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NEWS IN BRIEF

Osage Beach has more than a glimmer of hope for improved economy

A number of projects are in the pipeline across the city, the city's economic outlook is much brighter than it has been. Page 40.

New thoroughfare gets lots of attention

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The beauty of fall's annual ritual appears to be in the eyes of the beholder

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Village exploring options to reduce their cost of law enforcement

The community can't afford a dedicated officer any longer, but why doesn't the Sheriff's department provide coverage to the area anyway? Page 7.

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 11

NOVEMBER, 2010

Some residents don't share 'vision' of Camden County Master Plan

by Nancy Hogland

Chuck Burns, a Camdenton-area realtor, told members of the Camden County Planning and Zoning Commission one way to address the problem of getting fire trucks down the county's narrow, gully lined gravel roads was simply to ask fire districts to buy smaller trucks.

The suggestion was made at a recent public hearing for the newly prepared Master Plan, designed to establish a vision for the county and to help guide growth and development over the next 20 years. The plan can be viewed by visiting www.camdenmo.org, clicking on the link to Planning and Zoning and then following the links. It recommends, among other things, that the county adopt regulations requiring developers to provide roads with adequate street width, turning radii and integrity to accommodate emergency vehicles, school busses and snow plows and include green space, park areas and sidewalks or hiking/biking trails in their developments.

Those supporting the plan were asked to speak first. Mickey McDuffey, a former Planning and Zoning commissioner; Dick Danowsky, a member of the Camden County Extension Center and Sunrise Beach Fire Protection District; and

Eric Mayer, Democratic candidate for Camden County presiding commissioner, all supported the plan. Mayer said, if elected, he would like to hold open meetings before each P&Z meeting to further address public concerns, however, he said the plan, while not perfect, gave the community a starting point. Danowsky said he felt requiring better roads would greatly enhance the ability to reach residents with emergency vehicles. And McDuffey said she felt the plan would help retain the natural beauty of the area while guiding the county into the future.

However, Burns, as well as several others who attended the meeting, did not cotton to the plan or its recommendations.

"This plan was not made for the Lake area. People come to Lake of the Ozarks because of places like the Clown and Ozark Bar-B-Que - it wasn't the parks that drew them here," Burns said.

Nancy Osborne, who owns Highway Cove Marina off North Highway 5, said she was shocked to learn the workshops, which allowed community input, did not include second home-owners who she said owned eight of every 10 lakefront homes and contributed greatly to the county's income.

"This should be called the Horseshoe Bend Master Plan. It's a joke. You've totally lost sight of what we want to do here in an attempt to appease a few people," she said.

In an earlier interview she explained that she felt the plan was put together only to placate Horseshoe Bend residents opposed to the Horny Toad and Shady Gators. She was quick to add that those types of businesses were exactly what brought visitors to the area. She said zoning that restricted development of restaurants and bars was counterproductive and eventually would lead to the demise of the Lake. She also said she wouldn't mind living near such a nightspot.

"People come down here because they can get in their boat, go for a ride and then meet their friends at a waterfront restaurant. However, this plan pretends like the Lake doesn't even exist. It forces all commercial into 'districts' but as far as I can tell, doesn't provide any district for additional waterfront development," she said. "If people don't have any place on the water to go, they won't need me or my gas. People don't come to the Lake to ride bikes or walk on trails - they come to boat. Those people don't give a hoot if we have bike trails."

At the meeting, Lance Kel-

logg took exception to the portions of the plan that addressed esthetics.

"This plan says it's based on the community's vision but I'm part of the community and it's not my vision. I don't have a vision of sidewalks and green space. People come here because they like the way it looks now," he said, adding that he adamantly disagreed with the results of the Community Character portion of the survey that asked participants to rate a series of photographs, many of which were taken at Lake of the Ozarks. The survey found the majority of participants preferred those featuring settings that included landscaping, mature trees and buildings with interesting architecture. They didn't like visually cluttered areas with unattractive buildings and little landscaping.

"According to this plan, most of what we currently have are not the 'best preferred'; instead we have the 'least preferred,'" Kellogg said. "One of the buildings they said was not very appealing is the big red barn on the Camdenton square - but I like the way it looks, and I like shopping there. We need to come back to reality because the majority of the residents like it here just the way it is."

John Williams, a builder who said there's already too

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BUSINESS JOURNAL



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Subscriptions are available for \$36 per year. Mail check or Money Order to the address below, or call with credit card.

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Contents Copyright 2010, Benne Publishing, Inc.
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Armchair Pilot

by Nancy Hogland

Homeland Security is testing new technology that could allow airline passengers to once again pack full-size bottles of toiletries in their carry-on bags and to bring soft drinks and bottled water on board. The device, developed by scientists at Los Alamos National Laboratory, uses magnetic resonance to "read" the liquid's molecular makeup. According to test results, the device, about the size of a toilet paper box, is able to find explosives in everything from water to thick, dark-colored shampoos – even when it's in a metal container. When explosives are found, a small, red warning light begins flashing. However, it will still be some years before the technology is put into place. Homeland Security officials said the scanner will have to undergo substantial testing processes before it can be approved and certified.

And talking about scanning – the Transportation Security Administration recently announced Backscatter Advanced Imaging Technology (AIT) scanners will soon be in use at Lambert-St. Louis International Airport. The scanners

use "hands-off" technology to screen passengers for metallic and nonmetallic threats, including explosives and will remain optional for all passengers. Although the TSA has promised strict privacy measures will be used, many object to the use of the scanners because a full body image, including "private parts," will be visible to those operating the scanners. Currently 58 airports across the US employ 259 such units.

Commercial space travel could be just a few months away, according to Sir Richard Branson, owner and CEO of Virgin Galactic Airlines. In October, Branson took place in a dedication ceremony for a two-mile long runway in New Mexico that will be used to launch the spaceships. The company reports that close to 400 people have already put down more than \$50 million in deposits to reserve seats and be among the first to take part in the flights.

According to Portfolio.com, an online business journal, frequent fliers could find that private travel clubs run by airlines may be the best investment they could make in their travel comfort and pro-

ductivity. The clubs offer such amenities as free Wi-Fi, use of computers and printers, free snacks and drinks – including alcoholic beverages, comfortable seating and discounted services. Annual membership fees, which sometimes offer reciprocal privileges with other airline carriers, cost from \$295 to \$400. One-day passes for accompanying guest range from \$15 to \$50. The online news service advises potential customers to "read the fine print" before signing any contract.

Beginning this December, Frontier Airlines will be offering direct service from Kansas City International Airport to Fort Myers, Florida. To encourage fliers to take advantage of the service, a \$119 one-way fare will be offered on the airline's website until the flights begin. Initially, one weekly round-trip flight will be offered but that schedule will double in February. However, the service is only temporary – it will be discontinued in April.

By the end of the year Verizon Wireless will be making available its fourth-generation (4G) Long Term Evolution network at Lambert, as well as to more than 60 other commercial airports across the nation. Customers in the St. Louis metropolitan area also will have access to the faster uplink.

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Scammed company owner shares tips to help others avoid same trap

by Nancy Hogland

Paul Kleiber, owner of U.S. Resort Management, recently received news that although he already remitted several thousand dollars to a professional employer organization (PEO) for his employees' state and federal withholding taxes, because that firm absconded with the money instead of forwarding it to the government, he may have to pay it again.

In July the FBI raided the headquarters and seized the records of the Sommet Group, a Tennessee based PEO who was handling Kleiber's as well as more than 100 other companies' finances. The group is being investigated on allegations of wire fraud, money laundering, theft, embezzlement and false statements relating to health care matters. The investigation began after several of the company's clients notified the FBI that their payroll, insurance benefits

and retirement plan contributions were not being met. According to a federal affidavit, in 2009 and 2010 Sommet Group had 778 unpaid health insurance claims totaling \$776,000. By the time of the raid, the amount of unpaid claims had increased to \$2.1 million - \$76,000 of which was from U.S. Resort Management.

"I actually consider myself fortunate," Kleiber said. "This has certainly been an aggravation - to say the least - and I'm angry that this has cost us so much money but my company is large enough that it hasn't hurt us. We're ok and it never affected our ability to deliver services. However, I'm sure Sommet's actions put a lot of smaller businesses out of business."

Kleiber also filed a suit on behalf of his company and his employees with the Missouri Eastern District Court seeking restitution from the Sommet Group. He said although

the assets of company owners and managers have been seized, he was told he may be waiting in line for some time before getting compensated.

In the meantime, he said he has since hired another PEO to handle employees' 401Ks and health insurance, issue paychecks and remit such things as withholding, taxes and workmen's compensation. However, Kleiber said he put the company thru the "third degree" and suggests others using PEOs do the same.

"First, I contracted with a firm operating in Florida because that state highly regulates these types of companies and requires them to have surety bonds. I also asked for and checked numerous references. And finally, I made sure my contract with them allows me to back out at any time I'm not happy with the way they're handling matters," he said.

The National Association

of Professional Employer Organizations offers the following guidelines to companies considering a relationship with a PEO:

- Assess your workplace to determine your human resource and risk management needs.

- Make sure the PEO is capable of meeting your goals. Meet the people who will be serving you.

- Ask for client and professional references.

- Does the PEO have a demonstrated history of adherence to the industry's professional performance practices, including responsible financial management of its business? Check to determine if the PEO's financial statements are independently audited by a CPA, whether their risk management practices have been independently certified by the Certification Institute, or if their operational, financial, and ethical practices have been independently accredited by ESAC.

- Check to see if the company is a member of NAPEO, the national trade association of

the PEO industry.

- Investigate the company's administrative and management expertise and competence. What experience and depth does their internal staff have? Does the PEO corporate staffing allocation follow the priorities of the PEO's marketed services? Does their senior staff have professional training or designations?

- Understand how the employee benefits are funded. Is the PEO fully insured or partially self-funded? Who is the third-party administrator (TPA) or carrier? Is their TPA or carrier authorized to do business in your state?

- Understand how the employee benefits are tailored. Determine if they fit the needs of your employees.

- Review the service agreement carefully. Are the respective parties' responsibilities and liabilities clearly laid out? What guarantees are provided? What provisions permit you or the PEO to cancel the terms of the contract?

- Make sure that the company you are considering meets all state requirements.



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Innovative Procurement expands operations, adds employees in Eldon

by Darrel Willman

Innovative Procurement, LLC, and international distributor of goods to firms such as Wal-Mart and Bass Pro Shops, has announced they are leasing approximately half of the Fasco building in Eldon as part of an expansion from 60,000 sq. ft. to approximately 120,000 square feet.

Innovative Procurement's President Randy Dickerson said in an interview his company will use approximately one-half of the space at present for warehouse and distribution.

Eldon has been particularly hard-hit in recent years with the closure of manufacturing interests resulting in some 400 jobs lost.

The move and expansion will mean an immediate addition of four jobs, with more added as the growth of the firm continues, a company spokesperson said. Fasco, which closed its Eldon facility in June 2009, kept a small staff at the site. Dickerson said in the interview the purchase and expansion into the new building will not affect the Fasco staff, although did not elaborate on any lease arrangement that had been made.

Innovative Procurement has expanded its operation several times. Over the past three years, the company has grown from 60,000 sq. ft. to now more than 135,000 square feet with the building acquisition in Eldon.

October Lake of the Ozarks sampling finds no cases of elevated E. Coli levels

Press Release

Water samples drawn from the Lake of the Ozarks Tuesday found none with E. coli levels in excess of federal standards for public swimming beaches, the Missouri Department of Natural Resources announced today.

The department sampled 51 sites along the entire Gravois Arm for E. coli bacteria. The purpose of the program is to develop a five-year baseline that will assist in future studies of the lake's health.

This was the third and final sampling for these coves this year. This is the fourth year of the five-year study. Testing was conducted from June through October with each set of coves being tested three times.

