importantly, you'll be able to concentrate your resources and pursue a unified investment approach, with your investment dollars working together toward your ultimate retirement goals.

As you can see, a 401(k) review and rollover can reward you in many ways — so do whatever it takes to maximize your 401(k)'s performance.

For a free review of your tax efficient retirement, education and investing plan: contact Tony Reahr - Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712. or [tony.reahr@edwardjones.com](mailto:tony.reahr@edwardjones.com)



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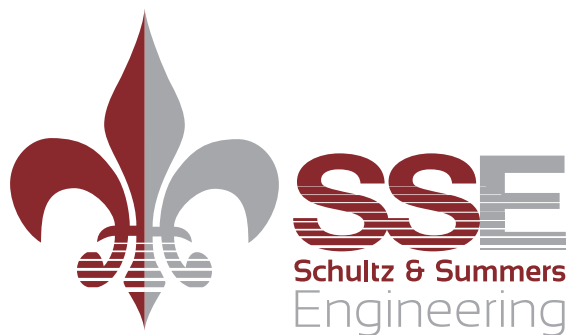
**Directions:** Horseshoe Bend Parkway (formerly State Road HH). After passing Lodge of Four Seasons, turn right on Cherokee Road then left on Linn Creek Road (it forks twice, go right both times) which keeps you on Linn Creek Road and brings you to Nonsuch Road.



The Lake West Chamber welcomed El Caporal Mexican Restaurant into their membership with a recent ribbon cutting. Call El Caporal at 573-374-3010. Pictured are owners Ramon and Esteban, many employees and Chamber ambassadors.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for TOWBOATU.S. Lake of the Ozarks based in Lake Ozark, 573-216-4701. They provide on water towing services, salvage, diving, emergency on water services. Pictured left to right: Michael Carter, Captain Charles Meyer and Captain Dave Anderson and Rowland Todd.



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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Smartmoves Cost Reductions, Inc., located at 250 Sunset Hills Drive in Sunrise Beach. Call 757-575-2681 or go to [www.smartmoves-cr.com](http://www.smartmoves-cr.com). Pictured from left to right: Michael Carter, Chamber Representative; Roger and Diane Bequette, [with scissors] Owners; and Rowland Todd, Chamber Representative.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Watkins Products, 18670 State Hwy Y, Lewistown, 573-497-2765. Pictured left to right: Rowland Todd, Chamber Representative; Watkins representative Shirley Lay [with scissors]; and Bruce Mitchell, Chamber Executive Director.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Vital Graphics, LLC, located at 1163 Thunder Mountain Road in Camdenton, 573-286-4565. Pictured left to right: Michael Carter, Chamber Representative; Matt and Sue Gutierrez [with scissors], Owners; and Rowland Todd, Chamber Representative.



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The Lake West Chamber held a business relocation ribbon cutting recently for Lake Salon & Spa. Pictured l to r in front: Liz Brown, Owner Beth Eddings; Marlana Vaught, Kayla Hackler, Janet Beall, Allan Kilburn and Steve King. l to r rear: Karen Arnold, Shanel Howard, Jess Wadle, Karie Maasen, and Gene Deters.



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# Osage Beach: Business Is Good

*continued from page 1*  
fall just before they closed so we didn't see much of a change in our sales tax revenues. However, they are packed all the time so we know they're going to make a big difference.

Additional revenues could soon be coming in from two new stores in Prewitt's Pointe shopping center at Osage Beach Parkway and Highway 42.

Shoe Carnival, a national retailer which features an open format and is known for its catchy music, wide assortment of brand names and value pricing, was scheduled to open a 10,000-square-foot store over Memorial Day weekend.

And when the new JoAnn Fabric and Craft Stores opens later this fall, it will occupy 15,000 square feet of retail space and offer a wide variety of fabrics and sewing notions and machines and scrapbooking, knitting, floral, foodcrafting and jewelry making supplies. According to the company website, JoAnn's is the nation's largest fabric and

craft retailer with more than 750 locations in 48 states.

Andy Prewitt, project manager for Prewitt's Pointe, said

they're excited to bring something new to the area.

