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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 2

FEBRUARY, 2012

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Volume Eleven • Issue Two • February 2012



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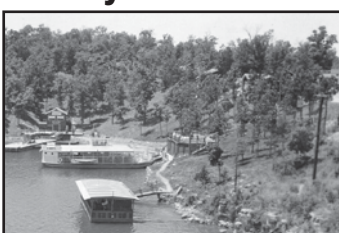
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Camden County negotiates for residents

By Nancy Zoellner-Hogland

In an attempt to stabilize real estate at the Lake and help lakefront property owners sleep at night, Camden County commissioners recently turned over a list of concerns about the settlement with the Federal Energy Regulatory Commission (FERC) to Ameren Missouri. They also proposed an amendment to recently introduced legislation that is designed to prevent FERC from ever getting involved in shoreline management again.

Ameren was required to submit a shoreline management plan (SMP) to FERC when they applied for a new 40-year license to operate Bagnell Dam and its electric generating facility.

After years of development and revisions, in 2008 Ameren submitted the plan to FERC. Last July FERC responded, ordering the removal of some 4,000 structures, including more than 1,200 lakefront homes, constructed inside Ameren's project boundaries.

FERC has since backed down, saying they are looking to Ameren to find a solution that will satisfy property owners without compromising power generating capabilities.

Ameren has proposed lowering the project boundary to 662 lake-wide and even lower, when needed, to remove additional structures. The proposal was set to be presented to FERC by presstime on this issue. However, in

the meantime, values of properties in the most-affected areas plummeted. Homes and condos inside project boundaries couldn't be sold because title companies were unable to provide clear titles on the properties and lenders wouldn't lend on the properties; some homeowners stopped paying real estate taxes; and others simply walked away from their properties, giving them to the bank.

Camden County Presiding Commission Kris Franken said he and the other commissioners felt it was important to stabilize real estate and get things to a point where people would feel comfortable again.

"We decided to come up with a plan to solidify property owners' rights. The three of us put our heads together and developed a clear and concise list of what would be needed to accomplish that," he said, adding that the list came down to three major issues.

"Number one, when this process is complete, we want to make sure we have insurable, saleable, marketable properties. Two, we want to make sure all structures in question are adequately protected so they can exist in perpetuity, barring, of course, any unforeseen disaster. We want this agreement with Ameren set in stone so FERC can't come back in 15 years and say they changed their minds. And...we want a written agreement with Ameren that

they will never attempt to lease property, seawalls or docks back to users at any time in the future," Franken said.

"If we can get those three items addressed to our satisfaction, we think we can move forward and put all this behind us."

They presented that list to Ameren representatives in late January and Franken said they hope those concerns will be included in the utility company's proposal to FERC.

He also said if Ameren agrees to Camden County's proposal, the county will drop plans to move forward with the Coordination Process (a mechanism instituted by the U.S. Congress that forces the federal government to correlate regulatory policy regarding land ownership, resource use and development or any other issue that would adversely impact the tax base or the economic engine of that local entity).

"We haven't heard anything or seen any documents, but feel good that Ameren shares our concerns and also wants to get past this," Franken said. "Some residents have said they think Ameren should drop their project boundaries to 660 and have even threatened lawsuits if that doesn't happen."

However, fighting it out in court could tie up real estate for years – maybe decades – and that wouldn't be good for anyone. We think 662, with the addition of our provision, is

something we could live with."

Although Jeff Green, Ameren's supervisor of Shoreline Management, said he couldn't comment on specifics, he did say that every one of the nearly 500 concerns, complaints and suggestions will be incorporated in their proposal to FERC.

"We have an entire team of people...all working hard to compile all this information."

It's a huge task but bottom line, Ameren is and always has been committed to working with the community. Short of putting our lease in jeopardy, we will do what we can to work this out, balancing the needs of everyone the best we can," he said.

Franken said another key component to real estate stabilization was making sure FERC stayed out of the shoreline management business.

"We don't have an issue with FERC requesting a shoreline management plan – we have a problem with them coming in and legislating what can and can't be done on this lake. I doubt that anyone from FERC has ever even been to Lake of the Ozarks so how can they possibly know what's best for this area – or any other," he said.

To accomplish that goal, the commissioners composed what they hope will be an amendment to the SHORE Act, legislation introduced in the Senate by Sen. Roy Blunt and in

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160 N. Hwy 42, Kaiser MO 65047

Armchair Pilot

By Nancy Zoellner-Hogland

ACCORDING TO the Middle Seat scorecard, an evaluation of business performance published in the Wall Street Journal, American Airlines is one of the top 10 most-hated businesses. The study looked at both consumer satisfaction as well as the satisfaction of stock holders. That second group could be largely responsible for the rating. In November, American's parent, AMR, filed for Chapter 11 bankruptcy, virtually wiping out the value of the holdings of every shareholder. However, American also received low scores for performance. The report stated American was the worst when it came to baggage handling and cancelled flights. The airline, which received a score of 63 in last year's Airline Customer Satisfaction Index, reportedly cancelled 70 percent more flights than its major competitors.

SOUTHWEST AIRLINES, which received a score of 81 in the annual consumer rating index, recently announced it will be overhauling its cabin interiors for the first time in more than a decade. The update includes switching to a "sleeker" seat design that the airline says will provide additional space under each seat for carryon luggage and pet carriers. The change will also allow Southwest to add six extra seats to the retrofitted planes. Although airline officials said the new design won't change the amount of leg room provided, the distance between the seats will reduce by 1 inch and the range of recline will be reduced to two inches from three.

AS OF JANUARY 26, online travel agencies are required to advertise and display fares with all government taxes and fees included, allowing consumers to avoid "sticker shock" when they attempt to purchase those tickets. According to a blog on Airfare Watchdog, government taxes and fees typically add about \$21 per round-trip ticket on nonstop domestic flights; about \$30 for flights with stops; and \$40 for connecting flights. However, international flights, axes often times run more than the base fare, are a different story. The new rule was ordered by the Department of Transportation (DOT). Although the DOT doesn't require baggage fees to be included in the advertised fare, travel agencies now must display specific baggage fees for all potential classifications in the confirmation email sent to consumers after booking their flights. The DOT order also mandates a 24-hour grace period that includes a full refund of the ticket price as long as the cancellation takes place within 24 hours after purchase.

ALTHOUGH AIRLINES are spending millions of dollars to equip planes with Wi-Fi capability, only a small percentage of travelers have used the service since it was introduced in 2008, according to an industry analyst. Although airlines and Wi-Fi providers refused to disclose the cost of the service and how much the service is used, one analyst said only about 10 percent of travelers choose to surf while flying. The analyst said this could be due to the hefty cost of the service, which can run as high as \$14.95 per

flight – especially since many airports and restaurants inside those airports offer the service free.

TO PROVIDE PASSENGERS with 24/7 access to the most commonly requested Transportation Security Administration (TSA) information on their mobile device, the TSA developed the My TSA mobile application. The app, which can be found by visiting www.tsa.gov/mobile or on iTunes for iPhones, allows travelers to, among other things, find what items can be taken in checked or carryon bags; obtain packing tips; learn about checkpoint wait times at specific airports and get general travel tips including tips on traveling with children.

ONE TRAVEL TIP THE TSA might want to add is "Don't forget your change." According to a recent TSA report, during 2010 passengers traveling through checkpoints walked away from nearly \$410,000 in loose change. All but approximately \$30,000 of the money was in U.S. coins. The most money was left at checkpoints at John F. Kennedy International Airport in New York where \$47,000 was collected. The report said agents "make every effort" to remind passengers to pick up their change and other items and that all unclaimed money and items are documented and turned into the TSA financial office. Currently, the lost coins go into the TSA budget. However, Rep. Jeff Miller, R-Fla., proposed legislation that turns the money to the United Service Organizations (USO).

Winter Driving Tips

MoDOT, OBPD share winter-weather driving tips

Although snowfall amounts for January typically exceed February, last year's 22-inch snowfall on February 1 made it into the record books.

The Missouri Department of Transportation (MoDOT) reminds motorists they need to be prepared in case winter weather once again makes its way into the Central Missouri area.

MoDOT encourages motorists to remember that when driving on snow-covered

roads, they need to slow down, steer and brake gently, accelerate slowly at intersections, allow plenty of space between your vehicle and the vehicle ahead of you and to stay back 100 feet behind snow plows that may be spreading salt. Do not pass snow plows even when on a multi-lane road. MoDOT crews will carefully monitor road conditions and plow and treat state routes as needed, motorists should be aware that bridges and overpasses generally experience freezing conditions first.

Arlyne Page, communications officer with the Osage Beach Police Department, also issued winter driving tips.

"People need to be reminded that if they have a four-wheel drive, trying to drive fast or with too much confidence on ice may give them a ride they didn't expect," she said. "Add weight to the rear of pick-up trucks, preferably over the rear wheels. Make sure that whatever you use to add weight to your vehicle is

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Lake Ozark experiencing explosion of growth

New multiplex theater just added to list of accomplishments

By Nancy Zoellner-Hogland

Lake Ozark is going like gangbusters. Not only is the city leading the area in the number of building permits issued, the resulting construction is providing more jobs and more homes for residents than any other community in the Lake area.

According to a year-end report by Charles Misenheimer, deputy director of the Lake Ozark Department of Community Development, in 2011 24 new businesses opened; 77 building permits were issued; 665 building code inspections were performed; 50 new sign permits were issued and 109 contractors were licensed to do business in the city, bringing in revenues exceeding \$25 million - \$20 million over 2010.

Things are looking just as good for 2012.

Wehrenberg Theater recently announced the movies are on the move. They will be leaving the Factory Outlet Mall

in Osage Beach and heading to The Shoppes at Eagles' Landing in Lake Ozark where they will construct a state-of-the-art, 25,000-square-foot, eight-screen facility. Construction equipment was taken to the site in mid January. Lake Ozark officials said they were told by Wehrenberg officials the theater will be built and open as fast as weather will allow.

According to Eagles' Landing project manager Andy Prewitt, the new theater will be a perfect addition to the new center. "We are working to make Eagles' Landing a lake destination," Prewitt said. "The theater will compliment our shopping and dining opportunities and make going to a movie convenient for people from both sides of the lake."

Mayor John Franzekos said the addition of the theater brings even more good news to the city.

"According to the TIF agreement with Gary Prewitt, when the number of square feet exceeds 200,000, the developer has to construct a water tower

to supply the shopping mall. That way there will be plenty of water to handle fire suppression. That's great news for the city," he said.

And there's another benefit. With the expansion, comes even more job opportunities.

In January, CVS was attempting to fill 10 to 20 part-time and full-time positions for the store, set to open at 8 a.m. Sunday, Feb. 4 and Kohl's Department Store, with a grand opening scheduled for March, held a job fair in order to fill 130 positions for customer service associates, register operators, department associates early morning freight unloaders and evening ad set associates. The store is still taking applications. For more information, visit www.kohlscares.com or call 877-639-5645 to schedule an interview. Menard's, a 162,340-square-foot home improvement store which hopes to be open this spring, soon will be following suit in an attempt to hire between 130 and 150 seasonal, part-time and full-time employees.

"I can't tell you how much fun it is to be mayor in Lake Ozark right now. For being such a small city, we're sure moving forward at a fast pace - finally," quipped Franzekos. "Of course, it's thrilling to see what this is going to do for our city, but it's also exciting to see what this is going to do for the entire Lake area. All this new commercial development is bringing not only construction jobs but also more than 300 jobs for people for people in the retail and service industry - and that's just the beginning. And the new multi-family development on Fishhaven Road is providing what I call affordable workforce housing - something we've been seriously lacking in the past."

Franzekos said the city is hoping to draw another developer that will build a nice, yet affordable apartment complex along Route 242.

"Real estate signs are up along 242 and they show the different designations so developers can drive by and see how the areas are zoned. It's a

beautiful road and it's easy to imagine how everything will fit together to provide nice neighborhoods; a little strip mall to serve the community; and maybe a nice assisting-living housing development so families living at the Lake would feel comfortable moving their aging parents here. I can also picture a nice hotel and business park fitting into the mix," he said. "This is all a learning process - not just for me but also for the city. We've never handled anything this large. But we're working hard and working together as a team. I think that's why everything is finally starting to fall into place."

Economic growth not confined to Lake Ozark

Osage Beach, which ended 2011 with more than \$3 million in unencumbered funds, is also anticipating great things in 2012.