The U.S. Environmental Protection Agency has established a single-sample recommended maximum level of 235 E. coli colonies per 100 milliliters of water for public swimming beaches. The highest E. coli level found in the October sampling was 17.0 colonies per

100 milliliters. The geometric mean for the dataset is 1.6 – the lowest monthly geometric mean since the project began.

E. coli is a bacteria found in the intestinal tract of warm-blooded animals, including humans. While most strains of E. coli are harmless, some can cause gastrointestinal illness. The testing process used in this study does not differentiate between strains.

These bacteria and other pathogens can reach lake water from many different sources, both human and animal. For some people, such as children, elderly or those with weakened immune systems, even low levels of these bacteria may cause illness.

The sampling program is the result of a partnership between the Department of Natural Resources, Ameren UE and the Lake of the Ozarks Watershed Alliance, which provides trained volunteers to collect the samples. Monitoring results will be posted as they become available.

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Some residents don't share 'vision' of Camden County Master Plan

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much government intervention in people's lives, said if he was forced to follow the plan's guidelines, he would be forced to charge an additional \$15,000 per home in subdivisions built on level terrain and \$30,000 more for hillside developments. He warned that new home buyers who wouldn't or couldn't spend the extra money would move to Morgan and Miller counties, which have no such requirements.

Kris Franken, Republican candidate for presiding commission, also joined the dissenting voices. He said while he felt the plan should be adopted, he also believed most were happy with the old master plan and didn't see a need for change. He also questioned the plan's directives for water and sewer expansion and said he felt the plan could take away from free market capitalism.

After everyone was given opportunity to express his or her opinions, the Commission voted to send the document back to committee for further discussion and consideration.

Planning Director Chris Hall said commissioners would review comments received in the hearings, further study the plan and then bring it to an upcoming meeting for approval or denial. It will then go to commissioners for one last public hearing before a final vote.

Plan recommendation could improve safety, attract new group to area

None of the municipal leaders contacted agreed with statements made at the public hearing against the need for sidewalks and trails.

Village of Four Seasons Clerk Tom Laird said trustees have received more thanks for the several miles of trails built through the Village than anything else they have done.

"And they are used! You see people walking on them all day, every day and on holiday weekends, they're packed. That tells me it's not just residents who are using them," he said.

The Village of Four Seasons hiking and biking trails are listed as one of the most unique systems in the state on www.stlbiking.com, a source for cycling information for St. Louis and the Midwest.

Osage Beach City Administrator Nancy Viselli, who said sidewalks consistently top the "most-requested list," said at some point in the future they would like to extend the sidewalk along the Parkway both directions to the city limits and build a pedestrian bridge so people can safely walk from one side of town to the other.

Camdenton Assistant City Administrator Mike Nichols expressed similar sentiments. He said his city hopes to receive a grant that will allow them to extend an existing sidewalk to Highway 5, tie it into a pedestrian bridge and then continue on to Elm Street. He said eventually they'd like to take the path all the way to Wal-Mart and, although nothing is "on paper," they hope to build another walking trail down to the high school. "We have a tremendous number of 'walkers' in our city and we want to make it as safe as possible for them," he said.

Planning Director Chris Hall said while he had no input in the Master Plan, he felt the addition of hiking and biking trails at Lake of the Ozarks would provide an opportunity to attract a new generation of "eco-tourists," those who choose to enjoy vacations where they can enjoy the outdoors in a way that promotes conservation. He said the Katy Trail was an example.

"I think it would be great if eventually a non-profit group would get behind a move to build a trail that would encircle the Lake area. It would open the door to a whole new industry – trail-side bed and breakfasts, bike rental shops, eateries – that we haven't enjoyed before," he said.

Cyber criminals take advantage of economy to solicit unemployed

by Nancy Hogland

Losing a job is bad enough. Imagine facing criminal charges after taking a temporary job with a work-from-home organization that is actually run by cyber criminals using you to move stolen funds.

According to the Federal Bureau of Investigation (FBI), that's what's happening in several states, including Missouri.

According to a FBI spokesperson, work-from-home scam victims are often recruited by organized cyber criminals through newspaper ads, online employment services, unsolicited emails or "spam" and social networking sites advertising work-from-home opportunities. Once recruited, however, rather than becoming an employee of a legitimate business, the consumer is actually a "mule" for cyber criminals who use the consumer's or other victim's accounts to steal and launder money. In addition, the consumer's own identity or account may be compromised by the cyber criminals.

The FBI provided an example of work-from-home schemes.

An individual applies for a position as a rebate or payments processor through an online job site or through an unsolicited email. As a new employee, the individual is asked to provide his/her bank account information to the employer or to establish a new account using information provided by the employer. Funds are deposited into the account that the employee is instructed to wire to a third, often international, account. The employee is instructed to deduct a percentage of the wired amount as their commission. However, rather than processing rebates or processing payments, the individual is actually participating in a criminal activity by laundering stolen funds through those accounts.

Earlier this year, the U.S. Federal Trade Commission (FTC) coordinated with state law enforcement officials and other federal agencies to crack down on these work-from-home fraud schemes fueled by the economic downturn. Individuals who are knowing or

unknowing participants in this type of scheme could be prosecuted.

FBI officials advise individuals to be wary of work-from-home opportunities. Research the legitimacy of the company through the Better Business Bureau³ (for US-based companies) or WHOIS/Domain Tools⁴ (for international companies) before providing personal or account information and/or agreeing to work for them. In addition, TrustedSource.org can help identify companies that may be maliciously sending spam based on the volume of email sent from their Internet Protocol (IP)⁵ addresses. See also the FTC's recommendations⁶.

The FBI also warns individuals to be cautious about any opportunities offering the chance to work from home with very little work or prior experience.

"Remember, if it looks too good to be true, it usually is. Never pay for the privilege of working for an employer. Be suspicious of opportunities that require you to pay for things up front, such as supplies and other materials," the FBI stated, adding job seekers should never give bank account details to anyone unless that person is known and trusted.

Anyone who thinks they may be a victim of one of these scams should contact their financial institution immediately. They should also report any suspicious work-from-home offers or activities to the Internet Crime Complaint Center (IC3)⁷ at <http://www.ic3.gov/default.aspx>.

For more information, visit:

- PhishBucket.org, a non-profit organization dedicated to protecting job seekers from fraudulent job offers.

- OnGuardOnline.org. Sponsored by the FTC, this site provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

- Better Business Bureau, <http://www.bbb.org/us/article/work-at-home-schemes-408>.

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Village exploring options to reduce cost of law enforcement

by Nancy Hogland

On Nov. 4, Village of Four Seasons officials will be meeting with Sheriff Dwight D. Franklin in an attempt to negotiate a new contract for law enforcement protection.

For the past 15 years, the Village has provided a substation, located in the lower level of Village Hall, free of charge to the deputies and paid the county \$80,000 to \$150,000 per year to keep a deputy assigned exclusively to Horseshoe Bend 24 hours a day, seven days a week. However, according to Village Trustee Cynthia Longergan, who took over as treasurer after Trustee Thomas Rinehart passed away, the budget no longer allows them to continue that practice.

"Our year-to-date revenues are sitting at just over \$181,000. At the same time last year, we were at \$192,000 and two years ago we had already received \$242,000. We've been in a deficit spending mode for years and we can't afford to continue. We had to cash in a bond to make our last payment. If we continue at this pace we will be broke by 2012," she said. "That would give us two options – file bankruptcy or divest. I don't think our residents would support either of those options."

At their regular monthly meeting in October, Loneragan and Board of Trustees Chairman Gordon Ellison said as an alternative, the Village is hoping to renegotiate a contract with the Sheriff's Office that would "piggy-back" on a recently adopted contract between the sheriff and the Four Seasons Property Owners Association (POA).

According to Village Trustee Arnold Sandbothe, who also serves as a liaison to the POA, in an effort to save money, the board of directors for the POA homeowners association voted to reduce the size of their private security force and instead contract with the

sheriff's office for those services. According to that contract, deputies would provide 24-7 patrol of the 143 miles of

roadway inside the boundaries of the association as well as in Porto Cima; physically check all amenities – pools, campground, activity center, etc.; perform "away-from-residence" checks when requested; and assist other law enforcement in emergency situations. Deputies would be required to provide detailed, accurate and legible reports of actions taken during their shifts; attend monthly meetings for updates; report problems with wastewater lights; and enhance community relations.

"While the Village has different needs than the POA – theirs is security while ours is mainly enforcing traffic ordinances, performing criminal investigations and court duties – many of those our requirements overlap because we also expected the deputies to patrol the streets and keep an eye on homes and businesses," Loneragan said. "We felt that rather than doubling up on patrol, we could simply pay an additional amount and share services."

In a later interview, Loneragan and Ellison said they also want to receive credit for the 800-square-foot substation that the Village has provided.

"It was specially built for the deputies – there's 1-inch-thick plywood behind the drywall in the holding cell area so prisoners can't escape and we provide the deputies with heating and air conditioning, electric, phone, cable and internet service all at no charge. Based on \$20 a square foot, that would cost the department \$14,880 annually if they leased it from anyone else. We should be able to deduct that from the amount we owe them for services rendered," Loneragan said.

Some Village residents were up in arms over the announcement, expressing fears that without adequate police protection, crime would rise.

However, others questioned why a deputy isn't already assigned to the highly populated Horseshoe Bend

area – the only incorporated area not protected by a municipal force.

According to their website, the sheriff's office employs 98 full-time personnel and has 26 additional reserve deputies. The website also states of the 98 employees, 22 deputies are assigned to the patrol division, which is comprised of six squads on twelve hour watches, patrolling 655 square miles. However, a portion of those miles are inside the city limits of Osage Beach, Lake Ozark, Camdenton, Linn Creek, Sunrise Beach and Laurie, which all have their own police forces. According to two of those agencies, Camden County does not routinely patrol inside the corporate city limits of the larger municipalities but instead, responds only when assistance is needed. In some cases, municipal officers have been the first to arrive to calls on Horseshoe Bend.

At the Village Board of Trustees meeting, deputies said they couldn't keep a deputy on Horseshoe Bend full time if additional monies weren't paid. However, according to the Camden County Assessor's office, nearly a quarter of the more than \$1 billion total assessed valuation of Camden County is on Horseshoe Bend.

Census enumerators estimate the total population of Camden County at approximately 41,000. During the summer months, the population is estimated to be 100,000 tourists per day. Village officials said while the Census count is still out, they expect to learn their total full-time population is approximately 2,000 however, they estimated summer-time population at five times that amount and even greater during holiday weekends. They also said traffic counts – and problems, especially drunk driving – multiplies exponentially in the summer when tourists are frequenting the restaurants and bars in 7 Mile Cove.

Despite problems, organizers expect good local Census count

by Nancy Hogland

According to estimates calculated by Washington-based Election Data Services (EDS), Missouri may lose a congressional seat when the final 2010 Census tally comes in. Their estimates indicate that Missouri needed 36,723 more people to hold on to the seat in the U.S. House of Representatives.

Tom and Destiny Lease, who live on Eagle Drive in the Village of Four Seasons, said they wonder if that shortage is the result of shoddy performance on the part of Census enumerators. They said their entire street, as well as the adjoining Eagle Court, was missed by Census workers.

"We can't be the only ones that were skipped. It just makes you wonder," he said.

Lease said when he noticed bags carrying the Census questionnaires on the doors of other homes on the Bend but never received one at his house, he contacted Tom Laird, clerk for the Village.

Laird said he then contacted Roger Corbin, the chairman of the 2010 Census Complete Count Committee, to report the problem. He said Corbin assured him that they would get Eagle Drive on the next trip through but that never happened, he said.

However, Corbin admitted that while there were a few problems with this year's enumeration, they were few and far between.

"In fact, Morgan County led the state in the largest percentage jump of turned-in Census forms. They rose by 20 percent, which means there will be a huge increase in accuracy," he said.

