

LAKE OF THE OZARKS BUSINESS JOURNAL

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 3

MARCH, 2010

Lake group looks to dispel bad press

by Nancy Hogland

Thanks to the efforts of the Citizens for Preservation of Lake of the Ozarks, several thousand people have been, and will continue to be, reached with the message that not only is Lake of the Ozarks one of the most tested lakes in Missouri, three years of tests have confirmed the water quality is good.

The group, formed in early February in response to several incomplete or inaccurate reports released about the Lake quality, developed a website and provided flyers for distribution to those who attended Overland Park and St. Louis boat shows.

"The feedback we've received has been phenomenal," said Trish Creach, executive director of the Lake Area Chamber of Commerce and a member of the citizens group. "Business owners and organizations now have something at their fingertips that they can use to combat the negative stories that have been circulating because of one bad set of results."

The website includes several quotes from experts in their field and nine things people need to know about Lake of the Ozarks, E. coli and water quality, including a statement that "Lake of the Ozarks is healthy and safe."

Test results submitted by the Department of Natural Resources and Lake of the Ozarks Watershed Alliance (LOWA) confirm that statement.

A report prepared by the entities showed that of the 350 water

samples collected between May 1 and Oct. 30, 2007, the first year for Lake-wide testing, only eight contained E. coli levels exceeding the U.S. Environmental Protection Agency's (EPA) recommended maximum level of 235 E. coli colonies per 100 milliliters of water for swimming areas. The geometric mean, a statistical method of combining data to reduce the effect of extremely high and low values that can bias results, was 5.0 for the year. The state water quality standard for safe swimming is a geometric mean of 126 E. coli colonies per 100 milliliters of water during the entire recreational season.

nine elevated samples.

While results show 2009 water tests reflected slightly higher averages, officials said inclement weather was responsible for one set of higher-than-acceptable readings and that skewed the entire season's readings.

According to a LOWA report, only four of the 14 coves tested in May were below what the EPA considers "safe." However, LOWA blamed the May problems on the 2.03 inches of rain that fell within a 48-hour period preceding testing, stating, "Heavy rainfall had obviously washed waste material into the lake during the first sampling in May."

of 50 problematic and October tests came back with no areas testing above the EPA standard for safety, it was that May spike that many focused on, Creach said.

"And that's too bad because our geometric mean for the year was only 8.8 and that shows that our Lake is safe. We are approaching our fourth year of testing and will continue to work on improving ways to share that data because our Lake is clean and we want our residents and visitors to know that," she said.

Creach said the group is also exploring the cost of more detailed tests to determine the



A golfer waves thanks from the green while playing golf at one of the Lake's many courses.

Testing during the 2008 recreational season also found E. coli levels well within the standards for swimming. Based on the more than 320 samples taken, the lake had an overall geometric mean of 7.6 E. coli colonies per 100 milliliters of water with just

Although DNR reports show June testing turned up just five sites with E. coli levels in excess of federal standards; July tests located only one problem; August testing found no samples with excessive E. coli levels; September tests found one sample out

source and type of any E. coli that may show up in future tests and looking into the feasibility of tests that would yield quicker results.

For more information visit the website at www.lakewaterquality.org.

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160 N. Hwy 42, Kaiser MO 65047

Time to be counted

by Nancy Hogland

Although reports from the U.S. Census Bureau show that Camden County has the lowest percentage of mail-back responses to questionnaire, officials said it may not be as bad as it seems.

Both Assistant Regional Census Manager Rich Gerdes and Jerry Taylor, who heads up the Columbia, Mo. Census office, said the 39-percent response rate was based on the number of homes counted in the area rather than the number of residents.

"And that can be a problem because many, many homes in that area are second homes and not occupied on a year-round basis. Its kind-of a quirk in the system," Taylor said.

He said that last year canvassers equipped with GPS systems traveled down every gravel road and dirt path they could find in order to pinpoint the location of all existing houses. All of the Camden County homes and a large portion of the homes in Miller and Morgan counties will be visited this spring by Census employees who will be hand-delivering the forms, leaving them where they'll be easily found by homeowners but not be conspicuous to potential burglars.

"We're asking that everyone mail them back – even second home owners who don't live at the Lake. We would just like them to enter 'Zero' as the number of occupants or jot down a note that they don't live in the area and that they already filled a Census form out in their home town," said Gerdes, adding that to be considered a full-time resident, the person must reside in the home more than six months of the year. "So college students who live at the Lake nine months out of the year and then go home in the summer need to list their Lake address as their home –

not their parents' address, as do snowbirds who winter in Arizona or Florida."

He said they are asking for the forms to be returned by April 1. Those that aren't returned will result in a follow-up home visit by a Census worker.

"And we won't give up until we know we've reached everyone," Gerdes promised. "The Census takers will be working day time, evening and weekends in an attempt to catch every person. If all else fails, we'll even attempt to talk to a neighbor to see if the house is occupied on a full-time basis. It's too important to skip people."

He said not only is the political power of a state determined by the number of its residents, some \$400 billion in funding is based on the final tally.

"This count will decide if Missouri should add or subtract from the House of Representatives. It will also determine the amount of money that's made available for free lunches at the schools, roads, funding for day-care centers – you name it. We want to make sure we count every single person so Missouri gets every bit of money it's qualified to receive," Gerdes said.

For those who need help filling out the Census form, Gerdes said more than a dozen "Be Counted" sites will be established around the area. The locations of those sites will be advertised as soon as they are finalized, Taylor said.

To ensure quick but thorough coverage of the area, approximately 1,000 people will be hired to cover a 14-county area in mid-Missouri, with many of those working in Camden, Miller and Morgan counties. Another 1,000 will be hired for the Springfield coverage area. To be considered, job seekers should call 866-861-2010.

"Callers will be asked to enter

their zip codes and then they'll be asked to take a short test over the phone to judge their abilities and knowledge of the area. If they qualify for a position, they'll then have to undergo a background check and FBI fingerprinting check to make sure they're not detrimental to the community," he said. "We don't care if someone has had a parking ticket but we sure don't want registered sex offenders out visiting houses."

He said while the jobs are temporary, many will last until fall. The rate of pay ranges from \$9 to \$15 per hour plus mileage.

From the Census Bureau:

The official U.S. Census, described in Article I, Section 2 of the Constitution, calls for an actual enumeration of the people every 10 years to be used for apportionment of seats in the House of Representatives. The first official Census was conducted in 1790 under Thomas Jefferson, who was the Secretary of State. That census, taken by U.S. marshals on horseback, counted 3.9 million inhabitants.

•In 2000, the U.S. population was set at 281,424,602.

•In 2008 the estimated population of Camden County was 40,664 (a 9.8 percent growth over 2000). The same year, Missouri's population was at 5,911,605 (a 5.6 percent growth over 2000).

•Persons 18 and younger make up 19.9 percent of the Camden County population; 24.2 percent statewide

•Persons 65 and older account for 19.7 percent of the county as opposed to 13.4 percent statewide

•The total number of Camden County housing units in 2007 was 35,577 – a 6.3 percent growth over 2000

•The homeownership rate has remained steady over the past several years at 82.2 percent.



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Snow way! Road district once again cautions drivers

by Nancy Hogland

It was Jeremy Duncan's first night behind the wheel of the massive plow. Snow was dumping from the sky faster than the crews could remove it but Duncan was determined to keep his section of Horseshoe Bend cleared.

While a thick cloud of snow swirled around him, he diligently kept his eyes focused on the road ahead, straining to spot anything that may be in his path. Then suddenly, out of the corner of his eye, Duncan saw him – an elderly man shoveling his driveway - in the middle of

the night! Duncan eased off the gas pedal and pulled back on the lever to change the direction of the blade – but it was too little, too late. He left behind a mound of snow at the edge of the newly cleared driveway.

"After I passed by, I looked in my mirror and saw the man

waving at me so I stopped. This was my first time doing this and I didn't know what to expect," Duncan explained, adding that while the incident occurred years ago, he remembered it as if it were yesterday. "The next thing I know, the guy was up in the cab with me, cussing me out like a dog! He yelled and waved his finger in my face and called me every name he could think of for several minutes before finally getting out."

The 11-member crew of the Horseshoe Bend Special Road District nodded in agreement as Duncan spoke. They all had experienced similar problems. And although the area is nearing the end of the snow season, because March snow is common, road district officials hoped they could get their message out before a serious incident occurred.

"It's a situation where we're darned if we do, darned if we don't," Tim Borrett quipped. "Everyone wants us to go slow but they all want us to hurry up and get to their streets! Everyone wants their streets clear but they don't want us to pile

that snow in front of their place. There's no way to make everybody happy in this job!"

Ralph Briese remembered a day he made one man particularly unhappy.

"I was driving slow and I was watching because I was approaching a business entrance. All of a sudden, just as I passed by, this guy stepped out from around the corner of the building and wham – he was covered from head to foot! And it was the worst kind of snow – wet and slushy," Briese said, adding that while the businessman wasn't exactly angry when Briese went back to apologize, it was clear that he wasn't too happy about being turned into a "snowman."

Mark Dabbs recalled the night he "took out Frosty."

"It was very dark, it was snowing hard and I could barely see. I was driving along and all of a sudden I saw a hat and coat flying through the air," he said, adding that after pulling to a stop, jumping out of his truck and running back to the scene of the "accident," he found that he had plowed down a snowman

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Horseshoe Bend Special Road District crew members (left to right, back) Dale Moon, Ralph Briese, Tim Borrett, Ryan Cochran, Brandon Kissinger, Randy Cerny, T.J. Moore, Mark Dabbs, Bill Duncan and Jeremy Duncan; and (front) Jeremy Duncan, foreman; and Kevin Luttrell, acting superintendent; have tips to help residents stay safe thru rest of winter weather. Nancy Hogland photo.

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Local business picture is improving

by Nancy Hogland

While much of the nation continues to struggle as a result of the economic downturn, things are starting to pick up in the Lake area.

James R. Dickerson, chairman of the Workforce Investment Board, which oversees eight Career Centers in the 19-county Central Region of the Missouri Division of Workforce Development, said the

Camdenton Center had six job openings in late January. One month later, that number had grown to 128.

"And that was just for the Camdenton office. Within a 50 mile radius, we had 422 job openings. The job situation is certainly better than it has been for the past several months," he said, adding that while the office consistently saw a need for medical posi-

tions, recently the job pool was becoming more diverse. "We're not yet seeing construction jobs, but we expect to see that improve in the near future."

Dickerson said in addition to the return of tourism-related jobs, a factory in Jefferson City that is adding a whole new line will soon also add 100 employees to their payroll.

"For those that live in the northern half of Camden-

County and in Miller County, that's very good news," he said. "I can definitely say that things are 'up and coming' for the area."

City officials also had good news.

Last month, Osage Beach aldermen approved rezoning that will allow construction of a private corporate retreat consisting of 78 town homes; a clubhouse, administrative office and maintenance building; and recreation facilities. The property, located off Dude Ranch Road between the Bronx and Ledges condominiums, was originally the site of the proposed Diamond Pointe development.

City Planner Carey Patterson said the new property owner, Reinvestment Enterprises, LLC/Dot Foods, Inc., is hoping to begin work on the project as soon as possible. In late February they were in the process of putting together a bid packet.

"We're not sure yet who will get the construction jobs but they aren't shutting out local labor so there's a good chance that some of our workers could be back to work soon," he said, adding that it was a "given" that Lake-area concrete companies and other suppliers would benefit by the development.

Patterson said the city was also excited that the Veteran's Administration would be opening a 5,300-square-foot clinic in the Executive Park on the western edge of town.

Nathan Witt, voluntary service officer at the Harry S. Truman Memorial Veterans' Hospital in Columbia, said the

Lake of the Ozarks Community Based Outpatient Clinic will actually be a relocation of the clinic currently operating in Camdenton.

"Due to the weather we're not able to provide a date that the clinic will move to this new location. As you would guess, it has been causing delays in the construction process," he said, adding that, once opened, services will include primary care and behavioral health with individual, group and tele-psych services via video conferencing. Currently, there are approximately 2,605 veterans utilizing the clinic.