Ron White, building official for the city, said the number of building permits in the first three weeks of January was up

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6bd/4.5ba \$525,000



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5bd/2.5ba \$848,000

Seminar previews proposed changes to building requirements

By Nancy Zoellner-Hogland

Improved handling of gray water recycling systems; energy saving windows, doors and skylights; wireless smoke alarms and new wind-resistant roof connections are all topics to be included in an upcoming building code seminar.

The seminar, designed to educate building code and fire officials, contractors, developers, architects and property owners on the 2012 International Codes, is planned for February 6 through 9 at the Country Club Hotel on Horseshoe Bend. The Lake Area Code Officials and the Lake Area Emergency Services Association are hosting and sponsoring the event.

"The lake jurisdictions have all decided to adopt the 2012 codes in early 2013 for two reasons. One - new technology and techniques have been developed since we all adopted the 2006 set of codes and we need to be taking advantage of them. Two - we want to keep the same ISO rating so insurance rates stay low," said Charles Misenheimer, deputy

director of the Lake Ozark Department of Community Development. "Because there are several changes, we thought it would be easier for everyone affected to transition if we could update and inform them at the same time."

He said during the classes, which are open to the public, they will examine those changes in detail.

The seminar includes four classes covering International Fire Codes, International Building Codes, International Residential Codes and National Electrical Code Updates. The cost is \$125 per session plus the workbook. For more information or to register for the classes, contact Misenheimer at 573-365-5378 or Jim Doyle, fire marshal with the Lake Ozark Fire Protection District, at 573-365-3202.

Ron White, building official for Osage Beach, said while the decision to adopt the new set of codes ultimately will be up to aldermen, he included \$4,000 in his budget to cover the cost of that move.



Village of Four Seasons Building Official Robert Davis plans to propose an ordinance that will require developers to include fire escapes for units above the ground level. He said if a fire occurred in the front of a building such as the one pictured, residents would have no safe way to escape. Photo provided.

"In addition to training, we'll have to purchase a set of code books for each of my two inspectors and for myself and we're required to keep three sets in the city clerk's office, ostensibly for the public - builders, contractors and the like. Because there are seven dif-

ferent books covering codes in categories like residential building, mechanical, electrical and fire-related issues, and because they cost \$40 to \$60 per book, it gets a little pricey. However, unless something in the new codes throws up a red flag that our residents won't be

able to support, I imagine the aldermen will probably say 'Yes' to adopting them. The biggest issue - and it's really a non-issue - is the requirement to install fire suppression systems - sprinkler systems - in all residences. However, since Missouri legislators adopted a law that allows municipalities to opt out of that portion of the codes, we'll probably move to the new set," he said.

House Bill 46 and companion Senate Bill 108, signed into law by Gov. Jay Nixon in April 2011, prohibit any jurisdiction from adopting mandatory fire sprinkler requirements before December 2019. Instead, builders are required to give homeowners the option of installing the systems.

White, who serves on the board of the Missouri Association of Code Administrators (MACA), said although he hasn't had an opportunity to study the new codes in detail, he understands that the rest of the changes adopt new building materials and technology.

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Huge Hollywood welcome to greet visitors this summer

By Nancy Zoellner-Hogland

Joe Roeger has a lot of doors to knock on in order to raise another \$12,000 between now and February 15.

That's the amount he needs in order to cover the costs of the lettering on the Hollywood-style sign that will greet visitors to the Lake.

The welcome sign will be installed on a wedge of state-owned property between the newly completed U.S. 54 Expressway and what is now referred to as "Old Highway 54," almost directly across from the east entrance to Route 242.

The sign will include 7-to-8-foot-tall steel or powder-coated aluminum letters spelling out "Lake of the Ozarks" sitting atop a 40-foot-long concrete wall.

The white reflective letters of the sign will be lit by a remote-controlled LED multi-colored lighting system powered by solar and wind energy. The

design also includes a 40-foot-tall lighted flag pole flying an American Flag that will be installed next to the sign.

"We want the sign to shine. We're envisioning red, white and blue for Fourth of July, green for St. Patty's Day, red for Valentines. We want it to be spectacular," said Roeger, a member of the Lake Area Chamber of Commerce Board of Directors and chair of the sign committee. He promised the sign, which will be visible up to a half-mile away, will be the "talk of the town," and something tourists would rave about after they were back at home.

"It takes 90 days to get the letters once we order them. And since we're not the federal government, we're not ordering them unless we have the money to pay for them," quipped Roeger.

"The total cost of the sign is approximately \$54,000. How-

ever, because we've received a lot of in-kind donations, we won't need that much cash. Our biggest out-of-pocket cost will be the letters, which should run about \$37,000 – and we're about half way there."

The fund-raising efforts got a big boost in January when the Tri-County Lodging Association (TCLA) Board of Directors voted to give \$10,000 toward construction of the sign. TCLA Executive Director Jim Divincent said it was an easy decision to make.

"Some 70 to 80 percent of traffic enters the Lake area at that location. We felt that warranted that level of support," he said.

Roeger said he hopes others will be as easy to convince.

"I believe we'll be able to do it. That's why we're moving ahead with this, but it's going to take some work," he said.

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Joe Roeger, a member of the Lake Area Chamber of Commerce Board of Directors and chair of the sign committee, displays an engineer's rendering of the iconic welcome sign at the Route 242 ribbon cutting ceremony. At that ceremony, Chamber President Jerry Hawken described the sign as the 'cherry on top' of the road project. Nancy Zoellner-Hogland photo.

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Valentine's Day Demystified

by Alison Schneider

Is it a vast conspiracy by the chocolatiers, jewelers and greeting card companies or is there more to the story? Was there really a St. Valentine? What's with the naked flying baby and the arrows? Why did we ever start having a special day to say "I love you"?

Beginning in Ancient Rome in about the 4th century B.C., Romans marked young men's rites of passage with a festival honoring the god Lupercus—the Roman god of fertility. The Romans believed that honoring Lupercus would cause him to protect Rome from wild bands of wolves, which would devour people and livestock. It is estimated that this event, beginning February 15th was known as Lupercalia.

The priests of Lupercus sacrificed goats and would run through the streets of Rome holding pieces of the sacrificed goats' skins over their heads, touching all people who crossed their path with the skins and thus blessing them with fertility. Their touch was highly sought after, especially by young women, who believed that the touch of the priests would make them both fruitful and promise them an easy childbirth.

By around 270 A.D., the festival had evolved and included placing the names of young women into a box to be drawn at random by the young men of the village. On February 14, the names of the teenage women were placed in the box and on the 15th, the young men would take out the names.

During this time, the couple would participate in the games, feasts and parties of the festival and would then live together in a form of monogamy for one year, until the next festival and pair-drawing. It was around this time that the emperor Claudius II issued an edict forbidding marriage. He supported the festival and the rites of passage associated with the couple lottery, but felt that marriage made his soldiers weak due to their unwillingness to leave their families to partake in battles.

Valentine, the bishop of Interamna offered young lovers to come to him in secret, where he would join them in marriage.

When Claudius became aware of Valentine's rebellious practice, he ordered him brought to the palace where he tried to coerce the bishop into renouncing Christianity and marriage and convert him to honoring the Roman gods. Valentine not only didn't renounce, but attempted to convert Claudius to Christianity.

This enraged Claudius and he ordered the bishop's death by beheading. However, during his incarceration in the palace prison, Valentine reportedly fell in love with the jailer's blind daughter. On the day of his death (February 15th) he left behind for her a love letter and signed it "your Valentine".

She was so moved by his words of pure adulation and devotion that she regained her sight. The Catholic Church named Valentine a martyr for his dedication to the church and his refusal to renounce his faith to the death, later making him Saint Valentine.

Also during this time, the church determined that it was time to make a stand against the Lupercinian rituals and caused the coupling lottery to be altered in 496 A.D. The Pope Gelasius felt that Valentine was the ideal representative of the new and improved festival. He ordered the lottery to be altered by replacing the names of willing young women with the names of saints. Both men and women would take part in the drawing of names and in the following year they were expected to emulate the life of the saint they had drawn. While there was quite a bit of resistance, the Catholic beliefs were becoming more popular in Rome and eventually the pagan festival was replaced by a Church Holy Day overseen spiritually by St. Valentine, honoring the priest on the eve of his death (the day he wrote the letter), February 14th.

Because of his support of true love, and the miraculous return of the jailer's daughters sight it eventually became a day of declarations of affection and love, much as it is today.

The Europeans added their own unique twist to the day, however when Chaucer wrote of the 14th being the day when the birds choose their mates. In his Parlement of Foules he wrote;

"For this was Seynt Valentines Day, when every foul cometh ther to choose his mate."

John Donne also wrote of the birds mating on February 14th, tying it into an homage to St. Valentine. Shakespeare got into the act as well, as did the poet Drayton in his poem "To His Valentine" in which he says "Each little bird this tide, doth choose her

it's of course, hard to say for sure.

In 1600's England, the name drawn by a boy would be worn on his sleeve and he would attend and protect her from harm for the next year. This made the girl his "valentine" and they would exchange love tokens on that day and throughout the following year.

Later this changed to the boys

tradition of both sexes drawing from the box.

They would both wear their drawn name on their sleeves or dresses for several days, but the boys took their choices more seriously and continued the tradition of giving tokens of affection to their choice, often drawing the return of affection from their valentine and eventually ending in a love match and courtship and eventually, marriage—a very Christian tradition.

Why then after all this, is the naked, flying baby with an arrow a symbol? Back to Rome on this one as well.

According to Roman mythology, Cupid was the son of Venus, the goddess of love and beauty. Cupid was known to have the gift to cause people to fall in love by shooting them with enchanted arrows. But Cupid didn't just cause others to fall in love, he actually fell deeply in love himself—with a mortal maiden named Psyche. Venus was jealous of Psyche's beauty, and ordered Cupid to punish the mortal by denying her ever finding love.

But instead, Cupid fell deeply in love with her. He took her as his wife, but as a mortal she

continues next page



Amor Vincit Omnia by Caravaggio (Cupid)

beloved peer, which constantly abide, in wedlock all the year." Some feel that this preoccupation about birds' mating rituals is where the phrase and inference "birds and bees" comes from, but

giving love tokens to the girls (much like today), usually without names and signed only "your valentine" or "with St. Valentine's love". By the end of the century, the French had developed the

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Valentine's Day Demystified

continued from previous page
was forbidden to look at him. But her sisters convinced her to take a peek. Cupid punished her by leaving her. Their castle and gardens vanished with him and Psyche found herself alone in an open field. As she wandered around trying to find her love and win him back, she came upon Venus' temple.

Still jealous of her beauty and wishing to destroy her, the goddess of love gave Psyche a series of tasks that, once completed, would bring Cupid back to her. Each task was harder and more dangerous than the last—until for the final task Psyche was given a little box and told to take it to the underworld. She was ordered to gather some of Pluto's wives' beauty, put it in the box, and bring it back to Venus. Venus thoughtfully provided her with some tips on avoiding the dangers of the realm of the dead. She warned Psyche not to open the box. Her final task completed, Psyche's human nature took over and she couldn't resist opening the box to see the beauty inside. But it was a trick and she found deadly slumber inside, causing her to fall lifeless to the ground.

Upon hearing of the death of his wife, Cupid rushed forlorn to her side. He gathered the sleep from her body and put it back in the box. Cupid forgave her for her human frailty, as did Venus. The gods, moved by Psyche's love for Cupid made her a goddess and granted her immortality. The reunited couple came to represent love itself.

So how do we get from these romantic myths and legends to the all-out commercialism of the holiday today? Evolution, my friends, evolution.

So here are some of the cold, hard, facts of today's celebration: The first true Valentine's Day Card was sent in 1415 by Charles, Duke of Orleans, to his wife. He was imprisoned in the tower of London at the time, and wanted her to know he thought of her often. The first commercially designed Valentines were created in the 1840s out of lace, ribbons, and colorful cutouts and were adorned with hearts and cupids.

Over a BILLION Valentine cards are sent out today, making it the second largest card-sending holiday of the year (2.6 billion is the Christmas total). Last year, Americans spent \$937.50 million on Valentine's Day cards. Almost half of these cards are purchased within five days of the holiday itself.

About 85% of all Valentine cards are purchased by women.

Worldwide, over 50 million roses are traded on this one day alone. Around 90% of the day's flowers are bought by men. Only 5% of the day's flowers are bought for men - but this figure is growing.

Valentine's Day is celebrated in the U.S., Canada, Mexico, the U.K., France and Australia.

