

# LAKE OF THE OZARKS BUSINESS JOURNAL

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In exchange for a share of the profit, franchises give you a formula to follow and assistance. Page 8



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The popular long-running feature. Page 24

## Lake Ozark to hold elections Apr. 8

The City of Lake Ozark will host Board of Alderman Elections on April 8, 2008, we're running down the candidates and giving you their views and personal information.

Alderman in Ward I: up for reelection and unopposed is Alderman Donald Langley for a two year term, Alderman Judith Neels, after appointment, for a one year term and opposing her for a one year term, and new candidate John Elliott. Alderman in Ward II is Alderman Larry Buschjost who is looking for reelection to a two year term. Alderman in Ward III is Alderman Jeff Van Donsel looking for a second two year term, Kerry Gray coming back after a previous stint and seeking a two year term. And finally, Jina Quattrucci seeking her first two year term.

#### DONALD LANGLEY

184 Borders Drive, Lake Ozark, Current Alderman Ward I.

Full time resident for the last 18 years. Married to Jodi for 19 years with an 18 year old daughter and graduate of School of the Osage. Owns a lawn care and landscape business "Dig Earth Lawn Care" for the last 12 years.

"Over the last two years,



DONALD LANGLEY

I've served on the Budget, State Audit, Joint Sewer and Special Road District Committees. As far as the Special Road District, we need to abandon the Kaiser, Bagnell and HH Road Districts so we can create our own within the City Limits."

"I have great concerns with the quality of water the City has and whether we have dependable and reliable sewers. Upgrades are definitely in store, an area I am very adamant about. Roads and utility conditions were primary reasons of why I ran in the first place."

"Within the Audit committee, we have corrected, with few exceptions, all the discrepancies. We have those issues addressed, and have

implemented our policies and procedures manual and have that up-to-date."

"I have just been tired of all the negative press the Board has had in the past. There needs to be an end to all the bickering of the past years. I believe everyone is now headed in a positive direction. I consider myself a pro-progress candidate, and am looking forward to all the progress along the Strip as well as the Armitage, Stanton and Prewitt projects. I believe these will be positive changes for Lake Ozark as they unfold."

#### JUDY NEELS

1 Placid Lane, Lake Ozark  
Current appointed Alderman



JUDY NEELS

Ward I

Lifelong Missouri resident, part-time lake residents for 35 years and a full-time for the last two years. Married Jim for 37 years and has two grown daughters. A teacher assistant and substitute teacher for special school district in St. Louis County. Preschool teacher for 11 years before that. Substituting at School of the Osage for Special Ed Services. Semi-retired. Graduate of Forest Park and Meramec Community College in St. Louis. Was appointed by Mayor Francesco and the Board in early September.

"I had spoken with the Mayor and discussed some of the issues facing the City, and had been recommended by some neighbors for the vacant position."

"It's been exciting to be a part of all the progress the City is making, and I'd like to continue being a part of the success and growth of Lake Ozark. I come into this position with no agenda. I'm simply a citizen and taxpayer who feels like she can equally represent the interests of everyone in the City."

"I joined the committee working to change the

*continues on page 19*



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Denny Benne

## Editor

Darrel Willman

## Marketing Consultants

Greg Sullens

Sara Clark

Debbie Myers

## Writers

Monica Vincent

Alison Schneider

Dwight Weaver

Joseph Lewis

Mike Bissell

Shannon Melton

## Production Assistant

Corey Scott

## Writers

Michael Gillespie

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# Luxury resorts blossoming at the Lake

by Michael Gillespie

The lake area is about to experience a boom in the luxury hotel market. At the present time, 888 new luxury hotel rooms or suites are expected to be finished within the next two years. These rooms are divided up amongst four hotel developments, with at least one additional hotel project on the drawing boards. Each project will mean more jobs and more money flowing into the local economy. The first hotels are expected to open on the coming Memorial Day weekend.

Merlyn Vandervort, owner and developer of the Horny Toad entertainment complex on Horseshoe Bend, has expanded his operation with the construction of a 116-suite luxury hotel called the Resort & Yacht Club at Toadcove.

The \$50 million project will include retail space, 10,000 square feet of convention and conference space, a spa, meeting rooms, a fitness center, a movie theater, an indoor/outdoor sand volleyball court, and an indoor/outdoor swimming pool with a

swim-up bar lakeside.

Vandervort says that the concept came about as the result of an unusual twist. "Normally a resort will have a restaurant as an amenity," he says. "But this resort is somewhat of an amenity to our restaurant complex. For the last five to six years fifty percent of the phone calls we got were: 'Where's the closest hotel?' That started to get me thinking that it would be a good thing to have a hotel in the close proximity to the Horny Toad."

Vandervort expects the Resort & Yacht Club to infuse considerable revenue into the lake area economy through taxes and services. "It'll generate sales tax, and hotel tax, and also property tax on top of that — probably in the neighborhood collectively of a half-million dollars per year in sales tax.

"We've already used a tremendous amount of local sub-contractors to help build it. And our food and beverage service will drastically increase because of the hotel. I think we'll continue to use mostly the same vendors

and suppliers that we have been using for several years, but their business with us will substantially increase."

Lance Utley, director of sales for the resort, says that the hotel will employ some 75-100 people.

Besides the additional local payroll, Utley points out that the restaurant and hotel complex will generate money in other ways. "Just last year we hosted the Horny Toad Off-Shore Super Series National Championships," he says. Citing a study by the state of Missouri and the Tri-County Lodging Association, Utley says that the event put \$4.2 million in the local economy "at a time when there wouldn't have been any business here. That happened the last weekend of September. And we have that again this coming year. This is an event driven business."

Vandervort says his company has been marketing the new resort at various trade shows across the country. He adds: "A big part of our customer base will be people that are already patrons of the Horny Toad and

of our yacht club. I think we're also going to attract a whole new clientele. It's a very, very high-end resort experience. I think it's much different than what a lot of people are used to here."

A little farther up the lake, Peter Brown, Jr. announces a 146-unit condominium hotel addition to the Lodge of the Four Seasons. Called Avila at the Lodge, the first units will be ready at the beginning of summer.

A condominium hotel offers owners the option to enter into a rental program and share in the revenue the condominium generates. The rental management company rents and manages the condominium when not in use by the owners. The developer maintains each individual condominium and all common areas, operates amenities, and provides guest services.

"It has the option of being a rental," says Tom Cross, who oversees sales and marketing at Avila. "Our feeling is that we will have a large number of owners join the rental program, because a lot of people who own these

don't use them all that often and they can draw income and a tax write-off. There's a fixed monthly income option that for two years gives the owner from \$1800 to \$2400 a month. They may choose that, but they have a limited usage with that. Or they can choose to go on a percentage, depending on the number of years they contract for, and they have unlimited usage. There's a lot of different ways, depending on the owner's usage needs, as to what they might choose."

The Avila condominium hotel will replace some existing rooms at the Lodge. Less desirable rooms at the Lodge will be torn down with each addition to the Avila complex, but overall there will be a net gain in accommodations. "We will have probably an increase of about 40 percent over the current room inventory," Brown estimates.

With the additional Avila units, the Lodge should experience a 20-25 percent increase in ancillary staffing, with an equal increase in business for local vendors. As to additional tax generation, Brown expects that Avila at the Lodge will create another 25 percent in taxable income over

*continues on page 7*



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# Designing interiors in an outdoor world

By Michael Gillespie

The lake area has come a long way in its evolution from two-room summer cottages to upscale, year-round homes. And as the area grows more affluent, homeowners are no longer willing to settle for the rustic cabin look. The era of cedar paneling has passed.

Korin Gulshen, owner of Interior Solutions by Korin in Osage Beach, is one of those many visionary entrepreneurs who brought her special talents to the area in response to a growing need. Korin earned a bachelor's degree in interior design from Central Missouri University. After honing the fundamentals of her trade with a design firm in Jefferson City, she moved to the lake area in 1993 and began working for local furniture and carpet stores. "That made me realize that I needed to work for myself and do what I loved to do - interior design," she recalls. "And I did learn a lot - I met a lot of the builders, I made a lot of my contacts then. Now I work mainly with homeowners and builders here at the lake."

Korin feels that the lake area is fertile ground for an interior designer. "With the second homeowner market, a lot of the owners aren't here to oversee projects," she explains. "If they are building a new home or remodeling, they need a liaison to work with them and their builder to help them make decisions, to expedite the project so things don't get stalled. I help with that process. With most of the people not being here, there's a big demand for it in the luxury home market."

Korin also does specifications for builders who focus on the \$500,000 and up market. She stipulates things that aren't always perceived as the provenance of interior designers - things such as exterior finishes, roofs, even soffit colors. "When I do specifications I'm going to specify that his house is going to have a synthetic front as opposed to rock or brick, and then I coordinate all the colors. It's a whole package; it makes the project pull together and then we can carry on inside with designing the colors, the layout of

the shades, the tile layout. We want everything to flow and fit in with the environment and exceed the subdivision restrictions as well."

But Korin's work is not limited to new home specifications. A good deal of it consists of remodeling existing home interiors - including seemingly simple choices such as color selection for a room. Korin says that she often is hired to help choose appropriate colors when the homeowner has painted and repainted a room and never seems to get it right: "For two hours of my time they can make the decision right the first time and in the long run that saves them money," she says.

Lest the reader think that interior design is much like the popular home makeover shows on television, Korin offers her considered advice. "There are some good shows on TV that represent interior designers, but there are awful shows that don't," she says. "There is a difference between designing and decorating. As a designer I'm going to go into a home and I'm going to

find out first how my homeowner lives and what their lifestyles are - how the space is going to be used and what's going to be most functional for them, as opposed to a decorator that just wants to make a wow factor for TV and make a total transformation. They really don't take into consideration anything of the people's lifestyle. Sometimes they say, 'Get rid of that desk; it doesn't look good.' But the homeowner will say, 'But I use that desk everyday!' You've got to find ways to incorporate the people's lifestyle into a place as opposed to decorating to make it look pretty."

"I do a brief interview with my clients. I ask them 'How is this going to be used? What's your main goal to make this work for you?' I go through the process of brainstorming with them so they're not investing in something that they're not going to get back out of it."

"I do a lot of remodels for clients where they say, 'Okay, we bought this lake house, but it's not really what we want - we bought it for the location, we need to make it work for us.' I work with them or their contractors or their architect and we work on their project so the end result is 110 percent of what their expectations were. I can help them visualize what the space can be - communicating that to them. It's not about what I like when I go into a house. I take into consideration what their tastes are."

"I do everything from the selection of the materials, finishes, all the way down to the furnishings at the end. Basically, I'll hold the homeowners hand through the remodel project or new construction. Where as with a builder, I basically give him a list of specifications and he executes it all on his own."

For homeowners who prefer to do the work themselves, Korin cautions against relying on store catalogs as a basis for remodeling a room: "There's more to it than just picking out things. It comes down to space planning, and understanding the space that you're in and how you're going to use it. A lot of people don't think about that. They just look at the pretty pictures."

Interior Solutions by Korin also tackles commercial design challenges. "I did City Grill and

Blue Room," she says. "When they first took on the project of remodeling they hired me to give them a vision of space planning and the way the tables were going to be laid out, the flow of the restaurant, and incorporating different uses of their restaurant. They have a non-smoking restaurant, they have a sports bar area, and a night club atmosphere. I created a concept for them."

"My most recent [commercial] design project was Stockton's Pub and Grill at the Outlet Mall. Basically, when you come in it's not just decorated pretty - there's a design concept as well. Stockton's wanted a family atmosphere, something that reflected the lake. So I used all black and white photography throughout the restaurant. That gave it continuity. Each picture depicts older boats, or people on the lake, or the old ski shows at the lake. They reflected the history of the Lake of the Ozarks. We juxtaposed that with new, modern furnishings to balance the two out."

There are certain maxims of interior design that Korin applies to all of her projects. These include the use of color, texture, and light.

"Colors are your least expensive tool," she says. "Color has a great impact on our emotions and our working habits. In commercial applications you use color and design to project who your client base is going to be. In a restaurant, for example, if you want to turn your tables - move people in and out quickly - you're going to have a lot of high energy-type décor and paint as opposed to soothing and relaxing. It's like a mind game."

"Creating contrast with textures and finishes is an essential part of design. Not everything has to match. You want to use a balance of different materials. Make the eye work; you don't want everything to be explained to you."

"Light has the power to change not just what you see, but how you feel. When you walk into a living room, you don't want to just flip on one big light overhead to illuminate the entire room. You need ambient lighting and different task lighting. And also you might have more accent lighting for artwork or architectural elements that you want to feature. In a kitchen you want good task lighting over your work space, and maybe in

*continues on page 14*

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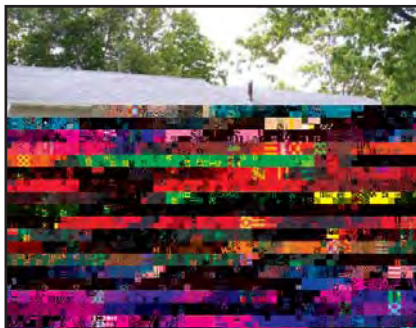
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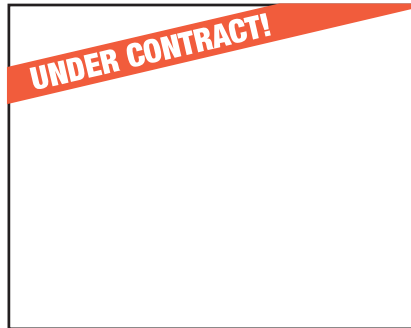
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# Infrastructure and TIFs key to Osage Beach surge

by Michael Gillespie

To a lot of people who live in cities throughout mid-America, Osage Beach is the Lake of the Ozarks. While the area in general has prospered in recent decades, nothing comes close to Osage Beach in its transformation from a resort community to a business and commercial center, as well as a vacation mecca.

Certainly, location has favored Osage Beach. Situated on either side of the Grand Glaize Arm with miles of shoreline and an adjacent state park, it encompasses an area that is hard to beat. But that alone does not account for the special success that has favored Osage Beach. It is truly a boom town, and there must be good reason for it.

Mayor Penny Lyons attributes Osage Beach's growth to nuts and bolts planning. "Having the infrastructure," she says when asked what factors most favor Osage Beach. "By that I mean the availability of good water and sewer and roads — and central location. We've become a retail destination — especially since we got city water, which we didn't have about eight years ago. That made us a lot more attractive place to locate."

Lyons points to an acceler-

ated city water program, which was supposed to take fifteen years to install. But now, just eight years after its inception, nearly the entire city has water service. And the number of hook-ups exceeds projections. "We had eighty to one hundred percent hookups in areas where the projections were maybe a



Mayor of Osage Beach, Penny Lyons

thirty percent hookup now and thirty later and thirty never," says Lyons. "With the city water available, Lowe's and Target and Hy-Vee located here because they don't drill their own wells. So those kinds of things jump-started the economy."