"For those who enjoy crafts and sewing, Jo-Ann is a shop-

ping destination without parallel. We think this is going to be an important part of the Lake of the Ozarks shopping experience. And Shoe Carnival will be a great addition to our shopping mix. We're constantly looking for quality retailers

that fill a need in the lake community," he said.

Prewitt promised he soon would have more good news to announce when two other "important" retailers take over an additional 34,000 square feet in the shopping center.

## Lake Ozark looking ahead, not behind

by Nancy Hogland

Right "next door," Lake Ozark isn't doing as well. City Treasurer Linda Gardner-Goose said March sales tax revenues of \$44,152.50 were down by about 9 percent from last year and 4.4 percent under budget projections. However, city officials are hopeful the economic picture will quickly improve. Mayor Johnnie Franzekos said he thinks this will be the city's best year in a long time.

"We have several new businesses coming in or expanding, we have new housing developments and my gosh, we've got so much promise with Route 242," he said, adding that representatives for CVS pharmacy and Kohl's department store already have come in for their building permits. "I think

they're just waiting on Mr. Prewitt to get the utilities in so they can start working on their pads."

He said there's also been a lot of activity on the Bagnell Dam Strip. In just the past couple months, the city saw the addition of Burnt Ends Barbecue; Alley Cats moved across the street into a larger building; Naughty Rooster Bar and Grill is in the remodeling process with plans to open soon and the new owner of Casino Pier is "exploring his options."

"I don't think he's decided yet exactly what he's going to do – if he'll keep the boat in the water and have a floating restaurant – or what. He's been busy cleaning up the property though, and we've been happy to see that," Franzekos said,

adding that a few new shops also are opening on the Strip.

In addition, Charles Misenheimer, the city's building official, said he recently met with an architect representing an hotelier to discuss the city's building requirements.

"He did a preliminary site evaluation of the old hotel at the end of the Strip because his firm is supposed to be interested in that piece of property. It would be great not only to get a big hotel in here but also to get rid of that eyesore! We'll just have to wait and see if it all comes about," he said, adding that construction also is underway on duplexes located along Fishhaven Road.

"The developer told me the first building, which isn't even finished yet, is already under

contract – he can't build them fast enough. And as soon as he finishes this one, he's starting another. He has three permits for three buildings but said he may just keep going if he continues to have the same response."

Franzekos said he believes people are starting to understand the impact Route 242 will have on the city.

"For the longest time, it seemed like it was never going to happen. But it is! They're out there pushing dirt and clearing the path for the road and although weather slowed them down a little, they're moving right along. I think people are finally getting excited about all the changes that are taking place in the city and they want to be a part of it," he said.

## Was Your Camden County Property Spot Zoned?

Spot zoning occurs when a small area of land is singled out and placed in a different zone from that of surrounding property.

When Camden County instituted Planning and Zoning properties across the county were incorrectly zoned. The most common error appears to have been identifying as residential property that had been commercial for years or was located

in an obviously commercial area. Camden County is currently embroiled in legal action over what amounts to Spot Zoning. They are working on the basis of a map that was not given proper consideration.

Here are some examples:

**Big Dicks Halfway Inn.** This well-known bar, restaurant and lodging operation was zoned residential by county officials. The owner of the property at the time was alerted to this fact and was able to have the property properly zoned. Had he not done so his problems might have mirrored those experienced by the owner of a waterfront resort.

**Scott's on the Rocks Resort** had been operating as a

resort for decades when planning and zoning was instituted, designating the property as residential. An Ameren UE official testified that the property had been rated commercial by the utility for decades. Nevertheless, the erroneous residential zoning stands today. Efforts to have the property properly zoned have been to date rebuffed by Camden County officials.

When zoning was instituted, an empty house adjacent to the **Shady Gator** bar and restaurant was wrongly identified

as residential, despite its inclusion in the Gator property. Gator ownership recognized the error and was able to have the property designated, but only after extensive interaction with zoning officials.

A derelict house was on the point next to Shady Gators at the time zoning was instituted. The property, surrounded by commercial zoning and in a cove with huge commercial enterprises was zoned residential. Again, Camden County officials have refused to right this wrong.

