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BOATING ON BACK



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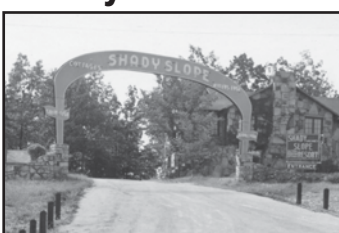
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Ameren awaits word from FERC

By Nancy Zoellner-Hogland

In January, months ahead of deadline, Ameren Missouri filed a proposal with the Federal Energy Regulatory Commission (FERC) to comprehensively lower the Osage Project boundary to 662 plus carve out below 662 for existing dwellings. According to Jeff Green, Ameren's Shoreline Management supervisor, this would resolve the problem of more than 1,500 residential dwellings that are currently located inside the project boundary and on Ameren-owned land.

The move is in response to the July 26, 2011 order by FERC banning all "non-conforming structures" that lie within

Ameren's project boundaries. FERC issued the decision as part of its approval of Ameren's Shoreline Management Plan (SMP), required when the power company applied for a new 40-year license to operate Bagnell Dam and its electric generating facility. On August 26, 2011, Ameren filed a petition for rehearing asking FERC to reconsider certain parts of its order that gave the power company until May 1, 2012 to identify and take action against those "non-conforming structures and encroachments." On November 10, 2011, FERC reconsidered its earlier position but still required Ameren to come up with a solution.

"It's a very complicated issue and a lot of different things factor into this. But it's important to remember this is a work in progress and Ameren is committed to resolving the matter in a way that, at the end of the day, everyone can go home happy. The first step in moving forward is getting the boundary moved to 662," he said.

Joe Roeger, a member of the board of stakeholders that created the SMP and owner of First Title Insurance Agency, said calling it complicated was an understatement.

"There are so many different aspects to this and so many different interests. But the end

goal should be restoration and stability of the real estate market. Protracted delay in the resolution of the amended project boundary will continue to hurt property owners and property values at the Lake" he said.

Roeger explained how the issue came about.

"Title insurance didn't come into Missouri until the 1960's and 1970s. Prior to that, abstracts were used. Abstracts are an accumulation of title documents compiled by attorneys that go all the way to the point where the government originally granted the land by patent – way back in 1821 when Missouri became a state. Each time the property was sold, the paperwork went into that abstract. And that's all well and good if everyone is diligent to follow that process but in some cases, land was transferred on a handshake, especially when it was transferred to family members," he said.

Roeger said when Union Electric acquired the land in the 1930s to build the lake, Union Electric Light and Power Company acquired the title to the property principally up to the 662' contour but also at various higher elevations as high as the 678' contour. They decided the property in much of the Niangua area to the 670' contour. When the next person bought a portion of the land above the project contour elevation, Union Electric properly

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Armchair Pilot

By Nancy Zoellner-Hogland

LATER THIS YEAR, some passengers at Lambert St. Louis International Airport will have an easier time passing through security checkpoints. The Transportation Security Administration (TSA) announced it is including St. Louis in its "known flyer" program. That program is designed to make check-in more convenient for frequent fliers as long as they are willing to provide airlines with detailed personal information and biometric data that includes fingerprints and iris scans. The TSA says the program, which was tested last year at seven major airports, will expand to 28 others, including Lambert, this year. Selected passengers who pass the test will have their information imbedded in a bar code on their boarding passes and will then be allowed to use a special lane that won't include additional screening measures. Those travelers will also be allowed to leave liquids and laptops in their bags while being screened. TSA Administrator John Pistole issued a statement saying the program will allow officers to take a more common-sense approach to screening, which places more attention on other, lesser-known passengers.

AND THAT'S NOT THE ONLY CHANGE coming to St. Louis this year. Later this summer, Southwest Airlines, the largest carrier at Lambert, will be adding four non-stop flights – two daily non-stop flights between New York LaGuardia and St. Louis, and two daily non-stop flights between San Antonio and St. Louis. Sales of tickets on those flights, which start August 12, began in mid February. The move is part of the airline's integration with AirTran Airways, which Southwest took over in a merger that took place last May.

AS PART OF THAT Southwest

AirTran merger, Southwest announced that as of August 12 it will cease AirTran operations at Allentown, Pa.; Lexington, Ky.; Harrisburg, Pa.; Sarasota, Fla.; Hunstville, Ala.; and White Plains, N.Y. Southwest also said it will eventually convert AirTran service to Southwest at Flint, Mich.; Rochester, N.Y.; Pensacola, Fla.; Charlotte, N.C.; Dayton, Ohio; Richmond, Va.; Key West, Fla.; Washington, D.C.; Memphis; Akron-Canton, Ohio; Wichita, Kan.; Des Moines, Iowa; Branson, Mo.; Portland, Maine; Grand Rapids, Mich.; Punta Cana, Dominican Republic; Cancun, Mexico; Montego Bay, Jamaica; Aruba; San Juan Puerto Rico; Bermuda; Nassau, The Bahamas; Mexico City; and San Jose Cabo, Mexico.

AND SPEAKING OF MERGERS – US Airways is looking into the possibility of a merger with AMR Corp., the parent company of American Airlines. American is the second largest carrier at Lambert. US Airways reportedly could use American's hub system to funnel traffic to Europe and Latin America, which have been money makers for the airline.

AIRTRAN ISN'T THE ONLY CARRIER eliminating flights. In February, Frontier Airlines Inc. announced it will cut eight non-stop flights out of Kansas City International Airport in an effort to eliminate unprofitable routes. As of April 16, Frontier will no longer offer nonstop service between Kansas City and Milwaukee, Houston, Los Angeles, San Francisco and Seattle.

INCREASING JET FUEL PRICES were blamed on Southwest Airlines decision to raise its fares by \$10 for a round trip ticket on all flights over 500 miles. Other carriers, including American, Delta Air Lines, United Airlines and US Airways, which all fly

out of Lambert, immediately followed suit. However, the airlines say other factors influenced their decision including a proposal from the Obama administration that airlines fund the air traffic control system as well as airport security, and a new European law that requires airlines that fly in and out of Europe to pay for carbon emissions.

EVERY PARENT FLYING WITH A SMALL CHILD – or anyone sitting next to them – has probably feared that the child would throw a temper tantrum on the plane. Such was the case of the mother of a screaming child on a recent Vietnam flight sitting on the tarmac – and the man next to her who opened the emergency exit to facilitate an easy exit. Neither the mom nor the man took advantage of the quick getaway but the man probably wishes he would have because he now faces a fine of up to \$950. He could also be responsible for the \$10,000 cost of replacing the slide.

ACCORDING TO A REPORT by the Transportation Department's Bureau of Transportation, 16 of the nation's largest airlines ended 2011 with their best records for getting passengers to their destinations on time. The report showed 84.4 percent of flights arrived on time; 79.6 percent of their flights arrived at gates within 15 minutes of their scheduled time; just .8 percent of flights were cancelled; and 99.7 percent of all travelers got their bags on time. The rate of mishandled bags fell to an all-time low of 3.39 per 1,000 passengers and fewer passengers – 0.81 per 10,000 passengers – were bumped from flights. Despite the better performance numbers, the number of complaints filed against the airlines rose by 3 percent from 2010.

Letter to the Editor

The Article on code changes was well written and researched. Village of Four Seasons officials were both suprised, and disappointed to learn about the code change seminar in your paper. The Lake Area Code Officials, which includes The Lake Ozark Fire Protection District Fire Marshall failed to notify or invite the

ICC Certified Building Inspectors for The Village of Four Seasons. Both officials and staff have reached out numerous times in an attempt to work with and resolve code inspection issues with The Lake Ozark Fire Protection District, only to be rebuffed each time. Failing to include Inspectors from Four Seasons, does not

help to resolve these issues, but does affect public safety. We hope our exclusion was an oversight, because the safety of our community should always come first.
Tom Laird, Village Clerk



Program teaches community how to put 'Be prepared' motto into action

By Nancy Zoellner-Hogland

Disasters have been described as "events that create many emergencies at the same time."

Ask any professional responders – whether they be law enforcement, firefighters, paramedics or utility personnel – who have responded to disasters if that's an accurate description and they all will likely share stories about the overwhelming need – and desire – to be at numerous places at once but the reality of being forced to prioritize their responses. They probably will also recount stories of hours or even days passing before they were able to respond to every one of those emergencies.

That's where the Map Your Neighborhood (MYN) can help. The MYN program, initially adopted by the Emergency Management Division of the state of Washington's Military Department, is premised on the belief that knowing what to do in the first hour following

a disaster, dubbed the "golden hour," may save lives, reduce the severity of injuries and reduce the amount of losses sustained. The MYN training provides a step-by-step process that groups of neighbors can work through to prepare their neighborhood for disasters.

Since its inception in 1986, several states have adopted the program. This year, as part of the New Madrid Bicentennial, the Missouri Seismic Safety Commission is attempting to implement the program in the central U.S., and specifically in Missouri communities, through local emergency management agencies.

However, Four Seasons resident Ranita Jones is one step ahead of the game. She implemented the MYN in her neighborhood more than a year ago, incorporating Ready in 3, an emergency preparedness plan endorsed by the American Red Cross, the State Emergency Management Agency and Missouri's Office of Homeland

Security. To help other in the community to follow suit, Jones will be holding a disaster preparedness open house from 6 to 7:30 on March 15 at Christ the King Lutheran Church on Bagnell Dam Boulevard. The meeting will feature booths sponsored by several different preparedness agencies. Representatives from those agencies will be on hand to advise residents on different aspects of preparedness.

"This all developed because my husband and I started discussing what would happen if we had a large-scale disaster in the Lake area, especially since we're on this peninsula with one way in and one way out. I visited the fire department and Fireman Scott April told me about Map Your Neighborhood. I started looking into the program and it's grown from there," she said, adding there are currently four different neighborhoods on the Bend participating with a fifth in development stage. "I'm really

trying to stress the importance of this for second homeowners, who probably don't keep many supplies on hand. I think everyone thinks that if we had a disaster and they needed something, they'd just run to Walmart. However, they might not be able to get off HH – or they might have to sit in traffic for an hour just to get to the store. In that case, most of the food would probably be gone by the time they got there."

It takes just one person to begin this process by personally inviting the neighborhood to his or her home for a 90-minute preparedness meeting. At this session, attendees use MYN program materials to learn the nine steps to take immediately following a disaster; identify the skills and equipment each neighbor has that could help the neighborhood cope with a disaster; create a neighborhood map that pinpoints the locations of all natural gas meters and propane tanks; compile a contact list that includes the names of individuals who may need extra help in a disaster, such as the elderly, persons with disabilities or children who are home alone during

certain times of the day; and pick locations for a neighborhood gathering site and neighborhood care center.

At the meeting, participants learn those initial steps begin at home. Residents are instructed to first ensure their own families and homes are safe and sound. Then they are to don protective clothing; check for natural gas leaks and shut off the gas if necessary; shut off water and electricity to the house, again if needed; tape a placard up to a front door or window to signal their status – "OK" or "Help" – and finally, take their household fire extinguishers out to the front curb for use in the neighborhood.

Those who are able then go to the designated Neighborhood Gathering Site, where they use the skills and equipment information prepared earlier to assemble four teams. One team remains at the site to monitor local radio broadcasts for emergency information; another team uses the neighborhood contact list to check on individuals who may need extra assistance and transport

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FTC warns against new telemarketing scam

By Nancy Zoellner-Hogland

Those who register on the National Do Not Call Registry should expect to limit the number of calls received from telemarketers. Not only is that not happening, recently scammers have been making phone calls claiming to represent the National Do Not Call Registry.

According to a spokesman for the Federal Trade Commission (FTC), which manages the registry, the callers claim to provide an opportunity to sign up for the registry when, in fact, they are attempting to obtain credit card information.

"Someone calls claiming to represent the Do Not Call registry or the FTC and asks for personal information, supposedly to verify that you are who you say you are. Unfortunately, the caller is nothing more than a con artist attempting to use that information to steal your identity. The FTC doesn't use private companies, or any third party, to contact consumers in order to register them - ever.

And registration on the Do Not Call registry is free," he said.

In the meantime, Missouri lawmakers are considering legislation that would add cell phones to the state's No Call List that restricts telemarketing. A Senate committee endorsed legislation that would ban phone calls, text messages or faxes to the registered numbers. Similar legislation also has been filed in the House.

However, there's some question on the effectiveness of the lists. This reporter, who has been registered on both the Missouri No Call List and on the federal Do Not Call registry for more than a year, decided to keep track of all telemarketing calls that were received between February 8 and 14 on both the home phone and the cell phone.

Blocked number - Made to my cell phone. Caller identified himself as representative from Publisher's Clearing House, trying to sell magazines. When I asked to be removed from his

list, he hung up on me. About 10 minutes later I received another call that also showed up as "Blocked" in the caller ID. This time, the same caller identified himself as someone from UPS. He said he had a package for me and needed my information to confirm my identity. When I told him he just called me a few minutes earlier, saying he was with Publishers Clearing House, he mumbled something that I couldn't understand. When I again asked to be removed from his call list he said, "Listen honey! I have \$10,000 in prizes waiting for you. Do you want them or not?" When I responded, "Not," he hung up on me. After calling AT&T to report the problem, I was told when a number is blocked it's not able to be traced by the phone company. The spokesperson said if the calls continued, my only option was to change my number.

561-900-7195 Robocall from Link Now - a website design company. Three calls were re-

ceived on my home phone.

314-720-2097 - Robocall from Gear Local, which promises front page advertising with Google - called once on my home phone. Pushing the appropriate button didn't result in getting to talk to a live person.