That jumpstart carries over to residential as well as commercial development. "Over the last eight to ten years," says the mayor, "we've averaged around 100 residential permits per year, which is a lot for a city of 4000. That doesn't mean its all new housing; some of it is remodeling and upgrading. Plus we average around 100-110 commercial permits yearly."

Living within the city limits has its advantages, the mayor points out. Besides water, the city provides subsidized sewer service. And Osage Beach has planning and zoning, which, the mayor says, will prevent something out of the ordinary from coming in next to a residential area.

Since Osage Beach has been so successful in attracting retail business, it does not have a property tax. It relies on sales tax, instead. "We have diversified as far as our sales tax revenue," says Mayor Lyons, "which is really good. We do have some franchise fees, and we have permits, but that's why retail is so important to us. We've become a retail destination along with the other tourist things that are working. We have a lot of day trippers now that will come

from outside the area to shop and eat and then go home. We live on sales tax."

Although Wal-Mart and the Osage Beach Outlet Mall were big sales tax generators for the city, Mayor Lyons points to the Prewitt Point development in 2000 as a major milestone of recent years. It came about as the result of Tax Increment Financing, better known as a TIF.

To create a TIF district, a committee consisting of city, county, and school district representatives, compares what a property currently generates in taxes to what it might generate if it were developed. The difference is known as the incremental amount.

After determining that the project meets certain criteria established by the state, a public hearing is held and the TIF committee makes its recommendation to the city. If the TIF plan is approved, the city issues bonds that help subsidize the cost of the development. The money is used by the developer for site construction costs or any transportation or infrastructure related improvements that are required.

The incremental amount — one hundred percent of the new property tax and fifty percent of the generated sales tax — goes toward retiring the bonds.

"Prewitt Point was a TIF," says Lyons. "It was our first TIF. It was around \$99 million. On the Prewitt TIF he had a hole in the ground — about an eighty-foot hole. But for the TIF that land probably wouldn't have been developed. So Mr. Prewitt applied for a TIF; went through the process, had a consulting firm and he had some letters of intent. He brought them to the table and did the homework on what he was proposing.

Improvements to transportation and infrastructure included two signalized entrances — one on Highway 54 and the other on Route 42. Prewitt also put in three lanes as well as water and sewer lines more or less out to the high school. He threw in the rerouting of D Road, and moved some of the utilities along that corridor.

One of the big projects on the horizon for Osage Beach is Hammons Chateau on Lake of the Ozarks — the result of another TIF. "It will help us because over the last few years we have lost

some of the older resorts. I'm not sure how many rooms we've lost, but with Hammons they'll be adding about 315 rooms. Of course, there will be tax on that. I don't know what the fees will be on those rooms but there will be a three percent Tri-County lodging tax."

The mayor notes that the project will also include a 100,000-square-foot convention center located in the center of town, which, she says, "will bring a lot of revenue into the area."

And one good commitment leads to another. Lyons points out that when Hammons makes a decision to build, it is because the company has done its homework and finds the area a good investment. That, in turn, attracts other entities. Lyons says that more companies are interested in locating here, but she declines to give names at this juncture.

The Highway 54 Expressway, now under construction, will certainly also have a part in the further development of Osage Beach. The new road will handle through traffic while leaving the existing highway for local business and shopping. "The expressway is going to take some space out of here," the mayor surmises, "but it's also going to open up more space because we have five interchanges along the expressway." She is emphatic in pointing out that the new road will not hurt local business. "It's not a by-pass, it's an expressway because it goes through the city."

"It's hard to tell how it will affect everybody. It will give us some detours if we have a fender bender. Right now if we have one you back up to Camdenton, sometimes."

And speaking of Camdenton, and Lake Ozark for that matter, does Osage Beach find itself competing with its sister cities for business? "I don't see it as competition," replies Lyons. "I think there's room for a lot of things. We've been a leader in attracting different entities. We work with the other cities — not necessarily on the economic development, but we try to do a lot of mutual things. There's room for everybody. The surrounding communities are starting to do some business; it's good for everybody."

## Legislature may repeal village incorporation law

by Michael Gillespie

Last year the Missouri General Assembly passed into law a statute that defined how villages may incorporate. Now the lawmakers are considering legislation to repeal certain key provisions of that statute.

As the law presently stands, a village is defined as any small group of houses, generally less than a town, in an unincorporated area, having no minimum number of registered voters, and no dedicated streets or alleys. If the proposed village has less than 100 inhabitants, it does not have to furnish municipal services.

While this seemingly harmless law has caused little stir in mostly rural counties, it has created much concern in counties with strict zoning laws, such as Camden County.

Essentially, the law has

opened the door to individual property owners in unincorporated areas who might wish to circumvent existing county planning and zoning ordinances.

If a property is incorporated as a village it becomes an entity unto itself, and the property owner need not adhere to the county zoning laws. And, under the current law, an incorporated village can consist of a single family.

The Camden County clerk's office has thus far received incorporation petitions for two villages with a total voting population of five persons.

Acting under instructions handed down by the associate circuit court, the clerk's office has scheduled an election in those two areas for this coming April. Presumably, the issue will carry unanimously with the af-

fected voters — all five of them, which, in one instance includes a husband and wife — and two new incorporated areas will be created. They are then free to develop the land as they wish without deference to the Camden County planning and zoning committee.

Bills to repeal the law, or at least to modify it, have been introduced in both the Missouri House and Senate.

House bill 1336 has undergone two readings. Senate bill 785 has gone through scrutiny in the economic development, tourism, and local government committee and is now back on the floor for further consideration. The bills omit all references to the incorporation of villages. To the contrary, both bills contain wording that would disincorporate any villages created in the coming election.



# Luxury resorts blossoming

*continued from page 3*

what Lodge of the Four Seasons currently generates.

The Grand Glaize Arm will see its own luxury high-rise hotel by March, 2010. That's the anticipated opening date for the 320-room, 15-story Chateau Lake of the Ozarks being developed by John Q. Hammons Hotels, of Springfield, Missouri.

Amongst other amenities, the hotel will feature a full service spa and a 100,000 gross square-foot convention center.

Cheryl McGee, director of marketing for the company, says that the lake area was chosen for this \$99 million project because Mr. Hammon felt the area was right for this kind of development at this time. "Especially with the convention space," she adds. "There's a lot of people from St. Louis and Kansas City who like to meet in the central part of the state. The lake has been popular for a long time and he felt that

there needed to be a new facility there to serve the public.

Chateau Lake of the Ozarks will be similar in scope to Chateau at the Lake in Branson, Missouri, which employs some 300 people. At present, the hotel project is still in the design phase.

It has cleared all local government hurdles, and Hammons is letting bids to determine who will be the general contractor. McGee expects that much of the work will be sub-contracted to local companies.

Just how much business this towering project will generate for the local economy has yet to be factored.

McGee compares it with the Branson hotel: "It's very seasonally based. In Branson in January or February you can get a room for \$99 a night. Then the remainder of the year — fall being the busiest time — depending on what room type you get, they can go up to over \$200 a night. In the

fall we are full almost every night; in January and February we may only have 50 percent occupancy. At the lake I would assume that summer is going to be very busy.

"With that big convention space we're going to bring in huge groups. Generally they will have free time built into their programs when they can take advantage of all the things the lake has to offer, whether it's recreation on the lake or shopping at the outlet mall or eating at the restaurants. I think its going to be a big economic boost to the area."

Currently the Tri-County lodging tax is set at 3 percent, with

state and local sales taxes in Osage Beach at approximately 7.4 percent. The Hammons project easily could produce three-quarters of a million dollars in yearly tax revenue. This does not include profits and taxes from other local purchases, which should be significant.

Riva d'Lago, another luxury hotel and condo complex, is slated for construction at mile marker 19, opposite the mouth of the Grand Glaize. This \$105 million project will feature 306 rooms on a 19-acre tract, with a 2010 completion date. Amenities will include a conference center,

spa, pools, and restaurant. The Riva d'Lago corporation is based in London with local and regional partners.

At present, the developers are seeking planning and zoning approval from Camden County. Details are still in the planning stage, but the scope of the project, as well as its benefits to the local economy, look to be comparable to the Hammons' venture.

With this latest round of building, it appears that the area is undergoing yet another phase in its evolution — a phase that certainly will prove to be as dramatic as anything it has yet experienced.

## Pauls' Fine Wine, etc.

Spring Break, St. Patrick's Day, and Easter, all thrown into one month this year, makes March a full month. Many people will be summarizing boats, vacation homes, and cleaning up yards. How are you going to find time to celebrate St. Patrick's Day and Easter?

Corned beef and cabbage is the most common meal eaten in the United States for St. Patrick's Day, even though corned beef and cabbage is an American (rather than a traditionally Irish) meal. What is corned beef? Brisket is the most common cut used for corned beef. Corned beef is beef that is cured in a salt brine, often with spices. Some meat-packers actually inject the brine into the arterial network. The term corned comes not from the vegetable corn, but from the English term corn, meaning any small particle, such as the coarse-grained salt which was used for curing. You will find it sold in two different cuts, the flat cut or a point cut. The flat cut is leaner, but the point cut has more flavor due to a bit of extra fat (called the deckle). Corned beef and cabbage is a simple, yet delicious meal to make. I suggest going on line and searching for the right recipe for your

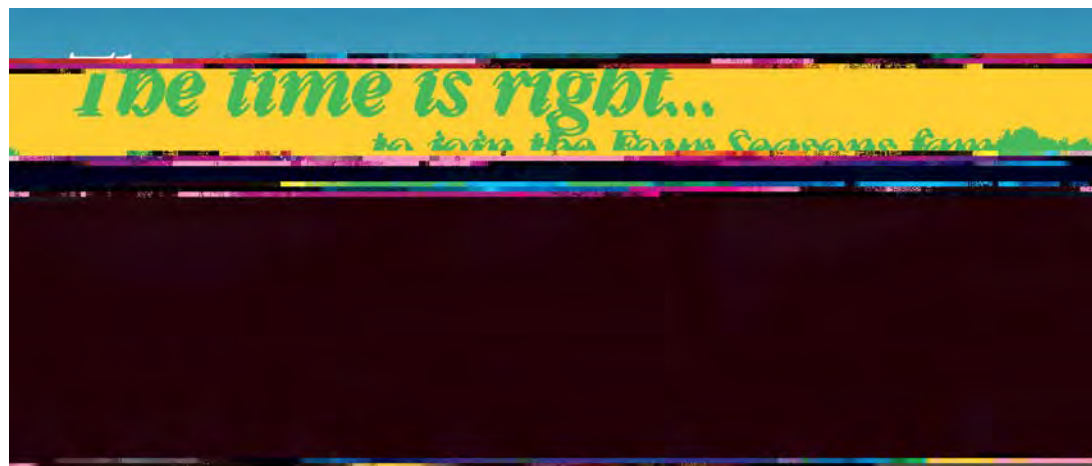
household.

Eating ham around Easter actually goes back before Christianity, and had a practical origin. At the beginning of spring, fresh meat was not readily available. Pagans would bury fresh pork legs in the sand by the sea during the fall and winter. The pork was cured by the constant "marinating" of the salt water. Come spring, the preserved meat was cooked over wood fires. Others believe that ham became traditional because the pig is a symbol of prosperity in many cultures.

You can purchase Easter hams whole, half, bone in, and spiral sliced, just to name a few. Paul's Supermarket's meat department will gladly spiral slice any ham for you, so you can pick out the perfect ham. Again there are many recipes online for that perfect Easter meal.

Make sure you enjoy St. Patrick's Day and Easter with a traditional holiday meal. Paul's Supermarket has all the ingredients and expertise necessary to make your shopping easy. For those who want it real easy, check with our deli for a take home Easter Meal that is sure to please. We all have a busy lifestyle in the 24/7 world, so let Paul's Supermarket make life a little less busy and a lot more enjoyable.

Steven Hermann  
Paul's Supermarket





# Franchises

If you are looking to start your own business, like many people, you choose something you love to do. For many, this is as easy as making people aware you are there. Lots of small businesses start in the basement, or garage. For others, a building, a business plan and more. But for some, with the right experience and resources, a franchise is the way.

Franchise is derived from the French for "honesty" or "freedom". Franchising means you choose a proven formula selling a given product or service from a "franchisor". They give you the 'secrets' to their success-- formulas, recipes, advertising (often at a national or regional level), business plans-- in exchange for a 'franchise fee'—most often a percentage of the profits.

They get another location, you get a business that has worked for others like you around the country. The more

locations they have, the more you can be assured that the idea works. Of course, the more locations they have, the more stringent they become on selecting new franchisees (you). The initial price generally also rises the more well-known a franchise is.

Franchise agreements are entered into by both parties, and are essentially a 'license' to do business with the name and trademarks of the product or service. These rights can and are revoked if the parties do not adhere to the standards set by the franchisor.

Often, the parent corporation tightly controls every aspect of the location, including all raw materials, interior and exterior design, advertising-- even auditing the books regularly and making spot (surprise) inspections of the store.

Royalties (franchise fees) are often a percentage of the gross profits and must be paid wheth-

er or not the franchisee is realizing a profit. Additionally, some franchisors require the purchase of extra materials, equipment, supplies, raw materials, product, and sometimes mandate participation in buyer's groups and cooperative advertising collectives.

Some of the earliest franchises were A&W Root Beer, Howard Johnson's and McDonald's.

McDonald's began selling franchises in 1955, and currently has more than 20,000 locations worldwide. McDonald's charges a \$45,000 franchise fee and in addition collects a 12.5% annual royalty on gross sales. McDonald's like many, requires that prospective franchisees have some industry and business experience (preferably in fast-food), be an operator/owner and have \$100,000 in liquid capital beyond the build-out costs.

Total expenditures for a new

## Are they right for you?

*Thousands of different opportunities exist in virtually any field you can imagine. While they promise a better than average rate of success for the diligent, not all franchises are created equal.*

McDonald's restaurant is between \$500,000 and \$1.6 million, depending on the size of the restaurant and other variables.

Some other examples: KFC Chicken \$1.1 million - \$1.7 million, Subway \$76,000 - \$228,000, Jackson Hewitt Tax Service \$48,000 - \$92,000, Gold's Gym \$950,000 - \$3.6 million.

You can see that the costs vary, and much of this is in the "build-out". How much it will take to get/rent/buy/build a location, purchase the necessary equipment and materials, advertise, pay costs, and more. In short-- what it will take to get the business up and running.

It doesn't matter what you want to do, somewhere out there is a franchise-- you name it-- it's there. There are literally thousands of franchise opportunities, but like all things, not all are good ones. Some, like home-based business franchises, are expanding almost daily.

Why a franchise? There are some good reasons-- generally, when problems arise, the franchisor has seen it before and can help you through it (after all, they want to see you succeed too, and establish another successful location) and you gain access to buying cooperatives--you purchase your materials in volume and they can save you money.

