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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 3

MARCH, 2011

# Nixon awards LOWA grant

## Two thirds of \$720,000 grant to fund four salaries

by Nancy Hogland

In mid-February, Gov. Jay Nixon once again held a press conference at Lake of the Ozarks.

This time, however, instead of focusing on wastewater treatment, he awarded the Lake of the Ozarks Watershed Alliance (LOWA) a \$740,000 federal grant that will be used to establish a watershed management plan.

"We all recognize the importance of a healthy Lake of the Ozarks to our economy and our quality of life," Gov. Nixon told the small group gathered at the AmerenMissouri scenic overlook in Lake Ozark. "This grant will help address the issue of storm water runoff, and the effect it has on water quality at the lake."

In an email, LOWA Executive Director Donna Swall explained.

"The 'LOWA LILs for a Healthy Lake of the Ozarks' grant awards LOWA \$740,000 with a required nonfederal match amount of \$495,770 to be used over a period of 4 years. This grant provides the administrative funding to implement the Lake of the Ozarks Watershed Alliance Low Impact Landscapes (LOWA LILs) Project around the lake



To reduce storm water runoff, the Lake of the Ozarks Watershed Alliance will be teaching landscapers and property owners how to build rain gardens and use rain barrels and vegetated buffer strips similar to landscaping used at the Lake Area Chamber of Commerce lookout point. Nancy Hogland photo.

area, focusing on, but not limited to, the Buck Creek and Lick Branch watersheds, which encompass the first 18.8 miles of LOZ," she wrote, adding that the program would be open to all property owners inside the focus area – not just residential.

LOWA LILs are measures property owners can take to reduce the amount of runoff reaching the lake. Storm water runoff is widely considered to be a major contributor to lake pollution. LOWA's goal is to cover the lakeshore with the low impact landscapes by teaching

homeowners how to build rain gardens and use rain barrels and vegetated buffer strips. Participants will be provided discounts from area landscapers, plant nurseries, and other businesses to install the LOWA LILs they have chosen. Swall said LOWA will be working with property owners to develop nutrient management plans and to establish the "LOWA LIL Lake Protector Yards."

Gov. Nixon said the area between the 1 and 18.8 mile mark, which includes Lake

Ozark, Four Seasons, Osage Beach, Sunrise Beach and Laurie, was chosen because it is the most urbanized and continues to have the highest percentage of population growth.

According to Swall, \$480,000 of the \$740,000 will be used to pay the salaries of an executive director, a project manager, an administrative assistant and a webmaster to administer the grant over the next four years. The water quality monitoring company is being funded at

*continues on page 4*

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## Armchair Pilot

by Nancy Hogland

**St. Louis based Southwest Airlines**, which also is Kansas City International Airport's largest carrier, was named the second-safest airline based on 2010 statistics collected for a study conducted by USNews.com.

According to the study, the airline had 23 documented incidents out of about 1.13 million flights.

The study looked at all incidents involving commercial U.S. passenger flights, disregarding those that weren't the fault of the airlines, including bird collisions, unruly passengers and weather-related problems. Only those carriers with 600 or more flights per day were included. The incident-per-flight ratio was obtained by calculating the number of incidents where the airlines were at fault and then dividing that figure by the number of total annual flights.

**And speaking of rankings, Delta Airlines**, who had the highest rate of customer complaints filed with the Department of Transportation in the first nine months of 2010, is sending its 11,000 ticket counter, gate and baggage agents and supervisors to charm school. It's all part of the airline's attempt to improve its image after a particularly bad year. The airline was also ranked second to last in on-time arrivals and baggage handling and had the highest rate of cancelled flights among major carriers in 2010.

**Beginning April 4, Branson Airport** and Branson AirExpress

will once again be offering nonstop flights to Austin Bergstrom International Airport and Dallas Love Field Airport. Jeff Bourk, executive director for Branson Airport and Branson AirExpress, said because the airline has been well received, they planned to add more flights in the near future. Branson AirExpress began offering select nonstop flights in and out of the Branson Airport in 2010. Branson Airport, the first privately developed and operated commercial service airport in the United States, began operating in May 2009. Currently serviced by AirTran Airways, Frontier Airlines and Branson AirExpress, airport executives said additional carriers and destinations are on the horizon. For more information visit FlyBranson.com.

**Every Friday from May 6 to Aug. 5**, travelers will be able to fly out of Lambert-St. Louis International Airport nonstop to Liberia, Costa Rica. The new route will be flown by USA3000. The flights will also serve Chicago's O'Hare Airport. Vacation charter flights to Puerto Vallarta and Cancún in Mexico, Montego Bay in Jamaica and Punta Cana in the Dominican Republic also are served by Lambert.

**In an attempt to draw fliers away** from third-party distributors and travel agencies, many U.S. airlines are now selling a long list of special perks

including luggage pick-up at home, special drop-off lanes at airports, day passes to airline lounges and designer snacks. Last year, airlines reported some \$8 billion, or 6 percent, of their revenues came from ancillary fees. Travel agencies, which sell more than 60 percent of all U.S. airline tickets, reportedly are willing to offer the deals to their customers. US Airways just signed a deal with Expedia that will allow the online travel agency to charge different fees for window and aisle seats.

However, many airlines, in an attempt to draw travelers away from sites that allow comparison shopping and to their own sites to purchase tickets, are featuring specials available only on those sites. Delta Air Lines, which recently pulled its fares from several smaller online travel agencies, is offering such extras as bus service and paragliding lessons on Malibu Beach; United Continental is selling seats with extra legroom and priority security-line access, as well as home pick-up of golf clubs or skis; American is pitching early boarding and free standby; and Southwest allows fliers to add extras such as a \$10 "early bird" boarding fee and buy air, hotel and rental car packages.

**Last month Boeing unveiled** their new 747-8 Intercontinental jumbo passenger jet. At 250.3 feet, it is the world's largest commercial passenger plane. Boeing announced it already has sold 33 of the super-sized jets which will provide more passenger space and more room for carry-on luggage and personal belongings.

## Ozark Coast Kiwanis and Christmas For Kids donate \$4000 to Camp Wonderland

The Kiwanis Club of Ozark Coast and the Christmas for Kids Committee donated \$4,000

to Camp Wonderland. 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](http://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](http://www.ozarkcoastkiwanis.org).



Presenting the check to Allen Moore, chief executive officer of Camp Wonderland (second from right), were from left Missy Martinette-Hills (CFK and Kiwanis), Katie Karr (CFK and Kiwanis), and Becky Panchot, president of the Kiwanis Club of Ozark Coast.

# There's no business like 'snow' business

by Nancy Hogland

February's record snowfall cost plenty but some say it also provided a welcome boost in revenue.

Kevin Luttrell, superintendent for the Horseshoe Bend Special Road District, estimated the cost of the storm at \$60,000. The district, which maintains some 320 miles of roadway, ran 12-hour shifts of eight men per shift for six days, spreading approximately 104 tons of salt.

"Knowing the kind of winters we have, we keep a huge stockpile on hand however, when you see the pile going down, it gets a little nerve-racking," Luttrell said.

Road Board Chairman John Jenkins said he was pleased with the crews who worked long hours, day and night, to clear the snow.

"They earn their money while driving those snow plows! I rode with one of the guys for a while and wow - their jobs are tough! The snow already blows up over the blade and on to the windshield but those high

winds made it nearly impossible to see," he said, adding that one snow plow driver was forced to swerve to miss a jogger out in the middle of the storm.

"The blizzard was bad enough - dealing with all these crazy circumstances made it tougher."

He and Luttrell both said they were thankful that Peter Brown, owner of Lodge of Four Seasons, gave a special discount to the road district employees so they could shower and have a comfortable place to sleep without leaving Horseshoe Bend.

"We have a bunkhouse but when you pile eight men in there, it gets a little close," Luttrell said.

Camden County Presiding Commission Kris Franken estimated the blizzard cost the county more than \$300,000 - nearly 5 percent of the total road budget for 2011.

The Missouri Department of Transportation (MoDOT) also placed a hefty price tag on the blizzard. They estimated the cost of employing more than

2,500 employees and 1,600 pieces of equipment to spread 30,000 tons of salt to "de-snow" the roads was more than \$7.7 million.

And although Gov. Jay Nixon announced that MoDOT crews were to assist the 16 counties most affected by the snow, Franken said, at least in Camden County, they arrived too late.

"We were 100-percent completed with our first pass and 80-percent completed with the final clearing when four MoDOT graders showed up," he said. "I guess you could say it's the thought that counts."

Because Nixon declared a state of emergency, road districts were told they should submit their expenses to the state for at least a partial reimbursement. So far, none have reported receiving a check.

However, while the storm may have overworked those responsible for keeping the roads passable, dock builders, snow removal companies and a handful of retailers seemed happy to report the blizzard brought them a steady stream

of business.

A checker at the Osage Beach Wal-Mart Supercenter said with every worsening weather report, the store got busier. At one point, crowds resembled those of Black Friday, the busiest shopping day of the year. By the time the snow began to fall, the bread aisle and the refrigerated milk cases were picked clean.

"It was a good day to own a grocery store," she quipped.

Retailers offering snow removal gear and tire chains also reported a brisk business.

Ken Moulder, manager of Ace Hardware in Osage Beach, said he quickly sold every shovel and every sled in the store, "and I probably could have sold a couple dozen more."

Employees at Orschelen Farm and Home stores in Eldon and Camdenton said bags of ice melt were disappearing faster the frost they were designed to clear.

Every private snow plow owner contacted said the storm went a long way towards paying for the blade and even the truck to push it.

And Greg Black, co-owner of Dock Works, and Barb Duncan, manager at the company, said they were able to call back several employees and put them to work shoveling snow off the roofs of docks.