Corbin said because the government didn't want to get into the situation where they had to provide benefits to census takers, they conducted the count in five separate phases.

"At the end of every phase they dismissed everyone and then they re-hired the ones who wanted to continue working. Because not everyone 're-upped,' there could have been some problems during that transition process. However, I am confident that this issue in the Village is an isolated in-

cident. I'm very sure that the count will be accurate and everyone will be pleased with the numbers," he said, adding that the problem was likely due to misinformation received during the spring block check.

"Beginning in May, a preliminary canvas was done using GPS and the 9-1-1 system of addressing. Canvassers visited homes they knew were occupied by full-time residents and asked which other homes on their streets were also occupied by permanent full-time residents. The only thing I can think of it that maybe the person contacted on the block check wasn't aware that people lived in those homes," Corbin said, adding that Camden County was the only county in the state that received such scrutiny.

Shawnee Bend resident Kibbie Rolf contacted the "Lake of the Ozarks Business Journal" this summer after all nine homes on her street were passed over. She received a questionnaire after calling the 800-number advertised by the Census bureau. However, it wasn't until a call was placed by this reporter to the regional office that a Census taker was sent out to hand deliver forms to the rest of her street.

According to EDS, based on preliminary tallies Illinois, Iowa, Louisiana, Massachusetts, Michigan, Missouri, New Jersey, and Pennsylvania will lose one seat each. New York and Ohio would lose two seats each. Arizona, Georgia, Nevada, South Carolina, Utah and Washington stand to gain one seat; Florida will gain two and Texas is expected to gain four House seats.

However, Corbin said he wouldn't "throw in the towel" just yet.

"The person counting Minnesota came back and forth between here and there and said they were having a terrible time counting people in the northern portion of the state where there are a lot of Indian reservations. In the end, it may be Minnesota that loses that seat and not Missouri," he said.

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LRHS hosts forum on Gastrointestinal Cancer Prevention

Lake Regional Health System will host the informational forum "Preventing Colon, Rectal and Pancreatic Cancer" at 10 a.m. Thursday, Nov. 11, in the hospital's third floor conference rooms.

The forum will be hosted by board-certified Gastroenterologist Kevin Byrne, D.O.

Topics will include cancer prevention, causes and treatment for chronic acid reflux (GERD) and common GI questions.

The program is free, but registration is required. Visit lakeregional.com/events to register, or call 573-348-8222 for more information.



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Lake Ozark city administrator: Pay issues misunderstood, blown out of proportion

by Nancy Hogland

An incorrect use of terminology has been blamed for the misunderstanding between Lake Ozark aldermen and city staff about pay.

At a recent meeting, City Administrator Dave Van Dee told aldermen that several city employees had exceeded the pay levels allowed by ordinance. In several different references, he said those employees' pay went above "Grade 12." According to the city's Policies and Procedures Manual, that would mean those employees would be making more than \$71,000 per year. His statements caused much consternation among aldermen.

However, in a later interview, Van Dee said what he meant was "Step 12."

"I should have said that the employees exceeded Step 12.' We have 12 grades with 12 levels or steps in each," Van Dee explained. "I guess I was thinking one thing and saying something else. The whole pay plan is rather confusing and then I suppose by not making myself clear, I confused it even further. Now I understand why aldermen were so upset."

When aldermen questioned Van Dee about it at the meeting, and said they wanted to look at personnel files, they were told by both Van Dee and City Attorney Roger Gibbons that because of wording in the ordinance aldermen adopted in 2009, those records were closed to

them.

"My thought was 'How on earth can we make up a budget when we don't even know what people are making?' That's ridiculous. We have to have access to that information," Alderman Robert Davis said after the meeting.

However, Van Dee said that issue was also a "miscommunication."

"I thought they wanted to see personnel information - not salaries. Of course they're allowed to see payroll amounts. What they're not allowed to see is employee evaluations and medical records. Actually, I'm going to suggest to the aldermen that we go back and revisit the whole policies and procedures deal because, quite truthfully, I was flabbergasted when I saw how many employees were already at the top of their pay scale when this new plan was only adopted a year ago."

He said currently six employees are making more than is set by policy, two employees are at the top of what is allowed and next year, if raises are warranted and able to be given, four more will be at the top of their level.

"Clearly, that shouldn't be the case," Van Dee said. "It impacts morale when people work hard and then find out that they can't get a raise, no matter how good a job they did, because the policy won't allow it."

Van Dee said there was

also a misunderstanding with the board about the process followed when he received a pay raise in August.

"At my anniversary the mayor gave me a review and approved both a 2-1/2 percent cost of living adjustment (COLA) and a 2-1/2 percent merit increase. When I was hired, the pay scale for this position was \$54,238 at

Step 1 and \$71,230 for Step 12. I came in at Level 11, which was \$69,000. So when the mayor gave me the COLA and the merit increase, it put me over the maximum allowed by ordinance. I knew other people were making more than what was allowed so at first, I didn't think anything about it. However, the mayor questioned it so I de-

cided to call our city attorney to find out what we should do," he said, adding that after Gibbons reviewed the matter, he determined Van Dee would only be allowed to get the COLA.

Van Dee also said he would be happy to provide a copy of his employee evaluation to aldermen.

"Several of them came in and filed a Sunshine Law request to see it when all they would have had to do is ask me for it. I don't have anything to hide," he said.



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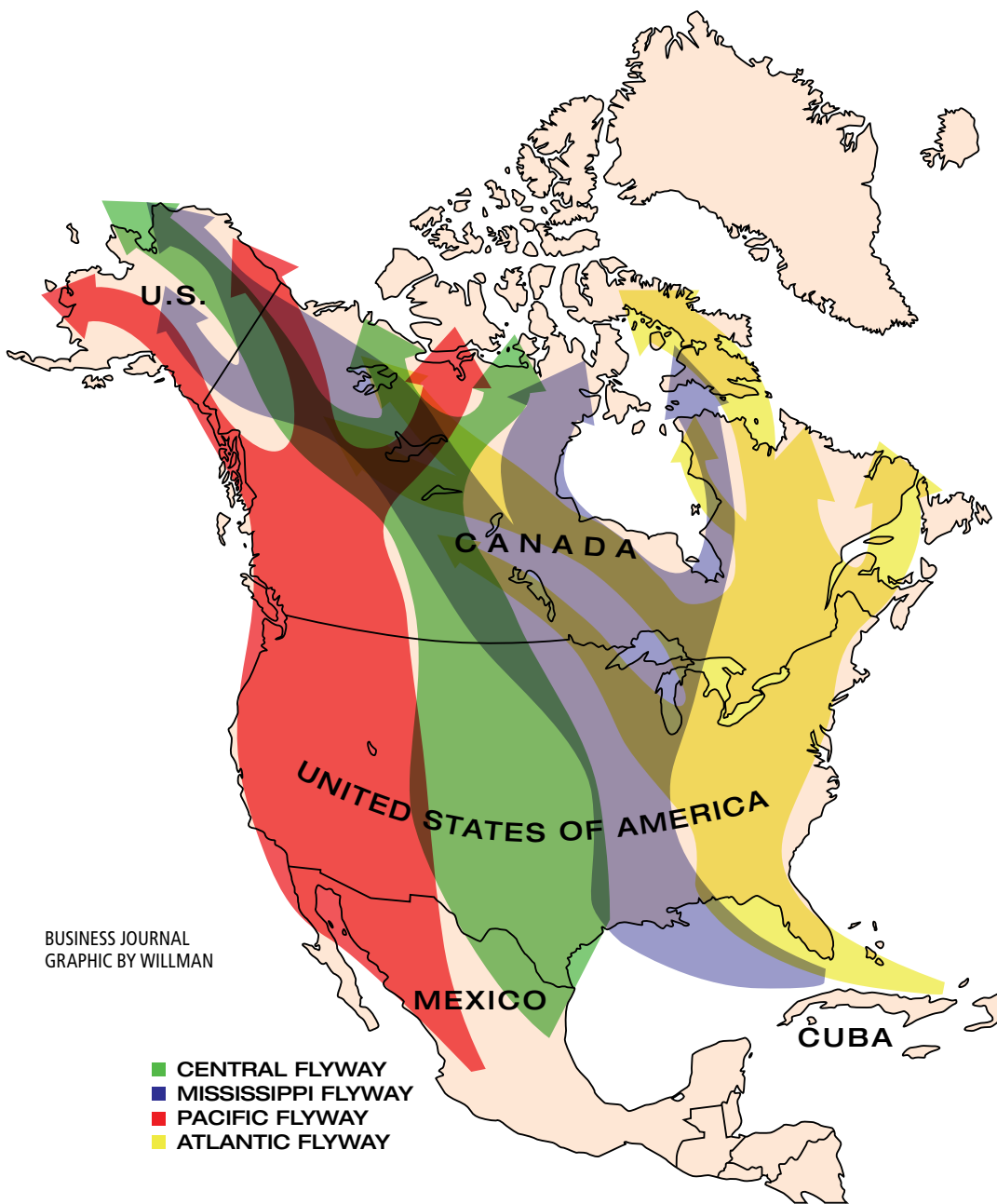
Lake Ozark city officials are considering a pay freeze for all employees if revenues don't increase.

City Administrator Dave Van Dee said after discovering some employees are paid a rate outside of the pay plan, he notified those employees pay increases would be suspended until they either receive additional certification or the pay plan catches up to them. The pay of those who are at Step 12 will not increase until such time as the pay plan is adjusted.

However, he said he's also looking at several options to cut expenses including an across-the-board pay freeze for the coming year.

The city, which employees 39 full-time employees, has a total annual payroll just shy of \$1.3 million. The city of Osage Beach, which employs 104 full-time employees, has a total payroll of \$4.1 million.

Hunting along the Flyway in Missouri



by Darrel Willman

Each Fall, hunters across Missouri take to the water, so to speak-- inhabiting haphazard camouflage covers, boat blinds, buried blinds and all other sort of cover in search of their annual share of the migratory birds that cross the region along America's flyways.

This means big business for the Lake of the Ozarks and Truman Dam areas. These hunters buy decoys, shotgun shells, hats, coats and other hunting gear, spending untold millions each year.

According to the US Fish and Wildlife Service report *Migratory Bird Hunting Activity and Harvest*, over 13.1 million ducks were harvested in the United States during the 2009-2010 waterfowl season, down from 13.6 million the year before. The number of geese taken also declined from 3.8 mil-

lion in 2008-2009 to 3.3 million in 2009-2010.

In their *Waterfowl Population Status* report dated July 2010, the agency reports nearly 41 million birds in their survey areas, down slightly from 42 million the previous year. The figures however, are reported to be 12 percent above the long term averages. By species; some figures include the Green-Winged Teal at 3.5 million, the Blue-Winged Teal at 6.3 million and the Northern Pintail at 3.5 million among many.

In Missouri, some 249,000 Mallards were taken in 2008, with that number slightly diminished in 2009 to 221,000. Of the 24 species listed in the harvest report, Mallards were far and away the duck taken most often. Others include the Green-Winged Teal at 42,000 for 2009, the Northern Shov-

eler at 24,000, and the Cinnamon/Blue-Winged species at 17,000. Numbers for Gadwall, Wigeon, Teal, Pintail, Wood Duck, Bufflehead and Mergansers all declined. An estimated 35,000 hunters participated in the Missouri harvest, with an average reported 11.3 ducks per hunter and a total duck harvest of 399,000 birds.

Missouri lies within the Mississippi Flyway, for which an estimated 6.1 million birds were counted as taken. This is down from 2008's 6.5 million bird harvest. 1.1 million geese were harvested in the flyway, down from 1.34 million the year previous.

Missouri's two month duck season begins Oct. 30 or Nov. 6, depending on where you hunt, goose season opens again November 25th and runs through the first of the year. Good Hunting!