More than 36 million heart-shaped boxes of chocolate will be sold this year for Valentine's Day, according to the Chocolate Manufacturers Association. Americans are expected to spend over \$345 million on chocolate this year for the holiday, accounting for 5.1 percent of total annual sales.

More than 80% of Americans will give their spouse or significant other a greeting card on Valentine's Day. Also, more than half of all couples will celebrate with an evening out (58.7%).

In other gift categories, 65.3% of men plan to send flowers, 32.3% will be giving candy and 21.1% are buying jewelry.

A recent survey by the National Retail Federation said the average man planned to spend \$158.71 on Valentines Day. Women, on the other hand, plan to spend just \$75.79 (that's not counting of course, self indulgences that we find along the way).

Jewelry is always a favorite, with over 17% of consumers planning to buy some shiny bauble for their love. Spending is expected to reach \$3.5 billion for the big day. While online jewelry purchases have risen in recent years, many shoppers want a more 'hands on' approach for such items.

Mike Duncan, the 'face' for Duncan II Jewelers in Osage Beach says they expect a 4-5
continues on page 28



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Laws proposed to give power to enforce existing regulations

By Nancy Zoellner-Hogland
Camden County is ready to take action against those who violate the Unified Land-Use Code, adopted by voters in 1997. At a public hearing in February, Planning and Zoning Administrator Don Hathaway will be presenting a proposed ordinance that outlines the steps to be taken when those regulations are ignored.

"Currently, the way the law is set up, when we have major zoning infractions they're handled as a civil matter. It's a long, drawn-

out process that has to go through a civil court proceeding, which costs the county quite a bit of money," he explained. "These revisions will attach stiff penalties to those violations so hopefully people will think twice before deciding to go against the county's regulations."

The language outlines the procedures to be followed when a violation is discovered and lays out the penalties for violating the law. The proposed ordinance states:

"If the Administrator finds

that any provision of the Unified Land-Use Code is being violated, based on an appropriately filed complaint, he shall send a written notice to the person or entity responsible for the violation. This written notice will indicate the nature of the violation and order the action necessary to correct it as well as the time frame for making the correction.

"In the event that a violation exists for a property where an active permit of any kind (Construction, Zoning, Special-Use,

Conditional-Use, etc.) the Planning Administrator may suspend the permit, temporarily making that permit inactive. No work of any kind other than to correct the violation, or with the express permission of the Planning Administrator, may progress in the fulfillment of a permit that has been suspended. The permit will remain suspended until the Planning Administrator has verified that all corrective measures to remove or cure the violation have taken place.

"To gain compliance with the Unified Land-Use Code the Planning Administrator may pursue a civil action based on the violation. The filing of an injunction will take place only if so authorized by the County Commission.

"To gain compliance with the Unified Land-Use Code the Planning Administrator may pursue a criminal action based on the violation. Violations of this Code or failure to comply with any of these requirements, including violations of any conditions established in connection with grants of variances or Special-Use or Conditional-Use permits, shall constitute a Class A Misdemeanor, punishable by a fine of up to \$1,000.00, or a maximum of one-year imprisonment, or both. A criminal case is filed through the County Prosecutor's office."

Fines of up to \$500 per day can also be levied against convicted violators.

At a public hearing in March, Hathaway will address removal of the dilapidated buildings that, for decades, have dotted the Lake's landscape, devaluing property and causing a danger.

"We currently have zoning within that 5-mile radius of the shoreline but the county doesn't have a dangerous building ordinance on the books," he said, adding, "We're not talking about homes that need a little fix-up. We're talking about buildings where the roof has caved in, allowing weather to come in – buildings that are no longer structurally sound and that pose a danger – buildings that are unfit for human habitation where the only 'fix' includes a bulldozer and a haul off to the dump."

The proposed ordinance, which will undergo some "tweaking" before the hearing, provides a detailed description of buildings that would be affected. It also gives the planning administrator the authority to enforce the law.

Currently only the fire districts have the right to condemn property, Hathaway said.

In addition, the ordinance outlines the steps that would be taken during the condemnation process. Those steps include notification of all people that have an interest in the building and a hearing before the commission who will then vote on whether the building is in violation of the ordinance. Should the commission direct the build be repaired, vacated or demolished the property owner will have 30 days after service of the order to comply. If the property owners or other parties fail to comply with the order within 30 days, the planning administrator "may cause the building to be repaired to the extent necessary to correct the conditions which render the building in violation of the ordinance" or, if the order requires demolition, the planning administrator "may cause the building to be demolished, and materials, rubble and debris there from removed and the lot cleaned."

"The property owner would also have the option of doing the work himself, which we would prefer. However, if that doesn't happen, under this ordinance the county would be able to proceed," Hathaway said, adding that the ordinance also contains a provision that would allow the county to place a lien on the property until the county is reimbursed the cost of demolition. The law also allows the bill to be paid in installments over a 10-year period and includes penalties for those who refuse to comply.

Hathaway said he's also proposed revisions to existing ordinances designed to, among other things, loosen the permit requirements in agriculture zones and clarify platting requirements for lot splits and condominium and townhome developments.

All revisions will go before the Planning and Zoning Commission and then be presented during public hearings before they are sent to the county commission for approval. The next meeting of Camden County's Planning and Zoning Commission is set for 5:30 p.m. Wednesday, February 15. Meetings are held upstairs in the Camden County Courthouse. Hathaway said ordinances are available for review in his office. They should also be posted online in the near future at www.camdenmo.org.

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Huge Hollywood welcome to greet visitors this summer

continued from page 6

Roeger is the one who came up with the idea for the sign.

"When we originally planned the welcome garden at the intersection of Highway 54 and Bagnell Dam Boulevard across from Denny's, we were looking for something more 'showy' that would make a greater impact but couldn't

find a location that made it feasible. So this Hollywood-style sign isn't something we just thought of. It's actually been on the back of my mind since 1998. MoDOT just made it possible," he said.

The original schedule called for the sign to be in place for the grand opening of Route 242. However, details on liability in-

surance and maintenance delayed the project. After settling those details and negotiating a 70-year renewable lease, Roeger finally got the go-ahead in December. However, he said he decided to hold off on fundraising until after the holiday.

Roeger said all donations would be appreciated. To donate, call him at 573-280-8662.

Seminar previews proposed changes to building requirements

continued from page 4

"If a better way of building has been introduced, we want to know about it and use it," he said, adding that ISO ratings probably wouldn't play much of a part in the aldermen's decision to adopt the new guidelines. "ISO ratings are based more on fire districts or departments. I've filled out the ISO forms, which are 10 to 12 pages long. Code adoption is covered with just one question."

He also said that while he supported the local effort to educate those in the building or code profession, he would not be able to attend the seminars. "MACA will be holding another set in April and we'll be attending those instead."

He's not the only municipality that won't be represented. Robert Davis, building official with the Village of Four Seasons, said his board of trustees already informed him that they've decided to stick with the 2006 guidelines.

"I've looked at the new codes and the only real changes, other than the fire suppression requirements, cover some 'greener' technology. The safety codes stayed the same. It's important to remember that the codes are the minimum standards required and the Village has adopted ordinances that are already much stricter and go well beyond what the ICC requires," he explained.

In the meantime, Davis said he plans to propose ordinances that address safety issues not covered by the IC codes.

"Last year on Horseshoe Bend, an entire building consisting of six condominium units burned to the ground in about 25 minutes and the neighboring building was damaged. The fire started when a gas grill on someone's deck caught fire and it spread when the grill's propane tank exploded. We're looking at options to require new developments to provide a storage area away from the building where the individual propane tanks would be housed. The

gas would be fed to the grills through lines," he said, adding that he's also planning to propose an ordinance requiring escape ladders for condominiums. "Right now, we have four-story condominiums that have no way for residents on the second, third and fourth floor to safely get out in a fire. Yes, our fire district has a ladder truck, but when you have a condominium built on the water's edge or in a development where a full parking lot won't accommodate the larger trucks, it's a tragedy waiting to happen."

More about the ICC

The International Code Council is an organization dedicated to helping the construction industry provide safe, sustainable and affordable construction through the development of standards in the design, build and compliance process. Those "standards" were put forth through the International Codes, a complete set of comprehensive, coordinated building safety and fire prevention guidelines used in the construction of homes, schools and the workplace. Most U.S. communities and many global markets use the International Codes.

The founders of the ICC are Building Officials and Code Administrators International, Inc. (BOCA), International Conference of Building Officials (ICBO), and Southern Building Code Congress International, Inc. (SBCCI). Since the early part of the last century, these non-profit organizations each developed three separate sets of model codes used throughout the United States. Although regional code development served each area's needs, the three organizations realized the need for a single set of codes that had no regional limitations. In 1994 the three agencies partnered to develop a single set of comprehensive and coordinated national model construction codes that are used in most cities and counties in all 50 states.

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Lake Media

TRO hearing scheduled as appraisal for Eagles' Landing entryway is completed

By Nancy Zoellner-Hogland

The city of Lake Ozark is moving ahead with the condemnation process on a small piece of land housing an entrance to the new Shoppes at Eagles' Landing.

According to City Administrator Dave Van Dee, in December, certified commercial real estate appraisers viewed the land and, as the process dictates, in mid January met with Mike and Linda Craig, who have easement rights to the property. The Craigs, who own the Osage Beach Flea Market, said the entryway, which occupies some 13,000 square feet, took needed parking spaces thus damaging their business. Last fall, they asked the court to issue a restraining order against mall developer Gary Prewitt to stop construction of the road.

That temporary restraining order was issued on October 20 by Circuit Court Judge Stan Moore. However, in November, it was put on hold for 30 days by Judge Donald L. Barnes after Moore stepped away from the case. Then on December 27, after a phone conference between Matthew Hamner, who represents the Craigs, and Christine Hutson, who represents Prewitt, Judge William Hass continued the TRO until 10 a.m. February 17, when another hearing is scheduled

at the Camden County Courthouse.

However, Van Dee said the TRO may be a moot point.

"The appraisal has been completed and fair market value has been established. Legal is drawing up the offer and it will be presented to the Craigs, hopefully by the end of the January (after this issue of the "Lake of the Ozarks Business Journal" went to press). The Craigs have the option of accepting the offer or turning it down, of course. They can also order their own independent appraisal. However, if they turn it down the matter will then go to the courts as we proceed with the condemnation process," he said. "Of course, we continue to hope that Mr. Prewitt and the Craigs can work something out on their own. But the longer this drags on, it seems the less likely that will happen."

City Attorney Roger Gibbons said once the appraisal is presented to the Craigs, they will have 30 days to accept the city's offer or engage in negotiations. However, if, at the end of the 30 days, an agreement still hasn't been reached, the city will file a lawsuit and commissioners will be appointed.

"The commissioners selected should be three disinterested people who are residents of

continues on page 19

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Economic growth in Lake Ozark requires increase in personnel

By Nancy Zoellner-Hogland

The explosion of growth in Lake Ozark might have some city officials dancing for joy but it has at least one other employee singing the first few lines of the Beatles' hit tune, "Help."

Charles Misenheimer, deputy director of the Lake Ozark Department of Community Development, said he's been so swamped with work, the city plans to hire a part-time person to assist him. According to Misenheimer's report to aldermen, in 2011 24 new businesses opened; 77 building permits were issued; 665 building code inspections were performed; 50 new sign permits were issued and 109 contractors were licensed to do business in the city.

"I currently take care of all building inspections, all zoning issues and all code enforcement – derelict cars parked on lawns, trash in the yard – those types of things. It's really tough to handle all of it. CVS required approximately 50 visits because every component of construction has to be inspected and most of the components are handled in sections. For instance, the entire foundation isn't usually poured all at the same time," he explained, adding that a recent HVAC inspection at

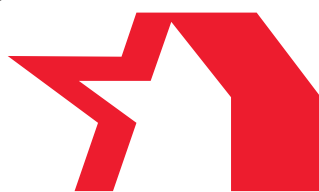
Menard's required a two-hour visit.

City Administrator Dave Van Dee agreed. He said Menard's currently has two crews working 16 hours per day in order to get open by this spring, which keeps Misenheimer running.

"Understand – we're not complaining! It's been a great year and it's a great problem to have but we recognize that once spring arrives and construction gets in full swing, without help Charlie won't be able to keep up. I've been monitoring the revenue stream and was able to allocate money in the budget to hire another part-time person," he said.

Misenheimer said because code enforcement takes so much time between paperwork and follow-up, he's hoping the new hire will be able to handle that responsibility.