"We were just trying to get them up and floating instead of underwater," Duncan said, adding that it was a slippery job. "If they're low enough, we can pull the barge up next to them and scrape but sometimes the guys have to tie ropes on themselves, climb up ladders and just hold on!"

Black said they would be kept busy over the next few weeks inspecting dock substructures to determine if posts and the horizontal beams supporting the roofs suffered damage. By the look of things, he expected to get several dock repair jobs and even a replacement or two.

"You know, you always like to get additional work but a blizzard is not my favorite way to get it," he laughed.

According to the National Weather Service Office in St. Louis, the totals snowfall at Lake of the Ozarks ranged from 16 to 20 inches.

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# Nixon awards LOWA grant

*continued from page 1*  
about \$280,000 for the full 4-years and includes about \$60,000 from an as yet unnamed outside source. The required matching funds will come from volunteer time and discounts for the LOWA LILs Project from lake area businesses and citizens as the LOWA team implements the grant.

No information was given

on who would fill the named positions or whether LOWA would be required to go out to bid on the webmaster and water quality monitoring.

Sara Parker Pauley, resources director for the MDNR, who also was at the press conference to make the presentation, said much of the grant money came from the Environmental Protection Agency.

Swall explained the grant approval process in her email.

"In the fall and winter of 2009-10, LOWA wrote and submitted a watershed management plan for the Buck Creek and Lick Branch watersheds. This watershed management plan was accepted by the Missouri Department of Natural Resources (MDNR) in the spring of 2010 and that qualified

LOWA to write watershed management implementation grants through the Section 319 Nonpoint Source Implementation Grant program. LOWA wrote and submitted 2 separate grants through this competitive 319-grant program, each for about \$1 million and requiring more than \$500,000 in matching funds. MDNR then asked LOWA to combine those 2 grants into one smaller grant, which LOWA did."

Swall said LOWA LILs will team up with the Master Naturalist and the Master Gardeners to help homeowners develop beautiful, low maintenance landscaping or rain gardens which, in turn, should reduce nonpoint source loads for nutrients, sediment, and bacteria. The overall project objectives are to:

Reduce impairments by decreasing runoff volume and develop a cost-share incentive program to encourage citizens to create watershed friendly yards utilizing the LOWA LILs for a Healthy Lake of the Ozarks approach.

Develop educational and outreach programs by developing and hosting a variety of educational field days and in-classroom activities for students of all ages. Conduct workshops for property owners on low impact landscape designs and management practices that can be utilized to reduce nonpoint source impacts to the lake.

Promote the LOWA LILs for a Healthy Lake of the Ozarks approach by producing articles, workshops, meetings, etc., promoting the reasons why taking care of the watershed is important, and promoting the LOWA LILs and on-site septic and boat pump-out programs.

Promote nutrient reductions by making low or phosphorus free fertilizers available to consumers around the lake area, and helping citizens maintain their septic tanks for more effective wastewater treatment.

Improve water quality monitoring efforts by expanding the amount of monitoring currently being conducted at the lake (e.g., increasing monitoring sites, parameters, and frequency) within the focus area; comparing water quality in three cove types based on human influences; and demonstrating the potential of

low impact landscapes to improve water quality surrounding the lake area through LOWA LILs, porous concrete and riprap as shoreline stabilization.

Swall said in addition to helping the Lake, the LOWA LILs program should increase revenues for the various lake area businesses that work with property owners to install such things as rain gardens and buffer strips, around the Lake, as well as create entrepreneurial opportunities.

In the meantime, LOWA is training a volunteer to help homeowners with plans for their properties and to help evaluate when a property meets the requirements to become a LOWA LIL Lake Protector Yard (business green spaces can be considered yards for this program). Because LOWA is in the process of fine-tuning the entire project, Swall said she was not able to provide more information on how to get started and apply for different aspects of the LOWA LILs Project. However, she promised details would be available soon.

"The very first part of the Project has already begun with LOWA's 50/50 soil testing discount opportunity that ran from Oct 15 - Dec 31, 2010. LOWA will still help citizens with obtaining a soil test, but the discount opportunity has ended. Soil tests are now \$13," Swall said, adding that LOWA has been working with the Missouri Master Naturalists and the University of Missouri Extension Master Gardeners to develop a workshop called "Beautiful Yards for a Healthy Lake of the Ozarks."

This workshop will be held from 9 a.m. to 4 p.m. Saturday, March 26 at the Lodge of Four Seasons on Horseshoe Bend. The \$10 fee includes lunch, a T-shirt and a voucher for a free native plant. Sessions and speakers will include:

Watershed Introduction and History:

Caroline Toole

Healthy Lawn Care: Ted Fry

Healthy Soils: Ted Fry

Integrated Pest Management

and Chemicals: Bob Broz

Right Plant Right Place:

Jodi Moulder

Rain Gardens: Adam Coulter.

For more information, see the LOWA website at [www.sosLOWA.org](http://www.sosLOWA.org)

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# Sailing with OYC

By Ozark Yacht Club

One of the most rewarding sports; Sailing, can offer hours and days of serenity, excitement and colossal adrenaline rushes, no matter whether the wind blows at five, fifteen or fifty knots at the time.

If you occasionally dream of sailing around the world, chartering a sailboat in the Virgin Islands, or just zipping across your favorite cove at the Lake of the Ozarks, an American Sailing Association (ASA) certified sailing school may be the answer for you.

Most endeavors — from the arts and sciences to sports —can be self-taught to some degree but rarely to a level of proficiency and self confidence which makes the effort truly rewarding. Sailing is no different, more so because it involves a multitude of diverse skill sets: aero/hydro-dynamics, meteorology, teamwork, driving, strategy, math, chess, physical workout and socializing.

Under the direction of Donald Ressel, former top-gun pilot and commercial airline captain, the Ozark Yacht Club offers a Sailing program for novice and seasoned sailors in all age groups from seven to seventy.

The courses utilize state-of-the-art visual aids, making both fun and sense out of Archimedes' principle and the Wright Brothers fascination with wing lift to aid in understanding the techniques and fundamentals of Sailing.

Of course, the program includes lots of sailing practice: rigging, casting off, tacking, jibing, backing up, mooring and mini races (weather and class size permitting).

Fittingly, the Club's fleet ranges from the 8-ft Catalina Sabot (a technologically refined reincarnation of the world-renowned Optimist class of fifty years ago), to the fast-and-fun Expo 12.5, the Olympic class Laser, C&C 24 cabin day-sailer, Jeanneau 30 cabin cruiser, all the way to the club's flagship 40-ft C&C 115 racer.

OYC teaches five courses cov-



ering the entire skills spectrum from entry level to coastal cruising and racing:

ASA 101 Basic Keelboat: This 3-day course teaches sailing concepts, terminology and safety, interspersed with extensive practice in casting off, steering, trimming, tacking, jibing, slowing, stopping, docking and mooring.

ASA 103 Coastal Cruising is a 3-day, 2-night live-aboard course refining the basic sailing skills and adding float plan, provisioning, coastal navigation, and safety considerations.

ASA 104 Bareboat Chartering enables successful participants to charter and safely operate a mid-sized sailing vessel in coastal areas.

OYC Sailboat Racing covers racing rules, scoring, crew roles and responsibilities, all integrated with extensive racing techniques in theory and practice, using cabin boats as well as small 1-man dinghies.

Youth Sailing Programs: These are 3-day summer camps for ages 7 – 14, designed to teach sailing theory and practice as well as match racing, social skills and wholesome summer fun.

Those who master the program earn an ASA certificate of proficiency which is prerequisite to bareboat chartering larger vessels and is commonly accepted among bareboat charters around the world.

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# Foundation members hope to increase awareness of mission, accomplishments, needs

by Nancy Hogland

This year, a record \$30,000 was given to 12 local not-for-profit organizations through the Sharing and Caring Foundation of Camden County, a volunteer-run organization that acts as a clearing house for donations.

However, according to one of the organizations' leaders, that number could easily double or triple if more businesses would get on board with the payroll deduction program.

"It's such a low-maintenance way to give and if everyone even gave just \$1 from each paycheck, cumulatively we'd be able to meet all the needs of the organizations," said Jackie Rasmussen, vice president of the organization. Currently, just six employers - Camdenton R-III Schools, the City of Osage Beach, First National Bank, Lake Regional Health Systems, and Modine Manufacturing - participate in the payroll deduction program.

The decision of how to dole out the money is made after a special committee, comprised of a cross section of Camden County residents, reviews grant requests submitted by

the organizations. She said 100 percent of all donations received are used to meet the needs of the charities.

"If we have any administrative expenses, we raise the money another way. No one is paid - we are all volunteers," she said, adding that the group tries to distribute the funds as far as possible to maximize the benefit. "We look at both who has the greatest needs but also which programs wouldn't be able to continue without the foundation's help. These grants aren't meant to be a standing source of funding - they are to meet the excess needs these charities have."

Grant recipients for 2011 include:

- Medical Missions for Christ (\$6,000) - to provide prescription & medical assistance to clientele;

- The Lamb House (\$5,500) - to provide electrical assistance to needy families in Camden County;

- Freedom Through Christ Lighthouse Mission (\$4,000) - to assist with operating expenses for a men's transitional housing facility;

- Share the Harvest Food Pantry (\$3,500) - to make

detergent available to needy families in Camden County;

- Lake Area Helping Hands Homeless Shelter (\$3,000) - to meet food, medical and transportation costs of shelter residents;

- Citizens Against Domestic Violence (\$2,500) - to offer a men's domestic violence intervention program;

- Camden County Heart (\$1,500) - to provide transportation assistance to seniors needing medical services;

- Camden County Child Advocacy (\$1,000) - to assist with the back-to-school "sock & underwear" program;

- Pathways Community Behavioral Healthcare, LLC (\$750) - to allow purchase of children's and adult counseling resources and learning aids;

- Lake Area Big Brothers Big Sisters (\$750) - to support their "big" matching program;

- Children's Learning Center (\$750) - to purchase sensory learning tools for classroom use;

- Pregnancy Help Center (\$750) - to purchase training materials & equipment.