MoDOT on the road to improved driving conditions

by Nancy Hogland

Motorists traveling through portions of the Lake area during the past few weeks may have felt like they were maneuvering an obstacle course. The Missouri Department of Transportation (MoDOT) has been working on several different projects that have resulted in lane closures and a plethora of orange barricades dotting the streetscape.

One of those projects was wrapped up in late October when MoDOT cut the ceremonial ribbon marking the opening of eight miles of shared four-lane highway that runs from just north of Route 7 in Camden to just south of the Laclede County line. According to MoDOT, the \$20.4-million road project consists of alternating passing lanes along the conventional two-lane highway that will provide motorists with periodic opportunities to pass other vehicles without having to drive in the opposing lane. MoDOT is touting the project, which also includes another 10 miles of Route 5 between the Laclede County line and Lebanon, as a "new type of highway design in Missouri that will increase safety and traffic flow along the Route 5 corridor." Another \$7.2 million phase to complete the Laclede County portion of the project is expected to be finished in early 2011.

While much of the work on the new section of the Osage Beach Parkway is completed, crews have been working round the clock on grading, drainage work, paving and building bridges for the new Route 54 Expressway, expected to be completed by the end of 2011. The list of projects is lengthy.

Grading work to tie in the new Jeffries Road to the existing Route 54 is underway.

Grading, drainage and erosion control work continues from Nichols Road to Jeffries Road. Grading, drainage and erosion control work continues from Route KK to the west of the project.

Grading and asphalt paving recently began on the new service road from Oak Road to Normandy Road and on the new service road from Case Road to Mariner Circle.

El Terra Lane is closed to traffic. Motorists should use Swiss Village Road for access.

Traffic on Lake Road 54-59 is detoured until this portion of the project is completed in summer 2011.

A bridge replacement project on Route J over Prairie Hollow, located approximately three miles north of U. S. Route 54 in Camden County, is underway and motorists are being detoured around the area on Routes 54, 5 and 7 until project completion, expected in early December. The bridge replacement is part of MoDOT's Safe and Sound Bridge Improvement Program, which will improve 800 of Missouri's worst bridges in five years by end of 2013. Ninety bridges will be replaced or repaired in the mid-Missouri area as a part of this program. Already more than 225 bridges included in the program have been improved statewide.

Concrete barriers and construction signs also are at the intersection of Route V and Business Park Road/East Valley Drive in Linn Creek, where grading and earthwork has begun on a widening project that's scheduled for completion in the spring of 2011. Turn lanes will be constructed within the highway median at both intersections. Additionally, the existing intersection of Business Park Road/East Valley Drive will be reconfigured to reduce the number of turning movements. Vehicles on Route 54 will still be able to exit at Business Park/East Valley however, to enter Route 54 from Business Park Road, motorists will use a separate entrance to be constructed just east of the exiting intersection.

While drivers are urged to slow down for the construction, they're also required to slow down on Highway 5 between Route F and Laurie where the speed limit has been set at 45 mph. MoDOT changed the speed limit at the request of the city of Sunrise Beach and after a study of traffic movements and speed limits through town showed it would provide a more consistent travel speed and improve safety and traffic flow.

For more information on the projects, visit www.modot.org/central or call toll free 1-888-ASK-MoDOT (275-6636).

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Kiwanis Club Of Ozark Coast inducts new officers



Becky Panchot, David Kelly, Susan Riddell, Mike Waggett. Tammy Gardner is not pictured.

The Kiwanis Club of Ozark Coast inducted its new officers for 2010-2011 recently. Elected president of the club was Becky Panchot of Wally's Refrigeration, vice president/president-elect Mike Waggett of MSW Interactive Design, secretary Tammy Gardner, and treasurer Susan Riddell of Central Bank of Lake of the Ozarks.

David Kelly, lieutenant governor for Division 11 of the MO-ARK District of Kiwanis and a member of the Sedalia

Kiwanis Club, presided over the installation of officers.

Serving as directors of the Club for 2010-2011 will be: immediate past president, David Creel of Bank Star One; Paul Faulconer of Rapid Signs; Andi Hornback of Central Bank; Wayne Marlow; Chris Cisar of Arrowhead Title; Jennifer Hoose of Central Bank; and Terri Hall of the Lake Regional Hospital Foundation.

The Kiwanis Club of Ozark Coast meets every Thursday at JB Hook's at noon.

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Your Finances

Should You Worry About a 'Bond Bubble?'

These days, many investors are focused on the volatility of the stock market. But if you own bonds, you're probably looking at a different picture.

In fact, bond prices have risen so much that there's now talk of a possible "bubble." If this happens — that is, if bond prices reach unsustainable levels and then drop sharply — how should you respond?

Before we consider the likelihood of a potential bubble, let's look at just why bond prices have risen so much. The chief cause is falling interest rates.

When market interest rates decline, the price on existing bonds — which may carry higher rates — will rise. That's because investors, seeking higher interest payments, will be willing to pay a "premium" to purchase those bonds.

Bond prices are also being pumped up by the huge infusion of cash into bond-based mutual funds, spurred, in part, by investors' concern over the stock market's performance.

Now, let's return to the issue of a potential bubble. It's almost impossible to predict such an event, but some factors would seem to lessen its likelihood.

Although past performance is no guarantee of future results, bond declines historically have been less frequent and less severe than stock plunges.

Also, while interest rates will rise eventually, they appear poised to stay relatively low for a while.

Furthermore, as investors remain somewhat pessimistic about the pace of the economic recovery, they may continue to be leery of the stock market, choosing instead to continue putting money into bonds, thereby helping keep prices high.

Ultimately, though, even if a bond bubble were to occur, it wouldn't necessarily have a major impact on your investment success. Here are a few things to consider:

Hold bonds until maturity. If you buy bonds for the income they provide, there's typically no need to sell them prior to maturity. No matter what happens to the market value of your bonds, you will receive the same regular interest payments.

And when your bonds mature, you'll receive all your principal back, unless the issuer defaults — an unlikely event if you purchase "investment-grade" bonds.

Build bond ladders. You can't al-



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

ways anticipate changes in interest rates, but you can prepare for them by building a "ladder" of bonds of varying maturities.

When market interest rates rise, you can reinvest the proceeds of your maturing, short-term bonds into the new bonds being issued at the higher rates. And when market rates fall, you'll still have the higher rates of your long-term bonds working for you.

(Generally speaking, longer-term bonds pay higher interest rates than shorter-term bonds; this is to reward investors for the greater risk, and built-in inflation expectations, of the long bonds.)

Be sure to evaluate the securities held within the ladder to ensure they are consistent with your investment objectives, risk tolerance and financial circumstances.

Diversify.

Of course, you don't want to invest only in bonds. Try to build a diversified portfolio based on your goals, risk tolerance and time horizon that could include bonds, quality stocks, certificates of deposit, government securities, bond funds and other securities.

Keep in mind, though, that diversification, while helping reduce the effects of volatility, can't guarantee profits or protect against loss.

Whether or not we see a bond bubble, these moves can help you — so give them a place in your overall investment strategy.

Edward Jones, its associates and financial advisors are not estate planners and cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor regarding your particular situation. For a free review of your annuities and insurance: contact Tony Reahr - Licensed Insurance Specialist, Accredited Asset Management Specialist, Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.

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Lake Placed On Impaired Waterways List

The way in which wastewater generated at the Lake's 400+ treatment systems is treated took a new turn on September 8th.

The Missouri Clean Water Commission met and voted on the newest list of waterways not meeting water quality standards and for which adequate water pollution controls have not been required. Included on the list (known as the 303(d) list) were the Niangua and Osage Arms of the Lake of the Ozarks. The Niangua Arm is listed for excessive Phosphorus and the Osage Arm for Nitrogen. These new restrictions will eventually require upgrades on many of the wastewater facilities at the Lake.

Phosphorus is most likely entering the waterway from soil erosion although washing powders leaching from failing septic tanks and undertreated municipal wastewater can also be a contributor. Nitrogen is a heavily used fertilizer in both agricultural and residential applications. The fact that the Osage Arm/River drainage basin includes the farmlands of eastern Kansas and western Missouri is most likely a major contributor to elevated Nitrogen levels in our lake. Excessive lawn fertilizing can also cause Nitrogen to flow into the Lake.

According to the Department of Natural Resources (DNR), the next step in evaluating the acceptable level of each pollutant is a 'Total Maximum Daily Load' study in which state scientists establish what levels of Nitrogen and Phosphorus can safely be in the water body. Municipal wastewater permits will then be evaluated each time they are renewed and, most likely, tightened to help reduce the load of each pollutant into the lake.

It is still too early to say for sure what changes we are facing at the Lake, but we will be facing changes. Now that the Lake has been



Stan Schultz

included on the 303(d) list of Impaired Waterways, it will be receiving more attention from regulators and more stringent regulations are what can be expected.

The DNR officials I have talked to don't have any specific changes we can expect but are researching how existing wastewater treatment plants will be affected. However, one only has to look at the Branson area to see that standards will most likely be tightened to protect the Lake. Wastewater discharges into Tablerock and Taney-como Lakes are much stricter than we have here at the Lake but are probably a good point of reference for what we can expect.

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

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SBA program encourages lending by community banks to small businesses

by Nancy Hogland

New legislation signed into effect on Sept. 27 is making it easier to obtain loans for new business start-ups or to keep the doors open on existing businesses, according to one local lender.

Jack Funderburk, commercial loan officer at Central Bank Lake of the Ozarks, the largest SBA lender in the Lake area, said the SBA 7A loan program, expanded through the Small Business Jobs Act of 2010, is ideal for someone who wants to start a business but doesn't have a lot of working capital.

"This bill gave money to the SBA to provide higher guarantees, which will be extremely helpful," he said, explaining that banks typically don't like to loan money on "riskier" businesses where owners don't have a lot of money invested. "We don't want to suddenly own a bunch of desks and computers or manufacturing equipment because there's not a lot of resale value in it. Typically those types of things only get pennies on the dollar. However, with the SBA 7A program, we have a 90-percent guarantee on anything we loan. Banks are more willing to take a risk and loan on desks, computers and other equipment if they know their investment is protected."

Funderburk said the program also suspended the 2 ½ percent loan origination fees charged to borrowers and also increases the ceiling on the loan amounts. In the past, microloan limits were set at \$35,000. That has been increased to \$50,000. SBA Express loan amounts have risen from \$350,000 to \$1 million. And while loans typically range from \$25,000 to \$150,000, there's no "floor" on the amount of money that can be borrowed. Funderburk said even \$5,000 loans were "do-able" and with "crazy low rates," they were affordable.

"The new law will even allow small business to borrow money to pay salaries and keep the lights on during the winter when business is slow," he said. "The whole purpose is to help owners continue to employ people or to create new jobs in order to stimulate the economy. And while you can borrow money to buy real estate, you can't borrow to buy investment properties."

Funderburk said while the loans require business plans and other information, loan officers would help business owners draw up the necessary documents and complete the stack of forms that are part of the loan.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Illinois Street Bar & Grill located at 126 Illinois Street, Camdenton. Pictured are Bruce Mitchell Camdenton Area Chamber of Commerce Executive Director; Tracey Peters, Central Bank of Lake of the Ozarks Representative; Jo McElwee, Camden County Circuit Clerk; June Baumgartner, [with scissors], owner; Dustin Marler, Cook; Betsy Wittenberg and CJ Rowland, Chefs; Tera McDowell, Bar Manager; Amy Hadfield and Charli Allee, First National Bank Representatives; and Mike Nichols, City of Camdenton Assistance Administrator.