520-301-4398 - Robocall from an Arizona-based company that promises to lower interest rates on credit card balances. The number appears on the website www.800notes.com. In a two-week time period more than 400 complaints about unwanted calls were logged. I received two to three calls per day, nearly every day, on my home phone.

801-647-0293 - Robocall that also promises to lower interest rates on credit card balances. When I pushed 1 to speak to an operator, I was told the name of the company is Account Services and was for anyone that owed more than \$5,000 on either Master Card or Visa credit cards. When I attempted

to ask additional questions, the person hung up and when I tried to call the number, I got a recording with an unintelligible message. This number also appears on the 800notes website. In a two-week period, more than 400 complaints also were logged against this number with some stating they had received up to eight calls a day.

407-451-9148 - Text to my cell phone three times in three days, with one text coming in at 2:30 a.m. The text reads "Apple is looking for iPhone 5 testers! The first 1000 users that go to http://mobile-tests.com and enter (different codes each time) will get to test and keep an iPhone 5!" Calls returned to the number go to a recording stating the mailbox has not yet been set up. There is no way to "opt out" of their offers.

According to both the FTC spokesman and Nancy Gonder, director of communications for the Missouri attorney general's office, consumers need

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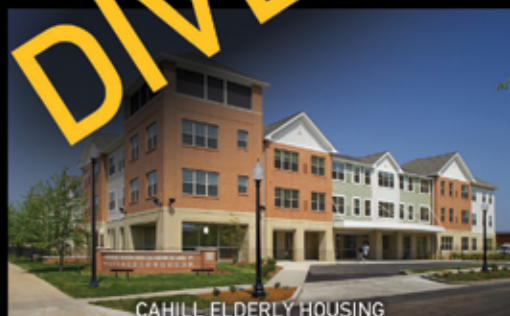
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Effort to hike minimum wage continues

By Nancy Zoellner-Hogland

Two organizations are working independently towards the same goal – to raise Missouri's minimum wage.

Give Missourians a Raise, a coalition of unions, community groups, small businesses, clergy and students, and Missouri Jobs with Justice, the group that last fall organized the "Occupy St. Louis We Are One – We Are the 99 Percent" rally in downtown St. Louis, are both circulating petitions that call for placing a measure on the November 2012 ballot that asks voters if the state's minimum wage should be increased from \$7.25 to \$8.25 per hour. To get a referendum on a statewide ballot, signatures must be obtained from 5 percent of registered voters in six of the state's nine congressional districts by May. A spokesman from Give Missourians a Raise, which is attempting to gather 200,000 signatures, said his group is nearly halfway to its goal.

Lara Grinich, director of Missouri Jobs with Justice, said

the increase is needed because many families, who have had one or more income-earners laid off from higher-paying jobs, now find themselves trying to make ends meet on minimum-wage salaries. The current minimum wage comes out to about \$290 per week or \$15,000 per year for a full-time

slightly more than \$2,000.

"No one can get by on \$7.25 an hour," she said, adding that the additional money on paychecks, which would most likely be spent locally, could help boost the economy and generate additional monies for the government.

However, Big Surf Waterpark Business Manager Missy McPheeters said voters should also remember the increased cost will ultimately be paid by the consumer.

"We employ about 100 teenage to young adults every season and we typically start them out at minimum wage. We can't cut back on our number of employees so if voters approve the wage hike, we'll have to look at increasing the ticket cost. We do our best to keep prices down but between electric, chlorine, insurance and wages, we spend a tremendous amount of money. We couldn't afford to absorb that cost," she said.

A fast-food restaurant manager who asked not to be identified said if the measure is

approved, he probably would be faced with requiring more from fewer workers.

"I'd love to pay my employees a lot more but there's a balance you have to meet between keeping wages up and prices down. People are not going to pay \$8 or \$10 for a fast-food meal but if our operating costs continue to increase, that's what we'll be facing. If we lose all our customers and have to close our doors it's not going to be good for anyone," he said.

Both political action groups estimate about 290,000 Missouri workers would see a raise if the initiative is approved by voters in November and another 180,000 employees who make between \$8.25 and \$9.25 per hour would likely also see an increase.

The Give Missourians a Raise proposed initiative would also require tipped employees to be paid at least 60 percent of the minimum wage – up 10 percent from what is currently required – and would penalize violators by requiring them to pay employees double the unpaid

wages for up to three years. The proposed ballot initiative would exempt small retail and service-oriented businesses with annual sales of less than \$575,000, adjusted annually for inflation. Currently, businesses with sales of \$500,000 are exempt from the law.

Give Missourians a Raise was instrumental in garnering support for a minimum wage hike in 2006 that increased wages from \$5.15 to \$6.50 an hour and tied the wages to the consumer price index. That initiative passed with more than 75 percent of Missouri voters supporting the raise. The Missouri Chamber of Commerce and Industry, which also opposed the 2006 wage hike, has taken the same stance, vowing to aggressively fight the matter if it reached the ballot.

According to the Department of Labor, 18 states and the District of Columbia have minimum wages above \$7.25, the federal minimum. Minimum wage workers in Washington state make \$9.04 an hour, the highest in the nation.



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DOL works to cut down on fraud and recoup losses

By Nancy Zoellner-Hogland

Because Missouri was unable to repay a federal loan by November 10, 2011, all employers in the state are now paying a higher Federal Unemployment Tax Act rate.

The state borrowed approximately \$773 million in order to pay unemployment benefits because it was paying out more in benefits than it was collecting from employer taxes into the state unemployment insurance trust fund. Missouri began borrowing in 2009 and has made no principal payments during the last two years.

The effective tax rate paid by employers was 0.9 percent for taxable wages earned through the last half of 2011. In January, the rate rose to 1.2 percent – about \$63 per employee – and will continue to rise to 1.5 percent in 2013 and 1.8 percent in 2014 if the loan remains unpaid. Missouri is one of 27 states that borrowed from

the federal government.

In the meantime, the Missouri Department of Labor's (DOL) Division of Employment Security (DES) has put a stop to inmates receiving unemployment benefits.

According to Amy Susan, director of Communications for the DOL, after reaching an agreement with the Missouri Department of Corrections, the DOL recently implemented a new computer program that cross-matches its list of claimants to the state's list of inmates. Less than a month after implementing the new process, the DOL discovered that an individual filed for Unemployment Insurance benefits while incarcerated. Once the new cross-matching program was implemented fully, the DES conducted a retroactive cross-match of claimants with an active benefit year to the DOC list of inmates who were incarcerated during the same

period. They found 10 additional inmates filing for unemployment benefits. Seven of those filed and received benefits and now owe approximately \$14,000 in overpayments plus penalties.

Susan said some inmates had others pose as them to take care of their in-person reporting requirement to the Missouri Career Centers to maintain eligibility. She said all payments have since ceased and the DOL is conducting further investigation of these cases, which ultimately could lead to criminal charges being filed against the claimants.

"People in prison are not eligible to collect benefits because they are not able and available for work—one of the core requirements needed to file and receive unemployment," said DOL Director Larry Rebman. "This new initiative illustrates that by joining forces with other agencies, we

make it harder for those who try to cheat the system and take money that does not belong to them."

Susan said the DES also hired more staff and formed a Fraud Taskforce of veteran staff members who have years of experience in reviewing fraudulent activity in an attempt to detect fraud and improper payments of unemployment benefits. The DES is also cross-checking the benefit records to the National Directory of New Hires and conducting verification checks with the Social Security Administration and the Missouri Department of Revenue's Drivers License system data bases.

Rebman said the work is paying off.

"A report by the Wall Street Journal found that Missouri's improper payment rate was much lower than the majority of other states," he said, adding that in 2011, the DES discovered

more than 14,800 acts of fraud that resulted in approximately \$20.7 million in benefit overpayments. The DES already has referred 361 cases to prosecution in 2011, a 28-percent increase over 2010.

A new law passed last year also requires those who have committed fraud in the past to pay their penalties in full before being eligible for any additional unemployment benefits. This year to date, the DES has recovered more than \$1.5 million in penalties and more than \$18.9 million in restitution. In addition, the DES has a mechanism in place to intercept personal income state tax refunds and lottery winnings to pay back benefit overpayments and penalties.

For more information on unemployment or to report unemployment fraud, visit www.labor.mo.gov/DES/report_fraud.asp.

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March opportunities to peruse products, display wares

By Nancy Zoellner-Hogland

Two area chamber directors are hoping for perfect weather the first two weekends in March. However, their idea of "perfect" might not be shared by everyone.

"We don't want thunderstorms of course, because they tend to keep people home – and because we have booths set up outside – but we also don't want it really warm and sunny so that everyone is at home working around the house or out digging in their yards. Instead, we want them at our Business Expo getting ideas about what they could do around their homes or in their yards so cloudy skies with a cool wind would be great," quipped Mike Kenagy, executive director of the Lake West Chamber of Commerce.

The 11th Annual Business Expo, the only show of its kind of the west side of the Lake, is scheduled for 9 a.m. to 4 p.m. Saturday, March 3. It will be held at the Lake West Christian Academy on Highway 5 in Sunrise Beach. As in the past, both parking and admission are free.

Kenagy said the event has become so popular with the chamber members that three weeks before the date of this year's event, booth space was sold out. This year's show will feature everything from roofs to concrete, sunrooms to sunshades – and everything in between.

"And this year, at the request

of our members, we were able to add 15 more spaces by putting booths in the hallway. We'll have 75 booths representing more than 90 businesses and organizations inside and five more outside. This has been such a good show that everyone wants in, so each year we have to figure out how to make it bigger. It's a good problem to have," he said, adding that attendance has continued to grow each year as well. Last year's event drew approximately 1,500.

Kenagy credits the success to the shopper's ability to compare multiple products in one visit with no pressure to buy and to the vendor's ability to meet one-on-one with a large number of potential customers.

The following weekend, the Camdenton Area Chamber of Commerce will host its 33rd Annual Lake of the Ozarks Products and Services Show at the Country Club Hotel on Horseshoe Bend, off of Bagnell Dam Boulevard in Lake Ozark. The show, set for March 10 and 11, offers free admission, free parking and free shuttle from Monarch Plaza (former Carl's Supermarket) in Lake Ozark.

Trish Creach, the new executive director of the Camdenton Area Chamber, said while more than 130 booths were already reserved, they still had some 8-by-10-foot spaces available.

"We went into last year's show with 155 so we're

continues on page 17

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Local employment picture starting to improve

By Nancy Zoellner-Hogland

In February, Secretary of Labor Hilda L. Solis reported that the national unemployment rate had dropped to 8.3 percent — its lowest level since February 2009. However, Gallup's mid-month unemployment reading, which is based on the 30 days ending Feb. 15, serves as a preliminary estimate of the U.S. government report and suggests the Bureau of Labor Statistics will likely report on the first Friday of March that its seasonally adjusted unemployment rate increased to 9 percent in February.

Numbers in Camden, Miller and Morgan counties paint an even bleaker picture. Jim Dickerson, the Central Regional Workforce Chairman for the Missouri Career Center, said unemployment has been averaging between 11.1 and 11.5 percent in the tri-county area. Those numbers equate to approximately 4,500 people out of work.

However, he also said the entire Lake-area economy is at its "blossoming stage."

"We're starting to see a lot more job orders coming in. Although some are lower-paying positions, they could provide work for the summer until the economy starts to improve," he said.

Several positions also recently became available at CVS Pharmacy and Kohl's Department Store. Menard's, a home improvement store, is expected to open this spring and will be hiring an additional 130 and 150 seasonal, part-time and full-time employees. With the

construction taking place at the Shoppes at Eagles' Landing in Lake Ozark and the start of construction at Dierbergs in Osage Beach, many laid-off workers are, or soon will be, back on the job.

"By the end of March, we'll be experiencing the closing at Modine. However, the good news is that there's a new business in Eldridge, Missouri that needs 15 welders and we've been able to send several others to a new manufacturer in Lebanon," he said.

That company, Detroit Tool and Metal Products is a leading manufacturer of precision metal stamping and fabricated components for a variety of major industries, including appliance, agriculture, consumer products, defense, heavy-duty truck, lawn and garden and recreational products. The manufacturer is undergoing its second major expansion, which will create another 75 new local positions.

Dickerson also said that under the Trade Act, laid-off Modine workers who were employed for 120 days prior to the plant's closing will also qualify for up to \$15,000 per person to use for college.

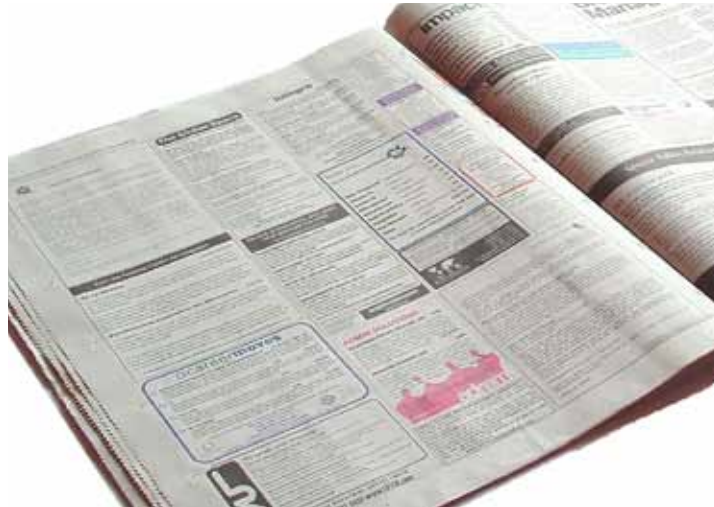
The Trade Act of 1974 (as amended in the Trade Act of 2002) is a federal program that provides special assistance to workers who produce articles that are subject to import competition and who lose their jobs or whose hours of work and wages are reduced as a result of increased foreign imports or, under certain conditions, a shift of production outside the

United States. The goal of the Trade Adjustment Assistance (TAA) program is to help dislocated workers obtain new suitable employment as quickly as possible. Suitable employment is defined as a job of equal or higher skill level with wages not less than 80 percent of those earned at adversely affected employment at the time of layoff.