Rasmussen said although they were pleased they could give so much, donation's still

met only about half the needs. This year \$70,000 in grant requests came into the Sharing and Caring Foundation.

In order to increase donations through the payroll deduction program, Rasmussen said board members, who are all volunteers, are willing to meet with employers and employees and explain how the program works. She said no company is too small or too large to participate.

"It might sound complicated but in reality, it's no different than any other withholding from employee paychecks. We bring brochures and pledge forms and in just a few minutes we can thoroughly

explain everything so everyone understands exactly how it works. It's very simple - basically just a matter of coordinating it," she said.

To schedule a presentation call President Gerry Williams at 573-374-9147 or Rasmussen at 573-346-2644.

The Sharing & Caring Foundation of Camden County is a 501C-3 organization formed solely to raise money to assist worthy Camden County non-profit entities. The Foundation provides an organized mechanism by which 100% of funds collected locally can be distributed locally. Last year, 10 local non-profit organizations received \$21,500 in funding.

## Survey finds Giving on the *increase*

A telephone survey conducted in January 2011 by Wilson Research Strategies found that 18 percent - nearly one in every five respondents - said they planned to give more in 2011. This is a 29-percent increase over last year. The survey company responded with an additional 20 percent jump in households that said their giving would stay the same and a 48-percent drop in households that said they would decrease their spending.

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# Chateau to be built

by Nancy Hogland

## Convention space will accommodate larger groups

Osage Beach city officials breathed a sigh of relief when they were told the Chateau at the Lake of the Ozarks definitely will be built.

Mayor Penny Lyons said City Administrator Nancy Viselli received a call asking if she, the mayor and a couple other city officials could meet with Jacquie Dowdy, the new chief executive officer of John Q. Hammons Hotels and Resorts, and Justin Harris, senior vice president and general counsel for the company. However, Lyons said the caller didn't tell Viselli what they wanted to discuss – and Lyons said she was afraid to ask.

Dowdy, who has been with the company for some 30 years, was named CEO after Hammons became ill.

"I figured if I was going to hear bad news, I wanted to hear it face to face," Lyons quipped. "We were all waiting with baited breath. Were we were happy to hear they are still very interested in coming to Osage Beach and building the Chateau! It was a relaxed conversation – very upbeat, very positive, very friendly. It was just like dealing with Mr. Hammons. We all felt much better when it was over!"

She said Dowdy told her that although they were busy managing 77 hotel properties employing some 10,000 people, once economic conditions began to improve enough to make the project feasible, they would begin construction. Lyons said she didn't want to push for a timeline but did ask where the city ranked in their plan of action.

"We were pleased to hear

we were in the top 5," Lyons said, adding that she felt the project was worth waiting for. "Once this is built, winter won't be winter anymore. We will be able to draw an entirely different group of people in for conventions and conferences – people that have never been to Lake of the Ozarks. That will open the door for real estate sales, boat sales – you name it. This will be big not only for Osage Beach but for the whole area."

Officials with the Lake of the Ozarks Tri-County Lodging Association (TCLA) agreed.

Both Jim Divincen, executive director, and Lagina Fitzpatrick, director of sales, for TCLA said the new facility will allow them to attract larger conventions to the area, a move that will benefit many.

The proposed \$100-million Chateau, a European-style, 15-story, 320-room waterfront hotel to be built on 28 acres of Passover Road, is to include a 100,000-square-foot convention center and spa.

Fitzpatrick said she's been forced to turn down convention requests from some larger groups simply because she can't provide the accommodations needed.

A local marine dealer said one of his boat manufacturers has for years wanted to hold its annual convention at Lake of the Ozarks. He said because the local dealership annually sells more boats than any other dealership in the world, it's an obvious site. However, because there is no facility large enough to hold the entire line of boats, much less all the people that would attend, it can't happen.

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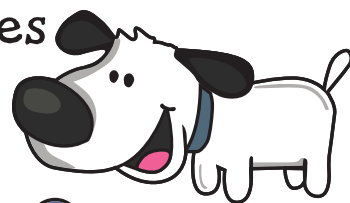
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Ann Klimkewicz

## Beeler Group Jan. top seller

Ann Klimkewicz, top seller for January, credits long experience in home remodeling and construction for her unique ability to match clients with properties. "Knowing how homes are put together and being able to help clients visualize what can be is important in selling real estate," Klimkewicz says. "When someone can see the possibilities they get excited about a new home."

Beeler Group owner Kathy Beeler says Klimkewicz's exper-

tise is fitting in well with a recovering market. "People are looking for bargains and often that means buying a home that will need some updating. Ann can really help them see the possibilities," Beeler said.

Klimkewicz made the decision to move to Lake of the Ozarks from Illinois after only one visit. She brings attention to detail learned over a three-decade career in medical management to her new profession.

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## "Insurance Talk"

with Ron Hall of Golden Rule Insurance

### Six Important Health Reform Changes In 2011

In 2010, Congress passed and President Obama signed into a law "The Affordable Care Act", which has already brought change to the health insurance industry. Many of the major provisions of the health reform laws do not go into effect until 2014. However there are some changes that will occur in 2011.

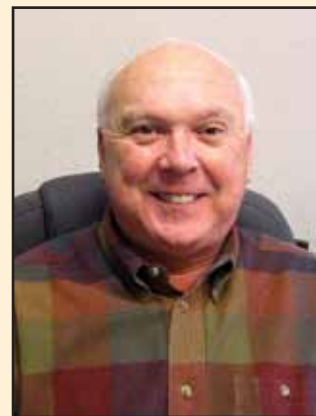
Some of the things you can expect from the law this year:

1. The Medicare "donut hole" for prescription coverage will be narrowed. Once the senior falls into the "donut hole" they will receive a 50% discount on their brand name prescriptions and 8% on their generic prescriptions. The "donut hole" is the gap between \$2800 and \$4500 in prescription cost. Which currently the senior is obligated to pay this cost themselves.

2. Efforts will be made to increase the number of primary care physicians by providing a 10% bonus for primary care services.

3. Seniors will also receive certain Medicare preventive services without having to pay the Medicare Part B coinsurance or deductible. Some services covered are annual wellness visits, vaccinations and cancer screenings.

4. Health Insurance companies will be required to spend



Ron Hall

a percentage of premium dollars. Insurers who provide affordable health insurance to individuals and small group plans must spend 80% of premiums on health care. Large group plans will be required to spend 85%. Should they not comply; rebates will have to be provided to policyholders.

5. The health reform law will require restaurants with 20 or more locations to post nutritional information on menu items. Beginning March 23, 2011 you can be more aware of just how "good" or "bad" certain foods are for you.

6. If you have an insurance plan with a Health Savings account or flexible spending account you can no longer use your tax free savings account to pay for over-the-counter medications.

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

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MAGAZINE LAKE OF THE OZARKS





# No snow removal?

by Nancy Hogland

*Check your street sign!*

Most Camden County residents were surprised by the 20-inch snowfall that blanketed the area last month. Many others were surprised to find that day after day, no one showed up to remove that snow from their roads.

Camden County Commission Kris Franken said it could be because the roads were never taken into the county system.

According to Franken, although real estate taxes are collected for homes in new developments, with the county road and bridge department receiving 11 cents from every \$1, and although developers are required to build roads to specifications outlined in the Camden County Unified Land-Use Code, about 5 or 6 years ago the county declared a moratorium on accepting new roads.

"I wasn't here at the time but know that happened. I hope to reverse that at some point but for right now, they will remain private because we simply don't have the tax base to take care of them," he said, explaining that means the county would provide no service – no snow removal, no resurfacing, no pothole repairing, no tree trimming – nothing.

Franken said it was easy to tell which street is private and which is maintained by county. Private streets are marked with white signs bearing green lettering; county maintained streets are green with white lettering.

He admitted that it could be a problem for new homeowners moving to the Lake from the city.

"You probably wouldn't think to ask if it was a private street if you didn't even know they existed," he said.

Currently, the boards of realtors don't note if homes are on public or private roads.

However, not all the streets were skipped for the right reason.

Long-time residents of Shawnee Bend, who asked not to be identified, said a snowplow driver stopped about 100 yards from the end of their dead-end county road, turned around and plowed his way back down the other side – without clearing a path in front of their house. A nearby neighbor waved down the driver and told him homes at the end of the street were occupied however, instead of going back and finishing the job, the driver continued on his way. Two days and numerous phone calls later the county returned to finish the job.

A Linn Creek family living on a street marked by a green sign suffered a similar experience. The residents said the driver stopped at the end of the next-door-neighbor's property, then turned and left without continuing to their driveway. Again, a neighbor stopped the driver and tried to convince him to continue plowing, to no avail. This time, the homeowners and their children, tired of waiting for help to arrive, took to the shovels and cleared the street themselves.

Franken said he had no explanation.

"The only thing I can say is that if it ever happens again, I hope people can get the names of the snowplow drivers so we can deal with this. If they are county roads, they should have been cleared. If there's any question, the drivers all have radios in their trucks," he said, adding that although a few mistakes were made and a couple snowplow drivers were not as friendly as he'd like them to be, overall he was happy with the performance of the road crews, who were faced with what he described as a "monumental task."