Patterson said in addition to the new building, he's also talked to several people who are making improvements to some of the vacant buildings and occupied businesses that line Highway 54.

"They're looking at doing some upgrades and renovations to make them more attractive," he said, adding that city officials were excited to see several new businesses move into town.

This month, Lazer Force, an indoor, black-lighted laser tag arena, will be opening at 5473 Highway 54. Owner Ron Wilson said hours will be limited to weekends only until summer arrives when the attraction will be open seven days a week.

Other additions include Rejuvenate Mind Body & Soul Hotel Supply, to locate at 4708 Hwy. 54; Lake TV 32, LLC, based at 5032 Hwy. 54; Wake Effects, LLC to be located at 4773 Hwy 54; V. V. Nails in Suite 6 at 3715 Hwy. 54 and Your Way Detailing at 6164 Hwy. 54.

continues on page 5

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Local business picture is improving

continued from page 4

Business in Lake Ozark is looking up as well.

Last month aldermen approved a special use permit that allowed Lake Ozark Helicopter to move its base of operations to the parking lot of Paul's Supermarket at the cor-

ner of Bagnell Dam Boulevard and State Road MM. Under the permit, the company will be allowed to erect a building to house an office, waiting area and also act as a hangar when needed.

Owner Jerry Bice said he began looking for a new loca-

tion after learning the spot they were leasing could either be sold or taken by the bank and under new ownership, his lease would be void. He said because they were happy with the number of customers that took advantage of the tour service, they hoped to stay in Lake Ozark. The helicopter service plans to be up and running by the start of tourist season.

Building Inspector Charles Misenheimer said crews also

have been put to work remodeling and finishing the interior of the Elliott building next to Break Time on Bagnell Dam Boulevard. When completed, the facility will house an upscale furniture store, real estate office and interior design firm.

Just a quarter mile away, Ozark Yacht Club is constructing a 1,100-square-foot showroom and offices to complement its waterfront location off

Flynn Road.

"The biggest project we've got going though is Eagle's Landing, Gary Prewitt's shopping center, which, we think, will be moving forward this year. That's the one that's really going to make a difference not just the city but to the entire area," Misenheimer said.

Although Alderman Jeff Van Donsel said he couldn't go into detail, he said he and others on the Bagnell Dam Strip Association (BDSA) were hopeful there soon would be forward movement on the Strip project as well.

cont. on page 21



Both state and city officials agreed, the Lake area should expect to soon see an improvement in the employment picture. Construction of Ozark Yacht Club's new showroom on Bagnell Dam Boulevard is a sign of good things to come. Nancy Hogland photo.

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LAKE REGIONAL
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Lake Regional welcomes Dr. Cooper to Hospitalist team

Lake Regional Health System is pleased to welcome Wayne Cooper, M.D., to its hospitalist team. Hospitalists specialize in treating inpatients, from admission to discharge. Because the lake is a tourist destination, Lake Regional's seven hospitalists treat many patients who may not have immediate access to their family doctors.

"I have always enjoyed hospital work and taking care of patients with acute problems," Dr. Cooper said. "It's very rewarding to be back at Lake Regional in that capacity and working with an excellent support staff."

Originally from Kentucky, Dr. Cooper moved to the lake area in 1981 to work in Lake Regional's Emergency Department. Previously, he served at the Campus Crusade for Christ's Village Health Worker Training Center in Baugio City, Philippines, from 1977 to 1980. He graduated from the University of Kentucky College of Medicine in Lexington and completed an internship at the University of Louisville.

Before joining Lake Regional's hospitalist team, Dr. Cooper

was in private practice in Camdenton for 23 years. He also has served as state representative for the 155th district since 2002 and donates his time to Medical Missions for Christ Community Health Center, a free clinic in Camdenton.

The medical staff at Lake Regional Health System includes nearly 90 physicians who provide primary and specialty care for lake-area residents and visitors. For more information or to view physician profiles, visit lakeregional.com.



Dr. Wayne Cooper

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Lake Regional Hospital Foundation receives donation from Christmas for Kids

The Lake Regional Hospital Foundation recently received \$3,500 from Lake Area Christmas for Kids. The funds, raised at the December 2009 event, will be used by Lake Regional's Speech Therapy department to purchase the Interactive Metronome® program. The IM helps children with learning and developmental disorders, as well as adult neuro-rehabilitation patients.

"We thank the Christmas for Kids Committee for their generous donation," said Lake Regional Hospital Foundation Director Terri Hall, CTFA. "Because of their contribution, Lake Regional soon will offer area children and others the latest in speech therapy and neuro-rehabilitation technology."

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cessing training system that focuses on synchronizing a rhythmic sequence of movements of the hands and feet in response to a tone played through ear phones.

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"Insurance Talk"

with **Margi Hamlin of Golden Rule Insurance**

Cut costs of insuring your teen driver

Many teenagers count the days until they can get behind the wheel of the family car. Parents do as well, but for many different reasons. For the teens, it means freedom. For the parents, it means sleepless nights and lighter wallets. Parents concerns are valid. The National Traffic Safety Administration reports drivers under 25 are four times as likely as older drivers to be involved in an accident. As a result, adding a 16-year-old driver to your auto policy can make premiums increase dramatically. Fortunately, you can take steps to rein in premium increases.

Some parents want all the latest safety features for their kids, or they want to give a current car to their teen and replace it with something new. New cars cost a lot more to insure than older cars. If you really want to contain your overall insurance cost, don't buy a new vehicle or sports vehicle for yourself or your teen until they are at least 21-years-old. Assuming you and your spouse have a good claims record, you're probably better off simply adding your teen driver to your own policy and paying the increased premium.

On the other hand, if your driving record leaves a lot to be desired or you drive expensive cars, it may be cost effective to get your teen a separate policy. As your teen becomes a twenty-something, it's worth checking whether he or she should move to a separate policy.

In general, you're better off keeping the teen on your policy, rather than a policy of his/her own. But if your child will have his/her own car, you might want to get quotes for both approaches, just to make sure. Find out how your insurer assigns drivers to your ve-



Margi Hamlin

hicles. This differs from insurer to insurer and can make a huge difference in the premium you pay. Some companies allow you to make the choice of assigning drivers to cars. Let your insurance company know if your child has a B or better grade average. Studies have shown a correlation between good students and responsible drivers, so many offer good-student discounts, which typically range from 5 percent to 10 percent.

Some insurers offer "safe driver programs." Teen participants in these programs sign contracts stating that they won't, for instance, drink and drive. If your teenager completes the program, you may be able to cut another percentage from your increase.

Finally, you may be eligible for lower premiums once your teen heads to college. Many insurers will reduce rates for students attending school at least 100 miles away from home who don't have a car on campus.

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

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Senate update with Carl Vogel

Occasionally a bill is introduced which makes us ponder why it wasn't considered earlier. Such is the case with legislation which would help protect Missouri drivers from out-of-state motorists who fail to carry liability insurance. Since most of Missouri's population live near adjoining states, it is not uncommon for accidents to involve drivers from outside Missouri.

All states, including Missouri, have minimum liability laws. The required amount of insurance varies from state to state, but all require at least some level of protection in case of an accident. However, due to a quirk in Missouri law, there is no penalty for an out-of-state driver not carrying liability insurance.

This situation came to light last year when a driver from Joplin was hit by an uninsured motorist from Oklahoma. Although the Oklahoma driver was clearly at fault, he could only be ticketed for reckless driving. The Joplin driver, whose car was nearly totaled, could only watch in dismay as the other driver entered his

vehicle and drove away.

The proposed legislation would require out-of-state drivers to comply with their states' liability insurance laws when driving in Missouri. If they are found to be out of compliance, they could be found guilty of a Class C misdemeanor and have their driving privileges revoked in Missouri. Additionally, the Missouri Department of Revenue would be required to notify their domicile state of the violation.

While the legislation itself would not provide immediate relief for Missouri drivers victimized by out-of-state motorists, it would provide a means of penalizing those driving without insurance. Similar bills have been filed in both the House and Senate.

This week the Senate debated the well publicized issue of ethics reform. One proposal would impose a moratorium on retired legislators from becoming lobbyists or state employees. Another would require more extensive disclosure of financial interests from legislators

and staff. In the House, legislation has been proposed which would subject legislators to random drug testing. Much of the interest in ethics legislation has been spurred by recent arrests and convictions of sitting legislators as well as reports of pending FBI investigations and grand jury testimony.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101, or 573-751-2076, or carl_vogel@senate.mo.gov for your question, comments, or advice.



State Senator Carl Vogel
District 6

Chuck Purgason's Senate Report



State Senator Chuck Purgason
District 33

"The principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale." - Thomas Jefferson, letter to John Taylor, May 28, 1816

As I mentioned in a previous column, the Governor and the House and Senate budget leaders have agreed upon the revised consensus revenue estimate (CRE) for the remainder of this fiscal year which ends on June

30, 2010, predicting that revenues will be 6.4% less than expected at \$6.97 billion in general revenue. The fiscal year 2010 budget was passed based upon an overly optimistic revenue estimate of \$7.76 billion.

They also agreed upon the consensus revenue estimate for the next budget year which begins on July 1, 2010, suggesting a growth in state general revenue collections of 3.5% resulting in \$7.223 billion of general revenue.

It was revealed last week that January revenues are 22.36% less than they were in January of last year with year to date revenue collections now falling to a negative 12.55% down from 10.5% last month year to date. As a result, Governor Nixon announced another round of withholds from the current budget of \$74 million.

Unlike Congress, we must have a balanced budget. The state of Missouri can't print money to satisfy unrestrained and politically motivated spending habits - even in an election year. To have a balanced budget, the General As-

sembly and the governor's office must build a state budget at or, preferably, below that target.

The Governor's budget proposal would spend \$8.317 billion of general revenue, a number that exceeds the agreed upon CRE by \$1.09 billion, or 15% - this is not a balanced budget proposal. The governor would pay for these excessive increases with federal "stimulus" money, which I contend is federal "dependence" money. This money, which Missouri is expected to receive, is about \$900 million plus a phantom \$300 million that might come from the federal government even though the legislation has not been passed by Congress yet.

After years of fiscal discipline, a budget is now being proposed that relies on significant one-time monies that may or may not materialize. Our budget difficulties earlier this decade stemmed from uncontrolled spending that relied on one-time monies. This can't be done, but politicians are often afraid of making the difficult decisions that require discipline,

because they fear unpopularity, especially in an election year like this one.

The disciplined decisions of the past few years have put Missouri in better financial position to weather this economic downturn than most states. Missouri remains one of only seven states that still have a triple-A bond rating from the three major bond rating agencies.

The proposed budget suggests that \$900 million of one-time monies be used to pay for ongoing operating costs of government and its programs. This money will not be available next year.

It may be considered good politics by some, but it is lousy fiscal policy. We can't allow the federal "stimulus" to lead us down the path to ever more federal dependency and greater threats to the pocketbooks of Missourians.

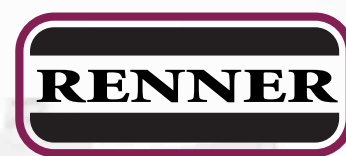
How out of touch with our existing economic situation can we be to accept a budget that requires 15% more in general revenue knowing that we are currently experiencing 9.6% unemployment

in Missouri? It just won't happen - even the 3.5% CRE is too high and is setting us up for even bigger budget problems next year and for years after.

This is a time for restraint, a time to prioritize, and a time to drive efficiencies into the state bureaucracy. It is a time to shed the hindrances that hold back innovation and invention, a time to empower Missourians to build dreams, not sustain them where they are.

People are outraged with the unparalleled and unabated spending spree in Washington, D.C., that denies the economic reality that we live in. Missouri cannot, and must not, follow in those footsteps.

As always, I appreciate hearing your comments, opinions, and concerns. I can be reached in Jefferson City at (573)751-1882, you can e-mail me at chuck.purgason@senate.mo.gov or you can write to me by regular mail at 201 West Capitol Avenue, Room 420, Jefferson City, Mo 65101.