TAA includes a variety of benefits and services to help workers prepare for or obtain new employment:

- Out of area job search assistance
- Relocation assistance
- Training services & expenses
- Remedial education
- Training waivers
- Alternative Trade Adjustment Assistance
- Health Coverage Tax Credit

Dickerson said workers can choose from a variety of college programs. For more information, Modine employees need to visit the Career Center on Highway 54 across from the Camden County Courthouse.



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Program teaches community how to put 'Be prepared' motto into action

continued from page 3
them to the care center if appropriate; a third team checks neighborhood gas meters. The remaining team walks door-to-door to check on homes displaying the "Help" placard or no placard. As the teams complete their assignments, they report back to the gathering site and make further plans as required.

Later, the groups work on compiling information about how many people and pets live in each household. If the family includes children, their ages are noted. If it includes disabled residents, their special needs are recorded. Groups also locate electric and gas shutoffs. The group also attempts to learn what types of special skills are possessed by residents.

"If we had an earthquake, for instance, and had injuries in our neighborhood it would definitely be helpful to know if we had a doctor, nurse or paramedic living on our street. However, every piece of information collected is kept confidential. I've put together a directory for my neighborhood but it includes only phone numbers," she said, adding the directory was put to use when a problem was detected on a home belonging to an out-of-

towner. "We were able to call him, tell him about the problem and he got it fixed right away before any more damage was done so this also serves as a neighborhood watch of sorts."

Jones said organizing a neighborhood group is as easy as inviting neighbors in to discuss the program. For more information or assistance in starting a group, call her at 573-365-2477 or email the.jones@charter.net. For more information about the Map Your Neighborhood project, check out www.emd.wa.gov/myn/myn_orginize.shtml. Jones said she gathered much of her organizational material from that website.

Origin of Map Your Neighborhood

MYN dates back to 1986 when it was created for a California neighborhood. The program was refined and expanded over the years by its creator. Its value was demonstrated following the 2001 Nisqually earthquake, when the Nine Steps were successfully carried out in 92 percent of the 460 participating neighborhoods. Since that time, thousands of communities have implemented the program, which received the "Overall Award in Excellence" at the 2008 National Earthquake Conference.



Osage Financial Group (OFG) celebrated opening their offices in Osage Beach with a ribbon cutting with the Lake Area Chamber of Commerce. Log on to Osagefg.com, or call 573-302-7707 to learn more. Pictured along with Chamber Active Volunteer Ambassadors and TAG Team Members from left to right are: (1st Row) John Watson, Owner; Jody and Victoria Watson. (2nd Row) Aaron Spieler, Famer's Insurance; Jennifer Betherum, Lake Area Chamber Board Member; Jeff Betherum, Lake Insurance Group; Misti Schaeffer, Olympus Media; Tom Smith, American Sun Control; and Amanda Fagan, Golden Rule Insurance.

MO Extension provides tradeshow tips

By Nancy Zoellner-Hogland

Participation in tradeshows such as the Lake West Chamber of Commerce Business Expo and the Camdenton Area Chamber of Commerce Products and Services Show can provide many benefits to businesses.

They allow businesses to showcase and demonstrate their products in a low-pressure environment; strengthen the positioning of their brand; meet face-to-face with potential buyers; strengthen or reinforce relationships with other businesses – or get a closer look at the competition; test new products; and even conduct informal market research.

Jackie Rasmussen, business development specialist with the University of Missouri Extension, put together some tips for tradeshows that are designed to help businesses make the most of the events.

“Businesses should first identify their purpose for being in the show because that can greatly influence the layout of their booth. They need to de-

cide if they want to introduce a new product or service, create awareness for their business, encourage a trial of their product or service, cultivate potential sales to keep pace with or ahead of competition or generate positive public relations,” she said.

When designing the booth, keep in mind that color is one of the biggest ways to capture attention. Red, yellow or orange help indicate importance, emphasize the message and draw the viewer's eye to the booth. Studies show black lettering on a yellow or orange background is 60 percent more likely to be read than if on a white background. Stay away from earth tones or blue which may be viewed as “comfortable” because they can also be dull when communicating a message. Signs should read like a billboard with a bold message that in eight words or less tell what the company or product can do for the potential customer.

“The most important message the prospect wants to see is not who you are, but the answer

to, ‘What can your company or product do for me,’” Rasmussen said.

Lighting greatly enhances the visual impact of the display because the viewer's eye is attracted to the brightest spot. Adding a few extra spotlights to the exhibit can increase visual pulling power by 5 percent, allowing it to stand out and be noticed more quickly and easily.

Rasmussen also suggested using round tables instead of square or rectangular counters, which create the impression that the visitor should stand on one side and the seller on the opposite side. They also tend to serve as a barrier and reduce the quality of interaction where round shapes eliminate the perception of positioning and create a more friendly, side-by-side conversation. Instead of placing tables across the front of an exhibit, which can act as a blockade and keep visitors from entering, include open spaces that allow visitors to browse. Exhibitors can also create a more inviting atmosphere by smiling – and standing off to the side

near the front corner of the exhibit - without crossing arms or standing with hands in pockets.

When scheduling workers, business owners should keep in mind that the people in the booth are as important to sales as the product itself. Rasmussen said that before the show, business owners should:

- Share goals with the sales team so they understand motives for attendance
- Establish and communicate dress code guidelines
- Inform workers they need to stay off the phone and on their feet and leave the booth to rest, eat, drink or smoke
- Make sure workers know products or services well
- Give specific goals, such as garnering a certain number of sales leads
- Train their people so they feel comfortable giving a quick presentation that efficiently and effectively conveys the message before moving on to the next person.
- Be judicious when handing out literature. Most of it ends up in the trash can unread. The best brochures are a one-page fact sheets which are easier to carry home and less likely

to be tossed – but no matter which style is used, they shouldn't be stacked on a table.

“It's better to frequently re-stock your literature rack than to have a pile that indicates that you don't place much value on the brochure,” she said, adding that trinkets piled on a counter will also be treated with low value. Instead, carry a few items that can be given away after each conversation. Giveaways should reinforce objectives so if name recognition is the goal, provide “walking billboards,” bags imprinted with the business name. To create top of mind awareness, provide something that will last long after the show has closed. Keep in mind that quality is critical - useful gifts are retained, useless gifts end up in the trashcan; unique is better than expensive and personalized is better than both; on the desk is better than in the desk.

Before the event, businesses need to advertise their presence at the upcoming show and then follow up after the show with a direct mail piece and/or a phone call.

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Alphagraphics has joined the Lake West Chamber of Commerce and was welcomed with a ribbon cutting. Pictured l to r: Brandi Peterson, Phoenix Renovation & Restoration; Gayle Thompson, Charter Communications; Bill Borders - Owner Alphagraphics, Christine Hentz, Marketing Representative Alphagraphics, Christy Hofstetter Sales Manager Alphagraphics, Kerry Brake Estimator Alphagraphics, Liz Brown, Mills & Sons Insurance and Diane Bequette, Smartmoves Cost Reduction Systems.

FTC warns against new telemarketing scam

continued from page 4
to take the time to report every unwanted call.

"That's the only way we can do anything about them. Although sometimes it's just a mistake on the part of legitimate businesses, there are many scams out there whose only purpose is to collect personal information so they can steal someone's identity. However, our office investigates all complaints and eventually they will be caught," she said, adding that to date the attorney general's office has obtained court orders requiring telemarketers that violated the No Call law to pay nearly \$4 million to the state.

In the meantime, Gonder advised consumers not to include their phone numbers when registering with organizations or business unless absolutely necessary because many times, those lists of phone numbers are later sold to telemarketers.

Consumers that have not yet

registered their home phone numbers with the Missouri No Call List can do that by visiting <http://ago.mo.gov/nocalllaw/> or calling 866-buzzoff (866-289-9633). Those who continue to receive calls after registering with the state need to file complaints at <https://www.nocall.ago.mo.gov/cgi-bin/nocall/nocallComplaint.cgi>.

To register with the federal directory, which allows cell phones to be added, call 888-382-1222 from the phone to be registered or visit <https://telemarketing.donotcall.gov> and click on "Register a Phone Number" in the column on the left side of the page. Registration will not expire. Telephone numbers placed on the National Do Not Call Registry will remain on the list permanently due to the Do-Not-Call Improvement Act of 2007, which became law in February 2008. Read more about it at <http://www.ftc.gov/opa/2008/04/dncfyi.shtm>.

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News Tidbits

11th Annual Eggs & Issues Friday, March 9th, 2012

Eldon Community Center, Rooms A & B. Buffet Breakfast: 7:00 a.m. Program: 7:30-9:00 a.m.

Meet Your Legislators including U S Congressman Blaine Luetkemeyer, a representative from State Senator Mike Kehoe's Office, and State Representative Rodney Schad. Also scheduled to be present is AmerenUE's Shoreline Manager Jeff Green.

Sr. Officer Kevin Friend of the Osage Beach Police Department to participate in 25-mile walk

Sr. Officer Kevin Friend of the Osage Beach Police Department will be walking 25 miles in 2 days to raise funds for Concerns of Police Survivors (C.O.P.S.) and their Hands-On Programs for families and co-workers of officers who have been killed in the line of duty.

The National C.O.P.S. office and the Arizona C.O.P.S. chapter will host the inaugu-

ral COPS WALK SOUTHWEST March 10-11th, 2012, in Phoenix, AZ. The journey will start in the scenic South Mountain Park and continue along the Salt River Project Canals and other scenic and urban areas of Tempe and Phoenix, AZ.

Participants of COPS WALK SOUTHWEST are challenged to raise \$2,500 each to help support programs that include retreats for survivors and conferences held in Washington D.C. for National Police Week each May.

Financial-services firm Edward Jones ranked No. 5 on FORTUNE magazine's "100 Best Companies to Work For 2012"

In its 13th appearance on the prestigious list, according to Tony Reahr, AAMS Financial Advisor, Lake Ozark, Missouri.

Edward Jones also ranked No. 3 for large-sized companies and No. 2 for work-life balance for associates who feel "encouraged to balance their work and personal life."

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Lake of the Ozarks' Baxter's Lakeside Grille Makes 2012 OpenTable Diners' Choice List

OpenTable.com diners recently voted Baxter's Lakeside Grille onto the February 2012 OpenTable Diners' Choice list for the Lake of the Ozarks. Restaurants are named to the web site's Diners' Choice list through qualified, unbiased and up-to-date feedback from patrons who book through OpenTable.com. OpenTable is a leading provider of free, real-time online restaurant reservations for diners and reservation and guest management solutions for restaurants.

OpenTable employs several measures to ensure that no individual or entity can inappropriately influence its ratings and reviews system. Dining Feedback Forms, which are the source of the ratings and reviews published on the website, are only sent to those diners who booked a reservation through OpenTable.com

and were marked as «seated» for that reservation. Only one Feedback Form can be completed for each seated OpenTable reservation. In addition to providing restaurants with free feedback from recent diners, these forms are used to generate the local "top restaurant" lists published monthly on OpenTable.com.

Within the last 30 days, OpenTable diners rated Baxter's Lakeside Grille 4.7 out of 5 (outstanding), commenting on the excellent atmosphere, staff and quality food.

For more information on Baxter's Lakeside Grille, call 573-365-2669 or please visit www.baxterslakeside-grille.com or Baxter's Facebook page. For more information on OpenTable.com's Diner's Choice lists, please visit www.opentable.com.

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March opportunities to peruse products, display wares

continued from page 10

anticipating that we'll sell out of space this year. And judging by the number of calls that have been coming in, we're going to accomplish that fairly quickly," she said adding that the Product and Services Show would also include a wide range of businesses. "And I've been told that HyVee is going to be bringing their chocolate fountain again. That alone makes it worth attending!"

Creach credited the success of the show to the vendors' ability to have direct

access to potential customers, showcase businesses products and services and increase brand exposure while driving traffic to businesses. It allows businesses to promote and sell their goods and services to two markets—other businesses, and end-line consumers.

"Last year's attendance hit 5,700. Of course, not every person is going to be interested in every single booth but where else do you have the opportunity to display your product in front of that large of a target audience? And maybe some-

one might not need a new furnace right now but next year, if theirs goes out, there's a good chance they'll go dig out that business card they picked up at the show. It's really a tremendous return on the investment made."

Creach said the chamber board feels it is so important for vendors to make the most of their booth that they again partnered with Jackie Rasmussen, business devel-

opment specialist with the University of Missouri Extension, to offer a "Tips for Tradeshows" seminar, which was open to the public.

Rasmussen advised exhibitors how they could maximize their tradeshow experience by identifying their purpose for being at the trade show and conducting pre-Show advertising and promotions. She also told them how to create exhibits that sell and how

to capitalize on the opportunity that the show provides. For more information see the accompanying story, "Tips for tradeshows," on page ??.

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

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with Mike Ogle of
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Tips on what NOT to do when applying for a home loan



Finding the right loan and closing on your new home should be an exciting, simple and straightforward process. By following these simple tips and keeping in touch with your lender on a regular basis, you can avoid any issues that may delay or complicate your loan.

