

# LAKE OF THE OZARKS BUSINESS JOURNAL

## NEWS IN BRIEF

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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NOVEMBER, 2009



### Motives behind Nixon's actions questioned

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## State facility source of E. coli?

### DNR official "unaware" of wastewater treatment facilities near the beach

In mid-October, the Missouri Department of Natural Resources (DNR) found excessive levels of E. coli in the lake near Public Beach 1 in the Lake of the Ozarks State Park. The high counts were discovered by water quality monitoring specialists who were sampling the main channel of the Grand Glaize Arm as part of the baseline study ordered by Gov. Jay

Nixon in September.

According to Travis Ford, acting communications director for the DNR, it was the third time this year high levels of E. coli were found in that area. The latest test revealed 2,419 E. coli colonies per 100 milliliters water. Water deemed "safe" for swimming contains a maximum 126 E. coli colonies per 100 milliliters water.

Ford said he wasn't aware of any wastewater treatment facilities operating near the beach. However, he said the source of contamination didn't necessarily have to be in the immediate vicinity.

"Other plants that empty into streams that empty into the beach could be responsible. There are a lot of streams that feed into the Lake in the area of

Public Beach 1," he said.

However, the *Lake of the Ozarks Business Journal* was able to locate one treatment plant operating approximately 125 yards from Public Beach 1. The plant, which sits about 100 feet from the water's edge, is operating under DNR permit number MO-0097845. According to the permit, the average daily flow is 20,000 gallons per day.

The treatment plant uses an unmarked white PVC pipe to discharge the water into a small ditch that drains into Lake of the Ozarks. According to the permit issued to the facility, all outfalls must be clearly marked in the field. However, in late October when the picture of the pipe was taken, no sign was visible

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While the Department of Natural Resources is conducting a lake-wide hunt to find treatment plants that could be responsible for excessive amounts of E. coli, did they take a look in their own backyard? This treatment plant, one of several facilities in the State Park bordering the troubled area, is just a few hundred yards from Public Beach 1. The outflow pipe, just out of the camera's view to the left of the building, empties into a small stream that flows directly into the Lake. Nancy Hogland photos.



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Advertising Sales: (573) 348-1958 Fax: (573) 348-1923  
Mo Benne, Advertising Representative (573) 280-9032  
Sara Clark, Advertising Representative (573) 480-0315  
Editorial Production: (573) 348-1958  
www.lakebusjournal.com  
businessjournal@charterinternet.com

Publisher: Denny Benne • Editor: Darrel Willman  
Writers: Nancy Hogland, Dwight Weaver, Monica Vincent and Alison Schneider

## Bigger, better paper to come

The economic conditions we're experiencing have taken a toll on Missouri businesses large and small. The Lake of the Ozarks area is no exception.

Tightening the belt has been the norm for smart businesses looking to weather the downturn. Across the country newspapers who aren't closing up shop are trimming waste and operating expenses in order to stay afloat.

Cutting costs and streamlining operations whenever possible are always good business however.

The December issue of the *Lake of the Ozarks Business Journal* will bring some exciting changes to the publication. We'll be adding two new sections to the monthly that will focus on business segments here at the Lake that are vital to its livelihood-- Boating and Real Estate.

Bringing our sister publications *Boating at the Lake of the Ozarks* and *Real Estate at the Lake of the Ozarks* into the fold will allow us to expand our reach, increase coverage and reduce printing costs.

The combined publication

will remain the *Lake of the Ozarks Business Journal*, but now carry information surrounding these business segments to you each month.

Along with the new publication comes an expanded website at <http://www.lakebusjournal.com>.

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Take advantage of the new features online to read and discuss issues and information.

## "Go pick on someone else."

Editorial by Alison Schneider

On September 23, Missouri Governor Jay Nixon stopped at the Lake of the Ozarks to proclaim that "cleaning up" the Lake of the Ozarks is a priority. This, after enduring a great deal of political flak after the delayed release of E coli results from May testing. He plans to inspect some 400 facilities with wastewater permits on or near the 1400 miles of shoreline that make up Lake of the Ozarks.

"Present water quality at the Lake of the Ozarks is unacceptable," Nixon stated at the press outing. "We are serious about cleaning up this lake," he said.

But, does the Lake of the Ozarks really need "cleaning up"? A combination of DNR official reports, news media from across the state, and Lake area residents and community leaders would say "no". This is just an effort to deflect a year's worth of bad press for the Governor's administration by condemning then "fixing" one of the biggest sources of tourism dollars in the state.

This whole controversy began when a news report appeared in Kansas City news media regarding a high reading in a small portion of tested areas at the Lake. The questionable results were taken on May 26 as part of the regular testing cycle performed by volunteers for the DNR Watershed Alliance. It's important to note that Missouri lakes are not treated equally with regard to testing.

The Army Corps of Engineers manages the public lakes in the state – taking a few

samples from those waters on the big 3 holiday weekends of Memorial Day, Independence Day, and Labor Day. The Lake of the Ozarks is a private lake, however and is managed by the lease holder, which is currently Ameren UE. Ameren UE established the Watershed Alliance and tests some 500 locations on a weekly to bi-weekly basis year round. Everyone takes the maintenance of this resource seriously and they work hard to preserve it.

The reports taken by the Watershed volunteers are sent to the DNR along with pertinent samples for evaluation. The reports are kept in a 5 years cycle to watch for trends and possible problems. It was, in fact, one of these readings that sent the red flag flying in June.

While the DNR published the results online just like they normally do, the department did not issue a specific press release or warning until they were able to evaluate the singular spike levels. It was the opinion of those in charge that heavy rains just prior to the tests in question washed bacteria into the lake. The tests immediately following the spikes (after a few rain-free days) were back to normal 'safe' readings. But it was too late..."E coli-gate" was well under way.

E coli is scary. But the really scary word is 'fecal'. That's the hot-button word...the word with the 'ewwww' factor. The problem is that E coli is found in the intestines of animals. Much of the bacteria which enters our natural water sources

come from animal droppings. The same droppings that make the grass grow and keep the animals healthy enter the water table through natural rain runoff. Normally, levels are virtually undetectable, but in the cases of heavy rains, especially in low-turbulence or low-water areas, the levels can take a little longer to disperse. Any readings taken during this time will reflect a spike for a few days until the bacteria naturally disseminates at which time readings are back to normal.

Accusations and incriminations flew, retractions and re-evaluations were published, people lost their jobs and the Lake of the Ozarks received a huge black eye resulting in the loss of possibly hundreds of thousands of much-needed dollars in a troubled economy.

It's important to note that Lake Regional Hospital Emergency records indicate no cases of E coli infection this past summer, let alone the past few years. Statewide, there were 52 reports of E coli infections through July of 2009. None stemmed from exposure in Camden or Morgan counties according to state health officials in a July report.

"We are not aware of any illnesses associated with E. coli at Lake of the Ozarks at this time," state health spokesman Kit Wagar said.

DNR spokeswoman Susanne Medley stated that the agency delayed the release of the report because it didn't want to the public to panic.

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# Motives behind Nixon's actions questioned

## State-owned treatment facilities not included in warnings issued

by Nancy Hogland

Many are questioning the motives behind Gov. Jay Nixon's continued attempts to put Lake of the Ozarks under a microscope and some of the Department of Natural Resources (DNR) news releases that are, in their opinion, "misleading" and "sensationalized."

One of those reports was issued in mid October, when water temperatures were dipping into the upper 60's and the air temperatures were running about the same.

The DNR sent notices to media outlets stating that Public Beach 1 in the Lake of the Ozarks State Park would remain closed to swimmers following test results indicating high levels of E. coli bacteria in the main channel of the lake near the beach.

The report stated, "Samples taken in the main channel of the Grand Glaize Arm of the lake near the beach

found E. coli in excess of levels that would typically warrant the closing of the beach. Conditions in the main channel, including high turbidity caused by runoff from last week's rains, were also present at the beach, causing the department to take the additional precaution Sunday of closing the beach. The beach will remain closed to swimming until follow-up samples find a reduction in E. coli levels."

"Really – how many people do they think will be out swimming in this weather," quipped Realtor Jane Kelly. "Of course, just about every newspaper out of the area picked that up and ran with it. I field calls from both buyers and sellers and that kind of sensationalism is causing a lot of concern. I don't believe anyone here is against water testing. In fact, everyone who cares about the Lake supports the monitoring. We

all want to know if there's a problem so it can be fixed. That's not the issue. The issue is the way the Lake is being portrayed as a giant cesspool when in reality it's one of the cleanest lakes in the nation."

According to a report on the Lake of the Ozarks Watershed Alliance (LOWA) website, "In an article published July 6 on CNN's website, reporter Karen Cicero of CNN/health.com teamed up with a panel of travel and health experts to find the healthiest popular beach and lake towns in the country. Osage Beach, Lake of the Ozarks came in number 4 in the top 10. This past three years of testing the water has confirmed this to be true." LOWA provides volunteers for the monthly DNR testing.

Earlier, reports were issued by the state that a Senate investigation had been initiated and state employees had been suspended af-

ter it was learned that public beaches had not been closed for swimming after routine tests at those beaches showed high E. coli counts made them unsafe. However, the report failed to mention those beach closings were not confined to Lake of the Ozarks and that some of the issues rose from tests conducted over the past three years.

According to Travis Ford, acting communications director for the DNR, three of the 10 unreported problems occurred at Public Beach No. 1. The rest were from Lewis and Clark, Cuivre River, Long Branch, Watkins Mill, Mark Twain and Crowder state parks.

Kelly said she and others have wondered if Nixon is purposely misleading the public or if he is simply unaware of the facts.

"He's choosing to focus his attention on the public



Missouri Governor Jay Nixon

beaches – probably because he thinks everyone will envision kids stepping in poop while they're running and playing. And why would he want to paint that picture in people's minds unless he wants to look like the big hero that strapped on his cape, swept into the Lake area and personally cleaned up the 'mess,'" she said pointing to out-of-the-area newspapers carrying the reports.

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# State-owned treatment plant the cause of high E. coli testing results?

*continued from page 1*  
near the discharge point.

We were also able to locate another permit, numbered MO0097551, issued for several other facilities in the State Park off Highway 42 including the campgrounds and Camp Clover Point, Camp Red Bud, Camp Pin Oak and Camp Rising Sun. According to that permit, the sewage is pumped to lagoons (open-top storage facilities) and stored until it is removed and used as irrigation or released in "seasonal flows into Lake of the Ozarks." A geographer contacted by the Business Journal said depending on the amount of usage, during heavy rains those lagoons could fill up and overflow, "which would be kind of like just dumping a porta-potty over and watching it run into the lake."

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." Additional guidelines forbid such things as substances in sufficient amounts to cause unsightly or harmful bottom deposits, unsightly color or turbidity and offensive odor or toxicity to humans, wildlife or aquatic life.

The DNR permit for the State



This unmarked white PVC pipe discharges the water into a small ditch that drains into Lake of the Ozarks. According to the permit issued for this seemingly forgotten treatment facility, all outfalls must be clearly marked. Nancy Hogland photos.

Park can be viewed online at <http://www.dnr.mo.gov/env/wpp/permits/issued/0097551.pdf>. The DNR permit issued for the aerated treatment plant at Public Beach 1 can be viewed online at <http://www.dnr.mo.gov/env/wpp/permits/issued/0097845.pdf>.

Both facilities were included

on the list of 400 treatment facilities to be inspected however, neither showed up on the list of those receiving a Letter of Warning or Notice of Violation. (See the story on page 5 for more information.)

In September Nixon held a press conference to announce a "sweeping initiative" to improve water quality at the Lake.

"The Lake of the Ozarks is a tremendous asset to our state, with hundreds of thousands of residents and visitors coming here for recreation every year. It is critical that the quality of the water in that lake and the health of those who use it are protected," Nixon said. "Unfortunately, it is not in dispute that present water quality at the Lake of the Ozarks is unacceptable. That's why I am ordering action that will gather data on precisely what is in the lake, find the sources of those contaminants, and stop more of those pollutants from entering the water."

He said the "sweep" was to include about 400 area facilities that hold current DNR wastewater permits and operate near

Lake of the Ozarks or its major tributaries. He also said a zero-tolerance standard for permit violations would be applied and violators found during the sweep would receive administrative penalties issued by the DNR Director Mark Templeton or referred to the office of the Attorney General for enforcement action.