"We'd like to hire someone that's already certified but since he or she will have six months after hiring to get certified, we'll make that determination once we start interviewing. We plan to advertise the position in early spring so they can be trained and ready to go by the time we'll start getting really busy," he said.



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Lake Ozarks' growth

continued from page 3
from last year.

"Historically, this slow down at this time of year but we're already getting busy. Coach Men's Factory Outlet is coming to the mall and we have some requests for new home construction, which slowed down for a while," he said, adding that construction crews would be back to work at Dierbergs as soon as weather allowed. That store is anticipated to open in 2013.

Although rumors are flying about what will take Wehrenberg's spot once it moves to Eagles' Landing, White said he "believes it when he sees the building permit come in."

Chelsea McNally, media representative for the Premium Outlets, said they didn't have any information that they could release, adding "Should things change we will be happy to share whatever information we can."

Prewitt was happy to announce that at Prewitt's Pointe, Ross Department Store, which promises to let shoppers "Dress for less," will open in late spring. It's the first Ross store to be built in Missouri. He said the 22,000-square foot store, to be located in the space next to Marshall's, will be hiring 15-20 full-time and part-time employees.

Jo Ann Fabric and Craft Store is scheduled to open in April and will need between 15 and 20 employees. The 15,000-square-foot store will offer a wide variety of fabrics, sewing notions and machines and scrapbooking, knitting, floral, crafting and jewelry making supplies. According to the company website, Jo Ann's is the nation's largest fabric and craft retailer with more than 750 locations in 48 states.

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Winter Driving Tips

continued from page 2
secure and doesn't become a missile if you happen to get in an accident."

She said toolboxes and other objects in the rear of vehicle must be secured. If a vehicle goes into a spin, other drivers could be put at risk from those unsecured items. Refrain from adding too much weight to the rear of a front-wheel-drive vehicle. Too much weight in the rear of these vehicles will cause you to lose needed front wheel to surface contact.

Page also reminded drivers to make sure their tires are in good condition and that necessary fluids are maintained

in their vehicles.

"Sure and steady is much better than, 'I'm running late, drive faster.' Maintain a greater stopping distance between you and the car ahead of you. Most of all use common sense," she added.

Motorists can check on road conditions before they travel by checking the Traveler Information Map at <http://www.modot.org/> or by calling MoDOT's customer service center 1-888-ASK-MoDOT (888-275-6636). The toll-free phone line is answered 24-hours a day, seven days a week, 365 days a year.

Mortgage \$ense

with Michael Lasson of First State Bank Mortgage

Building Equity in your Home

— What is Home Equity?

It is the current value of a property less the amount of liens that are secured against it. If your property has a value of \$250,000 and you have a first mortgage balance of \$100,000 and a second mortgage with a \$50,000 balance, your equity in the property would be \$100,000.

Repeat home buyers usually rely to some extent on the equity in their current home to help buy their next home. The more equity you have, the larger the possible down payment for the new home.

More likely than not, you won't receive the entire amount of the equity as cash when you sell your home. Most sellers use part of their equity to pay selling costs, i.e. brokerage commissions, taxes, etc. If there are other liens secured against the property such as IRS liens or if you are delinquent on your property taxes, these would be paid at closing.

Equity & Appreciation

In the past, homeowners have seen their equity grow significantly due to home price appreciation, which is the increase in the value of a property.

Equity & Depreciation

Recently, many real estate markets around the country have experienced depreciation — the loss of property value. Some first-time buyers, who purchased with a 10 percent down, lost their equity,

and more. Today many of these markets have turned around and others are in the process of doing so. However, economic experts predict that future home price appreciation will be slow.

Increasing Your Equity Regardless

There are ways to increase your equity that don't depend on appreciation. One is to make extra principal payments to decrease the amount of your mortgage. This not only increases your equity, it also decreases the ultimate amount of interest you will pay to your lender. Another way is to make improvements that add value. This can also make your home more enjoyable — except while construction is in progress.

Michael Lasson is a Senior Residential Mortgage Lender at First State Bank.

For more information please contact Michael Lasson at First State Bank at 573-746-7211 or on the internet at www.fsbfinancial.com or www.yourlakeloa.com.



2011 Showed Signs of Improvement in the Lake Market



Although much of 2011 looked similar to 2010, here are 4 signs of improvement:

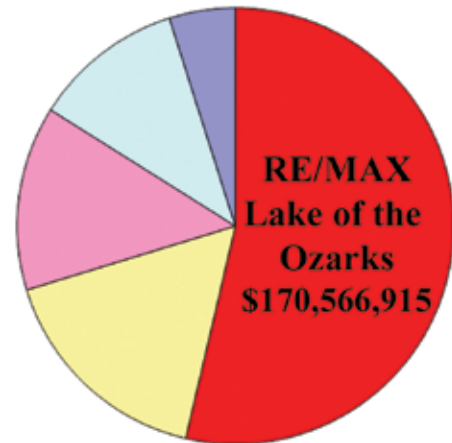
1. 12% Fewer Properties Coming on the Market than 2010
2. More Sales: 1858 in 2011, Compared to 1807 in 2010
3. MODOT Completes Expressway & Highway 242
4. Commercial Activity Continues with CVS, Kohl's, Menard's, All Underway

RE/MAX Lake of the Ozarks Finished Strong in 2011

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2011 Sales Top Five Companies**



- Company #2: \$52,953,205
- Company #3: \$52,787,816
- Company #4: \$43,472,960
- Company #5: \$35,499,888

**Note: This representation is based on data supplied by the Bagnell Dam Board of REALTORS MLS for the period January 1, 2011, to December 31, 2011. Neither the Board or its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Board or its MLS may not reflect all real estate activity in the market.



A long time goal of RE/MAX Lake of the Ozarks was accomplished in 2011 with the establishment of the RE/MAX Charitable Foundation. Started in August, the foundation is funded by donations and fundraising activities of the associates and staff of RE/MAX Lake of the Ozarks and grants are made quarterly. If you know of a local deserving charity, you can contact a member of our Charitable Foundation Board for further information at: 573-302-2300

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Quest continues for road upgrade money

By Nancy Zoellner-Hogland

Although the Route 242 extension project was not chosen to receive grant money under the U.S. Department of Transportation's TIGER III program, Mac McNally, regional planner for the Lake of the Ozarks Council of Local Government, who wrote the grant request, said he's not giving up. He soon will be reapplying under the U.S. Department of Transportation's (DOT) TIGER IV program.

TIGER is an acronym for "Transportation Investment Generating Economic Recovery." According to the DOT website, TIGER grants are awarded to transportation projects that have a significant national or regional impact. Projects are chosen for their ability to contribute to the long-term economic competitiveness of a region, improve the condition of existing transportation facilities and systems, increase energy efficiency and reduce greenhouse gas emissions, improve the safety and enhance the quality of living and working environments of communities through increased transportation choices and connections. The Department also gives priority to projects that are expected to create and preserve jobs quickly and stimulate increases in economic activity.

"There is a lot of competition for the money but because improving the roads between the Lake of the Ozarks Community Bridge and Highway 5 fits every one of their requirements, I feel like we have a good shot at getting it," he said.

McNally said that several

years ago the Missouri Department of Transportation committed \$10 million to the road improvement project and that money, along with the \$14 million, would be enough to build the new 5-mile route, which would mirror the improvements made to MM west of the Community Bridge.



Mac McNally, Lake of the Ozarks Council of Local Government

Joe Roeger, vice president and treasurer of the Lake of the Ozarks Community Bridge Corporation, said the upgraded road would also improve bridge traffic and boost revenues, allowing them to repay bonds used to fund construction of the bridge.

In January, U.S. Transportation Secretary Ray LaHood announced that 46 transportation projects in 33 states and Puerto Rico would be receiving \$511 million from the third round of the TIGER program. He said the DOT received 848 project applications from all 50 states, Puerto Rico and Washington, DC, requesting a total of \$14.29 billion.

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TRO hearing scheduled as appraisal for Eagles' Landing entryway is completed

continued from page 13
Miller County. Typically they are people with a real estate background because they are charged with going out and looking at the property to determine the value," he said. "The commissioners will have 45 days to submit their report to the court. Once that report is received, the judge will order compensation and the city will have to hand over a check to the Craigs."

Gibbons said if the Craigs are not satisfied with the settlement, they can request a jury trial and the money will be placed in an interest-bearing account until the matter is settled.

Gibbons also said once the matter is settled, the property will be returned to Prewitt after he pays the city for all costs incurred during the process.

"This won't cost the city anything. Part of the agreement we made with Mr. Prewitt was that he would reimburse the city for whatever expenses we incurred during the process. That includes the cost of the land," he said.

Alderman Jeff Van Donsel said it was important to remember the Craigs did not own the land used for the drive. Instead, they had easement rights only.

"We looked at this very carefully before making a decision to move forward with the condemnation process.

First, we took into consideration if the property was owned by the Craigs. It wasn't. It's owned by Mr. Prewitt. Next we looked at whether it would be detrimental to the Craigs' business. Since the piece of ground in question was really used more by the old fireworks store, Domino's Pizza and the go-kart track and because there were still something like 20 spaces for the flea market customers, we decided no, it would not hurt their business. Finally, we considered whether this would hurt the Eagles' Landing development and, ultimately, the city. Because that access point was part of the original agreement with some of those stores, we decided that it would indeed be very detrimental if the drive couldn't be placed there," he said. "We didn't take this matter lightly. We want people to understand that."

Prewitt, who owns the property up to the edge of the flea market building, said when the Craigs first approached him about the issue, he offered to give them the land they currently use for the parking lot; to run commercial sewer and water lines to their property; and to provide access from the flea market lot to the shopping mall. However, he said the Craigs refused his offer.

Attempts to contact Craigs' attorney for comment were unsuccessful.

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Social media craze raising questions for employers

By Nancy Zoellner-Hogland

Employers that develop social media sites to promote their businesses can benefit greatly when those sites are monitored, when the employers adopt a social media policy and when employees are trained on the appropriate use of the sites.

Tammy Cavender, director of Human Resources for the Missouri Department of Labor (DOL), said the trick is finding balance. That's why she and Amy Susan, director of communications for the DOL, compiled tips to help guide employers thru the social media maze craze.

"The new trend of social media has brought with it many questions, concerns and debates about its use both in and out of the workplace. There are security concerns as well as ethical and legal questions about the sites. Some employers ask themselves whether they should even allow employees to access social media sites throughout the work day," Cavender said.

She suggested that employers embrace social media but also take precautions to minimize the risk both to themselves and their employees. Employers can do that by engaging their employees – ask them how they use the social media sites both at work and at home. Employers can use that information to adopt a social media policy that can help them safeguard the business' reputation. Policies should be carefully tailored to serve a legitimate business interest rather than broad and general.

"However, having a social policy alone is not enough. Employers also need to train managers and supervisors as well as employees on the use and purpose of social media. They need to know what's prohibited and what's allowed so there's no confusion," Cavender said. "Employers can really benefit when they train their employees to be 'brand representatives' for the company. Employees can check the different social media sites and see what customers are saying about them, what competitors are saying, then bring that information back and make improvements so their organiza-

tion can become even more successful."

On the flip side, social media sites also become the place where employees blow off some steam about issues that come up at work. It's important that employees understand – whether they like it or not – that they are a part of that organization and they need to know what is permissible to post on the sites.

It's also important for employees to understand that they should refrain from discussing any confidential information about their employers, especially anything that might be of value to a competitor like pricing; specific product information; embargoed information such as launch dates, release dates, and pending reorganizations; and intellectual property such as drawings and/or designs, software, ideas, and innovation. When employees overstep those boundaries, it can result in a lawsuit, Cavender warned.

Employees also need to stop and think twice before sending a "friend request" to their bosses or co-workers.

"Do they really want those people to know what they did over the weekend or to know personal information about them? Employees should realize what they comment and post on the sites is a reflection of them. While expressing your anger publicly may feel good in the heat of the moment, they should think twice because they never know if other employers are looking at them as a potential hire. Very few employers want to hire or retain employees who air their personal complaints or dissatisfaction with their employer on social media sites," she said.

Employers should also consider hiring "certified" social media representatives they trust to monitor discussions about their product or services and can offer personal assistance to anyone who might be having issues.