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Majestic Point Foreclosure. Gated condo complex. Very nice channel view. Large and spacious 3 bedroom, 3 bath condo with a 12x32 boat slip. Unfinished building next door has been purchased and should be marketed in the near future. This unit is priced to sell and won't last long. MLS 3067030 \$199,000

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Linn Creek Foreclosure. Nice 5 bedroom, 3 bath Ranch style home in Whispering Hills Subdivision. Roomy 2800 sq. ft. with good storage throughout. Nice setting, wooded backyard and level front yard. Home has new carpet and some updated fixtures. Home shows very well. At \$60/sq ft, this is a bargain! MLS 3066698 \$168,900

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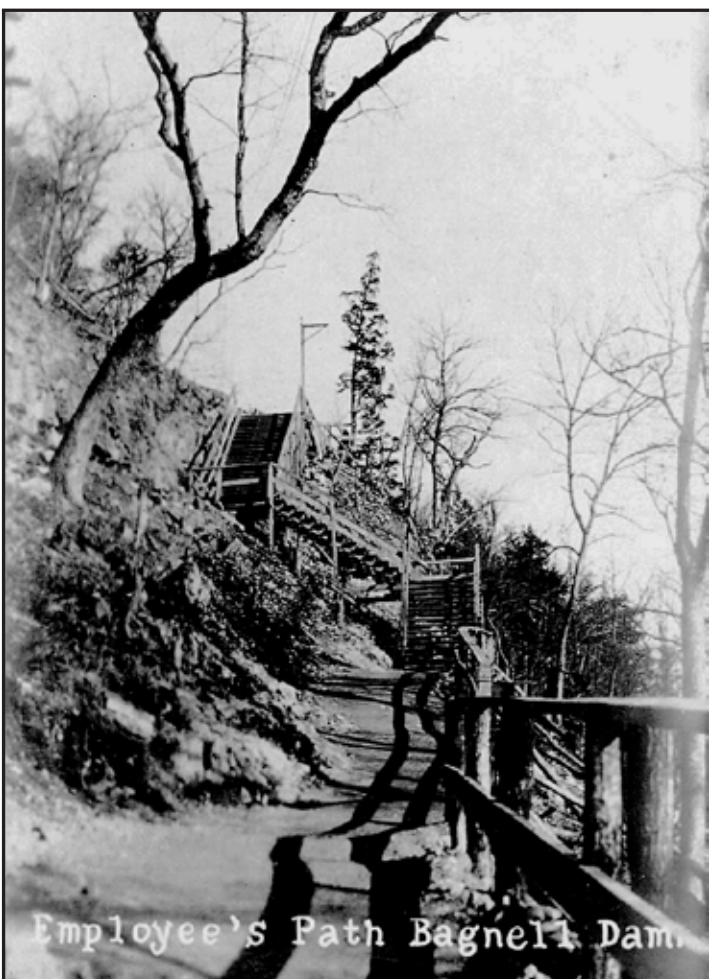
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Osage Beach Foreclosure. Very nice 3,300 sq ft., 4 BR, 3 BA home in Stone Brooke Subdivision, close to amenities such as HyVee, Target, Marshalls, doctors and dining. Home needs very little to be ready for use. In good overall condition! Subdivision has community pool. Home has good custom features and is surrounded by nice custom homes. MLS 3065967 \$184,900

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



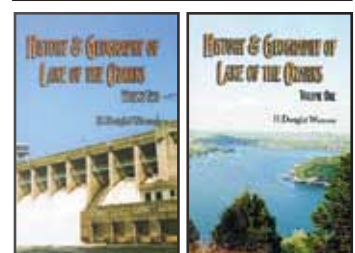
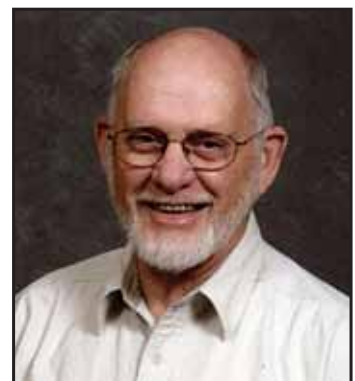
THE EMPLOYEE'S PATH

During the 22 months that Bagnell Dam was under construction – from August 1929 to May 1931 – a photographer, hired by Union Electric, documented the Dam's construction. Today, the original negatives for these photos are in the Missouri State Archives collection. Unfortunately, not tucked away and preserved for posterity are the photographs taken by freelance photographers who haunted the project, taking photos which were made into postcards and sold in gift shops at the Lake and throughout the Midwest in the 1930s, 40s and 50s. Today, these "Bagnell Dam construction postcards," as they are known among postcard collectors, are scarce and very difficult to find even at major postcard collector shows and auctions. When you do find them, they are usually pricey. By the 1960s, the early construction postcards had lost consumer appeal on postcard racks and were supplanted by more contemporary images of the Lake of the Ozarks. Among the rarest of the early construc-

tion postcards made by freelancers are the ones that show the "employee's path." There were actually three major and several minor footpaths that construction workers used to get from the bottom to the top of the bluff overlooking the Dam construction site along the river. Each footpath consisted of numerous flights of wooden steps connected to short, meandering paths along the precipitous hillside next to the Dam. Today, it is nearly impossible to determine the course these footpaths took. Time and weathering has destroyed most of the evidence. But some of the rare old images survive such as the one that accompanies this article by a photographer who never signed his work. He was looking for a quick buck to fill his wallet with greenbacks and probably had no idea that the fruit of his labors would long outlive him. ■

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of four 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 him at dwightweaver@charter.net. Or call 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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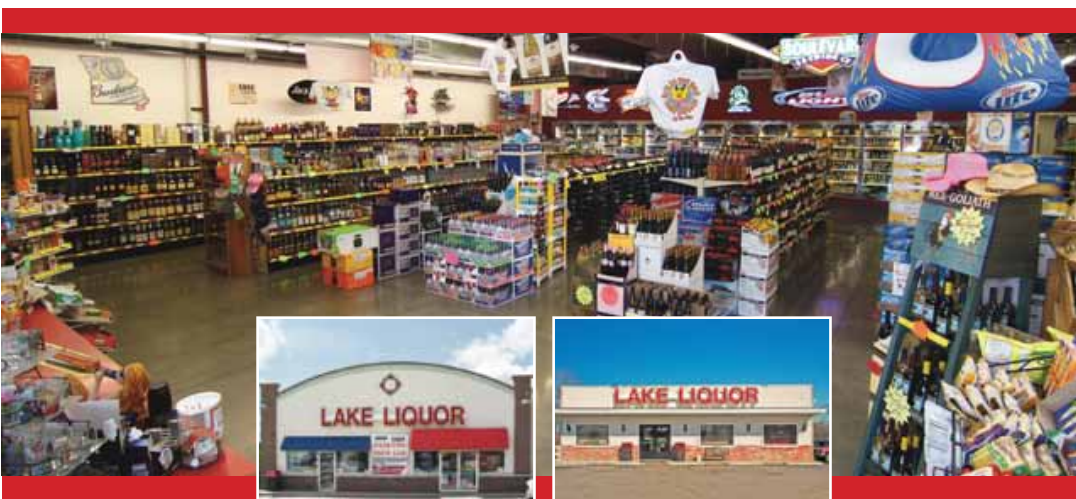


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Bash's "Better Than Best"



Six Students from the School of the Osage Middle School were selected to receive the second quarter "Better Than Best" Award from Bobbi Bash. Bobbi's selection criteria are service, attendance, attitude and improvement. The students are chosen by their teachers.

The students named for the second quarter "Better Than Best" Award are 6th grade students Tia Baker, daughter of Lee & Denise Baker; Phillip Duong, son of Scott Duong & Nam Van, 7th grade students Alexis Spaulding, daughter of Dale & Susan Law; Tyler Perkins, son of Scott & Tracey Perkins and 8th grade students Kaitlin Krueutzer, daughter of Joleen Krueutzer, Trenton Selby, son of John Selby.

Each student received a certificate and \$20 cash. Bash feels that positive motivation at this age level is very important and awards 6 students each quarter of the school year. Bobbi was a school teacher before her career in Real Estate and knows how important education is for our youth.

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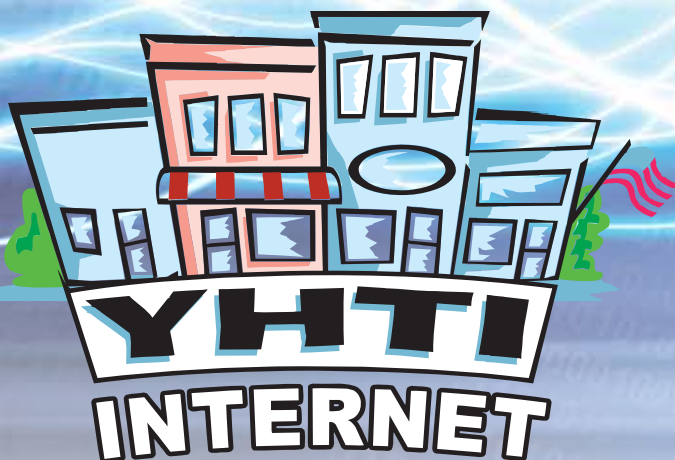
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up appointments in the SCORE office at the Camdenton Area Chamber of Commerce in Camdenton. Appointments will be on four Wednesdays in March (March 3, 17, 24 and 31). To set up a Business Check-Up appointment for our Camdenton office, contact Sandy Gentry at (573) 346 2227.

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Owner Financing What You Need To Know

With many owners trying to sell their homes and fewer buyers being able to obtain conventional financing, some homeowners are opting to offer "Owner Financing". Lease purchase is also a form of owner financing. While this may seem like the only option for some buyers, is it their only option and is it a good idea? Owner financing is a risk to both the sellers, and the buyers. Understanding these risks will help you decide whether this financing option will be right for you.

As a buyer you need to know if the sellers have a current mortgage on the home. If you make your payments directly to the sellers will they continue to make their mortgage payments? This is a risk; do you really want to take it? Many lenders will not allow the option of a lease purchase to a third party and may call the note due if there is a current mortgage on the property. Most sellers do not want to hold a note/loan for 30 years. What are the terms of the owner financing or lease option? Do you have 2 or 3 years to obtain your own financing before you lose the opportunity to purchase the home? What about all the money you have already paid to the seller? Will you be able to get any of that back in the event you are not able to purchase the home at the end of the lease purchase agreement? If this be the case, have you really gained anything or should you have continued to rent and let the landlord make all the repairs instead of putting money into a home that you can no longer purchase?

When opting to use owner financing or lease purchase options do not neglect to obtain an appraisal. No matter what type of financing you obtain you don't want to overpay for the property. An appraiser will give you an accurate value for the type of property in today's market. Buyers may decide not to get an appraisal in order to save the \$300-\$500, but in reality they could be grossly overpaying for the property. This will also play a major role in the future when you try to obtain conventional financing. If you have overpaid for the property you will have little or no chance to refinance because of lender loan to value guidelines.

As a seller you need to make sure that the buyers are in a position to purchase the home on the terms and conditions set forth at the beginning of the arrangement. What is the reason that the buyers are not able to obtain financing now? What are they doing to make sure they will be able to obtain financing in the future? Are they working with a credit counselor? Are they working with a Licensed Mortgage Professional that will help them with a plan to obtain financing in the future? This needs to be looked at and addressed in the beginning of the lease purchase option. Depending on the buyers' individual financial circumstances the lender should be able to project when the buyers should qualify, assuming they take the necessary steps to restructure or restore items in their personal financial situation as instructed.

Whether you are the seller or the buyer you need to make sure to work with a Title or Escrow Agent that will ensure that all the proper documents are signed and recorded to reflect the ownership of the property and terms and conditions of the owner financing.

Owner financing can be a great option for some, but for others it may be a long term rental agreement and you may never own the property. Make sure you know and understand the terms and conditions of the agreement. Take all the necessary steps to ensure that you can purchase the property in the future, if this is uncertain be cautious about entering into an owner financing option.

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

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Missouri Ozarks Community Action Inc. receives weatherization subgrant

The Department of Natural Resources' Division of Energy has issued \$73,497 in weatherization subgrant funds to Missouri Ozarks Community Action, Inc. to help low income Missourians reduce home energy costs.