Nixon said he was particularly unhappy that the DNR had to close public beaches on several occasions, calling it a "jarring action," and one that required bold action on the part of the state. However, soon after Nixon's press conference, it was announced that while high E. coli counts warranted the closings, they did not take place. Miscommunication was blamed for the problem.

Soon after the discovery was made, the governor announced he was rescinding the appointment of Joe Bindbeutel to the state Administrative Hearing Commission, calling Bindbeutel the "chief decision-maker" in delaying the release of E. coli test results earlier this year. ■

*Reporting by Nancy Hogland*

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# Lake contamination claims unfounded

**Some numbers don't add up - October results show no areas above EPA safety level**

by Nancy Hogland

As promised by Gov. Jay Nixon, for the past 30 days inspectors with the Department of Natural Resources (DNR) were pulled away from their regular jobs to inspect more than 400 wastewater treatment plants at Lake of the Ozarks and test those plants' discharged effluent.

According to the DNR website, [www.dnr.mo.gov](http://www.dnr.mo.gov), 44 facilities received Letters of Warning (LOW); 82 received Notices of Violation (NOV), many of which have already come into compliance, and seven of those were referred for enforcement action.

Travis Ford, acting director of communications for the DNR, said the citations were handed out based on the severity of the violation.

"In general, violations that directly affect water quality will get an NOV. Other violations that have to do with the setup of a facility and simply need to be corrected - having no impact on water quality - might get a LOW," he explained.

During his press conference, Nixon said he was ordering the investigations, part of his four-part plan to clean up Lake of the Ozarks, because "for too long the water quality has been unacceptable."

However, according to Jim

Howard, registered nurse in charge of the Occupational Health and Safety Department at Lake Regional Hospital, while exposure to E. coli causes abdominal pain, vomiting and diarrhea and fever, especially in small children, not only has the hospital not seen a spike in gastroenteritis, the hospital has never had a case of gastroenteritis related to E. coli.

Data collected through the AmerenEU-funded Lake of the Ozarks Water Quality Study, conducted by the DNR and the Lake of the Ozarks Watershed Alliance (LOWA), which assists with water testing and monitors the results, doesn't support Nixon's assessment either.

According to their reports, of the 350 water samples collected between May 1 and Oct. 30, 2007, the first year for Lake-wide testing, only eight contained E. coli levels exceeding the U.S. Environmental Protection Agency's (EPA) recommended maximum level of 235 E. coli colonies per 100 milliliters of water for swimming areas. The geometric mean, a statistical method of combining data to reduce the effect of extremely high and low values that can bias the results, was 5.0 for the year. The state water quality standard for safe swimming is a geometric mean of 126 E. coli colonies per

100 milliliters of water during the entire recreational season.

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

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

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

Although Nixon said at his press conference that rainfall couldn't be used as an excuse, in an article posted on its website, the EPA states that statistical studies clearly establish a direct relationship between rainfall amounts of more than .5 inches and high levels of E.

coli contamination of bodies of water.

Future tests, one of which was rescheduled after another heavy rainfall, revealed much better results.

DNR reports show June testing turned up five sites with E. coli levels in excess of federal standards; July tests located only one problem; August testing found no samples with excessive E. coli levels and September tests found one sample out of 50 problematic. Tests taken in October as part of the study, which are the final test set for the year, came back with no areas testing above the EPA standard for safety. This sets the mean standard for the season at 8.8 E. coli colonies per 100 milliliters of water.

However, high E. coli counts were discovered during regular weekly tests conducted by the DNR at Public Beach 1. See front page story for more on that issue.

The price tag for the extra inspections ordered by the governor and a new baseline study of all pollutants in the lake was reported to cost DNR an additional \$183,000 in labor and travel costs. The cost was released about the same time it was announced that 100 DNR employees around the state, all Division of State Parks employees, would be laid off due to budget cuts. ■

## Not everyone

is "pooh-poohing" the governor's philosophy. According to a wastewater operator who asked not to be identified, the governor is just pushing his "sweeping enforcement initiative" to clean up Lake of the Ozarks in the wrong direction.

"With the ridiculously high rainfall amounts we had in the spring, the higher counts were inevitable, however, the problem is not coming from treatment plants governed by the state, it's coming from those that aren't," the operator said explaining that the grandfathered septic systems installed years ago when homes and businesses were originally built are an ongoing problem. Another source of concern is the newly installed aerated systems that never operate properly and aren't governed by the DNR.

"The Camden County Health Department requires monthly tests for three years on new systems. However, when they fail month after month - some for the entire three-year period - nothing is done about it. In addition, systems handling less than 360 gallons a day are also governed by the Health Department and not the DNR but nobody is managing or operating those facilities - they're just there," the operator said. "Occasionally there is a problem with the permitted facilities - it's almost impossible to never have a problem - but the wastewater treatment centers that the DNR is visiting are not responsible for driving up the E. coli count."

# Nixon's motives questioned by officials

*continued from page 3*

In a recent article in the Springfield News Leader, Nixon was quoted saying because of the inspections that he initiated, "less pollution is making its way into the lake than was flowing one month ago."

Osage Beach Mayor Penny Lyons said she too is puzzled by the governor's attitude.

"On one hand, he's worried about beach closings from high E. coli counts which we all realize were caused by geese that had taken up residence in the cove, yet he's not willing to stop a quarry from mining rock near a pipeline that carries 2 million gallons of raw sewage a day. Where's

the reasoning behind that? And now he's spending taxpayer dollars to send DNR inspectors to the Lake to check out plants that the DNR is already supposed to be closely monitoring. I don't get it. It's especially puzzling since it's been announced that the state has already had to dip into reserves this year to the tune of \$350 million. It will be interesting to find out the real motive behind this," she said.

Other community leaders are wondering if Nixon's efforts to, in his words "clean up the Lake," are counterproductive.

Earlier this fall Nixon met with tourism leaders in Bran-

son and with the Regional Business Council in St. Louis to outline a plan to promote and boost attendance at Missouri state parks. According to statistics gathered by the governor's office, attendance had decreased over the last 10 years from 18.2 million to 14.9 million - a drop of 18.6 percent. In a news release posted on the governor's webpage, Nixon said his plan would help grow the tourism industry, "even in light of current economic challenges."

However, Jim Divincen, head of the Tri-County Lodging Association, said Nixon's negative attention-getting reports that, in his estima-

tion were inaccurate and premature, caused a lot of confusion and panic over the water quality and ultimately

could contribute to lower-than-usual numbers of visitors to the Lake of the Ozarks.



Osage Beach Mayor Penny Lyons



Jim Divincen





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# SPOTLIGHT *on the Arts*

with Loretta Srch

Lake Area Performing Arts Guild has recently announced the organization is disbanding. LAPAG travelled from venue to venue, a community theater group without a home. Last year, they changed the name to Stage-Works.

The LAPAG Board of Directors made this decision after staging the musical, "Willie Wonka" in August. They are now emptying their storage space, dispersing its contents to other community groups and sorting through the debris of dozens of past shows. The decision will be made later on how any remaining funds will be used or donated.

The word over the back-fence neighborhood network carries regret over these events with a sense of helplessness; at what appears to be inevitable along with a desire to find a way for the group to continue.

Is community theater really not worthy of support in Osage Beach and Lake Ozark?

The west side of the lake is home to the Sunrise Beach Little Theater. Camdenton is served by the Museum Players in Linn Creek. The Royal Theater brings shows to Versailles and Morgan County, and the newer E-ACT plays to Eldon in its Community Center. These are successful companies who run consistently season after season, in their permanent homes.

Theater by nature is a collaborative effort. It brings together many disciplines for the show. It's exemplified by a short run following a lengthy rehearsal and production process.

LAPAG is alone among area community theaters in that it never had a permanent location to store sets and costumes, and hold rehearsals. This prevented them from determining the best dates for productions. As a theater group, renting and using stages around the community demanded flexibility and a new set of circumstances with each production that theater groups with a home do not experience. And without a home, their face to the community did not have a place to announce upcoming events.

"Is it really gone?" some ask. Others may not know the story. It's a play in three acts. Here is the synopsis of "Hope Springs Eternal", the drama of a community theater group called LAPAG.

ACT I: Typically community theater is born with a small group who realize they've each been bitten by the theater bug. As theater is collaborative, they band together and pitch in to do whatever it takes to get to that final bow for an appreciative audience, making memories along the way.

And so LAPAG formed in the 80's. The group staged

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# New training programs could put some back to work

by Nancy Hogland

Laid-off welders who want to return to work in a stable environment could have the opportunity to do that thru the Center of Workforce Excellence in Advanced Manufacturing with Robotic Welding Technology, a new program offered at Ozarks Technical Community College (OTC).

The seven-week, 200-hour program, offered as a public-private partnership between OTC and Detroit Tool Metal Products Company of Lebanon, will directly support job training for 250 new jobs created for the plant expansion.

"Detroit Tool Metal Products made the decision to relocate from Ft. Madison, Iowa to Lebanon. This created 250 new jobs for advanced heavy plate welding and robotic welding. Because most of the welders in this area don't have this type of experience, to meet the company's hiring demands OTC is offering a accelerated job training to provide the skills needed," said Dawn Busick, executive director of the college's Center for Workforce Development.

Detroit Tool Metal Products fabricates custom metal parts, subassemblies, and precision metal products to serve a broad range of markets including agricultural equipment, construction equipment, truck/trailer/oil-field equipment, heating/air conditioning and appliance equipment.

Busick said the program, the first of its kind in the Midwest, will provide advanced heavy plate welding and manufacturing robotic welding job training course work as well as instruction on topics such as leadership, team building,

blue print reading, safety/OSHA regulations, welding inspections and engineering fixture analysis. The accelerated program will be taught in two sessions – one in the morning and another in the afternoon. One class has been completed, another began in early October and if there are enough applicants, a third class will be held before the end of the year.

"The company needs 75 employees by this December, another 75 by May and 75 more by December 2010. Jobs will pay wages of between \$12 and \$15.75 per hour depending on the type of welding done so this is an opportunity for welders who lost their jobs thru the Eldon plant closings and other businesses that closed due to the economic downturn to get back to work at a decent wage," she said, adding that those who are interested could apply for the scholarship money made available thru the American Recovery and Reinvestment Act of 2009 grants to the Eldon, Camdenton and Versailles Career Centers.

"That's what that money is for – to provide job training for displaced and laid-off workers. I looked at the Missouri database and saw that there are 2,000 out-of-work welders. Thru this program, many of those workers could go through this program, skill up and acquire employment," Busick said.

According to James R. Dickerson, director of the Workforce Development Division of the Missouri Career Center in Camdenton, the state's seven centers, which serve 19 different Missouri counties, have a total of \$3.5 million to dole out. Counselors also may be able to assist students in obtaining additional

scholarship funding to pay for any items not covered through the Stimulus money.

Busick said OTC is also offering another job training accelerated program for Missouri Home Auditor Certification. This course is designed to meet the certification standards required by the Missouri Department of Natural Resources (DNR) to conduct energy audits.

"This is a new program as well. The Community Action

Agencies will be working with the DNR to create 500 home auditor positions throughout the state. This training is specifically for the purpose of training people to fill those jobs," she said, adding that all the training offered through the accelerated program will be tied to jobs on the other end. "This program is totally different than anything we've done before. It's not semester based – it's intense, job-specific training designed to quickly impart a chunk of

information so workers can fill positions."

Training will consist of 24 hours classroom instruction, 12 hours of field training and 4 hours of test preparation.

Students should already have basic building knowledge and construction experience.

For more information on the programs, call OTC at 417-447-8901 or visit [www.otc.edu/workforce](http://www.otc.edu/workforce). For more information on scholarships money, visit one of the Career Centers.

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# Managed deer hunts hope to curb overpopulation

## More venison on the grill, less in vehicle's grilles

by Nancy Hogland

Two Lake area municipalities are meeting the deer overpopulation problem head on.

The city of Osage Beach and the Village of Four Seasons by partnering with the Four Seasons Property Owners Association (POA) have

adopted ordinances that allow bow hunting in defined areas inside city limits in hopes of cutting down on the number of deer-vehicle accidents.