**Have you been harmed by a similar error?**

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The Lake West Chamber was pleased to have a ribbon cutting at Cannon Smoked Saloons new location at Indian Rock Golf Club in Laurie. 573-374-2600. Pictured are: Back Row - Kevin McCowan, John Stubblefield, Mike Weibers. Front Row - Brandi Peterson, Mandy Cooper, Rhonda Mueller, Dave Jackson, Nicole Duggan, Ashley Cravens, Jeffann Bullock, Kari McCowan, Bud Kidder, Lesa Cloke, Ron Duggan, Brad Deters & Gene Deters.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Donald Farm and Lawn, located at 1001 Deer Lane, Lebanon, 417-532-2011. Pictured Bruce Mitchell, John and Marlene Donald [with scissors] Owners; Charlie Bulen, Joe Rich, Nathan Applequist and Mike Peters Chamber Representative.



A ribbon cutting hosted by the Camdenton Area Chamber of Commerce served as a kick off for the Grand Opening of the Gifted Gardens. Gifted Gardens is located at 1720 N. Business Rt 5, just across from Farris Fruit Market. Hours of operation are 9 AM to 6 PM, Monday thru Saturday and from 10 AM to 4 PM on Sunday.

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# Despite gas prices, vacations are on Americans' minds

by Nancy Hogland

According to results from a recent Gallup poll, even though they expect to spend more on transportation, more than six in 10 adult Americans plan to take a vacation this summer. And with airline tickets running 37 percent higher than last year, many say they plan to vacation at an area they can

reach by personal vehicle. Only 29 percent of those polled said they will travel less.

Local tourism officials said that information bodes well for the Lake area.

"From the way the phones have been ringing, we're going to have a very busy season," said Michelle Cook, marketing director

for the Lake Area Chamber of Commerce. "Our early season events were very successful. The Pub Crawl, St. Patrick's Day, the Products and Services Show and the Magic Dragon Street Meet were all very strongly attended – every hotel was packed! We've also seen that instead of staying one night for those events, a lot

of people stayed two or three nights, which is also a good sign. We're very excited to see what this summer brings!"

Tim Jacobsen, executive director of the Lake of the Ozarks Convention and Visitors Bureau, said they are seeing the same trend.

"So far this year, we've received more than 300,000 inquiries and nearly a third of the requests are coming online. Of the online requests, 46.6 percent of them are coming straight from our URL, which means we're recognized for the 'funlake' name. That's a major accomplishment," he said, adding that 32.7 percent came from Google searches, 4.3 percent were from searches on Yahoo and 3.7 percent searches that pulled up funlake.com were conducted on Bing.