Missouri Ozarks Community Action Inc., or MOCA, is one of 18 Missouri agencies that implement the state's Low Income Weatherization Assistance Program, enabling low-income Mis-

souri families to permanently reduce their energy bills by making their homes more energy efficient. The elderly, physically disadvantaged and families with children are program priorities. Since the program began in 1978, weatherization funds have helped to weatherize more than 155,000 Missouri homes. CMCA serves eight south central Missouri counties: Camden, Crawford, Gasconade, Laclede,

Maries, Miller, Phelps, and Pulaski.

The subgrants to MOCA include \$61,184 in funding allocated under a service area agreement with AmerenUE and \$12,313 from AmerenUE Natural Gas. This funding is provided through agreements made in rate adjustment cases by Missouri utilities to weatherize additional homes in their service areas.

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Highpointe Shopping Center- One Down

by Nancy Hogland

One building down, several more to go. Before long, the High Pointe Shopping Center will be nothing but a memory.

According to Osage Beach City Administrator Nancy Viselli, although the Raul Walters development group originally applied for permits

to tear down three buildings - those formerly occupied by Wal-Mart, Consumer's Supermarket and Hardee's Restaurant - they later came back and modified the permit in order to take out the rest.

"It's a shame because that's originally what we asked them to do as part of the TIF but they

balked. If they had just agreed to remove the buildings two months ago, they would still have their TIF in place," she said, adding that they city did not know what the developer planned to do with the property once it is cleared. "We're just glad that the structures will be gone. They were an eyesore

and needed to come down."

More than a year ago the Board of Aldermen approved a Tax Increment Financing (TIF) District for the center that would allow Walters to recoup \$5 million of the \$33 million cost of demolishing the 25-year-old existing mall, update or add infrastructure and construct new buildings on the 14.45-acre parcel. The original timeline called for demolition and pad preparation to begin in early 2009 with store construction set to begin in June. The mall was to be

completed and ready for shoppers by April 2010.

However, soon after plans were firmed up, Walters passed away from pancreatic cancer. At the same time, the nation began to experience an economic slowdown.

Viselli said although Art King, president of the High Pointe Development Company, assured city officials he was going to continue with the project there was never any forward movement. Finally, in late 2009 the board voted to revoke the TIF.

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The first structure to go in the High Pointe Shopping Center was the old Wal-Mart store. Nancy Hogland photo.

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Your Finances

Changing Jobs or Retiring? Consider IRA Rollover

In the near future, are you going to change jobs or retire? If so, then you'll have a lot of things to think about. And one of the most important considerations is what to do with the money you've accumulated in your employer's 401(k) plan. While you have a few options, your best choice may be to roll over your 401(k) money into an IRA - so you'll want to know, in advance, what's involved in this move.

By rolling over the taxable portion of your 401(k) - your pre-tax contributions, employer contributions and all earnings - into a new or existing IRA, you'll gain some key advantages. First, you'll avoid all immediate taxes and penalties. Second, you'll continue to benefit from tax deferral. And third, IRAs offer you a wide variety of investment options.

Eventually, though, you'll have to decide what to do with your IRA. You can start taking withdrawals at age 59-1/2 without having to pay a 10 percent penalty tax. But suppose you've built up a considerable balance in your traditional IRA, and you don't think you'll need to use it all to help pay for your retirement. Can you pass on your IRA's tax deferral to your children?

Yes, you can - through the concept of the "stretch" or "multi-generational" IRA. To understand how the stretch IRA works, you need to know one of the rules governing traditional IRAs - specifically, you have to start taking "required minimum distributions" at age 70 1/2. In recent years, the IRS changed the life expectancy factors used to determine your required minimum distribution calculations. Consequently, you can now take out smaller amounts of money from your IRA, which allows you to extend the number of years your IRA money has the potential to grow tax-deferred.

Obviously, the revised life expectancy rules will positively affect how much of your IRA money you can leave to your children. But the rule changes also permit your children, once they inherit your IRA, to base their minimum required distributions on their life expectancies. So, if they are in their early middle-aged years when they receive your IRA, they can take out relatively small amounts, thereby avoiding big tax hits. And, if their situation



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

allows, they can then leave the IRA to their children, who can continue to enjoy the benefits of tax deferral. Rollover to Roth IRA

Until recently, you couldn't roll over a 401(k) directly to a Roth IRA - first, you had to roll over the 401(k) to a traditional IRA and then convert the traditional IRA to a Roth and pay tax on the conversion.

But new tax laws allow you to make direct rollovers to a Roth IRA, starting in 2008. You'll still have to pay taxes on the converted amount, but you - and your children or grandchildren - might come out ahead in the long run, because Roth IRA earnings have the potential to grow tax-free, provided certain requirements are met. You'll need to consult with your tax advisor to make sure you are eligible to open a Roth IRA.

Keep Your 401(k) Working for You

Before you change jobs or retire, consult with your financial advisor and tax professional on whether an IRA rollover makes sense for you. You worked hard for your 401(k) funds - so keep them working for you.

For a free review of your annuities and insurance: contact Tony Reahr - Licensed Insurance Specialist, Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.

To participate in the "Smart Choices in Retirement" presentation on March 30th, 2010. Please contact Tony at 573-964-5712. This presentation will help you to learn how to determine if you're on track to reach your retirement goals and what steps can help you make them a reality. A must for anyone 50+ years old considering or have entered retirement.



The Lake West Chamber congratulated The Clever Law Firm on their move to a new location and a name change from Clever & Clever Attorney's, with a recent ribbon cutting. Attorney Kate Clever recently accepted a position with the Environmental Protection Agency. Their new location is at 162 Missouri Boulevard, Laurie. 573-374-6803. Pictured L to R: Steve Rasmussen, Rob Hoff, Liz Brown, Karie Maasen, Cindy Rooney, Jayne Marie Trick, Alan Clever, Marilyn Mueller, Judy Smith, Debbie Bunkowski, Stanley Field and Vickie Adams.

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Snow way! Road district once again cautions drivers

continued from page 3
built in the middle of the street. "It's funny now but at the time, it nearly scared me to death and could have caused a problem if I had seen it in time to swerve and avoid 'him!'"

Others talked about times they had been shaken after nearly running over children sledding and playing at the road's edge and after near misses with ATVs jumping mounds of snow left during previous plowings and dogs and their owners who didn't look before running into the street.

"Our trucks are big and heavy but they slide on ice and snow, just like everyone else's vehicles. People need to understand we can't always stop fast," said Kevin Luttrell, acting superintendent for the district. "They also need to realize that visibility is not good, particularly at night, when we're plowing."

He also said although the curve of the blade prevents much of the snow from flying back up on to the windshield, when the wind is blowing, and when it's snowing hard drivers can have a very difficult time seeing more than a few feet past the nose of the trucks.

That's what Ryan Cochran planned to explain to the woman who had nearly been buried as she stood, hidden from view in front of her vehicle, waiting for the plow to pass. He never got the chance because before he could turn around and head back, she was gone.

"Turning around" is also a sore subject with most of these drivers. Many have wished for a place to do just that but in-

stead have been forced to back up, sometimes for nearly half a mile, because they couldn't squeeze through the space left by thoughtless residents. T. J. Moore said one night he even came across a vehicle parked in the middle of the road, emergency lights flashing. The rest all related tales of "dodge-'em-style" driving - weaving between parked vehicles while maneuvering the steep and sometimes narrow roads on the Bend.

They all had suggestions that would make their jobs easier and keep residents safer:

1. When possible, don't drive until roads are cleared.
2. Park vehicles off the road as far as possible to leave room for plows and avoid "sand-blasting" by salt-sand spreaders.
3. Since the snow-removal mixture has the same effect on vehicles that follow plows too closely, drivers need to stay back at least 50 feet.
4. Try not to park in blind-spots, on curves or steep hills.
5. Talk to other residents about choosing one side of the street to park on.
6. Warn children to stay far away from the road's edge until the snow has stopped and the streets are clear.
7. Those who insist on exercising in snowy weather need to walk facing traffic and carry or wear reflective gear or flashlights.
7. When weather warms, re-examine placement of mailboxes and trash receptacles. Many illegally located at the road's edge on easement have been destroyed by plows this year.



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Local business

continued from page 5

"There has been a renewed interest in development and hopefully it pans out. You know what they say – the best time to buy is in an economic downturn. There's a lot of money out there but the smart 'players' are just waiting until the opportune time to make their moves. Hopefully they make them soon in Lake Ozark because that will create numerous jobs," he said.

Patterson said he and many others were hoping that Judge B.C. Drumm soon would announce that the city of Osage Beach will be allowed to provide developer John Q. Hammons with \$3.5 million in Tax Increment Financing (TIF) to build Chateau on the Lake, a European-style, 15-story,

320-room waterfront hotel, 100,000-square-foot convention center and spa slated for 30 acres off Passover Road.

"Once that happens, things will pick up everywhere," he said, adding that they expected Judge Drumm to announce his decision any day.

The TIF was approved by the board of aldermen more than two years ago. However, soon after passage, attorney John Curran filed a lawsuit on behalf of Four Seasons Marina Rentals Inc. and Four Seasons Lakesites Inc. challenging the "blighted" designation given to the land. After numerous delays, the case finally made it to the Camden County Circuit Court Monday, Dec. 16. Proceedings wrapped up Thursday, Dec. 19.

As the Lake Churns

Better Lucky Than Smart?

I'd like to think I'm smart enough to know when I've gotten lucky. The past 60 days have been some of the most challenging in my life. At the onset of the new year, I resolved my partnership in my real estate company, started a new company, lost my mother to COPD in January and, like so many of you, have battled a slow economy and down real estate market.

The outpouring of sympathy, well wishes, support and assistance from friends, family and acquaintances in the business community has been incredible as well as humbling. The offers of assistance from agents in competing companies has been amazing. I am truly blessed and very lucky indeed to be surrounded by people so generous and caring and I appreciate each kindness.

The increase in new business since the start of the year has been both exhilarating and at times, overwhelming. Homes sales are up over last year and interest rates are still extremely attractive. Congress extended the First-Time Home Buyer Tax Credit of up to \$8,000 to first-time home buyers until April 30, 2010 and expanded the credit to grant up to \$6,500 credit to current home owners purchasing a new or existing home by April 30, 2010. Again, I have gotten very lucky to have such key items in play at such a crucial time in my business.



Real Estate and Lake News with C. Michael Elliott

C. Michael Elliott and Associates new real estate offices are located at 3738 Highway 54 in Osage Beach next to U.S. Mortgage. The offices are under construction and we are on target to move in this month. My wife and business partner, Karen, and I will host an open house on Saturday, April 17th from Noon to 4 p.m. and hope you will be able to stop by and visit us and meet our staff and sales agents.

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact C. Michael Elliott & Associates at 866. Your.Lake or cme@yourlake.com. View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com.

Ozark Coast Kiwanis and Christmas For Kids Donate \$4,500 to Camp Wonderland

The Kiwanis Club of Ozark Coast and the Christmas for Kids Committee donated \$4,500 to Camp Wonderland. Presenting the check to Allen Moore, chief executive officer of Camp Wonderland were Kiwanis members Katie Karr, Jennifer Hoose, and Dave Creel president respectively of Ozark Coast Kiwanis.

Camp Wonderland, located in Rocky Mount, is a camp for children, teenagers and adults who are physically and mentally challenged. The Camp offers a respite from daily care giving for family members and healthcare workers. It also offers a personal development experience for volunteers and staff. For more information,

go to www.wonderlandcamp.org.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at JB Hook's on Business 54 in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org.

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ProStar Auction notes a huge increase in web site visits

ProStarAuctions.com has noticed a tremendous increase in web site visitors recently. Visitors have come from all 50 States and 31 foreign countries seeking information about auction properties and the Lake of the Ozarks area in general.

Web site tracking indicates these visitors come from a variety of sources including Internet search engines and the extensive amount of advertising and promotion ProStar spends on property auctions.