- Don't buy or start a new lease on an auto during the application period! Lenders will look carefully at your debt-to-income ratio. A large payment such as a car lease or purchase can increase these ratios and prevent you from qualifying for a home loan.

- Don't make large-dollar transfers from one bank account to another! These transfers show up as new deposits and can complicate the application process because you must disclose and document the funds. The lender can verify each account as it currently exists and you can consolidate the accounts later.

- Don't change jobs! A new job may involve a probation period, which must be satisfied before income from the new job can be considered for qualifying purposes. Your lender will re-verify your employment and update your credit report prior to closing. Any material changes in your credit or employment status may have an adverse effect on your loan commitment.

- Don't buy new furniture or major appliances for your new home! If you buy appliances on account, this will affect your monthly debt-to-income ratios. If you pay cash for the appliances, this will lower your cash reserves and decrease the amount of money you have available for closing costs and down payment.

- Don't attempt to consolidate bills before speaking with your lender! The lender can advise you if this needs to be done and how to proceed.

- Don't pack up information you will need for the loan application! Important paperwork such as W-2 forms, divorce decrees and tax returns should not be put in storage until after you have provided necessary copies to your lender. Duplicate copies can take weeks to obtain and could stall the closing date on your transaction.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at www.fsbfinancial.com.

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Summers Chosen for Award

Schultz and Summers Engineering principal Bob Summers has been selected as one of the top 20 under 40 rising stars by Engineering News Record (ENR) - Midwest. ENR Midwest is the foremost publication on all facets of the development, design and construction marketplace in Illinois, Indiana, Wisconsin, and eastern Missouri.

"Being selected by ENR for this list is a real honor. I love my profession and work hard

to design projects that improve the lives of the citizens in Missouri, but I never expected to get something like this. It's very humbling," said Summers.

The Top 20 Under 40 Program received scores of nominations during a submission period extending from Nov. 1 to Dec. 8. The winners were chosen based on individual accomplishments along with their ability to demonstrate excellence and leadership in their professions.

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McCarthy Honored at LRHS

A reception was held Jan. 17 to honor Kitty McCarthy, outgoing director of Volunteer Services at Lake Regional Health System over the past 23 years.

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.

A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company Investing with Style

While Central Trust & Investment Company doesn't focus on buying individual stocks (we prefer the investment portfolio approach), the current financial climate bears looking at how you approach this avenue of investing.

Are you looking for value?

The goal of a value stock investor is to seek out "bargains," finding those companies whose stock may be out of favor for one reason or another and whose stock is inexpensive relative to the company's earnings or assets. Value investors are looking for companies that have shown low or no sales growth, have little corporate debt and experience below-average earnings increases.

The next step is to determine whether or not the company's low share price is unjustified. For instance, can the undervaluation be traced to the fact that the company's industry or products are currently out of favor, or is it because of some problem within the company for which there is no immediate or near-term solution?

By its very nature, value investing means being able to sit back and wait. The belief is that other investors soon will draw the same conclusions about a company's potential and bid up the stock price. Value stocks typically have an above-average dividend yield.

Are you seeking growth?

For growth stock investors, it's a matter of expectations. Growth investors are on the lookout for companies whose sales and earnings are expected to grow steadily. Because a profitable company rarely goes unnoticed, growth stocks generally are not inexpensive. However, given the appreciation potential that they see, growth investors are willing to pay the premium involved. The growth investor's challenge, of course, is to buy early enough, not sell off the winners too early, and not hang on to the losers too long.



Trenny Garrett, J.D., CTFA

Style drift

A stock identified as either "growth" or "value" need not retain that characteristic forever. Over time stocks may drift from one category to the other as their fortunes change. As that happens, a portfolio inadvertently may drift from one style to the other. The significant variability of the investment returns between these two styles suggests that "style diversification" may be appropriate or, at least, that style should be one of the metrics by which an investment portfolio is measured periodically.

A combination of styles?

There are ways to build your portfolio in a manner that combines value and growth stocks in a proportion with which you can be comfortable. In other words, you can think of not one style versus the other but, rather, of the styles falling across a spectrum. We can help you find where you want to be along that spectrum. In today's volatile economic environment, utilizing the services of a trust company that can incorporate both diversification and asset allocation is becoming increasingly essential. Give us a call to set up an appointment.

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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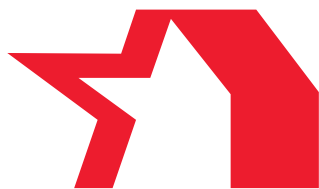
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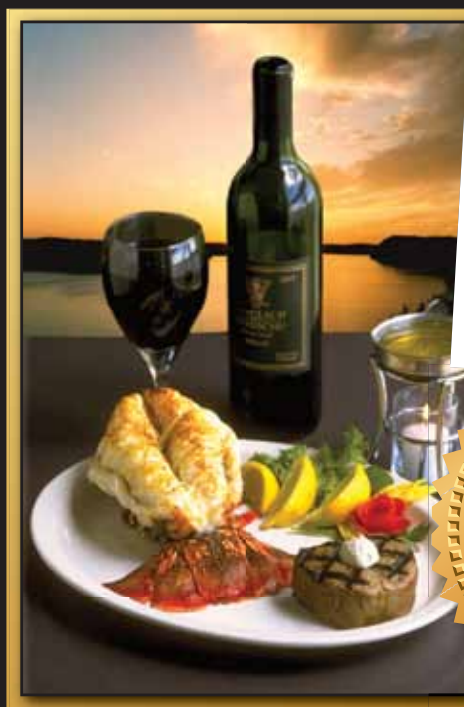
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Osage Community Elks Lodge #2705 Contributes \$500 For Shoreline Cleanup



The Osage Community Elks Lodge #2705 contributed \$500 towards the replacement boat motor fund for the Adopt-A-Shoreline Program in Zone 10. Pictured are Bryan Vance, Adopt-A-Shoreline Coordinator; Roy Keown, Elks Trustee; Bruce Mitchell, Zone 10 Coordinator; Michael Tyrell, Elks Trustee; Jack Stockwell, Elks Lodge Shoreline Cleanup Chairman; and Trish Creach, Camdenton Chamber Executive Director. The Adopt-the-Shoreline program at Missouri's Lake of the Ozarks enables interested groups and individuals to "adopt" portions of shoreline for litter control. With nine local civic organizations adopting a total of 89 miles of shoreline, participation has grown to 97 groups and more than 500 miles of adopted shoreline.
<http://www.ameren.com/sites/aeu/lakeoftheozarks/Pages/Adopt-theShoreline.aspx>

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Kiwanis Present Check to Hope House



Kiwanis recent check presentation to representatives of Hope House. From left, Kiwanians and members of the Christmas for Kids Committee Jennifer Hoose and Missy Martinette Hills; Eleanor Hickey from Hope House; Mike Waggett, president of the Kiwanis Club of Ozark Coast; Barb Fisher from Hope House; and Katie Karr, a member of the Christmas for Kids Committee and also a Kiwanian. The funds were raised from the December Christmas for Kids. Kiwanis meets every Thursday at noon at the Resort at Port Arrowhead.

"Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

Paying too little can be the most expensive

Having owned my own businesses and been in the insurance business for more years than I like to admit. I have found that most people don't really understand insurance and how it works and maybe don't care. That is why it is so important to have an agent that does understand insurance and how to use it to best protect you, your family, and your business.

While reading an article the other day it made me think of a problem we all have. We want to have the best but we also want it cheap. In this article was a copy of an ad from 1940's paper. The ad was titled "Something to Think About" and this is what it said.

When you buy for the price, these days, you can never be sure. It's unwise to pay too much, but its worse to pay too little. When you pay too much you lose a little money - that is all. But when you pay too little, you sometimes lose everything because the thing you bought was incapable of doing the thing it was bought to do. The common law of business prohibits paying a little and getting a lot- it can't be done.

That ad was written 70 years ago and is still true today. When you go to buy insurance the most expensive policy you can buy is the one that doesn't cover the loss you



J.L. Brenizer, CIC, LUTCF

have or had too low of a limit to pay all of the claim. How would you feel if you decide to save a couple hundred dollars but then you have a loss and it costs you thousands. This can easily happen but it doesn't need to. Listen to your agent and work with them. They should try to sell you what you need to cover your assets but you chose what you buy.

Some times you may even go to more than one agent or company trying to save some money. When you do this be sure you are comparing the same coverage. Because just like the ad said 70 years ago when you pay too little, you sometimes lose everything.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

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From left to right, Lake Ozark Chief of Police and CADV/VOC Chairman Mark Maples, Spa Shiki Director Ann Brown, CADV/VOC Executive Director Angie Fiene, and CADV/VOC Board Member Carolyn Lorraine.

Spa Shiki Director Ann Brown presented the Citizens Against Domestic Violence/Victim Outreach Center with a check for \$670, representing funds that the Lake of the Ozarks' resort spa raised during the holiday season for the local non-profit organization.

City Of Osage Beach Receives Its 12th Financial Award



Osage Beach Mayor Penny Lyons and City Treasurer, Karri Bell

The Certificate of Achievement for Excellence in Financial Reporting has been awarded to the City of Osage Beach by the Government Finance Officers Association of the United States and Canada (GFOA) for its Comprehensive Annual Financial Report (CAFR) for the 12th year in a row! The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management.

An Award of Financial Reporting Achievement has been presented to City Treasurer, Karri Bell, designated by the City of Osage Beach as primarily responsible for preparing the award-winning CAFR.

The CAFR has been judged by an impartial panel to meet the high standards of the program, including demonstrating a constructive "spirit of full disclosure" to clearly communicate its financial story and motivate potential users and user groups to read the CAFR.

The GFOA is a nonprofit professional association serving approximately 17,500 government finance professionals with offices in Chicago, IL and Washington DC.

Ms. Bell was extremely honored, stating, "I want to thank the Mayor and Board for their support, and to all departments for helping to make this possible. I also want to thank my staff, Mike Welty, April White and Patricia Schranz for making this possible."

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Building an effective web presence

Guest column by Mike Waggett
of MSW Interactive Designs

So what exactly is this Facebook thing?

Over the past sixteen months we've identified many steps in the process of building an effective web presence, but a recent client comment got me thinking a little. His comment to me was "What is this Facebook thing, how do I know if it is working, and why do I care about it"? Many businesses have heard that they need to have a business Facebook page, but many don't really know why. Let me get back to the basics and try to explain Facebook in a different way.

Facebook is like a daily newspaper

As I attempted to answer my client's question, I tried to think of a different way to explain what Facebook does. Facebook connects people and businesses in the same way a daily newspaper does. It has news stories of the day, human interest stories, classifieds, and in the case of businesses, advertising opportunities. When you build a personal Facebook page, you "subscribe" to the daily newspaper, and pick which "reporters" and "advertisers" you want to read about.

Every day, a new edition of the "newspaper" is available to you. Depending on who you subscribe to, you can see events in other people's lives, discussion on current topics, what products are hot, what your favorite sports team has done and most of the time, even the weather! If you are looking for something to buy, Facebook also can help you. Almost every day, I personally see someone trying to sell something...this is the classified section!

Businesses can advertise on this daily newspaper by simply setting up a business Facebook page. You can then easily advertise your business or service to people who have already "liked" the business you have! You can do this with print, video, photos, graphics or sound! And the cool thing is that you don't pay a dime to do it.

How do I know if Facebook is working for my business?

My client also asked "How do I know it is working?" Just like with newspaper advertising, there are many ways to monitor your success using Facebook for business. I always start with their business website stats. How many people are clicking through to your website via links you post on your business Facebook page? How many people are "liking" your posts or re-sharing your content? Have your



Mike Waggett

overall sales gone up since starting a Business Facebook page? How many "Fans" do you have?

Think of it this way...when you read a newspaper, what makes you decide to contact an advertiser? If my ad is in a newspaper, am I clearly depicting my business products/services and telling folks what makes me different (better) than my competition? Am I changing up my ad to try different tactics? It's the same with using Facebook for business. Give your potential clients a reason to contact you!!

One last thought on this....I love golf and may buy new clubs this year...just not today. However, when I am ready to buy, if I see a post on my "daily newspaper" saying you have a sale today on golf clubs, I might just call you.

Why do I care about Facebook?

My client's last question to me was "Why do I care about Facebook?" My answer to him was "How can you not care?" If you can get your business in front of hundreds or thousands of daily subscribers that WANT to hear about your service or product, why would you not? Your competitors are there (or will be soon). Oh, by the way, having a business Facebook page also helps with your search engine rankings, but that is a different topic.

I hope this explanation helps with anyone wondering whether to venture into the world of Facebook!

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Bank of Versailles promotes two



Steve Rasmussen

Dave Baumgartner, President and CEO of The Bank of Versailles recently announced the appointment of Steve Rasmussen as the Community Bank President of the bank's Laurie Facility and Gerrit Fischer as Assistant Credit Officer at the bank's main facility in Versailles.

"We are proud to announce new positions of these two well-deserved employees," said Baumgartner. "Both Steve and Gerrit have worked hard for the continued success of the our banking operations. We know



Gerrit Fischer

they will continue to serve our banking customers well."

The Bank of Versailles, chartered in 1882, consists of four area branches including the main bank in Versailles, MO, a drive-in facility in Versailles, the Laurie Bank in Laurie, and the Greenview Bank in Greenview. The Bank of Versailles combines modern technology with local knowledgeable personnel and is locally owned and controlled. The main bank can be reached at 573-378-4626 or on the Internet at www.bankov.com

Septagon Promotes Mike Grefrath



Mike Grefrath

Septagon Construction, a design-build general contracting and construction management company located throughout Missouri and Iowa, is pleased to announce the promotion of Mike Grefrath to President of the Jefferson City and Osage Beach offices. Grefrath will be responsible for new business development, maintaining existing customer relationships, and managing

the overall direction of the Jefferson City and Osage Beach offices.