To help business owners and employers, the DOL provided links to the following sites:

- Social Media Governance's Online Database of Social Media Policies, a database of social media policies

continues next page



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Social media

continued from previous page
media policies referenced by the world's largest brands and agencies, which can be found at <http://socialmediagovernance.com/policies.php#axzzl1zodkTS0>

• Monster.com's Social Media at Work: Developing a Social Media Policy for Employees, which can be found at <http://hiring.monster.com/hr/hr-best-practices/small-business/social-media-trends/employee-social-media-policy>.

aspx

• NLRB's Social Media Guidelines for Employers, which can be found by visiting <http://hiring.monster.com/hr/hr-best-practices/small-business/social-media-trends/employee-social-media-policy.aspx>

• How to Write a Social Media Policy, found at <http://www.inc.com/guides/2010/05/writing-a-social-media-policy.html>

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company

What are Fiduciaries?

You might get investment advice from any of the following sources: a financial planner, a financial consultant, a financial advisor, an investment advisor, an investment representative, a stock broker, a wealth manager, an insurance agent, a relative, a bank trust officer.

But which of these sources will owe a fiduciary duty to his or her clients? That is, which advisor will be required, by law, to put the interests of the client ahead of his or her own interests?

The most accurate answer is: we can't be sure. Brokers generally have been held to a "suitability" standard. That is, they must be confident that the products they sell will meet client needs and time horizons. Some investment managers are held to a higher standard, that of fiduciary duty. In addition to putting client interests first, they must disclose all material conflicts of interest.

Those who believe that the suitability standard is sufficient are concerned that a **proposed change in the regulations** could undermine the broker-dealer business model, which currently provides investors with inexpensive financial advice along with the products that they buy. There's also concern that pushing brokers toward the fiduciary standard could lead to increased litigation.

We are Fiduciaries

The business model of bank trust divisions and trust companies already incorporates the standard of fiduciary duty, and it has done so since these businesses were founded. Fiduciary duty is an essential element of trust service, and it always has been. It goes well beyond a requirement to avoid conflicts of interest, though that element is present. There's also a duty of loyalty



Trenny Garrett, J.D., CTFA

to the beneficiaries, a duty to invest trust assets, a duty of confidentiality, a duty to furnish information and to communicate, among many others.

We are steeped in the traditions of trust management and fiduciary responsibilities. Our operational systems are designed and our personnel are trained to see that these responsibilities are discharged properly. We do this job and do it well; we do it every day.

As to whether fiduciary standards should be extended to others in the financial services industry, we are content to leave that decision to the regulators. The recent bankruptcy of MF Global, coupled with the apparent misuse of over \$1 billion in customer assets, suggests that the regulators still have plenty of work to do.

Meanwhile, we are proud to declare that we welcome the application of fiduciary standards to our service offerings. Contact Trenny Garrett at Central Trust & Investment Company in Osage Beach for a consultation.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Osage Beach. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

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A reception was held Jan. 17 to honor Kitty McCarthy, outgoing director of Volunteer Services at Lake Regional Health System, and to wish her well on her upcoming retirement. Throughout the past 23 years, McCarthy has volunteered more than 37,000 at the health system.

At the reception, McCarthy was presented with several gifts and plaques, as well as a proclamation from Osage Beach Mayor Penny Lyons, presented by aldermen Lois Farmer and John Olivarri. In addition, Rep. Diane Franklin (R-155) presented her with a resolution from the Missouri House of Representatives honoring her dedication and many years of faithful service to patients and the community.

Pictured (from left): Lake Regional CEO Michael E. Henze, Osage Beach Alderman and LRHS Volunteer Lois Farmer, Kitty McCarthy and Osage Beach Alderman John Olivarri

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Some quick statistics that should get your attention:

More than 60% of consumers say that they read reviews online. Almost 70% of consumers say they trust an online review as much as a personal recommendation. Almost 60% of consumers say they would avoid a business with negative on-line reviews.

Did you know that you might already have reviews online about your business that you aren't even aware of? Go to Google.com/maps and search for your business name. Click on the link when you find it and see if you have any reviews. If you do, hopefully they are positive. If you find a negative review, you need to take steps right away to manage it.

If you haven't already done so, do this today. Claim your local business listing on these sites:

- <http://www.google.com/places-forbusiness>
- <http://www.bing.com/local>
- <http://listings.local.yahoo.com/>
- <http://www.yelp.com>
- <http://www.foursquare.com>
- <http://www.linkedin.com> (company pages)

There are several others, but claiming your business on each of these sites is a good start. Once you've claimed your listing as the owner of the business, you will have the ability to respond to reviews that have been written about you.

It's important to know that most sites will not remove a negative review. If you find a negative review written about your business, don't panic. Take a deep breath and consider whether you should respond or not. Google gives 6 basic suggestions for responding to reviews: 1) Be nice; 2) Don't get personal; 3) Feedback is helpful; 4) Keep it short and sweet; 5) Thank your reviewers; and 6) Be a friend, not a salesperson. You can read the full explanation for each at

Sandy Waggett

port.google.com/places. It's worth reading before responding to any reviews.

The best way to overcome negative reviews is to overwhelm them with positive reviews. You can do this by actively soliciting online reviews from your happy customers. When someone is happy with your service or product, they might not think to write a review for you. However, most will do it if you ask them to. Take the time to ask your satisfied customers to write an online review. Make it easy for them by sending them a link directly to the page where they can write it (your Google Places page, your Yelp listing, your FourSquare page, etc).

Lastly, setup Google alerts for your business. Go to <http://www.google.com/alerts> and create an alert for your business name, for your personal name, and for your website address. Google will send you an email notifying you of any mention of your business online.

Being proactive by claiming your business listings in major directories, actively soliciting positive reviews from your customers, and monitoring mentions of your business or brand will help you harness the power of online reviews in a positive way to grow your business!

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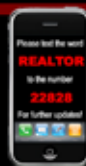
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Camden County negotiates on behalf of residents

continued from page 1
the House of Representatives by Rep. Robert Hurt from Virginia.

SHORE, an acronym for "Supporting Home Owner Rights Enforcement," would amend the Federal Power Act to require that FERC consider private property ownership when issuing and enforcing hydropower project licenses.

Camden County's amendment would place the burden of coordinating

and synchronizing shoreline management policies and local concerns in the hands of state, local and municipal entities.

"And just as the SHORE Act is for every privately owned reservoir in the nation that is controlled by FERC, our amendment would protect every community from this type of heavy handed, over-regulation," Franken said.

"We feel this is important because while FERC might

agree to Ameren's proposal to lower their project boundary, nothing prevents them from coming back in the future with some other devastating restrictions. They're attempting to do that at other reservoirs across the nation. We want to make sure they can't do it again here or anywhere else again."

Crescent Bar, a 160-acre island in Washington's Columbia River, is subject to FERC control. Recently FERC

issued an order stating that while a park, golf course, natural areas, public beach, boat launch, trail, picnic area and shopping mall, which occupy approximately 75 percent of the island, can stay, the island's 400 condominium and homeowners have to go when their land leases expire in 2012 because FERC does not condone residential development and occupancy on project lands.

When Oklahoma's Grand River Dam Authority (GRDA) submitted its SMP for Grand Lake, FERC responded with a 90-page document that stated more attention needed to be placed on fish and wildlife needs and classified highly developable land as "sensitive;" they prohibited additional docks; established wetlands and prohibited removal of vegetation along the shoreline.

Other examples also exist.

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As the Lake Churns Off and Running



Real Estate and Lake News with C. Michael Elliott

January 2012 has shown tremendous action in the real estate market. With the burst of activity in the Fall then a huge slowdown in November, I was concerned that it was going to be a long pull until March or possibly April. I have closed over \$2 Million in the first 3 weeks of this year and am negotiating 2 more contracts as I write this column. Many of my fellow agents here at the lake are also experiencing a terrific start for 2012. While the unseasonably warm weather may play a part, I feel this is more a sign of a return in consumer confidence combined with a pent up desire to move forward and live life. Buyers afraid of making a bad decision have spent 1 – 3 years educating themselves on the market and in many cases have missed out on great deals. They are now ready to take advantage of the opportunities today's market offers.

There was a 14% increase in lakefront homes sales in 2011 over 2010. 2011 sales were higher than every year since 2006. Average sales price remained almost even (up slightly at less than ½ a percent) further indicating a shift from a stabilizing to a recovering market. Nationally home sales rose 1.7% in 2011.

The National Association of Home Builders reports in January that 76 markets are meeting their criteria for six straight months of improvements in housing permits, employment and housing prices. This is almost double

the amount of markets seen on the list for December. You can view the complete list at nabh.org/imi.

Foreclosures make up only 2% of the current lakefront home inventory and less than 5% of all home inventory. Distressed properties have played a major factor in declining property values. This lower percentage in our marketplace will assist in a quicker recovery at the lake vs. other areas harder hit.

All in all, I am very pleased with the outlook I see for 2012. I feel we will realize a slight, steady recovery over 2012 and an even more promising 2013.

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.YourLake or cme@YourLake.com. View thousands of Lake area listings at www.YourLake.com. You can also post your opinions on Michael's real estate blog www.AsTheLakeChurns.com



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Casablanca tradition continues with an added flair

By Nancy Zoellner-Hogland

Regulars at Casablanca restaurant on the Lake Ozark Strip may find a few new items on the menu, see a few changes to the interior of the building and even some enjoy different bands than those who have performed in the past. Those changes have been gradually introduced since Ryan and Mark Brick of Village Marine purchased the restaurant on January 20.

However, customers should also notice one thing hasn't changed. They are still being greeted by the neon sign for the Pow Wow Pub, a sign brought to the restaurant by former owner Eddie Jordan from the bar at Arrowhead Lodge.

The sign wasn't part of the original deal with Jordan and partner Sharon Watson. However, soon after closing on the sale, Jordan came into the restaurant and told the Bricks he was giving it to them as a gift.

Arrowhead Lodge, built in 1935, became a landmark at the Lake of the Ozarks, playing host to numerous celebrities over the years. Casablanca bar and grill has some history of its own. The well-known bar and grill is housed in one of the lake's most historic buildings which housed the Lake Ozark post office in the 1950s.

The Brick family understands the importance of developing a long-standing relationship with the community. They have owned and oper-

ated Village Marina, the lake's oldest continually operating marina, for two decades. This year, they will celebrate their 50th anniversary.

Now the Bricks, with the help of Chef Robert Sills, will turn their attention to another lake institution. Grill will be a more important aspect of Casablanca as the Bricks build on the phenomenal success of the Boathouse at Village Marina. The Boathouse was one of the most popular spots on the lake this past summer as the facility was reopened with the addition of Sills, who was brought in from Charleston, South Carolina to give Boathouse offerings a more sophisticated spin. His innovative menu changes combined with very special events packed The Boathouse through the 2011 season.

"We are all about excellence in all our endeavors," said Ryan Brick. "We intend to bring that tradition to Casablanca."

New and interesting menu items will be combined with old favorites to make what is old new again at Casablanca. Renovations are planned that will make the bar and grill more 'user friendly,' particularly for those who have enjoyed the front deck in recent years.

While the changes will be an exciting aspect of the new Casablanca, Brick promised that Casablanca "regulars" will find that it's still the bar they love.

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Lake Regional Health System's 2012 New Year's baby, Hayden Wayne Thacker, with his mom, Jennifer Looney of Camdenton, Lake Regional Health System's 2012 New Year's baby. Hayden was delivered by Robert Nielsen, D.O., at 4:39 a.m. Jan. 1. He weighed six pounds, five ounces and was 19 1/4 inches long.

As the New Year's baby, Hayden received a Graco Pack 'n Play from Lake Regional Health System, a \$50 gift card from Central Bank of Lake of the Ozarks and assorted clothing.

"Insurance Talk"

with Belinda Brenizer of
Golden Rule Insurance

Do I need a commercial auto insurance policy?

As any type of business owner, you need the same kinds of insurance coverage for the cars you use in your business as you do for personal use—liability, collision & comprehensive, medical payments and coverage for uninsured/underinsured motorist.

Whether you need to buy a business auto policy or not depends on what you use the vehicle for in your business. A lot of people use their personal auto in their business as well as personally so at what point do they need a business auto?

First, check your personal auto policy for coverage exclusions. Most personal auto policies exclude certain types of business use including hauling for hire, hauling other people, car business as well as autos over certain weight limits such as dump trucks for example.

Second, check with your agent to be sure what you are using your car for isn't an exclusion in your policy.

Third, check the name on the policy. If you are using your personal auto for example for your business and are involved in an auto accident must likely the auto policy will be in your personal name. This would leave your business without any liability protection since they are not named on the policy.