You have a 'template' so to speak, a recipe for success, that if followed, gives you a better than average chance of making it-- with the right franchise. In essence, it's like you have a seasoned senior partner to assist you in your business.

Buying a franchise is a complicated process, and once you have determined what type of business you want, you should research the opportunities carefully.

*continues on next page*

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# Franchises- are they right for you?

*continued from previous page*  
A franchisor anywhere in the US must supply you with a Uniform Franchise Offering Circular (UFOC)- this allows you to compare your choices and make an informed decision.

A UFOC must include 23 areas of the business, described in plain English. Everything from the management's backgrounds to trademark information, locations (open and closed) a copy of the franchise agreement, financial statements and more. No UFOC, keep looking.

If you've narrowed it down to a few possibles, look for locations in your area and call or visit the operators. See if they are happy and if they would do it again. What are they pleased with? Are they profitable?

Once you do your homework and select a final candidate, get an attorney and an accountant to look over the agreements, paying attention to the numbers. If it makes sense, you can make your decision.

But not all investments in a business opportunity are "franchises". Some are regulated as a

"business opportunity" and the laws are different. Make sure it is a franchise and that it's in compliance with the law (ask your attorney or accountant).

Along the way, be suspicious if the company; has no UFOC,



any lawsuits pending, unhappy franchisees, no registered trademarks, weak financial statements-- you get the idea. Tread lightly, and be careful.

**R**usty Clark, the former owner of Yacht Club Marina, opened a new franchise in Osage Beach. In his case, he knew he wanted

to go with a franchise rather than start from scratch, and he knew he wanted to get into food. Rusty said it was a matter of which restaurant.

"One of the things I've always been intrigued about is pizza," Clark said, "Really any kind of food—I looked at Popeye's Chicken, because I love that— and other franchises also— Buffalo Wild Wings and some of the new ones that are coming out.

"I looked at a Pappa Murphy's franchise several years ago—I liked the concept for the Lake— you could buy a pizza and take it home and then bake it when time is right."

Fitting into the market area is a prime concern when choosing a franchise. Any time your business can broaden its base appeal, and attract a wider set of customers, it will do better. Rusty says Figaro's fits the way that lake people live.

"The Figaro's franchise, it has both. You can get pizza baked, or unbaked. They'll even deliver two baked ones and three unbaked ones if you're having

a party— that way if people straggle in, you can cook fresh ones as you go. I thought that with the way the lake is, and everybody not knowing when they are getting off the water, it would be a good fit.

"People buy groceries and pick up a few pizzas in the morning and then pop them in the oven at night when they get off the water. And they don't have to worry about calling and getting it delivered - or getting cold pizza."

Like most franchises, Figaro's was very specific about how the business is set up.

Rusty explains. "It's pretty much spelled out. They give you the recipes and everything, a list of the equipment you need to have, model numbers and everything—they want the consistency. This store to the next, all the same.

"An equipment company in Oregon also did the design of the store when we purchased the equipment, so that the workflow was right and everything fit in its place."

*continues on page 26*



## What are the startup costs?

How much to get your very own franchise with some of the most popular?

**McDonald's ~\$1.1 million**  
**KFC Chicken ~\$1.7 million**  
**Subway ~\$228,000**  
**Jackson Hewitt ~\$92,000**  
**Gold's Gym ~\$3.6 million**

## Celebrate Easter and Kick-off Spring



### Saturday, March 22

Children under 12 can join us for breakfast with the Easter Bunny. Kids will enjoy their own "Kneeknocker Buffet", just their size.

Activities include the buffet, cookie decorating, Easter Egg dying, Easter crafts, Face Painting and pictures with the Easter Bunny.

**\$6.95 for children 12 and under, and \$12.95 for the adults**

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**\$24.95 for adults and \$12.95 for children 12 and under.**

Brunch is served from 10:30 AM to 2:00 PM

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# Protecting your family-- from themselves

## Internet security for you and your family that monitors dangerous situations.

If you are worried that a family member is misbehaving on the internet, engaging in dangerous chat situations, visiting websites you do not approve of, or something else entirely-- and you want to know what he or she is doing with their time on the web, you may wish to keep reading.

There are of course, some options. You could stand over their shoulder. You could restrict the computer to approved websites and give them a limited account that won't allow for downloads or unauthorized installations. Finally, you can monitor their activities surreptitiously, through the use of software designed to spy on them, and allow subsequent monitoring.

This method doesn't 'tip your hand' -- so to speak, and allows you to see what's going on. If your children know you are watching, it's a simple enough matter for them to use a PC you are not monitoring--maybe a

friend's, or one at the Library -- to send their messages and/or chat. They could (and likely do) also use cell phone text messaging to interact with friends and even surf the internet.

So what's the problem with what kids (and some adults) are doing on the web? It's dangerous--the world is full of predators, some with deadly intentions-- and our kids may not realize that they could be talking in that chat room with a child molester or serial killer. These people have access to the internet and can easily setup multiple accounts anonymously, posing as teenagers, young adults, authority figures--anyone.

There are no restrictions, and no age or identity verifications. The process is completely open, anonymous, and it is nearly impossible to track down the account holders. Even tracking their IP address can be impossible with the abundance of sites on the internet that allow users to surf and chat anonymously, masking the true IP address of the computer they are using.

Joe Jordan, President of Ignite Software, and the creator of Parent-Tools for AIM and Yahoo Messenger, explained for us the importance of monitoring our children's activities on social networking sites and instant messaging software.

"There's a big move toward social networking lately-- and a lot of danger with it. There's no real age verification, there's no real way to tell who is who behind the photo. You don't really know who your daughter or son is talking to online," Joe says.

Jordan began Parent-Tools as a simple program to record the conversations people had on AOL's Instant Messenger (AIM). One request from a user changed the focus for him. "It was an enhancement for AIM (AOL's Instant Messenger)," Joe explains, "and it had a conversation recorder. Then one day I got an email from a parent, saying 'You know, I really love this program with the conversation recorder, but can you make it hidden so that I can record what my kid is talking about?'

So that's where the original idea came from for me to allow the monitoring of children's conversations on AIM and Yahoo Messenger."

Parent-Tools is now available for both AIM and Yahoo Messenger, the two most-popular IM clients, but it's not enough. Jordan is working on a program that will allow parents to watch their child's actions around social networking and media sharing sites--like Facebook and YouTube.

Says Jordan, "it is for monitoring social networking sites like MySpace, FaceBook, even tracking the YouTube videos played. It will record activities like the profiles visited, with snapshots and captures that go into an encrypted database so parents can check later. They will be able to see all the profiles the child views, how many times they viewed them, the last time they were looked at. It also captures incoming and outgoing messages at the network level, instead of keylogging. Keyloggers are often discovered by anti-spyware tools and make it difficult for parents to see the keys pressed. This one is different. It will be called BlogBlocker, and will allow the blocking of both blogs and social networking sites--or simply monitoring them."

But it isn't just protecting kids from others that may wish to harm them. Sometimes it is protecting the kids from themselves. Missouri was recently shocked by the death of a teenager by suicide after someone posted bogus comments on her MySpace page. Joe has run into this with Parent-Tools.

"There was one woman who wrote in, saying that 'Using the Parent-Tools software, she was actually able to catch her daughter talking about suicide to a friend'--she had closed off from her Mom--but the Mother was able to use the chat monitoring to catch this and get the girl some help before it was too late. It was my 'changing the world sort of thing' and really made me feel good, that I could make a difference with some simple software." He said.

Going one step further than Parent-Tools, into the realm of true 'monitoring software', we then looked at ten of the best-selling Monitoring titles on the

internet. These do much more than Parent-Tools was designed to. They can keep track of every website visited, record what is seen, and intercept emails and messages. They can then deliver detailed reports on a schedule. These programs are often used by companies to keep track of employees or curtail industrial espionage--but more and more, concerned parents and spouses are turning to these titles for the tools they need to keep an eye on family activities online.

SpectorPro, \$99.95; SpyAgent, \$79.95; IamBigBrother, \$29.95; eBlaster, \$99.95; GoldenEye, \$29.95; Guardian Monitor, \$39.95; Invisible Keylogger, \$39.95; 007 Spy Software, \$39.95; SpyBuddy, \$69.95 and Keylogger Pro, \$39.95.

Of these, it is immediately apparent by the pricing which are serious software, with one exception. For the money, IamBigBrother represents a value in this lineup and may be the best for the buck if you have limited needs. The other low priced titles are the sort you would expect to find after an internet search, and are widely distributed in this manner. They are available literally everywhere by download, paying electronically.

Of the ten applications, only SpyBuddy and SpyAgent caught absolutely everything-- all the chats and ICQ, plus passwords and clipboard contents-- as well as logging the applications that are launched. Guardian Monitor and Invisible Keylogger came closest for the value selections, only failing to record the programs run. SpectorPro, IamBigBrother and eBlaster also recorded everything-- with the exception of passwords-- something the keylogging portion catches, although you may have to look for them.

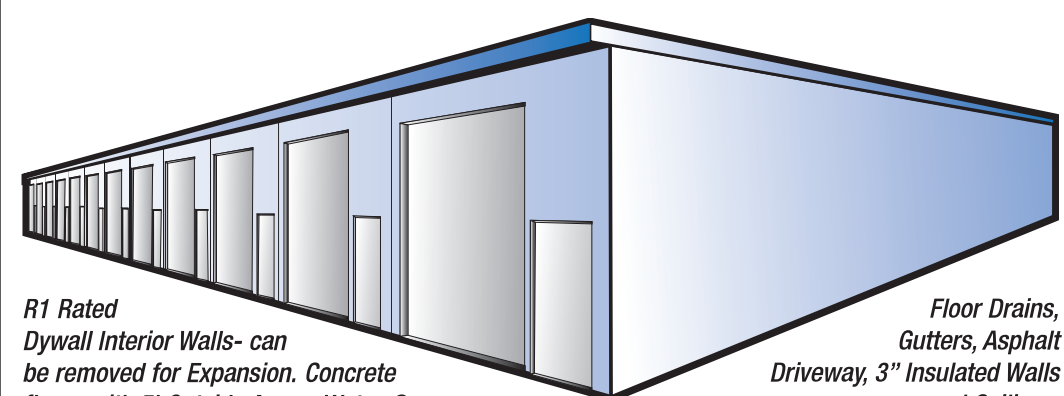
Finally, only SpectorPro (and its sidekick eBlaster) catches e-mail attachments (eBlaster only gives you the filename, SpectorPro gives you the file, although for large attachments you must run them through your own email server).

All of the programs monitor key strokes, just one records P2P downloads, FTP transfers, chat messages and browsing history-- SpectorPro.

*continues on next page*

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# Protecting your family-- from themselves

*continued from previous page*  
Almost all feature some sort of screen shot function—just KeyLogger does not. eBlaster only snaps a screenshot if one of a pre-determined list of words is used in an email or instant message. They are also limited to 4 bit resolution if routed through Spector's servers.

Snapshots are important, because savvy family members can use programs or websites to enter information on a "virtual keyboard" on their screen-- none of these programs can catch

mouse-clicks and what they meant.

GoldenEye, Guardian Monitor and IamBigBrother do not offer a feature to send the logs to you via e-mail at periodic intervals. This may be a deal-breaker if you want to monitor children from work. These make you log in on the machine to get the reports.

Two of the selected applications allow the remote monitoring of the computer-- GoldenEye and eBlaster-- and just one allows for remote installation and

configuration changes -- again, eBlaster. This can be important if it is difficult to gain access to the computer you are monitoring without raising suspicion.

If your family members are very computer-savvy-- enough to know how to scan methodically for viruses and trojan horses-- and you are not going to want an unprotected computer on your network at any rate-- know that just three of the applications have the ability to hide themselves from spyware/malware detectors.

SpyAgent, SpyBuddy and KeyLogger can disable the antivirus -- allowing themselves to run undetected. However, even without disabling the antivirus,

SpectorPro and eBlaster ran undetected—and we were unable to remove them using common anti-spyware and antivirus tools



available.

So what's the verdict? Only SpyBuddy, SpyAgent, SpectorPro, eBlaster and IamBigBrother warrant a second glance. The two-part combination of Spector products (eBlaster and SpectorPro) is unbeatable, although expensive at \$198. For the money, the lower-priced IamBigBrother is a low-cost alternative. Either SpectorPro or eBlaster are also excellent by themselves (\$99.95 each).

SpyBuddy (\$69.95) and SpyAgent (\$79.95) are also good choices, but for a few dollars more you can get the best—Spector's Spector Pro or eBlaster.

## "Premium Advice"

with Steve Naught of Naught-Naught Insurance

### Why Wellness?

Many employers are now adopting workplace wellness programs to enhance their business philosophy. There are several reasons companies are choosing to do this. The first and main reason is to help lower health care costs by cutting unnecessary medical care, resulting in more favorable health insurance premiums.

Much of an employee's waking hours are spent at work allowing the employer a chance to support and encourage healthy lifestyles with a minimal investment in time and money. More complex programs may include complete health evaluations including a health risk assessment, smoker cessation programs, diet and exercising counseling, even well being coaches for stress management. Other programs may consist of offering discounted gym memberships to participating employees or providing information on health related topics in the lunchroom or as a payroll stuffer. It is the hope of the employer that this will help to curb the cost of health insurance by reducing avoidable claims and as a byproduct help the employee with their out of pocket expenses.

Other reasons for implementing a wellness program include reducing absenteeism, improving productivity and increasing morale.

In some instances employers are tying their premium contribution to the employee's participation in the wellness program. For example: An employer contributes 75 percent of the health insurance premium for their employees; however those employees that participate in a health risk assessment and follow the wellness initiative receive a contribution of 90 percent. This is added incentive for employees to participate and take responsibility for their health.

Several insurance companies are now starting or in the planning stages of adding wellness programs as part of the additional services they offer. Some companies will likely give added incentives to the employer as well as the employees for participation in a program. Some incentives may include reward points that can be redeemed for health and fitness items or in the form of store gift cards. This type of preventative action is one option in helping to manage the rate of increasing health insurance premiums.

Talk to your helpful agent about what plans are available in your area or how you can start your own health and wellness program.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at [stnaught@naught-naught.com](mailto:stnaught@naught-naught.com).



Steve Naught, CIC



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# Blunt Announces New Resource for Businesses and Laid Off Workers

According to a February 18th press release, Gov. Matt Blunt announced that Missouri companies facing decisions on workforce expansions, job retention and business reorganizations now have a new Internet tool to help them make even more informed decisions.

The Missouri Department of Economic Development launched this web site to pair laid-off workers with companies looking to expand their work force. The site, <http://rapidresponse.ded.mo.gov>, is another resource Gov. Blunt has created to help Missouri businesses and communities create and retain jobs.

"Creating and retaining jobs in Missouri requires a collaborative, focused effort from businesses, employees, community leaders and state government," Gov. Blunt said. "This new online resource will help everyone involved in job creation and retention gain a better understanding of the issues facing each region of our state to help facilitate good decisions that support Missouri workers and our economy."