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10 Chrysler Town & Country, Silver, 21,648 mi.,	\$20,995	07 Mercury Mountaineer, White, 52,796 mi.,	\$17,995
10 GMC Acadia SLT1 AWD, Silver, 14,886 mi.,	\$34,995	06 Chevy Vibe, Blue, 78,037 mi.,	\$8,995
10 GMC Acadia SLT1 AWD, Black, 11,261 mi.,	\$34,995	06 Ford Escape LTD 4WD, Tan, 63,553 mi.,	\$11,995
10 Toyota Corolla S, Blue, 14,909 mi.,	\$14,995	05 Chevy Suburban Z71 4WD, Silver, 95,589 mi.,	\$18,995
09 Chevy Cobalt Sport 4 Dr. Silver, 28,401 mi.,	\$13,995	05 Chrysler PT Cruiser GT Conv. Silver, 27,9323 mi.,	\$12,995
09 Chevy Aveo 5 LT, Red, 28,889 mi.,	\$11,995	05 Dodge Dakota Quad 4X4/4.7 Blue, 87,890 mi.,	\$12,995
09 Chevy Malibu LT2 4 Cyl., White, 52,051 mi.,	\$15,495	05 Kia Sorrento EX FWD, Gold, 54,590 mi.,	\$11,995
09 Chevy Tahoe LTZ 4WD, Gray, 28,770 mi.,	\$38,995	04 Buick Regal LS, White, 97,012 mi.,	\$6,995
09 Nissan Cube, 1.8 SL, Gray, 13,093 mi.,	\$14,995	04 Chevy Suburban 2500 LT QuadSteering, 78,600 mi., ..	\$18,995
08 Chevy UplanderLT Dual Slider, Blue, 62,218 mi.,	\$15,995	04 Dodge Durango SLT/Hemi, Silver, 94,953 mi.	\$12,495
08 Chevy Avalanche LTZ 4WD, White, 43,693 mi.,	\$36,995	01 Chevy Corvette Cpe Pewter, 76,888 mi.,	\$18,995
08 Chevy Silverado 1500 Crew Cab LT/Z71, 43K mi.,	\$25,995	01 Saturn Vue XE FWD Silver, 15,739 mi.,	\$19,995
08 Dodge Sebring LX 4 Cyl., Blue, 52,482 mi.,	\$10,995	96 Chevy Corvette Cpe Black, 67,312 mi.,	\$12,995

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Shawn Haider joins Bank Star One

Bank Star One has announced the appointment of Shawn Haider to vice president.

According to bank president, Rick Meriage, Haider's responsibilities will focus primarily on lending activities.

"Shawn brings a great deal of experience in the lending area, both commercial and consumer, but his expertise extend to all areas of retail and commercial banking," he said. "We're delighted to have him on our team."

Haider has been in banking for eight years, most recently with the Bank of Springfield (Illinois) in Swansea, Illinois, where he was vice president, commercial lending. Prior experience includes serving as vice president, small business for United Missouri Bank (UMB) in Belleville, Illinois and vice president for Bank of Calhoun County in Hardin, Illinois.

Haider attended Lindenwood University and Southern Illinois University (Edwardsville).

Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with four bank charters, 13 retail branches and nearly \$375 million in assets. Bank Star of the LeadBelt has six branches: Park Hills, Desloge, Leadwood, Farmington and Festus (2); Bank Star of the BootHeel has two branches: Steele and Caruthersville; Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and



Osage Beach; and Bank Star has one branch (Pacific) and a mortgage company (Bank Star Mortgage) in Kirkwood, Cape Girardeau, and Marble Hill. All branches are in Missouri.

Bank Star One provides a full range of personal and business financial services, including checking, savings, remote deposit capture, certificates of deposit, safe deposit boxes, home equity loans, commercial loans, SBA loans and consumer loans.

Bank Star One is an active member in its' communities and offers all forms of mortgage services, including fixed rate, adjustable rate, jumbo, construction, lot, home equity, interest only, second home, FHA and VA mortgage loans.

For information on all Bank Star products, visit their website at www.bank-star.com or call 573-365-BANK. Bank Star One is a Member FDIC and an equal housing lender.



The Lake Area Chamber of Commerce was on hand to welcome new member Eagle Security & Investigations, LLC with a ribbon cutting. Locally owned and operated, Eagle Security & Investigations are fully insured, bonded and licensed by the state. For more information contact 573.964.0267. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Lee Nash, Supervisor of Security Division; Reatha Nash; James Cameron, Vice President; Linda Nash; George Young; Gene Evans.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Imagination Station Learning Center and Daycare LLC. Pictured in front are owners Misty Rogers and Annie Mustain, [with scissors]. Also pictured are Alan West, Amy Hadfield and Charli Allee, Tracey Peters and Chris McElyea, Brenda Colter, Laura Wright, Diann Jacobs, Johna Stanfield and Sharon Rogers and Bruce Mitchell.

"Insurance Talk"

with Margi Hamlin of
Golden Rule Insurance

Identity Theft and Personal Umbrella Coverage

Are You and Your Personal Assets Covered? Protect yourself and what you own. There is help that will give you peace of mind.

Let's talk a little about each:

IDENTITY THEFT takes place everyday and you can find yourself suffering for someone else's behavior. If you shop on-line, have a credit card account, a bank account or just through your job – your information is out there. The expenses you incur to restore your good name can be astronomical. Acquiring identity theft coverage can help you with these costs, as well as assisting you with the necessary paperwork required to restore your identity. And with the monitoring available with the coverage you can relax knowing you will receive immediate alerts regarding any critical change. The cost to add this is very low - \$40 - \$50 annually and gives you up to 25,000 – 30,000 coverage.

PERSONAL UMBRELLA provides protection once your other policies have exhausted their limits. Here's just one scenario: You are involved in an auto accident that is determined your fault. In this accident someone is injured badly. A few months down the road you find yourself in a lawsuit and the injured person is awarded \$1 million. Your auto insurance policy pays the limit that you've chosen – the rest is up to you.

How will you pay the remaining? And even if there is no awarded amount to the injured person, the



Margi Hamlin

court-costs can be very high. This is where the Umbrella comes in. It will step in to assist in payment and thereby eliminating the need to sell your assets.

Umbrella coverage also will provide protection against charges of libel, slander, invasion of privacy, false arrest and the costs incurred for attorney and court fees.

In short – if you have assets of any significance, the personal umbrella is a must for you. Based on the coverage amount chosen, the premium can be as low as \$150 annually.

I hope you will give some thought to the coverage discussed.

Individual identity is at great risk and unfortunately today's society has become very litigious. Courts and juries many times will award more than the normal limits carried by you on your home or auto policy.

We must each protect ourselves.

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

Lake Area Real Estate Company Expands

Gattermeir Davidson Real Estate announced a large business expansion plan in October. The cutting edge Real Estate firm that has far exceeded its sales goals over the past two years at the Lake of the Ozarks has expanded its office space and its online presence. Customers already familiar with the company won't have to go far to access Gattermeir Davidson's new office across the parking lot from their previous building.

"We simply ran out of space and we needed to expand our facility. We added more offices, a

better work environment for our agents and staff, and we also get better exposure with this new location facing the highway," said partner Ryan Gattermeir.

The move allows the company to gain 600 sq. ft. of space and allows its 14 full time agents and 4 staff members more room to work.

In its first year of operation, Gattermeir Davidson recorded just over \$35 million in sales volume and have just upped the ante for 2010 to \$50 Million+ in sales volume. "Most real estate com-

panies are looking for ways to cut costs or cut expenses, but we're growing our business," Gattermeir said.

The firm does about half of its business through a proprietary online marketing and lead system, known as TigerLead. In their new office near Highway 54 and W in Lake Ozark, a widescreen television in the reception area puts the TigerLead system on display, where clients and customers can see in real time where buyers are looking for property on a map of the lake area. *cont. on page 26*

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Make sure you check your tires for proper pressure and tread depth. Tire pressure fluctuates by 1 PSI for every degree of temperature change. For the most accurate reading, drive one mile and then re-check the tire pressures. This warms your tires slightly and will give you a more consistent reading.

Check your belts, hoses and coolant level. A belt breaking or hose leaking will cause your vehicle to over-heat. Low coolant level can prevent adequate heat removal from your heater core and may be a sign of larger engine or radiator trouble.

Try to keep your fuel tank at least half full. You never know when you may have to run your vehicle a little longer for the heater to keep warm.

Never run your vehicle in a closed garage or confined space. In case of getting stuck or stranded, make sure your exhaust is clear of snow banks or mud. If



Jason Hulett, President

you smell any exhaust fumes in the vehicle, shut it off and open a window.

Always tell someone your route and estimated arrival time just in case you need a little assistance. Keep a hat, gloves, blanket, flashlight, bottled water and a packaged snack of some kind just in case it takes a while for help to arrive. Raise your hood, turn on your flashers and stay with the vehicle.

Enjoy the seasons and be safe while driving.

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

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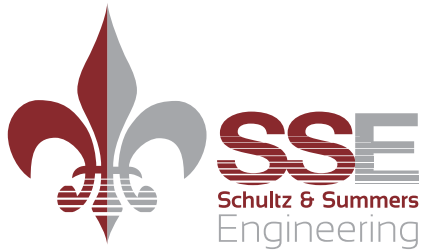


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Lake Regional Hosts Informational Forum on Childhood Asthma

Lake Regional Health System will host the informational forum "Preventing and Treating Childhood Asthma" at 7 p.m. Tuesday, Nov. 16, in the hospital's third floor conference rooms.

The forum will be hosted by Pediatrician Kristen Theobald, D.O. Topics will include how to measure and assess asthma severity, how to use medications properly and safely, and how to control environmental factors that affect asthma.

The program is free, but

registration is required. Visit lakeregional.com/events to register, or call 573-348-8222 for more information.

Lake Regional offers a variety of educational programming topics during the year, such as diabetes, heart disease and childhood obesity. Several health fairs and screenings also are held annually throughout the lake area. For information on upcoming events, visit lakeregional.com/events.

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Lake Regional cardiologist accepts patients at Iberia

Beginning Nov. 5, board-certified Cardiologist Zubair Khan, M.D., FACC, will treat patients at Lake Regional Clinic – Iberia on the first Friday of every month. Appointments will be available from noon to 4:30 p.m. at the clinic, which is located at 2333 Highway 17.

Dr. Khan recently returned to his Osage Beach practice after completing a year-long interventional cardiology fellowship at New York Methodist Hospital in Brooklyn. The hospital is affiliated with world-renowned Weill Cornell Medical College in New York — an Ivy League medical school that is among the nation's best in medical education and research. Previously, Dr. Khan completed a cardiology fellowship and internal medicine residency at the University of Missouri in Columbia.

In addition to diagnosing and treating heart disease, Dr. Khan now offers advanced interventional cardiac procedures that restore blood flow to the heart, such as balloon angioplasty, stent placement and rotational atherectomy (plaque removal).

Dr. Khan joined Lake Regional in October 2003. He is a Fellow of the American College of Cardiology and a member of the American Heart Association and the American Society of Echocardiography.

To schedule an appointment



with Dr. Khan at Lake Regional Clinic – Iberia or Lake Regional Heart and Vascular in Osage Beach, call 573-302-4406.

Lake Regional specialists regularly provide outreach services in communities surrounding the lake. These specialists work closely with primary care providers to offer diagnostic services and treatments in a clinic setting that is convenient for patients.

Other Lake Regional specialists who provide outreach services at Lake Regional Clinic – Iberia include Cardiologist Tim McDermott, M.D., FACC, FSCAI; Orthopedic Surgeon William Harris, D.O.; and Urologist Robert Brenner, D.O.

For a complete list of outreach services and locations, visit lakeregional.com/outreach.

Meek's Celebrates 90 Years of Business in the Ozarks

"At a time when American businesses and workers have been constantly reminded of a slow-to-recover economy, we want to remind the Ozarks that Meek's' doors are open, and have been for nearly a century. This milestone is largely owed to our dedicated employees and faithful customers, we hope they'll reflect on that history with a feeling of pride and optimism," Charlie Meek, General Manager, remarked.

Meek's originated in Lockwood, Missouri, where Charles C. Meek opened the company's first lumberyard in 1920; but it wasn't until the early 1930s that Charles C. Meek, Jr. relocated the business to its current headquarters in Springfield, Missouri, and in 1951 opened the first Meek's yard on the West Coast, in Northern California.