To date, program organizers say they are pleased with the results.

"As of today (Oct. 22), we've had 56 deer taken – eight bucks and 48 doe, which is about the percentage we were looking for," said Bob Chatham, compliance and animal control officer for the city of Osage Beach.

Russ Mitchell, security administrator for the POA, reported similar success.

"So far we've had 35 does and two bucks taken so we're very pleased with the results. I can't help but think this will help cut down on the population," he said, adding that he wished other municipalities around the Lake would consider similar programs.

Both men said because female deer produce next year's deer, and because the harvest of does regulates both the size and growth rate of the deer herd, they had hoped for a higher doe count. While Osage Beach allows any deer to be taken, the POA took it a step further by requiring two does to be taken before hunters bag a buck.

Both hunts are being held during Missouri Department of Conservation's bow hunting season which begins Sept. 15 and ends Jan. 15. However, Mitchell said the POA hunt will be suspended during rifle season, Nov. 14 thru Nov. 24.

Mitchell said this year's hunt has been popular; he has 38 hunters registered to hunt the 38 POA common areas.

"In fact, I'm in the process of contacting all the hunters to ask them to let me know if they're not going to hunt the entire

season because I have other people who have expressed interest in participating," he said.

Hunters in the Village are limited to the common ground assigned and they must hunt from a deer stand. In Osage Beach hunters are assigned to specific areas and must stay in those areas however they are not required to hunt from stands. Chatham said he currently has permission to use 32 properties encompassing 906 acres for the hunt but is seeking more.

In addition to being licensed hunters in the state of Missouri, participants also must have completed the MDC's Hunter Safety Program and are required to go through a short orientation class.

In an earlier interview, Missouri Department of Conservation (MDC) Agent Sean Ernst said several other municipalities around the state also decided to allow bow hunting within city limits to thin out the populations.

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

For more info on the Osage Beach hunt or to register property for hunting, call Chatham at 573-302-2000. For more information on the Four Seasons hunt call Mitchell at 573-365-2520.



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# Small business tax changes for 2009

by Michael Gillespie

The American Recovery and Reinvestment Act of 2009, known to many Americans as the stimulus spending package, does more than provide money for various recovery projects. Included in the act are tax savings measures for small businesses. Here, courtesy of the CPA firm of Bednara, Vanderveld & Company, P.C., of Osage Beach, is a summary of those measures—

## Extension of bonus depreciation.

Last year, Congress temporarily allowed businesses to recover the costs of capital expenditures made in 2008 faster than the ordinary depreciation schedule would allow. Businesses were permitted to immediately write off 50% of the cost of depreciable property acquired in 2008 for use in the United States. The new law extends this temporary benefit for

qualifying property purchased and placed into service in 2009.

## Extension of enhanced small business expensing.

In order to help small businesses quickly recover the cost of certain capital expenses, small business taxpayers may elect to write off the cost of these expenses in the year of acquisition in lieu of recovering these costs over time through depreciation. Last year, Congress temporarily

increased the amount that small businesses could write off for capital expenditures incurred in 2008 to \$250,000 and increased the phase-out threshold for 2008 to \$800,000. The new law extends these temporary increases for capital expenditures incurred in 2009. **Incentives to hire unemployed veterans and disconnected youth.**

Businesses are allowed to claim a work opportunity tax credit equal to 40% of the first \$6,000 of wages paid to employees of one of nine targeted groups. The new law expands the work opportunity tax credit to include two new targeted groups: (1) unemployed veterans; and (2) disconnected

youth. Individuals qualify as unemployed veterans if they were discharged or released from active duty from the armed forces during 2008, 2009, or 2010 and received unemployment compensation for more than four weeks during the year before being hired. Individuals qualify as disconnected youths if they are between the ages of 16 and 25 and have not been regularly employed or attended school in the past 6 months.

## Alternative minimum tax and r&d credits.

The new law extends the provision contained in the Foreclosure Prevention Act of 2008 and allows alternative minimum tax and loss taxpayers in 2009 to receive 20% of the value of their old alternative minimum tax or research and development

*continued on page 22*



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Under-insured Motorist (UIM) coverage is similar to Uninsured Motorist; however this limit is for when you are hit by an insured driver, but their limits are not enough to pay damages for the entire loss. For example: you have a \$300,000 UIM limit, the other driver has liability limits of \$50,000 per person and your damages are \$150,000. You would receive \$50,000 from the other carrier and \$100,000 from your carrier for a total of \$150,000. Some other states will allow you to stack limits while



**Steve Naught, CIC**

Missouri allows up to the limits on your policy for all reimbursements that are made.

There is a charge to add UM and UIM coverage to your policy and the cost to increase these limits is normally very reasonable. Unfortunately, many people have UM and UIM limits much lower than their primary liability limits. Often policies with liability limits of \$1,000,000 have UM/UIM limits of \$25,000. Why not protect the people inside your car as much as you protect those outside your car? The additional coverage is worth the minor cost.

Be sure to talk to your agent about your specific situation. Steve Naught is a Certified Insurance Counselor with the Naught-Naught Agency in Osage Beach. He can be reached at 573-348-2794 or at [stnaught@naught-naught.com](mailto:stnaught@naught-naught.com) for additional comments or questions.



# Doing their best to prepare for Mother Nature's worst

by Nancy Hogland

Municipalities and road districts around the area are getting ready for winter's onslaught.

Rick King, public works director for Osage Beach, said his department is armed and ready to battle the elements this winter.

"Our salt and sand storage buildings are full, our liquid chemical supply is full and this year we completed a new storage facility to hold additional salt and sand so we are all set to fight the 'white stuff,'" he quipped, adding that although he was preparing for the worst, he is hoping for the best. "The snow is wonderful the first couple times but after the 10th snowfall it's horrible! It almost makes you want to cry!"

Osage Beach aldermen recently approved spending \$41,094 for 600 tons of salt from Independent Salt Company, a \$2-per-ton-reduction from last year.

John Jenkins, president

of the Board of Directors for the Horseshoe Bend Road District, said they too are ready to roll when that first snow storm blows into town.

"In fact, we recently built a concrete bed where we can mix up our sand and salt, and we just purchased an additional truck to help clear the smaller streets in the district. We had plenty of big trucks with plows but on some of the narrower streets – especially those that we took over from the POA (Four Seasons Property Owners Association) – we needed something that we could maneuver around better," he said, adding that they had already installed a hopper on the back end of the 1 ½ ton truck so they'd be "ready to go" when bad weather hit.

Jenkins said the board also asked Camden County to adopt an ordinance prohibiting on-street parking along Spring Road during snow storms.

"There's no way we can widen it – there's a hollow on one side and a rock bluff on the other. It would just be too difficult so we're just asking people not to park on the street if we're getting snow," he explained, adding that they also were asking Horseshoe Bend residents that had not yet moved their trash surrounds off the right-of-way to do so as soon as possible.

Crews are making further preparations for inclement weather that include cutting trees back to allow more sun to shine on the streets and removing dead trees from common ground near right-of-ways to keep them off the road in the event of high winds or ice storms.

Lake Ozark City Administrator Dave Van Dee said they too are getting ready for whatever winter

throws at them.

"We have plenty of salt and plenty of sand. Of course, if we get a horrendous winter, we may have to bring in more but I think we're set for the time being. But I talked to the Public Works director last week just to make sure," he quickly added. "I've been fortunate in my career – I've never run out of either and I hope to keep it that way!"

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## FISH HAVEN'S "CATAMARAN"

When you cross Bagnell Dam you only occasionally see fishermen working the Lake but you almost always see one or more boat-loads of fishermen working the Osage River, particularly when water is being discharged in volume from the dam. Fishing in the still waters of the Lake is, of course, different than fishing in the faster moving waters

of the river. But larger fishing boats, like the "Catamaran" once operated by Fish Haven, a camp below the dam that no longer exists, are rarely seen on the river today. The camp was established in 1931 about three-quarters of a mile below the dam on the south side.

Mr. and Mrs. Roy Smith, who owned Fish Haven Camp, launched their Catamaran in

August 1953. The boat was piloted by Roy Smith and his son, Melvin, both licensed Coast Guard pilots.

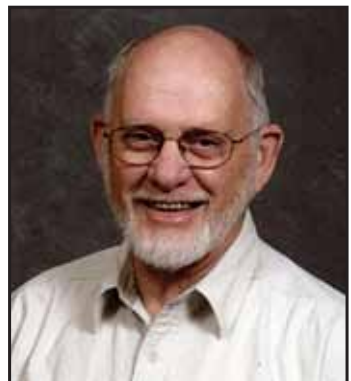
Most of the camp's guests were die-hard fishermen but the camp and Catamaran were also available to vacationers. Chartered trips on the river were available to groups of eight or more. The Catamaran, seen here in a photo taken by

an unidentified photographer, boasted upholstered chairs and a sun deck. People could fish in comfort while having their hooks and casting lines baited for them, a service appreciated by many of the ladies who accompanied their husbands on trips.

In 1959 one fisherman caught a 43 pound cat fish using rod and reel. The record for fish catching on the Catamaran up to that time was 204 pounds of fish in one night. Fishing trips were made both day and night. Spoonbill snagging was also popular and one group caught 18, the largest of which weighed 44 pounds. Early on Fish Haven was called a "camp" but by the late 1950s they had replaced that word with "resort." Fish Haven Resort was in business for more than 50 years. ■

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

One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at [dweaver@socket.net](mailto:dweaver@socket.net). Or call him at 573-365-1171. Other books by Dwight Weaver are available online at [lakeoftheo-zarksbooks.com](http://lakeoftheo-zarksbooks.com).



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# No solution yet to swelling state deficit caused by extended unemployment benefits

by Nancy Hogland

To date, Missouri has borrowed \$325 million in pay benefits from the federal government and with an unemployment rate of 9.5 percent, that number is expected to increase dramatically over the coming months.

According to Amy Susan, director of communications for the Missouri Department of Labor and Industrial Relations (DOLIR), although the state's unemployment fund had been low for "quite some time," it ran dry in February 2009. And while that money will eventually have to be paid back, the method for reimbursement will be left up to the General Assembly.

"There have been rumors that contribution rates by employers will have to be increased, but that's not up to us. Our job is simply to continue to administer the program, provide resources for the state's unemployed workers and make sure that we are ready 'in house' to do whatever is needed if unemployment benefits are extended again," she said.

The Unemployment Insurance fund is subsidized by Missouri employers who contribute based on a complicated formula that takes into consideration the number of employees on the payroll, the amount of money paid into the fund and the amount of money taken back out by laid-off workers. Susan said there could be a "million different possibilities" that would determine each employer's responsibility.

Originally, Missouri offered 26 weeks of unemployment compensation for qualified workers. In June 2008, the U.S. Senate approved the Supplemental Appropriations Act of 2008, which provided an additional 13 weeks of benefits bringing the time up to 39 weeks of unemployment benefits. Susan said this was called "Emergency Unemployment Compensation (EUC) Tier 1."

"In November 2008, an additional 13 weeks of unemployment benefits were allowed under EUC Tier 2 to those who were still unemployed but had exhausted benefits provided under law. Then in June, 2009, Governor Jay Nixon signed into law HB 1075. That Extended Benefits (EB) program provides up to another 20 weeks of unemployment compensation to those who have exhausted both their weeks of state unemployment benefits and weeks of Federal Emergency Compensation," she said, adding that brought the total compensation period up to 79 weeks.

However, Susan said the Missouri Senate is currently considering another bill that will extend benefits an additional 20 weeks. The measure was already passed by the House.

In the meantime, DOLIR and the Missouri Department of Economic Development are working to administer a \$592,000 grant provided through the American Recovery and Reinvestment Act of 2009 to help unemployed

workers across the state train for new careers.

These services will be delivered through Missouri Career Centers and will include in-person assessments, individual work-search plans and other services to help job seekers—specifically those who are receiving unemployment insurance—access the most appropriate array of career

assistance.

In-person assessments also will help identify unemployment insurance beneficiaries who are not eligible for such benefits or who are not actively seeking work. Individuals suspected of fraudulently obtaining unemployment benefits will be investigated.