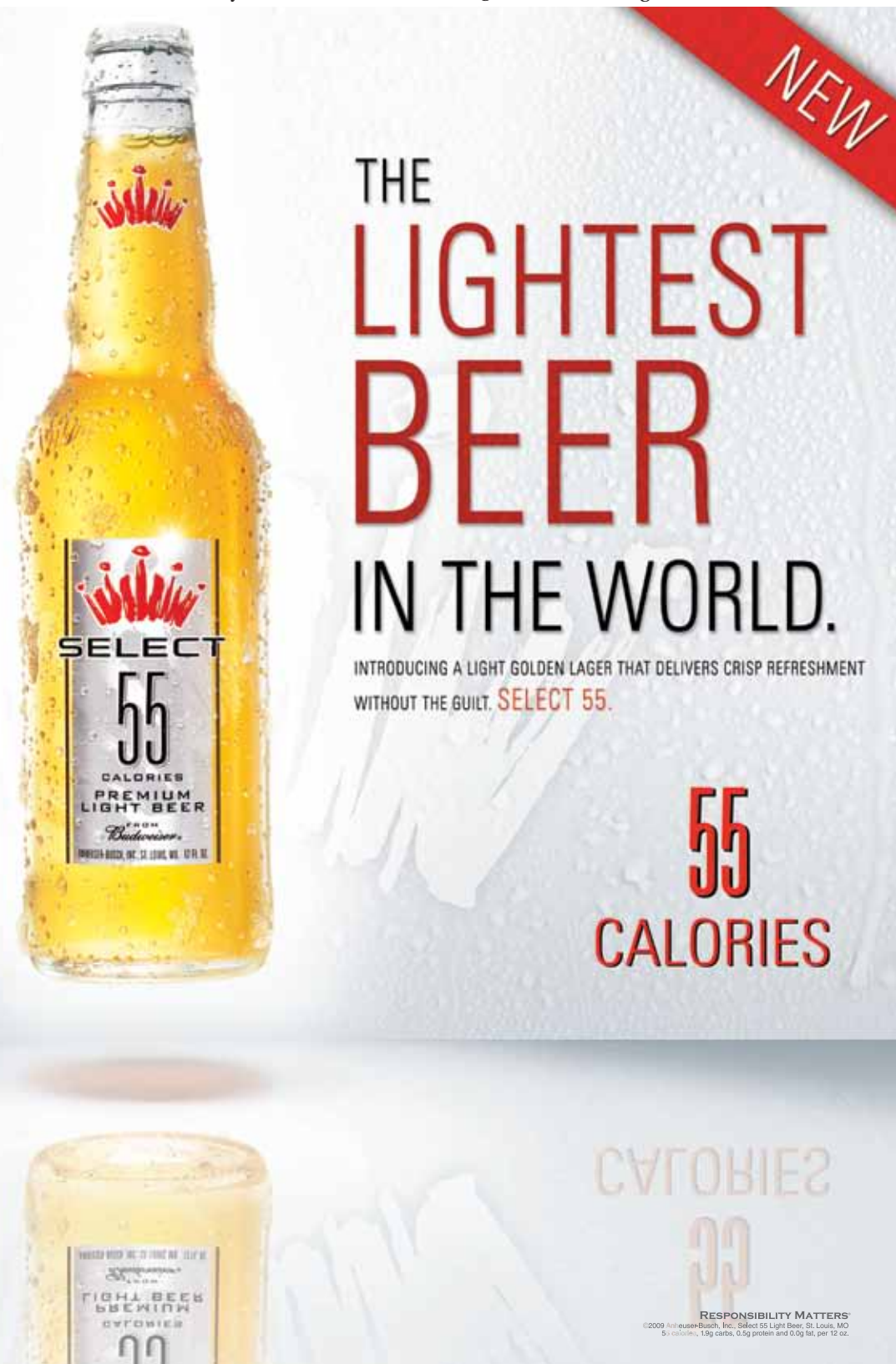
Jacobsen said the top cities represented by those

requesting information are still St. Louis, Chicago and Kansas City but surprisingly, Osage Beach was a strong fourth.

"What that says to us is that a lot of people are looking at the website after they're already here at the Lake. Overall, this early interest in Lake of the Ozarks convinces us that people are planning to take trips," he said.

Jacobsen also said he didn't think the high bacteria levels that closed both state park public beaches, as well as beaches at other state parks, over Memorial Day weekend would keep tourists away.

"I think there's been enough truth put out that people know it's a result of the downpours we had through the week. We just need to figure out how we can get the geese that frequent those areas to move on," he said.



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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Jess's Pump Service, Camdenton. Licensed and insured, call 573-317-1047. Pictured left to right: Michael Carter, Jess Eaton [with scissors], owner; Debbie Hare; and Rowland Todd.



Alternative Remedies Plus 980 E. Hwy 54 Suite D, Camdenton, MO 65020 573-346-6655 or 573-280-5651. [www.AlternativeRemediesPlus.com](http://www.AlternativeRemediesPlus.com). Those participating in the ribbon cutting include Adrienne Kimmons [owner with scissors]; Mayor Dennis North; Charli Allee, Amy Hadfield and Doug Horman, Tracy Peters, Pat Thurston, Sean and Jim Linville and Bruce Mitchell.

# LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

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**775 GRANDVIEW DR.,** Porto Cima, Beautiful 14 MM deep water cove location with stunning views. High quality, high end home, low maintenance Dryvit exterior, great landscaping with outdoor kitchen, oversized heated 18x32 pool w/auto cover.