Robert A. Shively, one of the three ProStar principals said, "We believe this increase in our web traffic indicates a strong trend in home ownership and a growing interest in the Lake of the Ozarks area as a premier destination for those seeking a particular lifestyle that only the Lake Area offers."

ProStar will invest approximately three quarters of a million dollars in the first half of 2010 alone to promote upcoming auctions and the Lake of the Ozarks as a premier destination.

"We believe the extensive

marketing we do locally, regionally, nationally and on the Internet promoting our auctions and the Lake of the Ozarks in general is responsible for a lot of our increased web site traffic," added principal William C. Shively.

We are also seeing these visitors at our auctions and we see them joining us to watch and bid online through our proprietary and exclusive live and online bidding platform," concluded principal Tonia Grein.

The 2010 auction season begins Saturday, March 20 with a premier home auction event. Details on this and other auctions can be found on ProStarAuctions.com.

ProStar Auctions is a Lake of the Ozarks based company with over 30 years of experience in selling real estate by auction throughout the United States. ProStar Auction is a PRO REALTOR company with offices located at Bus. Hwy. 54 and Crossing West Drive in Lake Ozark, Missouri 65049 and can be reached at 573-365-7272 or on the Internet at ProStarAuctions.com.



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New sign ordinance in the works

by Nancy Hogland
Lake Ozark business owners may soon have an easier time understanding the city's regulations covering signs.

Margaret Davis, chairman of the city's Planning

and Zoning Commission, said a new, less complicated ordinance will be discussed at the commission's March 3 meeting. If approved, it will then go before the board of aldermen at their next meeting on Tuesday, March 9.

"I've been on Planning and Zoning for nine years and know that over the years we've continually been revising things. Because each zoning district had a different set of rules, the ordinance had gotten so detailed that it was hard to interpret and that caused a lot of confusion. City officials often times interpreted it differently than members of the commission and the board of aldermen, so it was hard

for anyone to agree on what what was and wasn't allowed," she explained.

A few months ago the commission decided to ask Building Inspector Charles Misenheimer to rewrite the ordinance, remove all conflicting language and re-write it in a way that it would be easily understood. Davis said while that was accomplished by the February meeting, some of the special considerations, like allowances for temporary banners for Strip businesses, were not included.

"That needs to be addressed, again, so there's no confusion. I also want to have the entire ordinance printed out so everyone — not just the commission, but also business owners who attend the meeting — can look it over. If we have other issues that need to be straightened out, I want to get them addressed before this goes to the aldermen," she said.

Lake Ozark meetings start at 6 p.m. and are held in the meeting room at the new City Hall.

"Let's Talk Cars & Trucks"

with Jason Hulett from
Hulett Chevrolet - Buick - GMC

Choosing the correct repair facility

When choosing a repair facility for your vehicle you should ask several questions to make sure the facility can adequately service and repair your car, truck, or SUV.

1. Is the facility qualified to work on my Make and Model of vehicle? Make sure the technicians at the facility are fully trained and certified. Ask the facility for proof. The technicians will have certificates proving they are trained to perform work on your automobile.

2. Who does the facility consult for answers or help? A good repair facility will have access to technical support to help aid the technician in an unusual or difficult repair. The technician should also have the proper equipment to fix the vehicle accurately and in a timely manner. This accuracy saves you money by repairing the vehicle the first time and without a lot of guesswork. Without the proper diagnostic equipment, a repair can take longer which costs you more money.

3. Does the facility offer a warranty on parts and labor? Be sure you are familiar with the repair facility's policies concerning warranty and original equipment



Jason Hulett, President

parts. These policies vary greatly from facility to facility. If you want original equipment parts instead of "aftermarket parts" just tell the repair facility so you get what's best for you and your auto.

Choosing a repair facility is very important. Ask the facility about alternate transportation, payment options (they differ greatly from repair shop to repair shop), and warranty policies. Taking time to ask the correct questions can help build a great working relationship with your service center. It will save you time and lots of money over the life of your automobile!

For more information contact Jason Hulett, Dealer Principal, or Rick Cinkosky, Service Manager at Ron Hulett Chevrolet-Buick-GMC in Camden.



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Gattermeir joins team

Gattermeir Davidson Real Estate celebrated the addition of two more agents while a father and son marked a reunion. Forty-year real estate veteran Bob Gattermeir joined his son Ryan at Gattermeir-Davidson after operating his own office for over 30 years.

"I'm very proud of my dad and the experience he brings to our company. The years of experience are irreplaceable," Ryan said of his father, a two time chairman of the Missouri Real Estate Commission.

Father and son agreed that their relationship suffered some strains when Ryan left Gattermeir-Elliott Real Estate in 2008 to start his own company.

"It was a dramatic change for both of us. It was a scary move for me, but I was ready to move out on my own," Ryan said.

"There was some conflict. It was tough," Bob said, "I was disappointed, but not shocked. This is one of the only businesses where you can go out and be your own boss—the American dream. I understood the situation, but it was trying times for our family."

After almost two years apart, Bob Gattermeir was excited about reuniting with his son as Broker/Salesperson with Gattermeir-Davidson, regarded as the fastest growing real estate firm at the Lake of the Ozarks.

"I'm extremely proud of Ryan because he has exceeded all of the things that I've ever wanted to do, and done so very quickly," Bob said.

Gattermeir-Davidson started with its three owners: Ryan Gattermeir, Conda Davidson, and Ed Schmidt. With the addition of Bob & Margie Gattermeir, the company now has a staff of 20 people.

Ryan says his company's initial success helped strengthen

his relationship with his father.

"We mended things pretty quickly. I learned a lot being on my own about the difficulties of being a broker and running a business—all of the things my dad warned me about," Ryan quipped.

Gattermeir-Davidson uses an online program known as Tiger Leads Management System to serve about 45 percent of its clients. The remaining clients come through referrals, and what the owners call, "full-service real estate."

The online technology presented a challenge for Bob Gattermeir and his wife Margie, who started in the real estate business in 1970, before personal computers, e-mail, cell phones, and fax machines.

"I always tried to surround myself with people smarter than I was so I didn't always have to attain technological knowledge," Bob joked, "I am doing some of the things that I hadn't done but wished I had done. I am learning."

Ryan's partners believe Bob Gattermeir will adapt quickly to the online real estate era.

"We're excited about having Bob's experience, there is excitement in the office about having his history," Davidson said.

"I just feel lucky to be a part of it," Schmidt added.

The survivor of an interest rate crisis in the 1980's and the 1973 oil crisis believes the Lake of the Ozarks real estate market will rebound sharply from what is perceived as a nationwide downturn in home buying.

"We were in a cycle where we didn't understand exactly what was going on, but we knew we were growing," Bob said, "You are not going to take a person's recreation away from them; people will not stop coming to the Lake of the Ozarks."

New website promotes special deals

A new website launching in April will offer lake area businesses an easy way to attract new customers. LakeOzarkDeals.com is a website featuring coupons and special offers for dining, shopping, lodging and attractions. In addition, locals will find products and services for their needs such as auto service, beauty, furniture and business products.

A huge promotional campaign will attract deal hunters to the website. It will be heavily promoted via TV advertising in St. Louis and Kan-

sas City as well as extensive online advertising across Missouri and surrounding states. This promotion will draw significant numbers of people who are deciding where to spend their money at the lake. Lake Ozark Deals reports that 72% of consumers will choose one business over another because of a special deal. Businesses can post their special offers online and change their promotion details at any time.

The website will also be promoted to visitors already at the lake via billboards, TV, radio and print.

Consumers can use their phones to find deals via a mobile version of the site.

"We think our promotion will help attract visitors to the lake," said Gery Baar, President of LakeOzarkDeals.com. "And it will be a cost effective medium to attract new customers for lake area businesses".

A free trial is being offered to businesses that sign up during March. Interested advertisers can learn more by visiting the website at LakeOzarkDeals.com.

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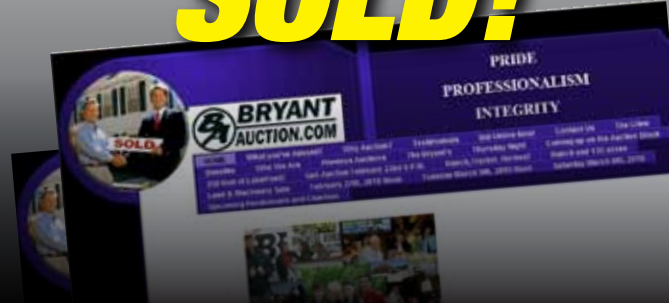
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New member Westside Printing, LLC was welcomed into the Lake West Chamber of Commerce with a recent ribbon cutting. Westside Printing is a small business owned by Steve Kirk who has 15 years experience in the printing industry and is pleased to bring quality printing and design to the Westside of the Lake. The hours are 8:00am to 4:30pm Monday through Friday. Pictured L to R: Steve Rasmussen, Vickie Adams, Liz Brown, Rob Hoff, owner Steve Kirk, Karie Maasen, Stanley Field, Beverly & Darrell Kirk, Steve's mother and father and his niece Ava.



Armchair Pilot

by Nancy Hogland

In April Frontier Airlines will begin offering non-stop service from the Branson Airport to Denver, Colorado. The airline it has added seven new destinations from its Denver hub, as well as increased frequencies to four destinations for the peak summer travel season. The additions will allow passengers to make connections with 50 additional flights. Tickets went on sale in February. For more information, visit www.flybranson.com.

While Frontier is adding flights, in an effort to "eliminate unprofitable flying," American Airlines is cutting them. By mid to late April, the carrier will drop St. Louis service to Atlanta; Austin; Des Moines; Indianapolis; Jacksonville, Fla.; Madison, Wisc.; Milwaukee; Minneapolis; Nashville; Newark, N.J.; New Orleans; Norfolk, Va.; Oklahoma City; Orlando; Raleigh-Durham, N.C.; Richmond, Va.; San Francisco; San Antonio; Washington, D.C., and Wichita, Kan. In response to the cuts, United Airlines added non-stop service from St. Louis to San Francisco.

According to a government report, body scanners should be in place in nearly half the nation's airports by late 2011. In February, the Obama administration announced a \$215-million proposal to acquire an additional 500 scanners, which look under airline passengers' clothing for hidden weapons. This year 450 units were purchased.

The FAA states that if portly passengers can't snap the seatbelt using the extension, they can't fly. But because of complaints by neighboring passengers, some airlines are adopting additional policies for passengers traveling with extra "baggage" they can't check.

For several years Southwest Airlines has required passengers who don't fit into one seat to buy two. However, if the flight leaves with empty seats, the second seat cost is refunded. JetBlue does

its best to accommodate customers free of charge but will charge if it has to, approaching the matter on a "case by case basis." It does not offer refunds.

Other airline policies:

·American Airlines may set limitations on the service it can provide for passengers weighing more than 250 pounds but does not automatically require purchase of an extra seat.

·Delta works to accommodate passengers with what they call "special needs" and, upon request and availability, will try to make sure the next seat is unoccupied. However, if the flight is full, obese passengers will most likely be asked to take the next available flight.

·Midwest asks passengers to state their needs in advance. If two seats are required to safely and comfortably transport the passenger, the second seat will be sold at the lowest possible fare and a refund will be offered if there are open seats at takeoff.

·United requires obese passengers to purchase a second ticket but allows them to obtain a refund on flights that are not full

During a January poll, travel website Skyscanner found that 76 per cent of people believe airlines should charge a "fat tax." Only 22 per cent of the 550 people questioned disapproved of extra fees for overweight passengers.

Those unhappy with recent hikes in fees charged for checked bags might be surprised to learn what some international airlines are charging. On Alitalia, which serves Europe and North and Central Africa, the first bag is free but the second runs \$50 (with an additional charge of \$50 for bags weighing more than 50 pounds) and \$200 each for any additional bags. On Mexicana, the first bag is free, the second costs \$40 and the third costs \$150. Air China allows passengers two free bags but the third will run \$165.



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Morgan County Library Launches Website

The Morgan County Library has officially launched a brand-new, first-ever website for the use of patrons and friends of the library.