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## As the Lake Churns

### The Light at the End of the Tunnel

As we progress over the next few months into this Spring market we will be better able to review sales statistics to see if we truly are starting to rebound however, the research I have done based on the first six weeks of this year are promising. Based on data from our Bagnell Dam Association of REALTORS Multiple Listing System comparing the time frames of January 1 thru February 15 of each year from 2002 to the present, I am seeing an upward trend in the number of homes sold, the total sales volume and an increase in the upper range of sales prices.



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

to another property we own on Horse-shoe Bend. We had just sold another home we owned in Osage Beach the end of last year so we are breathing a lot easier. As we've done in the

YEAR	# HOMES	AVG SALE PRICE	VOLUME IN MILLIONS	LOW SALE	HIGH SALE
2011	86	\$ 190,136.00	17.6	\$ 12,000	\$ 1,275,000
2010	75	\$ 236,873.00	16.6	\$ 10,000	\$ 1,590,000
2009	73	\$ 186,491.00	12.1	\$ 6,200	\$ 1,250,000
2008	107	\$ 214,423.00	22.9	\$ 11,000	\$ 927,000
2007	126	\$ 216,475.00	27.5	\$ 14,720	\$ 1,575,000
2006	134	\$ 229,817.00	30.7	\$ 31,000	\$ 1,290,000
2005	114	\$ 151,736.00	21.4	\$ 5,000	\$ 1,550,000
2004	132	\$ 151,436.00	19.6	\$ 18,000	\$ 845,000
2003	46	\$ 189,817.00	9.3	\$ 30,000	\$ 1,600,000
2002	46	\$ 176,589.00	8.7	\$ 11,000	\$ 1,128,000

This chart lays out the numbers of homes sold, average sales price, range of sales prices and the total volume of sales dollars.

The next 30 days will be the strongest indicator as to whether we are starting to get back on track (or if perhaps we should get off the track in case this light I'm seeing is another train). I personally have had more business in the first six weeks of 2011 than I had the last six months of 2010.

On another positive note in my life, Karen and I were fortunate to be able to sell our personal home in The Villages at Shawnee Bend during this tough market. We moved in February

past, we'd like to purchase another lot and build again but plan to spend at least the next year concentrating on taking our real estate business to the next level, making time for family and friends and hopefully for some personal enjoyment and relaxation.

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

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# Business travel up

by Nancy Hogland

While the number of conventions and conferences planned for Lake of the Ozarks isn't what it was three to four years ago, it's still up over last year.

So says Lagina Fitzpatrick, director of sales for the Lake of the Ozarks Tri-County Lodging Association (TCLA).

"We're starting to see a slight increase in corporate travel and we attribute part of that to an increase in the religious market. Even though the economy was suffering, our faith-based meetings have been holding pretty true, so for this year we concentrated our efforts on that group and it's really paid off," she said, adding that while she didn't want to divulge a lot of information, she currently is working on a conference to be held next October that would book 2,100 room nights throughout the Lake area.

To further expand their efforts, the TCLA increased its trade show budget, which will allow Fitzpatrick to attend two additional conferences this year - Collaborate, a three-day conference and trade show in Houston, Texas for corporate group organizers and meeting planners, and the Small Market Meetings conference in Little Rock, Arkansas for, as the name implies, planners who are the decision-makers for small to medium-sized organizations seeking a spot for their meetings.

"In the old days, you'd have to get a booth at these shows and then hope someone who was looking for a place to hold a conference would stop to talk to you. Now, a list of attendees is provided to everyone who registers. I can review the requirements of the groups looking to hold a conference and then preset appointments to talk to the organizers of those groups that we are able to accommodate. In addition, those meeting planners also have the opportunity to review the list of association directors and request appointments with them to talk about what their areas offer. It's an extremely effective way to market," she said.

Jim Divincen, TCLA executive director, said the "lion's share" of the Lake area's convention business comes from Missouri

associations like the car dealers' association, the trial attorneys' association, the dental and hospital associations whose members need continuing education to keep current with their certifications.

"Typically they rotate between St. Louis, Kansas City, Branson and Lake of the Ozarks but I was told the groups usually have the highest attendance on conferences held here. I'd say the biggest reason is because Lake of the Ozarks is centrally located but I also think there's another factor involved. When these people have to come here for three days, especially when weather is nicer, I think they bring their families and turn it into a mini vacation simply because we have so much to offer," he said.

Both Divincen and Fitzpatrick said when the Chateau at Lake of the Ozarks is completed, especially if it features 60,000 to 100,000 square feet of contiguous meeting space, they expect convention business to boom.

"Right now, the largest facility available has 30,000 square feet so it prevents us from attracting the larger groups. However, if they can double or triple that space it's really going to benefit the entire area," Divincen said.

Fitzpatrick said she's had to turn down requests from a few large groups because she couldn't provide the accommodations needed.

"We really need a large convention center. Jefferson City voters just approved increasing their lodging tax from 3 to 7 percent for that very reason. Because of our location in the center of the state and the center of the nation, we have so much potential. But until we have the space, we won't be able to tap into that market," she said.

According to a study by Carlson Wagonlit Travel (CWT), although budgets are trimmer and restrictions are tighter, business meetings and events are on the increase. The study states the "average spend per attendee" is expected to increase by 3 percent this year. In fact, the CWT report states while the meetings and events industry saw growth in 2010, they expect it to recover fully in the next few years.



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Advertised rates are based on a "Base" rate which requires the borrower to have a minimum credit score of 740, a minimum loan amount, and a loan to value at 60 percent or less. If you do not exactly fit these criteria, you simply do not qualify for the advertised rate. So if your credit score is 739 you may not qualify for the advertised rate. This doesn't mean you won't get a good rate, but just not the advertised rate. As the loan to value goes up and your credit score goes down there are rate adjustments that make your rate higher than the advertised rate. So it is not uncommon for some people due to their personal financial situation to pay up to 1 percent or more over the base rate.

Without some basic information (a complete loan application) of your financial situation it is very difficult for a lender to accurately quote you an interest rate. Yes, it is the habit of many lenders to quote you a very low rate in order to get their phones to ring. In reality, few people actually qualify for the advertised rate due to their individual financial situation.

Everyone has a different financial situation that the lender needs to evaluate. Three main factors that all mortgage loans are based on are: PEOPLE, PROPERTY, and PROGRAM. Each one of these factors plays a major role in the financing of a home. We will discuss each one briefly.

**PEOPLE:** This would include credit score, credit history, amount of assets, job history, income level, and overall ability to repay the loan.

**PROPERTY:** Type of property would include mobile, modular, single family, duplex, farm, condo, log home, earth contact, and lakefront homes. Also a factor is the value of the property and the overall condition of the property.

**PROGRAM:** Loan to value is a key component, and next the loan program both determine your final interest rate based on the risk associated with these mortgage loans. Conventional up to 80 percent loan to value, FHA up to 96.5 percent loan to value and USDA /VA with

up to 100 percent financing.

The media and most lenders quote you the base rate without taking into consideration these factors, and then when you are further into the loan process they will tell you that you don't qualify for the advertised rate. So if your lender quotes you a rate without taking a complete loan application don't be surprised if your rate is not the advertised rate.

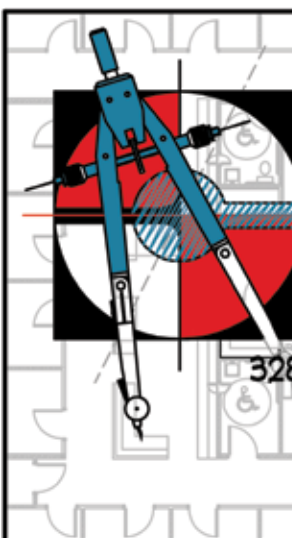
Mortgage planning is part of getting the best interest rate for your individual financial situation. Believe it or not it is possible to have a higher interest rate and a lower monthly payment. The lowest interest rate available may be on a 15 year, but it does not give you the lowest monthly payment. Also if you are in a situation where your loan to value is greater than 80 percent your loan will require mortgage insurance, which will also make your payment higher. You may want to consider a government loan that might offer a higher interest rate but a lower payment because it has either no mortgage insurance or reduced mortgage insurance. Is rate really the only thing you need to concern yourself with? How important is your monthly payment? The terms and conditions of the loan program can be more important than the interest rate!

Mortgage options are still available, is your lender offering you options? You need to work with a lender that takes the time to find out your personal financial goals. Your mortgage needs to meet those goals. The terms and conditions should help you achieve both your short term and long term financial goals. As your Certified Mortgage Professional, I take the time to completely qualify you for your mortgage before quoting you an interest rate.

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# Right-to-work bill moves forward

by Nancy Hogland

A Missouri Senate panel has advanced legislation that eliminates mandatory union membership in closed shops. With Republicans backing the legislation and Democrats opposing it, the bill now moves forward to the full Senate for debate, expected to take place before the March spring break.

Currently, all union-represented workers can be required to join the union and pay union dues. If the bill becomes law, unions can still exist and workers can still opt to be members.

The change is allowed under Section 14(b) of the 1947 Taft-Hartley Act, which says states have the right to ban closed union shops. Since its adoption, 22 states have chosen to make the move. The Missouri Chamber of Commerce and Industry and Associated Industries of Missouri, two of the state's largest lobbying groups, are now backing efforts to make Missouri number 23.

Soon after Sen. Rob Mayer, R-Dexter, defeated Sen. Kevin Engler, R-Farmington, to become the next Senate president pro tem, he said improving Missouri's business climate would be his top priority. He said because he felt unions discourage manufacturers from coming to the state, making Missouri a right-to-work state would be a part of that plan. Of the eight states that surround

Missouri all but Illinois and Kentucky have right-to-work laws.

