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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 6

JUNE, 2012

BOATING ON BACK



NEWS IN BRIEF

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New Rock Island Line trail to follow in Eldon

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Property owner urges others to action

By Nancy Zoellner-Hogland

At least two more lawsuits have been filed against Ameren Missouri on behalf of lakefront property owners whose land lies inside the utility company's project boundary. The most recent suits were filed May 1 on behalf of Christopher and Susan Cipolla and Charles Sanzottera, who own property in Morgan County. Last fall, suits were filed on behalf of Donald and Rhonda Choate, David Stauble and Donald and Patsy Bruns, all Camden County residents.

Another lakefront property owner who recently was notified that his home sits inside Ameren Missouri's project boundary is encouraging others in the same situation to seek legal counsel or, at minimum, file claims against their title companies.

In March, AmerenMissouri sent a letter to some 1,500 property owners whose properties lie inside the power company's project boundary. That letter starts out:

The Federal Energy Regulatory Commission (FERC) is considering Ameren Missouri's proposal to revise and reduce the FERC "project boundary" to address encroaching structures at Lake of the Ozarks. According to our research, your home or other structure may be located on property owned by Ameren Missouri.

If the FERC boundary adjustment is approved, your

home (or other improvements) would no longer be located within the project boundary and therefore would not be subject to shoreline management or FERC regulatory requirements.

Assuming that FERC grants our request, Ameren Missouri also intends to file in the Recorder of Deeds Office(s) for Camden, Miller, Benton and Morgan Counties the enclosed Estoppel Certificate which provides an additional measure of assurance and protection to you, clarifying your current and future use and enjoyment of your home. An aerial photograph of the shoreline and the revised project boundary from which you can locate your own residence can be viewed at <http://detailmap.tgisites.com/>. The letter goes on to explain the certificate.

"I read in the paper that 1,500 people got these letters so why aren't we hearing more about this? Why haven't hundreds of people filed suits? I'm afraid many of them have either decided to ignore the letters or just file them away in a drawer, hoping that this will go away. But it won't! Of course, I don't know how many people have taken action, but I do know that every one of us should be putting pressure on because if we don't, in the end we will own nothing," said Marc Schmidt, who in 2006 purchased a home in the Johnson Bay Sub-

division at the 6 mile mark of the Gravois.

Schmidt said even though he had read stories and heard news about the boundary issues, he was shocked when he opened the envelope containing a copy of the Estoppel Certificate and the letter explaining that the certificate would serve as a legally binding commitment promising that Ameren would not take steps to remove existing structures located on the power company's property. Schmidt said after reading through the pages several times, he looked at Ameren's online map and found that the black line, which outlines the existing project boundary, runs behind his house. The green line, which indicates the proposed project boundary if FERC approves the change, runs right in front of his house.

"The first thing I did was call Jeff Green at Ameren. He was very careful about how he explained it – tried to downplay the whole thing – and he said the value of my home shouldn't be affected. I remember that he kept stressing that I would always have the right to enjoy the land – that Ameren wouldn't ever try to make me remove my house," he said. "The more I thought about it, the more I realized that's all well and good but bottom line – that still doesn't transfer ownership of the land back to me. And that means I can pay taxes and make pay-

ments for 30 years on a home sitting on land that I don't own – land that I just have the right to enjoy? That's crazy!"

After one unsatisfactory visit with an attorney who wanted \$10,000 up front to represent him, he talked to a business associate. That conversation ultimately resulted in him contacting Tim Sear, a Lake-area homeowner and Kansas City attorney who has been researching the issue since 2007. He said at Sear's suggestion, he has since filed a claim with his title company. He also said that if the title company denies his claim, his next step will be to hire Sear to file a lawsuit against Ameren.

"I am not a wealthy person and I'm certainly not one to yell 'Sue' every time something goes wrong. However, I really feel like I have no option. Now my mission is to get as much publicity about this because I fear that a lot of people are just sticking their heads in the sand or waiting for 'someone else' to deal with it. But if we all just sit back and wait for that other person to move first, we're all going to lose," he said.

Sear agreed that the time for action has arrived.

"The 1,500 'owners' involved cannot convey good title and therefore can only sell for a fraction of the true value after disclosing the title defect. Who would buy in that situation?

continues on page 31

C. Michael
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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 24 for this month's
"As the Lake Churns"



BUSINESS JOURNAL



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Armchair Pilot

By Nancy Zoellner-Hogland

THOSE DREAMING OF ATTENDING this year's Summer Olympics, which run from July 27 to Aug. 12 in London, shouldn't wait much longer to make arrangements, according to Jason Clamper, senior online editor at Frommers.com. He also suggested that would-be travelers make their first stop at London2012.com, the official Summer Olympics website, which provides information on games, transit, hotels and directories of officially sanctioned vendors who've agreed to a no-price-gouging policy.

NO MATTER THE DESTINATION, travelers should expect to find skyrocketing prices on airline tickets this summer. According to the booking site Travelocity, the cost of domestic travel rose 3 percent from last year and 18 percent over 2012. International travel is up 20 percent.

THERE IS SOME GOOD NEWS for travelers. According to the U.S. Department of Transportation's Air Travel Consumer Report, between January and March this year, the nation's largest airlines posted their best on-time arrival rate for the first quarter of any year since the department began collecting comparable flight delay data in 1995. The 15 carriers reporting on-time performance posted an on-time arrival rate of 84 percent during the first quarter of 2012. The previous first-quarter record was 81.3 percent, set during the first quarter of 2002. The carriers posted an on-time arrival rate of 82.2 percent in March, an improvement over March 2011's on-time rate of 79.2 percent rate but down from February 2012's 86.2 percent mark.

In addition, there were no flights that were chronically delayed – more than 30 minutes late more than 50 percent of the time – for two consecutive months or more.

The DOT Consumer Report also stated that airlines reported three tarmac delays of more than three hours on domestic flights and no tarmac delays of more than four hours on international flights in March. All of the long domestic tarmac delays took place on March 17 in St. Louis, a day when severe storms swept through the area. Since 2008, all larger U.S. airlines have been required to file complete reports on long tarmac delays for domestic flights. Under a new rule that took effect August 23, 2011, all U.S. and foreign airlines operating at least one aircraft with 30 or more passenger seats must report lengthy tarmac delays at U.S. airports. That regulation also prohibits tarmac delays at U.S. airports to last longer than four hours except for safety, security or air traffic control-related reasons.

TRAVELERS THAT HAVEN'T FLOWN out of Lambert-St. Louis International Airport for a while may find Terminal 1 a little confusing. Baggage claim area renovations were recently completed as part of a three-phase, \$70-million "Airport Experience" renovation program which began in 2008. The area also sports higher and brighter ceilings, new wall finishes and enhanced lighting, improved heating and ventilation systems and new directional signage.

FRONTIER AIRLINES HAS PERMANENTLY grounded two non-stop flights from Kansas City International Airport. The flight between KCI and Boston was discontinued in early May; the flight between KCI and New York City's LaGuardia Airport was terminated June 1. Frontier officials said

they cut the flights because they were unprofitable. American Airlines Inc. also cut back on the flights it offers but for a different reason. An increase in sick leave taken by pilots, a response to changes in the company's benefit program, has forced that airline to reduce its schedule by about 2 percent. American is the second-busiest carrier at Lambert-St. Louis International Airport.

THE TRANSPORTATION SECURITY ADMINISTRATION (TSA) is coming under fire again. This time, a congressional committee is accusing the agency of wasting millions on unused equipment that has been sitting in a Dallas warehouse. The report stated some of the 5,700 pieces of high-tech devices has been sitting unused for as long as 6 months.

The TSA is also taking heat for its Screening Passengers by Observation Techniques (SPOT) program, where 3,000 specially trained employees based at 161 airports attempt to root out terrorists by detecting abnormal body language that may betray nervousness. More than \$1 billion was been spent to train staff to run the program where anything not consider "normal" may place travelers under suspicion. To date, no terrorists have been discovered with the techniques so the Department of Homeland Security has commissioned a study to ascertain the overall effectiveness of the program.

Last month, law enforcement officials arrested and charged two TSA screeners at the Los Angeles International Airport with federal narcotics trafficking and bribery charges after they allegedly took cash payments to allow large suitcases full of cocaine, methamphetamine and marijuana to pass through X-ray security checkpoints.

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Lake's welcome sign will outshine Hollywood's iconic landmark

By Nancy Zoellner-Hogland

If all goes as planned, the Hollywood-style welcome sign should be up to welcome visitors coming to the Lake for the July 4 holiday. Joe Roeger, chairman of the project, said that as of the end of May, everything was on schedule to make that date.

At the groundbreaking ceremony, Tony Vialpando, whose Legacy Sign Company is manufacturing the sign, promised that this landmark will be even brighter than the icon sign that sits on the hills of "Tinseltown."

"The sign in California is made from steel so it has rusted and the surface has dulled over the years. The sign at the Lake is being constructed of aluminum so it should continue to shine bright forever," he said,

adding that the more expensive material could be used and they could still come in with a low bid because his employees voted to donate their time to build it. "Even though we don't live at the Lake of the Ozarks, we all spend time here fishing and boating and love the area. I bought both of my boats here. They talked about it and decided this would be a great way to pay back the community that has been so welcoming and so much a part of their lives. We feel honored to have this opportunity."

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



A groundbreaking ceremony was held May 1 to mark the beginning of construction on the Lake of the Ozarks welcome sign. Attending the ceremony were Wendy White, Joe Loth, Lake Ozark Mayor Johnnie Franzekos; Bill Bennett, Mary and Jim Holcomb, Lake Ozark City Administrator Dave Van Dee; Marty Paisley, Steve Siu, Jerry Hawken, Linda Allen, Tim Jacobsen, Rocky Miller, John McWhirter, Bob Lynch, Missouri Department of Transportation; Cindy Vaught, Joe Roeger, chairman of the project; Harry Naught, Richard Meyer, Steve Naught, Dave Creel, Tony Vialpando. Nancy Zoellner-Hogland photo.

The sign will include 8-foot-tall powder-coated aluminum letters spelling out "Lake of the Ozarks" sitting atop a 4-foot-high, 40-foot-long concrete wall. The white reflective letters of the sign will be lit by a remote-

controlled LED multi-colored lighting system powered by solar and wind energy. The design also includes a 40-foot-tall lighted flag pole flying an American Flag that will be installed next to the sign. A time capsule will

either be incorporated into the design of the sign or buried at the base of the flag pole. Roeger said they hope to include aerial photographs of the area, photos and a list of those who donated to the sign.

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Dierbergs shopping center underway

By Nancy Zoellner-Hogland

Dirt was officially turned on a new grocery store in Osage Beach that not only will feature homegrown "greens" but will also rely on some of the "greenest" technology available in cooling, refrigeration and lighting.

Mark Martin, director of construction for Dierbergs, said they chose to use cutting-edge technology in the new 77,500-square-foot store to have the least impact possible on the environment.

"From the R-30 roof system with a white reflective surface to the motion-controlled LED lighting in cases throughout the store, we strive to stay on the cutting edge of technology," Martin said, adding that the store will feature a recycling center where customers can bring back their plastic shopping bags to be recycled back into new bags. Shoppers will also find a large selection of canvas bags in different

sizes and designs that promise to make it easier to get groceries from store to home. "We also bale all our cardboard and send it off. We do many, many different things to be as environmentally friendly as possible."

The store, to be constructed on Osage Beach Parkway across from the south entrance to the outlet mall, will be the company's 25th and its first supermarket outside the St. Louis metropolitan area.

A May 10 groundbreaking ceremony officially kicked off the project. However, construction won't get into full swing until amendments to the building permit are completed. Dierbergs officials said the project will be built in two phases. Phase One includes a 77,000-square-foot grocery store, scheduled to be open in spring 2013, and an additional 4,200 square feet for retail shops, services and restaurants. Phase Two includes 45,500 to 61,100 square feet of retail space.



A groundbreaking ceremony was held in May to celebrate the start of construction on the Dierbergs Lakeview Pointe Shopping Center. On hand to turn ceremonial shovels of dirt were Greg Dierberg, president and CEO Dierbergs Markets; Osage Beach Mayor Penny Lyons; Camden County Commissioner Kris Franken; and Brent Beumer, Dierbergs director of Real Estate.

The grocery store will feature one of the Midwest's largest fresh-prepared food programs for on-the-go dining or enjoyment in the store; an expansive lake view terrace with indoor and outdoor seating; a 30-foot-high Market Hall structure with natural light, trusses and other architectural details; and an ex-

tensive whole life department of organic and natural foods. The balance of the center will be occupied by two to three junior anchors, plus other retailers in spaces attached to the supermarket.

Although the grocery supplier will use its own general contractor for the majority of the

work, local company Strait-Line Construction, which has been doing business in the Lake area for eight years, was chosen for the concrete work, along with the block retaining walls and reconstruction of the shopping centers entrances. That work is expected to begin in June and last approximately 90 days.



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Lake Ozark closer to obtaining early warning system

By Nancy Zoellner-Hogland

One year to the day after an EF-5 tornado wiped out the city of Joplin Lake Ozark city officials announced they may have found a way to obtain outdoor warning systems – tornado sirens – to protect the entire city.