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**5418 DUDE RANCH RD.,** Osage Beach, Private estate located in the heart of Osage Beach, located minutes from the hospital and all the shopping you could ask for. 4 magnificent acres, landscaped to perfection, featuring an awesome lake view. Granite counter tops in kitchens & baths, beautiful tile work throughout & open floor plan. Recently upgraded, shows pride of ownership, enjoy your own theater room, expansive lakeside deck or entertain your friends on the covered patio with decorative concrete. Relax in your Sun room or just enjoy all this diamond of a home has to offer. Property adjoins the community lakefront. Full 2nd kitchen on lower level with family room, game room, workout room. Walks out to lakeside. Just steps from pool and dock. Lots of storage. MLS#3077426 \$699,000 See this Virtual Tour & all the lake's properties at [www.YourLake.com](http://www.YourLake.com). Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

**THE PERFECT LAKE LOT.** This is the lot everyone is looking for! East facing, mature trees, deep water, VERY gentle, community water, cove location with main channel view, seawall, boat ramp, blacktop all the way, great neighborhood, 44MM off Iron-town Road (LR 7-9). This is a double lot w/ 160 ft of lakefront. Buy both for \$125,000. MLS 3071718. Adams & Associates Real Estate (573) 348-5100. [www.AdamsAtTheLake.com](http://www.AdamsAtTheLake.com).

# Local school helps students get their careers cookin'

by Nancy Hogland

The tourism industry provides sustainable careers. So says Katie Steele Danner, director of the Missouri Division of Tourism.

For as long as people have been traveling, jobs in the tourism industry have helped drive the economic strength of the United States—even during slow economic times. Tourism across America employs more than 7.4 million people; more than the insurance industry and the automobile industry combined.

Overall, travel is a \$7.42 billion industry in the Show-Me State, generating in excess of \$638 million in Missouri tax revenues. In Missouri, more than 281,000 people earn a living working in tourism including professional meeting organizers and venues, food and beverage, accommodations, transportation, recreation/entertainment, retail, travel services, and more. Nearly 5,000 of those are employed at Lake of the Ozarks.

Some of those have looked to the Lake Career and Technical Center (LCTC) to provide training for at least a portion of those positions.

"Our curriculum is from the National Restaurant Association and students of our culinary arts program are trained according to standards of the American Culinary Federation (ACF). At the end of the program students are required to take an exam and if they pass they receive ACF certification. We're one of only five secondary education schools in the state to offer the certification. Some go on to take a six-hour long practical exam and receive Junior Culinarian, their first official chef certification," explained Jackie Wilson, Culinary Arts instructor at LCTC.

The program, which allows graduates to enter the industry or go on to post secondary school and get more extensive training, offers training in both the front and back of the house.

"The Culinary Arts class begins the year with food safety through the National Restaurant Association's Serve Safe program. That teaches the students about basic food safety, personal hygiene, cross-contamination and allergens, time and temperature and cleaning sanitation techniques. Those who pass the Serve Safe exam receive a five-year certification that will allow them to work at a management level in a restaurant," Wilson said.

Next, it's on to 150 techniques that include such topics as flavors and flavor profiles, five "mother" sauces, smoking meat, vegetables, soups, salads, pasta, food costing and menu planning. The techniques are wrapped up with an "Iron Chef" style dessert cook-off.

"Throughout the course, students are required to keep a recipe portfolio that includes photos of recipes they created themselves. I don't think people don't realize how in-depth this program is and how prepared the students are when they leave here," Wilson said. "It's kind of the Lake's little secret!"