**September unemployment rate**

**Statewide: 9.5%**

**Camden County: 7.9%**

**Miller County: 10.6%**

**Morgan County: 11.3%**

**Highest: Washington Co. 13.7%**

**Lowest: Knox County, 5.9%**

**Number of Unemployment Insurance Claims Filed: 60,188**

**Number of job seekers expected to utilize Career Center training: 60,000**

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# Double-diamond interchange a reality

by Nancy Hogland

Cooperation was key to \$2.8 million in land donations for road modifications

"Coming together is a beginning. Keeping together is progress. Working together is success."

The adage, coined by Henry Ford, the founder of Ford Motor Company, seems appropriate when describing the effort that brought about the agreement between property owners to donate enough land to construct a double-diamond highway interchange in Osage Beach.

"This all started back in 2008," explained Osage Beach City Administrator Nancy Viselli. "Originally there wasn't going to be an interchange at Nichols Road. Although the hospital said it would really be beneficial, MoDOT (the Missouri Department of

together to accomplish a goal that would benefit them all.

Viselli said numerous talks transpired over the next several months. The final outcome was that Lake Regional Health System's CEO Michael Henze and Senior Vice President of Facility Services Joe Butts; the Duenke family; the Kahrs family; Dogwood Hills Golf Course owner Gary Mitchell and the city of Osage Beach all agreed to donate a total of 57.04 acres - 39.05 acres of which will be used as right of way; 3.27 acres of land to be used as permanent easements and 14.72 acres of land for temporary easements - with an estimated value of more than \$2.8 million so the two interchanges could be built.

City Engineer Nick Edelman said Nichols Road will have a "standard diamond," the type used at Y road in Linn



To mark the signing of the last agreement that will allow construction of a double diamond interchange, several of the parties involved met for a celebratory photo. Pictured left to right are Osage Beach City Engineer Nick Edelman; Michael Henze, chief executive officer, Lake Regional Health System; Osage Beach Mayor Penny Lyons; Gary Mitchell, Dogwood Hills Golf Course; and Joe Butts, senior vice president, Facility Services, at Lake Regional Health System. Representatives from the Kahrs and Duenke families were not available for the photograph but were major property donors. Submitted photo.

Transportation) said because of the land needed for that type of interchange, they couldn't afford to build it. That meant that everyone that wanted to get on or off the expressway was going to have to use the interchange at KK."

However, she said Mayor Penny Lyons was able to convince all the affected property owners to meet together in one room to discuss the situation and see if there was a way they could work

Creek. The KK interchange will have three ramps. Eastbound motorists will be required to take the existing Highway 54 to access the highway.

"It is important to note that these property owners have put the best interests of the city ahead of their own personal gain by their generous donation of property to make this project happen," said Lyons. "We want to thank the property owners and MoDOT

*continued on page 20*

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# Hiring a CPA — what small business should know

By Michael Gillespie

For many small business owners, the idea of engaging a certified public accountant may seem like an extravagant and unnecessary step. After all, there are plenty of bookkeeping and tax preparation software programs available, and anyone with a personal computer can make use of them. After all, CPAs are just for the big guys — right?

Actually, the truth may be something of the opposite. In this economy, with its ever-changing challenges, the small business owner needs all the help he or she can get. And that's where CPAs come in. Contrary to the popular notion that CPAs are merely high-end bookkeepers, they offer services and information that a small business must have in order to stay afloat.

"The CPA can work with the business aspects of the bookkeeping and accounting," says Keith Taylor, with Evers & Company CPAs in Osage Beach. "If a business owner wants to do that themselves, we'll take that information and do financial statements and discuss the meaning of the statements. And the CPA firm has the ability to provide the business client with independent reports, which would be an audit or a review, that might be needed for a bank loan or a bonding situation."

CPAs provide business advice and technical assistance. They offer consulting services in areas such as tax planning, auditing, financing, business valuation, compensation, and benefit planning. They can help in designing or evaluating financial software programs. They can even advise the business owner on hiring a bookkeeper.

"One of the mistakes that small businesses make," says Michael Bednara, of Bednara, Vanderveld & Company CPAs, Osage Beach, "is that they want to hire a bookkeeper that does it all. As soon as you do that, you leave yourself open to employee theft. If the person is responsible for depositing the money and keeping track of all the cash, then they also have the ability to take money out of the business without the owner knowing about it. So you need



**Bobby Medlin, CPA**

to have a system of internal controls. That is absolutely critical.

"You really need to decide what job you want the accountant to do. One of the problems a business owner has, if they don't understand accounting, is how do you go about hiring somebody if you don't know what questions to ask. Do you want a bookkeeper? That person is going to be the individual who pays bills, deposits checks, maybe create invoices. And then after that, do you want them to reconcile bank accounts?"

"We provide a level of internal control, what I call a part-time chief financial officer. One of the important ingredients in any small business is you can't allow your bookkeeper to do everything. You have to have some form of checks and balances. We reconcile the bank account, we prepare the financial statement, and maybe generate some special reports that the client may require."

Keith Taylor points out that although CPAs are not attorneys, and don't make legal judgments, they often deal with tax law. "We are licensed and regulated, and are the people who can give opinions on financial statements. An attorney cannot do that."

Prospective CPAs are required to take a five-year college program and then work under a CPA for two to three years to meet the experience requirement. Then they must pass a comprehensive technical exam — as well as an ethics test. And CPAs must further advance their education through continuing education in order to stay

abreast of things.

CPAs issue three levels of reports: compilations, reviews, and audits. "The important documents that every business owner should be looking at on a monthly basis," notes Bednara, "are the balance sheet, the income statement, and a statement of cash flows. You can buy accounting software to do those, the problem is that the system is only as good as the operator."

Bednara advises that every small business owner should be getting a monthly financial report so he or she can see and track the progress of the business — how successful it is, what the trends are, and if it is on budget — all this so the owner can make adjustments as the business climate changes. "You need an accountant to do a financial statement, not a bookkeeper," says Bednara. "If you can't do it

yourself, then you need to hire a CPA to do that work for you."

But what good are the various reports if their significance is not grasped by the business owner? Bobby Medlin, CPA, of Lake Ozark, sees that as an additional reason to consult a CPA. Says Medlin: "The person who takes care of their tax preparation or bookkeeping should also be able to understand their

*continues on page 18*

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# SPOTLIGHT *on the Arts*

*continued from page 6*  
productions of popular and well-established comedies and dramas each season, utilizing a core of cast and crew, establishing a membership base, building audience and involving the community.

ACT II: The symbol for theater, the paired masks of tragedy and comedy, is strikingly appropriate to the art form. In its development, from initial script writing to finished production, the process moves through realms of the extreme, for theater is not a science, but an art, a project to be molded, attempting to render the vision as intended.

LAPAG was determined to grow. The 90's was the decade of Scott Robinson, a New York director who brought a wider vision to the group, leading them to new realms in material, staging, and challenge. The Robinson years were successful in building participation, membership, fundraising and production quality.

He was a Pied Piper of

sorts, a Henry Hill who embraced the town and made the Guild larger than the life it knew. Robinson, however, dealt with opposing forces as diverse as the masks of tragedy and comedy. As the town folk bid him farewell, no matter their philosophy, all wondered who would take his place.

ACT III: The first decade of the new century brought redefinition with the group curtailing activities; paring down to a board of five directors, offering just one musical production a year and not seeking new memberships to the organization.

As LAPAG's final show faded to black, it is ironic: the message Roald Dahl's "Wilkie Wonka" left is the essence of theater. The hope that you can build on pure imagination--setting a stage, creating illusion, stepping out of your place and time into another reality.

EPILOGUE: Is there a sequel to this story? Can LAPAG

rebuild its membership base and find a permanent home? Raise funds for growth? Bring together those like minds that believe the arts have a place in the community?

Though the Board has concluded most of its business, LAPAG was established as a community theater and it is up to the community to decide if the story ends here. If we merely stand back and stay tuned, we'll get static. It's up to us to decide if this community needs theater. If so, we need to speak up now. ■

*Loretta joins us as a monthly columnist bringing you news and commentary on the arts around the lake. -Ed.*

**Loretta Srch** is an entertainer, writer and artist. She has been involved in LAPAG's audience since 1993, on its board 2003-2005, helped many shows with box office, and her play, "BAG LADY" was a winning entry in 2005 "Origins", a one-act national play contest, run by Lake Area Writer's Group and staged by LAPAG.

## Ask your mortgage professional

### \$8,000 First-Time Home Buyer Tax Credit to be Extended?

The US House of Representatives has unanimously passed a bill that will extend the \$8000 First-Time Home Buyer Tax Credit to military families. This bill will allow Foreign Service Officers and members of the Military as well as the Intelligence Community serving abroad during 2009 an additional year to take advantage of the \$8000 Tax Credit for purchasing a home. The new deadline will be December 2010. The bill also eliminates any penalty or repayment for service members who may need to sell their home during the first 3 years of ownership due to government requirements or relocation.

It is currently unclear whether or not the Tax Credit will be extended or increased for all Americans. However, this provision for the Military personnel is some indication that the government is willing to consider the benefits of the First-Time Home Buyer Tax Credit.

What kind of impact has the Tax Credit had on the housing market? According to the IRS to mid-September 1.4 million tax returns had qualified for the Tax Credit. They are estimating approximately 1.8 million homebuyers will take advantage of the Tax Credit before the end of November (the current expiration date of the Tax Credit if it is not extended). The National Association of Realtors estimates roughly of the 1.8 million some 355,000 of those home owners would not have purchased a home without the Tax Credit incentive.

How will the Tax Credit impact the overall economy? Many taxpay-

ers have not received or even filed for the Tax Credit yet. What will they do with the \$8000 cash in hand? Save, Spend, or Invest? When you consider this large sum of money you need to consider the best possible options. Many will consider paying off a large sum of money on their current mortgage. While this may seem to be a good idea, I feel that it would not be beneficial to many homeowners. Paying a large sum of money down on your mortgage will not lower your monthly payments; it will only pay off the principal amount. You will be tying up cash/assets that you will no longer be able to access without refinancing your home. Keeping your money more accessible and liquid will assure that you have access to the money when you need it. In our current economic situation being able to have a large sum of money in reserves will give you peace of mind and assurance without affecting your current financial situation.

If you have questions or comments please email them to [andrew@askandrewconner.com](mailto:andrew@askandrewconner.com). Call Andrew today at 573-302-0600. Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150AM and 97.5 FM Every Friday Morning At 8:35am.

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# As the Lake Churns

## Real Estate Auction Update

In my August article I outlined what I was seeing in the sudden surge of lake home auctions. I'd like to update you with what I have observed in the 3 months since and give you some information and advice if you need to sell your home and are weighing your options.

Approximately half of the homes that have been scheduled for auction have actually sold at auction. Several of the homes that had an accepted bid and technically sold, did not close and were placed back on the market.

The majority of the auctioned properties sold at a price comparable to what similar homes in the same neighborhood sold at recently. In the most recent auction as of the writing of this article, I felt that the sales prices were considerably under fair market value.

I am now seeing auction fees as high as 12%, generally the auction company charges a substantial, upfront fee for marketing to the seller which is retained whether or not the home sells. Another fee is collected from the buyer at the auction and that fee is considered earned by the auction company at the time the contract is signed at auction.

Most real estate companies will cover the costs of marketing and selling your property based on the commission they will earn at closing. My company charges a 7% commission on residential sales and we split that with another company if they bring the buyer. If you are willing to pay upfront marketing fees and price your property at or below market value, discuss this with your Realtor. He or she can put together an excellent marketing plan to move your property quickly and for the most profit to you.

As I stated in a previous article, auctions are simply another method of selling real estate. I have attended auctions by various companies and have felt they were handled professionally, with many of the bidders introduced to the auction property by their Realtor. If you are real estate savvy and have a lot of knowledge about values and the current market, you may be just fine on your own but since most auction and real estate companies work together

Real Estate and Lake News  
with C. Michael Elliott



sharing fees there is no additional cost to you and can save you both dollars and the more long term expense of making an error in judging the market.

I feel many of the sellers of auctioned homes would have realized a higher net profit if they had priced their homes appropriately while they were on the market and certainly would have sold their homes more quickly. I highly recommend to anyone considering buying or selling at auction; consult with a local, experienced Realtor before making a decision. If you decide that an auction is your best option, you still need someone with insight as to what home values are in various neighborhoods as well as knowledge about the history and pertinent details of a particular property.