Following notification and confirmation of a layoff, a State Rapid Response coordinator arranges an on-site meeting with the company and union officials - if applicable - to help displaced workers find jobs. The meetings include information about résumé workshops, career counseling and unemployment insurance, according to the site.

The Missouri Job Vacancy Survey (JVS) is also part of the state's revamped Rapid Response Internet site and provides information about the quantity and quality of job vacancies in Missouri, including real-time access to regional labor demand, labor availability and skill set data. In addition to being a helpful tool for business, JVS also has valuable information for Missourians who are seeking job opportunities.

Job vacancy statistics supply a measure of employer demand for workers in local communities and an analysis of job vacancy characteristics, including wages and benefits offered, education and experience requirements, and full or part-time status. When combined with other sta-

tistics, such as unemployment rates and occupational wage levels, job vacancy data can provide a good indicator of labor market tightness, labor force shortages, and the overall health of state and local labor markets.

The site was developed by the Missouri Department of Economic Development's Division of Workforce Development, and the Missouri Economic Research and Information Center in conjunction with the, Metropolitan Information and Data

Analysis Services division of the Public Policy Research Center at the University of Missouri - St. Louis.

Said Dawn Busick, Director of Missouri Division of Workforce Development, "It is

critical now more than ever as a recession is looming that the Division of Workforce

Development launch new tools that better serve businesses and the citizens of Missouri.

We stand ready to help those laid off workers get back to work

or make available training opportunities in order to skill up for other employment opportunities."

Businesses and workers can access the Missouri Job Vacancy Survey and numerous other resources at <http://rapidresponse.ded.mo.gov>. Downloadable documents at the site list the coordinators for each of Missouri's four regions as well as Missouri Career Center locations and contact information.



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# Designing interiors in an outdoor world

*continued from page 4*  
the evening you want to turn that light off, but you want more ambient lighting, so you're going to want some lighting above or underneath the cabinets.

"There are a lot of factors that people don't take into consideration that really pulls the whole space together. That's why when you work with a designer I'm going to help you from day one. I'm going to look at your floor plans."

Too, there are special considerations that apply to lake area homes as opposed to one's primary residence in St. Louis or Kansas City. "Lake lifestyle differs from normal routine," affirms Korin. "The second home is going to be a little more casual. You see more of a grander open area - open kitchen, open dining, open living area. You see a trend here at the lake for

things to go a little more on the modern side."

And, because this is a lake community, people here tend to enter their homes directly from the lake or pool - literally dripping wet. As a result, Korin sees people moving away from carpets and soft surfaces. "There's a lot more hard surfaces, meaning tile, porcelain, stone, hardwood floors as opposed to wall to wall carpet," she says.

Korin suggests that anybody who is ready to take on a home project should consult an interior designer: "If they're just trying to pick paint color or saying, 'Here's what I have in my home, can you refresh it and give it some new life'. Or they know their kitchen doesn't function correctly for them, or their bathroom is outdated. I'll ask them the right questions. I can help them."

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# The Vandervort Report

## Spring is finally just around the corner!

TGIM! Thank God it's March! Finally! This past season, was one long winter, and thank goodness it's finally over. I think a lot of people here at the lake start to just about go stir crazy this time of year, and it always seems like March is the light at the end of the tunnel that just gets brighter and brighter as we move closer to summer. The St. Patrick's Day Parade this month is the first kick off of the spring season, followed by the in-water boat show @ Toad Cove in April, then the spring Harbor Hop the first week of May.

This summer is sure to be very bright in deed, for the Horny Toad Complex; we are very near completion of our new luxury resort hotel, and are scheduled to be open just in time for summer! This fantastic project has been several years in the making, and it's finally come to fruition, and is sure to be one of the finest luxury resorts in the mid-west. I'd like to thank all of our patrons for their continued support and their help in making this dream a reality. I'd also like to thank them for all their patience for putting up with all of our ongoing construction activity, limited parking due to the construction, and for tolerating all of the dust and noise created by the project. We will be taking room reservations in the coming weeks for this summer; [www.resortandyacht-club.com](http://www.resortandyacht-club.com) For group meetings, conferences and other group events, contact Lance Utley 573-480-0630.

We have a lot of exciting changes at Toad Cove this year; not only are we completed with our Resort & Yacht Club, but we've doubled our parking next to the Toad, increased our staff, and made a lot of management changes. Patrons will also enjoy dueling pianos this year 7 nights a week; outside on Sundays through Thursday, and in the night club on Friday and Saturday.

We'll still have our regional bands and national acts on the weekends, and our "night clubber patrons" can still dance the night away on Fridays and Saturdays from 11:00 to 1:30 after the dueling piano performance in the night club. Our lower level sports bar will offer full service this year to our dining guests, as well as food service to both lower level tiki bars.

Sand Volley Ball is back! That's right, a regulation size "in-door, open air, sand volley ball court! It's completely under roof so you can play rain or shine. For the days in July when its 100 degree's, you're completed shaded with no sun in your eyes; for the cooler days in the spring and fall, the sand is heated! Be sure and get your teams together; spring, summer, and fall leagues will fill up soon. Contact Lisa Larson; 573-434-6626.

Our Yacht Club Marina is just about full, but we still have a hand full of slips available. Yacht Club membership is a fantastic way to have your own year round covered boat slip with all utilities, plus a private gated parking lot exclusive to Yacht Club members. Now that the Resort is complete, Yacht Club members can enjoy the amenities of the Resort, like our fitness center or swimming pool with swim up bar. Contact our Harbor Master; Capt. Marty Fulbright @ 573-964-5779 to reserve your slip.

Yes, the Off Shore Super Series National Championship Powerboat Race will be back at the Horny Toad this year as well as The Lake of the Ozarks Bike Fest! Stay tuned for all of the fantastic concerts and events coming to Toad Cove at; [www.toadcove.com](http://www.toadcove.com). Look for the next issue of Toad Life magazine and calendar that will be out later this spring.

Merlyn Vandervort  
Horny Toad Inc

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The Lake Area Chamber of Commerce was on hand to welcome new member Energy Doctor of Missouri with a ribbon cutting. [www.energydoctorinc.com](http://www.energydoctorinc.com) or call 573-442-3901. Pictured in the ribbon cutting along with Lake Area Chamber Active Volunteer Ambassadors are: Michelle Cook, Lake Area Chamber Director of Marketing; Scott McVay, Sales Mgr. (w/ scissors); Steve Ruffel, Sales.

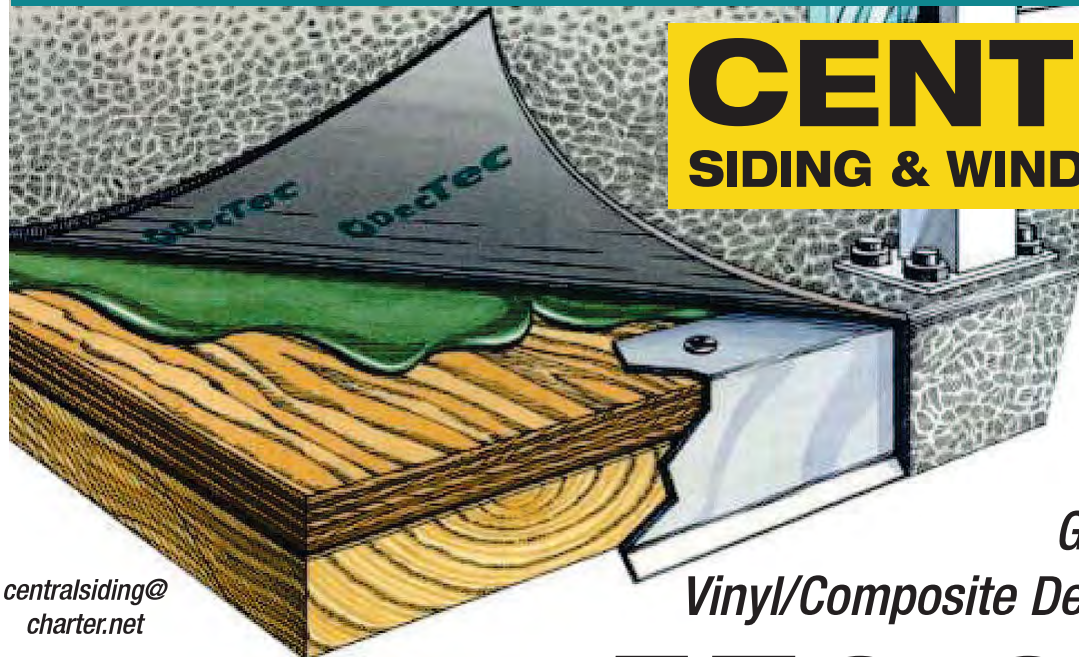


The Lake Area Chamber of Commerce recently celebrated member Focal Point Naturalistic Water Features & Landscapes with a ribbon cutting. 866-458-3279. Pictured in the ribbon cutting with Chamber Active Volunteer Ambassadors are: Michelle Cook, Lake Area Chamber Marketing Director; Tim Keiger, Owner (w/scissors); Laura Keiger; John Callestoy; Robin Evers, Lake Area Chamber Board Member.

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# Blunt postpones startup of new government health care program

Yielding to legislative concerns, Gov. Matt Blunt on Friday scrapped plans to start a government-subsidized health insurance program for the working poor next month.

Enrollment had been scheduled to begin next week for the governor's "Insure Missouri" plan. It was projected to expand health coverage to about 54,500 low-income parents when its services were to begin March 14.

But a bipartisan House committee had sought to block it from taking effect. Lawmakers had raised concerns about Blunt's legal authority to start the program, its cost and its scope. Some feared a big bureaucracy; others complained it wouldn't have covered enough people.

"I do not believe it would be fair to sign citizens up for a program that may not be renewed by the legislature," Blunt said in a written statement Friday.

The Republican governor said the House had requested more time to try to reach a consensus on Insure Missouri. He set a new goal of starting it sometime after the next budget year begins July 1.

If the Legislature does pass something, it's unclear if it will resemble the program Blunt proposed. The program may keep the same name, but its details may be significantly different.

Rep. Rob Schaaf, chairman of a House health care committee,

has been the most outspoken Republican critic of Blunt's plan. He envisioned an alternative Friday that could extend coverage to those who cannot get insurance \_ either because of health problems or cost \_ while also improving the quality and cost of health care for those who have private insurance.

"We want to truly transform health care, we want to cover more people, we want to encourage people to be healthier, we want to encourage them to get insurance," said Schaaf, R-St.

Joseph.

Democratic Rep. Sam Page, a physician from St. Louis, criticized Insure Missouri as "a fundamentally flawed plan." Among other things, he said it would have forced people in rural Missouri into managed care plans that haven't worked there.

Also, "it did nothing to address access for kids, people with disabilities and seniors," Page said, "and that is the population that was hurt worst by the governor's cuts" to the Medicaid system in 2005.

## The Al Elam Column

**Make a condo, town home or other community association property your second home and, chances are, you'll be pretty happy with your choice.**

More than seven in 10 condo and town home residents say they are satisfied with their purchase, according to a recent survey conducted by Zogby International for the Foundation for Community Association Research.

Satisfaction is a big trend in housing communities governed by homeowners associations due to a host of reasons.

Compared to single-family homes, condos are generally less expensive.

Condos are also easy on your back.

Landscaping chores are managed not by you, but by the homeowners association. And, given the average condo has a smaller square footage footprint than the average single-family home, keeping the interior spic and span is easier too. Again, if your property is a vacation home, you'll spend much less time and money on upkeep than you would with the average sized single-family home.

What's more, the homeowners association, as the community's on-site governing body, is there to serve the best interests of the community. The association protects your home's value, provides security for the community and uses a professional management company to keep on top of operations.

With a single-family home, not only could you spend more, but you are also pretty much on your own keeping things in tip-top shape. That's tough when you've got vacation home guests coming and going.

More than 60 million Americans live in an estimated 300,000 homeowner associations, condominium communities, cooperatives and other planned developments, up from 45 million residents in 223,000 communities in 2000, according to Community Associations Institute.

The Zogby survey also found:

- Eighty-eight percent of community association residents believe their association board members strive to serve the best interests of the community.

- Seventy-three percent of residents say management companies provide value to their communities.

- Seventy-four percent believe community association rules "protect and enhance" property values.



**Tim Tabor**

- Homeowners in homeowner association governed communities pay assessments for services and amenities such as landscaping, trash pickup, street lighting, pools and tennis courts. Nearly 80 percent say they get a good return for their assessment.

- Eighty-six percent said they knew they were moving into a homeowner association governed community when they decided to purchase; 61 percent had no qualms about the association's existence, 30 percent said the association made them more likely to buy or rent

(From an article by Broderick Perkins of DeadlineNews.Com© 2008)

If you have any questions or concerns regarding the buying or selling of your home, please give me a call or stop by the Al Elam Real Estate Co. office; (573) 365-2311; 2860 Bagnell Dam Blvd., Lake Ozark, MO 65049.

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The Lake Area Chamber of Commerce recently welcomed new member Granite Transformations with a ribbon cutting. 573-348-2955 or visit their web site at [www.granitetransformations.com](http://www.granitetransformations.com). Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: 1st Row: Cliff Rousseau & Brandon Eckardt, Owners (w/scissors). 2nd Row: Tom Anderson, Natl. Sales Mgr.; Mike Reed, Sales Consultant; Jerry Smith, Fabricator/Installer. 3rd Row: Frank Kerns, Installation Trainer; Robin Evers, Lake Area Chamber Board Member; Jesse Wright & Dustin Webb, Fabricators/Installers.

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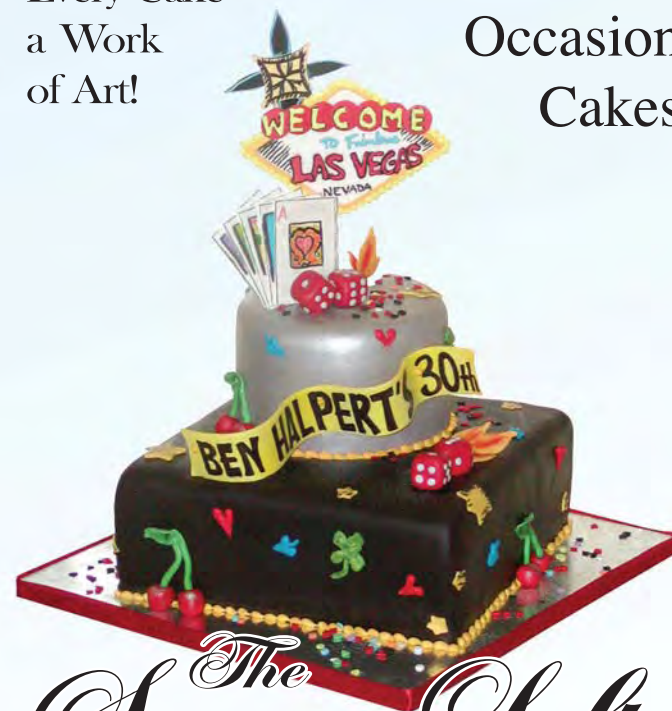
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# Lake Ozark election

*continued from page 1*

Bagnell Special Road District, and have been speaking and met with Representative Schad to help implement these changes. Having just come into this group, I've also been working with Chief Maples on Emergency Preparedness for the City since we currently have no plan in place."