"Mike has demonstrated his valuable leadership skills as he has managed both the Jefferson City and Osage Beach offices," said Stace Anderson, President-Septagon Industries. "We are honored to have him on our management team and happy for him to continue to meet the individual needs of each client."

Grefrath previously held the positions of General Manager for Septagon-Osage Beach, Construction Consultant for Septagon-Jefferson City, Project Superintendent, Construction Manager, and most recently as Executive Vice President of Septagon-Jefferson City and Osage Beach.

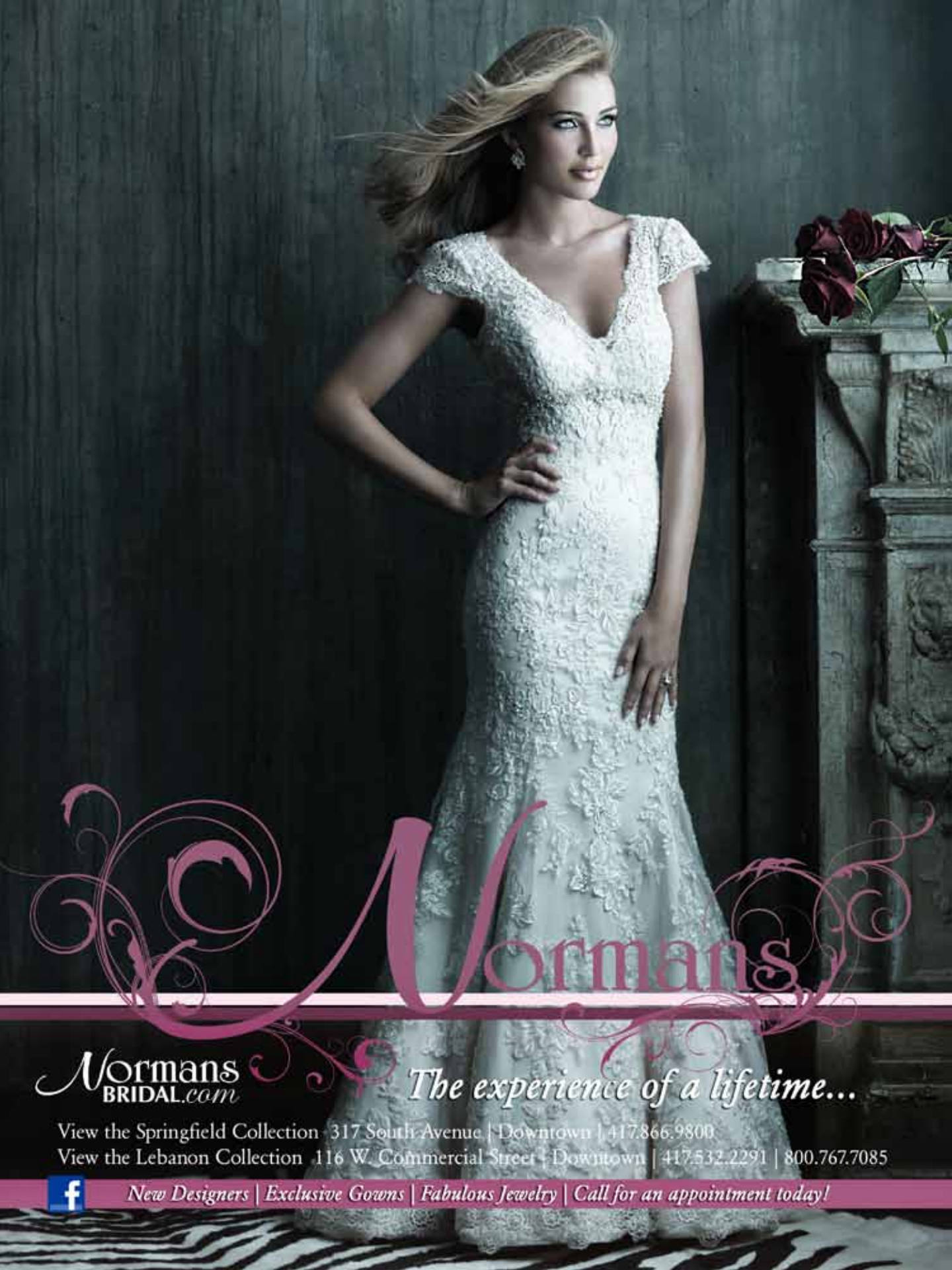
Grefrath has been in the construction industry for 35 years. His construction experience has equipped him to assume a leadership role for most any commercial construction process.

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Engaged? Start Planning now!

Preparing for the big day means planning a multitude of details; everything from the flower arrangements to that something blue must be decided upon well in advance of the ceremony. Here are some tips to help ensure your big day goes off without a hitch.

The Big Decisions

The decision to get married is the first of many big decisions you will be making in the weeks and months to come. Here are some things to consider right away:

- **Pick a date.** Talk with your fiancé and family (and your fiancé's family) about potential wedding dates to ensure the important people in both your lives will be able to take part.
- **Select your guests.** The number of guests you invite will directly influence the cost of your wedding.
- **Set a budget.** Budgeting for your wedding is crucial, as this will have a great impact on every other aspect of your day, as well as your honeymoon. Plan for a little wiggle room for unexpected expenses.
- **Choose a location.** Because most popular bridal spots are just that — popular — you may want to start searching for a location quickly.
- **Organize the bridal party.** Make careful decisions about who you want supporting you leading up to the big day, and who will be displayed in front of everyone in your life.
- **Pick a style.** Many brides choose wedding styles that are reflected in their save-the-dates, invitations, ceremonies, receptions and thank-you cards. Choosing a theme and color scheme in the beginning will help narrow down options later.
- **Hire a caterer.** Take into account the dietary needs of your guests by offering a variety of menu options, including a vegetarian dish.
- **Order the cake.** Whether you choose a large multi-tiered cake or cupcakes, remember to keep your budget in mind—and pick flavors you and your fiancé truly enjoy.
- **Make the announcement.** Decide how you want to let the community know of your planned nuptials. Do you want to take professional engagement photos? Do you plan to contact your local paper? Will you include a link to a wedding day website on your save-the-date or your wedding invitations?
- **Get the gown.** On your wedding day, everyone will be awaiting a glimpse of your gown. Listen to your instincts and choose a gown that "feels right" and reflects your personality and style.
- **Dress your party.** Once you have chosen the wedding dress of your dreams, speak with your fiancé about his wishes for his suit, as well as the bridal party attire.
- **Hire a photographer.** Choose your professional photographer wisely. With a walk down the aisle, father/daughter dance and toast, your father is sure to get photographed, but your mother might get overlooked. Make sure to ask the photographer to get shots of your mother throughout the day as well.
- **Choose your flowers.** Once you set the date, discuss with your florists which flowers are in season to help narrow down your selection. You may love tulips, but if you have a winter wedding, they

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may be hard to come by, and may be more expensive.

- **Book the entertainment.** Do you want a DJ or a live band? Talk with your fiancé about your music preferences, as well as the types of tunes you want played at your reception to keep your guests on the dance floor.

Before the Big Day

- Create a website for your wedding to keep guests informed of events and for easy access to registry information. Provide accommodation information for those guests traveling from out of town.
- Insure your engagement and wedding rings against loss, damage, theft or mysterious disappearance. According to a survey conducted by Jewelers Mutual Insurance Company, 44 percent of married women either don't insure their engagement ring, or don't know for certain whether their engagement and wedding rings are insured. For a free, no-obligation jewelry insurance quote, visit www.insureyourjewelry.com.
- Make sure your marriage license, travel documentation and insurance information are ready to go and stored in a safe place in advance of the wedding day.
- Practice reciting your vows and speeches until you feel comfortable.
- Wear your wedding heels around the house to "break them in." Pack a back-up pair of flats to wear during the reception.
- Remember to ask for help. Designate members of your family or close friends to specific assignments.

Courtesy of Family Features

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CATERING

Q&A 10 Questions for Your Wedding Caterer

A great caterer will do more than just make good food. He or she will pay great attention to details, making sure the presentation is just right, the food and wine are served at the right temperature, the servers are well-groomed and attentive and that clean-up is efficient and thorough.

So how do you make sure the caterer you hire is a great one? By asking the right questions.

May I have references?

Most caterers get their business from word of mouth. Ask for at least 10 former clients and call them. Ask questions such as

- Was the caterer easy to work with?
- Was the service efficient and non-intrusive?
- Was the food delicious, and did it arrive hot?
- Were there any problems that came up and how did the caterer deal with them?

Do you have a business license and liability insurance?

Caterers should be licensed by the state. Usually licenses are displayed in the office, but if you're not positive, then ask to see it. Make sure you see proof of liability insurance as well.

Can we sample from a typical wedding menu?

Catering can be a large part of your wedding budget. Make sure you know what it is you'll be getting for your money. Take your spouse-to-be and a friend with you to the tasting so that you can get varied opinions. Some caterers will charge a tasting fee, but it's worth it.

May I see photographs of your table displays?

Some caterers who provide buffets or food stations include floral arrangements and other decorations. It's also a good idea to discuss your color theme so that decorations and floral arrangements coordinate

What does the price per person include?

Is the cost strictly for food, or does it cover tables, chairs, linens, tableware, punch service, table displays, etc.?

What other fees do you charge?

Are tips and taxes included in the price? Some caterers will charge a cake-cutting fee or corking fee for wines. Make sure you get all fees in writing up front.

Do you handle special menu requests?

You may have guests with special menu needs, such as food allergies, vegan or kosher requirements. Make sure your caterer will accommodate these needs. Some couples want to have a special family recipe at the reception – grandma's meatballs or foods from the family's ethnic traditions. Find out if your caterer will personalize your menu with these kinds of items.

Do you offer cakes?

Ask if your caterer offers wedding and groom's cakes, and find out if they are included in the price.

Will you pack us a "doggie bag" after the reception?

Sometimes the wedding couple is so busy at the reception that they have very little time to eat anything. Attentive caterers will prepare small boxes of food for the couple to enjoy when they are finally alone.

What are the payment arrangements?

You need to find out how much of a deposit is required, and if it's refundable or not. Ask when the final payment is due and what the caterer's preferred form of payment is.

When you finally settle on a caterer, make sure you have a written contract to sign. This guarantees that they will provide the food, timelines and details you discussed.

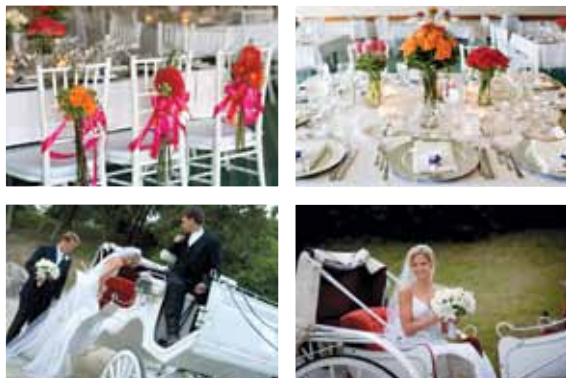
Asking these 10 questions will help you choose the right caterer to help make your wedding a truly special celebration.

Courtesy of Family Features
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NOT YOUR MOTHER'S SHOWER

TIPS For a Hip Bridal Shower!

If you've been to a wedding shower recently, you've probably noticed the time-honored tradition is changing. The typical Sunday afternoon gathering of ladies playing word games and snacking on pastel Jordan almonds has been replaced by sophisticated themed evenings. And sometimes men are invited too!

"We monitor trends in both weddings and showers so we can incorporate the freshest and most modern themes in our cards," explains Gale Thomson, American Greetings trend spotter. "We've found wine, gourmet kitchen and couples themes are the new wave. Changes in dating and relationship etiquette and other social factors, like career women postponing marriage, have directed showers away from providing basic necessities and more toward reflecting the couple's interests."

Thomson offers these tips for planning some of today's top trendy bridal shower themes:

Wine tastings reflect a popular interest. The wine theme can influence the menu, party activities and gifts. Invite guests to bring two bottles of wine: one to serve at the party and a second to give the couple. Search online for menu items to complement each wine, and display wine-pairing notes at each food and wine station.

Couples showers are a great way to include both the bride's and the groom's friends, and they tend to be

cocktail, dinner or summer barbeque parties. Couples showers are a good option for smaller guest lists or as one of multiple showers. A note on the invitation could suggest gifts for future entertaining. American Greetings has taken note of this hot trend by introducing special couples shower cards to its Target line, like one with tiny pink and blue "His" and "Hers" cloth towel icons attached to the front.

Kitchen showers have moved away from providing basic necessities and become more sophisticated, reflecting already-established brides and gourmet cooking trends. High-end stainless steel fondue pots, blenders and food processors are topping gift registries and wedding Website wish lists. Invite guests to bring their favorite recipe to share with the bride.

Personal gifts, indulgences the bride would never buy for herself or honeymoon trip items are also a fashionable shower theme option for second marriages or brides who are already established in their households. Spas are a great personal shower venue, and a gift certificate for spa services presented in a pretty card makes a wonderful gift.

Showers may be changing, but they are still an important part of the wedding tradition. If you're planning a shower and want it to be the latest and greatest, try one of these party concepts.

Wrap Like a Pro

When it comes to gifts, presentation is everything. Wrapping that incorporates details and added touches can magnify the perceived value of what's inside, so don't forget to wrap and tie with style.