Earlier this year, the city partnered with the Lake Ozark Fire Protection District to ap-

ply for a \$5,000 grant from the USDA to purchase a siren. At the May 22 Board of Aldermen meeting, City Administrator Dave Van Dee said they had just learned the grant had been approved. The only stipulation was the siren had to be mounted on fire district property.

"I'd like approval from the board to put together a proposal that would allow us to provide full coverage for the city within the next 36 months. We can use the \$5,000 towards a siren that would be installed at Fire Station No. 1. That would take care of the Strip, where the majority of the people would be outdoors during the spring and fall, when we experience the most tornadoes," he told the board, adding that he hoped another USDA grant could be obtained to fund a portion of another siren to be installed at the station on W-22. The board unanimously approved his request.

Van Dee said he also had talked to a local bank about borrowing money to cover the balance as well as pay for three

additional sirens that would be placed in strategic locations around the city. The sirens, sold by Outdoor Warning Consultants LLC, sell for \$22,000. That covers the cost of the siren, pole, solar panel to power the siren, battery back-up and installation.

"I'd like to buy them on a rolling basis. When we start getting one paid off, we'd buy another and so on until we had them all in place," he explained in a later interview.

Mayor Johnnie Franzekos said after working for more than 30 years as an emergency responder with a fire department, he knows the devastation that can be caused by twisters.

"That's why I'm so excited that we finally have this opportunity. I've been talking about getting sirens for five years. I know they save lives," he said, adding that he met with officials of the Village of Four Seasons about linking to their system once the first siren is in place.

According to Village Clerk

Tom Laird, several years ago they partnered with the city of Camdenton to purchase hardware and software for the Camden County Sheriff's Office that would allow them to receive on-time alerts from the National Weather Service. Under that system, the sirens are automatically activated by the NWS when a tornado warning is issued. A tornado warning means that a tornado has been spotted, or that Doppler radar indicates a thunderstorm circulation which can spawn a tornado.

"When Johnny came down to talk to us, we told him that in the interest of public safety and as a good neighbor, we would offer that service to them," Laird said.

A National Weather Service spokesman said residents should never rely only on tornado sirens for alerts.

"Even when you're relatively close by, if you're a sound sleeper you might not hear the siren at night or even during the day when you've got noise going on. That's why we recommend

that people tap into multiple warning systems – sign up for text alerts, purchase a NOAA Weather Radio and keep the TV turned on when the weather is threatening," he said.

The Lake Ozark Police Department offers a text messaging service to provide alerts to residents. To sign up, visit www.lakeozarkpolice.com. Soon, the Lake Ozark Fire Protection District also will offer the service.

According to a story in a 2010 bulletin by the American Meteorological Society, outdoor warning sirens date back to the Cold War, when they were installed as a way to warn people of incoming atomic bombs. By the late 1960s, the sirens began to have a dual-use as warnings of natural disasters. However, because the early warning systems are not regulated, officials have no way of knowing how many are in place around the nation.

For more information on tornado safety visit <http://www.spc.noaa.gov/faq/tornado/#Safety>.

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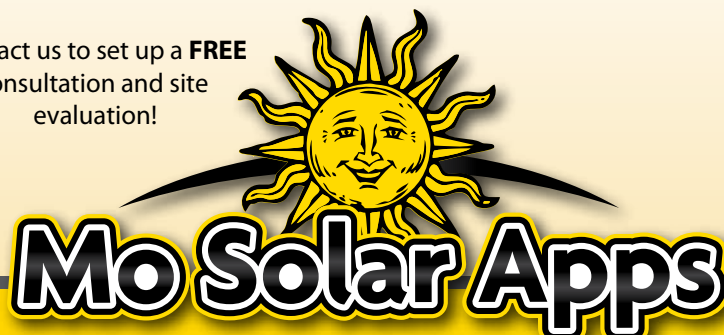
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Money to borrow at the Lake – if criteria met

By Nancy Zoellner-Hogland

According to a recent Gallup Small Business Index poll, just one in five small business owners reported not being able to borrow all the money they needed. The poll, conducted in April with a random sample of 603 small-business owners, also found that the vast majority (38 percent) said they didn't need additional credit over the past year or that their business was able to obtain all the credit

it needed (39 percent).

Jack Funderburk, commercial loan officer at Central Bank Lake of the Ozarks, the largest SBA lender in the Lake area, said that rings true with his institution.

"Although we've seen a slight decrease in requests as more people try to get out of debt, we're hungry to make loans – that's how we survive," he said. "So from our perspective, our bank is trying to find any way

we can to make money available to those that need help."

Funderburk said, however, that certain criteria had to be met before loans were given.

"People have to show the ability to repay the loans and real estate values also have to be there. You can't borrow \$500,000 against a piece of property that's appraising at \$100,000. However, we try our best to provide what's needed for either working capital – to keep the lights

on and make payroll – or to purchase equipment for a new business start-up," he said.

To accomplish that, Funderburk said they are relying more and more on the Small Business Administration (SBA) to help make loans. Those programs include the SBA 504 loan program which allows business owners to refinance commercial property – something that has never before happened – and the SBA 7A loan program, expanded through the Small Business Jobs Act of 2012. That bill gave money to the SBA to provide higher guarantees on riskier businesses where owners didn't have a lot of money invested and also suspended the 2 ½ percent loan origination fees charged to borrowers.

"For a while people were more interested in getting out of debt, rather than taking on more. I think that was due to the uncertainty of the economy. However, we're hopeful that as things improve we'll start to see more new businesses starting up which could mean more requests for financing," he said.

The Gallup Poll also found:

• Nearly 33 percent of small businesses who have borrowed in the past have less debt now than they did 12 months ago, compared with 20 percent who say they have more debt. The remaining 47 percent have about the same amount of debt that they had a year ago.

• Even as small-business owners seek to reduce their debt, 49 percent say it is extremely difficult to accomplish that goal.

• Ten percent say it is very difficult and 29 percent say it is somewhat difficult to pay down their current business debt.

• Three in four owners whose small businesses have not been able to get all the credit they needed say their inability to borrow has negatively affected their business.

• Although one in three owners say their companies have less debt now than a year ago, many small businesses are finding it difficult to reduce their debt.

In the meantime, the state is celebrating what they're calling a "milestone" for entrepreneurs, small business and agriculture in Missouri. In mid-May, State Treasurer Clint Zweifel announced that his office had

approved more than \$1 billion in low-interest Missouri Linked Deposit Program loans since January 2009. Zweifel said the loans, made possible through the 2009 Economic Development package, impacted more than 17,500 jobs and farmers, saving Missourians an estimated \$18.4 million in annual interest. In the mid-Missouri Region, which encompasses Audrain, Benton, Boone, Callaway, Camden, Cole, Cooper, Dent, Gasconade, Howard, Maries, Miller, Moniteau, Montgomery, Morgan, Osage, Pettis, Phelps, Pulaski and Saline counties, the state awarded loans in the amount of \$295 million, impacting 4,200 jobs and farmers.

The centerpiece of the legislation allowed more farmer eligibility and small businesses with up to 99 employees to qualify, where previously a business was limited to 24 or fewer employees. As a result of the change, \$219 million in additional loans were approved, impacting 6,650 jobs and farmers. The treasurer said changes brought about by the law also increased access to capital for companies adding and retaining jobs, alternative energy producers and local governments. Additionally, the loan program was permanently extended in 2011, providing crucial certainty to the marketplace.

"We have reached a milestone – \$1 billion back into Missouri's economy at the most critical time," Zweifel said. "When I took office I directed my administration to act quickly to make the Missouri Linked Deposit Program work better for entrepreneurs, small business owners and farmers. Today's \$1 billion announcement is proof positive that we are still growing because we have an entrepreneurial tool that works for Missourians. We have doubled our lender partnerships, we have guaranteed access to low-cost capital, and we continue to make smart investments."

He said qualifying borrowers generally save 30 percent on the cost of the loan. About 130 lenders with 350 branches throughout Missouri use the Missouri Linked Deposit Program. A list of participating lenders and program eligibility guidelines are available at www.treasurer.mo.gov/LinkedDeposit.

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Lake Ozark votes to keep booze ban in place

By Nancy Zoellner-Hogland

"Go to the Lake on vacation. Go home on probation."

According to some Lake Ozark officials, that was the attitude of many who frequented the Bagnell Dam Strip during the "good ol' days" – the days before the city adopted a law banning open containers of alcohol in public areas. It's a time those city officials said they don't want to revisit.

They said that's why they voted against lifting the open container law for an upcoming Lake of the Ozarks Blues and Barbecue, a Kansas City Barbecue Society sanctioned barbecue competition and jazz festival planned for May 31 to June 2 on the Strip. The event is expected to draw between 15 and 30 competitors, according to organizer Jonathan (J.R.) Hartenstein, who made the request as part of his event application. He also proposed closing Bagnell Dam Boulevard between Station Drive and the dam from noon to 10 p.m. on Saturday, the day of the judging.

"I'm pushing for open con-

tainers because that will just make a good time better – a lot more fun – and a lot more people will come. It will raise the tide for all boats," he told aldermen at their May 8 meeting. "Patrons of a barbecue cook-off want to drink because beer and barbecue – it's a natural. Plus, it will bring more money to the city and that's what this is all about. I don't know why you wouldn't want to do this."

Alderman Larry Buschjost, a retired Missouri State Highway Patrol officer who was assigned to the Lake area, said he knew plenty of reasons.

"I remember those days and I'm adamantly opposed to doing away with the open container law," he said. "I'm concerned about several hundred people in an enclosed area drinking all day. All it takes is for one person to make a wrong comment and all of a sudden, someone gets a nose busted and the melee begins. People fight just because they can. If we allow this, then ultimately, the city would be responsible when someone gets hurt."

However, not all the aldermen shared Buschjost's opinion. While he, Don Langley, Tony Otto and tie-breaker Mayor Johnnie Franzekos voted for the event – but against allowing open containers, Aldermen Jeff Van Donsel, Judy Neels and Todd Painter voted against the motion.

Although Neels said she voted against the measure for other reasons, both Van Donsel and Painter said they too believed the event would be more successful if the ban was lifted.

"It's not like we don't already have drinking on the Strip – we have several bars – so there's already plenty of opportunity to get drunk and cause problems that could quickly get out of hand," Van Donsel said after the meeting. "And this won't be the same type of crowd that used to go crazy on the Strip. Most of the people that attend these barbecue cook-offs are baby boomers. Young kids out to party are not interested in listening to jazz and sampling barbecue."

However, according to City Clerk Rachel Kelly, even if the

board had approved the request as presented, Hartenstein didn't take the necessary steps to allow the event to move forward as planned.

"When Mr. Hartenstein first came into the office in April, he told me he wanted to fence off the Strip at the top and bottom to basically make it one giant beer garden. That way, all the bars could sell drinks to people, who could then carry those drinks up and down the Strip going from competitor to competitor. He also said he wanted to bring in wine vendors. I told him he needed to contact the (Missouri Department of Public Safety) Liquor and Alcohol Control to get a caterer's permit and every bar would need one as well. Missouri law states that patrons consuming liquor must be in a confined area. To serve outside, the bar has to have an attached, enclosed area with one way in and out and they have to obtain a caterer's permit," she explained in a later interview. "Anything else needs a special permit."

Kelly said she explained the law to Hartenstein, and told

him the same rules would have to be followed with an outdoor beer garden – even if that "garden" stretched from one end of the Strip to the other. However, she said when she contacted the liquor control agent that is responsible for this area on May 8, he told her neither Hartenstein nor any bar owner had obtained such a permit.

Franzekos said because so many concerns were raised, he felt it was in the city's best interest to keep the ban on booze in place.

"If this did get out of hand and someone got hurt, you know the first thing they'd do is sue the city. We've worked hard to turn this place around and provide more of a family atmosphere. I don't want to destroy that with just one event," he said.

Kelly said city officials were also concerned that if they waived the restriction once, they'd be forced to do it again for other events. As an example, she cited Jeff Carrol, a member of the Bagnell Dam Strip

Association (BDSA), who has

continued on page 16

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New path will provide hiking opportunity

By Nancy Zoellner-Hogland

The area is one step closer to a hiking and biking trail that, when completed, could extend to Versailles then to Clinton and Windsor and finally to connect to the Katy Trail. The first leg on that proposed journey was just made possible by Ameren Missouri, who agreed to allow use of the former Rock Island Railroad for a recreational trail. Ameren owns the 3-mile long right-of-way. They acquired the land in 1999 through the subsidiary Missouri Central Railroad in partnership with General Railway Corporation.

Mac McNally, regional planner for the Lake of the Ozarks Council of Local Governments (LOCLG), spearheaded the effort.

As the project moved forward, state Rep. Rodney Shad, the Eldon Chamber of Commerce and others have joined in.

"It's really been kind of a pet project. While working as a realtor, I had the Fasco building in Eldon listed. It ended up get-

ting leased but in the process of finding a buyer, I started looking at healthy living options in Eldon. A lot of companies look at quality-of-life issues before locating in areas," McNally explained.

"That's when I started looking into the Rock Island Line project. I felt that if we could accomplish this, we would have the opportunity to hold bicycling events and attract a whole new crowd to the Lake area."

McNally told the ad hoc Rock Island Trail Task Force this week that the Ameren decision clears the way for clearing work to begin on the project.