If you do not have any autos in the business name, do you still need commercial auto? Normally the answer is "yes" since most businesses



Belinda Brenizer, CIC

have employees that use their personal autos for you in the business for errands like to the bank or post office or to pick up supplies. In the case of an auto accident with the employee's vehicle, the business can be sued and should have business auto protection under "employers non-owned auto coverage". We see this a lot of times when a business has sales reps or delivery people.

In my opinion every business needs a commercial auto policy even if it is just coverage for employers non owned and hired auto protection. In our "sue happy" society, it is just added protection for your business.

Source: Insurance Information Institute.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Valentine's Day Demystified

continued from page 8

times increase in business for the romance-minded holiday. The long-time local favorite store will provide their custom jewelry as usual, including the always popular diamonds but they are banking on the continuing popularity of the Pandora line to increase their sales for the day.

"We've got our newly-expanded showroom to enable us to show off our custom items as well as the national lines of men's and women's jewelry" he said. "The big news is that we are in the process of becoming one of only a few Shop and Shop specializing in Pandora. We're really excited about that."

Pandora, for the un-educated, is a line of jewelry that allows the owner to customize on a moment's notice by adding beads, baubles and precious metals to a bracelet, necklace, earrings or ring. This modern twist on the charm bracelet is taking the country by storm and offers the wearer/collector the opportunity to own and show off their personality and taste.

"This is so popular, everyone loves the jewelry" said Duncan. "You can get into the system for as little as \$45. The jewelry includes everything from high quality metals to precious gemstones. You literally design it the way you want it."

While Christmas is still 'the big one' for the local jeweler, the week of Valentines can mean sales that equal a normal month.

"We have something in our store that will please anyone on your list" said Duncan. If you're looking for something shiny and impressive, this is definitely the place to go.

But these days, you don't even have to leave the comfort of your chair to show someone you love them. According to VeriSign, Inc., online purchases for Valentine's Day accounts for \$4.6 billion in sales. For the period starting February 1st through the 14th. Perhaps most surprisingly, the growth in online sales was led by a 130% increase in the purchase of diamonds alone.

Online spending for candy gifts increases as well, with chocolates specifically accounting for 49% of all candy gifts sold for the day.

Flowers don't escape the online shopping craze by any

means. Its too easy to go to 1-800-Flowers or FTD.com, pick out a picture of a reflection of your sentiments and click a button. Online flower spending increased 16% in 2005 overall, with Valentine's Day purchases jumping a whopping 349% over 2004 figures.

For those who prefer the local merchants, Marilyn Busche, Floral Director for HyVee in Osage Beach says they are ready for the big day.

"We place our order for Valentine's Day way back in December" she said. "It's a five to six times increase in orders for that one day."

A normal week for the retailer is 40 dozen roses, but for the big day of love they will deliver over 300 dozen at \$59.99 per. They also offer alternatives ranging from a \$6.99 candy bouquet to specialty baskets with wine, balloons and other treats delivered right to your loved one.

"We increase staff that whole week" said Busche. "On delivery day, everyone gets to help out from stockboys to management. We have most of the pre-ordered deliveries done by noon."

But gifts have changed somewhat from the sweet, small gestures of decades past. A romantic dinner for two at a high-priced restaurant; a gift certificate for a day at the spa for a much needed rest; maybe even a long weekend in the Caribbean if time and finances allow.

But, you can't just present her with flowers anymore— those roses better have at least some chocolates along with them. Dinner and a movie has given way to a champagne limo ride, a romantic rendezvous, or some other unique and special effort. All this said, there is no replacement for good, old-fashioned attention. In the end, you know your loved one best— you know what he or she requires to feel special. It might be an extravagant gift or gesture but it might just be as simple as a pizza, a great movie and a fireplace snuggle for two. Give it some thought.

No sacrifices of goats, no assigning mates for a season, and no arrows or vain goddesses to deal with. Just a plain and simple show of love and caring. What could be easier?

Good luck.

A Green Home is a Healthy Home

with David Braddy LEED GA
of Bolivar Insulation Systems

Windows Windows Windows

One area that can affect the energy efficiency of your home a lot more than you may realize is also one of the easiest to improve.

You may have the best insulated house on the street, but if your windows are of poor quality or installed improperly it will do you very little good. An energy efficient home is a system of many components and that system will only perform as well as the sum total of those components.

Can you imagine building or buying a home with an open hole in one side of it? With poor quality windows or poorly installed windows this could be exactly what you now have.

Even relatively new homes can have a serious deficiency in this area. Windows are a major component in the building envelope and they are one of the largest costs in making a home weather tight.

Unfortunately because they are a major cost this is an area that sometimes is downgraded to save money. The more windows or glass your home has the bigger this mistake becomes, yes some windows look the same, but the way they perform can be the difference between night and day.

For instance a mechanical frame may look the same as a fusion welded frame and most people wouldn't know the difference by looking at them, but there is a big difference in the quality. Do you know which one is better?

The glass may look the same with or without argon gas or low-e and one may have an all aluminum spacer or one may have a swiggle seal or other type of warm edge technology, but if you don't know what you're looking for you would never know the difference.

What about virgin vinyl verses recycled vinyl? These are all things that affect the quality and efficiency of a window.

So who makes the best one? It depends which salesperson you are talking to, because whoever you are talking to will always have the best. Now with that said, they may actually have a great window, but most major window companies have premium windows, a builder's window or an economy window. There are major



differences in the types of windows, but if a premium window is installed incorrectly it will not perform any better than an economy window installed correctly.

It is imperative your windows are installed and flashed correctly or the quality doesn't matter.

There are several good window companies that manufacture quality windows and you would be hard pressed to determine which one is actually best because they are using the same technology. Compare and research any company that you may be thinking of doing business with to make sure you are comfortable with their quality and reliability.

Replacement windows have become very affordable over the last several years and can make a huge difference in the looks and energy efficiency of your home, just do your homework and make sure you are dealing with an established, reputable company that will stand behind their product and workmanship.

Do not fall for the marketing tactics of companies that are purely sales driven; you are paying a premium for sales commissions, not necessarily quality. And I can save you a lot of time by telling you it is very unlikely you will get a properly installed premium quality window by a seasoned installer completely, correctly and any size for under \$200.00.

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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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Jodi Langley has 14 years in the Real Estate Business at Lake of the Ozark and has always put Education at the top of her priority list earning Real Estate Designations in: GRI (Graduate Real Estate Institute), ABR (Accredited Buyers Representative) and ASP (Accredited Staging Professional) that have provided many happy Buyers and Sellers over the years. My approach can be summed up in two words, Service and Enthusiasm! I am dedicated to keeping up-to-date on all Rules and Regulations, news, and market trends for the entire Lake Area.

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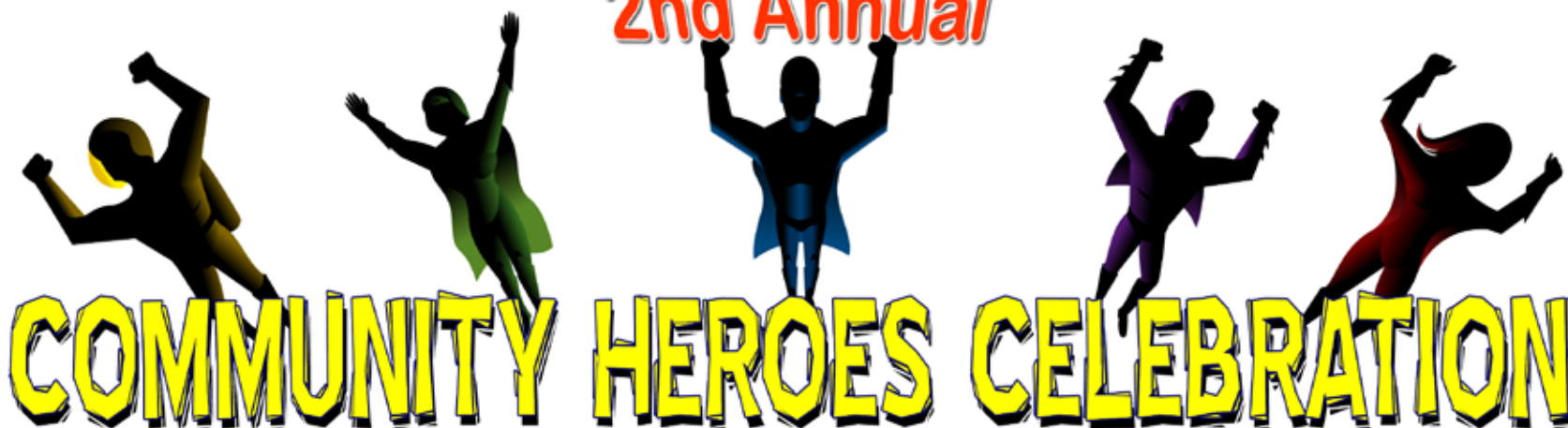


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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

AT THE WEST END OF THE GRAND GLAIZE BRIDGE

The new Highway 54 Expressway has certainly changed the looks of the landscape at the west end of the Grand Glaize Bridge. It has isolated the Potted Steer building, which originally housed the Grand Glaize Café. The building is now surrounded by highway pavement. It has ended the life of Idle Days Resort, which

was at the north end of the Jeffries road overpass while at the same time filling the head of the cove behind the Potted Steer where there was previously an interesting rock formation. Along the north side at the west end of the bridge used to be a popular fishing area where, in the period 1932 to 1962 stood the Jeffries Boat Dock and Jeffries Fishing Barge.

The parking area for Bridgeport, on the

south side, and the adjacent buildings, has been reduced in size. Although probably not due to highway improvements, we've seen dramatic changes along the south side west of Bridgeport. Not many years ago Sherwood Resort dominated the hillside and Sherwood Café stood along the old highway there. In the early 1930s, Barber's Grand Glaize Camp occupied the Sherwood location and was succeeded by Bond's Grand Glaize Camp. Adjacent to Bond's was Hymes Kottage Kamp and Shady Slope Resort, which was succeeded by Lake Chouteau.

Bridgeport arrived about 1940 and was preceded by an excursion boat business operated by the Lake Amusement Company (LO-A-CO). The Gov. McClurg Excursion boat operated from the late 1930s to the early 1960s. In the late 1930s photo that accompanies this article, photographer unknown, the Gov. McClurg is in dock when the property belonged to LO-A-CO. If you are a good observer and live long enough, you'll see a lot changes in the built environment at Lake of the Ozarks. ■

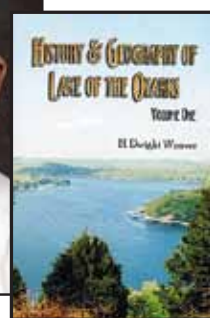
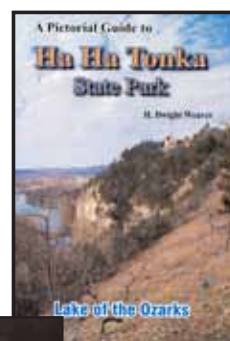
This historical sketch is from the collection of H. Dwight Weaver.