"I am currently and will continue to be an Alderman for the City that anyone can approach."

## JOHN ELLIOTT

241 Cherry Hill Avenue, Lake Ozark Alderman Ward I

Life-long Missouri resident and full time resident of the Lake Area for past four years, and part-time lake resident since 1969. Married to local real estate broker associate, Lisa Elliott, for 10 years with four grown married children between them, three of whom live in the Lake area. Worked as a Graphic artist, Assistant City Manager in Petersburg, Virginia in charge of tourism and industrial development,

Vice President of Institutional Advancement at Stephens College in Columbia, 15 years in the printing business in Kansas City and in charge of the publication of all the materials for the Nelson Atkins Museum of Art. Moved to the Lake area as co-owner of Elliott/McDonald Outdoor advertising, which they ran for 10 years and sold out to Olympus Media in 2006. Now building homes in Ward I and Osage National Golf Course and in the Villages at Shawnee Bend.

"Right now Lake Ozark is



JOHN ELLIOTT

looking at one of the largest developmental periods we will ever have in the City with the Stanton, Armitage, JB Hooks, Osage National Shopping Center Project, along with the possible development of the Strip area. The stuff going on here is a once-in-a-lifetime opportunity. Almost every inch of Lake Ozark is being looked at by major developers, which is highly unusual. This land has set here forever, and all of a sudden in a 3 to 5 year period, it is all looking to be developed at one time. Potentially thousands of new jobs and residents."

"How the infrastructure is taken care of, how the City works with the developers, and what we end up with as a final product depends on how well we plan for the future. Hopefully it will turn out to be the greatest thing that ever happens here with long-term positive effects. We need to be good stewards of the City and do it in a way that leaves opportunities for our children. My past experience working with cities, working specifically with tourism, and as a developer, along with the time I now have to commit to this position, makes

me a well-rounded candidate for helping guide the City through this crucial time and process."

## LARRY BUSCHJOIST

1005 Beacon Ridge Road, Lake Ozark Current Alderman Ward II. Life-long resident of central Missouri and lived in Jefferson City for 17 years before coming to the Lake in 2004. Married to Patricia Ann for 42 years and has three grown children. Retired Captain from the Missouri State Highway Patrol and a Retired Chief

*continues on page 29*

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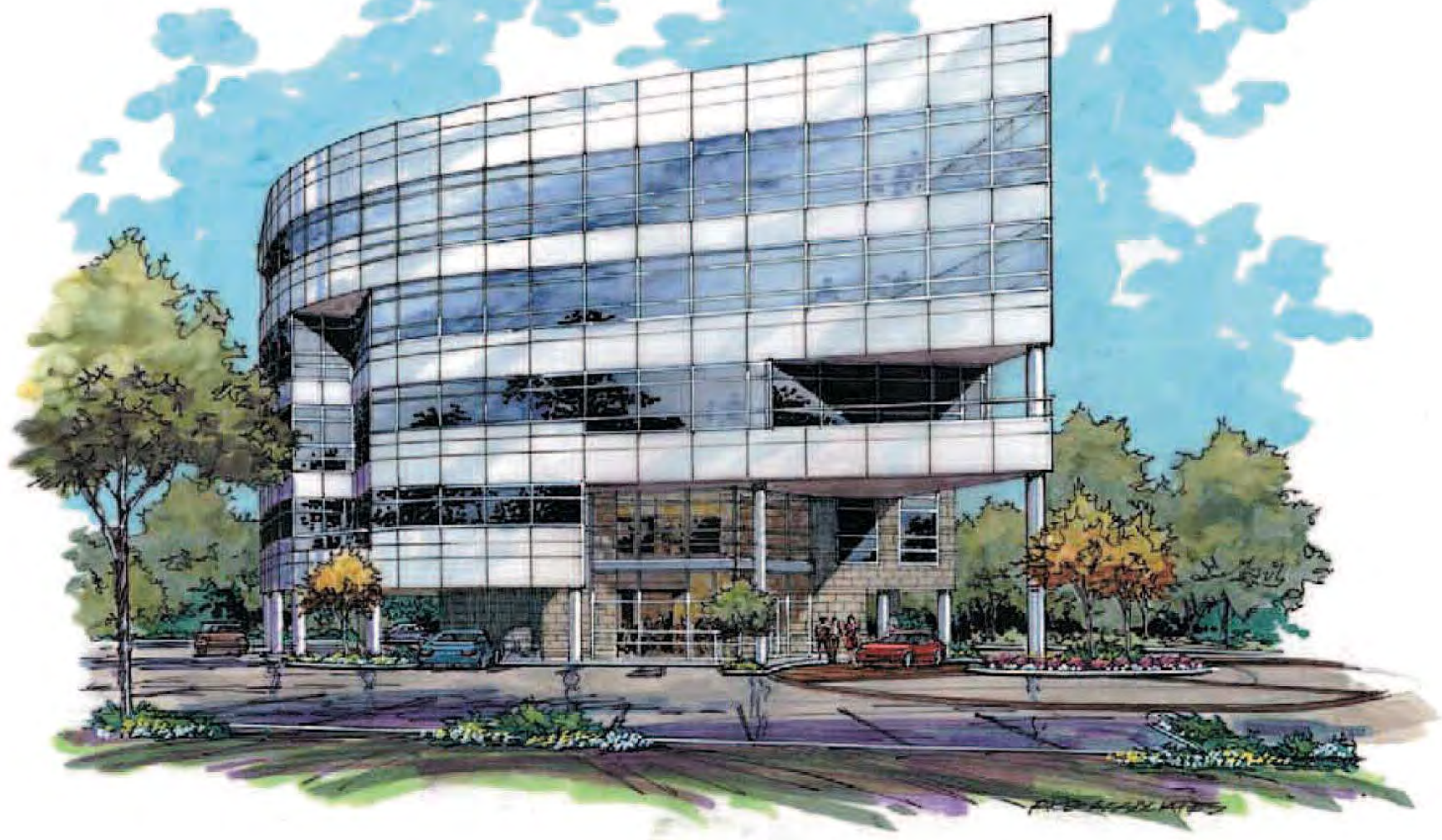
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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

**GRAND GLAIZE CAFÉ** - The Grand Glaize Café, also known as the "Hot Fish Café" for obvious reasons, was a popular roadside business in Osage Beach from 1940 to 1976. It was located near the west end of the Grand Glaize Bridge on the north side of the highway. The building had

two levels facing the highway, and because it was built on top of and up against a steep embankment, there was a lower, walk-out level. On the lower level was the Glaize Rathskeller, which was reached by way of a flight of descending steps along the right (east) side of the building. The

Rathskeller sign can be seen in the accompanying vintage real photo postcard view by L. L. Cook Co., Milwaukee, Wisconsin, circa. 1940s.

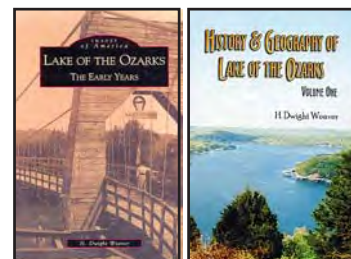
The café was operated by Alta Monte (a woman) and Roy Jeffries operated the Rathskeller. Various members of the Jeffries family owned

other nearby businesses including the Jeffries Boat Dock, The Jeffries Fishing Barge, and the Jeffries Cottages.

In 1976 the café building, which has seen some structural modifications over the years, was sold to Joseph E. Boar who transformed the café into the Potted Steer Restaurant, which is still in business at the same location along U. S. Highway 54.

The boat dock, fishing barge and cottages are long gone but the lake road just west of the Potted Steer is now called Jeffries Road in memory of the N. D. Jeffries family who once owned much of the land on the north side of the highway at the west end of the Grand Glaize Bridge.

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



Or call him at 573-365-1171. Other books by Dwight Weaver are available online at [lakeoftheozarksbooks.com](http://lakeoftheozarksbooks.com).



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# Ask your mortgage professional

President Bush Signs Economic Stimulus Bill Into Law

On February 13, 2008 President Bush signed into law the "Recovery Rebates and Economic Stimulus for the American People Act" (H.R. 5140). This has been much anticipated as this bill made provisions for a temporary increase to the loan sizes eligible to be purchased by Fannie Mae, Freddie Mac, and for residential loans insured by FHA. The new law becomes effective immediately in an effort to aid in the Mortgage Crisis that has affected so many of the high cost areas in our country. The bill has limitations; the increase in the loan sizes is targeted to "High Cost" areas specifically. The increase in loan sizes will vary depending on the median cost of homes in your area. The Secretary of Housing and Urban Development (HUD) will publish the median house prices within 30 days of the bill going into affect. To determine if you are in a "High Cost" area you must use the formula to figure out the new higher eligible loan amount.

The temporary loan limit increase will be 125% of the median home price with a cap of \$728,750.

If the median home price in your area is relatively low and the 125% increase does not exceed the current \$417,000, the increase of 125% will not be eligible to your area. Current limits will remain in effect.

FHA current loan limit will also be increased by 125% based on the median home price. This is more likely to have an impact in our area because our current area limit is \$200,160. (it will all depend on what HUD establishes as the median home price for our area).

While many feel that we should also have the opportunity to use the higher loan limits we will be restricted based on the median home prices in our area of Central Missouri. When HUD determines the median home price for Missouri we will publish these results.

It is more important than ever to work with a Certified Mortgage Professional that can help you navigate all the changes in the Mortgage Industry. Individuals who own real estate often have a more secure financial future. Acquiring the right Mortgage for your individual financial needs will insure your homeownership success. Do not be a statistic of another failed Mortgage because you did not consult with a Mortgage Professional. Knowledge and experience will help you find the right Mortgage and protect your financial future.

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*—Jeff Carroll, Co-owner - T and J Development*

### Did you know...

Small area, small tile, right? Well...not necessarily. Large format tiles (16x16 and up) have increased in popularity over the past few years. Many consumers base the size of the tile on the size of a room and are afraid of installing a large tile in a small area. Actually, the larger the tile, the fewer grout joints. Also, the area will be less busy and make the space appear larger than actual size. Reducing the amount of grout means less maintenance when it comes to cleaning. So remember, large format tiles are popular, even in small spaces.



The Lake Area Chamber of Commerce was on hand to welcome Missouri Trust & Investment Company (MTI) to the area with a ribbon cutting. 5179 Hwy 54, just west of the Grand Glaize Bridge in Osage Beach. 573-348-9990. Pictured in the ribbon cutting along with Lake Area Chamber Volunteer Ambassadors are: Colleen Fosnough; J. W. Gibbs, CEO; Linda Markus, Administrative Assistant; Trenny Garrett, Senior VP (w/ scissors); Jim MacKay, Portfolio Manager; Donna Albertson; Keith Taylor and Randy Alexander with Evers & Co.



# LAKE STORIES WITH MICHAEL GILLESPIE

## "Bob's" Hill

*Or, how to be famous by naming a local landmark or feature after yourself or a loved one in a few easy steps*

This month's column may make you famous. In the very least it may preserve a name of your choosing for centuries to come. No matter who you are, you have a chance to name something at the lake — a hill, a cove, a bluff, or any geographic feature — and have that name stick, courtesy of the U.S. Government. Stay with me on this.

Names of local geographic features are always intriguing. The origins of some are quite obvious. Take, for example, Horseshoe Bend. It's shaped like a horseshoe, so it wouldn't make much sense to call it Straight Arrow Bend. But what about Shawnee Bend? It, too, is horseshoe-shaped. So why is it called Shawnee Bend? Way back when, maybe two hundred years ago, a Shawnee Indian party may have traversed the area. But if they ever were here, they left no sign of their passing. So why bestow their name on a bend if they didn't stay around long enough to pitch their teepees? Wouldn't it be better to rename the bend after something more tangible and pertinent to today's lake? Why not name it Port Arrowhead Bend? Or Osage Beach Bend? Or — my personal favorite — Mike's Bend?

This is not so far fetched. You see, an agency of the federal government, known as the U.S. Board on Geographic Names, will consider your proposal to name any land or water feature at the lake. And if it already has an official name that you think is outmoded, outdated, or misleading, you can propose a new name.

According to information posted on their website, the U.S. Board on Geographic Names (BGN) is a federal body created in 1890. In its present form the agency is tasked with maintaining uniform geographic name usage throughout the government. The board is made up of representatives from various federal agencies concerned with geographic information, population, ecology, and management of public lands.

The original program addressed the inconsistencies and contradictions among many names, spellings, and applications that began to crop up on

maps in the latter half of the 1800s. President Benjamin Harrison signed an executive order establishing the Board and giving it authority to resolve unsettled geographic names questions. Decisions of the BGN are accepted as binding by all departments and agencies of the government.

So, for instance, if the BGN agrees to name that next hill over from your place "Bob's Hill," then that is the way it will appear on all government maps and documents. The neat thing about the process is that you don't have to be an elected official, a government employee, or even a land owner to propose a name. You simply have to devote a little time and put some thought into your proposal. You must be able to describe its location precisely by geographic coordinates, and be prepared to give a convincing reason for your proposed name. Among other things, the BGN will ask why your feature needs a name. It also wants to know if there is any local opposition to the name, and if the name is being used locally.

The entire proposal process can be done electronically on the internet. If your proposal is deemed to have merit, it then is posted on a quarterly review list for review and comments by interested parties. Once you've cleared that hurdle, your name is in!

You may be thinking that everything in the lake area has already been named. You'd be surprised at the number of features that don't have an official name. For example, Hurricane Deck — the original bluff at mile marker 37, not the town — does not have official sanction. Nor does Linn Creek Cove, or Indian Creek Cove, or Soap Creek Cove. In fact, of all the hundreds of coves at the lake only about ten percent have official titles. Many are tagged with local names known to the adjacent property owners, and sometimes those names are printed on lake area maps, but the names don't appear on government maps. Very few individual hills are named, though several ridge names are sanctioned. And of the seven islands at the lake, only Hawaiian Island and Twin Islands are official names. So if

you've ever wanted to name that little spit of land at mile marker 7.7, go for it!

In an effort to cleanly categorize everything, the BGN classifies various landforms by "feature class." In their lingo, a cove falls under the feature class heading of "bay," a hill is a "summit," and a point is a "cape." That doesn't mean that something can't be called a cove, or hill, or point. It's just the government's way of getting a handle on it all. One fertile field is entitled "populated places," which can be any collection of houses outside of an incorporated area. Altogether, there are about twenty feature classes that apply to the lake area.