Restaurant Skills, a two-hour class taught



**Students in the Lake Career and Technical Center Restaurant Skills class learn by doing. This past November, they served Thanksgiving dinner at the Blue Heron. Pictured from left to right are Melissa McIntire, Chelsea Fredrickson, Becca Anderson, Chris Oranday, and Kathryn Cholke. Photo submitted.**



**The Lake Career and Technical Center Culinary Arts team took 3rd place in this year's Missouri ProStart Contest. Pictured are team mates (left to right) Chris Oranday, Jay Barnes, Alley Tull, and Jeff Douglas. Photo submitted.**



**Three students earned the privilege of attending the American Culinary Federation (ACF) Regional Conference in New Orleans in April. Pictured with the National ACF President, Chef Michael Ty (from left to right) are Alexandria Tull (next to Chef Michael Ty), then Chris Oranday, and Jake DeLand. Photo submitted.**

in the afternoon, is good for those who someday plan to own their own restaurant, Wilson said. Students learn basic cooking techniques but the focus is on other topics such as safety and sanitation, dining room service, and much more. Communication arts and math skills will be practiced as they apply to the industry.

She said juniors and seniors from Camdenton, School of the Osage, Macks Creek and Climax Springs school districts are allowed to attend the program for free as part of their regular public education. However, those students must have done well enough to meet graduation requirements in order to take the special classes. Because there's a class limit of 18, they also must apply to the special program, which has a waiting list.

"And when they apply, they get rated on attendance, grades, career intentions—even the way they fill out the questionnaire. This isn't a class to get out of regular school work. It's seriously taught and expected to be seriously taken," Wilson said, adding that some students spend seven out of their eight class periods in the culinary program.

And it's paying off. Students took 3rd place, missing 2nd by 1 point, in the State ProStart Invitational. Teams participating in the culinary competition must demonstrate their creative abilities through the preparation of a three-course meal in only 60 minutes. Their performance during the practical session is observed and rated by judges from leading colleges and universities.

According to Kathy Hueste, guidance counselor at LCTC, about 10 percent of the Culinary Arts program graduates are employed in Lake-area restaurants. Many of the students hold down jobs in restaurants while they're attending school.

However, although graduates may start off in a restaurant, it doesn't mean they won't change course. Marci Bennett is an example.

In 1978, the new high school graduate got a job in tourism as a hostess in a restaurant. Her plan was to pay her way through college and then get a "real job." Thirty-three years later, Marci Bennett is still working in tourism—it is her real job.

She progressed from greeting hungry diners to become the administrative lead for three of the most prestigious tourism organizations in Missouri. She serves as executive director of the St. Joseph Convention and Visitors Bureau (CVB); executive director of the Missouri Association of Convention and Visitor Bureaus (MACVB); and chair of the Missouri Tourism Commission, which governs the Missouri Division of Tourism (MDT).



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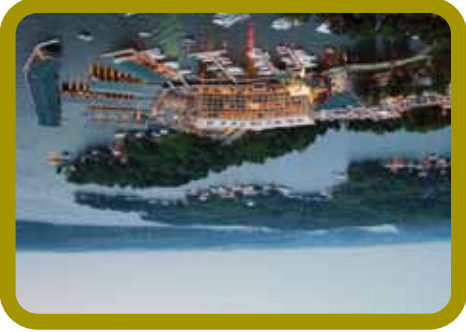
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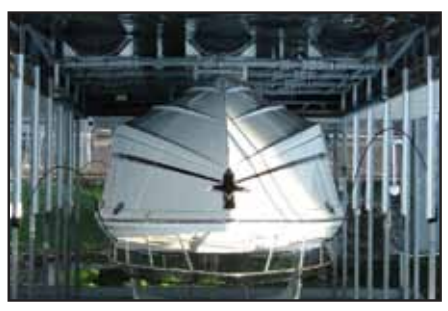
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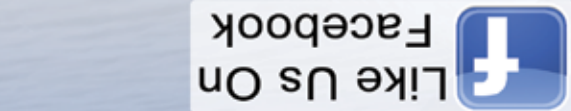


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**1997 CRUISERS YACHTS 3120 ARIA - 15.7' LX**  
Alpha - 445 Hours Very clean two owner boat  
sold with a 30 Major Mechanical warranty.



**2004 REGAL 3350 CUDDY - 1496 - 750 H.P.**  
- TT/BLK w/TRL Beautiful Day Cruiser with big  
power and fully loaded with options!