Although, according to a survey recently conducted by the chamber, 87 percent of its members support the right-to-work legislation, union leaders strongly oppose the bill, saying unions and their dues-paying members have made it possible for Missourians to make high wages. They have vowed to fight the legislation, calling it "right to work for less."

Although Republicans now hold majorities in both chambers, several union representatives said senators in districts that are in and near urban areas, like St. Louis, may be pressured by their constituents to vote against the measure.

In 1978, when Missouri was the fourth-most unionized state in the nation, voters rejected a ballot initiative to eliminate mandatory union membership in closed shops. However, because many of the auto worker or aircraft machinist jobs held by those workers are gone, the percentage of Missouri's unionized work force has since declined sharply. According to the Bureau of Labor Statistics, in 1983, 36.6 percent of all manufacturing jobs were in union shops. That number dropped to 21.8 percent by 2000. By 2010 that number dropped to 9.9 percent.



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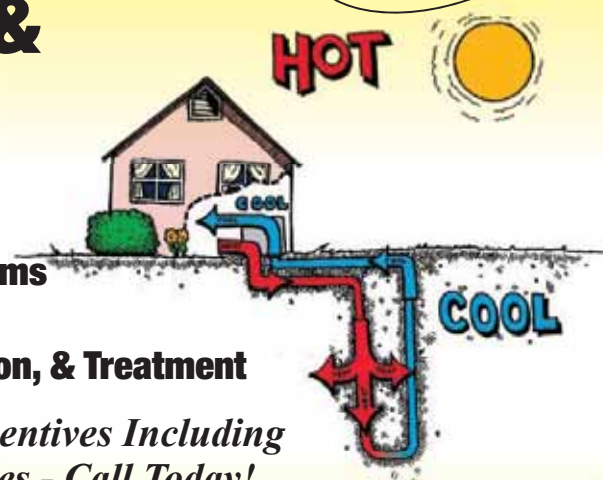
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# 'Science just doesn't back up' E.coli press by MO AG Koster

## Headline-grabbing announcements don't address all causes of contamination

by Nancy Hogland

Jim Divincen, one of the charter members of Citizens for the Preservation of Lake of the Ozarks and the executive director of the Tri-County Lodging Association, said discovering the source of E. coli in the waters near Lake of the Ozarks State Park Public Beaches could be as simple as enlisting the help of Dr. C. Andrew Carson, a professor with the University of Missouri College of Veterinary Medicine, Department of Veterinary Pathobiology.

Carson, who specializes in researching water quality with emphasis on identification of human and nonhuman sources of fecal pollution in waterways, has established a microbial source tracking (MST) database for all wildlife and migratory birds found in the

Lake region. And he is willing to share that information with the Department of Natural Resources for what Divincen described as a "very nominal fee."

"In January, Attorney General Chris Koster held press conferences in St. Louis, Kansas City and Jefferson City to present his 12-step plan to protect water quality at the Lake of the Ozarks. He said his report was based on information gathered at his symposium on water quality. However, in his report, Koster lists on-site sewage systems as the No. 1 threat to long-term water quality at the Lake and science just doesn't back that up," Divincen said. "EPA guidelines define 'safe' as 126 E. coli colonies per 100 milliliters of water. Our geometric mean for the year was 3.8 (per 100 ml). And that was based on 312

water tests conducted from June through October at sites picked by the DNR (Department of Natural Resources) – all of which were located around the 419 wastewater treatment facilities that release into the Lake. If on-site wastewater systems were polluting the Lake, you can be sure those tests would have provided different results."

Divincen said unfortunately those low numbers were downplayed – or even ignored – while great emphasis was placed on higher E. coli counts from tests taken weekly last year at the public beaches.

"Although the Lake as a whole should have received an A+, instead the public perception is that it's contaminated because all they hear about it the problems at the beaches. That's why it's so important to identify the source of that pollution,"

he said, adding that's where Dr. Carson comes in.

"Because, for instance, raccoons here have different poop than raccoons in California, before you can use MST to identify the source of E. coli, you have to establish the DNA database so you have something to compare the samples to," Divincen explained. "Dr. Carson has already done that. In addition, he has given the Department of Natural Resources (DNR) a proposal stating that for \$148,000 he will include 1,000 water samples, specifically identifying the source and also giving the percentage of contamination from that animal. Dr. Carson has already told us if the state goes out to hire someone to create the database, it will cost anywhere from \$600 to \$1,000 per sample."

Koster's plan includes conducting MST but during the press conference, he said putting it into effect could be costly.

Divincen said his group also would like the DNR to regularly test downstream from confined animal breeding operations located in the Grand Glaize Arm watershed, adding that few people were aware of those operations.

He said the state also needed to improve the turnaround on tests conducted at the public beaches, something Koster also brought up in his report. Currently, test samples are gathered on Monday and results are provided on Wednesday to determine if a beach should be closed the following Friday. Divincen said a new test that's not yet been approved by the EPA but used by the US Geological Survey and the Missouri University of Science and Technology can provide results in as fast as two hours.

Divincen said the Citizens for the Preservation of Lake of the Ozarks group is currently working with Park Director Bill Bryant to develop a plan to rid

*continues next page*



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# MO AG E.coli press

*continued from previous page*  
Public Beach No. 2 of wild geese which, according to a research fishery biologist with the U.S. Geological Survey, produce 1/3 pound of wet droppings each per day.

"That area is served by Osage Beach sewer system – they don't even have an on-site treatment plant – so human waste can't be a factor. Flocks of geese, on the other hand, have been known to fill the cove," he said. "It's obvious that something is causing that count to spike and also whether it's geese or pigs or deer, we have to do whatever it takes to address the issue."

Divincen said while he disagreed with many of Koster's findings, he did agree with him on one point.

"I strongly support his plan to seek legislation that would make it a felony offense to knowingly discharge sewage into the Lake – whether by continuing to use a faulty septic system or opening the Y-valve and discharging sewage. That needs to be addressed," he said.

Kris Franken, Camden County presiding commissioner, who also is a licensed engineer and a state-certified septic installer, said he would like more attention focused on the open sewage lagoons that serve the State Park's group camps.

According to permit MO009755, issued for sewage lagoons serving group camps in the Lake of the Ozarks State Park off Highway 42, sewage from those camps is pumped to open-top storage facilities and stored until it is removed and used as irrigation or released in "seasonal flows into Lake of the Ozarks." In addition, while other licensed treatment facilities have maximum contaminate levels clearly defined in their permits, the levels allowed in the effluent thru the state park permit are not spelled out. On a chart labeled "Effluent Limitations and Monitoring Requirements," there are no specific limitations placed on daily maximum, weekly averages or monthly averages of Fecal Coliform in the water that, according to the permit, is used for irrigation. Instead, the permit holder is told to comply with water quality standards per Special Condition #5 which

states "discharges to the waters of the state shall not cause a violation of water quality standards rule 10 CSR 20-7.03 including both specific and general criteria."

"The DNR wants to make recommendations on how we can 'fix' the Lake of the Ozarks when it seems they can't even handle their own systems that they regulate," Franken said. "Numerous businesses in the Lake area have been cited for having faulty wastewater treatment systems but it's my understanding that the DNR has not made any attempts to do away with the open-top lagoons. They have been allowing themselves latitudes that are finable offenses for anyone else."

Calls were placed to the DNR to discuss Carson's proposal and also the progress made on replacing open-top sewage lagoons used in the state park by Public Beach No. 1 but they were not returned.

In the meantime, Franken said Camden County proved it is serious about protecting the Lake by tightening up an existing ordinance covering wastewater treatment systems. The new regulations, which made changes in four areas, went into effect Jan. first.

"One, septic pumpers who are permitted thru the DNR must have site-specific permits to release the sewage on Camden County land. Two, if our inspectors are driving by property with obvious problems, they can stop and inspect the system without a complaint being filed," he said, adding that "obvious problems" included sewage running across the ground or through a nearby ditch. "They won't be randomly stopping and checking on systems."

Three, if inspectors determine a property owner has a non-complying system, once repairs have been made, an operating permit will be required. That gives the county the ability to better monitor the system in the future, Franken explained. And finally, if a property owner installs an advanced system, that person also will be required to have a maintenance agreement in place.

# More opportunities to shop coming for Lake's buyers

by Nancy Hogland

Prewitt's Point, which to date has been one of the lake's most successful retail developments, is expanding.

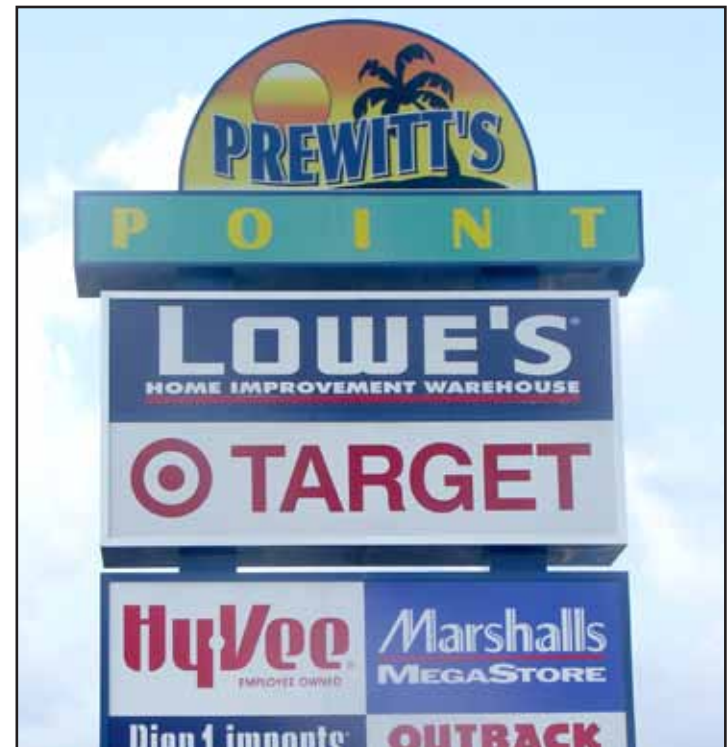
Although developer Gary Prewitt was not yet ready to release details by the deadline of this issue of the "Lake of the Ozarks Business Journal," he did say that two new junior anchor stores occupying a total of 35,000 square feet soon will be added to the 600,000-square-foot mall. The stores - one 20,000 square feet and the other 15,000 square feet - are to be built on unoccupied ground between Marshall's and Good and Perfect Gifts. Prewitt promised to release the names of the retailers in coming weeks.