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

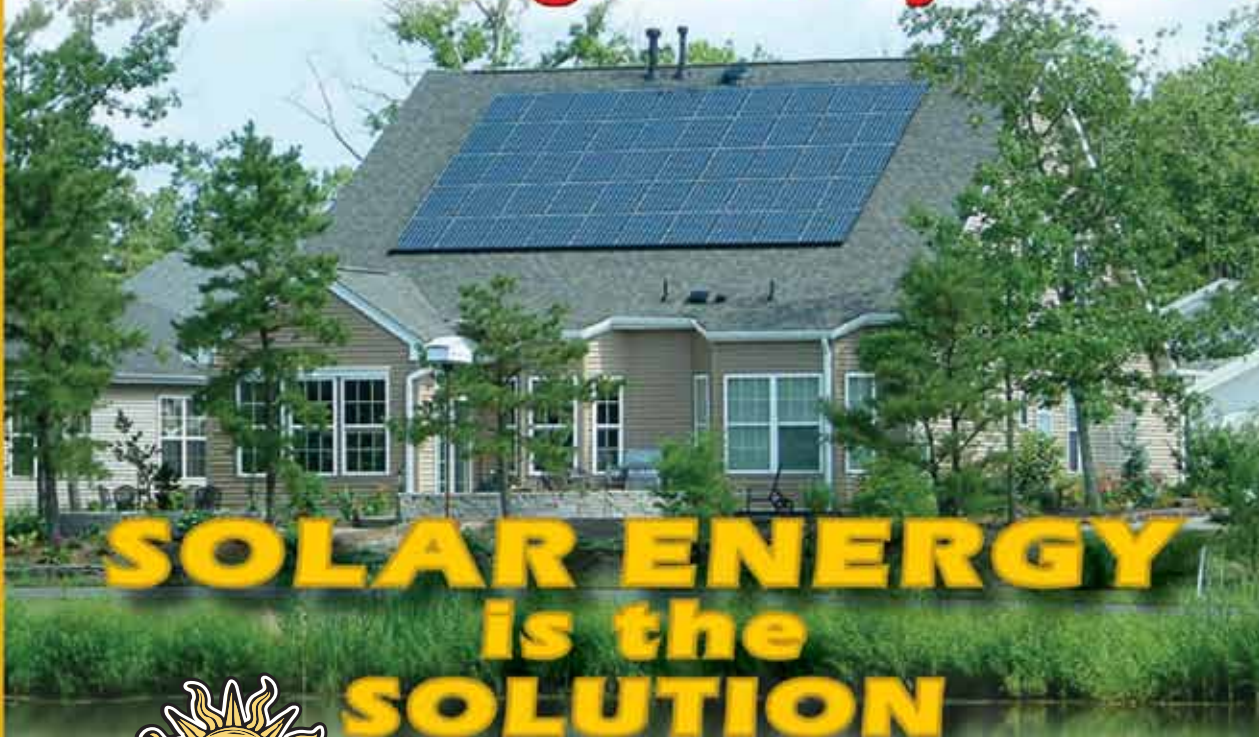
Weaver's new book "A Pictorial Guide to Ha Ha Tonka State Park" contains

more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks. His book takes you on the trails of wonder and history that comprise the park. If you've never been there, it'll make you want to go. If you have been there, it will probably reveal treats that you missed on past visits.

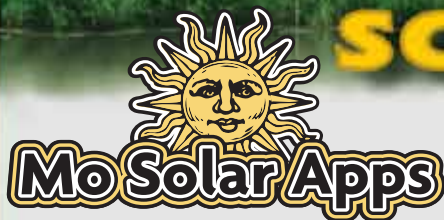
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Benefit Helps More Than 1300 Area Children



Thanks to the Christmas for Kids (CFK) benefit, more than 1300 children (1379 to be exact) had presents under the tree this year. Organized by the Christmas for Kids Committee and the Kiwanis Club of Ozark Coast, the benefit also raised some \$50,000 collectively.

The annual event was held Sunday, December 11, at the Country Club Hotel & Spa.

Since its inception 18 years ago, the annual event has raised approximately \$550,000 in cash donations and proceeds from the silent auction.

Missy Martinette Hills, who is the chair for the CFK Committee and also in charge of table sales and the live auction, indicated that the event—including the silent auction organized by the Kiwanis Club of Ozark Coast—raised more than

\$50,000. Checks for \$3000 each will be presented to eight lake area charities that the event sponsored this year, including Big Brothers/Big Sisters, the Tri-County YMCA, Camp Wonderland, Kids' Harbor, CADV (Citizens Against Domestic Violence), Hope House, Lake Regional Pediatrics, and Share the Harvest.

Additional disbursements to Lake area charities will be made through the Kiwanis Club of Ozark Coast.

The event, now in its 18th year, drew some 600 people and, in addition to the silent and live auctions, featured refreshments and entertainment.

Be sure to mark December 9, 2012 on your calendar and be part of the event next year.

Jacobs Real Estate names Rustand Top Producer

After only 20 months as a licensed realtor, Keith Rustand was awarded Top Producer of the Year for the second year in a row by Jacobs Real Estate Partners, ReMax Lake of the Ozarks in Osage Beach.

Rustand's 44 years of sales experience in the jewelry business and more than 30 years personal experience and vision in land development, landscaping and building homes has been instrumental in his success with the Jacobs Real Estate Partners team. In the past year Rustand has also earned the Certified Distress Property Expert designation (CDPE), which is designed to assist homeowners who are



having financial difficulties.

For more information, please contact Jacobs Real Estate Partners, ReMax Lake of the Ozarks in Osage Beach, 573-302-2345.

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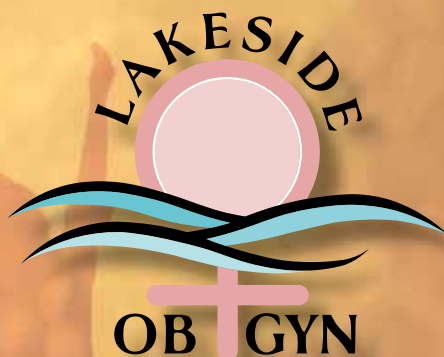


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The Lake Area Chamber of Commerce was delighted to be on hand to help celebrate the fifth anniversary of Patrick Boylan owning J. Bruner's Classic Steakhouse. For more information visit www.jbruners.com, call 573-348-2966 or stop by 5166 Osage Beach Parkway in Osage Beach, just west of the Grand Glaize Bridge off the Jeffries Rd. exit. Pictured along with Chamber Active Volunteer Ambassadors and TAG Team Members from left to right are: (1st Row) John Caran, Shane Clapsill, Patrick Boylan, Owner; Noelle Frazier, Tom Smith, Michelle Cook. (2nd Row) Dan Field, Linda Bishop, Aaron Spieler, Tony Reahr, Jennifer Betherum, Amanda Fagan, Jeff Betherum, Steve Naught, Misti Schaeffer.



(l-r) Hannah Wade, Joe Mino, Brad Pepper, Bertha Johnson and Carolyn Handtke with Panera Bread in Osage Beach, and Terri Hall, with Lake Regional Health System.

Staff at Panera Bread in Osage Beach recently presented a check for \$575 to Terri Hall, director of Fund Development at Lake Regional Health System.

The funds, which were raised through the sale of Panera's signature Pink Ribbon Bagels in observance of Breast Cancer Awareness Month in October, will be used to help area cancer patients with expenses for things such as nutritional supplements or transportation to and from treatments. To date, Panera Bread in Osage Beach has raised more than \$2,700 for the Cancer Center through this annual fundraiser.

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\$169,500 WANTING A QUALITY HOME located in prestigious Vienna Woods subdivision? This 2054 SF, 3BR/2 BA home is move-in condition, extremely well kept and the grounds surrounding the home is like owning your own park! Just a couple minutes from town and located on blacktop, no gravel roads to worry about. Home has large master bedroom with full bath, tons of closet space and access to outside deck area. Laundry room is roomy and features it's own window for lots of natural light. Kitchen is fully appliances and has breakfast bar and dining area and features lots of windows. Home has an office area, and large living room with fireplace to enjoy. Looking for a quality home, nice area and close to town, here it is! Addl detached garage w/RV door, lots of work area, MLS#3082130 4 Vienna Woods Dr., Eldon See all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

\$475,000!!! COMPARE TO HOMES in the \$800,000 to \$1 million range! 4675 SF, 6BR/3.5 BA, Quality construction, terrific design. Immaculately maintained lakeview home w/lake access, dock slip, clubhouse and community pool in exclusive neighborhood with convenient land and lake location. Many lovely architectural details both inside and out, 3 car garage with huge storage overhead accessed by full staircase, auto irrigation system. Hardwood floors in entry, living room, dining room and kitchen. Granite tops with center island in kitchen. Upgraded carpet, tiled baths. Huge finished room on lower level could be storage, workout, theatre room, many possibilities. Six TRUE bedrooms with closets can also be utilized as office, sitting rooms, etc. Fireplace could be wood-burner. MLS#3082529 139 North Boulder Rd., Camdenton, See this Virtual Tour and all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

\$475,000 LOOKING FOR A LARGE Lakefront home for not a lot of money? How about a home with many high-end features? Home has beautiful marble tile, Anderson windows and a new concrete boat dock. 4610 SF, 4BR/3 Full Bath, upper level features living room,

formal dining room and huge kitchen. Master sitting room with fireplace for your enjoyment and lots of windows for awesome lake views. Lower level has an office, mud room, large family room and more baths and bedrooms for your family, plus second kitchen. Home has Atrium and large 2 car detached garage with workshop and features a concrete boat house. MLS#3082051, 1040 Indian Hills Rd., Sunrise Beach, See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

ARE YOU WANTING a place to live that allows you to have your horses in the back yard? Here you go!!! This ranch style 3 bedroom, 2 bath home sits on 10 acres. Nice level property with 3 car detached garage. 30x50-heat, air. 40x42 Horse Barn with Corral. Home has been remodeled; granite counter tops, hardwood floors, formal dining, living room, etc. Large deck in back with Gazebo and Hot Tub. MLS 3078894 \$249,900 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

BEAUTIFUL 4300+ SQ. FT. HOME boasts a park like setting on 3+ acres. Just miles from Saline Valley for hunting, fishing & swimming! Home boasts 5+ Bedrooms, 3 Bathrooms, Great Room 44ft.x20ft., Game/Pool Room with Full Wet Bar 38ft.x18ft. Vaulted ceilings, Brand New Kitchen with Natural Hickory Cabinets & all new plumbing, Large Master with Tray ceiling & private deck, expansive outside deck, Large Dining Room, Brand New Den/office with Large Stone Fireplace also New Full Bathroom with Laundry Room & 2+ Car Attached Garage with Large workshop/storage. The house has all new flooring except Master and fresh paint throughout home. MLS 3075246-\$239,900 Contact Ed Schmidt at Gattermeir Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

COUNTRY SETTING. HOME w/5 Acres in School of the Osage District. Recently updated with 3bd/2ba, fireplace, large kitchen w/island. ONLY \$54,900 mls 3080788 Contact Bobbi Bash Realty 573-365-2622 or bbash@usmo.com

GREAT SETTING WITH 210 FT lakefront at the 24mm! Beautiful 4 bedroom/4bath, 2400 sq ft home PLUS Guest cottage! Totally furnished with 2 well dock included! Rare find \$399,999! mls 3081169 contact Bobbi Bash Realty 573-365-2622 or bbash@usmo.com

LAID-BACK ELEGANCE at the Lake. Tall ceilings, lots of light and view, spacious entertaining areas, comforting colors, beautiful woodwork and just about every special feature imaginable all contribute to the thrill of just being here. Outside - the beautiful landscaping is all taken care of for you, the walk is easy down to the dock, and there is a pool to cool those hot summer days. 3,410 Total SQ FT includes 370 SQ FT in mechanical/exercise/hot tub room. MLS 3077064-\$561,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

LAKEFRONT EXECUTIVE ESTATE welcomes you to golf course serenity! The very best of both worlds. Custom built for and by one of the lakes premiere builders this home provides you with the best of the best. An extensive list of quality features such as Viking appls., chocolate Birch cabinetry, unique design fireplace faced by stone and cedar. Hickory wood flooring, cedar beams and a relaxed atmosphere all conspire to take you away from the everyday routine. Enjoy a dip in the pool, prepare a relaxing dinner in the outdoor screened room, take a leisurely boat ride, play a fun round of golf. This has it all! \$1,500,000. For more information contact the Spouses Selling Houses team at 573-302-2313 or visit our website at www.LakeOzarkForSale.com

NESTLED IN A TRANQUIL, forested setting on 12+ acres, this 2,900 SQ FT 3 BD, 3 BA lodge home with a 3-car garage features soaring,

beamed tongue & groove ceilings, a beautiful stone wood-burning fireplace, hardwood floors and stainless appliances. The upstairs loft has many possibilities while currently accommodating a sleeping area, office, exercise room, full bath and walk-in closet. Outside communing with nature can be comfortably enjoyed relaxing on the front porch looking out at the terraced hillside complete with beautiful gardens and a bubbling fountain. Or enjoy the birds and other wildlife from two open decks and a screened porch. MLS 3076248-\$499,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

NOT ORDINARY...EXTRAORDINARY! Pride of ownership is evident from the outside in. Private green space, newly remodeled interior boasting granite countertops, maple cabinetry, upgraded appliances. flooring, paint. The spectacular view spanning the main channel beckons you to enjoy life and nature. Boat slip and garage avail for purchase, too. Desirable premier complex with outstanding amenities. \$146,500. For more information contact the Spouses Selling Houses team at 573-302-2313 or visit our website at www.LakeOzarkForSale.com