A quick way of determining if your pet hill or creek or whatever already has a name is to check with recent government maps — principally the USGS topographical maps known as quadrangle maps. Most libraries have those. You can also find them on the internet. A good and simple view-

ing program to use is called USA Photo Maps, available at [www.jdmcox.com](http://www.jdmcox.com). It will allow you to toggle back and forth between aerial photos and topographical maps.

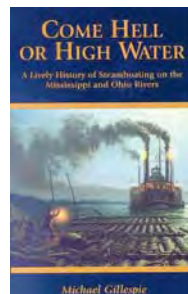
So how do you go about submitting a name? Start by visiting to the U.S. Geological Survey website, [www.usgs.gov](http://www.usgs.gov). Once there, use their search engine to find "GNIS Online Database Query." (<http://geonames.usgs.gov>)

This page will allow you to look for the official names of any feature in the lake area. The easiest way is to type in the state and county entries and then click on the box that asks for the feature class. There's a handy list of feature definitions available to help you decide what you're looking for. You can leave the rest of the boxes empty.

If you find that your feature does not have a name, or maybe you think it should be renamed, then click on the link to "U.S.



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



Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com. Board on Geographic Names." Then follow the menus on each successive page until you get to the one called "Propose or Change a Name." You're on your own after that. Good luck.

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## Additional Quickbooks Pro classes scheduled

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension over the next couple of months. Due to the popularity of classes offered, additional Introduction to and Advanced level classes have been scheduled.

New class dates, times & locations will be as follows:

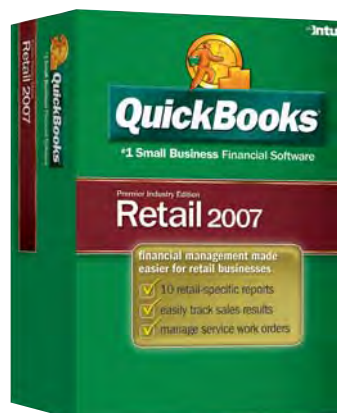
**Introduction to QuickBooks**  
February 20 9:30 a.m.-4:00 p.m. State Fair Community College, Osage Beach

**Advanced QuickBooks**  
March 27 9:30 a.m.-4:00 p.m. State Fair Community College, Osage Beach

The Introductory level class will focus on setting up a company or companies in QuickBooks, establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks,

importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening



balances in equity accounts.

Class size is limited and pre-registration is required. The fee to attend the class is \$89.00 per person. To register or for further information, contact the Camden County Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar>.

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# Franchises- are they right for you?

*continued from page 9*

Fast food franchises in particular are very specific about product, shipping in everything but the ice cubes and vegetables in many cases. Rusty says a great deal of his raw materials are either purchased through Figaro's or specified by them.

"We have a lot of proprietary food. The flour is basically flour, but we have the dough starter, because we make our dough fresh every day. The pepperoni

and all of the meats are proprietary items too— because all of the meats have no fillers. The pepperoni in fact, is some of the best I've ever eaten.

"The cheese is also proprietary - the brand and everything— there's only certain suppliers that you can get it from.

"We purchase our vegetables locally so they are the freshest we can possibly get. The meats in our sub sandwiches is proprietary as well. They allow a little leeway,

because certain things are hard to get. But any substitutes have to go through the approval process at Figaro's before you can switch them out."

Rusty took the time to do his research and so spent some time with Figaro's at their home office before the purchase.

"I spent a few days in Salem, Oregon, tasting the product," he says, "going over their program before I committed to the deal - making sure that it was some-

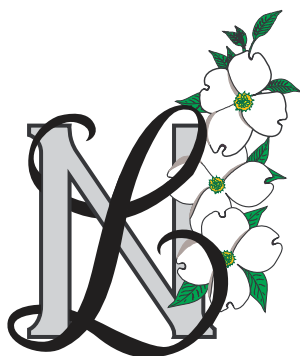
thing I would be willing to deal with. "After we got into the franchise part of it, my manager and I went to Green Bay, Wisconsin, to an operating store and trained with them— we basically worked the store — did everything as if it was ours for two weeks. After we got our store set up, two corporate

add to your bottom line."

Franchises, unlike most small businesses, are essentially a partnership between you and the corporate entity. As a franchisee, they want to see you succeed. They want to see another successful location. And the owner, by purchasing a franchise, is betting on a proven formula to succeed where a lot of other small businesses will fail.

Rusty agrees, saying "That's

## Newcomers/Longtimers Fourteenth Annual Home Tour Saturday, May 17, 2008 - 10 am - 4 pm



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Rusty Clark's new Figaro's franchise in Osage Beach.

people came in and worked with our staff after we hired them."

Rusty agreed a little forethought is needed before jumping into a franchise. "There are a lot of franchises out there. I think the biggest thing in a franchise deal is the build-out," he explains, "what it's going to cost. The square footage, what the internal requirements for the building are, and then doing the math. What your franchise fees are going to be."

Franchisors look at the demographics of your area, and then basically tell you it will or won't work in your area. Rusty found this was also true for Figaro's Pizza.

The chain has a bit of experience. Founded in 1981, Figaro's Pizza began selling franchises in 1986. As of 2007, they had 108 locations across 19 states with two in Canada. A new Figaro's can be started for a fraction of the cost of other chains. Many will require \$1.5 million or more.

"I had picked out about five or six locations. When the corporate people came to look at the locations, they were very critical on some of the ones I had picked. This was the only one they would approve. They have a lot of statistics on the pizza business and it's location. Whether they are near shopping centers, grocery stores— these are all factored in. So they know what location can

it— you don't have to reinvent the wheel. Their system is proven, and if you can follow it you're fine." Looking back at the process, does Clark think the average person who wants to start their own business, will necessarily want to go with a franchise?

"For me— yes. I would rather do a franchise than not. Because of the notoriety — people know what it is. People follow them. They eat at a Figaro's in Wisconsin and then see one in Missouri, they're going to eat at the Figaro's in Missouri because they know the quality is going to be the same. It gives an advantage over other businesses. And, in a franchise, you get the benefit of the buying group so that you can get better pricing than if you were doing it yourself."

Rusty says that so far things are looking up, and going well. As far as whether or not he'll do another franchise in the future, he said, "We opened Jan 25th - we're open seven days a week. We've done exceptionally well so far. We're excited, and learning every day. One thing we do know—because our customers have been telling us— is that we picked the right franchise— our pizzas, calzones and sandwiches are great. We must really be doing something right. When you have a franchise, it's easy to do the next one, because you lived through the first one."

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### **Home Tour Media Sponsors**





# Morgan County Citizen Corps and the American Red Cross

To Sponsor Disaster Shelter Operations Volunteer Training Morgan County Citizen Corps and the American Red Cross are partnering together to offer "Disaster Shelter Operations Volunteer Training" for individuals and groups interested in working at a local disaster shelter. The class is being offered on Tuesday, February 12, from 6-10 p.m., and again on Saturday, February 23, from 8 a.m. to noon at First Christian Church, 1000 North Monroe in Versailles.

Participants will learn how to set up and manage shelter operations as a team and to meet the needs of people displaced as a result of a disaster.

"When Morgan County was hit by a devastating tornado almost two years ago, local citizens volunteered to help in

the recovery efforts. From that disaster, our county organized a Citizen Corps program and offered Community Emergency Response Training (CERT) to teach people how to take care of themselves, their family, and neighbors until first responders arrive," said Rick Bias, Morgan County E-911 and Emergency Management Administrator. "Since the tornado we have also experienced a snowstorm and, most recently, a crippling ice storm. By partnering with the American Red Cross to offer the Shelter Operations training, this is one more way local citizens, churches, and other organizations can be trained to help if another disaster hits our county."

To register, contact Debbie Rankin, Morgan County Citizen Corps Coordinator, at (573) 372-3701 or (573) 746-0345.

## Sponsorships Available for Newcomers/Longtimers 14th Annual Home Tour

The Newcomers/Longtimers Club will showcase homes in the beautiful Porto Cima area at its Fourteenth Annual Home tour on Saturday, May 17, from 10 a.m. to 4 p.m. Laura Gajda, Sponsorship Chair for the Homes Tour, is accepting sponsorships from local businesses for this popular benefit tour. This year's proceeds benefit the Newcomers/Longtimers Scholarship Fund, Lake Regional Health Systems

Obstetric Unit, Dream Factory, Dogwood Animal Shelter and Wonderland Camp. In addition to supporting these local scholarships and charities, sponsors receive tickets to the President's Premier party, home tour tickets, recognition in the Home Tour Book and advertising. Please contact Laura Gajda at 348-8153 to obtain more information about becoming a sponsor.

## Missouri's complex fence law to be discussed

Wednesday, March 19, 2008, 7:00-9:30 p.m., State Fair Community College—Lake Campus, Lower-level Stonecrest Mall, Osage Beach, MO, \$5/person.

A comparison of the two separate laws that govern Missouri fence law, identification of which law applies to you, determination of your rights and responsibilities as a landowner.

Joe Koenan, Ag Business Specialist, University of Missouri Extension will present.

This program will be delivered by Interactive Television—which allows 2-way communication between different sites so that questions can be asked of the presenter and both the presenter and audience can see each other.

To register or for more information: contact the Miller or Camden County University of Missouri Extension offices, phone ((573) 369-2394 or 573) 346-2644 by March 14, 2008.

# Could you spare 3 hours once a year? USO Seeks volunteers to help aid soldiers

If so, we would like to recruit you to volunteer at the USO at Fort Leonard Wood.

The USO has asked area service organizations to find volunteers that would give three hours of their time on a Sunday to help inside the USO facility. And average of 900 to 1000 soldiers go through the USO on any given weekend day.

They have a well organized staff now but always need help with certain areas such as checking soldiers in at the door, serving them at the snack bar and signing them into the computer room.

All services at the USO are free to our soldiers, so much help is needed to make sure each soldier that comes in the

USO is made to feel welcome. Please call the Lake Area Chamber at 964-1008 to sign up, and feel free to volunteer a friend to go with you as well.

Please take the time to spare three hours on a Sunday, once a year, to serve the ones who serve.

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# Lake Ozark Fire Protection district capability improves in latest ISO evaluation

On February 1, 2008, the fire-protection capability of the Lake Ozark Fire Protection District, as rated by an insurance industry advisory company, improved from a Class 6 to Class 3, the fire district announced.

This class 3 rating is only within the city limits of Lake Ozark at this time. The remaining areas of the district are still under review.

The classifications by Insurance Services Office, Inc. (ISO), also known as Public Protection Classifications (PPC), eval-

uate municipalities' fire-suppression capabilities based on a variety of factors such as fire department equipment, staffing and training, the distance of individual properties from fire stations and fire hydrants, water supply, and communications.

Following a comprehensive review and analysis of these factors, ISO then assigns communities a fire-protection class that range between 1 (best) and 10 (unprotected). ISO's classifications are used by nearly all

property insurance companies as a factor in setting homeowners' and commercial property insurance rates. Insurers calculate fire insurance premiums for residential and commercial properties on the basis of these classifications.

"Our ability to improve our district's fire-protection was positively influenced by improvements to our fire department's equipment, water, and training," said Lake Ozark Fire Chief Gary A. Woodson. "We want to thank the citizens and

taxpayers for their support, which allowed us to provide additional equipment and services which enhanced our previous capabilities."

"The career and volunteer staff of the district have worked very hard over the last 3 years to achieve this rating."

ISO will grade the remainder of the Lake Ozark's fire district later this year.

"Residents should contact their insurance agents to find out if the improvement will have an impact on the premiums they now pay," added Woodson.

officials to contact the company when towns make changes in their fire-protection capability.

ISO's database contains fire-suppression information on more than 45,000 fire departments countrywide.

A leading source of information about risk, ISO provides data, analytics, and decision-support services to professionals in many fields, including insurance, finance, real estate, health services, government, human resources, and risk management.

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Lake Ozark Fire Chief Gary A. Woodson

ISO contacts nearly 100 communities a day across the United States to verify and update such information as municipal and fire-district boundaries, fire hydrant and fire-station locations and existence of automatic aid to ensure that insurance companies have the latest and most accurate data to correctly classify individual locations within a community.

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# Lake Ozark election

*continued from page 19*

Warrant Officer US Army Reserves. Graduate from Northeast Missouri University, a



**LARRY BUSCHJOST**

graduate from the FBI Academy and a graduate from Northwestern Traffic Institute.

"I was appointed to the Board of Aldermen to fill the present Mayor's position. I feel that the City of Lake Ozark is moving in the right direction with all the development that is starting in the very near future. We, the Board must work together to move the City away from its troubled past. I believe we have to work very diligently in resolving the issues before us."

"We have all the issues resolved on the last Audit, but we still have many more before us to resolve. We are making employees accountable. The Police Department has made great progress in becoming a respected agency again under the leadership of Chief Maples."

"We are also trying to hire a City Engineer to oversee the day-to-day operation of the Public Works Department and oversee the large development infrastructure coming online in the City."

"The Board has its work cut out for them to get the reputation of the City back to the level that is expected from our citizens."

**JEFF VANDONSEL**

1701 Bagnell Dam Blvd, Lake Ozark Current Alderman of Ward III and Mayor Pro-Tem.

"I am 54 years old and a native of the area born in Camdenton, Missouri. I married my high school sweetheart,

Donna, and have been very happily now for 36 years. I have 3 super children, all grown and with professional careers of their own, but the center of our lives now are our 9 wonderful grandchildren! After retiring from the corporate world we moved back to the Lake and purchased the Rockwood Resort Motel which is one of the very few remaining nostalgic mom-pop facilities remaining at the Lake. I became involved in the local city politics after witnessing the improper and unbelievable lack of proper guidance and protocol that was happening in the city at that time. The city was in complete shambles politically and financially, and was bordering on becoming the first city in



**JEFF VANDONSEL**

Missouri ever to become insolvent and declare bankruptcy, and deservedly was the brunt of many jokes and indeed the laughing stock of the Lake area."

"I have served on the Planning and Zoning Committee, and serve now on the Utility Commission as well as the City TIF Commission and the Finance Committee. I attend all meetings of all functioning city committees to stay abreast of what is going on and why."

"I am also one of the originators of the Bagnell Dam Strip Association and serve on the Board of the BDSA. The BDSA is a community based organization whose sole purpose is to direct and oversee the revitalization and redevelopment of the old downtown area known as the Bagnell Dam Strip."

"The planned developments in this city are at times overwhelming, and qualified and

dedicated oversight of them is very much needed to protect our citizen's interests and the aesthetics of our city and community. The face of Lake Ozark will completely change starting very soon, and it is important to make sure that it is done correctly to preserve our city's natural Ozark beauty and eclectic atmosphere."

"Probably the most important improvements that have occurred in the city of Lake Ozark since I have been an Alderman has been the complete turn around of the city's po-

litical and financial well-being and the respectability that it now deserves. There has been a complete revamping and rewriting of the city's code of ethics and operational procedures by which all officials and employees are bound to abide by."