Currently, the mall contains more than a dozen retailers and restaurants employing more than 650 people full and part time. The project, which began 10 years ago, was constructed after the city of Osage Beach approved establishing a Tax Increment Financing (TIF) District that included \$16.5 million in infrastructure improvements including rerouting State Route D, extension of water and sewer lines to School of the Osage campus on Highway 42 and a revamping of the Highway 42-54 intersection.

Prewitt's newest venture, Shoppes at Eagle's Landing, soon will be under construction. Soon after an agreement was reached with Kohl's, the department store's engineering firm submitted building plans to the city of Lake Ozark and according to City Administrator Dave Van Dee, they plan to move forward immediately.

"According to their plans, the \$5.6-million development will be 55,063 square feet and will, I believe, be part of Phase I. I'm not quite sure where it will be located and they haven't given us a construction schedule yet but they paid us a \$15,000 building permit fee and indicated they wanted to get started as soon as possible," he said.

Prewitt also worked out details and signed a contract with Menard's home improvement store to purchase



land. However, Menard's requested, and Prewitt's RIS Incorporated agreed to, an extension of the construction timeframe to more closely match other construction in the development. Van Dee said he expects that once work starts on Kohl's, Menards will quickly follow.

According to Prewitt, there will be no impact on the TIF agreement.

Under that agreement, adopted in 2008, the Lake Ozark Board of Aldermen voted to turn over half of its 2.5 percent sale tax from sales at the new shopping mall to Prewitt. Then in 2009, at Prewitt's request, the board agreed to turn over an additional 1 percent of the remaining 1.25 percent up to \$3 million to the developer with the stipulation that to receive the additional up-front money, the store must be open by Dec. 31, 2012.

According to Prewitt's attorney, Doug Stone, the money would not be in addition to monies already pledged under the earlier agreement.

"This isn't an expansion of the TIF, it just allows Mr. Prewitt to get more money upfront so he can pay off his debts more quickly," Stone explained. "The money will just come off the end total."

Stone estimated the

development costs at \$240 million. He said Prewitt already had spent close to \$30 million on site preparation which included rock excavation, cut and fill, infrastructure and other development costs.

Stone also said the agreement applies only to Phase II of the project, which includes the home improvement store and a movie theater, and not to Phase I, Phase III or Phase IV. To sweeten the deal, Prewitt promised that even at the .25-percent tax rate the city could count on receiving \$100,000 per year from Phase II.

Prewitt's plan to erect several billboard plazas along the new 54 Expressway, approved by the Lake Ozark Board of Aldermen in 2009, is linked to the construction of Eagle's Landing and will be part of the overall development.

Renderings show that, when completed, Shoppes at Eagle's Landing will include more than one million square feet of retail and commercial space and will feature everything from big box retailers to small, privately owned restaurants. The project is expected to create approximately 750 permanent jobs; generate annual retail sales of approximately \$343 million and result in approximately \$45 million of increased real property assessed value.



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## A Green Home is a Healthy Home

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### Is green building for tree huggers or is this the new standard in building?

Well let's see; the overall market for sustainable or green building materials is now estimated to be over \$ 20 billion dollars per year with an expected growth rate of 10% per year. This is big business!

There are two big reasons for this:

1. Rising Energy Cost – the average consumer is beginning to realize they need to conserve energy and that green built or retrofitted homes mean lower heating and cooling cost.

2. Health – we spend most of our time in our homes and the air we breathe in our homes affects our well being. Allergy and asthma cases increased 75% between 1980 and 1994, while during that same period we started tightening up our homes and added hundreds of VOC's (volatile organic chemicals) to the building products used in our homes. Many other illnesses & diseases have also increased during this time. These VOC's, such as formaldehyde, are used in the production of many building products such as paint, cabinets, countertops & carpets. There are now green alternatives to all of these products.

I do not believe saving money or better health are issues that only a particular group is concerned with. As a matter of fact these issues have never been considered a fad and once the public becomes more educated to the benefits of sustainable or green building practices the industry will only grow.

This is a new standard in the building industry and it is here to stay. Here are a few more reasons why.

1. Many major cities have already incorporated green building practices into their local codes.

2. According to a survey conducted by McGraw-Hill demand for green building had already outpaced supply by early 2007.

3. The NAHB says they have reached a tipping point where more than half of their members are incorporating green building methods and materials into the homes they build.

4. EPA's Energy Star Program included indoor air quality as part of its energy saving initiative.



David Braddy, LEED GA

5. In 2006 the U.S. Green Building Council added LEED for homes to its LEED program that was primarily concentrated on commercial building. This was the only national green building program that put exact requirements for earning green status and requiring verification it was constructed green. There are points awarded for different levels of certification. This is the Government standard for green building.

6. Starting in 2011 all new homes built to comply with the Federal Energy Star Qualified Homes Standard must provide controlled fresh air ventilation to meet energy conservation and indoor air quality goals.

7. The Government from the federal to the local level is actively promoting green building practices.

This is only a partial list but I think you get the idea. Green building is here to stay.

Another reason green building is here to stay is the impact to the environment. This is part of green building that you may not even see, but is still a major component of being green.

The main reason most consumers would not consider building green is the perceived higher cost, which is mostly a myth. The life cycle cost of green building is almost always cheaper. Some materials do cost more but with proper planning, which is also a major part of a green building project, what you save in one areas will offset higher cost in another.

Call your green building professional to see how easily you can go green.

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

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# Your Finances

## 401(k) Review and Rollover Can Be Rewarding



**Tony Reahr**  
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Your 401(k) offers tax-deductible contributions, tax-deferred growth of earnings potential and a variety of investment options — so it's a great tool for building retirement savings. Yet like all tools, your 401(k) must be used properly to get the best results. That's why you should review your 401(k) at least annually and make whatever adjustments are needed.

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

As you begin to review your 401(k), your first question should probably be this:

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

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

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

somewhat more conservatively, but you'll still need some growth potential in your 401(k) portfolio.

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

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

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

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

For a free review of your 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.

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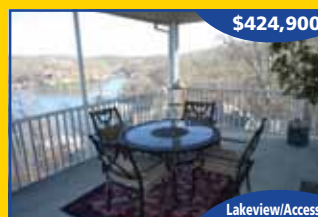
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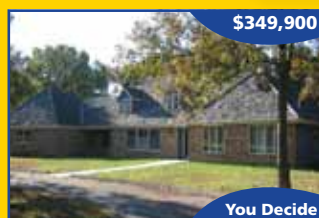


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with **Sandy Waggett of MSW Interactive Designs**

### Step #7 – Improve Your Website's Link Popularity

Over the past six months we identified steps one through six in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; and 6) Get found.

The seventh step is:

Improve your website's link popularity (this helps your organic search engine rankings).

First let's define "link popularity."

The definition of link popularity is the number of links pointing to your site as indexed by a given search engine. This is not necessarily a complete count of ALL links to your site, but instead how many links the search engine gives the site credit for when calculating SERP (Search Engine Results Page) placement. These inbound links are also referred to as "citations."

By most accounts, there are more than 200 factors used by Google in determining your ranking. Link popularity is just one factor and it is calculated by the number of citations (or inbound links) to your website.

There are two types of citations: structured and unstructured. Structured citations are those that are from known directories and trusted by major search engines. A good example of a structured citation would be a link to your website from <http://www.DMOZ.com> or Yahoo's Directory. Unstructured citations are links to your website from other regular websites, like the local Chamber of Commerce or from another local business. Ideally, you should have a nice combination of both structured and unstructured citations to your site.

Some tips to build your link popularity:

1. Find out how many inbound links you have now. Go to Google.com and in the search box, enter "links: [your website address]". For example, if you wanted to see how many links we have to the MSW Interactive Designs website, you would enter – "links:mswinteractivedesigns.com". There are about 1700 inbound links to our website.



**Sandy Waggett**

2. Purchase online advertising from authority sites that includes a link to your website. Locally, you can do this with the Chamber, CVB, as well as several others. If you serve the wedding market, you can also get listed with a link on [www.LakeOzark-WeddingGuide.com](http://www.LakeOzark-WeddingGuide.com).

3. Exchange links with other businesses in your network. A nice way to do this is to add a "Resources" page to your website and link to other businesses that you trust. In return, ask them to link back to your website from theirs.

4. Avoid Link Farms and massive link exchange services. The links obtained from these sites and services tend to be low quality and ignored by Google. Not sure if it's a link farm or not? Use this test ... ask yourself, "would I be doing this (linking there) if search engines didn't exist?"

5. Request that those linking to you use keyword rich anchor text in the link. For example, we prefer when people link us they use "Website Design and Hosting" instead of "MSW Interactive Designs" as the actual words that are linked to our website.

In summary, it is important to improve your website's link popularity. The more relevant, quality, third party sources that link to your website, the better your link popularity will be. Over time, improved link popularity will positively impact your website's organic search engine rankings.