The most recent auction company to come to the lake will hold their last auction this month then won't return to auction again until next March. In the meantime, if you need assistance buying or selling here at the lake, I'll be here.

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

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## Hiring a CPA — what small businesses should know

*continues from page 15*

business and help them use those reports, whether it's a tax return or a financial report, to make business decisions and to become aware of other opportunities that they can do. The person who's familiar with their numbers on their tax returns and their accounting really should be providing more than just numbers. They should be able to answer questions about the business and suggest things they should be doing with the business. Typically, a CPA can be better positioned to understand a client's business."

Medlin suggests that a small business owner should get the recommendation of some of their other advisors when choosing a CPA. "Typically, they should inquire at their bank, their attorney, and other business people that they know. I think our best customers come from referral from other

professionals. I've had my real estate agent clients refer people.

"If you just go in somewhere and don't know anything about the firm, it's tough to know what you're getting into. If you were to do that, you should interview the CPA and find out who would be working on your account and what other kind of clients they have."

"What makes a good CPA?" asks Keith Taylor. "I think it's one who is committed, who has a sense of urgency to get things done, and who is engaged in what they do in order to be able to help and assist a business person. It's wise for the CPA to know the whole picture."

Michael Bednara adds: "We call ourselves advisors to small business. It's not about being a CPA or a tax preparer. It's about helping people manage and run their business — and you do that with good financial information." ■



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# Sponsorships Available For Polar Plunge

Special Olympics Missouri and Osage Beach DPS are dispatching a call for companies to sponsor the upcoming 15th annual Polar Plunge! While the event isn't planned until Feb. 27, 2010 – sponsors need to find their place now for the annual Polar Plunge to receive all event benefits. The deadline is

October 30, 2009.

The annual Polar Plunge (formerly known as Polar Bear Plunge) is the official party of winter. People (age 10 and up) come to the Lake of the Ozarks, don costumes and swimwear and take "polar" dips into Lake of the Ozarks. Their Reason for Freezin' . . . the athletes of

Special Olympics Missouri! All proceeds from the event benefit the organization. Last year, 505 people plunged, 149 people strutted in the 5K and 10 people participated in the Super Plunge – the 24 hour plunge marathon. All plunge events raised \$149,233.

Sponsors receive recognition on media coverage with our Plunge Media Partners, on our online registration site, in e-communications to our

past Plungers as well as on printed material, recognition and exposure onsite during the Plunge event and in post event publicity. Sponsorships of cash and in-kind donations help support the event. Examples of in-kind donations include media, prizes, silent auction items, and food for the event. Sponsorships range from \$1,000 to \$15,000.

The Polar Plunge is one of many events planned and

hosted by Missouri's law enforcement community because Special Olympics is law enforcement's charity of choice. For information about the event – go to [www.somo.org/lozplunge](http://www.somo.org/lozplunge).

For more information about sponsorship, please contact Susan Stegeman, Chief Development Officer, at (800) 846-2682 or email [stegeman@somo.org](mailto:stegeman@somo.org).

## Your Finances

### Retirees Must Make (At Least) Five Key Financial Decisions

When you're working, you have a financial strategy that is largely based on one goal: saving money for a comfortable retirement. You'll likely have to make many adjustments over several decades to ensure that you stay on track saving and investing. But once you retire, a new goal arises — investing so you can remain retired. To help yourself achieve this goal, you will need to make a number of investment decisions.

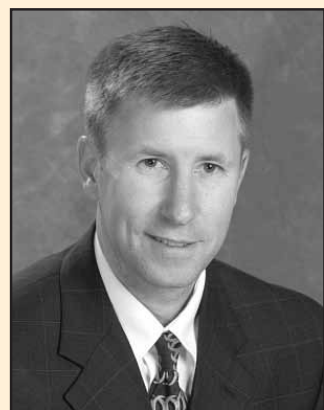
Which of these decisions are most important? Here are five to consider:

- How much will you spend each year? Before you can pursue an appropriate investment strategy, you'll need to know about how much you'll spend each year. Estimate your costs for housing, food, travel, entertainment, insurance, gifts — everything. Keep in mind that your expenses will likely change annually, especially for items such as health care. Don't forget about inflation, which will likely cause your expenses to increase over the years.

- How should you balance your investment portfolio to provide sufficient income and growth opportunities? Clearly, you'll need your investments to provide a source of income during your retirement years. At the same time, you will need some growth potential to overcome the effects of inflation, which can erode your purchasing power. Consequently, you will need a mix of income- and growth-oriented investments, with the proportions depending on your risk tolerance and your lifestyle.

- How much should you withdraw each year from your investment portfolio? The answer depends on several factors, including your retirement lifestyle, the size and performance of your investment portfolio, inflation, your estimated life expectancy and the size of the estate you'd like to leave. This decision is important, because the amount you withdraw each year will directly affect how long your money lasts.

- From which accounts should



**Tony Reahr**  
Edward Jones Financial Advisor  
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you begin taking withdrawals? You may have built three different types of accounts: taxable, tax-deferred and tax-free. It may be a good idea to take withdrawals from your taxable accounts first, thereby allowing your tax-deferred accounts, such as your Traditional IRA and your 401(k), more time to compound and potentially increase in value. If you have a tax-free account, such as a Roth IRA, save it for last to maximize the compounding on money on which you will never pay taxes. (Roth IRA earnings grow tax-free if you've had your account at least five years and you don't begin taking withdrawals until you're at least 59-1/2.) That said, this is just a rule of thumb.

- When should you take Social Security? You can begin taking Social Security as early as age 62, but your monthly checks will be considerably larger if you wait until your "normal" retirement age, which is likely 65 or 66. But if you need the money, you may be better off by taking Social Security at 62 and giving your tax-deferred accounts more time to potentially grow.

As you can see, you'll need a lot of expertise to successfully manage your financial and investment situations during retirement. If you don't already work with a financial advisor and a tax professional, now would be a good time to start. Once you've got your financial strategy in place, you'll be better prepared to enjoy an active, fulfilling retirement.



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## Armchair pilot

Osage Beach recently named Budd Hyde as airport manager. Hyde, who co-owned and managed the Motor Hut in Camdenton for four years, signed on with the city as a part-time airport technician in 2007. He went to work as a full-time technician in 2008. A long-time pilot with a commercial pilot's license, Hyde is currently working towards obtaining an Associates degree in aviation. The airport manager position was created when former manager Phil Phillips passed away.

Southwest Airlines Co. announced it will be adding nine new daily flights from St. Louis next May. Tickets for the new flights will go on sale in December, according to the airline.

Southwest Chairman, President and CEO Gary Kelly said the airline is attempting to fill a gap created when American Airlines dropped 20 destinations from Lambert. The move has allowed Southwest to overtake American as the top carrier at Lambert, currently operating 72 daily nonstop flights from

Lambert with additional or connecting service to 42 cities.

The new flights include two daily nonstop roundtrips between St. Louis and Nashville, Tenn., and between St. Louis and Los Angeles; and one daily nonstop roundtrip between St. Louis and Raleigh-Durham, St. Louis and New Orleans, St. Louis and Seattle and St. Louis and San Diego. Southwest is also adding one additional daily nonstop roundtrip between St. Louis and Minneapolis/St. Paul. Nonstop service between those cities launches this January.

A little closer to home, Branson Airport, the nation's only privately developed and operated commercial airport, has added flights to its schedule. Beginning December 19, AirTran Airways will begin operating Saturday non-stop flights to Orlando. The airline is booking those flights now. Sun Country Airlines now provides flights from Branson to Minneapolis and AirTran offers fares to more than 50 destinations. For more information on Branson flights visit [www.flybranson.com](http://www.flybranson.com). ■

## Double-diamond interchange a reality

*continued from page 14*  
for their cooperation to make this project a reality."

Viselli said each property owner has a separate agreement with MoDOT that is specific to their need. The final agreement was just signed in late October.

For a map and construction schedule visit [www.lakeozarksroads.org/news.html](http://www.lakeozarksroads.org/news.html).

In the meantime, Edelman said MoDOT is continuing to battle the elements that have delayed completion of the first phase of the expressway and

the Osage Beach Parkway.

"They had a slide at Bluff Drive to resolve. They got that taken care and were hoping to get a portion of the expressway opened by the beginning of November but the constant rain slowed them down. Then they were shooting for the beginning of December but the temperatures may be too cold to lay asphalt. I think we're now looking at spring 2010 before anything is opened. But that's always subject to change, depending on the weather," he said. ■



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# Census workers, Census 'scammers' out in neighborhoods

by Nancy Hogland

The first phase of the 2010 U.S. Census is underway with workers in the field verifying addresses of households across the country.

The Camden County Sheriff's Office and the Better Business Bureau (BBB) are warning residents to be cooperative but cautious before providing personal information because several states already have reports that "scammers," people posing as Census Bureau employees, are knocking on doors asking for donations and Social Security numbers.

"Most people are rightfully cautious and won't give out personal information to unsolicited phone callers or visitors, however the Census is an exception to the rule," said Steve Cox, BBB spokesperson. "Unfortunately, scammers know that the public is more willing to share personal data when taking part in the Census and they have an opportunity to ply their trade by posing as a government employee and soliciting sensitive financial information."

The BBB said Census workers will have a badge, a handheld device, a Census Bureau canvas bag and a confidentiality notice and they advise asking to see the Census worker's identification and badge before answering any questions. They also advise against asking anyone—even those with identification—to come inside the home.

Cox said Census workers currently are verifying address information only; they are not asking for any personal information. However, in March, when more than 140,000 Census workers hit the streets to start conducting the count, the BBB warns not give out a Social Security number, credit card number or banking information even if the worker claims he or she needs it for the Census.

The BBB also said while Census workers may contact residents by phone or personal visits, they will not send emails. Cox said any email from the Census

Bureau should not be opened.

However, while the Census Bureau won't be utilizing the internet, it has changed the way it will be conducting the next national count. In the past, one in every six households received a long form that contained additional questions on socioeconomic issues. The 2010 Census will be a short-form only. In addition to counting all residents living in the United States, it will ask for name, sex, age, date of birth, race, ethnicity, relationship and housing tenure. According to the Census Bureau, the data collected will be used to allocate more than \$300 billion in federal funds each year and to determine a state's number of congressional representatives.

More detailed information is now collected through the American Community Survey, which is sent to a small percentage of the population every year rather than once every 10 years. Distributed on a rotating basis, no household will receive the survey more often than once every five years.

In the meantime, the Complete Count Committee for Camden County has been meeting to come up with ideas to improve the 2010 census count. In 2000, the response by Camden County residents was at 39 percent—the lowest in the state.

Committee member Roger Corbin said flyers will be sent home with school children, press releases will be submitted on a regular basis to all media and representatives from several organizations will be contacting their members.

Gordon Ellison, president of the Board of Trustees for the Village of Four Seasons, said it's extremely important that second homeowners or retirees who spend at least 51 percent of their time in this area list the Lake as their primary address.

"We have so many people that spend the majority of their time here but because they still own their homes

in the city, where they were counted all their life, they have the mindset that they need to use that address on the Census. We need to draw their attention to the fact that they live here now so they need to be counted here. That will help tremendously when applying for grants for things like sewer," he said, adding that a correct count

would also ensure adequate government representation.

According to the Missouri Census website, [www.mo.gov.mocensus](http://www.mo.gov.mocensus), Census data is used to reapportion the U.S. House of Representatives, re-district each state and determine the distribution of the Electoral College. Census data also directly affects

how more than \$400 billion per year in federal funding is distributed to state, local and tribal governments. In addition, Census data is critical in determining locations for new hospitals, improving schools, building new roads, expanding public transportation options and creating new maps for emergency responders. ■

## LAKE OF THE OZARKS BUSINESS JOURNAL

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## Product and Services 31st Annual show to be held March 20-21, 2010

The 31st Annual Lake of the Ozarks Products and Services Show will be held March 20th and 21st, 2010 at the Country Club Hotel in Lake Ozark.

"We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "Each year the show gets better-more elaborate displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and banking services; insurance; office equipment; electronics; insurance; boat and marine products, recreational vehicles, and more. The Show allows businesses to promote and sell their goods

and services to two markets—other businesses, and end-line consumers.