"Things that have been accomplished in the past two years have been the fiscal control to get the city from operating year after year in the red. We have now the past two years ended the city coffers in the black. I have been adamantly

opposed to increasing the debt of the city on every point, and have opposed the easy use of the available MAMU funds that would do just that."

"The Public works dept has been invested in to update and give them the means necessary to operate efficiently. There have been changes in all departments of the city to bring them to a respectable and satisfactory level of performance. We have instituted several changes that have brought to City Hall a more qualified,

*continues on page 40*



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## Eldon student named 2008 Tech Prep Student of the Year

Tyler Griffith, Eldon, has been named the 2008 Heart of Missouri Technical Education Consortium (HOMTEC) Tech Prep Student of the Year.

As the HOMTEC winner, Tyler will be eligible for a \$500 scholarship to attend State Fair Community College, renewable for a maximum of two semesters. A reception to recognize all contestants will be held March 7 at the Capitol in Jefferson City.

Griffith, son of Donna Griffith, is a senior at Eldon Career Cen-

ter enrolled in the Business and Marketing programs.

Griffith has participated in job shadowing with state Sen. Carl Vogel and works at the Eldon McDonald's, where he has progressed from crew person to shift manager, motivating and overseeing a team of 20 employees.

He is described as honest, hard working, trustworthy, always prepared, respectful, an excellent student and a wonderful role model for his peers. Tyler's outstanding performance, ability to motivate students, and preparation for reaching his future goals made him an obvious choice to represent career and technical education for HOMTEC.

Griffith plans to major in Business Management at SFCC-Lake of the Ozarks, and then transfer to Columbia College to complete a master's degree. He would like to open his own real estate and mortgage loan business.

Tech Prep education in Missouri is an articulated two-year secondary and two-or-more-year post-secondary education program that integrates academic, vocational and technical instruction using work-based and work site learning where appropriate.

It provides technical preparation in at least one of the following career fields: arts and communication, business management and technology, health services, human services, industrial engineering technology, and agricultural and natural resources.

The Heart of Missouri Technical Education Consortium, located on SFCC's main campus, is one of 12 consortiums located throughout the state.



ter enrolled in the Business and Marketing programs.

He has held leadership roles in numerous organizations and committees, such as the Distributive Education Clubs of America (DECA), Future Business Leaders of America (FBLA), Students Against Destructive Decisions (SADD), an advisory panel for the Allstate Foundation's "Keep the Drive," and the Citizens for Quality Schools and Professional Learning Committees.

He also has participated in community food drives, adopting needy families for Christmas, volunteered at the Lee House for



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## Lake Regional announces three colors to protect patients

Adding another level of protection for local patients, Lake Regional Health System (LRHS) announced that it has joined hospitals across Missouri to adopt new standards to prevent medical confusion.

Over 90 percent of Missouri hospitals use colored wristbands as a means of quickly identifying important information about patients. A statewide survey by the Missouri Center for Patient Safety (MOCPS) found that wristbands are commonly used for alerts such as allergy warnings, fall risks or do-not-resuscitate orders.

However, prior to this summer, there was no standards in Missouri defining what colors identified which alert. Because many health professionals work in multiple facilities, they must memorize multiple, sometimes conflicting, meanings for colors.

The statewide survey by MOCPS identified 21 different colors which designated as many as 29 different clinical conditions. For example, seven separate colors are currently being used across Missouri to iden-

tify do-not-resuscitate orders.

To help prevent such an error locally, LRHS and other facilities statewide are accepting voluntary wristband standards. In the standards, a yellow wristband alerts a fall risk, a red band represents an allergy warning, and purple indicates do not resuscitate orders.

"Before the Center introduced these standards, there was no directive for hospitals to follow. With over 100 hospitals in each state, each was building its own system," says Rebecca Miller, executive Director of the Missouri Center for Patient Safety. "This consistent system will make it easier for healthcare personnel across the state to make their environment safer for patients," said Jan Dungan, Senior Vice President of Clinical Services at Lake Regional Health System.

Missouri is the eighth state to implement the wristband standards, and the only state in the Midwest to do so. The colors selected for the Missouri program are consistent with the majority of states who have developed a standard.



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## Lake Regional Welcomes family physician Linda Jabbari, D.O.

Family Practice physician Linda Jabbari, D.O., has started practice at the Camdenton Medical Center. Dr. Jabbari has twenty seven years of experience in family practice, and is board-certified in General Practice by the American Osteopathic Board.

Dr. Jabbari earned her Doctorate of Osteopathic Medicine from Kirksville College of Osteopathic Medicine (KCOM) in Kirksville, MO. She did her internship at KCOM as well. She received her undergraduate degree in biology from Truman State University.

Dr. Jabbari is a member of the American Osteopathic Association, The American College of Osteopathic General Practitioners, and the America College of Utilization Review and Quality



Assurance.

Dr. Jabbari is married and has two grown children. To schedule appointments with Dr. Jabbari, call Camdenton Medical Center at 573-346-5624.

## REALTOR appreciation day

All realtors are cordially invited to Osage Beach Premium Outlets, Tuesday, March 4, 2008. Realtors, present your company identification or payroll stub to receive a free VIP Coupon Book (\$5 value) at the Information Center located on Level 1 by the elevator next door to Big Dog Sportswear.

The first 25 that show identification will receive a free goodie bag. Refreshments will be served

at the Information Center Community Room from 11pm to 1pm.

Participating stores will be showcasing the newest fashions during the Fashion Show. Free giveaways will be awarded throughout the event.

Fashion Show and refreshments 11pm to 1pm

WHERE: Osage Beach Premium Outlets, 4540 Hwy. 54 Osage Beach, MO.

## Septagon fulfills expansion

Septagon Construction Company, a company that provides general contracting and construction management services to clients in Missouri and Iowa, continued its growth and expansion plans with the recent opening of its Osage Beach location at 3535 Hwy. 54, Suite 103.

"We were excited to create a full-time presence at the Lake with our office in Osage Beach," said Jack McIntosh, CEO of Septagon. "The Lake area has been a good market for us in the last few years, and we [look forward to] continued growth."

Septagon has constructed many projects in the Lake area including their new home in the Landmark Center, which was constructed in 2005, providing office spaces that range from 900 to 6,300 square feet.

Restaurant additions include Andy's Frozen Custard and Panera Bread, in Osage Beach. Septagon has partnered with The Lodge of Four Seasons to renovate numerous rooms including Roseberry's Cafe.

Mike Grefrath, general manager for Osage Beach, said he sees the company's expansion to Osage Beach as a great way "to build relationships within the community."

"[We are] excited that Mike Grefrath, who has been with Septagon for over 30 years, has taken on the management in [the Osage Beach] office," said McIntosh. "I know Mike will do a great job of servicing the customers in the Lake area."

For more information on the services offered by Septagon, please contact Mike Grefrath at 573-302-7577.





## SCORE announces spring workshops for small businesses

The Lake of the Ozarks Chapter of SCORE is sponsoring a series of four (4) management workshops that focus on the necessary skills and disciplines needed to successfully run a small business. These low-cost workshops can help you through many aspects of managing a successful business.

The four quality business education programs include:

**Keys to Getting the Business Going (March 13)** – Topics include how to get your business started, a review of the forms of ownership, minimizing risks, and more.

**Effective Marketing (March 27)** – Session covers components of successful marketing programs, understanding market trends, customers and competition and how to develop advertising and promotional strategies

**Finance for the Non-Financial Manager/Owner (April 10)** – The focus of this session to

provide an understanding of key methods for analyzing past performance, managing current performance as well as predicting future performance.

A Business Plan...Your Roadmap to Success (April 24) – This workshop pulls together all of the management disciplines. Find out how successful planning can significantly increase your chances for success and obtain an outline for developing Your Business Plan.

The workshop sessions are conducted at the Lake Career & Technical Center in Camdenton. All sessions are on Thursday evenings from 6:00 p.m. until 8:30 p.m. The cost is \$25 per person per session or a special price of \$80 for all four sessions.

For information and to register call the school at (573) 346-9271. For information only, contact the Lake of the Ozarks SCORE office at (573) 346-5441 or the chapter web site, [www.lakeozarkscore.org](http://www.lakeozarkscore.org).

## Laurie Sunrise Beach Rotary welcomes new members

The Laurie-Sunrise Beach Rotary is pleased to announce the induction of Troy Wormsley, Denise Decker, and Trish Morris.

Wormsley, owner of Osage River Bar and Grill, was sponsored by Rotary member Stan Field.

Decker, of Sage Payment Solutions is the developer of a new "Family Activities" website for the

Lake area ([lakefamilyresources.com](http://lakefamilyresources.com)) Field was also her sponsor.

Morris, owner with husband Kent, of K&T Guttering and Pirates Point was sponsored by Rotary member Julie Kiffin.

Rotary International is a service organization that has chapters around the world and has been a major player in the global effort to eradicate polio.

## Krantz and Associates present awards

Krantz & Associates RE/MAX Lake of the Ozarks gathered at Michael's 939 for their 1st annual awards event to recognize the team's accomplishments in 2007.

Awards were given to the agents for extraordinary sales goals met in the prior year. Sam Rhoades, Gerry Hammack and Jim Watson all received the Presidents Award for each having a sales volume between \$2 and \$5 million.

Gary Zeiger was presented with the Diamond Award designated by a sales volume between \$10 and \$15. This also earned him a company-wide resignation as #1 Team Member of RE/

MAX Lake of the Ozarks by having a 103% increase in volume from 2006. Jeff states, "Each agent works very hard and we congratulate them and want to celebrate their success."

The support staff Amanda Wood, Jill Krantz, Carrie Case, Melaine Bohning, Anna Cox and Bob Hampton were honored with plaques for their dedication to the team. "We have an incredible staff. They are the root of everyone's success," Jeff ends. Another notable accomplishment, was Jill Krantz's successful transition to a real estate agent in September. Jill currently works in Krantz & Associates' Condo Division.

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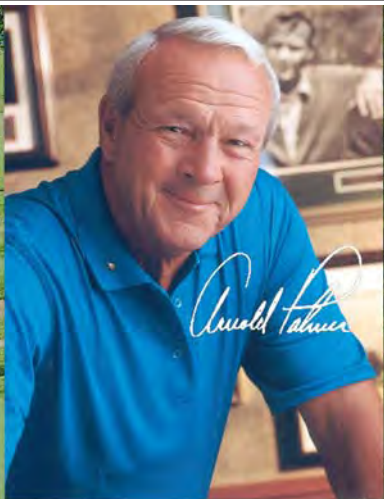


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## Glencove Marine recognizes two employees for service length

Glencove Marine is pleased to recognize two employees who have recently completed ten years of service with the company.

Troy Ernst began his career at Glencove Marine in January 1998. He is a salesman at the 3mm location off of Carol Road. He specializes in Formula boat sales, as well as Sunseeker yachts currently carried by Glencove Marine. Troy and his family currently reside in Lake Ozark, MO.

Barb Niedergerke also began her career at Glencove Marine in January 1998. She currently serves as office manager at the 3mm location off of Carol Road,

overseeing the accounts payable and co-op departments. Barb and her family currently reside in Osage Beach, MO.

Glencove Marine has five locations around the Lake of the Ozarks, providing boat and personal watercraft sales, service and rentals. Glencove Marine is a proud member of the Lake of the Ozarks Convention & Visitor's Bureau, Lake Area Chamber of Commerce, Better Business Bureau, Lake of the Ozarks Marine Dealers Association, Missouri Marine Dealers Association, National Marine Retailers Association, and Adopt the Shoreline.

## RE/MAX at the Lake has their Annual Children's Miracle Network Mardi Gras Fundraiser

RE/MAX at the Lake had their annual CMN Mardi Gras Fundraiser on Fat Tuesday and collected over \$2,000 in donations. Everyone enjoyed live music by Bill Mack's Westside Band, a wide selection of Cajun food and refreshments provided by all of the RE/MAX at the Lake agent's and assistants.

A special thanks to everyone that donated while at the event. If you would still like to make a donation, please make the check payable to CMN and mail to RE/MAX at the Lake, PO Box 111, Laurie, MO 65037. These donations go directly to the Children's Hospital in Columbia, MO.

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## 6th Annual Dog Parade and Fair at Osage Beach Premium Outlets Sat. April 26

**WHAT:** 6th Annual Dog Parade & Fair. The highlight of the event is a pet contest with prizes awarded for such categories as Cutest, Ugliest, Largest, Smallest, Longest, Shortest rail, Best Dressed, Best Trick, Most Obedient, Owner/Pet Look-Alike, Most Photogenic and Best Kisser.

Registration fee is \$5.00 per pet with proceeds donated to select local animal shelters. Participants will receive a photo of their pet along with a Doggie Bag containing a special pet treat and added savings at many of the outlet stores. Vendors specializing in pet care and pet serviced will be showcasing the latest in pet pampering.

**Pet Adoptions:** A variety of

great pets will be available for adoption during the event, courtesy of Dogwood Animal Shelter and S.T.A.F.F.

**Photos:** Free 4x6 photos of your pet will be provided by Images 2 Memories.

The event will be presented on the Plaza, level 1, in front of Big Dog Sportswear. The Pet Parade will stroll through the Center at 2pm. For more information call Big Dog Sportswear at (573) 348-1444.

Osage Beach Premium Outlets, 4540 Hwy. 54, Osage Beach, MO, (573) 348-2065.

For directions, operating hours and complete list of stores, visit [www.premiumoutlets.com/osage](http://www.premiumoutlets.com/osage)

## Easter Hop Easter Bunny at Osage Beach Premium Outlets Sat. March 8

The children's stores at Osage Beach Premium Outlets will be sponsoring an Easter Hop for children under 12 on Saturday, March 8, 11am - 2pm.

Start at Cold Stone Creamery where all children are offered a free 4x6 photo taken with the Easter Bunny and a complimentary goodie bag.

Participating children's stores will be offering free games and prizes. The hosting stores in-

clude Carter's, The Children's Place, Gap Outlet Kids and Baby, Gymboree Outlet, Hartstrings, Limited Too, OshKosh B'Gosh, Strasburg Children and Tommy Kids.

Osage Beach Premium Outlets 4540 Hwy. 54, Osage Beach, MO, (573) 348-2065.

For directions, operating hours and complete list of stores, visit [www.premiumoutlets.com/osage](http://www.premiumoutlets.com/osage).

## Business and Professional Women elect officers for 2008

Heart of the Ozarks Business and Professional Women announce Laura Gajda will serve as President; Melissa Carroll as Vice President, Nancy Dille as Secretary and Susie Carroll will serve as Treasurer.

"Since 1919, BPW/USA has been promoting equity for all women in the workplace through advocacy, education and information. Our Local BPW will continue to the address issues of concern to workingwomen in our community. We will be hosting several events throughout the year to raise awareness of these issues, provide networking opportunities and career development programs" said Gajda. The local BPW group will have

a booth at the March 1-2 Products and Services Show at the Country Club Hotel. Voter registration and BPW membership information will be available at the booth.