The website, accessed at morgancountylibrary.org contains information about Library Programs, upcoming events and general library information. It also has a section for Friends of the Library, including Friends monthly minutes, and a Children's library page.

"We also want to begin posting suggested reading," says Librarian Nita Loganbill. "People are always asking us what's good, so watch for our picks to be posted in the coming weeks."

The new website was a gift to

the Library from the Friends of the Library, an organization that exists to support library staff and programs. The Friends' main fundraiser is the annual Friends Book Sale, to be held this year on April 29 and 30. For more information – watch the website!

Members of the Versailles Chamber of Commerce and members of Morgan County Library Friends cut the ribbon to make the Library's membership in the Versailles Chamber official. Leslie Mooney and DeAnna Lucas hold the ribbon for Friends President Mary Jo Jackson to cut. Pictured with them are from left, Anita Jacks, Susan Kirkpatrick, Walter Cadue, Dorothy Batson, Jim Dykzuel and Luke Campbell and Lois Viebock.



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\$4,500 Donated to YMCA



The Kiwanis Club of Ozark Coast and the Christmas for Kids Committee donated a total of \$4,500 to the Tri-County YMCA. Presenting the check to JoAnne Rutherford, executive director of the Tri-County YMCA (center), were Kiwanis members Jennifer Hoose of Central Bank and Missy Marti-nette Hills of LO Profile Magazine. The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at JB Hook's on Business 54 in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Accurate Accounting & Tax Service, 266 South Business Hwy 5, Camdenton, 573-346-3881. Participating in the ribbon cutting are Accurate Accounting staff Stacy Lear and owner Patti Johnson [with scissors]. Also pictured are Laura Wright, Camdenton Police Chief; Alan West, Amy Hadfield and Charli Allee, First National Bank Representatives; Tracey Broswell, Chris McElyea, Johna Stanfield, Central Bank of Lake of the Ozarks Representatives; Brenda Colter, City of Camdenton Administrator; Dennis North, Camdenton Mayor; Diann Jacobs, Camdenton Area Chamber Board Member; and Bruce Mitchell, Executive Director, Camdenton Area Chamber of Commerce.



The Lake Area Chamber of Commerce inducted new member Edward Jones Investments – Nathan Morse, Financial Advisor, with a ribbon cutting. For more information call 573.348.1450. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Susan Kirk, Branch Office Administrator; Nathan Morse, Financial Advisor.



The Camdenton Area Chamber of Commerce and the Lake Area Chamber of Commerce were pleased to welcome new member Service Team of Professionals (S.T.O.P.) with a ribbon cutting. For more information call 573.964.6000 or visit www.stoplakeozark.com. Pictured from left to right: Bruce Mitchell, Executive Director Camdenton Chamber; Timarie Gagne, Administrative Manager; Shawn McClure, Senior Technician; Jerry Howell, Project Manager; Chuck Baker, Owner; Scott Keller, Technician; Brandi Peterson, Director of Marketing; Michelle Cook, Lake Area Chamber Marketing Director.

Ron Hulett Automotive in Camdenton announces addition of GMC lineup

"It's an optimistic time. We had such a tough year last year, everybody did. I think we can all look forward to an up-tick in business, whether

you are in the car business or any business," Ron Hulett Chevrolet-Buick-GMC Dealer Principal Jason Hulett said.

GM selected Ron Hulett

Automotive for GMC expansion as part of GM's financial restructuring that came about with bankruptcy in 2009. The Camdenton dealer, GM hopes, will help the company recover.

"We reached out to our stronger dealers to have the representation of our four brands: Chevrolet, Buick, GMC, and Cadillac, where we will be represented well," Zone Manager for General Motors South Central Region Brad Nelson said.

"Our two primary categories that we review when evaluating a dealer's performance are sales and customer satisfaction," Nelson said of Ron Hulett's GMC Expansion, "It worked out that Camdenton, Missouri was an opportunity for us. Truthfully, it's the first expansion taking place in the Missouri, Oklahoma, and Arkansas area."

The 2010 GMC inventory includes the Sierra, Yukon, Yu-

kon Denali, Acadia, and GMC's new crossover SUV, the Terrain. The eye-catching crossover boasts a best in its class fuel consumption rate of 32 miles per gallon.

"We're excited to pick up an additional line to round out our vehicle portfolio, to round out our truck and SUV needs with the GMC line. It fits extremely well down here," Hulett said.

The new GMC trucks and SUV's led Ron Hulett to expand its parts and service departments. The technicians can now perform warranty work on any GMC vehicle in addition to work on Chevrolets and Buicks under warranty. Hulett says the service and parts departments underwent a huge growth spurt in the past year and a half.

"We've already seen a huge increase in our service department from surrounding dealers that have closed. We are seeing more GM products

from other areas. We are happy to accommodate customers whether they purchased the vehicles here or not," Hulett said.

The technicians will have some new training to satisfy GM's criteria for performing work under warranty on GMC vehicles.

"There are training requirements that will have to be met. With Ron Hulett being a General Motors dealer already, a lot of that stuff overlaps and is in place to go forward today," Nelson said.

Ron Hulett's sales consultants also have experience with GMC from the used car side of the lot.

While other Missouri dealers are closing their doors, Ron Hulett's staff expects the automotive industry to recover in 2010.

"We're going to move forward and be positive, and we're excited about the possibilities going forward," Used Car Manager Ryan Hulett said.

Ron Hulett Chevrolet-Buick-GMC expects to have 2010 GMC vehicles on the lot by March.



Brad Nelson (far right) GM South Central Regional manager, was on hand at Ron Hulett in Camdenton with Ryan and Jason Hulett (seated) for the signing.

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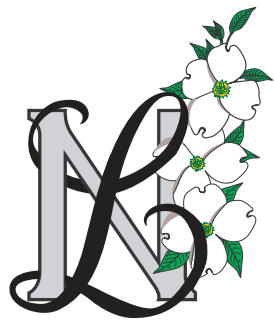
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Two Lake towns get assistance with infrastructure needs through Stimulus Act

by Nancy Hogland

One year after the American Recovery and Reinvestment Act (ARRA) of 2009 was announced by President Barack Obama, the Missouri Department of Natural Resources (DNR) has committed \$141 million in Recovery Act funding to 63 communities across the state. Two of those communities are in the Lake area.

Lake Ozark will receive \$444,200 in Stimulus money and an additional \$200,000 through the Clean Water State Revolving Fund (CWSRF). Linn Creek will receive \$1,207,252 ARRA and \$14,148 through the Drinking Water State Revolving Fund (DWSRF).

"We knew we were going to get something - we just didn't know how much," said Lake Ozark City Administrator Dave Vann Dee. "There's a lot of paperwork that goes with it but anytime we can save this much public money, it's worth it."

He said the grant funds have already been put to use installing new controls and monitoring equipment on lift stations that will allow the city to more efficiently track those stations.

The Linn Creek money will be used to fund construction of a new water system that will service residential customers and businesses in the business park.

The Recovery Act provided the funding to assist communities with infrastructure needs for water quality, wastewater and drinking water, requiring that 20 percent of the money to be used on innovative "green" infrastructure projects that increased water and energy efficiency. Missouri exceeded the federal requirement, awarding approximately 37 percent of the funding for those projects.

In addition to the Recov-

ery Act funding, the DNR contributed \$118 million in State Revolving Loan funds to supplement the project costs.

The DNR received the Recovery Act funding through the U.S. Environmental Protection Agency. The department's Water Protection Program will administer the grant and loan funds.

Missouri also received \$1,097,400 in Recovery Act funding for water quality planning and management projects under Section 604(b) Water Quality Management Planning grant. The funding will help DNR protect and improve water quality. The Recovery Act required each state to pass-through 40 percent of the funding to Regional Planning Organizations for planning projects. The department has not only committed these funds by the Feb. 17, 2010 deadline but has also allocated approximately 54 percent to the planning organizations. The department will use the remaining funds to conduct water quality monitoring studies.

According to a release by the White House, Recovery Act spending in year two is expected to be aimed more at projects such as infrastructure, widening the reach of broadband and healthcare.

For more information on the federal Recovery Act, visit www.recovery.gov. For more information on Missouri's transform initiatives, visit www.transform.mo.gov. For more information, contact the department's Water Protection Program, Financial Assistance Center, PO Box 176, Jefferson City, MO 65102-0176; call 800-361-4827 or 573-751-1192; or visit the department's web site at dnr.mo.gov/env/wpp/srf.

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Missouri teens could earn lower minimum wage if law is adopted

by Nancy Hogland

Missouri lawmakers are considering legislation that would lower the state's minimum wage for those younger than 20.

Currently the minimum is set at \$7.25 per hour. However, under the proposed legislation, the lower wage would drop to about \$5.42 an hour until 2013 when it would increase back to \$7.25. The bill also prohibits employers from firing more experienced workers in order to hire younger people who would be paid less.

Sen. Tom Dempsey (R-St. Charles), sponsor of Senate Bill 875, which is currently being debated by the Small-business Committee, said the move would spur the hiring of more young workers, allowing them to gain experience. While the bill has the support of the business community, unions are arguing it would be unfair to pay people less solely because of their age.

Rebecca Christensen, manager of the north Osage Beach McDonald's Restaurant, which has several teen workers, agreed it would be discriminatory and said even if the law is adopted, she will continue to pay her employees the same wage, regardless of their age.

"We wouldn't have to keep the wage high - there are so many people that need jobs right now we could probably lower it and still attract employees - but we won't do that. Our starting pay is \$7.25 an hour and that's where it would stay," she said.

Missy Mc Pheeters, manager of Big Surf Waterpark, which employs the largest number of teens in the area, said she would stick with the higher wage as well.

"We generally don't have a problem finding employees because Big Surf is 'the' place to work," she laughed, "but we take look at what our employees

do as a matter of life and death and we're willing to pay better wages to get the best kids. When people come to our park, they expect professional life guards and that's what we provide them. Even if we could pay a little less for some of the other positions - admissions or snack bar - we wouldn't because we want to treat our employees fairly."

On July 24, 2009 the federal minimum wage was hiked to its current level. The increase was the last of three steps of the Fair Minimum Wage Act of 2007 which was signed into law in May of that year as a rider to the U.S. Troop Readiness, Veterans' Care, Katrina Recovery, and Iraq Accountability Appropriations Act. The bill also contained almost \$5 billion in tax cuts for small businesses.

According to a report by the U.S. Department of Labor, Bureau of Labor Statistics, 75.3 million American workers age

16 and over are paid at hourly rates, representing 58.2 percent of all wage and salary workers. In 2008, among those paid by the hour, 286,000 earned exactly the prevailing federal minimum wage. About 1.9 million had wages below the minimum. Together, these 2.2 million workers with wages at or below the minimum made up 3.0 percent of all hourly paid workers.

The report also showed:

- Minimum wage workers tend to be young. Although workers under age 25 represented only about one-fifth of hourly-paid workers, they made up half of those paid the Federal minimum wage or less. Among employed teenagers paid by the hour, about 11 percent earned the minimum wage or less, compared with about 2 percent of workers age 25 and older.

- Among hourly-paid workers age 16 and over, about 5 percent of those who had less than a high school diploma earned

minimum wage or less, compared with about 3 percent of those who had a high school diploma (with no college) and about 2 percent of college graduates.

- Part-time workers (less than 35 hours per week) were more likely than their full-time counterparts to be paid minimum wage or less (about 7 percent versus about 2 percent).

- By major occupational group, the highest proportion of workers (almost 7 in 10) earning at or below the minimum wage was in service occupations, mostly in food preparation and serving-related jobs.

- About three-fifths of all workers paid at or below the federal minimum wage were employed in the leisure and hospitality industry, primarily in the food services and drinking places component. For many of these workers, tips and commissions supplement the hourly wages received.

- The proportion of hourly-paid workers earning the prevailing federal minimum wage or less has trended downward since 1979, when data first began to be collected on a regular basis.

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31st Annual Products and Services Show March 20-21

The 31st Annual Lake of the Ozarks Products and Services Show, the largest show of its kind in the Lake of the Ozarks area and Central Missouri, will be held March 20th and 21st, 2010 at the Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services

Show. "Each year the show gets better-more elaborate displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and bank-

ing services; insurance; office equipment; electronics; insurance; boat and marine products, recreational vehicles, and more. The Show allows businesses to promote and sell their goods and services to two markets—other businesses, and end-line consumers.