**1999 REGAL 2800 LSR - 350 MAG MPI - 300**  
H.P. - 225 HOURS. Very clean 1 owner boat...  
this boat is a Certified Pre-Owned.



**2000 BAJA 29 OUTLAW - T/454 - 770 H.P.**  
- 378 HOURS Certified Pre-owned with 30  
day Major Mechanical warranty...this boat is  
almost flawless!

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1993 CELEBRITY 240 BR - 7.4 MERC. W/HERITAGE TRL-500 HR. \$12,900  
1999 REGAL 2800 - 350 MAG - 223 HRS. \$32,500  
2000 BAJ 29 OUTLAW - T/454MAGS - WHT/RD - TRL \$54,900  
2007 RINKER 300 - T350 - 200 HRS. \$79,900  
1997 CRUISER INC. - 3120 ARIA - T/5.7 - WHT. \$31,900  
1999 CHRIS-CRAFT 320 EXP - T/5.7 GI - WHT. \$39,900  
1988 WELLCRAFT 32 ST. THOPEZ - T/350 - WHT. \$39,900  
2006 SEARAY - 320DA T6.2 - N/BLU - ONLY 75 HOURS!! \$65,900  
2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS. \$65,900  
2002 REGAL 3260 - T/5.7 - NTT/SAND - 570 HRS. \$81,900  
2005 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN. \$84,900  
1999 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN. \$84,900  
1999 SEA RAY 340 SUNDANCER T7.4 GEN A/C - REDUCED! \$91,000  
2006 REGAL 3560 - T8.1 - NTT/SAND - 130 HRS. \$159,900  
1997 WELLCRAFT 36 MARTINIQUE T7.4 260 HOURS \$84,000  
1995 SEARAY 370 SD - T/7.4L - N/TAN - 600 HRS. \$79,900  
2007 REGAL 3760 - T/8.1 - TT/BLUE. \$179,900  
2009 REGAL 3760 COMMODORE - 150 HOURS. \$217,000  
2005 REGAL 3860 - ENG. 420 - TT/SAND - 350 HRS. \$179,000  
2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED! \$169,000  
1991 MAINSHIP 39 - T8.1 CRUSADER HO. \$169,000  
2008 CRUISERS INC. 390 SC - T/8.1 - 75 HRS. \$265,000  
1994 REGAL 400 - T/7.4 - N/GRN - 600 HRS. \$69,900  
2004 FORMULA 400 SS - TW/500 EFI - 305 HOURS. \$169,900  
1998 REGAL 402 - T/7.4 - WHT/TAN - 250 HRS. \$99,000  
2006 REGAL 4060 - 8.1 V - NTT/BLUE. \$223,000  
2007 REGAL 4060-T-8.1 - ONLY 9 HOURS! \$285,000  
2002 SEARAY 410 EC - T/8.1 - WHT. \$170,000  
2000 REGAL 4160 - T/8.1 GXI - WHT/GRN - 80 HRS. \$145,000  
2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP! \$225,000  
2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT! \$290,000  
2007 REGAL 4460 - T/496 HO - 300 HRS. \$298,000  
2007 REGAL 4460 - T/496 HO - 300 HRS. \$269,000