"We have gotten a commitment from AmeriCorps for manpower and are reaching out to the community for assistance with the project," he said. "City officials have been very supportive as have various community groups and individuals."

The task force will proceed while a formal trail organization is developed and details are worked out McNally said.

Members of the task force include Eldon City Administrator Frank Schoneboom; Mayor Ron Bly; Erik Svoboda, of the Eldon Chamber of Commerce; school Superintendent Matt Davis; Michael Feedback of Lookout Point Consultants; Eldon city Councilwoman Sharon Harms; Daphney Partridge of PAVE AmeriCorps; Renee Pace and Paul Blanchard from the Eldon schools; Chris Foster, who owns property along right of way; and Ed Bierbower.

The Eldon right of way is part of the larger Rock Island rail line which runs 245 miles from Maryland Heights, near St. Louis, to Pleasant Hill, near Kansas City. The Department of Natural Resources is currently constructing a 42-mile trail on the right of way between Windsor and Pleasant Hill that will connect to the cross-state Katy Trail. Federal Rails to Trails legislation allows for conversion of unused railroad right of ways to recreation use. Such corridors could revert to rail use in the future, if needed.

"That guarantees Ameren has nothing to lose by agreeing to allow the project," McNally said.

The Katy Trail, one of the most successful biking/hiking projects in the nation, is an example of the conversion of rail lines to recreational use. The Katy runs more than 200 miles along the Missouri River from St. Charles to Clinton.

McNally was hired in April 2011 to help promote new business, serve as a liaison between government entities and the state on transportation needs, and assist in developing hazardous mitigation plans. As the first certified commercial investment member (CCIM) in the Lake area, he brokered deals that brought many new businesses to the Lake including US Cellular, H&R Block, Beltone and Golden Corral.

LOCOLG is a Regional Planning Commission (RPC) serving Camden, Miller, Morgan and Laclede counties. It is the mission of the RPC to enhance the region's growth by working with local government of-



Mac McNally (file photo)

ficials; to coordinate regionally focused activities; and to advise on and administer various grants and loan programs that will benefit its members and the community. Regional councils are engaged in a myriad of activities including economic and community development, housing initiatives, safety and security, transportation planning, environmental issues and quality-of-life issues in order to create jobs, stimulate private investment and attract millions of dollars which support public projects.



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Survey says Missouri's small business support 'mediocre'

By Nancy Zoellner-Hogland

While entrepreneurs don't rank Missouri at the top of its class on regulations, zoning and environmental issues, respondents to a recent survey did give the Show-Me State high marks on the ease of starting a business.

The survey, conducted by Thumbtack.com, in partnership with the Ewing Marion Kauffman Foundation, collected three types of raw data from

over 7,000 respondents, 6,022 of whom completed the survey.

"Six thousand small business owners have told an unusually nuanced story about what they value in their state or city government," Sander Daniels, co-founder of Thumbtack.com, said in a press release. "Although Texas and Idaho clearly come out on top as the nation's friendliest states towards small business, entrepreneurs value a lot more than just tax-related

regulations. Easy-to-understand licensing regulations and well-publicized training programs are often overlooked as critical tools necessary to support small business."

Participants were asked about their states' overall friendliness toward small business owners; about the ease of starting a business; about hiring costs – how much it costs to hire an employee in addition to his or her salary; and about

state or municipal regulations on health and safety, employment, labor and hiring, tax codes, licensing, environmental regulations and zoning. The survey also wanted to know if respondents were aware of any state or local government training or networking programs for new business owners; and about respondents' views of their company's economic health – what they've seen in the past 12 months, their business' current economic health and what they expect to see in the coming 12 months.

Idaho, Texas, Oklahoma and Utah all earned A+s for their friendliness towards small businesses while small business owners gave California, Hawaii, Vermont, and Rhode Island an F.

Missouri's report card read:

- B- Overall friendliness
- B - Ease of starting a business
- B- Tax code
- C+ Hiring costs & Regulations
- C+ Employment, labor & hiring
- C+ Licensing
- C- for Health & safety, Environmental, Zoning, Training programs and Networking programs.

The survey also ranked Missouri 38th in business' current economic health," 13th on business owner optimism about future, and 39th for overall business growth rate last year.

According to the report, some of the key findings include:

- Small businesses said licensing requirements were nearly twice as important as tax-related regulations in determining their state or city government's overall business-friendliness.
- An important predictor of small business friendliness was whether small business owners are aware of the state or local government offering training programs for small businesses.
- Among small business owners nationally, women were 9 percent more likely than men to feel supported by their state governments.

The survey can be found at <http://www.thumbtack.com/survey>. Information for each state can be found by clicking on that state.

According to the Census Bureau's Business Dynamics Statistics (BDS) briefing, released

May 8, the nation's business startup rate fell below 8 percent for the first time in 2010, marking the lowest point on record for new firm births. New firms as a percentage of all firms continued a steady downward trend in 2010 – going from a high of 13 percent (as a percentage of all firms) in the 1980s to just under 11 percent in 2006 before making a steep decline to the 8 percent in 2010 – the most current year of data available.

The report states that from March 2009 to March 2010, U.S. private-sector firms created a net -1.8 million jobs. The 394,000 companies that began operations in 2010, however, created 2.3 million jobs, in spite of the anemic economy.

Young firms – those five years old or younger – now comprise fewer than 35 percent of all firms, down from nearly 50 percent in the early 1980s. This decrease is accompanied by a decline in the share of employment accounted for by entrepreneurial firms from 20 percent in the 1980s to 12 percent in 2010. The share of job creation also has fallen, from more than 40 percent in the 1980s to about 30 percent in recent years.

According to the BDS, which includes measures of business startups, establishment openings and closings and establishment expansions and contractions in both the number of establishments and the number of jobs, the national decline is seen in all states. The largest decline was in the West, Southwest and South – the regions hit hardest by the recession.

The BDS provides the statistics annually for 1976 to 2010, with classifications for the total U.S. private sector by broad industrial sector, firm size, firm age and state. The BDS is the result of a collaboration between the U.S. Census Bureau's Center for Economic Studies and the Ewing Marion Kauffman Foundation, a society dedicated to helping others attain economic independence through educational achievement and entrepreneurial success, with additional support from the U.S. Small Business Administration.

Further information about the BDS can be found at www.census.gov.

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Thieves: heed warnings on signs

By Nancy Zoellner-Hogland

"STOP." That's the advice law enforcement and road district officials are giving to people who are stealing street and traffic signs, sign posts and manhole covers.

According to Kevin Luttrell, supervisor for the Horseshoe Bend Special Road District, in the last 17 months, those thefts have cost tax payers on the Bend more than \$2,600.

"At the intersection of Pawnee and Cherokee we've already had to replace the stop sign three times this year. And because they're high-intensity reflective so they can be seen at night, they are expensive. That's all money coming out of our operating budget," he said, adding that the extra work is also costing the district in wages. "Every time we have to send someone out to replace a sign, that's money spent that could be going to something else. Because our guys are taking additional measures such as using Loctite and welding the bolts on, the jobs are taking even longer."

The three stolen storm-drain covers, which run around \$200 each, were replaced with bolted down, welded-on grates – another additional expense. And, in some cases, thieves aren't just making off with the signs – they're even taking the poles, which run \$55 each.

"We talked to a homeowner that witnessed a couple guys wrapping a chain around a sign post and hooking it up to a pickup truck! They took off when the homeowner went outside but unfortunately, they came back another night and got it – post and all," Luttrell said.

In addition to costing money, the missing signs could also cost lives.

Mark Amsinger, chief of the Lake Ozark Fire Protection District, said although the regular crews are familiar with the roads on the Bend, fire and ambulance personnel from other departments are not – and they rely on street signs when responding on mutual aid calls.

"When trucks go down the wrong streets and have to take the time to turn around and then get additional directions from the dispatcher, it seriously affects our response time and in emergencies, that can make the difference between life and death," he said.

Luttrell said they suspect some thefts are by people who are attempting to recycle the items for money. "Scrap metal goes for a couple hundred a ton and it's pretty easy to come up with a ton, especially when you throw in a couple manhole covers weighing 175 pounds each," he said.

However, according to Casey Arnall, a scale operator at Advantage Metals Recycling, LLC in Linn Creek, recyclers are prohibited by law to take stolen property.

"Unless it's obviously household items, we require a letter on company letterhead giving that person permission to bring in the items. We're a publicly traded company and we aren't interested in doing anything illegal," she said.

Sgt. Shawn Gerdiman with the Camden County Sheriff's Office said whatever the reason they're taking the matter seriously.

"I agree with Kevin that when the post and all is gone, it's probably done for some quick cash but we think a lot of the sign thefts are by kids who are taking them to hang in their bedrooms or on their college dorm walls. People need to understand this is not just a prank – it's serious, it's a crime and it is punishable," he said, adding that the theft of one sign would be considered a Class C misdemeanor. However, if law enforcement discovers a large cache of signs at someone's house – or if a missing sign causes serious injuries or death in either an accident or fire and the theft can be traced back to someone – the consequences could be much greater. "That's why we decided to go public with this. We want people to understand that while they might not think stealing one stop sign or one street sign with their name on it isn't that big of a deal, it is a big deal to us."

Luttrell said because they not only want the thefts to stop – they also want the signs back – they've adopted an "amnesty" program of sorts where signs can be turned in to the road district, located at 134 Verbena Road, off Bittersweet, no questions asked. Luttrell promised the road district will not attempt to prosecute anyone that willingly gives up the signs. In addition, if anyone knows of the location of any signs, he or she

can anonymously call the road district office at 573-365-2832; the Village of Four Seasons at 573-365-3383; or the sheriff's office at 573-346-2243. Gerdiman also asked that the public keep an eye open while driving at night and to call if they see someone taking a sign.

Right: Horseshoe Bend Special Road District Supervisor Kevin Luttrell, Mark Dabbs and T.J. Moore replace a post that was broken off the night before. Nancy Zoellner-Hogland photo.



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Lake Ozark booze ban

continued from page 12
asked the board to lift the ban for the Shootout Meet-and-Greet. That event, held in August, invites participants of the Shootout to line their boats up on the Strip, which is closed to traffic, and meet with the public.

However, Van Donsel said the restriction ultimately would push those venues to more "user-friendly" locations.

"I know that the city of Camdenton has already said they could bring the Meet-and-Greet there and they'll let them have alcohol," he said. "Again - this is not the type of event that will have everyone drunk and fighting. The drivers just like to relax and enjoy a cold beer while they're visiting with the public."

More on open container laws

According to the site opencontainerlaws.com, several municipalities in Missouri, and across the nation, have laws prohibiting open containers in public areas. A handful of exemptions exist in those areas, including the historic district of Savannah, Georgia; the Power and Lights District in Kansas City; the Strip in Las Ve-

gas; the French Quarter of New Orleans; and Butte, Montana. All except Butte, Montana also have some type of restriction on the container type or size.

Missouri also has a law that prohibits possession of any open alcoholic beverage container by drivers. Passengers are allowed to drink and ride. However, an increasing number of Missouri municipalities are also adopting ordinances that apply to the passenger.

In 1998, Congress adopted the Transportation Equity Act for the 21st Century (TEA- 21), which encourages states to enact and enforce an open container law that prohibits possession of any open alcoholic beverage container and the consumption of any alcoholic beverage by both the driver and passenger. The act sets out certain guidelines for states to follow in order to receive roadway funding. If the state fails to comply, a portion of the funding will go to alcohol awareness. All but 11 states have an outright ban on open containers in vehicles and five others have partial bans.

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TECHNOLOGY IN THE WORKPLACE

Dragon Naturally Speaking Premium

by Darrel Willman

Wouldn't it be nice if there was a program that would let you speak to your computer and control its every function -- flipping between Windows, selecting text, typing, etc.

Maybe you remember the scene in a Star Trek movie where Scotty talks into the mouse on a Macintosh and is mystified that it does not respond to his commands. He then mutters "How quaint", and begins typing at a furious pace. A funny moment in the movie to be sure, but that future may be closer than you think.

Nuance's Dragon NaturallySpeaking is produced and marketed to do just that.

And it does. For instance, this article was written entirely with its help. While dictating, we were also able to check our e-mail and reply to messages. The more time that we spent training the program and customizing commands, the better it understood what we wanted to do.

Nuance's Dragon NaturallySpeaking Premium version 11.5 ships with the program disk and a high-quality headset.

After an initial training ex-

ercise, we found that it recognized more than 90% of the words that we said without error and we were able to dictate quite rapidly on a fast machine. A laptop we tested it on wasn't quite as fast-- in fact the program recommended that we did not use it with Microsoft Word.

But once trained, the rate of dictation was acceptable even on the laptop. The program requires a little bit of thought however-- you have to compose your sentences before you speak. And, until you customize it to use the programs that you frequent, you'll find yourself still needing your mouse occasionally.

However, for workers who may have repetitive stress injury, simply the ability to offload typing is a godsend. Occasionally hitting "enter" or clicking a mouse creates far less stress.

Other workers who type a lot or answer a large volume of e-mails will also find it incredibly helpful out-of-the-box.

With training and custom commands the software can automate a large portion of your work day.

It was easy to install, set up and use. We were dictating within 10 min., and working

within 20. Once you get used to the commands, it all goes very quickly.