By the early 80s, the business had grown to 10 yards in the Midwest Division and 6 yards in the West Coast Division, where a separate headquarters in Sacramento, California had been established. However, changes were taking place in the building industry and marketplace requiring Meek's' response, and an aggressive expansion program began in

the company's Midwest territory.

Meek's lumberyards converted to building centers - upgrading and enlarging, and replacing and acquiring facilities, including in Northwest Arkansas. The store, once known only for its large inventory of lumber, gradually added building materials such as roofing and insulation, windows and doors, kitchen and closet cabinetry, fireplaces, and home décor to its product selection.

The decision led to 20 years of sales growth, from \$20 million to \$200 million, and market expansion increasing the company's count to over 40 retail locations. With two Design Centers, a state-of-the-art millwork facility, and hundreds of specialized delivery vehicles, Meek's implemented many services, such as installation.

Yet in spite of its growth, Meek's remains family-owned and is under the leadership of the founder's grandsons, Terry and Bill Meek. Currently, Terry Meek's sons Charlie and Mike, along with Bill Meek's daughter Carrie, are preparing the way for future generations as officers in this successful family business.



"When I reflect on how much Meek's has evolved, it inspires a real sense of honor and excitement that I'm part of something that isn't just a business, but a legacy within my family and the greater Ozarks," Terry Meek shared.

Home Center News ranked Meek's in 2009's top 40 largest building material companies, nationally - an achievement potentially repeatable in 2010, considering the strides the building center chain made this year. Effective May 7, Meek's concluded a transaction with E.C. Barton & Company of Jonesboro, Arkansas, to buy the assets of seven Barton's retail building material stores located in Southwest Missouri. The announcement followed shortly after Meek's entered a partnership with White River Hardwoods to carry over 450 of its products when the worldwide distributor closed its Missouri retail operations in April.

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Ameren Missouri Gives \$1 Million to Those Who Help Others

\$1,000 Energy Credits Will Go to 1,000 Non-Profit Agencies. St. Louis, Mo., (Oct. 26, 2010)—Ameren Missouri today announced that it would give \$1 million in energy credits to social service agencies across its 57 county service area. This program is the second phase of the \$5 million commitment

that the company announced Aug. 30. Assistance will be in the form of a \$1,000 bill credit to each agency's Ameren Missouri account. To be eligible, an agency must be a 501(c)(3) organization with an annual revenue of less than \$5 million and must provide services to help children,

the elderly, the disabled, or a combination of these populations. In addition, each agency must have been an Ameren Missouri customer for at least one year.

"This program is about helping those who help others," said Ameren Missouri President and CEO Warner Baxter. "It is intended to assist social service agencies that are struggling to meet the growing demand for their services with limited resources."

Agencies must complete an online application, available at AmerenMissouri.com, between Oct. 26 and Nov. 26, 2010. Agencies will need their Ameren Missouri account number and their Federal I.D. number when applying. The application period may be "closed" early if funds are depleted prior to Nov. 26. Agencies will be notified by letter whether their request has been accepted or if funds have been depleted within four to six weeks after submitting their ap-

plication. No applications will be accepted by phone or fax, and agencies may not check the status of their application by phone.

Like the first phase of the \$5 million commitment—a dollar-for-dollar matching program for the Dollar More energy assistance fund—it will be funded by corporate contributions from shareholder funds that are not recovered through Ameren Missouri's electric or natural gas rates.

Ask your mortgage professional

THE NEW NORMAL

In a society where shortcuts and literally no accountability have become the accepted and expected practice in almost every industry, we are coming unraveled as a nation. The latest in a long line of problems, the foreclosure crisis just keeps getting bigger.

A definition of a crisis is different for everyone. However, many do not reach the level of crisis until they feel it personally. While many are feeling the financial crunch, many are still making their mortgage payments and have not paid too much attention to all the foreclosures. So why do I mention this? Well the foreclosure crisis has now reached a completely new level. However, locally our housing market has been stable; although we have foreclosures, it is not nearly as bad as other areas of the country. Until now, these other states and their foreclosures have not had a direct impact on our local housing market, but with the latest developments and the questions concerning the foreclosure practices in many of these states that have experienced extremely high foreclosures, may cause us to see some changes in the way things are done in the future.

So what can you do? Take a few steps to protect yourself in the event you have a dispute with your lender and or servicer of your mortgage. Documentation! Documentation! Documentation! Make sure to make copies of everything that you send to your lender. Make notes of all your phone conversations, with dates times and the names of the people you spoke with on the phone. Follow up with a certified registered return receipt response to all requests from your lender. You need proof they actually received the documents that you have sent. Even if you fax, follow up with the same items in the mail with the return receipt indicat-

ing they actually have received the requested information.

Remember it is your responsibly to make sure your mortgage payments are made on time and to the correct lender and or servicer. This means if your mortgage is sold or transferred to another servicer; first verify with your current servicer that your loan is being transferred. You will be sent a letter indicating your loan is being sold or transferred, but you should call to follow up and verify the details. (The first letter may indicate your current servicer as well as your new servicer's information). You may also get a letter from the new servicer and you should call and follow up with them making sure to get payment information in the event you do not get your payment coupons on time. You are the only one responsible and accountable for making the payment. So be proactive in this matter. If you are on auto-pay or auto-debit, make sure to cancel the payment to the old servicer and set up the payment to the new servicer. If you find your payments are not automatically being paid, you need to follow up. Missing a payment is your problem not the lender or your servicer.

If you have questions or comments please email them to andrew@askandrewconner.com. Call Andrew today at 573-302-0600 Website: www.askandrewconner.com Andrew W. Conner is a Certified Mortgage Planning Specialist CMPS® and a Certified Residential Mortgage Specialist CRMS®. Less than 1% of all Mortgage Originators in the USA have these certifications. Andrew's areas of expertise are Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management. As a Certified Mortgage Professional, Andrew has the knowledge and experience to ensure you will get the best mortgage strategy to fit your individual financial needs.

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Kevin McRoberts (left), vice president of Business Development at Lake Regional Health System, with Steve Naught, Daybreak Rotary president. McRoberts discussed LRHS services at the Rotary meeting, held Oct. 1.

As the Lake Churns

Hope, Pray Vote



Real Estate and Lake News
with C. Michael Elliott

As I write this, we are a week away from the November mid term elections. I hope and pray that this election will regain some balance to our country's economic situation and I will be voting my support for a return to conservative values and agendas. I feel we will begin to see a return in consumer confidence as power shifts from the current idea that we can spend our way out of debt and cover those debts by increased taxes on a society that has already been taxed to death.

The lake area is positioned for its next growth phase. The opening of the latest phase of the expressway has met with some controversy but I feel will contribute to a renewed commercial market which has been almost non existent in the past two years. Combined with other developments; I feel we are poised for growth that far exceeds anything we have experienced in the lake's history.

Dierberg's plan to locate in the former High Point Center also includes a 36,000 square foot Best Buy along with another big box store that has not yet been named. John Q. Hammons' Chateau at the Lake is on schedule to break ground by late winter. Plans are still in the works for the Horseshoe Bend Parkway and Prewitt's development at the corner of the Parkway and Expressway includes several big box stores.

All of this progress will mean more jobs, more revenue to our local businesses as well as local governments. Housing demands will increase along with both residential and commercial real estate values.

I have worked with many clients over the past year that are capable of purchasing but have been concerned about what is happening in our country and hesitant to move forward. Our country was built on private land ownership and I truly feel that with historically low interest rates and property values as well as what is going on in local development, those who purchase now will see a great long term gain on their investment. I feel this is true of all property types; commercial, residential and income producing properties. Where and what you purchase is still a very important factor and I urge you to enlist the support of a real estate professional in making these decisions.

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

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

VALENTINE RESORT

Two bridges cross Lake of the Ozarks – the Niangua Bridge over the Niangua Arm of the Lake, and the Hurricane Deck Bridge over the Osage Arm or main channel of the Lake at the 35-mile-mark. The resort with the sweetheart name – Valentine -- used to be located on the southeast side at the northeast end of the Hurricane Deck Bridge. The resort was established in 1950-51. In

1955 it was owned and operated by Jess Whaley who had it until about 1958 when he sold to Ernie and Virginia Mountjoy. They operated the resort for only a short time, selling to Gene and Georgia Dixon in 1959, and they sold to "the Pranges" about 1960. The final owners of the resort appear to have been Skip and Diane Keller who operated it until about 1975. A different type of business occupied the property later. Throughout its history the cab-

ins at Valentine Resort were paneled with knotty pine. One of the notable features of the cabins was their white bedspreads with the name of the resort in big red letters and a giant red heart pierced by an arrow. Cabins were cozy and air-conditioned and a couple could rent one for \$6.50 a day. A week's stay cost \$39.00. The various operators kept rates modest and by the early 1970s the daily fee had risen only to \$9.00.

The resort featured amenities common to most resorts of that time but also had a café and recreation hall. The main two-story building housing the café, grocery store, gift shop and dance floor featured a large stone fireplace. The photo that accompanies this article shows a portion of the resort waterfront with cottages among the trees and the Hurricane Deck Bridge in the background. Photo by L. L. Cook, Milwaukee, circa 1956. ■

This tale is from the collection of H. Dwight Weaver.

Weaver is the author of four books on the history of the Lake of the Ozarks.

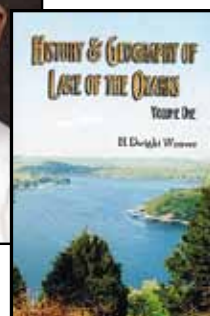
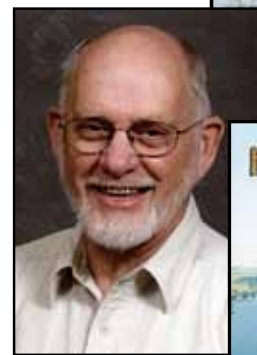
Weaver's new book "Historic Bagnell Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour

features businesses consecutively on the south side of the Boulevard.

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

Contact him at dwightweaver@charter.net or call 573-365-1171 for more information.

Visit www.lakeoftheozarksbooks.com for more information.



Brown speaks at AMTA 2010 National Convention



Spa Shiki director and ISPA board member Ann Brown recently spoke at the American Massage Therapy Association 2010 National Convention September 22-25 at the Minneapolis Convention Center (www.amtamassage.org). Brown collaborated with Diane Trieste, principal of Spa Solutions, LLC, to present on the topic of demystifying the benefits of spa and spa treatments. The presentation covered the benefits of hot and cold compress applications and principles of hydrotherapy and thermalism, as well as a hands-on review of

thalassotherapy. In addition to serving as spa director at Spa Shiki at The Lodge of Four Seasons (www.spashiki.com www.4seasonsresort.com on Missouri's Lake of the Ozarks, Brown is a member of the International Spa Association board of directors (experienceispa.com). She also serves as president of ASTECC, a post-graduate organization working for better-educated therapists in the spa industry (www.ASTECC.com). In April 2010, Spa Shiki was recognized as one of the top 10 resort spas in the Midwest by Spa Magazine.

With more than 50 chapters nationwide, AMTA is the largest nonprofit association serving massage students, massage schools and massage therapists. The volunteer-led AMTA strives to set professional ethics and standards while promoting licensing massage therapists in all states and the public education on the benefits of massage.

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Lake Area Real Estate Company Expands

continued from page 17

Gattermeir Davidson's agents use the technology to keep in touch as they show property all over the lake. "We're growing and we're doing a large number of transactions with a great mix of experienced and aggressive agents," said partner Conda Davidson. "We are very busy and we like it that way." Gattermeir Davidson also expanded its online presence starting with www.Got-Lake.com. The focus on this new property search site is to further

increase the number of people in search of lake area properties. When the firm was founded, Gattermeir Davidson represented the buyers in most transactions, but will use its online presence to help sellers as they try to sell property in a time where the national market has a bad reputation. "To list property really makes you a better agent because you know where a specific property fits in with the other ones you have seen out there and the ones you have sold," said Davidson. "We hope that sell-

ers are taking note of the number of transactions that our company is actually representing the buyers, because it would benefit them to call us to list their property."