To-date, 125 exhibitors have signed up for the show, representing 146 booth spaces. Mitchell estimates that over 5,000 people will attend

during the two-day show, which is free to the public. "Exhibitors from four states and 30 different communities in Missouri have already signed up for this year's show, making it the largest show of its kind in central Missouri" said Mitchell. "This is an ideal opportunity for any business that markets its products and services at the Lake of the Ozarks. Excellent booth locations are still available, but people in-

terested in exhibiting in the show should act as soon as possible," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or download an application at the Chamber Web site: www.CamdentonChamber.com/Product-Show

Lake Regional's Rao achieves ACMPE board certification

Peter Rao, CMPE, executive director of Lake Regional Medical Group in Osage Beach, Mo., has earned the professional designation of Certified Medical Practice Executive from the American College of Medical Practice Executives.

To achieve board certification in medical practice management, professionals must pass rigorous essay and objective examinations that assess knowledge of the broad scope of medical practice management skills. These include business operations, financial management, human resource management, information management, organizational governance, patient care systems, quality management and risk management. Individuals also must complete a presentation requirement and earn a minimum of 50 continuing education credit hours.

Since joining Lake Regional in 2005, Rao has been responsible for the daily operations of the health system's primary care clinics, specialty clinics and retail pharmacies. Previously, he served as operations manager and corporate compliance officer for Jefferson City Medical Group.

Rao has a master's degree in health administration. He is active in the Medical Group Management Association, the American College of Medical Practice Executives and the

Health Care Compliance Association — national organizations that promote professional development. In 2008, Rao received the Early Career Healthcare Executive Regent's Award from the American College of Healthcare Executives.

Founded in 1956, ACMPE is the standard-setting and certification organization of the Medical Group Manage-



ment Association. ACMPE members are management professionals dedicated to becoming the best in medical practice management by combining experience, learning and professional certification.

Lake Regional Medical Group is a wholly owned subsidiary of Lake Regional Health System in Osage Beach, Mo. LRMG operates seven primary care clinics, 14 specialty clinics and three retail pharmacies.

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1989	FORMULA 311 TWIN 454 BRAVO 1	\$37,000
2001	WELLCRAFT 33 SCARAB AVS - T - 500 EFI - 140 HRS	\$78,000
1999	BAJA 33 OUTLAW - T454 - WHT/PRL-325 HRS	\$59,000
2003	BAJA 33 OUTLAW - T496 - RED/BLK - 260 HRS	\$85,000
2006	DONZI 35 ZR - T496 MAGS HO - 120 HRS - WHT	\$129,000
2008	DONZI 35 ZR - 525M - WHT/BLU/GRN	\$220,000
2007	BAJA 35 OUTLAW-T496-RED/BLK-W/TRL-60 HRS	\$120,000
2001	BAJA 36 OUTLAW TWIN 496 MAG HO 236 HRS-REDUCED!	\$79,000
2000	FOUNTAIN 38 FEVER - TW/575	\$123,000
1998	WELLCRAFT 38 SCARAB - T502 - N/TEAL	\$68,000
1999	BAJA 38 SPECIAL - T/502 MERC-N/GRN - 1000 HRS	\$70,000
1999	FORMULA 382 FASTTECH T502 263 HRS	\$90,000
1996	FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HRS	\$80,000

BOWRIDERS

2000	MAXUM 2300BR 5.7M T/PPL	\$14,000
1989	COBALT 21 BR AND TRAILER	\$10,000
2005	REGAL 2400 - 5.7G - WHT/TAN	\$35,900
1995	POWERQUEST 257 LEGEND - 7.4 DP 635 HRS - WHT	\$19,000
2001	COBALT - 246 BR- 5.7 G -TT/RED - 260 HRS	\$25,000
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HRS	\$37,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HRS	\$76,000
1995	REGAL 8.3 SE - 7.4 VOLVO DP - WHT/PPL - 532 HRS	\$17,000
2008	CROWNLINE - 270 BR - MERCURISER 350 MAG - 125 HRS	\$53,000
2004	FOURWINNS - 280 - 496 MAG - 100 HRS	\$35,000
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HRS	\$32,000
1999	REGAL 2800 7.4M T/GRN -330 HRS	\$37,000
2003	REGAL 2900 - ENG. 496 - NTT/TAN - 125 HRS	\$54,900
2004	REGAL 2900 LSR - 5.7 GXI DP - T/TAN - HRS 230	\$45,000
1998	MACH 1 29 COMBO - ENG. 454 - WHT/BLK/G - 530 HRS	\$19,980
2002	REGAL 2900 - HRS UNDER 200 - WHITE/BLUE	\$47,000
2001	FORMULA 280 BR - T350 - N/BLU -320 HRS	\$49,900

CRUISERS

2006	REGAL 4460 COMMODORE T8.1 TT/SAND 82 HRS	\$250,000
2006	SILVERTON 39MY - VOLVO D6 EDC WHT	\$229,000
2004	BAYLINER 245 - 5.0 A - WHT/BLU	\$22,000
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3	\$29,000
2007	RINKER 300 EC - N/BLUE - T/350 - N/BLUE -100 HRS	\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!	\$90,000
1999	CHRISCRAFT 320 - 7.4 VOL DP -400 HRS	\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HRS!!	\$136,000
2002	REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS	\$95,000
2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HRS	\$99,000
2000	REGAL 3260 - TW MERCURY 350'S - 320 HRS - N/GRN	\$75,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS	\$199,000
2000	MAXUM 3300 SCR- TW/300 - WHT/TN -175 HRS	\$69,000
2001	SILVERTON 330 SB - T/7.4 - WHITE - 500 HRS	\$89,000
2005	REGAL 3350 - T5.7 - N/SAND - 141 HRS	\$125,000
2005	REGAL 3360 TWIN 5.7 MERCURISER GEN/A/C 20 HRS	\$140,000
1999	SEA RAY 340 SUNDANCER TW 7.4 GEN/A/C -REDUCED!	\$91,000
2006	REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW!	\$224,000
2006	REGAL 3560 -T/ 8.1G - TT/SAND	\$189,900
2005	SEARAY 360 DA - 370 - BLU/WHT	\$195,000
1997	WELLCRAFT 36 MARTINIQUE T7.4 260 HRS	\$84,000
2007	REGAL 3760 COMM.-T/8.1 OSI DP - T/BLU- 40 HRS	\$185,000
2003	REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!	\$200,000
1991	MAINSHIP 39 - T8.1 CRUSADER HO -	\$79,900
2004	FORMULA 400 SS - TW/500 EFI - 305 HRS	\$199,900
2008	REGAL 4060 COMMODORE - ENG. 375-TT/SAND-190 HRS	\$305,000
2007	REGAL 4060-T-8.1 - ONLY 9 HRS!	\$285,000
1997	MAXUM 4100 SCR - TW/502 - GRN/WHT - 1100 HRS	\$58,000
1990	SEARAY 420 DA T454 - REDUCED!	\$80,000
2003	REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!	\$225,000
2003	REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!	\$290,000

CUDDYS

1993	REGAL 8.3 SC - 7.4GL DP - WHT/GRN - 393 HRS	\$19,000
2001	CHAPARRAL 285 SSI - 7.4 B- WHT/RED - 220 HRS	\$39,900
1999	REGAL 2850 350 MAG BRAVO 3 - 270 HRS	\$37,000
2004	SEA RAY 290 SS-T/5.0 - T/BLK - 115 HRS	\$65,000
2002	REGAL 2950 LSC - 5.7V - N/TAN	\$38,500
2000	FORMULA 330 SS - 7.4M - WHT/TAN - 500 HRS	\$62,000
2004	REGAL - 3350 - T5.7 - WHT/SAND - 200 HRS	\$89,900
2005	FORMULA - 370 SS - TWIN 8.1 - 300 HRS	\$199,000

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2004	SEA RAY 270 SUNDECK - 496M - N/GRN -300 HRS	\$39,900
2001	STARCRAFT 2415 V5.7 NTT/BLUE	\$12,000



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Local financial advisor achieves high score on client satisfaction

Personal financial advisor, Rick Soetebier, has received high marks from his clients in the recent Ameriprise financial advisor client satisfaction survey. Soetebier ranked in the top 25 percent of 2,417 participating advisors who scored 96 percent or higher based on overall client satisfaction and the frequency of proactive contact the client received from the advisor.

Conducted by an independent research organization, the survey provides clients with the opportunity to rate their advisor. There are nine areas for clients to rate their advisor, ranging from financial knowledge to ability to provide financial advice that suits the individual needs of the client.

"The relationships we have with our clients are very important and are what separates us from our competitors," said Don Froude, president, The Personal Advisors Group, Ameriprise Financial. "The advisors who achieved these results ought

to be held up as the model for how all financial advisors should value their clients. We are proud to have these advisors represent our organization and we celebrate their success."

As a financial advisor, Soetebier provides customized financial advice that is anchored in a solid understanding of client needs and expectations, and provided in a one-on-one relationship with his client. Rick Soetebier's office is located at 750 Bagnell Dam Blvd. Suite C, Lake Ozark, MO.



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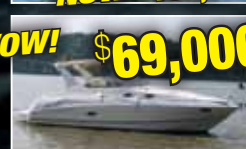
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Thinking outside the box

Commentary by
Alison Schneider

As soon as the reservoir was filled and Lake of the Ozarks was born it has been a place of wonder and enticement. Its wide expanses and miles of waterway was just too tempting to be left alone and soon began drawing leisure seekers to the area in droves. Over the decades since it has flourished from a small self-sustained rural community to an eclectic mix of "hillbillies and millionaires" as one local has pretty accurately

described it.

The Lake community always manages to land on its proverbial feet. After all, worker bees will always need a break, an escape from the daily grind and the Lake of the Ozarks with its proximity to major cities, natural beauty, and clean air and water fits the bill. The area history of self preservation and honest hard work always seems to keep the Lake area solvent, ready to rise above the turmoil and re-

claim those visitor and local dollars alike.

Most people would be shocked to find out how often our country has faced recession since the dam was constructed. At least once in each decade the economy has dealt with some level of economic crisis. Of course the early 80's, 90's and 2000's are the ones most of us felt in our pocketbooks, but it seems like this last year has been the worst. Businesses are

hanging on by their fingernails and consumers are guarding their money with iron fists. It's been a long year.

Nonetheless, regardless of the price of gas, the going interest rates or increasing cost of living, the Lake area has continued to do business. Nothing seems to really slow us down. Housing at the Lake in the past decade has taken on the look of mansions more than the simple lakefront cabins of decades past. Everyone always seems to be driving a new car, piloting a fine boat, purchasing numerous water toys and generally enjoying the good life with little apparent concern for the future.

Well...Until last winter.

The crash that was heard around the world. Even in idyllic Lake of the Ozarks. It seemed like the hard economic times had really hit home for maybe the first time since the Great Depression. Business has been slow for everyone – no one seems to be spending money they don't have to. New home construction has slowed to a painful crawl and resale of existing homes is virtually nonexistent.

The trickledown effect has definitely trickled down. Consumers are cautious with their dollars – thinking carefully before purchasing their morning Starbucks and slowing down on the evening socializing at local venues. Everyone has felt the crunch.

Tourism still flourishes, but the dollars aren't as easy to come by as in decades past. In a normal Lake economy, the business focus is on the transient, tourist dollar. After all, the locals are all out there working, too. There's no real need to cater to the local consumers, right? Well, it's become apparent that perhaps the locals need to be treated with a little TLC as well. Their dollars spend just as well as the visitors, it turns out.

Take for example the City Grill and Blue Room in Osage Beach. Owned by the local Homm family, longtime area restaurateurs, Joey Homm thought about an event that locals would look forward to each and every month. An ongoing series of events that not only welcomed locals and tourists alike but also gave them a

reason to get out and go somewhere without breaking into the piggy bank.