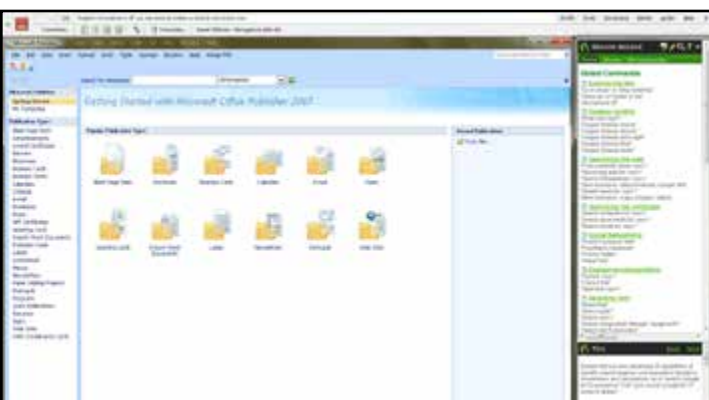
While we didn't test the professional version it's easy to see where this would fit in an office. It would be hard to go wrong with this purchase.

Dragon Naturally Speaking version 11.5 now supports multi-processor PCs, automatically detects CPU, Processor Cache, and RAM and config-

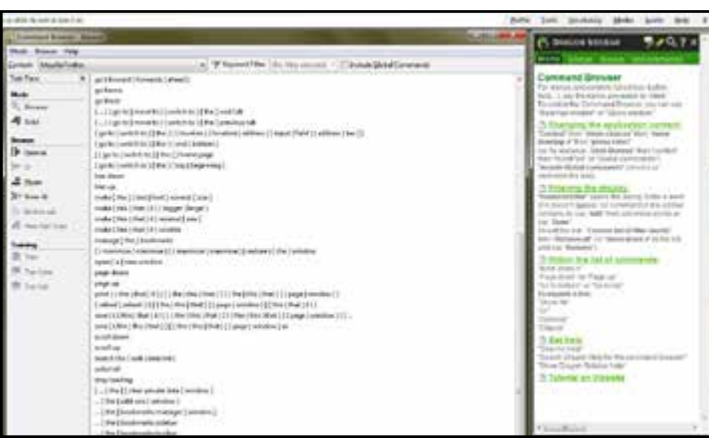
ures the application appropriately.

It allows full text control in most of your favorite business applications like Microsoft Word, Microsoft Excel, Windows Mail, Outlook Express, and many others. It also supports dictation mode-- use your voice recorder, cell phone, or desktop microphone to record your dictation and have Dragon type it for you later.

Dragon NaturallySpeaking 11 Student Edition can be bought online for \$80, Dragon NaturallySpeaking 11.5 Home Edition for \$90, Dragon NaturallySpeaking Premium Edition with headset is \$150, and Dragon Naturally Speaking 11.5 Professional with headset is \$430. The legal edition is \$665 with headset. The latter includes a special legal vocabulary built-in.



Dragon Naturally Speaking sits unobtrusively at the top of your monitor, the collapsible SideBar and Command List (below) can be brought up for assistance easily.



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Preparing to Retire

If you're thinking of retiring, you have important decisions to make, and the best time to start thinking about them is *now*. You should have a good idea of the Social Security benefit that you will receive from the annual updates that the Social Security Administration provides. Beyond that, how you'll deploy your assets—your retirement plan balances, your business or real estate interests—to provide for your retirement income calls for some savvy planning.

Programming Your Pension Payouts

Traditional company pensions provide a lifetime annuity. The payments are subject to income tax. If you're married, your standard pension will be reduced in order to provide a continuing income for your spouse if he or she outlives you.

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Benefits from 401(k), some pension plans and other similar company retirement plans commonly are paid in a lump sum. Lump sum distributions are subject to income tax in the year received.

How to defer tax. Unless you plan to use the lump sum payout for some specific purpose in the next several years, you'll probably want to postpone tax by having your distribution paid directly to an IRA (a "rollover IRA"). By making a direct rollover, you avoid having 20% tax withheld from your distribution. You also may roll over a lump sum distribution within 60 days after you receive it. With this option, you must replace the amount withheld from your distribution. Otherwise, you must list the withheld amount as an item of income on your federal income tax return for the year in



Trenny Garrett, J.D., CTFA

which the distribution is made. Rollover IRAs are subject to the usual IRA rules.

Tax-Wise Ways to "Cash Out"

When owners of successful businesses or profitable real estate investments retire, converting their holdings to cash may result in the realization of large (and taxable) capital gains. Two possible ways to avoid the tax bite are the *sale of closely held stock to an ESOP or the sale through a charitable remainder trust*. Both methods have the advantage of avoiding capital gains and may be used to convert assets so they will produce an income stream.

Changes in Investment Strategy

You may find yourself in a new tax situation after retirement. This calls for a careful assessment of your current after-tax investment portfolios to ensure you are being tax efficient and to ensure your after-tax portfolios and your retirement investments are coordinated.

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.

Stay In Touch!

If you have a local church or civic group event, please feel free to submit it for inclusion in our daily Lake of the Ozarks Business Journal Blog. Haven't seen it? Visit our webpage at: <http://www.lakebusjournal.com> for the link!

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Curb Appeal: From the Ground Up

When it's time to sell your home, you want to do everything you can to make it enticing to potential buyers. One of the most important things you can do is boost your home's curb appeal.

In fact, the National Association of Realtors says that curb appeal sells 49 percent of all homes. To help you build curb appeal from the ground up, TruGreen and Jason Cameron, licensed contractor and TV host, have teamed up to give you some simple, doable tips to improve your lawn and landscape.

Water Right

Improper watering can be a big drain on curb appeal. Check the working condition of sprinkler heads and water lines to make sure they're working properly. To ensure your manual or automated watering system covers the landscape efficiently, set a one-inch deep empty food can in the middle of your lawn so you can measure the depth of water collected each watering cycle. In addition:

- Don't over water. Watering too much can result in shallow plant roots, weed growth, storm water runoff, and the possibility of disease and fungus development. -Give your lawn a slow, steady watering about once a week. Adjust your watering schedule depending on rainfall, as well as your grass and soil type. Trees and shrubs need longer, less frequent watering than plants with shallower roots.

- The best time to water is early morning, between 4 and 7 a.m. This helps reduce evaporation, since the sun is low, winds are usually calmer and temperatures cooler. The Environmental Protection Agency (EPA) says that you can lose as much as 30 percent of water to evaporation by watering midday. Always be mindful of local water restrictions.

- Take advantage of rain. Let nature water your landscape as much as possible. Rain barrels are a great way to harvest rain for watering your plants later on — and it saves you money on your water bill, too.

Complement With Color

Create an instant pop of color to help your home's curb appeal bloom this spring. Consider your home's exterior when selecting flowering plant combinations for plant beds, window boxes or front porch planters. With a white house, any color combination will work well. With a yellow

house, red or pink blooms tend to complement best.

Here are some other colorful tips to keep in mind:

- For a calming effect, use cooler colors like blue, green and purple. They blend into the landscape for a peaceful look.

- Bold colors add excitement to the landscape. Warm yellows, oranges and reds make the garden lively. Yellow reflects more light than other colors, so yellow flowers will get noticed first.

- To brighten up a dark or shady corner, use pale colors, like pastel pinks and yellows.

- Not all color needs to come from flowers. Foliage can be a great landscape enhancer, so look for colorful grasses and plants like silvery lamb's ear, variegated hostas, and Japanese painted ferns.

Grass vs. Weeds

Weeds are plants growing where you do not want them to grow. They can be unsightly in both your lawn and landscape beds.

Grassy weeds can be subdivided into annual and perennial grasses. Annual grassy weeds, such as crabgrass and annual bluegrass, are generally easier to control than perennial grassy weeds like dallisgrass and bentgrass. Left uncontrolled from seed, crabgrass alone can choke out desired turfgrasses and develop ugly seed heads in the summer and fall that lay the groundwork for next season's crop.

No matter what your weed problems are, a lawn care approach that works in one region of the country doesn't necessarily work the same in another area.

According to Ben Hamza, Ph.D., TruGreen expert and director of technical operations, TruGreen will design a custom plan to provide your yard exactly what it needs to give your lawn the right start.

"We offer customized lawn care designed specifically to meet your lawn's needs throughout the year based on climate, grass type, soil condition and usage. And we back it up with our Healthy Lawn Guarantee," Hamza said.

To get more tips, and to watch Jason Cameron in seasonal webisodes on curb appeal on behalf of TruGreen, visit www.TruGreen.com. **FAMILY FEATURES**

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"Insurance Talk"

with **Belinda Brenizer** of
Golden Rule Insurance

"Do You Volunteer Your Time AND Insurance?"

Millions of Americans donate time—their most valuable asset—to serve as a volunteer board member on non-profits, booster clubs, churches, PTAs and civic organizations, just to name a few. The decisions these folks make can have a dramatic impact on their respective organization—and not always for the better. If a volunteer endeavor goes bad, would a volunteer board member have coverage against a lawsuit under his or her homeowner's policy? Unfortunately, this policy may be of little assistance.

The reason homeowners' policies do not usually cover liability stemming from actions as a volunteer is the nature of the claim. The policy is designed to cover claims of "bodily injury," such as someone slipping on cracked pavement in your driveway; and/or "property damage," such as accidentally setting your neighbor's house ablaze when burning some brush on a windy day.

Claims against board members do not usually involve bodily injury or property damage. Rather, they involve bad decision making that results in financial loss to the organization, such as the decision to invest in an IT system that turns out to be a debacle, costing the organization tremendous time and money. Another issue with the homeowners is they do not cover "professional services". Lots of times professionals are asked to be on boards to serve in capacity consistent with their profession such as



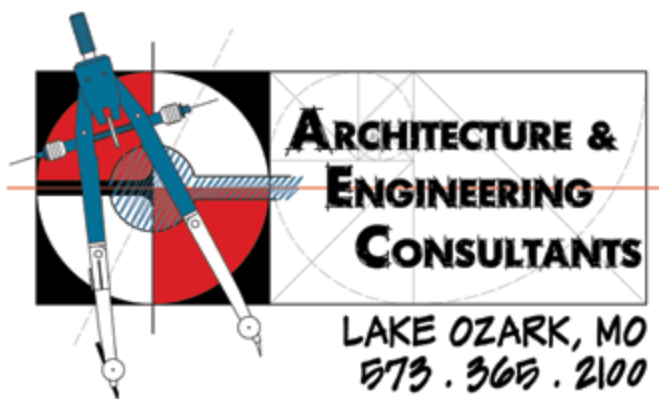
Belinda Brenizer, CIC

a CPA serving on a finance committee for local church. Even though he is not paid for services, it would still be excluded on the homeowners.

How is this problem fixed? The best method to cover actions of board members is for the organization to purchase directors/officers liability. These policies are relatively inexpensive for most non profits. BEFORE Volunteering, be sure and check to see if the organization has their own directors/officers liability policy and check the limits of coverages and deductible. Some policies have a deductible per officer which you should be aware of how the board will handle that in case of a claim upfront and in the bylaws.

Remember the absence of this insurance leaves you at risk of having no personal insurance to defend a suit and you should weigh your decision to serve if the organization will not provide protection.

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



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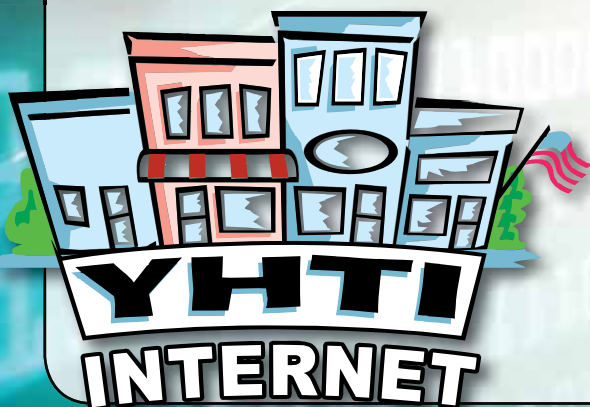
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Welcome garden grows again

By Nancy Zoellner-Hogland

A new red, white and blue addition to the Lake Area Chamber of Commerce Welcome garden was "planted" in late May. But this one won't have to be trimmed, watered or fed. It's a sign that was designed and created by members of the School of the Osage shop class.

"This garden was established in 1998 and over the years it's grown as people have donated to it. A while back we added a shamrock for St. Pat's Day and a heart for Valentine's Day but I was thinking that even though we have a flag, it would also be nice to have something 'patriotic' to recognize those holidays so I talked to the shop class to see if they could come up with something," said Joe Roeger, chairman of the chamber's Beautification Committee.

Carson Whitman, now a senior at Osage High School, came up with the design.

"I wanted to incorporate 'USA' into the sign and came

up with the idea of the stars and stripes. I had to change things around a little to get the colors right because I wanted stripes on the red and white letters and stars on the blue but it all worked out and I'm happy with the way it looks," he said.

Other students in the class helped with cutting out the sign and sanding and reinforcing it.

Steve Reigert, a chamber member who has long been

involved in the garden project, said he was happy to see the students participating in the project.

"This should give them and their classmates a sense of ownership and involvement in the community. Every time they drive past this intersection, they can tell their friends 'I helped make that sign,' or students can say 'Kids in our school made that.' So many people think things like this just magically happen. These young men will know the work that went into it and maybe this will even spur them into getting more involved in future projects," he said.