A total of 224 total spaces are available—and the show is expected to sell out. Mitchell estimates that over 5,000 people will attend during the two-day show, which is free to the public. "Exhibitors from throughout the region have already signed up for this year's show, making it the largest show of its kind in central Missouri" said Mitchell. "This is an ideal opportunity for any business that markets its products and services at the Lake of the Ozarks. People interested in exhibiting in the show should act as soon as possible," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or download an application at the Chamber Web site: [www.CamdentonChamber.com/ProductShow](http://www.CamdentonChamber.com/ProductShow)

## Small business tax changes for 2009

*continued from page 10*  
(R&D) credits to the extent such taxpayers invest in assets that qualify for bonus depreciation.  
**Delayed recognition of certain cancellation of debt income.**

To benefit certain businesses that buy their own debt at a discount, the new law lets the businesses recognize cancellation of debt income ("CODI") over 10 years (defer tax on CODI for the first four or five years and recognize this income ratably over the following five tax years) for specified types of business debt repurchased by the business in 2009 or 2010.

### **Qualified small business stock.**

The new law increases the exclusion for gain from the sale of certain small business stock held for more than five years from 50% to 75% for stock issued after the enactment date and before 2011.

### **S-Corp holding period**

The new law temporarily shortens the holding period of assets subject to the built-in gains tax from 10 years to seven years.

### **Repeal of IRS's built-in loss rules.**

The new law provides a prospective repeal of Notice 2008-83, the controversial IRS guidance which provided that if a bank recognizes a loss from the disposition of a loan or takes a bad debt deduction under the specific charge-off or reserve methods of accounting after a change in ownership, that loss or deduction will not be treated as a built in loss attributable to the pre-acquisition period.

Due to the highly-technical nature of the stipulations listed above, small business owners are strongly advised to consult a CPA as to the application of any provision to their specific situation. ■

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## Randi L. Murphy Promoted to Bank Officer at Premier Bank

The Board of Directors for Premier Bank is pleased to announce the promotion of Randi L. Murphy to Bank Officer, Banking Center Manager. Murphy joined Premier Bank in August 2007 as a Personal Banker. She was promoted in April of 2008 to Credit Analyst and then promoted to Banking Center Manager in February 2009.

Murphy received a B.S. in Finance from Missouri State University in Springfield.

She is a member of the Lake Ozark Daybreak Rotary. Murphy and her husband Bill reside in Linn Creek.

Premier Bank currently operates twelve Banking Centers in Jefferson City;



Columbia; Osage Beach; St. Charles; St. Peters; Lake Saint Louis; Chesterfield; and Grapevine, Texas. As of September 1, 2009, Premier Bank has 240 employees and \$1.4 billion in total assets.

## Pink Pumpkins Raise Breast Cancer Awareness

Spa Shiki at The Lodge of Four Seasons held a Pink Pumpkin Painting Party on Thursday, October 1 to remind and encourage women to schedule their yearly mammograms. Local supporters attended, painted pumpkins pink and learned how early detection is key to the fight against breast cancer.

October is breast cancer awareness month. The American Cancer Society recommends that women age 40 and older have a mammogram every year.

The ACS recommends that women in their 20s and 30s have a clinical breast exam (CBE) as part of a periodic (regular) health exam by a health professional preferably

every 3 years. Starting at age 40, women should have a CBE by a health professional every year.

Participants of Spa Shiki's pink pumpkin event made donations to SEW (Survivorship for Education and Wellness), a local breast cancer support group that meets monthly at Lake Regional Hospital. Photos of the completed pumpkins are on display on Spa Shiki's facebook page and the public is invited to vote on the best pumpkin. The artist who crafted the winning pink pumpkin will receive a \$100 Spa Shiki gift certificate.

For more information, please call Spa Shiki at 573-365-8108 or visit [www.spashiki.com](http://www.spashiki.com)



Andrea Shaw, a social worker from Lake Regional and a co-leader for the hospital's SEW group, decorates a pumpkin at Spa Shiki's Pink Pumpkin party.

## Team Tackles 150 Mile Bike Event To Raise Money for MS



Local cyclists tackled a 150-mile bike ride over two days, Sept. 12 and 13, to raise money to fight multiple sclerosis in the Bike MS Express Scripts Gateway Getaway 2009. The Bike MS 150 is one of the nation's largest organized cycling events, drawing 100,000 participants each year to 100 unique rides benefiting the National Multiple Sclerosis and giving hope to the 400,000 people living with MS in America. The Bike MS 150 is an annual, growing movement to

end multiple sclerosis.

The local team, Oz Cycles, traveled to Columbia, Mo. for the event and raised nearly \$5,000 for the cause. The team members include Larry Bush, Steve Adams, Larry Allman, Jimmy Jackson, Traci LaFata, Sherry Jones, Josh Schrock, Melissa Jackson, Cody Gremminger, Ann Brown, Jackie Rasmussen, JJ Jones, Karen Blevins, Terry Bush, Josh Clark, Sarah Clark, and Alexis Dougherty.

## Lake Area Christmas for Kids Sunday December 13, 2009

The benefit event sponsored by the Christmas for Kids Committee, the Ozark Coast Kiwanis Club and Lake Area businesses will take place at 6:30 p.m. Sunday December 13th at the Country Club Hotel and Spa. Guest wishing to receive a special room rate can call 964-2200 before November 25th.

Guest admission is \$10 plus one new, unwrapped toy donation, or \$20 for those not bringing a toy. All guest have to be 21 years of age. The evening will include hors d'oeuvres, a cash bar, a silent auction and

entertainment.

For room or event reservations, sponsorships or for more information, call Missy Martinette Hills at 365-2288, John Duba at 692-0135 or Matt Redd at 302-4949. For child assistance call Gayle Repetto at 216-4051.

All proceeds from the event benefit underprivileged children in the Lake area, as well as the CADV, Wonderland Camp, the Hope House, Big Brothers Big Sisters, Lake Regional Pediatrics, the YMCA and Kid's Harbor.

## Spa Shiki sponsors speaking of Women's Health Conference

For the fifth year, Spa Shiki at the Lodge of Four Seasons was a Supporting Sponsor for the Speaking of Women's Health Girls' Night Out in Columbia, Mo. Held on September 29, the women's health conference is an annual entertaining and education event for women. This year's conference featured nationally recognized speaker,

humorist and author Kathleen Passanisi. Approximately 550 women attended the event.

Spa Shiki participated in the expo prior to Passanisi's keynote speech. Attendees enjoyed chair massages, facial peels and skin analysis from Spa Shiki. Spa Shiki also provided at-home spa tips for a healthier lifestyle.

## Donations sought to build "Field of Dreams"

The School of the Osage Foundation and Osage Booster Club are seeking donations and pledges to resurface the current Osage High School football / track stadium to a multi-purpose field capable of handling a wide variety of sports and school activities.

The playing surface would be converted to Field Turf, a synthetic surface currently used in professional and college stadiums, and marked for both soccer and football.

The Osage Foundation currently administers scholarship programs offered by School of the Osage. "We have not been a high profile organization, and while many in the community might not have heard of us, we have supported school efforts since our charter in 1993. Our Capital Projects Fund is the perfect vehicle to assist the school with this initiative. The multi-purpose field will be our first project. We intend to grow the Capital Projects Fund to assist with future school needs. Mr. Miller continued "We didn't have the reach or personnel to conduct the fund raising effort, so we asked the Osage Booster Club for assistance"

The introduction of field turf will insure a useable surface that can withstand the increased and varied sports and other activities schedule.

Osage Booster Club President Dave Perdue said, "We are very excited to be a part of this project. We have been looking for a major project and the "Field of Teams" campaign is one we feel we can really get parents, alumni & the community behind."

Individuals or corporations interested in making a donation or multi-year pledge are asked to contact a booster club officer.

Dave Perdue 365-6700 / Mike Ruck 365-6700 / Rocky Miller 216-6506





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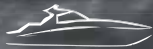
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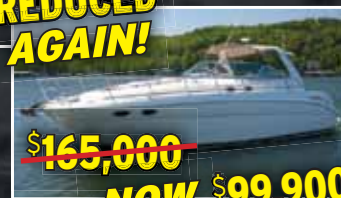
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# School of the Osage turns to artificial turf for field

by Alison Schneider

More and more high schools across the country are turning to artificial turf for their outdoor athletic field surfaces.

Schools begin to look at alternative surfaces when they see that existing fields are not able to hold up to the number of hours of scheduled use. When they find themselves looking for alternative practice sites for the activities just to save the field surface for competition, it's only logical to consider synthetics. Smaller schools are easily sold on the prospective annual cost savings on maintenance, which can be quite significant.

Locally, many area schools like Camdenton, Versailles and Warsaw have already installed the surfaces. School officials say it's tough to argue the cost when you see the product installed and the positive impact on the students and community. Last month School of the Osage joined the trend by authorizing the installation of artificial turf on the existing football field, which will take place over the winter months and be ready for spring activities.

The product chosen by School of the Osage is FieldTurf® manufactured and installed by Tarkett. They have developed a patented layered infill mix of silica sand and cryogenic rubber they have determined to be vital to the safety, durability, and longevity of the product. This is the same surface used in many professional facilities and even at Mizzou's Faurot Field.

Just prior to the 2003 season Mizzou installed their FieldTurf. The project to convert the old natural grass surface (on which Mizzou played from 1995-2000) began in April of 2003 and was completed on June 26th. According to officials, FieldTurf provides the reliability and consistency of artificial surfaces, but is head and shoulders above all other projects in terms of offering the look and feel, and safety of natural grass. They couldn't be more pleased with the results. It's probably just a coincidence, but one worth noting that in 2003 the Tigers set a school record of 6-0, most home wins in a season and their first year on FieldTurf.

Brad Fresenburg, an MU Extension turf grass specialist expressed concerns about artificial surfaces in a 2006 statement. He believes more schools should look at alternatives such as sand-cap fields, which place natural grass over 6 inches of sand. They dry faster and sustain less damage in bad weather. But can they stay healthy when faced with thousands of footfalls on a daily basis, without the recommended rest period for natural grass? Probably not.

According to Fresenberg, a sand-cap system costs about \$25,000 per year to maintain, but installation is cheaper than artificial turf. It offers a benefit for districts that can't afford the hefty up-front price of synthetics. The trade-off, however, is still in the number of events possible. His figures for turf grass costs are based on 40 events each year, compared to over 100 on synthetic fields. And that increased usage is what the schools are seeking.

Tarkett, the makers of FieldTurf® estimate that an average grass field costs about \$52,000 per year to maintain. This figure includes the cost of mowing equipment, labor, fertilization, reseeding, coring, topdressing, thatching, irrigation monitoring, and even equipment depreciation and fuel costs. For most public schools, it's tough to actually pin this number down because the maintenance is mostly handled by the maintenance and grounds crews – the same people that cut all the grass and plant all the flowers and bushes – so it's difficult to gauge their actual time spent on the field. There is still maintenance on the FieldTurf® of course, but it's estimated to only run about \$5000 and involves raking the infill and spraying antibacterial products on the surface from time to time.

Most high schools choosing to go this route find themselves at the crossroads of the decision without much prior warning, the fields just get used more and more until it's just too much. With Osage, their decision time came in August. Problems with the surface of the football field had been plaguing the maintenance staff all summer. Excessive

rainfall and increased use of the field was not allowing the grass to rejuvenate. There was, in essence a big dry dirt circle in the center of the field. The consultant/advisor was brought in to make it green again, and after a bit of a struggle – sure enough the grass started growing again. Just in time for two-a-days and band practices to begin. Poor grass, just didn't have a chance.

According to the Synthetic Turf Council based in Atlanta, Georgia synthetic playing fields “exponentially increase playing and practice time because they can be used daily and in all types of weather, without worry of damage.” Playability is better because the fields provide consistent and uniform conditions throughout every season and regardless of the weather or natural climate of the region. In addition, grass fields are recommended for use for only 20-24 hours per week or up to 816 times per year. Synthetic surfaces will sustain virtually unlimited use with no rest time required for regrowth.

The Osage field for example sees about 130 football players a day, for about 3-3/12 hours, 5 days a week. The 150 member band practices at least 2 hours daily, dead center of the field. Already, the school has exceeded the recommended 24 hours to keep the grass healthy.