The company's online presence demonstrates the need for today's real estate agents to provide a service for prospective second home and primary home buyers. "We have always strived to 'go where the buyers are,' which is the Internet, and that is just what every Seller needs....a Buyer!" said partner, Ed Schmidt.

Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step 3: Create a Clear Call to Action

Over the past two months we identified steps one and two in the process of building an effective web presence:

Step 1 - Define your ideal client.

Step 2 - Identify very specific goals for your web presence.

The third step is often the most overlooked – create a clear call to action!

We touched on this idea briefly in the last article, but let's take a closer look here.

What is the one thing you want your ideal client to do when they get to your website?

Have you actually thought about this? When I ask this question of new clients, most tell me they want people to browse through the website and learn about their business. The problem with this is that it's a very passive approach and not likely to lead to a lot of conversions.

Your business website should purposefully drive site visitors to a very specific call to action.

Developing your website with this idea in mind can dramatically increase your conversions. This is especially true when that action is tied directly to the primary goal(s) of the website.

For example, if the goal of your website is to cut down phone calls for routinely asked questions, you should have a Frequently Asked Questions page on your website, and the prominent call to action on your home page should immediately drive your site visitors to those FAQs. If your goal is to build a social media following so you can engage your customers daily or weekly, then you should have a clear, bold, prominent call to action on every page to "Like" your business on Facebook, or to "Follow" your business on Twitter. If your goal is to use your website to collect qualified leads, then you must provide an online form and proactively guide your visitors from each page of your website to that form.

A call to action is a very simple improvement for most websites:

- 1) Decide what you want your



Sandy Waggett

ideal client to do when they get to your website; 2) Tell them what you want them to do; and 3) Give them a reason to do it. Make your call to action prominent. Make your call to action clear. Make your call to action easy.

Traffic vs. Conversions : Rather than trying to increase site visitors all the time, consider trying to improve conversions from your existing visitors.

It's easy (when you aren't getting what you want out of your website) to immediately think, "I need more traffic!" But it's much more effective (and usually less expensive) to first take an honest look at the traffic you are already receiving. Then, take steps to improve the conversions from the visitors you already have.

Creating a prominent call to action is a very simple way to do this. Rather than your site visitors passively browsing your website and leaving, they will become active and engaged on your website, giving you the opportunity to create a new customer.

Do it today! Create a prominent call to action on your website.

- 1) Decide what you want your site visitors to do. (Make sure it's tied to your website goals)

- 2) Prominently (and visually) tell them what you want them to do. (Make it obvious and easy)

- 3) Give them a reason to do it. (Reward them or tell them what they'll get by doing it)

I am confident you'll quickly see a dramatic increase in conversions!

Sandy Waggett, Owner
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Lake Regional surgeon completes wound healing course

Lake Regional General Surgeon John Patton, D.O., recently completed a nearly 50-hour advanced study program on underlying reasons for persistent wounds and the latest technologies and treatments available for chronic wounds. The course, "Principles of Wound Healing and Hyperbaric Medicine" presented by the National Healing Institute in Columbus, Ohio, is accredited for physicians and nurses and approved by the Undersea and Hyperbaric Medicine Society and the National Board of Diving and Hyperbaric Medical Technology.

Working alongside peers from around the country, Dr. Patton reviewed highly specialized treatments, including bio-engineered skin substitutes, growth factor therapies, active and passive dressings and hyperbaric oxygen therapy. He also gained knowledge of how hyperbaric oxygen therapies can treat uncommon ailments such as cyanide poisoning, gangrene, carbon monoxide poisoning, crush injuries and



the "bends" or decompression sickness.

Dr. Patton and other physicians treat patients at Lake Regional Wound Healing Center. The center, located on the first floor of Lake Regional Hospital, offers advanced therapies, such as hyperbaric oxygen therapy.

Conditions treated at the center include diabetic foot ulcers, pressure ulcers, infections, radiation injuries, venous leg ulcers, arterial/ischemic ulcerations and wounds that haven't healed within 30 days.

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FemBot Dancing Robotic Girl

AIST's new HRP-4C fembot does a fairly convincing human dance impersonation in a video from the Digital Contents Expo in Tokyo last month. The 5'2" robot lacked human-appearing body parts, but sported a super-realistic head and danced to the beat of a Japanese song along with human dancers on the stage. You can watch at: <http://www.botjunkie.com/2010/10/18/hrp-4c-demonstrates-new-dance-moves/> The article at Botjunkie states: "Combine the thinking behind HRP4C and Robocygne, add in Asimo's spatial awareness, navigation skills and voice recognition powers, plus a better version of that creepy robot mouth that Stephen Colbert raves about, and you'd get an android that thousands of people would buy right now to help them around the home or workplace." We're not sure what uses the average home would have for a dancing Japanese robot, but can imagine someone somewhere will be lining up for one of these when and if this type of technology becomes available to the public. She will sell for about 20 million Yen or **\$200,000**.

Powerloader Light



The Powerloader Light, by Panasonic has been offered to developers through a grant program for \$115,000. It reportedly boosts leg power by 88 pounds, and developers agree to present any research within a year. Without lifting arms, the suit may have limited applications. For most of us, it's **\$223,000** price tag at present will be enough to leave us wondering from a distance.

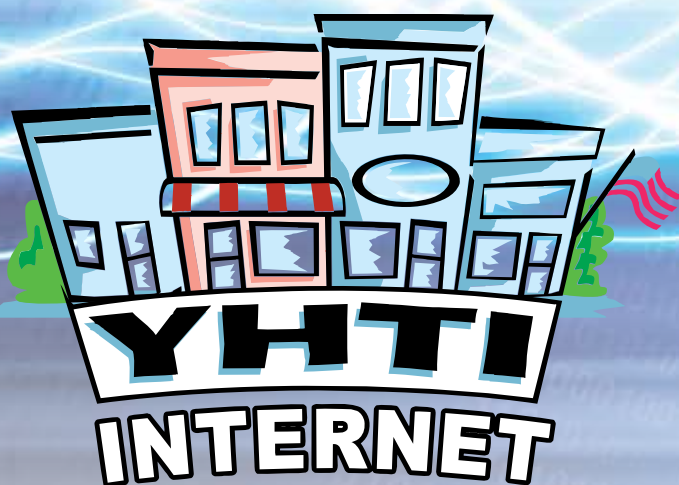


Maylong M150 Android Tablet

If you are looking for the sweet spot this Christmas gift-shopping season, this may be the item that will fuel the craze. Get it now, because you can rest assured this will sell hot and fast. It's no super-computer, but the specs are more than adequate for the internet. It sports an ARM9 processor with built-in flash 256 MB memory (think mobile phone), a 7 inch 800x400 color touchscreen and built-in speakers. The M150 connects to the world with an 802.11b/g wireless connection for surfing the web and watching videos. A built-in T-flash SD card slot will allow for document and media storage. A supplied dongle will provide USB and Ethernet connectivity. It weighs just 12 ounces and has a built-in rechargeable Li-Polymer battery.

Built-in apps include an E-Reader, Digital Picture Frame, Music, video and photo player/viewer, internet browser and more, with the ability to download Android 1.6 compatible apps from the web. www.walgreens.com **\$99**.

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Dog Days owners Brian Barrett (left) and Mark Barrett (right) present a \$1,750 check to Terri Hall, director of Fund Development at Lake Regional Health System in Osage Beach. The donation was part of the proceeds from an event held at Dog Days on Aug. 27.

A Green Home is a Healthy Home

with David Braddy of Bolivar Insulation Systems

A Green Eco-Friendly Home has 3 major goals

1. To be energy efficient
2. To conserve natural resources
3. To maintain air quality in the home

A well-designed and eco-friendly home uses as little energy as possible and uses renewable energy when possible. There are many effective strategies for reducing the use of natural resources and energy use, including green building products and green building methods.

Your home is only as healthy as the air quality in it. This is often the most-overlooked area of your personal health but is the most important area to address.

This is the environment you spend the majority of your time in and the quality of the air you breathe is a major contributor to health issues. Mold and mildew are very common and are a result of leaks, not just water but air leaks as well. If air can move through a wall or floor, so does moisture. Mold and mildew can cause a variety of health issues and a poorly-designed, maintained or outdated building envelope can be a contributor to this problem.

Your crawl space is essential to your home's health

We now know that venting a



crawl space to the outside in a humid environment is just plain wrong, it would be no different than taking all of the windows out of a basement and claiming that's the proper way to ventilate your home. The fact is, your crawl space should be treated no differently than you would a basement, it should be sealed and dehumidified. To dry your crawl space of all moisture that causes mold and rot is impossible by open outside vents in a humid environment. If your home ever smells musty after being closed up, you already have a mold problem, this leads to premature failure of the structure and health issues for its occupants, including but not limited to allergies and asthma.

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



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Sandy & Mike Waggett
Owners

Quickbooks Pro Training Opportunity

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension in November. Sign up now to learn how to "Use QuickBooks Pro in YOUR Business".

The class involves two sessions as follows:

Monday, November 8 - 8:30 a.m.-12:30 p.m. and Monday, November 15 - 8:30 a.m.-12:30 p.m.

Training will take place in the computer lab at State Fair Community College - Lake Campus in the lower-level of the Stonecrest Mall in Osage Beach.

Topics addresses will include: Setting up a company or companies in QuickBooks, establishing a Chart of Accounts, and customizing it to meet your needs, Payroll and payroll liabilities procedures, using QB report capabilities (including building customized reports) to monitor business performance,

setting up Opening Balances in Equity Accounts, and time for individual questions from class participants.

Class size is limited and pre-registration is required. The fee to attend the class is \$125.00 per person. To register or for further information, contact the Camden County University of Missouri Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar/>

Symphony at the Lake Fundraiser Nov. 19th

The Symphony of the Lake joins its first four Golden Sponsor-Partners in presenting An Evening with Craig Cervantes. Those attending are sure to enjoy the sensuous Latin music performed by balladeer and pianist, Lucius Craig Cervantes. Craig will be accompanied by 4 other St. Louis musicians.

We encourage you to accept our invitation to attend the Friday, November 19, 2010

An Evening with Craig Cervantes, 7:00 PM in Lodge of Four Seasons' bistro atmosphere of the Marbella Ballroom-- we welcome your support.

FOOD & BEVERAGES: Light snacks provided by Four Seasons - Optional hors d'oeuvres and bar will be available.

TICKETS: To purchase advance tickets, or for donor and sponsorship partnerships, or to volunteer on their board, contact Symphony of the Lake @ 573-365-1605 or info@designvues.com. There is a discount for purchasing packages

to include both the November 19 fundraiser and the Symphony's first concert May 15, 2011.

Your participation will provide this wonderful opportunity for Lake of the Ozarks to have its own symphony, made up one-half strings and the balance other instruments - 55-65 musicians strong - playing great classical and classic music.



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New thoroughfare drawing much attention

by Nancy Hogland

As Route 242 moves closer to becoming a reality, interest in its potential builds.

Lake Ozark City Administrator Dave Van Dee said a week doesn't go by without receiving at least one or two calls from brokers or developers wanting information on the project or about the city's economic development policies or available financing mechanisms.

"I think once construction actually starts, we'll be seeing some concrete activity. Although we have a timeline from MoDOT (Missouri Department of Transportation), I think people are still waiting to make sure it's actually going to happen. This has been in the works for so long. I can understand the 'I'll believe it when I see it'

stance," he said.