Randy Satterlee, shop teacher at Osage High School; and students Steven Turner, Jacob Wade, Andrew Heimgartner, Adam Hill and Carson Whitman. Nancy Zoellner-Hogland photo.

The Lake Area Chamber of Commerce garden, which sits at the intersection of Highway 54 and Bagnell Dam Boulevard across from Denny's restaurant, was established in 1998 under the auspices of the Lake Ozark Rotary Club and the Lake Area Chamber of Commerce. Joe Roeger, chairman of the chamber's Beautification Committee, said that several years ago, when the Rotary stepped out of the picture, Randy Lewis, owner of Toby's Nursery, stepped up and volunteered to take care of the approximately one acre of land that sits on the hillside above the intersection. The chamber's active volunteers have maintained the triangle-shaped plot of ground below, in the median.

"Randy paid his crew to keep the grass cut, the flower beds weeded, the trees trimmed and the trash picked up – and he did it all for free. He never sent a single bill to the chamber to be reimbursed for the work. However, he had to quit last year so now we're looking for someone else – or a group – that would be interested in taking it over," Roeger said, adding that other businesses also donate labor to keep the areas maintained. "The chamber pays the electric bill but Quality Electric takes care of all the electric work for us, even going so far as to change bulbs when they go out; Vaughn Irrigation takes care of the irrigation and the city of Lake Ozark donates the water to keep the garden beautiful."

In an earlier interview, Roeger said the garden was designed to welcome tourists when they arrived at the Lake. He and several others developed a plan; Harms came forward with the design; Ameren provided a grant through their Green Leaf Program and individuals and businesses either donated money or made in-kind donations to make it a reality. He said the beautification group, which also received \$5,000 each from both Lake Ozark and Osage Beach, ended up with about \$25,000 in cash and \$50,000 in donated materials and labor.

Roeger said over the years the garden has continued to grow as others donated the flag pole and additional landscaping.

"The real beauty of it is that no one has asked for any publicity for their donation – any signs indicating what they gave. This has just been a labor of love," he said. For more information or to donate or help with the project, call Roeger at 573-280-8662.

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The Oak Ridge Ranch was built to create the best Whitetail hunting preserve possible. This property has nice rolling terrain with large stands of hardwoods that offer natural forage during the fall. Several large lakes and small ponds provide plenty of access to water, as well as excellent sites to hunt deer seeking this important resource. All food plots were developed to take advantage of wind directions and also create natural funnels to force deer movement into specific areas.

This is a well thought out and engineered hunting property. Some pastures and roads have been cleared to allow for ease of vehicle access. The Oak Ridge Ranch has never been implemented as a commercial hunting operation. Until recently, the property had not seen any hunting pressure in order to ensure the development and maturity of the deer herd located within the confines of the ranch. All deer within its boundaries come from proven trophy whitetail stock. This property also has the potential to be an outstanding high fence operation.

While on a tour of the ranch, you will be treated to some of the most impressively racked bucks anywhere in the Midwest mixed with the scenic pleasure of central Missouri's sculpted landscape.

The terrain on the Oak Ridge Ranch ranges from gently rolling hills to steep hardwood ridges. The make-up of this property lends itself to easily predict deer movement from natural and man-made funnels and pinch points. An estimated 75% of the property is covered with mature hardwoods including Red Oak, White Oak, Hickory and Walnut.

During the fall the forest is abundant with acorns and other natural forage. There are open areas surrounding the lakes on the property as well as the managed food plots. Eight foot high woven green anodized fencing around most of the perimeter was built by J4 fencing out of Texas.



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Harper Chapel rummage sale June 9

Harper Chapel's Annual Rummage Sale will be held in Harper Chapel's Thompson Hall on Saturday, June 9th, beginning at 8 a.m. Harper Chapel has been holding its annual Rummage Sale for over 35 years, with proceeds helping pay off the church's Building Funds, and also helping with the church's General Fund. This year, proceeds will help with our General Fund, and we will also designate 10% of the proceeds to Camden County's Relay For Life.

This year, as in the past several years, we will offer a Preview Sale from 6 p.m. to 8 p.m. on Friday, June 8th, with a \$2.00 entry fee for shoppers.

On Saturday, the United Methodist Men will also be selling smoked ribs, and chickens. These will be sold by pre-order only, and anyone can call the church office at 573-348-2617, to pre-order. The men will also be offering dinners of hot dogs, chicken, and ribs to be purchased that day.

As the Lake Churns Where The Sales Are

This month I'm going to review a breakdown of the property sales so far this year. This will include property types as well as location. Obviously within any given property type there are still a lot of variables so if you have questions on how a specific property fits in the whole scheme of things as far as what is selling, please contact me with the details.

Through May 15, 2012 there have been 657 properties sold via the Bagnell Dam/Lake of the Ozarks MLS system. 63.9% Homes, 25.4% Condos, 7.7% Lots/Vacant Land, 1.9% Commercial, .9% Farms. As you can see, almost 90% of sales were residential dwellings.

The home sales breakdown is as follows: 46.2% lakefront homes, 16.2% lakeview and/or lakeaccess homes, 37.6% offwater homes. Almost half (47.4%) of the lakefront home sales were located in the Horseshoe Bend and Shawnee Bend areas of the lake including Four Seasons, Porto Cima and The Villages subdivisions. The balance was distributed fairly evenly around the lake with the Gravois Mills area seeing the next highest amount at 10.8% of lakefront home sales. Osage Beach and the Linn Creek area were home to the highest number of lakeview/access homes with a combined total of 39.7%. The leaders in the non waterfront home market were Eldon and Camdenton with 20.8% and 14.6% respectively. Horseshoe Bend/Four Seasons and Versailles areas both tied for 3rd with 10% each.

Lots & Vacant Land Sales: 31.2% lakefront lots, .6% lakeview and/or lakeaccess, 63% offwater lots. I was surprised by the number of offwater lots sales. In reviewing the individual sales I did find that the majority of these were small



Real Estate and Lake News with C. Michael Elliott

acreages ranging from 5-40 acres but sales also included small building lots and a couple of larger tracts (up to 160 Acres).

Condo sales were concentrated in the Horseshoe Bend/Four Seasons and Osage Beach areas totaling almost 2/3 of the market with each area accounting for 30.5% of total condo sales. The rest of the market was fairly even with the Camdenton/Greenview area in 3rd place at 10.8%.

In general, I am seeing a lot of activity. Buyers are making offers but I am finding as the market strengthens that sellers are holding firm or close to their list prices and many of the negotiations are ending in stalemates. I feel this is a natural transition as the market makes the slow swing from buyer's market to recovery however it does make for a lot of frustrated parties on all sides of the deal. Hang in there and make sure you are working with an educated, experienced and patient negotiator.

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

Stay In Touch!

If you have a local church or civic group event, please feel free to submit it for inclusion in our daily Lake of the Ozarks Business Journal Blog. Haven't seen it? Visit our webpage at: <http://www.lakebusjournal.com> for the link! All submissions become the property of Benne Publishing, Inc., and are Copyright 2011 as part of the magazine's contents.

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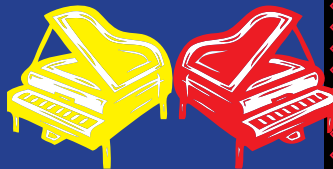
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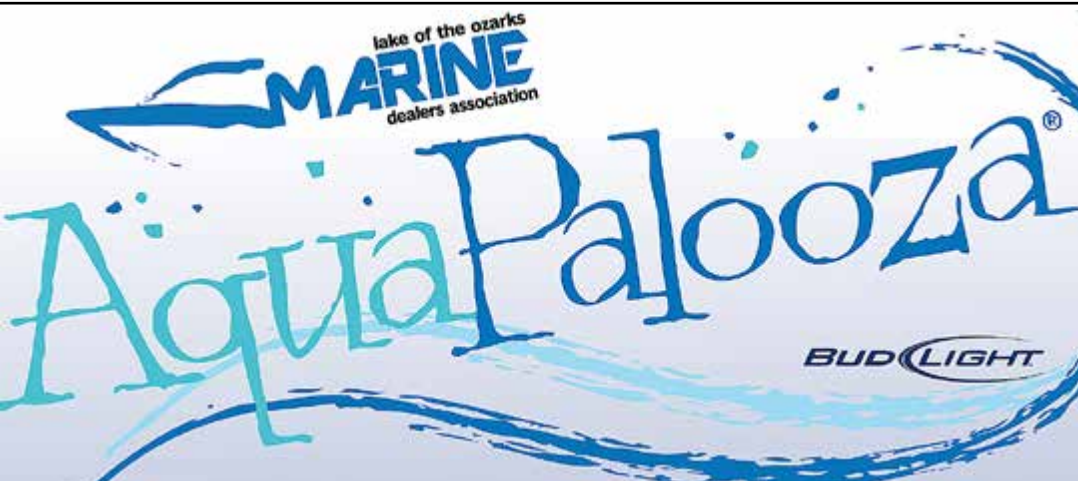


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LOMDA's Aquapalooza June 21st at Dog Days

The Lake of the Ozarks will play host to one of the largest Aquapalooza celebrations in the country on July 21st. Everyone is invited to come together by land or water to enjoy the largest family event of the summer at the Lake! You'll be treated to an afternoon of live music and fun on and off the water that includes a free concert with live bands, games, prizes and more! The event will take place at

Dog Days restaurant on the 19MM, or 1232 Jeffries Road, Osage Beach by land, from Noon to 5 pm.

The Lake of the Ozarks Marine Dealers Association (LOMDA) is sponsoring this year's event, along with event promoters Benne Media and Dog Days/Barrett Restaurants. Event co-sponsors Mix 92.7 FM, Cool 102.7 FM, Power 97.7 FM, KDRO 1490 and the Lake of the Ozarks

Business Journal are providing coverage of the happenings.

With the community's support this now-local event can continue into the future! Make plans now to get out on the water for Aquapalooza Lake of the Ozarks 2012! If you would like to become a sponsoring partner and help to support this lake-wide event, give the organizers a call at 573-348-1958.

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Building an effective web presence

Guest column by Danae Cooper,
MSW Interactive Designs LLC

Highlight your Business on YouTube!

YouTube can be a valuable tool for small businesses to use and is gaining popularity every day. YouTube was initially designed for entertainment but it has now one of the hottest sources for people seeking products, help and information.

Here are some facts about YouTube:

- YouTube is the largest video sharing website in the world and the second most used search engine (Google is first).
- Twenty-four hours of video are uploaded every minute.
- Approximately one third of the US population is engaging with content available on YouTube.
- Average user visits the site 14 times per month and spend 25 minutes per visit

Here are 5 steps to help you get started:

1. **Create an account.** Go to www.YouTube.com and click on Create an Account. This process is self explanatory, but take time to consider your Username. This is the name that will be on your YouTube channel and will be seen by all viewers of your videos. Use your business name or a name that directly corresponds with your business.
2. **Content is KING.** Remember there are 24 hours of content being uploaded every minute – viewers are more likely to be interested in content that is quick, simple and interesting. Your content needs to meet a need in order to satisfy and engage viewers with your channel.
3. **Don't be intimidated by video production.** There are many solutions out there to help every level of producer. If you do not have a video camera or do not wish to purchase one, you can use some great online tools for free. Masher.com and Animoto.com are two online sites that will allow you to upload your photos, add music and text and create a video slideshow that looks very professional.



Danae Cooper

4. **Optimize your video for the best YouTube results.** When creating your video, utilize keywords and tags so viewers looking for your information or product will be able to find you. The best way to do this is to simply put yourself in the seat of a potential client – what words would they use to search for your product/service? Once you have this figured out, be sure to use these words in the title, tags, and description.

5. **Include a CLEAR call to action.** Once someone views your video, you should create a desire for viewers to do something. Be sure that your video ends with a clear call to action so viewers know who to contact, how to get additional information, how to sign up for your newsletter, or what website to visit to order your product.

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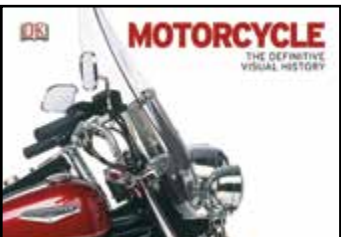
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Great Gifts for Dad's Day

Whether he's the household handy man or the king of the lawn, the family chef or the best piggy-back ride giver ever, Dad deserves something special this Father's Day. Here are some gift ideas that will tell him just how special he is.



Motorcycle: The Definitive Visual History, \$40.00 <http://us.dk.com>

Every dad will want to hit the open road after receiving "Motorcycle" this Father's Day. The ultimate guide for bike lovers and riders, this book traces the history and allure of these two-wheeled machines, cataloging the diverse spectrum of bikes from the first prototypes to the superbikes of today. This beautifully illustrated book not only covers the technological developments of motorcycles, but also the cultural backdrop against which the various models arose and their impact on society.