PICTURESQUE says it all. This freshly remodeled 3 bedroom 2 bath lakefront home has been tastefully updated with the most current colors and just says "welcome". It is even partially furnished for your convenience. Whether indoors or out, it is all about the lake lifestyle. The screen room makes an ideal gathering place, or how about coffee on the open deck. Life doesn't get any better than this. The newly constructed garage is a welcome feature for vehicle protection the entire year. Did we say "picturesque"...you don't need a camera here. You can't get the view out of your mind!! \$228,000. For more information contact the Spouses Selling Houses team at 573-302-2313 or visit our website at www.LakeOzarkForSale.com

QUIET CUL-DE-SAC location with Seasonal lake view. Lake access and close to community pool, tennis courts, BBQ area, boat dock & private, stocked fishing lake. 2 Large, cleared, wooded lots, Partially covered deck area, Stone patio, Hardwood floors in foyer, kitchen, dining, hallway & bedrooms. Recently painted walls & ceilings. Newer stone fireplace & carpet in lower level master bedroom. 2nd master bedroom is presently used as a family room. All newer light fixtures and some newer windows & storm door. Laundry setups in lower level & garage. Heat pump allows for average monthly electric of less than \$110. Attic storage w/pull-down door & plywood floor. Large parking area. MLS 3079459-\$148,900 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

THIS HOME SITS in the Gated Community of Woodland Cove. 4 Bedrooms and 3.5 Bath home has been newly painted inside with warm colors. Kitchen has the nice accent rust color. Family room has fireplace and a walk out to the screen in patio to enjoy your view over the pond towards the lake. With adding brick to the front of the home and the arch entry makes this home stand out. 3 Car Garage, plenty of parking available. Aggressive Owner Financing Available!!! MLS 3079938 \$359,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

UPON ENTERING this home you see Outstanding Workmanship. This Custom Builder's home is done right; Tile Entry, Award Winning Kitchen-Custom Cabinetry, Granite Counter Tops, Cross Beam Ceiling, Hardwood Floors, Dining Room, Living Room with Granite Fireplace and Built in Shelves. Family Room has your 2nd Stoned Fireplace, Wet Bar with a Slate Floor. 5 Bedrooms and 6 Baths, 2 Offices and a Play Area for the Kids. This home has Central Vac, Surround Sound with Outdoor Speakers. Did I mention a 3 Car Garage and Bonus Room.

This is just the start. Home is located in a cove on the 10 Mile Marker. Dock Available-12x32, 10x20 slips. MLS 3077575 \$799,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

WHAT A VIEW from this home of the Lake and Valley in your own private backyard getaway, just minutes from Osage Beach or Camdenton. This large home has been completely remodeled in 2010 & 2011 with granite throughout the main floor. Also, the Master bathroom has a beautifully upgraded overhead sized walk in shower with multiple shower heads. Enjoy a Lake view with a scenic valley and mountain range backdrop on a new expansive deck which has been added to the cedar style screened in porch. This home has plenty of space and separation for a large family or is excellent for entertaining. The front yard has a stone culdesac drive with an amazingly large Koi pond with lovely landscaping. This is the best buy in Linn Creek! MLS 3080899 \$265,000 Contact Ed Schmidt at Gattermeir Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

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A CAPTIVATING VIEW and a breath of fresh air go with this freshly painted condo that is ready for immediate fun. For anyone preferring privacy, a parklike setting and minimal steps we can meet AND exceed your expectations. Cool lake breezes can be enjoyed from the screened deck, or while away the hours from either the living room or master suite each offering a broad spanning view. Furnished for your convenience, two storage units and 1 boat slip make this an appealing package at

only \$109,000. For more information contact the Spouses Selling Houses team at 573-302-2313 or visit our website at www.LakeOzarkForSale.com

HERE YOU GO...This unit is like having a private getaway. Once you enter the complex and go down to your unit, you have a private deck overlooking the lake. This 2 bedroom, 1 bath unit has its own private laundry/storage area. Complex offers a Club House, Hot Tub, Pool, Martini Deck, Beach and Playground. All this and a slip in the newest dock 12x30. Don't miss out!!! MLS 3081283 \$79,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

VERY ATTRACTIVELY decorated 2-level unit * Newer tile in foyer, kitchen & baths * Newer tile in master shower/tub * Newer faucets * Newer refrigerator & microwave oven * New lighting in hall bath * Hot tub in atrium has been removed - area is now a lower level sitting room * 2 decks * Wonderful View Facing East * As of 1/1/12 development is turning over maintenance of well & wastewater systems to a private management company - water & sewer will be separately billed at \$365/year for each * Quarterly assessments include: internet, basic cable TV, trash, snow removal, maintenance of common elements incl. pool, clubhouse & tennis court; MLS 3080656-\$197,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

YOU WILL BE IMPRESSED with this very well kept unit at Cape Royale. This 3 Bedrooms with 3 bath's unit has plenty of space; Kitchen with oak cabinets, pantry, plenty of counter space, large breakfast bar that seats 4, Dining

area open to Living room with fireplace. This all comes with a 12x36 slip and garage. Seller just moved out wants this SOLD!!!! MLS 3072518 \$169,900 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

REAL ESTATE LOTS

GREAT WATERFRONT BUY! Gentle lot with 100 ft lakefront, 2 well dock, 2 bd/1 bath mobile home (in mint condition) and a great Shawnee Bend location at 12mm! Asking \$118,000 mls 3081294 Contact Bobbi Bash Realty 573-365-2622 or bbash@usmo.com

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WATERFRONT BAR WAS \$800,000 NOW \$650,000! Well established turnkey business at the 3mm of the Big Nialqual 5000 sq ft building, cottage, 190 ft lakefront, 2 docks! Call for details! mls 3080467 Contact Bobbi Bash Realty 573-365-2622 or bbash@usmo.com

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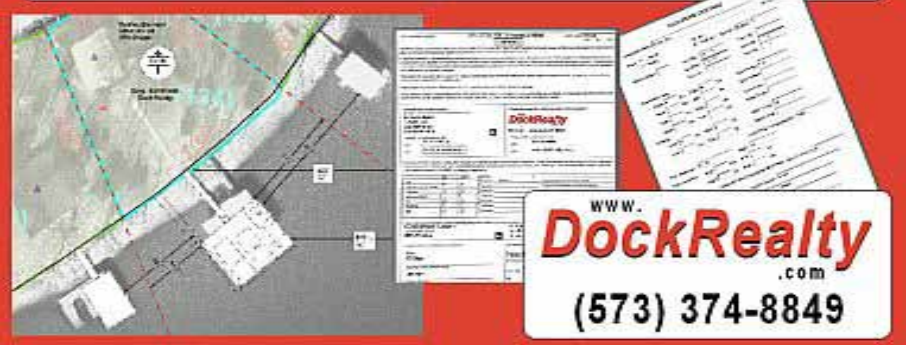
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13' 2007 Catalina 12.5 Expo.....	\$4,050
9' 2008 Catalina Sabot (New)	\$2,800

Powerboats

38' 2007 Fountain 38 EC.....	\$239,900
36' 1988 11 Meter Trojan Express.....	\$39,995
34' 1999 Sea Ray 340DA	\$79,900
32' 1989 Wellcraft St. Tropez	\$23,900
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2005 Chapparral 256BR 350 Mag, 300 HP	\$46,900
2006 Chapparral 256BR, 6.2L, 320 HP	\$46,900
2007 Cobalt 262BR, 8.1L, 375HP	\$69,900
2009 Rinker 276 BR, 8.1L, 375HP	\$54,900
2008 Rinker 296 BR 8.1 Volvo 375HP	\$59,900
PERFORMANCE BOATS	
1995 Power Quest 27 Lazer 7.4, 300HP	\$21,900
1994 Baja Mach 1 29, 7.4L 300 HP	\$19,900
2006 Sunstation 32 Mid Cabin, twin 6.2L, 320 HP	\$79,900
2001 Donzi 33ZX twin 502, 415 HP	\$74,900
CRUISERS/CUDDYS	
1998 Sea Ray 270DA, twin 4.3, 190 HP	\$26,900
2001 Celebrity 280EC, twin 5.7, 260 HP	\$28,900
1996 Chapparral 290 SIG, twin 5.7, 260 HP	\$36,900
2003 Sea Ray 340SD, twin 8.1, 375 HP	\$119,000
PONTOONS/DECK BOATS	
2005 Chapparral 216 Sun, 5.0L, 260 HP	\$29,900
2010 Bentley 20', Merc, 90FS, 90 HP	\$18,900
1999 Donzi 23DB, 5.7L, 250 HP	\$19,900
2010 Harris 24TT, Merc 150V	\$26,900
2006 SeaRay 240SD, 350 Mag, 300 HP	\$39,900
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- 2004 NITRO NX898 - 225 MERC EFI - WT/RD/SLV - 80 HRS\$17,900
- 2001 MAXUM 2300 - WHT/GLD - 380 HRS\$16,900
- 1996 CHAPARRAL 2550 - 7.4 - WT/TL w/TRL\$13,500
- 1996 CHAPARRAL 263 SUNESTA - 350 MAG- W/BL - 240 hrs\$34,900
- 2003 FORMULA 27 PC THUNDER - 200 HRS\$42,900
- 1998 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT\$29,900
- 1997 SEA RAY 380 SS CUDDY - T/302 MPI\$59,900
- 1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT\$29,900
- 1997 CRUISER INC 3120 ARIA - T/5.7\$32,900
- 1996 REGAL 8.3 SC - 7.4 DP - WHT/GRN - 498 HRS\$16,900
- 2008 LARSON 288 LXI - 496 MAG B3 - 150 HRS. EAGLE TRL\$54,900
- 1994 SEA RAY 280 SR - 454 - 133 HRS\$16,000
- 1999 FORMULA 27 PC THUNDER - 200 HRS\$42,900
- 2003 CHAPARRAL 263 SUNESTA - 350 MAG- W/BL - 240 hrs\$34,900
- 2006 PRINCECRAFT 26 VERSAILLES - 225 - TN/RUST - 50 HRS\$36,900
- 1999 CHRIS-CRAFT 320 EXP - T/5.7 GI - WHT\$64,900
- 1998 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT\$29,900
- 2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS\$81,900
- 2006 REGAL 3360 - T5.7 - WHT/SAND - 140 HRS\$109,000
- 2004 REGAL 3560 COMMODORE - T8.1 GXI - 140 HRS - TT/BLU\$149,900
- 1995 SEARAY 370 SD - T/7.4L - N/TAN - 600 HRS\$54,900
- 2005 REGAL 3860 - ENG. 420 - TT/SAND - 350 HRS\$169,000
- 2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!\$169,000
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- 2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!\$240,000
- 2004 REGAL 4260 - T/8.1 - BLUE/VL\$199,000
- 2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.\$298,000
- 2009 REGAL 2520 - 5.7 - 40 HRS.\$41,900
- 2003 CHAPARRAL 263 SUNESTA - 5.0L MPI BRAVO III - 120 HRS\$36,500
- 2007 SEA RAY 220 SUNDECK - 5.0L MPI BRAVO III - 120 HRS\$36,500
- 2001 CONQUEST TOP CAT DECK BOAT - MERCURY 502 - 324 HRS\$40,000
- 2003 CHAPARRAL 263 SUNESTA - 5.0L MPI BRAVO III - 120 HRS\$36,500
- 2009 REGAL 2520 - 5.7 - 40 HRS.\$41,900
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- 2001 BAJA 292 ISLANDER - MERCURISER 454 MAG MPI - 240 HRS.\$39,900
- 1999 REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS\$32,000
- 2004 ENVISION 2900 COMBO - 6.2 - 230 HRS - WT/PPL\$39,900

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PONTOONS

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- 2006 PRINCECRAFT 26 VERSAILLES - 225 - TAN/RUST - 50 HRS\$36,900
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- 2003 VELOCITY 260 - MERCURY 496 MAG - WHT/MULT - 142 HRS\$37,900

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- 1997 SEA RAY 380 SS - T/302 MPI\$59,900
- 2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS. - N/TAN\$109,900
- 2005 REGAL 3350 - T/8.1 - 75 HRS - TT/BLK\$118,000
- 1993 REGAL 8.3 SC - 7.4\$19,500
- 1996 REGAL 8.3 SC - VOLVO PENTA 7.4 DP - 498 HRS\$16,900
- 1994 SEA RAY 280 SR - ENG. 454 B3 - NTT/GRN\$16,000
- 2000 COBALT 293 - 8.2G - N/TAN - 170 HRS\$49,900
- 1996 CHAPARRAL 2550 - 7.4 B3 - WT/TL w/TRL\$13,500
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