Heart of the Ozarks BPW meets the first Wednesday of every month. The meeting alternates between a lunch meeting at 11:00 am at Pickled Pete's, and an evening meeting at 5:30 p.m. at the Inn at the Grand Glaize. The next meeting is March 5 at Pickled Pete's at 11 am.

For more information on Business and Professional Women, contact Joni Walden, membership chair at [jwalden@yahoo.com](mailto:jwalden@yahoo.com) or 573 348-4708.

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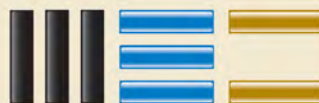
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The Lake Area Chamber of Commerce is proud to announce new member Vince Kolb Auto Sales and the opening of his second location in Lake Ozark, conveniently located at Bus. Hwy 54 and Hwy W. 573-964-2343 or visit [www.vincekolbauto.com](http://www.vincekolbauto.com). Pictured in the ribbon cutting along with service drivers are: 1st Row - Ralph Marcus, Sales Assoc.; Vince Kolb, Owner (w/scissors); Amy Kolb; Carmen & Paul Kolb; Charlie Zimmerman, Manager. 2nd Row - Larry LaDuke, US Bank; Randy Trau & Glenda Patton, R&G Properties.kol

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## America's Boating Course offered by Laurie Flotilla March 29

Sign up now to take the America's Boating Course.

Effective January 1, 2005, Boater Certification became a requirement for all boaters on the waterways of Missouri Lakes who are born on/after January 1, 1984. This law applies to all motorized watercraft. The America's Boating Course will meet requirements of the Missouri State Water Patrol for certification of "Operators must possess, on the vessel, a boating safety identification card prior to operating a vessel".

America's Boating Course Class is being offered to boaters by Laurie Flotilla 30-02 of the United States Coast Guard Auxiliary on Saturday, March 29, 2008 at the Lake Regional Hospital, Conference Room C, 54 Hospital Drive, Osage Beach.

The Day Class will begin at 8:00 AM with a break for lunch. The course is seven (7) chapters covering a wide range of subjects from "Know Your Boat, Before You Get Underway, Navigating the Waterways, The Legal Requirements of Boating, and more. For a complete description of the class click here. Review and Testing will be done at the end

of the day. The course is free, but the text and CD will cost \$25.00 per person, \$5.00 will go to the emergency room.

Pre-registration is required by Friday March 14, 2008 for the course.

Contact C. L. Prosser at 573-365-3399 or clp.uscga@charter.net for registration, more information and details.

Class is limited to 30 students.

Once the student has completed the course and has received their Certificate of Completion, they can apply for a Certification Card from the Missouri State Water Patrol.

Motorized boats/personal water craft owners - contact your insurance company as most will give a discount on your insurance. The saving alone on the insurance will usually pay for the course and you keep on saving.

Mail your check to USCG Auxiliary 30-02, c/o M. R. Snively, 90 Falls Point Drive, Unit 4A, Lake Ozark, MO 65049-6121.

For questions or more information, call 573-365-3399 or email clp.uscga@charter.net

## Make Plans to attend 2008 Lake Business Conference - March 25, 2008

Staying on top of the latest issues impacting business is a necessity in today's marketplace.

Does your company have an effective presence on the Internet? Do you know how to create a successful web strategy, and incorporate Internet marketing into your business? Do you know how to improve employee performance, make smart advertising decisions and secure the latest demographic numbers and trends for the Lake Area? Or perhaps you're thinking about starting a new business, but have no idea where to begin?

Don't despair answers to this issues and more will be the focus of a wide variety of sessions offered as part of

the 9th annual Lake Business Conference to be held March 25th at Tan-Tar-A Resort, Osage Beach.

Also hear from entrepreneur Shayne Mayes, founder of Onshore Technology Services, whose young company is bucking the trend of sending information technology jobs overseas. Listen and learn as Shayne shares his story in pursuit of the American dream - business owners.

This conference is a must attend for all Lake Area business owners, managers, supervisors and prospective entrepreneurs. Cost to attend is only \$50/person. To register call 573-346-2644 or go to www.lakebusinessconference.com



# LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

## REAL ESTATE COMMERCIAL

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

**MARINA, LAKEFRONT PROPERTY & BUSINESS.** Large cove at 5MM. Established business, large dock complex w/ newer high volume, fuel system. Booming boat rental business producing great cash flow. NEW 5,100 sq ft 3-level building right on the lake w/ Marine/C-Store & 3 residences. Includes 1-3/4 acre 2nd tier lot with 2BR/1BA apartment w/ office & service shop with room for expansion for storage or other facilities or magnificent views make it perfect for condos or town homes. This property will produce positive cash flow! Also includes +/- 26 acres behind property great for other development. \$1,750,000. MLS #3047192. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**COMMERCIAL BLDG & SALES LOT IN SUNRISE BEACH.** 9,000 sqft commercial building on busy hwy 5 frontage currently used as auto sales/service business, but could serve a variety of uses- or use what you need and divide/rent-out the rest. Metal construction with concrete floor, heat/ac

throughout, spacious showroom, large overhead door to roomy service bay area. The completely paved sales lot has new landscaping with tiered hwy frontage to display more vehicles. \$250/mo income from rental of small corner of lot. \$649,900. MLS #3046164. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**LAKEFRONT MARINA & C-STORE:** INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time & weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental & boat storage. 225' of LEVEL lakefront with deep water & almost 4 acres. Can easily be operated as-is or plenty of room to expand. Adjacent residence also available for add'l \$. MLS# 3040353. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR LEASE: DISTRIBUTION/WAREHOUSE/SERVICE CENTER:** 2,250 sqft commercial space located on busy hwy in the heart of Lake Ozark. Large open area with corner office- even has a view of the lake! Insulated/dry-walled & X-wide 9ft overhead door. Would work great for warehouse, distribution, service or variety of businesses. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: RETAIL/OFFICE STRIP CENTER** Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality

construction, great parking, front & back access. Adjacent lots available for expansion of existing bldg. Good tenants in place. \$529,000. MLS # 3040358. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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

**WELL ESTABLISHED, PROFITABLE, C-STORE/MINI MART.** Very busy traffic location with excellent visibility and vehicle access in popular, fast growing Lake of the Ozarks community. Strong fuel and inside sales producing fantastic cash flow. Loyal customer base and plenty of opportunities to expand. Call Bruce Adams 573 216 4690 Adams & Associates-RE/MAX Lake of the Ozarks 573 302 3620 www.Adams-Commercial.com.

**WATERFRONT RESTAURANT,** Popular restaurant, great location on 51MM, level lakefront main channel with boat dock's & swim beach. Established food/bar business on well maintained property with indoor & outdoor seating. Adjoining owner's home & 4-car garage included. Good well/septic system, tremendous Lake views, fast growing area. MLS# 3040355 \$749,900. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-

Commercial.com.

**BOAT RENTAL BUSINESS FOR SALE** Turn-key operation on busiest part of lake. Net verifiable cash flow to owner over \$125,000!!! Includes boat and wave runner inventory and lease of marina and dock facilities. This is an outstanding opportunity to make great money. \$390,000. Some owner financing possible. Full package available to qualified buyers w/ signed confidentiality agreement. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com

## REAL ESTATE RESIDENTIAL

**Lakefront Home, 3 BR, 3 BA,** Attached Garage, Quiet Deepwater Cove, 110 ft. LF, Dock, Seawall, Built in 2000, 7 mi. from Laurie. Asking \$299,900. All reasonable offers considered. 573-374-2309

**FOUR SEASONS CHARLESTON CONDO** Ideal Lakefront condo, 6 steps you're in 3br/3ba 1500 sq. ft. Large master bedroom, New AC & Furnace, 4seasons deck, cable and internet 12x30 slip, on property boat ramp at 12mm on HH \$168,000, Call Charlene at 314-849-4542 or 314 650-9171 ccharleston@mindspring.com

**BEAUTIFUL, WELL-MAINTAINED** newly updated 3BR; 2.5BA lakefront home with new encapsulated dock located at the 18.5MM off Lake Road 54-22 in Osage Beach. A must see! For more info visit www.4605 SunsetDrive.com or call Jeff (314) 306-4017.

**LAKEFRONT/GOLFCOURSE CONDO!** Unit 1C Old Kinderhook Condo, Camdenton This is a gorgeous street level walk-in 1100

SF, 2BR/2BA unit with a breathtaking channel view of the Niangua Arm of the Lake. Includes a 12x28 slip, Steel and concrete construction, mostly furnished granite counter tops, screened porch, all in a small complex of just 15 units. Tom Weiskopf Golf Course, Plaza III Steakhouse, Clubhouse, Tennis Courts, and Pool. MLS#3045837 \$239,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @ 280-0170 or 1-877-365-cme1

**SOUTHWOOD SHORES TURNKEY** /w/Slip! 1A 43 Southwood Shores Condo, Lake Ozark, Turnkey 2BR/2BA immaculate unit, excellent rental history, 10x20 covered slip. Just 5 steps into unit. Indoor & outdoor pools, clubhouse w/hot tub, tennis, playground & boat launch. Located just off State Highway HH, full service grocery, fine restaurants and entertainment nearby. MLS#3046986 \$135,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @ 280-0170 or 1-877-365-cme1

## LOTS FOR SALE

**2500 FEET OF LAKEFRONT ZONED R-3!** Pier Thirty One Road, Camdenton, 2,500 Feet of Lakefront and 23.50 +/- Acres overlooking the Best View at The Lake. This Development Parcel has History, Acreage, Lakefront, and Easy Access from Highway 5, known as "Lover's Leap". Zoned R-3, this would be an excellent location for future development of Luxury Homes, or Condominiums/Villas. MLS#3047464 \$1,750,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @ 280-0170 or 1-877-365-cme1ING property for sale. Hwy 54 frontage. '07 remodeled home included. 3 bed, 2 bath lake front house for sale or rent. Y road. Osage Schools. '07 remodel. Call Monica Vincent, Agent, Community Real Estate. 573-280-9939.

# Boating

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# The City of Lake Ozark will host Board of Alderman Elections April 8

*continued from page 29*  
professional, responsible and courteous staffing."

"Implementation of the volumetric utilities. Although for some it was a big pill to swallow, but it had to occur to bring the city utilities to an acceptable operating level. The utilities, water and sewer, are now operating in the black and most importantly, the debt service of the utilities have been decreased to approximately 32% from over 45%! This is important in more ways than one, but the biggest reason is this allows the city to invest more into the infrastructure to meet the needs of the citizens and our growing community. I have also opposed all attempts to increase utility rates since the initial inception of volumetric billing."

"Everyone appreciates and welcomes the positive change in the past two years in the Lake Ozark police department and the great service that the new police Chief Maples has done for our city, but we also invested prudently in the police dept. to promote further improvements and bring it up-to-date with things such as computers, uniforms, as well as new vehicles and equipment."

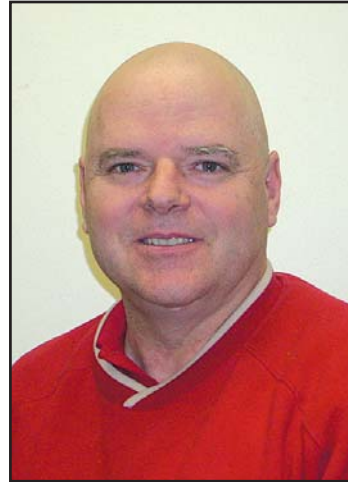
"Development is the big breakfast subject here in Lake Ozark, and I have worked very closely with the various developers to make sure that the planned developments are kept in the best interests of the city and also by demanding architectural and de-

sign guidelines that any developments in our city will respect and be required to compliment the natural beauty, and preserve the eclectic Ozark heritage of our community. Also improvement and expansion of the city's infrastructure, which the city obviously does not have the resources now to do, have been successfully negotiated with developers to bear the costs of the improvements not only in their respective areas but elsewhere in the city as well. In short, major water and sewer improvements will be done at no cost to the citizens of Lake Ozark."

"I have the experience and the past record of performance that shows that it is my vision to see this city become what it has the potential to become. The city is now operating modestly in the black, and is not now the brunt of jokes, nor the laughing stock of the lake area anymore. In fact I believe most are in wonderment as to how we have turned the tide in such a short time. I am proud to have been a big part of that transformation. I would very much appreciate your continued support, and your vote, so we may continue the progress we have accomplished the past two years in our town. There has been tremendous improvement, but we still have some issues yet to resolve and a long way to go, but our city is finally on the move now!"

## KERRY GRAY

271 Fishhaven Road, Lake Ozark Alderman Ward III. Full time Lake Resident for the last nine years, and moved here from Michigan.



KERRY GRAY

Single with an 18 year old daughter and a five year old daughter. Works at the Lodge of the Four Seasons as the Audio/Visual Manager since 2001. Worked in broadcast, radio and video production for the last 20 years. Graduate of American Institute of Business in Iowa with a Business Degree. Graduate of the Art Institute of Fort Lauderdale in music and video production.

"I was an Alderman for two years from May of 2005 to May of 2007. I was involved during many of the rate increases, which were necessary at the time to meet the obligations of the City, and now I'd like to be a part of reevaluating those to see if it is possible to reduce some of those rate increases. I also was involved

when we declared some of the areas blighted for TIFs and CDDs, and now I want to make sure we don't actually get to the point of eminent domain."

"I believe I represent the people - the homeowners and existing business owners. If there were a situation where I had to choose between outside development and existing residents and businesses, I would vote on the side of those already here."

"There are huge plans out there. I hope they all work out, but am not sure



JINA QUATTRUCCI

they can in the immediate future. Long term, I believe many of the new proposals will come to fruition, but we have to be careful of how much, how fast."

## JINA QUATTRUCCI

311 Thornsberry Rd, Lake Ozark, Alderman Ward III. Lived here for the last 14 years and moved here from St. Louis City. Single with a grown son graduated from

School of the Osage and college attendee at Linn Tech. Worked for the Department of Corrections at Missouri State Penitentiary as a Corrections Officer for eight years. Worked for Camden County for a short time.

Now owns her own cleaning service, "Jina's Cleaning Company". Also part-time with Lang and Associates Security Company for the last three years.

"I have been an active attendee of City Council meetings for years now and would like to see change in the way business is run."

"Taxes just keep going up and up, utilities keep going up and up. We are not tourists, and I don't feel it's fair that our full-time citizens have to bear the brunt of the tourist tax. The water bills keep rising, but no one is doing anything to fix the problems. I don't think that life-long residents of Lake Ozark should be charged the \$1,000 to \$2,000 new hook-up fee. New residents are a different story."

"I'm excited about the progress below the Dam on the old Ameren UE property. I see that bringing a lot of new jobs to the area, as well as a more family appropriate atmosphere to the Strip area."

"I consider myself progressive as far as growth in Lake Ozark. I want to see a brighter future with more opportunities for my grandchildren right here locally."

"I will be a fair Alderman and one who will always side on the citizens' side."

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