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Omaha Steaks "Thrill the Grill," \$49.99 www.OmahaSteaks.com

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Teeny-tiny PC- In a Stick

And you thought that new Ultrabook is small. Take a look at this. Believe it or not, this is *not* a USB thumb drive. This is in fact a full-fledged Linux/Android "mini" (we'd say microscopic) computer. It sports a 1.5GHz ARM CPU (processor) and 512 MB of RAM (memory). Chances are that's faster than a lot of your mobile devices and tablets. It's just 3.5" long and yet has a mini-HDMI port, a micro-USB port, a micro-SD slot for storage upgrades (to 32GB), a USB port, and get this-- built-in WiFi for connectivity. What can it do? It can run Android versions of the Linux operating system, which opens up vistas of applications, or it can run the Android 4.0 operating system. And with a HDMI monitor it can run the apps you know and love on your phone and tablet. It even has a Mali 400 GPU (graphics chip) for running those games. As cool as this is (geek-alert!)-- it is to be sure, not for everyone. But for those with imagination, this little stick can serve files, become a multi-media center or even act as a low-end primary computer. It's currently only offered by Chinese retailers, and sells for **\$76**. One such retailer is at: http://www.asiapads.com/product_info.php?manufacturers_id=&products_id=2246

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A Green Home is a Healthy Home

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Does a green home really cost more?

First what is a green home? It is a structure that is energy efficient, environmentally friendly and healthier to live in.

Yes there are certain aspects of a green built home that have a higher price tag up front, but does that mean they cost more?

There are many components of a green home but the higher price of some materials can be offset by the savings in other areas, through proper planning of your project. This planning starts well before any work starts and it must involve everyone associated with project from the owner, designer or architect, contractor and subcontractors. Everyone must know the goals of project up front. This is where the typical green project begins. The key is to have a knowledgeable green construction manager overseeing the project.

Keep in mind there is a big difference between price and cost, while a typical green project may have a higher initial price tag, the overall cost will usually always be much less. If this is a financed project as most are, the monthly cash outlay will normally be less, even with a higher upfront cost. As an example let's say with proper planning and execution your upfront cost is 10,000.00 higher than a conventionally built home, this would result in an approximate addition of 60.00 per month amortized over a 30 yr mortgage. But what if this extra money spent saved you an average of 150.00 per month or more? This would give you a positive cash flow of 90.00 or more per month. This is the purpose of a properly built green home, not to mention a better investment.

Now with that said, many people are using the Green title in everything for promotional purposes, but that does not necessarily make it green or environmentally friendly. Make sure you are getting the real thing. Here are some things to check for.

1. Was low VOC paint used?
2. Was a renewable hard surface flooring used or green label carpet used?



3. Was advanced framing methods used to allow for less waste and a better sealed structure?
4. Were high efficiency windows with low-e used?
5. Is the envelope sealed to Energy Star or LEED standards?
6. How far were raw materials transported to job site?
7. Is mechanical ventilation being implemented with an ERV or HRV?
8. Has the HVAC system been resized accordingly? (should be smaller)
9. Has SPF insulation or a Hot Roof System been implemented?
10. Was formaldehyde free glues used in building materials, especially in cabinets and countertops?

This is certainly not everything but a truly green home should have most if not all of these things implemented.

Did you know that 90% of people surveyed in 2006 by the AIA said they were willing to pay more for a green built home?

Did you know in an actual case study a 3400 sq ft home done to EnergyWise standards had an annual energy cost of 400.00 or 33.31 per month?

Did you know that EnergyWise, which is a NASA spin-off company, will actually guarantee you these types of savings by using their total systems approach to green building? Other energy efficiency requirements pale in comparison to theirs.

Did you know that Bolivar Insulation was your local EnergyWise Company?

Are you starting to see how it actually pays to build green?

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

Property owner urges others

continued from page 1

Who would lend in that situation? Who would issue title insurance in that situation? The time to put the pressure on is now because just getting through the title insurance claims process can take months," he said.

He also suggested that some affected homeowners who question the validity of Ameren's claim get surveys because Ameren has acknowledged that the aerial photography used to create the maps doesn't always accurately depict the boundary.

"Just last week I received a call from a loan officer for a prominent Missouri bank — someone who is used to looking at title deeds — who also received a letter in March telling them their house was inside the project boundary. However, in this case, they have a survey attached to the title work that shows the home clearly outside the boundary. It includes a surveyor's drawing with the 660 and 662 lines and a footprint of the house that sits well behind those lines," Sear said, adding that he advised the homeowners to get the land surveyed again to confirm the house is entirely out of the project.

Amanda LaPorte, assistant marketing director for Schultz and Summers Engineering, agreed there have been discrepancies.

"There have been instances where Ameren's deeds don't line up with those of individuals. There have been occasions where Ameren missed properties that are actually inside their project boundaries. And then there are cases where the reverse is true," said Amanda LaPorte, assistant marketing director for Schultz and Summers Engineering. "That's why every person buying, selling or questioning whether or not their property is in or out of the project boundary should obtain a survey. It's the only way they'll have peace of mind."

Both title companies and lenders have said the Estoppel Certificate will do nothing more than confirm easement rights. It does not convey ownership.

David Creel, vice president of BancStar, Inc. which keeps

some loans in-house and sells others on the secondary market, said that could affect property values.

"It's one thing for Ameren to say they won't touch the structures inside property boundaries. It's another to say 'You don't own that land.' At this point, all I can say is that we'd have to look at it on a case-by-case basis and a lot would depend on the circumstances. If the entire piece of property is owned by Ameren, I think our question would be 'How can we loan money on land that is owned by someone else?' Unfortunately, it's going to be a little tricky for all affected property owners and I think it will certainly affect their property values. Homes on Ameren-owned land will most likely appraise differently than homes on land owned outright," he said.

Ameren put their proposal into writing

According to a letter sent in March by AmerenMissouri to some 1,500 property owners whose properties lie inside the power company's project boundary, the Estoppel Certificate is:

- A legally binding commitment by the Company that it will not take steps to remove existing structures located on Ameren Missouri property, provided that such structures are located outside the new project boundary.

- A legally binding commitment by the Company that it will not take steps to remove structures that may be constructed in the future on Ameren Missouri property provided, again, that such structures are located outside the new project boundary.

- Such commitment shall apply to all properties outside the project boundary that were acquired by Ameren Missouri's predecessor companies from the 1930s on including those properties acquired via condemnation.

Ameren Missouri's ownership and easement interests in lakefront property have been a matter of public record since the 1930s. It is regrettable that over time third parties purported to convey title to lakefront property that Ameren Missouri actually owns or

continues on page 33

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The Loan Process

Sometimes the process of obtaining a home loan can seem never ending. The lender may call you and ask for more documentation. There are multiple reasons why more documentation may be needed. If you don't understand why they need this information, ask, there is usually an easy explanation for this. Certain underwriting conditions are set by external sources such as Fannie Mae, Freddie Mac, FHA, and VA that must be followed by your lender to insure the loan meets their criteria.

No matter how you obtain a loan, either in person, over the phone or on the web, the process is basically the same. You will give information to the lender concerning your current residence, employment and banking information. You will also be required to give them permission to obtain a credit report.

Once this process has been completed, the lender will verify the information you have provided.

Usually they will ask you to provide current pay stubs, bank statements, W-2's, and tax returns.

Depending on the information contained in these documents, the lender may request additional documents from you. For example if child support withholdings show on your pay stub, you will need to provide a divorce decree or child support order. If there are large deposits on your bank statements, you will need to provide proof of where those deposits came from.

The lender will also need to verify the market value and condition of the property. This is done by ordering an appraisal and a title search. The appraisal will determine the current market value and the title search will show any liens, encroachments and easements on the property along with verification that the real estate taxes are current.

It is very important that you give your lender very detailed information. Failing to provide correct or only partial information could slow down or suspend the loan process.

The following are some items that could delay the loan process:

Employment Verification: Provide the lender with the correct name and address of your employer. Also, provide them with a contact number for the Human Resources department within your company.



Assets: Provide complete Bank Statements. Provide the complete name and branch location of your bank. Do not close, move or merge accounts during the loan process.

Some lenders require accounts to be re-verified prior to closing your loan.

Debts / Collections: If you have proof that a debt or collection on your credit report has been paid, provide your lender with this information as soon as possible. This could make a difference in your loan program, interest rate, etc. On the other hand, if you know that a certain debt or collection is currently owed, tell your lender this. Failure to disclose liens, judgments or known collections will only delay the process. Also, do not incur any new debt or apply for credit during the mortgage process.

The approval process, also called the underwriting period occurs as the verification items are being obtained and reviewed. The underwriter will approve the loan, approve the loan with conditions or suspend the loan. They will provide the lender with the conditions or the reasons for the suspension. These items will need further documentation to clear up the conditions or the loan will be declined. It is in your best interest to work with the lender in obtaining the information they need to clear the conditions as soon as possible, even if it means jumping through a couple hoops to get them done. In the end, supplying your lender with everything up front will generally result in an expedient and favorable loan decision.

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

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



The Homm Family have owned and operated a restaurant here in the heart of Osage Beach for each of the last 50 years beginning with Jo-Jo's in the fifties. Our newest location is City Grill and Blue Room Night Club. We are an 8,000 sq.ft. operation that includes our City Grill, offering a casual lunch and dinner menu with a bit of flair. We sell certified Angus steaks, fresh seafood, chicken entrees, crisp salads and an array of appetizers. Each Thursday, Papa Joe and Annelie prepare authentic German cuisine that includes Beef Rouladen, Jager Schnitzel, Sauerbraten and fresh Potato Pancakes. We have expanded our wine list and added some fun new desserts!

A Menu Sampling

(All beef selections are Certified Angus)

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Property owner urges others

continued from page 31

created plats and surveys that omitted Ameren Missouri's property interests. We are not requiring that homeowners revise their deeds to reflect Ameren Missouri's ownership. We believe the FERC order revising the boundary, coupled with the foregoing aspects of the Estoppel Certificate will provide clarification regarding improvements on these lands. Furthermore, your interests in the property on which you have built a structure may be transferred freely without the consent or approval of Ameren Missouri. Furthermore, consistent with past practice at the Lake of the Ozarks, Ameren Missouri's consent will not be required in the event a prospective property owner wishes to finance the acquisition of a home located in part on our fee-owned property.

Our Lake of the Ozark's office is always available to answer property owner questions at 573-365-9212.

The letter was signed by Mark C. Jordan, the managing supervisor of real estate for Ameren Services Company.

Estoppel Certificate

WHEREAS, pursuant to (a) that certain Warranty Deed dated June 13, 1932, recorded in Book 063, Page 162, et seq. of the records of the _____ County, Missouri Recorder of Deeds, (b) that certain Warranty Deed recorded in Book _____, Page _____, et seq. of the records of the _____ County, Missouri Recorder of Deeds, (c) that certain Warranty Deed recorded in Book _____, Page _____, et seq. of the records of

the _____ County, Missouri Recorder of Deeds, and (d) that certain Warranty Deed recorded in Book _____, Page _____, et seq. of the records of the _____ County, Missouri Recorder of Deeds (collectively herein, the "Warranty Deed"), by and between Union Electric Land and Development Company, as grantor and party of the first part, and Union Electric Light and Power Company, as grantee and party of the second part, the grantor reserved an easement over and burdening all of the real property conveyed and legally described in the Warranty Deed, which property is located in the Sections, Townships and Ranges in Camden County, Miller County, Benton County and Morgan County, Missouri listed on Exhibit A attached hereto, (the "Surface Easement Property"), for the following purposes, as described therein:

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, its successors or assigns, of the said dam, or other dam, or a reconstructed dam, power plant and works appurtenant thereto, located in, across or adjacent to the Osage River at approximately Mile 75 on said River, in Miller County, Missouri, under the licenses issued to Union Electric Light

continues on page 35

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Property Management 101

with Lisa Hesprich of
Nichols Management

Property Management: The Unseen Duties

How many times have you felt like saying to your property manager, "Well, I have been here for three days and this is the first time I've seen you."

As a property manager, how many times have you heard, "Goodness, what have you been up to lately, I've not seen you in the office?"

As a homeowner, one must keep in mind that a property manager has duties that will take them away from your property. You must remember that your property manager will likely have more than one property to manage. And, property managers likely have an "off property" office. Oh, and yes, they do have a life outside of your property!

Seriously, one of the most difficult things about being a property manager is time management. One cannot overextend or you risk becoming ineffective in every area.

Let's take a look at a few of the unseen duties. We have files; homeowner files, employee files, vendor files, accounts receivable files, accounts payable files, permit files, legal files and it goes on and on. Filing is boring and necessary.

A management company must be able to put their hands on documentations for everything they do. Important, yes! Visible, no!

Another area that is both time consuming and not visible to the majority of the homeowners is the filing of claims. This could be accident reports, insurance claims or inspection reports. All of this type of work takes proper investigation on the part of the property manager. It is necessary to speak with all parties involved, document exactly what happened and then report accurately to insure the Association is covered. Important, yes! Visible, no!

Preparation for board meetings and homeowner meetings is both



time consuming and unseen by most homeowners. Finding a date that works for all board members often requires several calls to each member. Agendas must be coordinated and confirmed. Off property locations are often required for large group meetings. This necessitates locating an appropriate facility and securing it. Notification packets must be put together, approved by the board and mailed to homeowners. Presentations for the Board to give to homeowners must be put together in an acceptable format. Important, yes! Visible, no!

Homeowner associations must have many types of permits to operate here at the Lake. The property manager must ensure all of these permits are active and available or posted as required by law. Dock permits and different type of operating permits, such as elevator inspection permits come to mind. But, this also includes items for safety such as fire extinguisher inspection labels. Important, Yes! Visible, no!