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# State set on leveling playing field for all employers

by Nancy Hogland

Employers who hire workers as independent contractors in order to save money could find themselves paying out much more than they saved.

According to Amy Susan, communications director for the Missouri Department of Labor, under Missouri law, employers are generally required to pay unemployment taxes, payroll taxes, and provide workers' compensation for its employees. While the majority of Missouri employers comply with these requirements, she said those who don't undermine the system and place an additional burden on those that follow the rules.

Susan said employers who disregard the law may be held liable for back employment taxes for the workers once it is discovered. In addition, employers that knowingly misclassify a worker face penalties in the amount of \$50 per day per misclassified worker up to a maximum of \$50,000 in fines. Another state statute allows the Division of Employment Security (DES) to penalize an employer 25 percent of the amount the state has been defrauded.

"It's really not fair to the workers that are kept 'off the books' because they don't have access to the benefits of their co-workers who are reported - benefits such as health insurance, pension plans, vacation or sick pay and even unemployment or worker's compensation in the event they lose their jobs or get hurt on the job," she said. "We have found that some employees don't even know they've been classified as 1099 workers - independent contractors - until they try to collect benefits."

Susan said the determination of whether a worker is an employee or an independent contractor is set by statute.

Missouri Revised Statute 288.034. 1 reads, "Employment" means service, including service in interstate commerce, performed for wages or under any contract of hire, written or oral, express or implied, and notwithstanding any other provisions of this section, service with respect to which a tax is required to be paid under any federal unemployment tax law imposing a tax against which credit may be taken for contributions required to be paid into a state unemployment fund or which, as a condition for full tax credit against the tax imposed by the Federal Unemployment Tax Act, is required to be covered under this law.

Service performed by an individual

for remuneration shall be deemed to be employment subject to this law unless it is shown to the satisfaction of the division that such services were performed by an independent contractor. In determining the existence of the independent contractor relationship, the common law of agency right to control shall be applied. The common law of agency right to control test shall include but not be limited to: if the alleged employer retains the right to control the manner and means by which the results are to be accomplished, the individual who performs the service is an employee. If only the results are controlled, the individual performing the service is an independent contractor.

The classification cannot be waived by the employee.

According to RSMO 288.380, "Any agreement by a worker to waive, release, or commute such worker's rights to benefits or any other rights pursuant to this chapter or pursuant to an employment security law of any other state or of the federal government shall be void. Any agreement by a worker to pay all or any portion of any contributions required shall be void. No employer shall directly or indirectly make any deduction from wages to finance the employer's contributions required from him or her, or accept any waiver of any right pursuant to this chapter by any individual in his or her employ.

Susan said in 2009, the DOL focused its attention on identifying employers that were misclassifying workers. Since 2010, the first full year of the implementation of Misclassified Worker Detection System (MWDS), the investigations conducted by the Department's DES have found that employers misclassified more than 5,000 employees as independent contractors or something other than employees. She said this is an increase of nearly 2,700 percent over the period from 2008 to 2010, when the DOL projected employers owned an additional \$135,000 in taxes.

Reclassification of those employees resulted in the DOL collecting \$819,000 in delinquent taxes from 744 employers that they determined were attempting to evade payments by misclassifying workers.

For more information; to ask questions about the proper classification of workers, or to report a business suspected of misclassifying employees, call DES at 573-751-1099, or contact them via e-mail at: esemptax@labor.mo.gov. Fraud can also be reported online by visiting Labor.mo.gov/report\_fraud.asp.

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The Clayground celebrated their grand opening in The Landing at Main Street with a ribbon cutting ceremony from the Lake Area Chamber of Commerce. For more information stop by, visit [www.theclaygroundinc.com](http://www.theclaygroundinc.com) or give them a call at 573.434.1597. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: Jake; Meghan; Amanda Rowden, US Resort Management; Shawn and Kristy Krueger (owners), Katie Karr, First State Mortgage; Jordan; Jintree Albers, Tiny Miss Lake of the Ozarks; Chris Cisar, Arrowhead Title; and Brandon.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Davis Cellular, at their new location, 985 East Highway 54 in Camdenton. Saturday, 9 AM-5 PM, Sunday 11 AM-5PM, 573-346-5499. Pictured Heather Davis [with scissors] Will Blomenkamp, Jonathan Davis, Kim Hubbard, Luke Davis, Jason Tadar, and Camille Bellmer. Others present include Brenda Colter, Dennis North; Charli Allee, Doug Horman and Amy Hadfield, Johna Stanfield, Tracy Peters and Chris McElyea, Bob Kellstrom, Diann Jacobs and Pat Thurston, Camdenton Area Chamber of Commerce Board Members; and Bruce Mitchell Camdenton Area Chamber of Commerce Executive Director.



Camdenton Optimist Club President Chic Oostendorp introduced Civil War Reenactor John Wilson, who is working with Fourth Missouri Cavalry, Missouri Civil War Reenactment Association and Camden County Museum to stage a reenactment of The Battle of Monday Hollow. The staging will be held at Missouri Trap Shooter's Park at Linn Creek on September 15 and 16, 2012. Optimists meet at noon on Mondays at RJ's Restaurant. Visitors are welcome.



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with Stan Schultz of Schultz & Summers Engineering

### Water Quality, Lake Ozark & Our Economy

One thing I have learned in my firm's 7+ years of working in the Lake area is that the Lake's economy is very good for Missouri. Our visitors come by the thousands from neighboring states many times a year and spend a generous amount of money with each trip. To ensure this trend continues those of us that call Missouri home must work hard to find economical ways to protect this asset by developing responsibly and improving what has already been developed.

Last month's water symposium hosted by Missouri's Attorney General was a good start to developing a realistic strategy of managing wastewater produced by those of us with homes or condos near the Lake. Over the course of the two day event we heard from scientists, economists, engineers, local officials, and even a State Senator about their particular area of expertise. It is events such as this that starts a positive dialog to managing issues that are important to all Missourians.

My first customer at the Lake, the Gravois Arm Sewer District, has always told me that a 'perceived' problem with the lake's water is just as bad for the Lake as a real, documented problem. I believe this and only have to look at the Gulf Oil Spill this summer as an example of what 'perception' can do to tourism. Let's all keep these folks in our prayers and hope they have a better season next year.

Managing the sewer situation at the Lake is going to be a great challenge. We have to be vigilant in maintaining the commerce we already have and use the clean



Stan Schultz

water campaign as a tool for developing more commerce. The Governor's order to post all beach closings has proven many bodies of water in Missouri have more problems than the Lake. We need to use this information along with a proactive approach to improving overall water quality as a catalyst to bringing more tourists to the Lake in the coming years.

Missouri has the best natural resources in the Midwest and protecting them should be one of our state's most important functions. I know all of us who love the Lake will agree and work in unison as this clean water campaign begins to have positive results. We just have to stay engaged to ensure the outcome is proactive and not reactive.

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

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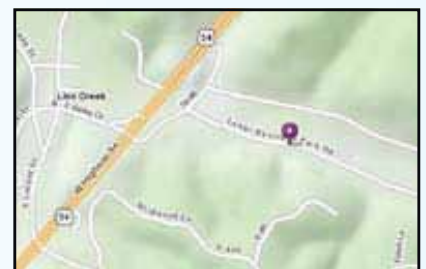
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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## FRY'S LAKESIDE CASINO RESTAURANT

The image with this article shows Fry's Lakeside Casino Restaurant at the west end of Bagnell Dam as it appeared on the restaurant's menu in 1944. The building, now gone, was constructed by the Union Electric Land & Development Company in 1931-32. The restaurant opened in August 1932. It was considered one of the finest eating establishments in Lake Ozark in the 1930s, 40s and 50s. Union Electric sold the property

and business in 1944. The new owner, Lawrence Fry, kept the restaurant open. On the menu it said "It is our desire to merit, through the quality of food and service, a continuance of the good will that has been accorded this organization in years past. . ."

Lawrence Fry was a well-known business man in Lake Ozark. He was in business in Lake Ozark from January 1933 until his death in 1988. For a time he was a partner in the operation of the White House Hotel, was

a co-founder of the Lake Ozark Fire Protection District, was a Lake Ozark alderman, a founding member of the Lake Ozark Christian Church, built the Larry Don Excursion Boat, and was appointed postmaster of Lake Ozark in 1936, a position he held for 35 years.

The Casino Restaurant menu for 1944 contained some astonishing prices judged by today's restaurant pricing. A 14-ounce T-Bone Steak cost \$1.25. A 9-ounce Sirloin Club Steak was 85 cents, and a County Ham Steak was 85 cents. For their a la Carte Dinners the menu said "Our steaks are cut from choice corn fed cattle and served with French Fried Potatoes, Heart of Lettuce Salad, Drink, Hot Roll and Butter." You could get all kinds of sandwiches from hamburgers to peanut butter for 15 to 25 cents. And if you ate too much Seltzer Water was available for 50 cents. For more of the story see the author's recent book Historic Bagnell Dam Boulevard, Past and Present. Photo courtesy AmerenUE. ■

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

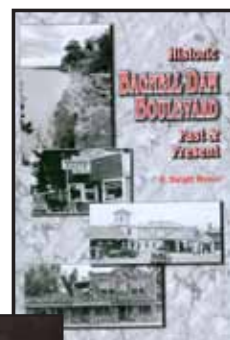
*Weaver is the author of five books on the history of the Lake of the Ozarks.*

*Weaver's new book "Historic Bagnell*

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

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

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



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## Realty Works at the Lake, LLC announces New Partner

Dick Elefson, Broker and owner of Realty Works at the Lake, LLC is pleased to announce the addition of Chris Ling as partner in the firm.