Classroom use is difficult to estimate, but PE classes from both the High School and Upper Elementary schools regularly visit the field for outdoor game play during the week, about 500 students and 20 hours a week (depending on the scheduled curriculum). And then there's soccer, new to the sports program this year.

Soccer practices 30 players 2-3 hours daily 5 days a week. It's an assessment period for the new sport, in their first year at Osage. The soccer team practices and plays games at the Osage Beach City Park. This is an amicable arrangement and a perfect opportunity for the school to determine the viability of the program. In its infancy – the support and success of the program is solid and it looks like soccer is at Osage to stay. The Osage Beach arrangement works for the

school for now, but there are no bleachers or concession stands and no lights. If Osage is to continue the sport they need to provide a more suitable venue for the team.

Rough estimates of making the new middle school playfield ‘competition ready’ were in excess of \$1.2 million. The surface would have to be graded down to allow for the installation of irrigation and drainage materials, followed by the topsoil needed for grass. They would need to add outdoor lighting, bleachers and restroom facilities as well. But the program appears to be a success and needs to have a place to play. Meanwhile, the football field is looking pretty rough. Synthetic surfacing of the football field was an obvious consideration.

The cost of resurfacing the Osage facility is around \$700,000. This includes the dual-stripping for football and soccer. Obviously bathroom and locker facilities are already on site as well as lighting, bleachers, concession areas and all the amenities of a sporting venue. While the football program will continue to have priority use in-season, it's quite simple to schedule practice time and play time and share the use of the field.

Practice fields school-wide will be utilized for both programs so they get their time in, but the field itself will be ready for the 3-4 games a week for soccer and football Friday nights, as well as the 2-3 games the JV, Freshman, and Middle School squads will play. Marching band will be able to continue to practice their 2 hours a day on the 50 yard line without concern for the residual damage to the surface, and the schools will be able to utilize the field during the day without impacting the game readiness.

For funding, Osage decided to take the same route as Warsaw. The school will absorb half the cost of the field and a cooperative effort by the Booster Club and Osage Foundation Capital Projects Fund will seek pledges for the other half to reimburse the cost to the school.

The campaigns for donations are under way at

both schools and the groups are looking for donors to commit to monthly or yearly pledges from constituents and supporters to raise their half of the funds. It's a long-term process and fundraising will continue even after the fields are completed and in use. The Warsaw and Osage programs are both seeing much success in their pledge drives, but admit it's a bit tough in these times.

The Osage “Field of Teams” drive has tried to ease the burden on the pocket book while trying to make it possible for literally anyone to afford to be a part of the process by arranging for scheduled payments through electronic transfers. The scheduled drafts can be made over any period of time in any amount the donor chooses. While \$100, \$500 or more might be a lot to commit in one sum, \$40 monthly over the course of 12 months adds up to \$480, and many people are choosing this option. In exchange, donors will receive a “brick” placed on a recognition wall to be constructed at the facility.

The Booster Club President Dave Purdue presented the recognition wall concept to the Osage school board earlier this month and it was greeted with unanimous approval. “Each brick will vary in size depending on the donation,” he said. “We'll start out with three walls and a patio area, but the walls can be expanded upon as easily as they get filled up”. It's a great idea, support the school and the program and get to be a part of history with recognition to boot.

Synthetic turf does appear to be the growing trend in High School sports, but it makes good economic sense. High school fields of green are going to stay that way and, though time will tell, the students, athletes, and budgets will be the better for it.

If you would like to make a contribution to either the local fundraising projects, you may contact Warsaw at [www.warsaw.k12.mo.us/pdf/dt\\_field-turf.pdf](http://www.warsaw.k12.mo.us/pdf/dt_field-turf.pdf) and Osage by contacting an ambassador at 365-6700 or by checking the Osage website at [www.osage.k12.mo.us](http://www.osage.k12.mo.us) for more information.





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2000	FORMULA - 330 SS - 7.4M - 500 HOURS	\$62,000
2005	SEA RAY 36 SUNDANCER-BLU/WHT	\$195,000
2005	FORMULA 370 SS - TWIN 8.1 - 311 HOURS	\$199,000
2008	REGAL 4060 COMMODORE - ENG. 375 - TT/SAND - 190 HRS.	\$300,000
1990	SEARAY 420 DA TWIN 454 - UPDATED CABIN- REDUCED!	\$80,000

## PERFORMANCE

1995	FOUNTAIN 27 FEVER - ENG. 525 SC - 380 HOURS	\$35,000
1998	BAJA 29 OUTLAW - ENG. 502 - WHT/TEAL - 337 HRS	\$28,000
2006	BAJA 30 OUTLAW - 496 MAG - 102 HOURS	\$99,000
2001	ADVANTAGE 31 VICTORY 496M 120 HOURS	\$60,000
1989	FORMULA 311 TWIN 454 BRAVO 1	\$37,000
2001	WELLCRAFT 33 SCARAB AYS - T - 500 EFI - 140 HRS	\$78,000
1999	BAJA 33 OUTLAW - T454 - WHT/PRL-325 HRS	\$65,000
2003	BAJA 33 OUTLAW - T496 - RED/BLK - 260 HRS	\$90,000
2006	DONZI 35 ZR - T496 MAGS HO - 120 HOURS - WHT	\$129,000
2008	DONZI 35 ZR - 525M - WHT/BLU/GRN	\$220,000
2007	BAJA 35 OUTLAW-T496-RED/BLK-W/TRL-60 HRS	\$120,000
2001	BAJA 36 OUTLAW TWIN 496 MAG HO 236 HRS-REDUCED!	\$79,000
2000	FOUNTAIN 38 FEVER - TW/575	\$123,000
1998	WELLCRAFT 38 SCARAB - T502 - N/TEAL	\$68,000
1999	FORMULA 382 FASTTECH T502 263 HOURS	\$90,000
1996	FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HOURS	\$80,000

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1989	COBALT 21 BR AND TRAILER	\$10,000
2005	REGAL -2600 - 5.7GXI - WHT/BLU - 97 HOURS	\$38,000
1995	POWERQUEST 275 LEGEND - 7.4 DP 635 HOURS - WHT	
2009	REGAL 2700 ES - 5.7 GXI DP - TT/SAND - 29 HRS	\$69,900
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HOURS	\$37,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HOURS	\$76,000
1995	REGAL 8.3 SE - 7.4 VOLVO DP - WHT/PPL - 532 HOURS	\$17,000
2004	FOURWINNS - 280 - 496 MAG - 100 HRS	\$47,000
1999	REGAL 2800 LSR - 7.4V - N/GRN- 580 HOURS	\$31,000
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS	\$32,000
1999	REGAL 2800 7.4M T/GRN -330 HOURS	\$37,000
2003	REHAL 2900 - ENG. 496 - NTT/TAN - 125 HOURS	\$54,900
2004	REGAL 2900 LSR - 5.7 GXI DP - T/TAN - HOURS 230	\$45,000
1998	MACH 1 29 COMBO - ENG. 454 - WHT/BLK/G - 530 HOURS	\$22,000
2002	REGAL 2900 - HRS UNDER 200 - WHITE/BLUE	\$47,000
2001	FORMULA 280 BR - T350 - N/BLU -320 HRS	\$57,000

## CRUISERS

2004	BAYLINER 245 - 5.0 A - WHT/BLU	\$22,000
1999	REGAL 2760-T4.3-N/BLUE- 210 HOURS	\$50,000
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3	\$29,000
2007	RINKER 300 EC - WHITE - T/350 - N/BLUE -100 HRS	\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!	\$90,000
1999	CHRIS CRAFT 320 - 7.4 VOL DP -400 HRS	\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!!	\$136,000
2002	REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS	\$95,000
2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HOURS	\$99,000
2000	REGAL 3260 - TW MERCURY 350's - 320 HRS. - N/GRN	\$75,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS	\$199,000
2000	MAXUM 3300 SCR- TW/300 - WHT/TN -175 HOURS	\$69,000
2001	SILVERTON 330 SB - T/7.4 - WHITE - 500 HOURS	\$89,000
2005	REGAL 3360 TWIN 5.7 MERCURUISER GEN / A/C 20 HOURS	\$140,000
1999	SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED!	\$91,000
2006	REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW!	\$224,000
2006	REGAL 3560 -T/ 8.1G - TT/SAND	\$189,900
2005	SEARAY 360 DA - 370 - BLU/WHT	\$195,000
1997	WELLCRAFT 36 MARTINQUE T7.4 260 HOURS	\$84,000
2003	REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!	\$200,000
1991	MAINSHIP 39 - T8.1 CRUSADER HO	\$ 79,900
2004	FORMULA 400 SS - TW/500 EFI - 305 HOURS	\$219,000
2008	REGAL 4060 COMMODORE - ENG. 375-TT/SAND-190 HRS	\$300,000
2007	REGAL 4060-T-8.1 - ONLY 9 HOURS!	\$285,000
1997	MAXUM 4100 SCR - TW/502 - GRN/WHT - 1100 HOURS	\$58,000
1990	SEARAY 420 DA T454 - REDUCED!	\$80,000
2003	REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!	\$225,000
2003	REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!	\$290,000
1995	SEA RAY 440 SUNDANCER - T8.2 - N/BL/GO - 900 HRS	\$99,000

## CUDDYS

1993	REGAL 8.3 SC - 7.4GL DP - WHT/GRN - 330 HRS	\$19,000
2001	CHAPARRAL 285 SSI - 7.4 B- WHT/RED - 220 HOURS	\$39,900
1999	REGAL 2850 350 MAG BRAVO 3 - 270 HOURS	\$37,000
2002	REGAL 2950 LSC - 5.7V - N/TAN	\$38,500
2000	FORMULA 330 SS - 7.4M - WHT/TAN - 500 HOURS	\$62,000
2005	FORMULA - 370 SS - TWIN 8.1 - 300 HOURS	\$199,000

## DECK BOATS

2004	SEA RAY 270 SUNDECK - 496M - N/GRN -300 HRS	\$43,900
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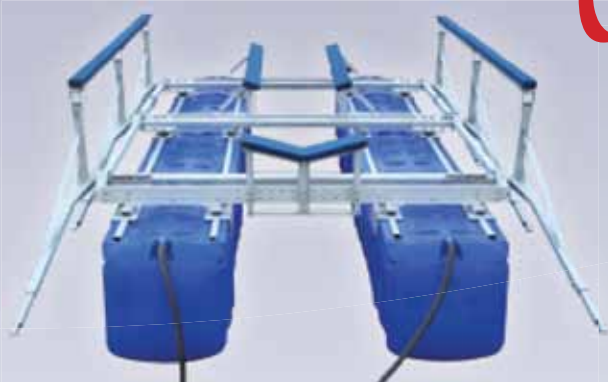
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# "Lighten Up!"

## 2009 WOMEN'S EXPO

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CELEBRITY COMEDIAN

*Kathleen Madigan*

**WHAT:** An event for Lake Area women featuring over 60 booths, showcasing products, services and resources of interest to women.

**DATE:** Saturday, November 21, 2009

9:00 A.M. – 3:00 P.M. Expo/Booth Display

3:30-4:30 – Celebrity Comedian Kathleen Madigan

5:00-6:30 – Meet & Greet Reception (Invitation Only)

**LOCATION:** The Inn at Grand Glaize • Osage Beach, MO

**ADMISSION:** \$10 will gain access to the expo and keynote event, Celebrity Comedian Kathleen Madigan. Proceeds will benefit the Heart of the Ozarks PBW Local High School Scholarship Fund and local food banks.

**DOOR PRIZE PACKAGE:** All attendees may register to win a "GIRLS NIGHT OUT!" package for up to 5 women.

**VENDOR BOOTHS:** Join PBW for \$65 and save \$25 on your booth!

Booth Sizes: 6ft table with 2 chairs and trashcan – Members: \$100 / Non-members: \$125

8x8' space w/6ft table with 2 chairs and trashcan – Members: \$125 / Non-members: \$150

Each vendor will receive 1 ticket to the Meet & Greet Reception with Kathleen Madigan!