Homeowners pay a property manager to take care of the unseen responsibilities that come with the territory. Do not assume your property manager is being negligent of you and your property just because you may not have a visual on them. However, after questioning and checking the facts, if you feel you would like to investigate other management options, please give Nichols Management a call.

**Lisa Hesprich, Nichols
Management, 573-964-0476**

Property owner urges others

continued from page 33

and Power Company by the Federal Power Commission for said Project No. 459 Mo., or any renewal thereof, or under any license which may hereafter be issued to Union Electric Light and Power Company, its successors or assigns, and provided such use will in no way interfere with the maintenance and operation of such dam, or other any dam, or reconstructed dam by the United States Government, or its licensees, 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. So long as this easement remains in force, Union Electric Land and Development Company, its successors and assigns, will reimburse and continue to reimburse Union Electric Light and Power Company, its successors and assigns, for any increase in taxes levied on that part of the above-described land, on which easement is reserved as hereinbefore set out, by reason of any improvements erected on said lands by Union Electric Land and Development Company, its successors and assigns. If at any time Union Electric Land and Development Company, its successors and assigns, shall fail to reimburse Union Electric Light and Power Company, its successors and assigns, on demand all amounts paid as taxes for and by reason of such improvements, then this easement hereby reserved to said Union Electric Land and Development Company, its successors and assigns, shall cease and be void and of no effect on the tracts or parcels so improved.

Such easement is hereinafter called the "Surface Easement". The Surface Easement Property is among the properties depicted generally on the aerial drawings attached hereto collectively as Exhibit B;

WHEREAS, Ameren Missouri is the sole successor in title of Union Electric Light and Power Company, as the grantee under the Warranty Deed;

WHEREAS, Ameren Missouri is also sole holder of the Federal Energy Regulatory

License for Osage Project No. 459 (as amended at any time, the "FERC License"), which governs and regulates certain uses land within a project boundary (as defined in the FERC License from time to time, the "Project Boundary"), including the Surface Easement Property;

WHEREAS, the Project Boundary has been relocated as of the date of this Certificate to the location shown on Exhibit B hereto, by reason of

_____;

WHEREAS, as set forth more fully in Ameren Missouri's application for Project Boundary revision and FERC Order xxx granting same and this Estoppel Certificate, Ameren Missouri restates and declares its intent not to require the removal of structures located on properties owned by Ameren Missouri and adjacent to the Lake of the Ozarks outside the Project Boundary, whether or not said properties were burdened by the Surface Easement;

WHEREAS, there have arisen certain concerns pertaining to (a) the placement of various residential and other improvements and structures upon the Surface Easement Property and certain other properties in the aforesaid Counties which are not located upon the Surface Easement Property, which other properties have been acquired from time to time by Ameren Missouri by power of eminent domain but are not subject to the Surface Easement (the "Ameren Missouri Condemnation Properties"), and (b) the effect of the relocation of the Project Boundary;

WHEREAS, it is recognized by Ameren Missouri that such residential and other improvements and structures upon the Surface Easement Property outside the Project Boundary are located there in compliance with the Surface Easement;

WHEREAS, it is the intent and desire of Ameren Missouri to contribute to the enhancement of the marketability of title to the property within the Surface Easement Property and upon the Ameren Missouri Condemnation Properties,

continues on page 36

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Please drink responsibly.

Property owner urges others

continued from page 35

by relocating the Project Boundary closer to the body of the Lake Reservoir as shown on Exhibit B hereto, and by responding to such concerns and making the certifications provided below.

NOW THEREFORE, Ameren Missouri, intending to be bound hereby, hereby certifies to (a) the owners of all real property benefitted by, and the dominant estate under, the Surface Easement, as originally expressly described and provided in the Warranty Deed, and (b) those parties who have constructed improvements upon the Ameren Missouri Condemnation Properties outside of the Project Boundary, as the Project Boundary is relocated as of the date of this Certificate, as follows:

1. All (i) homes, garages and other residential buildings and structures, paved areas and other improvements, and (ii) commercial buildings and structures, paved areas and other improvements, constructed or now under construction upon the Surface Easement Property, in both cases (i) and (ii) that are located above the Project Boundary, as relocated as of the date of this Certificate, and are in compliance with all laws as of the date hereof (collectively, the "Existing Improvements") do not, within the meaning of the Surface Easement:

(a) interfere with the construction, operation and maintenance by Ameren Missouri, its successors or assigns, of said dam, or any other dam or reconstructed dam, or power plant and works appurtenant thereto, located in, across or adjacent to the Osage River at approximately Mile 75 on said River, in Miller County, Missouri, under the license issued to Union Electric Light and Power Company by the Federal Power Commission for said Project No. 459 Mo., or any renewal thereof, or under any license which may hereafter be issued to Ameren Missouri, its successors or assigns,

(b) interfere with the maintenance and operation of such dam or any other dam or reconstructed dam by the United States Government or

its licensees, or

(c) to the best of the knowledge, information and belief of Ameren Missouri, violate any regulation of public authorities, either Federal or State, having jurisdiction over the Lake Reservoir or its shores.

2. The following, to the extent in compliance with all laws, including, without limitation, local zoning and subdivision ordinances and building codes ("Future Authorized Improvements") may be constructed hereafter upon that portion of the Surface Easement Property and the Ameren Missouri Condemned Properties above the Project Boundary:

(a) homes, garages and other residential buildings and structures, paved areas and other improvements; and

(b) commercial buildings and structures, paved areas and other improvements.

3. There has been no failure by, or other breach of the obligation of, the dominant estate under the Surface Easement, to reimburse Ameren Missouri for any increase in taxes levied on the Surface Easement Property, within the meaning of the Surface Easement;

4. The Existing Improvements and any Future Authorized Improvements outside the Project Boundary as of the date of this Certificate do not interfere with the FERC License.

5. Notwithstanding anything in this Certificate to the contrary, Ameren Missouri reserves the right to permit or contribute to flooding of the Surface Easement Property and the Ameren Missouri Condemned Properties, to the extent permitted by law, the FERC License, and the property rights of Ameren Missouri.

6. Nothing in this Certificate is intended or shall be deemed to (a) diminish, impair, waive, affect or amend in any way the rights of Ameren Missouri as owner of the dominant estate under other easements, restrictions, or matters and rights of record, or under common law with respect to nuisance, surface water, lateral or subsurface

continues

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Property owner urges others

subsidence, or (b) convey any riparian, or littoral rights.

7. To the best of the knowledge, information and belief of Ameren Missouri, the Surface Easement has not been amended or revised in any way as of the date of this Certificate.

8. This Certificate is intended to be binding upon Ameren Missouri and its successors and assigns, as owner of the Surface Easement Property, and is intended to run with the Surface Easement Property and shall inure to the benefit of all parties which may own any of the dominant estates under the Surface Easement, and their respective successors and assigns, and all parties claiming through or under such persons.

9. Nothing herein is intended or shall be deemed

to create any (a) agreement, contract or third party contract beneficiaries, (b) any claim for damages against the undersigned, or (c) property rights whatsoever.

10. Nothing herein is intended or shall be deemed to apply to any property other than the Surface Easement Property and the Ameren Missouri Condemned Properties, to the extent owned in fee simple by Ameren Missouri and above the Project Boundary as of the date of this Certificate.

The certification hereunder is subject to (a) all easements, conveyances, restrictions, mortgages and other matters of record, and (b) zoning and subdivision ordinances and other laws.

End

Editors note: In order to bring you the entire content of the letter and Estoppel certificate it was necessary to continue this story more than would be allowable under other circumstances. We sincerely apologize for the inconvenience.

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Adobe's Creative Suite 6 delivers new features

by Darrel Willman

For more than 20 years, computer users private and professional have enjoyed Photoshop and the products that followed. For Photoshop, Adobe Creative Suite CS6

marks the 13th incarnation of the venerable King-of-Photo-Editing. A lot has changed since 1990. The ever-expanding feature list continues to grow with each new release, making it a "must-have" for

professionals and "prosumers" as well.

Adobe produces more than just Photoshop however. The sum of their product line incorporates the gamut of today's professional industries.

Publishing, printing, web design and creation, filmmaking, video production and broadcasting are just a few of the occupations brought in to the digital age by Adobe products. The standards for many of these rest firmly on the shoulders of the software maker--like Photoshop, Dreamweaver, Flash and Premiere.

The company is constantly adding to the line, producing tools for the exploding internet and mobile marketplaces, keeping pace with the demand for ever-more content creation. Software that enables users through true innovation, and increases their productivity with up-to-date enhancements.

Adobe Creative Suite 6 has been released, marking a major upgrade to the set.

Adobe offers the products that make up Creative Suite 6 in several different forms. From Creative Suite CS6 Design Standard to Design and Web Premium to its all-inclusive Master Collection.

Photoshop CS6 (and Extended) features significant performance enhancements with an all-new (with 64-bit) Adobe Mercury Graphics Engine, gets boosted with enhancements to its Content Aware Scaling and the new Content Aware Patch and Content Aware Move features. The addition of video to Photoshop brings it within the realm of most user's "multi-tool". Now this single application can take the place of several.

Adobe Illustrator CS 6 brings a new interface with an updated tracing engine, new

pattern creation tools and a Mercury Performance System that brings increased speed--which includes a 64-bit native version.

InDesign CS 6 brings new features to create multiple versions of the same layout with its Adaptive Design Tools: Alternate Layout, Liquid Layout, Content Collector Tools and Linked Content.

Boosts to the Web line include the Adobe Edge preview which integrates HTML 5 animations into Dreamweaver projects, improvements to Dreamweaver CS 6 for fluid grid layouts that allow easy transition to phone, tablet and desktop versions. Dreamweaver integration with the new PhoneGap Build Service enables designers to produce native mobile applications for multiple platforms.

Flash CS 6 users get new tools including the ability to generate sprite sheets to improve workflow and performance. Prebuilt native extensions and new packaging options for Adobe Flash Player and Air expand delivery of applications for android and IOS devices. A new application--Adobe Muse--allows designers to create and publish HTML 5 websites without writing code.

On the video front, Adobe Premier Pro CS 6 brings a new editing environment and the new Mercury Playback Engine with its performance boost. Adobe After Effects CS 6 gets refinements under the hood for increased performance.

New to the lineup is Adobe Prelude CS 6 for workflow

continues



Adobe Photoshop CS6 Extended is truly a workhorse with the addition of video. Users can now produce photo, print and video projects in one application.

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Adobe Premiere CS6 and After Effects CS6 remain the de-facto standards for film and video digital production. Everything from 30-second TV spots to short features for mobile devices to DVD/BluRay production-- in your hands.

Adobe's Creative Suite 6

management and Adobe Speed Grade which includes tools for film finishing and color grading. Gone is Adobe Soundbooth, replaced with the extraordinarily-powerful Adobe Audition CS 6 which now accelerates audio post-production with real-time clip stretching, automatic speech alignment and a powerful new engine for automated dialogue analysis.

Other refinements and additions stretch across the set.

Lake area businesses need to take a look-- tasks that you may farm-out like internet creation and updating, postcard/brochure/letterhead production, video walkthroughs and features-- these can all be produced in-house. While not specifically designed for typography, Photoshop Extended CS6 can handle many print and video tasks. Dreamweaver CS6 can control your website production and updates.

Serious video producers can look to Premiere/After Effects CS6 for a one-two punch to terrific content creation-- for both broadcast and the internet.

In all, Adobe Creative Suite 6 includes 14 separate products with various bundling options.

Adobe's Design and Web Premium includes all the tools many of you will need: Photoshop CS6 Extended (\$1,000

separately), Illustrator CS6, InDesign CS6 (print), Dreamweaver CS6 (web), Flash CS6 (web and mobile), Fireworks CS6, Acrobat CS6 and the Media Encoder for video. At \$1,899 the bundle represents more than \$3,000 in savings over the individual prices.

Other packages include Design Standard (print-oriented) at \$1,299, Design and Web Premium (photo/print/web) \$1,899, Production Premium (video-oriented) \$1,899, and the Master Collection (all titles) at \$2,599. All bundles are substantial discounts over single title purchase prices.

If you are currently paying someone else to produce your brochures and postcards; your website, blog or Facebook page; shelling out for video walkthroughs or DVD property tours; all of these can be brought in-house, saving you time and money.

In-house content creation, editing and production gives you better response time at less cost-- meaning you can serve your customers and clientele better, faster and more profitably. Control is the name of the game, and these packages deliver. If you're not taking advantage of the burgeoning mobile and tablet app markets because you lack the ability or can't afford the production costs, here's your answer.

Adobe's Creative Cloud

For many individuals and businesses, the thought of spending a couple thousand dollars on software may bring the onset of nervous twitches, ulcers or a tightening feeling in the wallet.

Their new Creative Cloud gives Adobe's online subscribers the ability to download, install and use any of the Creative Suite Applications for a monthly fee.

Also, "Design and publish unique HTML websites without writing code using Adobe Muse™, which also gives you access to over 400 web fonts served by Adobe Typekit®

Use cloud storage and device syncing to reliably access your work and create anywhere

Stay up-to-date with access to the latest upgrades and features as soon as they're available."