"For soft goods or items that do not easily fit in a box, use gift bags. They combine convenience and style in all shapes and sizes," says Patty Flauto, American Greetings gift wrap design guru. There are even gift bags designed for specific items. And they keep getting better and better looking, with fashionable details like ribbon handles, scalloped or cuffed "necklines," trendy colors and prints.

New gift wrap designs reflect today's elegant wedding fashions. Wrap featuring photos of trendy wedding flowers, like white roses and hydrangeas, and embellished with clear sparkling crystalline glitter are recommended for the well-dressed gift. Accessorize with ribbon, a bow and fun new package decorations,



like a 10-karat "diamond ring" or a feather boa pom-pom.

Flauto suggests even ordinary household items can make a wrapped gift the star of the gift table. "The key is to pick a few accent colors to complement your wrapping paper. For example, to dress up a gift wrapped in paper with black and white photo images, add a few pink, black and white accent items from sewing supplies. Layer two kinds of ribbons, sheer and satin or thick and thin, or two shades of yarn. Use hot glue to add a flower cut from a greeting card or a key phrase, like 'I do,' and top it with a button or two or three. If you're wrapping a smaller gift box, you could pick up two of the same shower card, using the extra to decorate the entire top of the box."

Make Lasting Impressions

Every bride treasures her shower and wedding cards. Many lovingly store them in a special box or binder. Some even find crafty and creative ways to display them.

Keepsake cards today shine with satin, lace, ribbons, rhinestones, sequins and even embroidery — three rhinestone "bubbles" hover over a line drawing of two champagne glasses, or the piece may feature fabric miniature attachments (a little ivory pillow carrying two tiny rings or a wedding cake made with layers of ribbon).

Even more treasured are the sender's handwritten wishes, especially when they reflect personal relationships with the bride and groom. These words will be remembered always.



Top Right: Wedding shower and gift trends are reflected in American Greetings cards and gift wrap available at Target stores. Far Right: Creative bridal shower gift ideas include a "bouquet" of cooking utensils and silk flowers banded with ribbon and accented with bows. Just add a card and it's ready to go!

Above: Ordinary household items like ribbon, yarn, buttons and recycled greeting cards can make any gift extraordinary.

Right: Brides treasure the thoughtful messages in beautiful keepsake cards, and they find creative ways to display them like this French memo board.

All materials courtesy of: American Greetings Products



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As the Lake Churns Don't Set Up for Failure



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

As the market stabilizes some buyers are defeating themselves and reducing the value they could gain from buying at the bottom of the market, in terms of both home prices and interest rates. Here are just a few ways buyers are setting themselves up for failure.

Looking too long and at too many homes. It is not unusual to hear buyers today say they've been searching for a year, 18 months, even two or three years. Often these buyers have made low offers on multiple properties and have lost out on several "deals". When you take that long, you become susceptible to overpaying out of sheer exhaustion. It can also cause you to settle for a home that doesn't meet your needs. To avoid this problem understand and be clear on the differences between what you want and what you need, and work with a local real estate professional you trust. Look to your agent to help keep your expectations based in reality so you can make better decisions about your purchase. Look at homes in a price range where you're likely to find something that will work for you and will allow you to be successful in your efforts to obtain one.

Delaying making a decision because they think prices may get even lower or a better deal will come along. The lake home market has stabilized and I predict a small increase in values over the course of 2012. Inventory is being reduced and days on the market are almost a month and a half shorter than last year.

Making offers way too low. Overbidding seems like an obvious way to cancel out the bargain potential of your deal but making excessively low offers that sellers couldn't afford to take if they wanted to can have the very same result. Buyers who think they can operate strictly on the basis of what the news keeps reporting as a buyer's market are shooting themselves in the foot. If you don't

actually secure the home, the bargain basement price you offered is no deal at all. Even if you are willing to come up in price, you've probably insulted the seller which will make negotiations more difficult when you make a better offer.

Stressing out. There is so much information available now that it can be overwhelming for a buyer to know how to move forward. Some buyers try to apply national headlines about home prices being depressed to the superlocal dynamics of the Lake of the Ozarks market. Many deny that basic truths apply to them. For example buying a short sale listing can result in a great deal for you however every step in the process is a long drawn out affair, know going in that you will have to have patience and remain calm. Stress over buying a home often leads to panic-based and fear-based decisions, which can be costly in the short and long term.

Manage your expectations by working with a trusted broker or agent you feel comfortable having advise you about the lake area market. Make sure they are knowledgeable about the location where you want to purchase and that they have the negotiation skills to secure the best deal possible on the home that fits your wants and needs.

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

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The 2012 Lake Bridal Expo was held Sunday February 26th at the Lodge of Four Seasons, and was a success for everyone involved. The vendors provided an atmosphere that catered to every bride's imaginable needs.

The event was sponsored by Mix 92.7 FM, KQUL 102.7 FM, the Lake of the Ozarks Business Journal, The Lodge of Four Seasons, Osage National Golf Club, Duncan II Jewelry, WhereTheBridesGo.com, Home Comfort Furnishings, Norman's Bridal, Great Southern Travel and Etc. Bridal. One lucky attendee, Darci Stoll, won a \$1,000.00 gift certificate to Duncan II Jewelers. Here are just a few images from the event!



Norman's Bridal brought with them some amazing dresses that fit any and every bride's personal style.



During the Expo Jimmy Cirtley proposed to his girlfriend Kyla Webb. We here at Benne Media wish them all the best in their new life together.



2012 LAKE BRIDAL EXPO



Christy Stanley with Lake Dermatology provided the brides with all the information of how to achieve that Bridal glow on their special day!

(Below) Peter Hofherr and Kelly Money with St. James winery brought some delicious samples of their wine and information on how you can have their award winning taste at your own wedding.



Fringe Salon: The ladies at Fringe Salon showed the Brides how to get their own 'look' for their big day.

Thanks to all of the models, vendors, brides-to-be and other attendees for coming out and making the 2012 Lake Bridal Expo a success for everyone involved!

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A TOAST TO THE *Bride*

Tips and sips for the
perfect bridal celebration

Whether it's an engagement party, bridal shower, the reception or post-wedding brunch, professional event planner Alison Hotchkiss knows a thing or two



Alison Hotchkiss

about creating memorable bridal celebrations. As the founder-owner of Alison Events, and author of "The Destination Wedding Planner: The Ultimate Guide to Planning a Wedding From Afar" (Chronicle Books), she's produced stunning weddings all over the world. Whether you enlist the help of a planner or do it yourself, Alison's tips on entertaining will help you make your bridal celebration picture perfect.

•Bubbles add a festive, celebratory note to any bridal celebration. I love Cupcake Prosecco sparkling wine from Italy. It's crisp and refreshing — an affordable alternative to pricey French champagne yet equally delicious.

•Food doesn't have to be complicated to be remarkable. The finger foods here are varied and flavorful — but they're not hard to make. To satisfy all guest preferences, I always recommend 3 to 5 appetizers including chicken, beef and fish plus two veggie options (ideally one being vegan or dairy free).

•A signature drink is a fun way to welcome guests and get the party off to a great start. The Prosecco Ginger Cocktail is delicious and memorable. I like to serve it in unconventional glassware and garnish with Persian cucumber "swizzle sticks" for even more impact.

•A popular alternative to the traditional sit down meal at engagement parties or showers: food stations with a range of different foods offered at each. Pair a different wine with each station to create maximum variety and enjoyment as guests taste and mingle.

•Factor in overall ambiance and the vibe you want for your wedding or event. Lighting is key. And when it comes to candles, more is more.

•Flavored vodka is another big trend I'm seeing right now. Look for vodkas infused with such exotic flavors as vanilla frosting, devil's food cake and more. And don't be afraid to mix spirits with wine: One of my favorite concoctions is a blend of lemony Cupcake Chiffon Vodka with muddled blackberries, fresh mint, sparkling grapefruit water and a splash of Cabernet Sauvignon.

•It's not only more fun to serve bite-sized cupcakes at your wedding but they offer more variety and unexpected flavor combinations than a traditional cake.

•Be sure to have a good assortment of non-alcoholic beverages on hand as well such as bottled water, soft drinks and more to prevent dehydration and ensure that guests drink responsibly.

•For more tips visit www.cupcakevineyards.com.

•Recipes on pg. 30-31



A Green Home is a Healthy Home

with David Braddy LEED GA
of Bolivar Insulation Systems

Icicle season may be over, but they are a sign of needed attention

The season for icicles is now almost past for another year and we really had a mild winter this year, so icicles did not hang around much, but this is a great time of the year for preventative maintenance or repairs if needed.

Now icicles may be pretty, but do you know what it means if you have them on your house? It means your house is improperly sealed and you are losing heat through your roof. The easiest way to find a home losing heat is to drive down the street and look for icicles on houses after a winter storm. They won't be hard to find.

You may think this is limited to older homes or homes that are lacking insulation and that may well be true, but I have seen just as many newer homes and homes with plenty of insulation that still have icicles.

So what exactly causes icicles? Icicles are formed when heat escapes and warms the decking beneath the shingles and the snow or ice melts and runs down the roof until it reaches the roof edge where it starts to re-freeze forming an icicle. They may be pretty but that is where the problem starts. Once the icicle has formed and the ice continues to build up it creates a dam and the melting water now has nowhere to go, so the water starts to back up under the shingle and into your house. This is a classic ice dam and can create a lot of damage. This can create mold issues, damage the insulation which in turn will let even more heat escape and icicles will form easier and quicker.

So if you have plenty of insulation in your attic what is the problem? You may not have an effective air barrier and all insulations are not created equal as an air barrier. It is not enough to insulate your attic you must also



make sure it is sealed. You must make sure all penetrations or openings are completely sealed. Some of the most common areas to lose heat are exhaust fans, recessed lights, plumbing, wiring or any other crack or crevice. Recessed lights are a big culprit, if not sealed properly.

Now it is also possible that you just have an inadequately insulated attic, so your best bet is to simply call a professional to have it inspected. Unfortunately it is difficult to completely stop all heat from entering an attic no matter how well its sealed or how much insulation is installed, but it can be done. The methods in which we build and seal homes are rapidly changing and we now know the most effective way to insulate an attic is what is known as the hot roof system, the benefits are too numerous to mention here, but it is the only total air and vapor barrier and provides the most efficient system available, not only does it prevent any heat escape through the roof, but it will not allow heat to penetrate into the attic in the summer saving big dollars in energy cost.

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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.

News Releases are Welcomed!

Of course we reserve the right to edit material submitted to us for content, clarity, space and spelling. Since these are provided as a free service to the community, space for them is limited, and is first-come, first-serve. Cut off for the current issue is the 15th of the month prior. Not all releases will print.

For best results, send a photograph in JPG format, along with a Word or Text document as attachments via email to: LakeBusJournal@gmail.com

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Brides on a Budget: How to Have a Fabulous Wedding for Less



The average wedding in America costs around \$29,000, according to The Wedding Report, Inc., a wedding industry research company. Not surprisingly, couples are looking for ways to save money on their special day.

Here are some ideas to help you have a wonderful wedding on a budget.

The Date. Having a wedding on off-peak months and days can be a bargain. Novem-

ber through April are slower months for weddings, so many halls, caterers and other service providers give discounts because they have fewer bookings. Some will also have discounts for weddings held on any day other than Saturday.

The Venue. If you know anyone with a beautiful home or a large garden, consider having the wedding there. Be sure to factor in the cost of renting tables and chairs. Holding the

reception at a private place lets you buy your own alcohol and hire your own bartenders, both of which can save you money. Another option is to negotiate a package deal on an all-inclusive venue such as a hotel. The wedding and reception are all in one place, and out of town guests won't have far to go when the party's over. (Negotiate a good deal on a block of rooms for guests.)

continues next page

Melted Gruyere Toasts with Crisp Frizzled Prosciutto

Yield: 12 servings, 2 pieces per serving

Extra virgin olive oil

4 slices (about 3 ounces) prosciutto, cut into 1/2-inch pieces

24, 1/4-inch-thick slices Italian bread

4 ounces aged Gruyere, coarsely shredded (about 1 3/4 cups)

Heat 1/2 inch olive oil in medium skillet over medium heat until hot enough to sizzle a piece of prosciutto.

Stir half the prosciutto into hot oil and cook over medium heat until prosciutto is crispy, 2 to 3 minutes. Remove from with a slotted spoon to a side dish. Add remaining prosciutto and cook until crispy. Set aside.

Heat oven to 350°F. Spray baking sheet with nonstick spray and arrange bread slices on tray.

Top each bread slice with a rounded tablespoon of cheese. Bake until cheese is melted, about 5 minutes. Remove from oven.

Stand a crispy piece of prosciutto in the center of each melted mound of hot cheese and serve at once.

Beet Purée with Sesame

Yield: 12 servings, 2 pieces per serving

1 pound fresh golden or red beets, trimmed, peeled, cut into 1/2-inch pieces

24 endive leaves, thick ends trimmed, separated into individual leaves

3 tablespoons reduced sodium tamari or soy sauce

1/2 teaspoon toasted (dark) sesame oil

1/4 teaspoon grated fresh ginger

1/4 teaspoon minced fresh garlic

Salt to taste

Toasted white sesame seeds (garnish)

Place beets in a steamer and cook, covered, over simmering water, until tender, 15 to 20 minutes. Cool. Place endive leaves in a large bowl. Add water and a cup of ice and refrigerate until crisped, about 15 minutes. Drain and pat dry with paper towels. Place tamari or soy sauce in a small saucepan and boil gently until reduced to 1 tablespoon. Cool. Purée beets, 1 tablespoon reduced tamari or soy sauce, garlic, ginger, sesame oil and salt in food processor until smooth and creamy.