Goody bag inserts still available (must provide 300 pieces) – the cost is \$30

For more Information, email Tammy Rosenthal: [tammy@francampbell.com](mailto:tammy@francampbell.com)

For Booths, email Joni Walden: [joniwalden@yahoo.com](mailto:joniwalden@yahoo.com)

Vendor lunches may be purchased from a menu provided by Inn at Grand Glaize. Meals will be delivered to vendors.

### PLATINUM



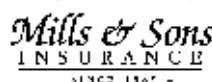
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## REAL ESTATE RESIDENTIAL

**89 WOODCREST DRIVE, UNIT 1C, LAKE OZARK,** Beautifully maintained 1020 SF lakefront turnkey Wood Crest 2 Bedroom, 2 Full Bath Unit with 10x20 slip, newer Berber Carpet, Tiled Flooring, Deck w/Storage, Huge Main Channel Views, Has Rental History, very reasonable assessments and fabulous Point Pool that was just redone in 2006. MLS#3062936 \$119,900 See Virtual Tour#2000415 at www.cme1st.com or Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170.

**312 GRAND COVE DRIVE, PORTO CIMA,** Spacious 4 bedroom / 3.5 bath, 3635 SF newer Porto Cima lakefront home with huge cruiser dock & furnishings at the best price! Quiet, low traffic protected location by land and water on 91' of lakefront. Open floor plan, lots of lakeside glass, 2 full length lakeside decks up and down, 2 Fireplaces. Master and one guest bedroom on main level. Nicely crafted woodwork, well designed floor plan. Large cruiser dock, 14x42slip, 11x24slip, 10x16 PWC slip, 10x32 Swim platform, and 6x12 storage shed. MLS#3064281 \$719,500 See Virtual Tour#2014093 at www.cme1st.com or Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170.

**632 BROOKHAVEN LANE, THE VILLAGES,** 6100 SF Lakefront Home on 119' gentle lakefront in The Villages 5-finger cove. Lake level living with kitchen/living/dining/master suite/ pool/sun room and patios on lower lakefront level. Cat-5 wir-

ing, WiFi, audio/video throughout home, patio & pool areas, 2 surround sound setups. Chef's kitchen, butler's pantry, full bar, wine room, custom circular staircase, wide base and crown, endless ceiling details with indirect lighting, porcelain tile, granite and marble floor detailing. 6BR/5 Full Bath, 2 Powder Rooms, Master Suite w/24 jet tub, steam shower, laundry center, theatre system, radiant floor & access to heated lakeside pool. 3100+ SF Dock, MLS#3064419 \$1,695,000 see Virtual Tour#2018434 at www.cme1st.com or Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170.

**FOR SALE: ATTENTION BUILDERS, DEVELOPERS. RESIDENTIAL SUBDIVISIONS** for sale: Two separate projects. One just 5 minutes east of Osage Beach near Hwy 54 is a 191 acre 3 phase project with phase 1 complete w/ all utilities & paved streets and 31 build-ready lots remaining. Phase 2 & 3 are engineered and offer tremendous expansion potential. Another on O-Road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services & all infrastructure in place. \$299,900 MLS 3061016. Call Bruce (573) 302-3640. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

## REAL ESTATE COMMERCIAL

**FOR LEASE: 1700 SQ. FT. COMMERCIAL PROPERTY** with beautiful lake view and excellent highway exposure suitable for office, retail or restaurant/bar. Flexible lease, potential purchase option. Details of property at www.sslakevision.com (866) 300-9844 or (913) 638-5006

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**BUSINESS FOR SALE: BOARDWALK GRILL.** Popular Bar & Grill providing year around business. Located in Laurie in highly visible, well maintained mall with separate front entrance and plenty of paved parking. Attractive tenant finish and décor similar to what you would see in a franchised restaurant with comfortable furnishings and modern bar & kitchen equipment in excellent condition. Profitable opportunity with owner financing available to qualified buyer. \$180,000 + inventory. Call Bruce Adams (573) 216-4690 for details or view at www.Adams-Commercial.com.

**FOR SALE: CAMDENTON N. HWY 5 COMMERCIAL BLDG & LOTS.** Location in the heart of town just a few blocks from the courthouse. Newer 3,800 sq. ft. building, 160ft of hwy 5 frontage cur-

rently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$379,900. MLS#3043469. Also available adjacent 200 rdft with 900 sq. ft. existing building. Location suitable for any type of business. Owner will subdivide. From \$89,900 to \$179,900 for all. Build to suit, tell me you needs - owner says bring all offers. MLS 3043473, 3051288, 3057345. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: COMMERCIAL BUILDINGS HWY 5 NEAR HURRICANE DECK BRIDGE.** 3,200 sq. ft. commercial building on busy, highly visible MO Hwy 5 close to lake. Suitable for retail, manufacturing, warehouse/storage, flex. Attractive front office/showroom & large shop space in rear. Bonus adjacent building included with approx 5,000 sf used for warehouse and vehicle storage. Easy access from highway and plenty of level parking in front and access all the way around buildings. MLS 3063036 Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: LAKEFRONT BAR-MARINA. INCOME PRODUCING** lakefront business with great potential at the 66MM. 225' of LEVEL lakefront with deep water directly across from new State access park (Wig Wam). Great area with both full time & weekend residents. Currently operating as a bar with dining area (pizza, sandwiches), package liquor, convenience store, gas dock/marina, slip rental. Can easily be operated as-is or recent kitchen addition is ready for expansion. \$389,900 MLS# 3060141. Adjacent property and residence also available for add'l \$. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: MINI-STORAGE FACILITY.** 50 units in great condition located on O road in Laurie, MO across from golf course. Good tenant base with 10% cap/10% ROI, great potential & opportunities to expand. - \$229,900. Investment package available. MLS 3060906 Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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24'/18' sidewalls (\$399,900). Buy one or both. Owner will lease back residence. Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: RETAIL/OFFICE STRIP CENTER.** Laurie Landing. Great location in Corporate Woods business center 5 units - All occupied, total 7250 sqft quality construction, great parking, front & back access. Low maintenance. Good tenants in place. 8% cap rate. \$439,900 MLS # 3040358. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR SALE: WATERFRONT SPORTS BAR & GRILL.** Well known, established business with strong food/beverage sales, exceptional logo merchandise gift shop sales and good vacation rental income. Great cove location on 47MM with lots of boat traffic. Full business, property and financial package available to qualified buyers. Call Bruce at Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.



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# "Go pick on someone else."

*continued from page 2*

"We wanted to make sure we understood the problem," Medley said. Business and tourism was an admitted consideration, but only inasmuch as to avoid undue widespread panic.

Earl Pabst, a deputy DNR director, confirmed that he had not informed the administration of Gov. Jay Nixon about the effective monitoring program at the Lake of the Ozarks and the fact that the results are studied and tracked over a five year cycle, so capitol officials reacted with panic when they saw the sample results of the third week in May. While Pabst accepted responsibility for the decision to retest before alarming the public, he made the decision as best he could at the time.

The state DNR tests the 18 lakes with public beaches in state park system on a weekly basis, resulting in beach closings from time to time. Ten lakes statewide have seen beach closings over the past two years, including Lake of the Ozarks. The other lakes include popular venues like Mark Twain Lake, Lewis and Clark Lake, and Thousand Hills State Park Lake. Beaches at other Missouri lakes were also closed this summer.

Jim Divincen of the Tri County Lodging Association and, until recently Chairman of the Missouri Tourism Commission has been championing the Lake since the E coli story 'hit the fan' in May. Like other community leaders, the Governor's visit to the area and his comments about our waters has him fighting mad.

"We're the custodians of the

Lake of the Ozarks and we have always taken that responsibility seriously" said Divincen. "Our waters are tested weekly, while other public lakes and streams are only tested on the big weekends," he stated. "We want our waters to continue to be as clean as possible".

"I have to wonder if the administration's priorities are in line" said Divincen.

He might be right. Not only is the Governor recovering from the E coli backlash, but it's been a rough year with the MOHELA controversy, education and law enforcement funding issues, budget cuts and hard questions about the use of stimulus funds.

Nixon's administration has been subjected to inquiries about violation of civil rights with regard to the right to life proponents, a senate investigation into the failing Second Injury Fund (which he supported as Attorney General) and has been under several senate subcommittee investigations referencing a number of decisions and causes.

It does indeed seem as though the energies of the Missouri administration might be better spent on bigger problems.

For example, in a report published on October 11 in the *Kansas City Star* columnist **Karen Dillon** notes some flagrant violations and clear public concerns that appear to have been overlooked in the Governor's edict.

She cites specifics such as "*Kansas City's 3 million gallon spill began at 11 a.m. Sept. 25 when workers found two broken pipes. They fixed one but when it*

*began raining that Friday night, they went home and did not return until Monday. By then 3 million gallons had poured down a tributary to the Blue River. The city notified the public on Sept. 29, four days later, after being ordered to do so by the DNR.*"

After Governor Nixon's declaration that there will be "zero tolerance" for sewage spills, you might expect a more urgent reaction to the incident noted. But that's not the end of the story, not by a long shot.

Dillon further cites that "*According to DNR data, Kansas City in April had a spill of more than 10.7 million gallons. Kansas City also has spilled 6 million and 4.9 million gallons in separate incidents in the past year. No special warnings or media outcries arose from this event, either. Neither did an official proclamation to "clean it up".*"

Nixon recently spoke to leaders in tourism about the decline in state park attendance statewide. He outlined a new initiative to jump-start the state's tourism industry by promoting Missouri's state parks. The goal is to increase attendance at the 83 state parks and historic sites across the state, encouraging citizens to spend more of their tourism dollars here in Missouri.

"This is about moving our entire tourism industry forward," Nixon stated. "We're talking about using our state parks to grow the size of the entire tourism pie so that all of our destinations and attractions benefit."

Why then, has he cut \$11 million from the Department of Economic Development, with \$7 million of that from

tourism? That's some 65% of the department's total decrease. It does kind of seem like his priorities are a bit out of order. He dropped this news on an unhappy group of state tourism commissioners just prior to his visit to the Lake of the Ozarks.

Tourism is big in Missouri and even bigger in Lake of the Ozarks. While the custodians of the Lake need to continue to care for the waterways as best they can, it's a bit difficult when the administration is using the E. coli scare as a smoke shield. Lake of the Ozarks has problems; overcrowding, large numbers of big, loud boats, and yes, even the occasional sewage spill. But to infer that residents are purposely releasing waste into the water is absurd. Officials check our waters more than any other body of water in the state and reaction to violations is both swift and effective.

Governor Nixon surprised Lake Officials with his press conference and declaration of the state of our waters. During the questions and answers session after his proclamation, he was asked about the DNR reports of contamination of other waterways of the state, he replied "The point is well taken... we'll look into that."

At the tourism conference in Branson he stated, "Many of the sharpest minds in our tourism industry are in this room today."

"We need to look carefully at our resources and decide the best path forward" he said. He reported that his new appointee, Bill Bryan will be contacting those in attendance for ideas and suggestions, adding that "Together, we'll find the most effective ways to harness the potential of our state parks

for the benefit of our tourism industry and the entire state."

With 64% less funding than last year that might be difficult.

Does Lake of the Ozarks need cleaning up? With opulent waterfront homes taking up much of the 92 miles of shoreline – almost all with docks filled with watercraft, the Lake is a busy place.

There are more than 70,000 boats docked on its waters, and more than 2 million visitors each year, many bringing along their watercraft for use during their stay.

Don't forget about nature, though-- one of the most abundant fishing lakes in the Midwest, Lake of the Ozarks is literally alive with fresh fish such as crappie, bass, catfish and the like. Scores of national fishing tournaments visit our waters every year.

In fact, the Lake area is one of the major sources for catfish in the world. Game hunters visit the Lake of the Ozarks because the woods surrounding the Lake are filled with a stunning variety of game. Hunters will visit during season for deer, turkey, squirrel, rabbit, dove, duck, geese, quail and even frogs which are abundant in the area.

What does all this mean? Well, there are a lot of factors that make the Lake of the Ozarks what it is. Some good, some bad. But given all the human influence, the Lake is thriving with natural wildlife and sustaining and enhancing itself in spite of all the possible human contamination.

In the end, the Governor needs to ask himself – is the Lake of the Ozarks really an intolerable biohazard? It seems pretty obviously it is not. Go pick on someone else.

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