Homm noticed that a lot of ladies in the area are in the workforce and they needed some TLC especially for them. He thought up the idea of the City Grill Ladies Night and determined that it would be held the first Thursday of every month. Only female patrons are allowed into the Blue Room adjacent to the restaurant and are treated to pampering and focused attention just for them each month. Food and drink specials are just the beginning, as Homm invites manicurists, massage therapists, estheticians, and vendors of purses and jewelry and shoes. The women are welcomed and catered to the entire evening.

It started out kind of slow, but as Homm was able to hone in on what the ladies were looking for, he was also able to increase the traffic flow. It's become an event that women all over the Lake area look forward to. They plan to meet and enjoy a little "me" time, whether business owners, workers, teachers or plain old mommies, the ladies of the area have answered YES to Homm's invitation. It's been quite successful.

When the staff at the Lake of the Ozarks Business Journal approached 939's manager Michael Ismael to develop the Thursday Business Social he was ready to try something different. The concept of opening the doors to those in the community looking for a great spot to gather and share war stories was enticing. Drink specials were of course part of the offering, but Ismael went a giant step further by offering an extravagant complimentary hor-d'oeuvres table with everything from trademark succulent roast beef sandwiches to jumbo shrimp, and follow it up with fantastic desserts.

The first night was such a huge success they decided to make it a weekly event. While no invitation is necessary Ismael and the Lake of the Ozarks Business Journal began to send out hundreds of e-vites every week to remind folks where they needed to be. They invited Mix 92.7 radio to cover the event,
continues on page 48

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5MM MARINA, BAR & GRILL, VACATION RENTALS, PLUS! Here's your chance to live the dream and work at the lake with this super lake-front property with 20 slips and over 400ft of service spans w/ fuel facilities, and plenty of lake-front to add double or more. The cruiser dock has a 2nd level covered Tiki bar with an incredible view! Newly constructed +/- 5,000sf lakefront building has a plush 3BR/2.5 BA residence, a 1BR/1BA and a 2BR/1BA unit & a commercial space on the lower level to service the marina. There's also a 2nd tier 2BR residence, large workshop plus +/- 26 acres. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

9.72 ACRES OSAGE BEACH. One of the last, largest parcels left in Osage Beach. Prime location by the new Bypass at the Walmart intersection. 9.72 acres with 1200 ft of road front. NO PUD \$1,998,000 Bobbi Bash Realty 877-365-2622 bbash@usmo.com bobbibash.com

FOR SALE: ATTENTION BUILDERS, DEVELOPERS. RESIDENTIAL SUBDIVISIONS for sale: One just 5 minutes east of Osage Beach near Hwy 54 is a 191 acre 3 phase project with phase 1 complete w/ all utilities & paved streets and 31 build-ready lots remaining. Phase 2 & 3 are engineered and offer tremendous expansion potential entire project MLS 3065754. Or individual lots also available. Deer Valley on O-Road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services & all infrastructure in place. \$299,900 MLS 3065822. For details on both these projects call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: CAMDENTON N. HWY 5 COMMERCIAL BLDG & LOTS. Location in the heart of town just a few blocks from the courthouse. Newer 3,800 sqft building, 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$379,900. MLS#3065799. Also available adjacent 200 rdtft with 900 sqft existing building. Location suitable for any type of business. Owner will subdivide. From \$89,900 to \$179,900 for all. Build to suit, tell me your needs - owner says bring all offers. MLS 3065800, 3065798, 3065797. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: COMMERCIAL BUILDINGS HWY 5 NEAR HURRICANE DECK BRIDGE. 3,200 sq. ft. commercial building on busy, highly visible MO Hwy 5 close to lake. Suitable for retail, manufacturing, warehouse/storage, flex. Attractive front office/showroom & large shop space in rear. Bonus adjacent building included with approx 5,000 sf used for warehouse and vehicle storage. Easy access from highway, plenty of level parking in front and access all the way around buildings. MLS 3063036 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: LAKEFRONT BAR-MARINA. Former auto dealership commercial property with super visibility located on the north Hwy 5 business loop in Camdenton. Spacious showroom and service complex is situated on 5 acres with 397 ft of hwy 5 frontage. Well maintained and in good condition this versatile property has strong potential for a variety of alternative uses. This bank owned property is priced to sell!. \$599,900 MLS# 3066893. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MAXIMUM HWY 5 VISIBILITY IN SUNRISE BEACH. 2 LARGE COMMERCIAL BUILDINGS. One bldg 7,200sf w/ 4BR/3BA residence above (\$299,900) Seller will lease back residence. MLS 3065824. 2nd adjacent bldg has 10,500sf w/ 24'/18' sidewalls (\$399,900) MLS 3065825. Buy one or both MLS 3065826. Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MINI-STORAGE FACILITY. 50 units in great condition located on O road in Laurie, MO across from golf course. Good tenant base with 10% cap/10% ROI, great potential & opportunities to expand. - \$229,900. Investment package available. MLS 3065821 Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER. Laurie Landing. Great location in Corporate Woods Business center. 5 units - All occupied, total 7250 sq. ft., quality construction, great parking, front & back access. Low maintenance. Good tenants in place. 8% cap rate. \$439,900. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: WATERFRONT SPORTS BAR & GRILL. Well known, established business with strong food/beverage sales, excep-

tional logo merchandise gift shop sales and good vacation rental income. Great cove location on 47MM with lots of boat traffic. Full business, property and financial package available to qualified buyers. Call Bruce (573) 216-4690 - Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

OSAGE BEACH OFFICE/RETAIL BUILDING. Super location on Business 54 in Osage Beach with great visibility from the new expressway. This stand-alone building sits just off the end of an off ramp from the expressway and in total view from lanes in all directions. Across from McDonalds and Home Depot. 2,000 sf multiuse building with plenty of parking and easy access. Call Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

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NEW OSAGE BEACH OFFICE BUILDING FOR SALE- Location- Location - Hwy.54. Tenants Include H & R Block, Beltone Hearing Aids And Other Quality Tenants. 6 Units - 8300 S.F. - 2 Buildings - Steel Roof - Quality Construction - Great Opportunity! Must See - Attractive Bldg. Call For Details Joe Cannova 816-517-5410.

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Thinking outside the box

Commentary by
Alison Schneider

continued from page 16

interviewing the attendees and letting the community know what was there. Before long, other businesses were asking to co-host the night and help defray the costs of the food for the evening.

The original plan was to run the socials for a few weeks or through the summer, but they are so successful that co-owner Brent Boyles plans to keep them going as long as people keep showing up. After all, where else at the Lake are literally hundreds of people showing up at 5pm on a Thursday night? Nowhere else but 939, that's for sure.

Brent Boyles has since stepped in to manage 939 and one of his first decisions was that the menu needed retooling. He started with repricing menu items and adding a few more sandwiches and lighter fare options. Still keeping the steaks and gourmet dining for which the restaurant is famous, diners will get to enjoy more affordable choices with the same highbrow service. The winter menu will feature entrees starting at around \$12 – a big drop from their previous low of \$19.95.

"It just seemed obvious that we needed to change things up a bit and take a hard look at our prices if we wanted to attract more diners into our restaurant" said Boyles. "We want to be that one great place that you tell their friends about, the 'go-to' restaurant for an assured fantastic night out. The pricing of the previous menus was simply scaring some patrons away."

Those 'scared away' included the shoppers from the Outlet

Center. Shoppers are a tough crowd, they're looking for a nice, inexpensive place to sit and rest between sales. They'd take one look at the prices and move on, but hopefully the new menu will change all that. Boyles plan is to continue to provide the amazing food, service and atmosphere that 939 is famous for, but just make it available to a wider clientele whether they be local residents or visitors in for a few days.

Looking at a lagging weeknight attendance with the exception of the Colgate Country Showdown, the popular Pickled Pete's in Osage Beach jumped outside the box with their introduction of Wii Bowling night. Every Tuesday night through October folks were invited to stop by and bowl on the Wii. There was no fee to play, just show up and sign up. Prizes were provided by the Pickle and the game unit provided by Replay Games. Each week's winners are invited back for the championship round at the end of the season with a special prize for the winning team.

On a slow Tuesday night, the event has brought in all ages groups to try out the Wii. Some were seasoned players and some were just trying it out, but everyone had fun. Many of the participants were people who hadn't patronized the sports bar in the past, but found it became a favorite place to eat and have fun.

On another side of the marketing coin, Shady Gators and Backwater Jacks work on a slightly different concept. Their special events occur midweek in-season, but increase their patronage on what would nor-

mally be their slower days.

A couple of years ago owner Gary Prewitt hired what has become a dynamic duo of managers for the two Lake area party places in hopes of bringing in fresh ideas and increased business. He chose wisely. JG and Jonesy have established themselves as capable, personable and innovative managers of two of the hottest spots at the Lake. Backwater Jacks hosts Raw Thursdays every Thursday. They offer shrimp, crab and oyster specials along with great live music and a general atmosphere of fun.

The management duo decided that Shady Gators would host the wildly popular Phat Tuesday event. Every Tuesday they offer food and drink specials, live music and a crazy amount of fun. It's hard to say why the Shady event seems to be a little more popular than its counterpart. Maybe it's the day of the week or the staff or the simple issue of the location of the restaurant. No matter what the reason – revelers flock to the venue in huge numbers.

This past summer, Prewitt developed the adjacent point property into a cabana pool with catering and music. The Lazy Gator has drawn even more people to the venue of the Shady Gator as patrons can relax at the pool, wade in the lake at the imported sand beach, or just lounge on any of the chaises located all over the property.

There's a swim-up bar at the pool, and you can have food catered in, but overall – it's just a great place to enjoy a Lake of the Ozarks day with an excellent view of the main channel. Once discovered by sun worshippers

it quickly became one of the hottest venues at the Lake.

JG and Jonesy took their success as managers and branched out off the water with Bootleggers Saloon located adjacent to Stonecrest Mall in Osage Beach. With a decidedly 'gangster' (not "gangsta") feel to the place, their events cater to a slightly older, less frenetic crowd. Case in point their popular Cougar Night, encouraging the more 'mature' ladies to come out and mingle. As one patron put it, "It's just the best time I've had in ages! JG and Jonesy just always make everyone feel like they are so special – I just love coming to their restaurants!"

It's not all about the party spots, though. Mike Page is the owner/ manager of the Dogpatch area at the top of the Bagnell Dam strip. Mike and his wife, BJ have been longtime supporters of the historic strip area and have made their section of the area bright and inviting, incorporating the nostalgia of the area with the needs and desires of today's tourist. Historic Dogpatch itself gained national exposure for some of its quainter traditions when NBC's "The Office" star Jenna Fischer related a fond memory of the Lake of the Ozarks on Jay Leno last year.

Mike and his wife BJ and brother Joe Page own and operate some of the more successful and longstanding businesses at the Lake. Their "Sun and Fun" summer clothing shops feature a huge selection of swimwear, casual wear and accessories to make it a one-stop shopping opportunity to get outfitted for your day at the Lake. The Leatherman is in its fourth de-

cade in the area and features high end leather goods for pretty much any occasion from riding your Harley to sporting a brand new comfy pair of moccasins.

Page doesn't only try to keep his own ventures on the map, though. He is also a staunch advocate of the Bagnell Dam Strip Association, a group of locals working in concert to bring people back to the strip. Their biggest triumph is undoubtedly the Hot Summer Nights event they run all summer long. Live music, food and drink specials and other surprises encourage visitors to come back to the historic 'Strip' and take in the sights and sounds. It's been a huge success. The Strip Association also participates in car shows, bike runs and Oma Noma Days, all of which bring more and more people to the area.

Creativity and foresight and a little good luck are the keys to success in these unstable times. People still want to go out and enjoy themselves and are looking for the place to make that happen. Consumers as a whole are becoming more and more discerning about where they spend those dollars. They want as much 'bang for their buck' as they can get. The events mentioned in this article are a solid start for a great 'bang', but keep your eyes and ears open as more and more businesses try to lock in their place in the market. Increasingly savvy patrons are making a statement – you have to bring something extra to the table to claim your place in this economy.

Who would have thought, it seems like the customer is always right after all.

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