Arrange endive leaves on a platter. With two teaspoons, place a mound of beet purée in the center of each leaf. Garnish with toasted sesame seeds. Note: Canned or cooked vacuum packed beets can be used as a substitute.

Prosecco Ginger Cocktail

Yield: 12 servings, 2 glasses per serving

1 1/2 cups water

1 cup (6 ounces) crystallized ginger

1/2 cup sugar

2 bottles (750 ml) Cupcake Prosecco, chilled

24 thin diagonal sliced seedless or Persian cucumber

Combine water, ginger and sugar in saucepan and bring to a boil. Simmer on low heat, uncovered, 15 minutes. Off heat let steep, covered, 30 minutes. Cool.

Purée in blender until smooth.

Add 1 tablespoon ginger purée to each champagne glass. Add chilled prosecco, and stir well with swizzle stick until blended. Garnish glass with cucumber slice.

Shrimp Fajitas Salad on Crisp Flour Tortilla Chips

Yield: 12 servings, 2 pieces per serving

- 4 8-inch flour tortillas
- 1 ripe avocado, pitted and peeled
- 1 1/2 teaspoons fresh lime juice
- 1 teaspoon finely chopped cilantro
- 1/2 teaspoon finely chopped jalapeño, or more to taste
- 6 ounces extra small (salad shrimp) cooked and peeled shrimp, chopped (about 1 1/4 cups)
- 3 tablespoons finely chopped peeled ripe mango
- 2 teaspoons finely chopped cilantro
- 1 teaspoon finely chopped jalapeño
- 1 teaspoon fresh lime juice
- 2 tablespoons thin sliced green onion (scallion) tops (garnish)

Preheat oven to 350°F. Use ruler to trim tortillas into 4 large 6-inch squares. Cut 24, 2-inch squares from the squared off tortillas; discard trimmings. Spray baking sheet with nonstick spray. Arrange tortilla squares on pan and spray with nonstick spray. Bake until toasted golden and crisp, 10 to 12 minutes. Cool. Purée avocado, lime juice, cilantro and jalapeño in a food processor until smooth. Set aside.

Combine shrimp, mango, cilantro, jalapeño and lime juice in small bowl. Spread about 1/2 tablespoon avocado mixture in center of each toasted tortilla square. Lightly press a tablespoon of the shrimp salad in center of each. Garnish with scallion slices and serve.

Brides on a Budget Wedding For Less

continued from previous page

Invitations. Keep them simple. High-end paper, custom-colored inks, decorative linings and multiple enclosures all cost more. Do online research to find the best deal – or print them yourself. You can find plenty of affordable options at craft, hobby or office supply stores. To keep postage costs down, don't use oversized or heavy paper.

The Dress. It's possible to save big on your dress by choosing poly satin instead of silk fabric. Another option is to buy a discontinued design, rather than the latest one. These are usually less expensive and can be found at smaller dress shops or consignment shops.

Flowers. Do you really need fresh flowers blanketing everything? Many couples opt for fresh flowers for the bridal party and silk arrangements as decoration for the ceremony and reception. Look into candles, ribbons, shells and decorative stones as alternatives.

Food. Save serious money by planning the reception for a time when guests will not need a full, seated meal. If your cere-

mony is between one and three in the afternoon, you can have a tea reception. Serve tea, finger sandwiches, scones and mini pastries. For a reception starting at four or five p.m., have a cocktail reception. Drinks and hors d'oeuvres are all you need. Make it clear on your invitation – "Tea (or cocktail) reception to follow."

Decorations and Favors. Take inventory of what you already have – and what friends and family have. Borrowing is cheaper than buying or renting, so ask around. Do-it-yourself favors are a great way to personalize your wedding for less. If you do need to buy supplies in large quantities, don't be afraid to talk to the store manager about a bulk discount.

You can have a fabulous wedding for less with some planning and elbow grease. But the best advice for saving money is to make a budget and stick to it. You'll be tempted to upgrade just a little here and there – but pretty soon your bargain wedding is no bargain at all.

Courtesy of Family Features. Photo Courtesy of Lyndi Janelka.

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Please drink responsibly.

Ameren awaits word from FERC on project boundary issue

continued from page 1

used the same project boundary in the legal description in the deed.

"Then somewhere along the line someone decided to plat the land for a subdivision and either the land owner forgot about the proper contour description or someone wasn't paying attention so the surveyor platted down to a lower contour elevation when the land owner really owned only to a higher contour elevation," he said. "UE either was unaware or inattentive because they did not object at the time. But I do know one thing. The inattentiveness has come to a halt!"

Tim Sear, a Lake-area homeowner and Kansas City attorney working with many affected property owners, purchased copies of the maps used by Stone and Webster Engineering of Lakeside, Missouri to design Bagnell Dam and to outline the property needed for the lake. Sear said Union Electric (U.E.), operating under a federal license, was given the right of eminent domain when they took the project over after the original developer went into receivership. Once engineers determined how much property was needed for the lake and a buffer zone, Union Electric Land and Development Company intended to buy title to land below certain contour lines which started out at 662 by the dam and rose as the project moved upstream. Union Electric Land and Development Company purchased many farms in their entirety, in the process acquiring title to tens of thousands of acres of property not needed for any lake or hydroelectric purpose. In other areas Union Electric Land and Development Company only purchased an easement to flood the property—and some lake front owners actually property own out in submerged areas of the Lake.

After all the land was acquired, Union Electric Land and Development Company transferred the land inside the project boundary to Union Electric Light and Power. Union Electric Land and Development retained the excess property above 662 and at higher levels upstream for resale. But in that process, an easement to flood was placed

on all the excess property and the excess property received an easement to build below the project boundary. The recorded 1932 easement states that the excess property owner has an easement on property below the project boundary "to use the surface of said lands whether submerged or not, for any and all purposes whatsoever, including the erection and maintenance of improvements thereon, provided such use will in no way interfere with the construction, operation and maintenance by Union Electric Light and Power Company . . . of the said dam . . . under the license issued to Union Electric Light and Power Company, by the Federal Power Commission for said Project No. 459 Mo., or under any renewal thereof . . . and provided such use will in no way interfere with the maintenance and operation of such dam . . . and provided further that such uses do not violate any regulation of public authorities, either Federal or State, having jurisdiction over the Lake Reservoir and its shores."

"The easement doesn't say you have to get a permit, it doesn't say you have to pay a fee, it doesn't say you have to have the building inspected. In fact, it does say the owner could build 'for any and all purposes.' A rule of law assumes there is a purpose behind every provision of a deed or easement – and that the ones drawing it up knew what they were doing. Following that 'rule,' we have to assume that U.E. knew what they were doing. However, now Ameren wants to say that all these structures are non-conforming structures and need a permit – that Ameren never would have given a permit for residential structures below the project boundary," he said.

Sear followed title to a piece of property that has been transferred seven times since it was first subdivided and platted in 1970. The property was platted as if the developer owned to the water's edge even though most of the subdivision was below the project boundary on land owned by Union Electric Light and Power Company. Once platted, this particular lot was completely below the 670 contour line and title held by Union Electric Light and Power

Company.

"This particular lot changed hands six times before any title company caught it – and then the title company included verbiage saying it was insuring all of the lot that lay above 670. Problem was none of it is above 670. The entire lot, insured for \$245,000, doesn't exist, as it's described," Sear said, adding that land owners just filed a lawsuit against Ameren, claiming "adverse possession."

Green said many of the transactions and resulting title mistakes came at a time when the lake was developing very rapidly and caution was "thrown to the wind."

"I can actually understand how it all happened. People used the land for decades and no one said anything about it. All shoreline issues – things like seawalls and dock permits – were being handled by the Corps of Engineers so it all just got away from us," he said.

Marketable title and marketable real estate are two different things

Green said while Ameren waits for FERC's answer, their attorneys are working with various entities to develop an agreement that can be filed in each county to allow property owners to have clear marketable titles. Many real estate transactions have been held up for close to two years because title companies are refusing to provide insurance and banks weren't lending on properties that, according to a letter from Ameren, were not allowed.

Sear said a "global transfer" agreement likely wouldn't satisfy state title law that defines the owner of the property. He said the only way he sees to ensure marketable, insurable titles would be to issue quit claim deeds, which would transfer ownership of the land from Ameren to the owners of the adjacent properties.

However, Green disagreed.

"This will serve as a comprehensive clarification of title for all properties," he said, adding that many properties bought and sold at the Lake included easements. "This should actually bolster title companies' positions."

Further complicating matters, Sear said Ameren has not previously disclosed to the public that in 1937, Union Elec-

tric granted a recorded mortgage on all the Ameren-owned property at Lake of the Ozarks and that amended mortgage is still of record and secures a loan apparently in the hundreds of millions of dollars. According to Sear, even if Ameren would quit claim the property to adjoining owners, there would still not be insurable and marketable title to the property unless Ameren can also get mortgage releases from its lender.

However, Green said because all Ameren-owned property at the Lake is mortgaged, that's something they're looking into.

"I can't say right now if we will ever issue quit claim deeds or we won't. As I said, this is a very complicated issue with numerous entities involved. We have our best attorneys working non-stop on this to get it straightened out," he said.

Sear suggests that the solution to these issues is found in what Ameren did in 2000 for part of the Cedar Glen condominium development on the Niangua branch. In this area, the original project boundary was at 670. The developer of Cedar Glen requested that Ameren get FERC's approval to redraw the project boundary to 665 and quit claim the Ameren property above 665 to Cedar Glen. On October 24, 2000, FERC issued an Order lowering the project boundary in that area to 665 and on December 1, 2000 Ameren signed a quit claim deed in favor of Buford and Anna May Foster to that property above the 665 contour line. Sear said he assumed that Ameren also recorded a release of mortgage from its lender for this property—otherwise the condominiums could not be financed.

Sear said if this same three step process were done for all the "encroaching structures" the problem would likely be solved. Sear says that all the "owners" of the encroaching structures need to be very wary of executing documents that might prejudice claims of adverse possession that they may have against Ameren. The right of adverse possession—sometimes referred to as "squatter's rights" – belongs to people who for a period of 10 years or more have acted as if they own the

property—paid taxes on the property—secured the property—kept trespassers off the property—and Ameren did not act as if they owned the property.

He said asking permission from Ameren to do things on the property such as applying for a permit to build or maintain a house would suggest that you don't own by adverse possession. After a period of 10 years, the "owner" can sue Ameren for adverse possession and seek a declaration that the adverse possession "owner" is entitled to recordable legal title to the property. He said there are at least three lawsuits on file in Camden County in which "owners" seek a declaration that they and not Ameren own these "encroaching" properties.

Sear says that there has been similar lawsuits relating to Lake Taneycomo where—as recently as in 2000 and January 2012, state courts have found that an "encroaching" property owner owns the property by adverse possession and not the utility – Empire District Electric. After the 2000 decision, the Missouri Legislature amended the adverse possession statute in 2006 to exempt utilities from adverse possession claims. However, in the January 2012 decision, the Taney County Circuit Court ruled that the 2006 amendment does not relate backwards to claims of adverse possession that began more than 10 years prior to the 2006 amendment.

Sear says that there is a very good likelihood that claims of adverse possession can be successful at Lake of the Ozarks and warns "owners" from acting without consulting an attorney. However, he added if Ameren will quit claim property and mortgage releases, adverse possession claims likely can be avoided.

Some want Ameren to drop boundary to 660

Stacy Shore, a realtor, property owner whose land lies within Ameren's project boundary and a member of the Lake Area Conservative Club said Ameren could solve many of the issues simply by revising the project boundary to 660 lake-wide.

"By moving the project
continues on next page

Ameren awaits word

continued from previous page
boundary to 662, Ameren is just going to be bringing on a plethora of problems. According to the license, with FERC's permission, Ameren can convey the property if they gave 45 days advance notice and FERC doesn't object. Ameren gave notice, requested the change, FERC replied and said they needed more information, Ameren replied with a letter saying why it wouldn't hurt anything and on October 4, 2000 FERC approved the change, according to Sear.

However, Roeger said lowering the boundary to 660, when the majority of properties are at 662, would create a "ribbon of anarchy."

"Since the vast majority of the titles are written to 662, what happens to the 2-foot strip of land? It's not part of the original lot and it's not part of restrictive covenants in subdivisions – so who controls it? And the property owner still does not own to the 660' contour because changing the project boundary is not effective for the conveyance of a real estate interest," he said.

Sear concurred, adding that the move could create a legal "limbo zone."

Shore said Ameren's stated plan to retain land within the

project boundary in order to "maintain and preserve the environment, such as wetlands, cultural properties, riparian habitat and public recreational areas" could also spell trouble for landowners should they settle for Ameren's 662 proposal.

The Project Boundary Amendment Application, states, "Many comments submitted on the draft amendment application have requested that the boundary be defined at contour elevation 660'. However, Ameren Missouri believes that setting the project boundary to contour elevation 662' properly encompasses those lands necessary for project operation and maintenance based on the following three considerations:

- Normal and flood operation levels at the Osage Project;
- Retention of shoreline buffers around the reservoir for resource protection purposes; and
- Shoreline control.

"At Smith Mountain Lake in Virginia, another FERC-controlled lake, the power company has the authority to establish wetlands, order landscapes and in one case, was even authorized to force property owners to plant hundreds of trees when they removed

overgrown vegetation to make room for a dock," Shore said. "I know I don't want Ameren telling me how to landscape my yard and I'd bet the majority of lakefront property owners feel the same way."