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1996 SEARAY 210 SELECT - TRL. \$14,000  
1999 GLASTRON 22GS - 5.0 GL SX - WHT/TEAL - 450 HRS. \$12,900  
1993 CELEBRITY 240BR - 7.4 MERC W/HERITAGE TRL 500 HRS \$34,900  
2005 CHAPARRAL 265 SI - 350 MAG B3 - 250 HRS. \$24,900  
2003 CROWLINE 266 - ENG. 350. \$24,900  
2008 REGAL 2700 - 5.7 - TT/SAND - 100 HRS. \$59,000  
2009 REGAL 2700 - 5.7 - BLK/WHT - TRL - 85 HRS. \$62,500  
2008 RINKER 276 - 5.7 - BLK/WHT - TRL - 85 HRS. \$48,500  
1999 REGAL 2800 LSR - 350 MAG - 223 HRS. \$32,500  
1996 REGAL 8.3 SE - 7.4V - WHT - 450 HRS. \$24,900  
2005 ULTRA STEALTH 280 - 496H - BLUE/WHT - 138 HRS. \$75,000  
2004 COBALT 282 - TW/350 MAG - ONLY 96 HOURS. \$76,000  
2007 COBALT 282 - T/5.0 - SAND - 80 HRS. \$87,900  
1999 REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS. \$32,000  
2002 REGAL 2900 LSR - 5.7 GXI - 200 HRS. \$36,900  
2002 REGAL 2900 - 5.7 GXI DP - TT/BLUE - 350 HRS. \$39,900  
2002 REGAL 2900 - 5.7 - W/BLUE - 170 HRS. \$35,900  
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1996 FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HOURS. \$80,000  
1998 WELLCRAFT 38 SCARAB - T/502 - N/TEAL - 497 HRS. \$54,900  
1997 BAJA 38 SPECIAL - T/502 MAGS - 390 HRS. - T/BLK. \$69,900  
2002 ENVISION 36 LEGACY - T/502 - WHT/PPL - 200 HRS. \$74,500  
2006 DONZI 35 ZR - T496 MAGS HO - 120 HOURS - WHT. \$129,000  
2006 BAJA 35 OUTLAW - T/496 MAG HO - 190 HRS. \$149,900  
1999 FORMULA 353 FASTECH - WHT/RED. \$74,900  
1999 BAJA 33 OUTLAW - T7.4M - RD/BLK 4 BOLSTER. \$54,900  
1999 WELLCRAFT 33 SCARAB AVS - T/502-WT/PPL/W TRL - 360 HRS. \$65,900  
1989 FORMULA 311 TWIN 454 BRAVO 1. \$33,000  
2001 ADVANTAGE 31 VICTORY 496M 120 HOURS. \$51,900  
2008 BAJA 30 OUTLAW - WHT/RED/BLK - 150 HRS. - T/496 HO's. \$115,000  
2000 BAJA 29 OUTLAW - T/454 MAGS - WHT/RED - TRL. \$54,900  
1999 POWERQUEST 280 SILENCER - 454 MAG - 375 HRS. - WHT/BLU/PPL/PNK \$33,900

## PERFORMANCE

2002 BENNINGTON 2575 RL - 225 - GRV/BLK. \$24,900  
2005 BENNINGTON 2575 RL - 200 EVNRUDE C-TECH. \$28,900

## PONTOONS

2005 FORMULA - 370 SS - TWIN 8.1 - 300 HOURS. \$169,000  
2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS. - N/TAN. \$114,900  
2004 REGAL 3350 - T/496 - TT/BLK. \$108,000  
2004 REGAL 3350 - T/5.7GXI. \$89,500  
2009 REGAL 3350 - 5.7 GXI - NTT/RED - 89 HRS. \$145,000  
2004 FORMULA 330 SS - ENG. 454 - NTT/BLUE - 275 HRS. \$52,500  
2000 COBALT 293 - 8.2G - N/TAN - 170 HRS. \$49,900

## CUDDYS

## CRUISERS

2005 CRUISERS, INC. 280 - T/5.0 - BLU/WHT - 200 HRS. \$57,900  
2007 RINKER 300 - T350 - 200 HRS. \$79,900  
1994 SEARAY 300 - T/5.0 - BLU/WHT - 200 HRS. \$31,900  
1997 CRUISER INC. - 3120 ARIA - T/5.7. \$39,900  
1999 CHRIS-CRAFT 320 EXP - T/5.7 GI - WHT. \$39,900  
1988 WELLCRAFT 32 ST. THOPEZ - T/350 - WHT. \$29,900  
2006 SEARAY - 320DA T6.2 - N/BLU - ONLY 75 HOURS!! \$136,000  
2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS. \$81,900  
2002 REGAL 3260 - T/5.7 - NTT/SAND - 570 HRS. \$84,900  
1999 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN. \$69,900  
1999 SEA RAY 340 SUNDANCER T7.4 GEN A/C - REDUCED! \$91,000  
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2000 REGAL 4160 - T/8.1 GXI - WHT/GRN - 80 HRS. \$145,000  
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