However, at an October 19 meeting, officials with MoDOT and the Missouri Department of Economic Development released a specific timeline that puts bid letting at December 17 and awarding of contracts at the Highway Commission's first meeting in January 2011. That date has yet to be set because of the holidays but according to Jeff Segin, director of Client Relations for McClure Engineering Company, it should take place no later than mid January. McClure engineering company represents George Stanton and the Stanton Trust, which owns approximately 460 acres in Lake Ozark's interior. The other 120, most of which are on the east edge of the project, are owned by brothers Gene and Bob Bris-

coe.

"MoDOT expects construction to commence by February 1. Of course, that's dependent on our winter weather but they plan to get moving as soon as possible so they can complete the road by December 2011," he said, adding that he too has received numerous contacts about the project. "We're seeing a lot of renewed interest. Of course construction and development can't begin until 2012, or until the road is completed, but we're working with developers interested in senior housing in that area and we also have had a strong interest in a multi-family housing component," Segin said.

In an earlier interview he described it as a large-scale multi-family development with 200

one, two and three bedrooms units, pool and clubhouse.

He said although some of the larger box stores that originally contemplated locating in the area have backed off due to the economy, smaller neighborhood-type retail establishments were showing interest especially in the west end of the property. He also said he expects to see a motel and convenience store with fast food component to locate near the Route 242-U.S. 54 Expressway interchange.

Segin said as Route 242 is built it will be tied into the new highway.

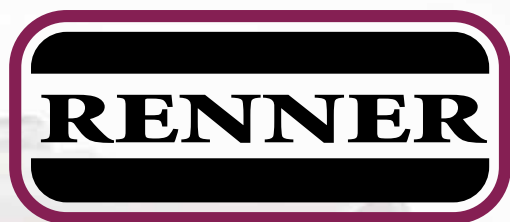
In the meantime, Van Dee said he hasn't heard back yet on the request made thru the U.S. Department of Commerce's Economic Development Administration grant program. The city applied for the money, which typically is offered as matching funds, to run water and sewer main extensions into the Route 242 Corridor.

City officials have all said they are anxious to see the road become a reality. In addition to providing hundreds of jobs, ac-

cording to previous projections, once opened up by the extension, land currently assessed at approximately \$500,000, will allow development that is expected to bring that property's assessed value up to more than \$82 million and will pump close to \$200 million in additional real estate, sales, utility and personal property taxes into city, county, fire district and the school district coffers by the completion of the construction.

After a failed attempt at a department of agriculture loan, tolls at the community bridge will be increased more than originally anticipated.

Although the Community Bridge Board of Directors was hopeful they would receive a low-interest USDA loan to refinance the bridge, finish straightening MM and building a shorter connection to Highway 5, they learned in early October that their request had been rejected. Larry Gridley, president of the board, said the board is reviewing its options but said any option would have to include a toll hike.



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Beauty of fall's annual ritual in the eye of the beholder

by Nancy Hogland

Autumn leaves may have served as inspiration for Nat King Cole's popular song and may continue to serve as a draw to city dwellers looking for a picture-perfect spot at the Lake to enjoy the season's leafy bounty of reds, yellows and oranges. However, for others they serve as nothing but an aggravation.

Matt Michalik, Lake Ozark's public works director, said the coming avalanche has kept him busy trying to find a place to dispose of the 100 truckloads of leaves typically picked up each year by his crews. If he's not successful, this year that service won't be offered because the city has no place to take the leaves.

"A Lake Ozark resident that has several acres of ground used to let us bring them all to his property and then over time, he would burn them. However, last

year the DNR (Department of Natural Resources) and the Lake Ozark fire marshal put a stop to it. They made him put the fire out and told him he couldn't do it anymore," he explained. "I've tried to find another spot to take them but haven't had any success. Osage Beach said they already have all they can handle and I haven't found anyone else that wants them."

Leaf pick-up in Lake Ozark was to start immediately after Thanksgiving. Michalik said because he still has a few weeks, he's hoping to find one or more property owners either inside or near city limits who would be willing to take the leaves at no charge. To talk to Michalik about donating use of land, call 573-365-5378.

Street crews with the Osage Beach Department of Public Works, which composts the leaves and then

uses them in landscaping, will begin picking up leaves Nov. 8 on Lazy Days Road and will continue east to the city limits. Residents on city streets either can rake their leaves to the curb or place them in bio-degradable bags, which can be purchased at local lawn and garden stores, and left curbside. Residents on privately owned streets within city limits can have their leaves picked up only if they are bagged. Leaves in plastic trash bags will not be picked up. For more information on Osage Beach's program, call 573-302-2020.

John Jenkins, president of the Board of Directors for the Horseshoe Bend Special Road District, said while he enjoys the fall weather, he doesn't enjoy its' by-product.

"Leaves are such a problem for us because we have to spend a tremendous amount of time digging them out of ditches each year. It's bad

enough that they fall or blow naturally into the ditches but residents who blow them into the ditches and then leave them really make a mess – and they cause the rest of the taxpayers a lot of money. The fall leaves are pretty to look at – but only when they're still in the trees," he laughed.

Jenkins said when residents use the ditches as disposal sites those leaves get matted down with rain, clog the culverts and then prevent rain from running off. In worst-case scenarios, heavy rains can cause flooding of the roads, yards and even homes.

"If people want to blow the leaves into the ditches and then burn them, we don't mind that as long as they keep the fire away from the edge of the blacktop. If it's too close, the heat will cause the oil to run out and then the blacktop will break off," he warned.

Recycling is another option. Lake Lawn Care owner Kane Frentzel said his crews can vacuum up the leaves or pick up bagged leaves and

then dispose of them at their facility, formerly called The Compost Farm, on A Road in Camden County. Residents can also take their leaves, along with any other yard waste, to the facility for a fee. He said much of the compost is then donated to garden clubs throughout the area. For more information, visit www.lakelawnncare.com or call 573-317-1941.

Lake area residents are still allowed to burn leaves. However, fire protection districts ask residents to first call the burn lines to learn if conditions are favorable for burning and to leave the location of the burn and a contact phone number.

Burn Line numbers are as follows:

- **Lake Ozark and Osage Beach (which share an automated system) 573-365-6407**
- **Camdenton Fire Department 573-346-3262**
- **Mid County Fire Protection District 573-346-2049**
- **Sunrise Beach Fire Protection District 573-374-7986**
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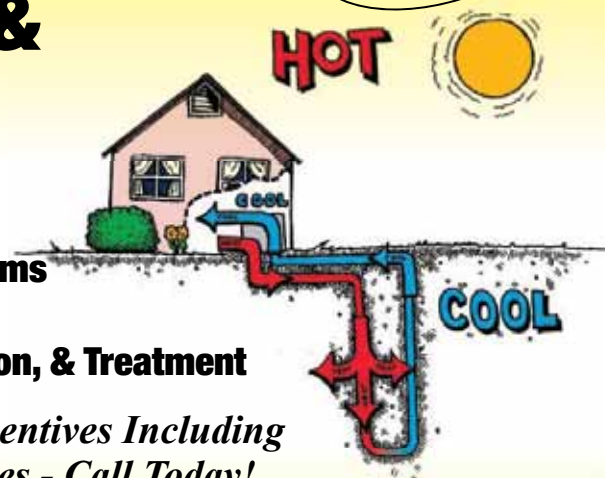
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Osage Beach has more than a glimmer of hope for an improved economic picture

by Nancy Hogland

Although she's not quite ready to don "shades," Osage Beach City Administrator Nancy Viselli said the financial future of the city is certainly a light brighter than it was just a few months ago.

The city's Tax Increment Financing (TIF) Board sent notices to taxing entities informing them a public hearing will be held at 6 p.m. Dec. 1 to discuss the proposed Dierberg's Osage Beach TIF Redevelopment Plan. The plan, presented at the Oct. 7 Osage Beach Board of Aldermen meeting, calls for construction of two retail buildings totaling approximately 142,000 square feet that will house a Dierberg's grocery store, a Best Buy electronics store and another junior box store in the 14.47-acre High Point Center.

"They have a list of other potential tenants they've worked with before for 25,000 square feet. Hopefully they'll have a signed tenant by the time the public hearing is held because everyone's anxious to find out who's interested in coming to the Lake," Viselli said.

Developers are seeking \$5.1 million under the TIF. However, they stated they also would attempt to get approval from the court to establish a Transportation Development District

(TDD) which would allow stores in the center to collect up to an additional 1-percent sales tax to help fund transportation infrastructure. If the TIF Commission, comprised of six representatives from the city, two from the Camdenton R-III School District, two from Camden County and one more representing the other taxing entities, approves the TIF plan, it will move to the city. Another public hearing will be held to allow additional input from citizens before aldermen vote on whether to allow the plan to move forward.

"A couple of the aldermen aren't too happy they're applying for the TDD but that's not our decision. And since they plan to use half of what they collect to pay off the TIF faster, it would benefit all the taxing entities, including the city," Viselli said, adding that TDDs were also used to build Prewitt's Point and Osage Station, which houses Home Depot.

Viselli said the new development, to be built in one phase over 12 to 14 months, promises to create some 210 construction jobs and provide nearly 200 jobs in the retail industry once the center is completed.

Landscaping companies in the Lake area could also benefit if plans presented by Brent Beumer, director of real estate for Dierberg's, come to pass. He said exten-

sive landscaping that would include native grasses and some 450 shrubs and flowering trees was planned for the site.

In the meantime, Viselli said the city is also anxious to see work begin on the John Q. Hammons project, Chateau on the Lake. She said Scott Tarwater, a representative for Hammons, returned paperwork transferring easements to the city for the Passover Road project. The city needed the property to complete the boulevard-style roadway and provide space along the roadway for power, water, sewer, cable and telephone.

"The last thing we heard was from Mr. Hammons saying they would be starting construction early in 2011 and we have no reason to believe anything to the contrary. We are confident that everything is moving forward as planned," Viselli said.

Justin Harris, senior vice president and general counsel for John Q. Hammons Hotels, said the group is working to obtain financing for the Lake project, as well as others across the nation. In fact, he said construction on all projects has been halted until the company obtains satisfactory financing.

"That's our issue," he said. "We have lots of plans for lots of places but con-

struction financing is just not available on reasonable terms. What we've had to do in a number of places, including Lake of the Ozarks, is to sort-of put those projects on hold, wait for the economy to rebound a little bit and financing to open up, and then we plan to resume construction activities and development activities."

Harris said they're excited about building the multi-story hotel with spa, convention center and plenty of meeting space, which will be similar to the popular Chateau on the Lake in Branson.

"The idea was to draw in regional meetings and meetings from around the country to the Lake of the Ozarks area. Absolutely we're excited about the Lake of the Ozarks area and its potential for growth. Of course it's already a beautiful area that people like to come to. And the first class amenities like we plan to build will draw even more people. So it is definitely not a question of a lack of desire on our part to build there," he said, adding that the developer has opened nine hotels since 2008. "That's quite a bit given this economy."

Harris said his company considers itself the premier hotel development and management company in the country.

"We currently operate 78 hotels all across the United States, with most featuring large, first class convention space -- that's sort of our sweet spot. We've got a number of sites that we're holding onto and once things get better economically and lending opens up we'll be excited to resume developing," he said.

The \$100-million Chateau, to be built on 28 acres off Passover Road, was to be completed earlier this year. However, in late 2007, after aldermen approved a TIF Redevelopment Plan to fund \$3.7 million of the project, Peter and Susan Brown, owners of the Lodge of Four Seasons on Horsehoe Bend, filed a lawsuit, stating, among other things, that the project did not meet TIF guidelines. However, on March 9, Judge B. C. Drumm handed down a ruling that the TIF was constitutional and valid and that the project could proceed. The Browns did not appeal the decision.

According to projections provided by Hammons' Lake of the Ozarks Development, LLC, more than \$2.8 million would be spent to develop the site. Another \$60 million will go to building costs; \$21.5 million will be spent on furnishings, fixtures and equipment; and hundreds of jobs will be created.

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