Keeping property taxes current is important

Camden County Assessor Eddie Whitworth said if FERC doesn't accept Ameren Missouri's proposal to lower the project boundary, it could result in a precedent-setting court case.

"Currently, Ameren is pay-

ing real estate taxes up to the variable water line – typically about 660, which is considered 'full pool.' Individual lakefront property owners are assessed on property from the water line to the edge of their property. In a case of adverse possession, typically who is paying the taxes is one of the criteria but courts have always held that as a strong indicator of ownership," he said.

Sear said that's why it's important that property owners continue to pay their taxes.

Adverse possession will

soon be put to the test at Lake of the Ozarks. Lawsuits already have been filed against Ameren on behalf of David Stauble and Rhonda and Donald Choate, who own homes in the Lake Valley Subdivision; and Donald Bruns, who owns a home on the west side of the Lake and whose properties lie inside project boundaries.

Ameren is continuing to answer questions on its Lake Hotline at 573-365-9203, or via email at lake@ameren.com. The shoreline office is available at 573-365-9212.



The Lake Area Chamber of Commerce was on hand to welcome All Star Services LLC to the Lake Area with a ribbon cutting. All Star Services 618-779-2908 or 618-558-8019.

Pictured along with Chamber Active Volunteer Ambassadors and TAG Team Members from left to right are: (1st Row) Mike & Monique Bender, Owners; Becky Panchot, Kiwanis Club of Ozark Coast; Kristina Pahlmann, Central Bank Lake of the Ozarks. (2nd Row) Tony Reahr, Edward Jones Financial; Wendy White, Lake Area Chamber Executive Director; Jeff Betherum, Lake Insurance Group; Tom Smith, American Sun Control.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TOWERS AND ARCHES

In the period 1931 to 1961 vacationers coming to the Lake found both Highway 54 and Highway 5 narrow two-lane roads that meandered through a hilly, heavily wooded region. Most roadside development clustered where lake roads joined the highway. In between were long stretches of wooded roadside and any business that showed up along that

stretch was like an oasis. There were two man-made structures that stood out – roadside towers and arches. Towers were either a fire tower or an observation tower. The arches greeted visitors on their way to camps.

Fire towers were erected in the 1940s and manned during fire season but a traveler could stop and climb the tower at least to the height of the floor of the

small building on top. One very popular fire tower was on Highway 54 just south of the 54-17 Eugene junction. Other popular fire towers were at Camdenton and Hurricane Deck. The Eugene tower is gone. The Camdenton tower exists but is probably not the tourist attraction it was originally.

A steel observation tower was built at the west end of Bagnell Dam early on and it was well used for many years. Today, it stands mostly inaccessible and unused. Privately owned observation towers stood to draw the attention of tourists to a business. They could be found at the Bagnell Dam Boulevard and Fish Haven Road junction, and Tuttle's Tower near Passover Road. Both of these towers are gone.

Arches existed over the entrance road to a number of resorts including Temple Resort, Shady Slope Resort, Hildebrand Resort, and over Linn Creek's lake access road. Some of these road spans were lighted with neon at night, such as the arch shown here that greeted visitors to Shady Slope Resort just west of the Grand Glaize Bridge. ■

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

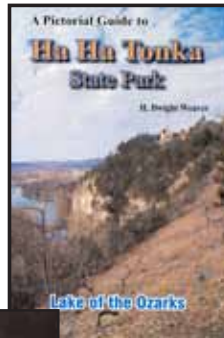
Weaver is the author of six books on the history of Lake of the Ozarks.

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.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheo-zarksbooks.com to obtain more information or to purchase one of his books on line.

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Lake Regional Adds Sexual Assault, Abuse Exam Room



Lake Regional Health System in Osage Beach recently completed renovations on a room specifically equipped to treat victims of sexual assault, domestic violence and child abuse. The room is fully stocked with pharmaceuticals and lab supplies, as well as new clothing, a private shower and toiletries for use by victims following an exam.

Each victim’s care is coordinated by a sexual assault nurse examiner (SANE) — a registered nurse who has specialized training to care for victims

of sexual and domestic violence. SANEs may specialize in providing care for adolescents and adults (SANE-A) or children (SANE-P).

They also provide expert witness testimony and referrals and work to ensure the safety of children and adults after discharge.

Pictured (from left): Lake Regional Sexual Assault Nurse Examiners Anne Wilson, R.N., SANE-A, SANE-P; Stacy Sederwall, R.N., SANE-A; Jamie Wheat, R.N., BSN; and Dee Ballard, BSBM, R.N., CEN, SANE-A, SANE-P

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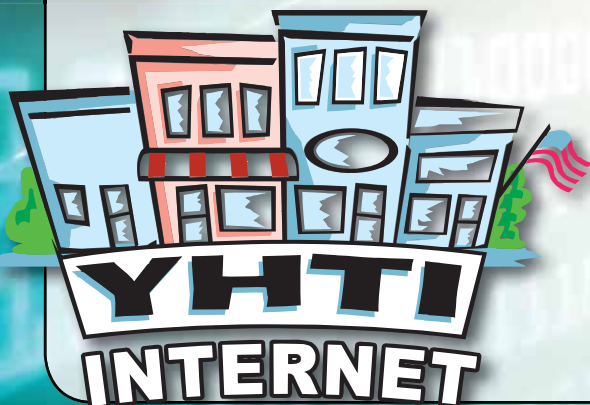
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Master suite has breathtaking lakefront views w/ walkout to private deck. Family room doubles as media room w/wetbar. Slips available at Villages and Close-by Marina's. 284 Tall Oak Estates, Sunrise Beach, MLS#3083146, \$750,000 See this Virtual Tour 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.

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-heath, 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.

AWESOME ONE OF A KIND PROPERTY 260ft Lakefront, 2100 sq ft totally remodeled home, TWO boat docks (4 slips), Guest cottage, boat house, 2.9 acres AND 30x50 garage!! Located in a great cove at the 2 Mile-marker of Big Nianqua. Great Buy. \$339,000 MLS 3082643 Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.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.

BEAUTIFUL FOUR SEASONS HOME in Kay's Point. Contemporary Home with open floor plan, vaulted ceilings and HUGE windows for the view! 3 bedrooms (bonus room can be used as 4th), 2.5 baths, 2500 sq ft, concrete dock included! \$469,000 MLS 3082756 Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website at www.bobbibash.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.

LAKEVIEW HOME ON HORSESHOE BEND. ONLY \$79,000 , TOTALLY REDONE with 3bd/2ba, 1500 sq ft, 2 living rooms, 2 large decks, carport and more! MLS 3082963 Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.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.

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 over 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 Koipond 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.

WONDERFUL LAKEFRONT HOME AT 11 MILEMARKER, just off of Chimney Point in Catalina Bay! 3bd/2.5ba, 1600 sq ft, main level living, vaulted ceilings, awesome 2 well concrete dock, VERY GOOD CONDITION, Level lot...ONLY \$244,000 MLS 3082939 Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.com

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FOR SALE: UPDATED, CONTEMPORARY condo at the picturesque, gated Bronx Condominium complex in Osage Beach. Two bedroom, two bath unit overlooks pool and hot tub with beautiful view of no-wake cove at 20.5 mile marker. Close to Expressway and hospital. Quiet complex. No rentals. Furnished. 10x30 boat slip included. Call 573-434-6878.

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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 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.

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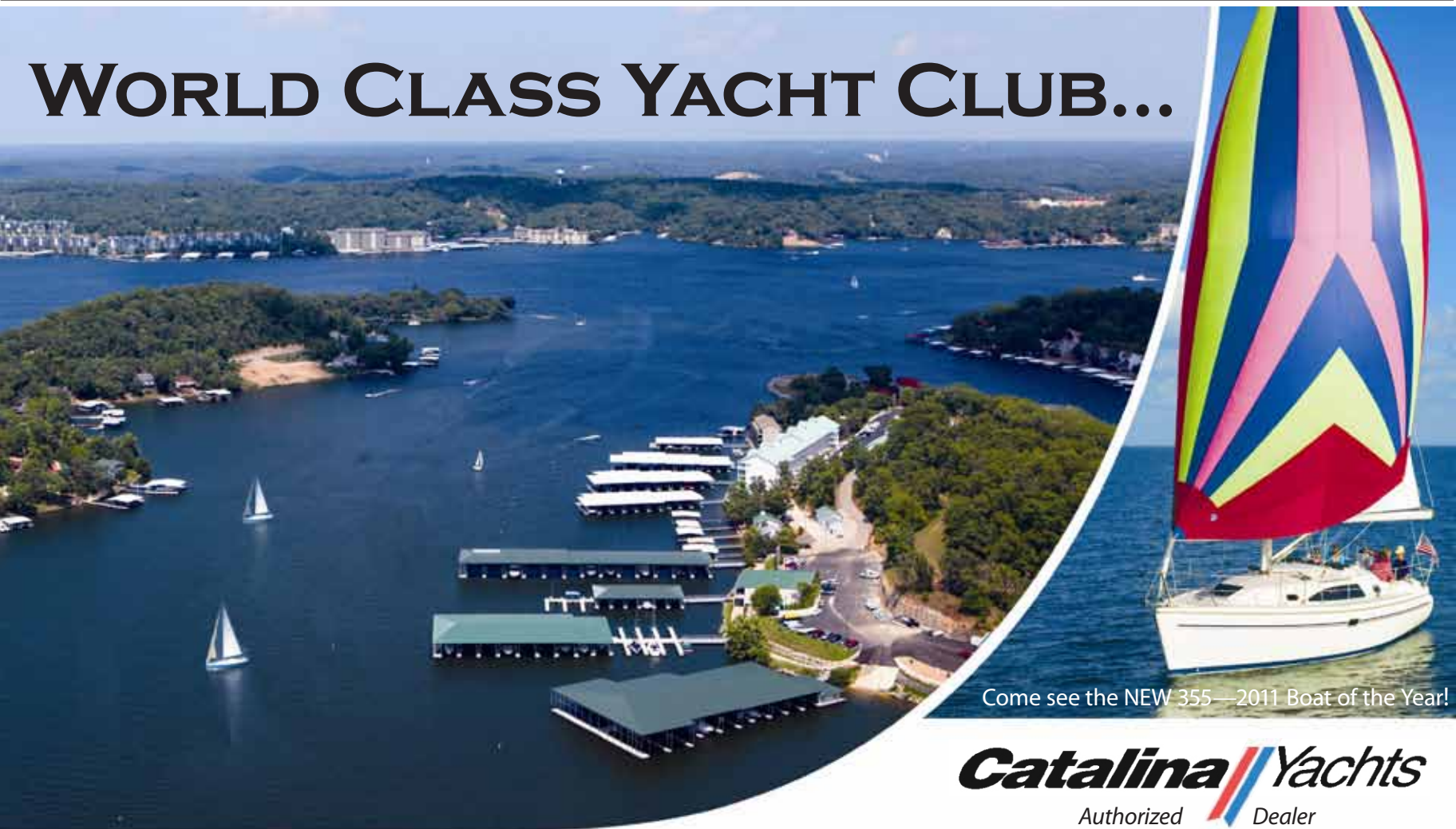
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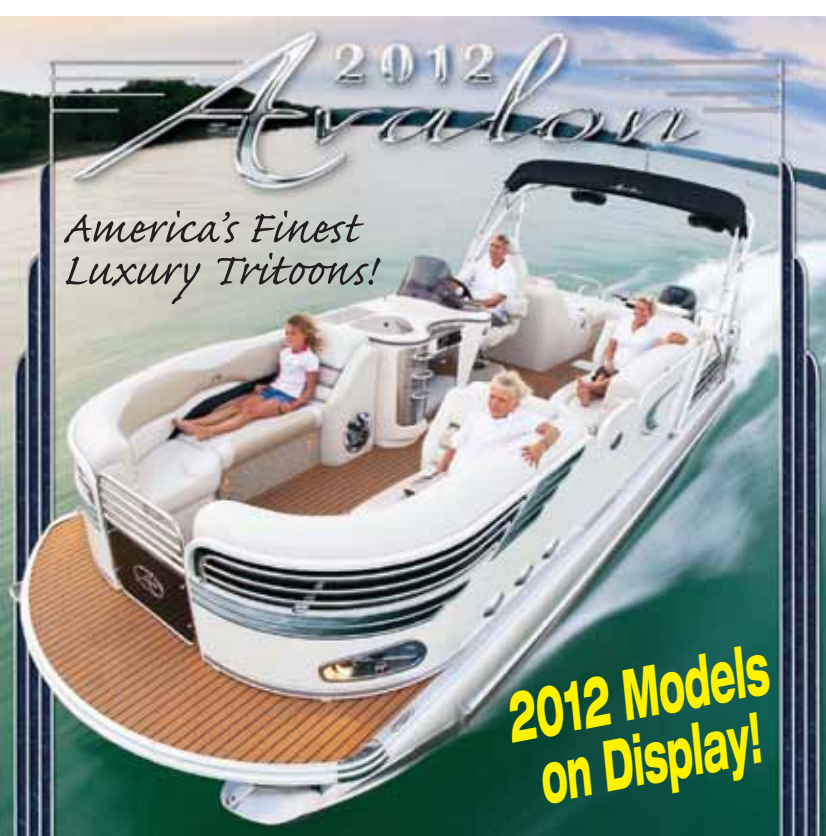


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2003 CHAPARRAL 263 SUNESTA - 350 MAG- W/trl - 240 hrs.....	\$34,900
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1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT	\$29,900
1997 SEA RAY 380 SS CUDDY - T/302 MPI.....	\$59,900

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