According to Dick, Chris brings over 35 years of real estate and finance experience to the company. Chris was a broker in California for 20 years before moving to the Lake 14 years ago. His background also includes 10 years as vice president of a large mortgage banking firm as well as owning his own real estate sales

and development company. In recent years he has also been instrumental in building and marketing a number of Lakefront residential lot developments for a large out of state developer.

Realty Works at the Lake, LLC is located in Lake Ozark and specializes in Condominium and Villa project marketing as well as all types of residential and commercial real estate sales. For additional information, contact Dick Elefson or Chris Ling at 573-964-6420.

## Spa Shiki Supports Breast Cancer Fight with Donation to Lake Regional

Spa Shiki recently presented a check for \$110 to Lake Regional Hospital. Spa Shiki raised the funds by participating in the Lake Regional Breast Cancer Awareness Fair last October. At the event, Spa Shiki nail technicians offered express manicures to attendees for \$10 each, with all money collected going to Lake Regional.

Spa Shiki annually holds special fundraisers and events each October to raise awareness and money in the fight to end breast cancer, complementing The Lodge of Four Seasons long-standing history of raising funds for Lake Regional and Ellis Fischel Hospital in Columbia.

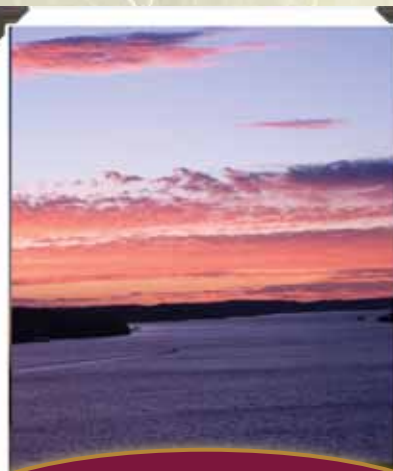
"Spa Shiki is pleased to be able to support local efforts at Lake Regional in the breast cancer cause," says Ann Brown, Spa Shiki director. "Our staff was excited to participate in the breast cancer awareness fair, taking part to improve women's health in our community."

For more information on Lake Regional, visit [www.lakeregional.com](http://www.lakeregional.com). For more information on Spa Shiki, visit [www.spashiki.com](http://www.spashiki.com).

Spa Shiki Director Ann Brown (left) presents a check for \$110 to Terri Hall, director of fund development for Lake Regional.



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Spa Shiki Director Ann Brown (left) presents a check to Wayne Marlow and Sue Creel from Big Brothers Big Sisters.

## Spa Shiki Supports Big Brothers Big Sisters as Bowl For Kids' corporate sponsor

Local children who benefit from the outreach programs provided by Lake Area Big Brothers Big Sisters received a boost recently, thanks to a corporate sponsorship from Spa Shiki. Spa Shiki donated \$1000 to claim a spot as a corporate sponsor for the local, non-profit organization's annual Bowl For Kids fundraiser, to be held

Saturday, April 16, 2011 at Eagle Lanes in Lake Ozark.

For more information on Lake Area Big Brothers Big Sisters and/or Bowl For Kids sponsorship information, visit [www.lakebbbs.org](http://www.lakebbbs.org) or call (573) 348-5507. The organization may be contacted via e-mail at [screelbbbs@yahoo.com](mailto:screelbbbs@yahoo.com).

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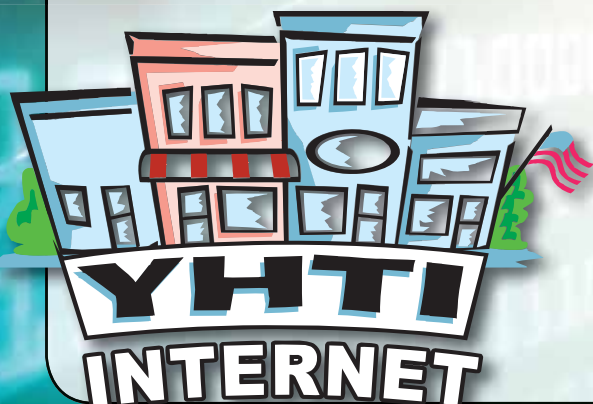
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# Trade shows allow businesses to show off goods

by Nancy Hogland

Karen Zaborac, owner of American Sun Control, is one of the longest-running exhibitors at the Camdenton Area Chamber of Commerce's Products and Services Show.

She said that's because year after year, the show has continued to more than pay for itself.

"We do about four or five shows a year and because we set appointments at the shows, we are very careful to track the outcome. I want to know of if it's profitable to participate. The Camdenton show has continued to immediately pay for itself – plus, plus, plus! However, we've also found the payoff doesn't end there. Over and over again we find that when people call us to come out and give them a quote, they'll pull out a brochure they got at a show maybe a couple years earlier and tell us that's where they first found out about us," Zaborac said.

Bruce Mitchell, executive director of the Camdenton Area Chamber agreed the benefits of the show are far reaching and long lasting. Last year, they

featured 165 exhibitors in 195 booth spaces and drew more than 4,000 people. This year's event, planned for 9 a.m. to 5 p.m. March 19 and 10 a.m. to 4 p.m. March 20 at the County Club Hotel on Horseshoe Bend, is on track to meet or exceed those numbers.

"A real advantage is that it's an easy way to bring lots of people into your 'showroom' that otherwise, for a variety of reasons, may never step through your door. Because the Lake is so spread out, many times people don't even know a certain business exists. Others may avoid going into a business because they think a sales person will pressure them into buying. At a trade show, if you feel pressured, you simply move 10 feet to the left or right," he quipped, adding that another benefit to the buyer was the ability to comparison shop without using a tank full of gas. "And then, of course, are the show specials offered by some of the businesses. If you're planning to buy anyway, it's a good time to get a great deal."

Vendors benefit by getting face time with potential customers

and reconnecting with previous customers.

"Businesses always have one or two customers that they can't make happy, no matter. Unfortunately, those tend to stick with you," Zaborac said. "However, when you work a show, time and time again people will walk up and say, 'I bought an awning from you five years ago. It's one of the best purchases I ever made.' When you have five or 10 of those each day, it really fires up your salespeople."

Mike Kenagy, executive director of the Lake West Chamber of Commerce, echoed Mitchell's and Zaborac's sentiments. That chamber will host the 9th annual Lake West Business Expo from 9 a.m. to 4 p.m. on Saturday, March 5 at the Lake West Christian Academy on Highway 5 in Sunrise Beach.

"The response has been so positive that in nine years we've outgrown three facilities and quadrupled our participation. This year, we're at capacity and have a waiting list for vendors who are hoping for a way to squeeze in," he said.

Kenagy said the chamber

started the show at the request of its membership who wanted a way to highlight their businesses. While many of the Lake West Chamber members also participate in other shows, they wanted something on the west side, for the west side. The event has grown by leaps and bounds – so much so that the committee is looking for ways to offer additional vendor display space.

"We're already at the largest facility available on this side of the Lake so moving to a larger facility isn't an option. We've tried setting up a tent to accommodate additional businesses but because the weather doesn't always cooperate, that didn't work out too well. We're now discussing a variety of alternatives including breaking it into two shows – one in the spring and one in the fall – or maybe even holding it at multiple sites," he said.

According to Trade Show News Network (TSNN), trade shows are popular with both vendors and visitors.

The site stated a recent market research study showed 91 percent of trade show visitors rated trade

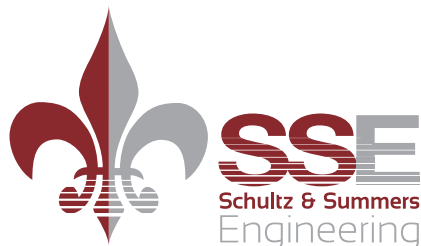
shows as an "extremely useful" source for acquiring product information. Almost 50 percent of those surveyed said they had purchased products or services learned about at trade shows.

Tips compiled from several trade-show "how-to" sites also advise business owners to:

- Plan and prepare well in advance and then follow-up within five days with potential customers
- Talk to colleagues who have attended the same show to make final plans
- Be creative when designing your booth
- Use posters to tell your business' story
- Set up a schedule that allows time to network with other businesses (Mitchell said this often takes place the last hour of each day when attendance is lower.)
- Bring a clever give-away
- Provide chocolates or mints to draw visitors to your booth
- Schedule employees who are high-energy, happy people who are well-groomed and attentive
- Instead of giving away expensive brochures, consider postcards with pertinent details
- Bring three times the number of business cards you think you will need
- Wear comfortable shoes and clothes with pockets
- Stay off the phone – passers-by will keep walking if no one is available to talk to

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dow. 52 Southshore, MLS#3075094, \$449,000. See this Virtual Tour & all the lake's properties at [www.cme1st.com](http://www.cme1st.com). Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

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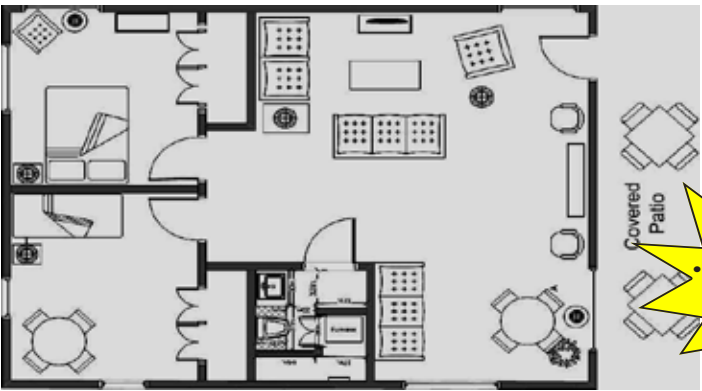
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