There is special pricing for users of any CS3 or later suite-- just \$29 a month with a one-year contract. That's quite a nice price considering the \$2500 plus in software that's available. If you don't own a CS3 or later suite, the price is \$49 per month. Students and teachers (verified) are offered the \$29 rate.

Those with short-time needs may wish to opt for the \$75 month-to-month pricing.

All in all, this seems almost too good to be true. This seems like a no-brainer for any small business wanting to get into content and product creation without the big bite.

Check out the details at www.adobe.com/products/creative-cloud.html

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2012 Big Thunder Memorial Issue

Local author and historian Dwight Weaver honored by Lake Ozark



Local historian and writer H. Dwight Weaver was honored at the community dinner following the Oma Noma Heritage Festival Saturday, May 19th 2012 in Lake Ozark. Mayor Johnnie Franzekos presented Dwight with a proclamation of a Distinguished Citizen which stated:

"Presented to H. Dwight Weaver In recognition and appreciation for his distinguished contributions benefiting all past, present, and future citizens of Lake Ozark, Missouri, for his documentation, recording and preservation of local history of our community and the surrounding Lake area. Be it known that H. Dwight Weaver is deserving of, and will hereafter be known by all citizens in our City of Lake Ozark, Missouri as a 'Distinguished Citizen' Dated this 19th day of May, 2012 Johnnie Franzekos, Mayor"

Weaver was also honored with a plaque from the Bagnell Dam Strip Association

and Lake Ozark Betterment Committee. This plaque was presented by Mike Page and Jeff Van Donsel. The plaque stated:

"In Recognition of H. Dwight

Weaver with heartfelt thanks. In recognition and appreciation for his many selfless contributions in the recording and preservation of the local history of Lake Ozark, Missouri and the surrounding Lake area as well as his tireless diligent participation in the promotion of our community. Presented this day May 19th 2012 by the Bagnell Dam Strip Association and Lake Ozark Betterment Committee"

A bouquet of flowers was also presented to Dwight's wife Rosie.

Dwight 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.

His monthly column "Glimpses of the Lake's Past" is on pg. 50.

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Tips to Tame the Wild, Wild Web

There's no doubt that mobile phones, tablets, computers and the Internet make accessing and sharing information a lot easier. From pop culture trends, politics and sports updates, to breaking news and social networks, there's an awful lot of information out there, and trying to stay on top of it all can be overwhelming. If everyone in the family is connected to their devices — are they really connected to each other?

Information Overload

If you think your email inbox is overloaded, take a look at some of these numbers:

—30 billion pieces of content are shared on Facebook every month.

—864,000 hours of video are uploaded to YouTube every day.

—More than 190 million tweets are sent on Twitter every day.

It's not just adults trying to consume all that information. The Kaiser Family Foundation says that kids 8 to 18 years old average more than 7 1/2 hours a day using digital media. And they spend a lot of that time using more than one digital medium simultaneously, so they end up packing 10 hours, 45 minutes worth of media content into that 7 1/2 hours.

So how can you get the information you want while also turning down the noise?

Set Internet limits — for everyone

With so much information and social connections available in an instant, it's tempting to spend too much time in the digital world.

But when you do that, says Kinsey, you miss out on things happening in the real world.

—For kids, set time limits on their electronics usage. They can earn time by doing chores, for good behavior, or as rewards for good grades. Keep track of time with stickers, beads or even candy.

—Adults should lead by example. Set aside a specified chunk of time to deal with emails, social media check-ins or catching up on the latest celebrity news, for example. Designate meal times as “device-free” zones, and make a point of letting your kids see you setting aside your devices.

—As a family, make a list of Internet house rules. Include the types of sites that are acceptable and those that are off limits, time allowed on the Internet, and guidelines for sharing information online.

Monitor mobile usage

Go through your monthly statement as a family so you can see exactly how much time you are spending connected. This can help you determine reasonable limits on texting, Web browsing, game playing and consuming music.

—Most mobile data plans have parental controls available that will let you limit when kids can text or call, filter Web browsing, block picture messaging and block unknown phone numbers. This can help you put some limits on when your kids can go online, and keep them safer while doing so.

continues on page 51

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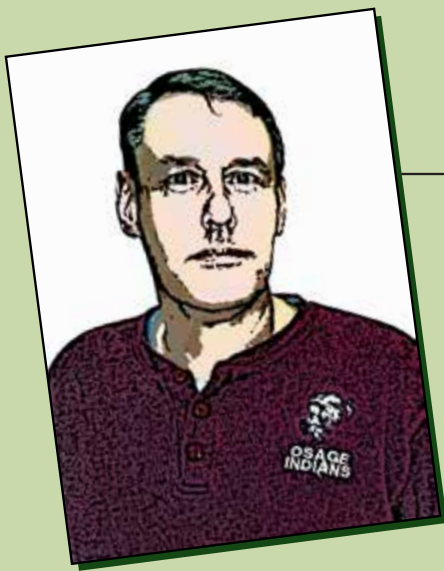
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TOM JONES MEMORIAL *Golf Tournament*

Tom Jones was tireless in his support of School of the Osage. He was an active classroom speaker, statistician and record keeper, booster club officer and member of the KQUL 102.7 broadcasting team. This event was established to provide a Memorial Scholarship in Tom's name. To date this tournament has raised over \$12,000. This tournament is only successful because of the active participation

of people in our community. Any additional funds raised will be used to help with OFL youth football needs. Tom loved Osage and he loved the game of golf. Please join us in remembering him on Saturday, June 16.



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Hulett Joins Lake Regional's Board of Directors



Lake Regional Medical Group, a wholly owned subsidiary of Lake Regional Health System in Osage Beach, is pleased to announce Jason Hulett has joined its board of directors. The uncompensated board provides

governance and oversight of strategic initiatives for Lake Regional's primary care and specialty clinics, retail pharmacies and urgent care clinic.

"We're pleased to welcome Jason to the Medical Group board," said Michael E. Henze, LRMG board president and chief executive officer of Lake Regional Health System. "His business background and strong community ties will be an asset as we work to expand access to quality health care services for lake-area residents and visitors."

Hulett is a lifelong resident of Camden County. Since graduating with a bachelor's degree in business marketing from Truman State University in Kirksville, Mo., he has worked at the family business ¾ Hulett Chev-

rolet Buick GMC in Camdenton ¾ where he now is president and dealer principal.

In addition, Hulett serves on various committees of the Missouri Automobile Dealers Association. He also has served as president of the Laker Athletics Boosters Club and has been involved in various Camdenton school and community activities.

Hulett and his wife, Holly, reside in Osage Beach. They have three daughters ¾ Mya, age 8; Lily, age 5; and Ella, age 2.

Lake Regional Medical Group operates seven primary care clinics, 18 specialty clinics, an urgent care clinic and three retail pharmacies throughout the lake area. To learn more, visit lakeregional.com/clinics.

Dr. Grant Barnum Joins LRHS Board of Directors



who resigned from the board in March.

"Dr. Barnum will be a great asset to the board," said Michael E. Henze, chief executive officer of Lake Regional Health System. "We look forward to working with him to ensure area residents and visitors continue to have access to quality health care close to home."

Dr. Barnum began practicing at the lake in 1996 and joined Lake Regional Clinic - Lake Ozark in 2006. He is board certified in internal medicine, and his clinical interests include geriatric care.

Dr. Barnum received his medical training at the Kirksville College of Osteopathic Medicine and completed an internal medicine residency at Des Moines General Hospital in Iowa. He is a member of the American Osteopathic Association,

a fellow of the American College of Osteopathic Internists and a diplomate of the National Board of Examiners for Osteopathic Physicians and Surgeons.

Dr. Barnum and his wife, Carol, have been married for 37 years and reside in Osage Beach. They have three grown children: Cheryl, Grant Jr. and Julie.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake area. The hospital is accredited by The Joint Commission and is a two-time recipient of the Missouri Quality Award. Lake Regional also operates primary care, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area. To learn more, visit lakeregional.com.

Press Releases are Welcomed!

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Lake Ozark Daybreak Rotary Raffles Camaro

The Lake Ozark Daybreak Rotary successfully concluded their seventh annual Benefit Car Raffle where a 2012 Camaro RS was proudly declared on May 5th.

The Camaro, provided by Hulett Chevrolet, Buick, GMC in Camdenton, was raffled off during the trophy presentation at the Magic Dragon Street Machine Nationals. The winner was from suburban St. Louis, and vacations often at the Lake of the Ozarks.

The car had been on display inside the Osage Beach Hy-Vee for eight weeks. The staff and management of Hy-Vee played a critical role in the success of this raffle. Hulett Chevrolet, Buick, GMC, the promotional partner, also played a vital role during this fundraiser. O'Reilly

Auto Parts was the presenting sponsor of this fund raising effort.

Lake Ozark Daybreak Rotary just completed their most successful year of fundraising in their history. As a result, over \$50,000 will be directed to helping young children and adults in need at the Lake of the Ozarks. The organization has assisted over 40 local groups and organizations with funding to further their efforts.

A special note of appreciation to the staff of the Lake Area Chamber of Commerce. Their partnership with Daybreak Rotary made this year's fundraiser a success. As a result, Daybreak Rotary will be able to assist children and struggling families in an even bigger way.

Press Releases are Welcomed!

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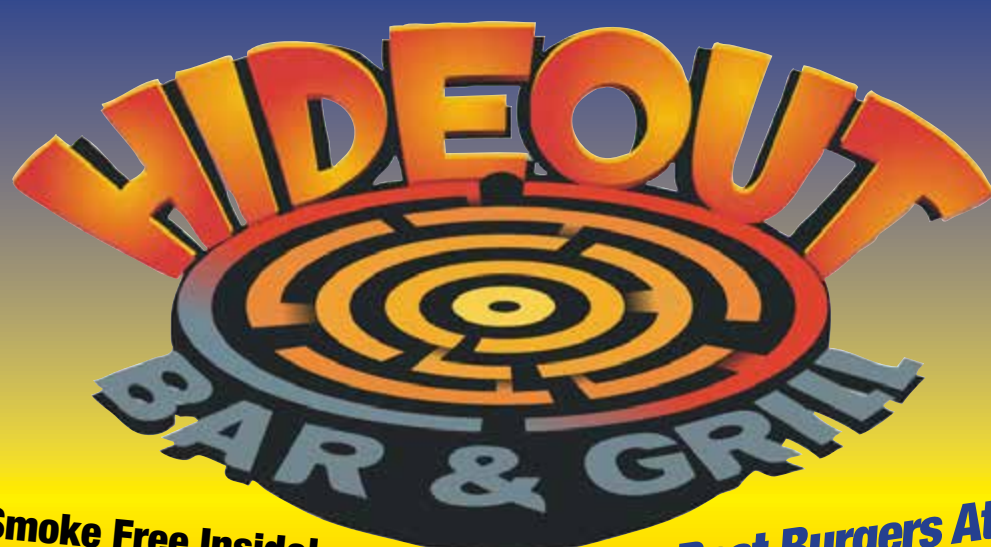
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Lake Printing announces staff addition new Vice President Kevin Speer



Kevin for the past few months, I can already see improvements in efficiency among the various presses we operate daily as well as in the bindery area, which help the overall functions of Lake Printing move forward quicker and more efficiently for our customers," President, Steve Truitt added.

Kevin attended trade school at Indian Hills Community College in Centerville, IA before becoming employed at TPI in Des Moines, where he would spend the next 25 years. His family has owned a home at Lake of the Ozarks since 2005 and has looked forward to making it their permanent home for some time. Kevin is married with two daughters and one son, along with five grandchildren and one dog. In his free time he enjoys fishing and golfing, so Lake of the Ozarks was a perfect fit for him and his family.

Lake Printing Co., Inc. (LPCI) has been in operation since 1949 and offers high quality printing services from business cards, brochures and full color magazines to mailing services and promotional products. LPCI boasts top of the line six color large offset, as well as digital small format presses, in addition to a variety of multiple special finishes in bindery, accommodating all customer needs – big or small. Lake Printing is proud to be one of the Midwest's few Double Certified Green Printing Companies with both the FSC (Forest Stewardship Council) and SFI (Sustainable Forestry Initiative) Organizations.

"We are very pleased to have Kevin join our team. With his experience in the industry we can only benefit from the knowledge he has gained over the past 25 years and continue to grow into the coming decades," shares Owner, Gary Lorenz. "Having worked with

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Ribbon Cuttings



Auto Zone in Osage Beach was welcomed to the Lake with a recent ribbon cutting. AutoZone is located at 4169 Osage Beach Parkway, Osage Beach. Phone: (573) 348-1340. L-to-R: Ronald Jones, Michelle Cook, Barb Painter, Khristina Pahlmann, Steve Naught, Joe Roeger, Kip Pfannenstiel, Whit Beeny, Kelly Tyler, Wendy White, Gayle Thompson, John Caran, Sara Ducoulombier and Becky Panchot.



The Camdenton Area Chamber of Commerce welcomes Elite Roofing & Siding as a new member during a recent ribbon cutting ceremony. Located at 1029 Ozark Care Drive Osage Beach. (573) 302-ROOF (7663), www.eliteroofingandsiding.com. Pictured are Tom Smith, Daryl Matheis, Jason Sherrow (with scissors), Owner; Conrad Petty, Matt Phillips and Michelle Cook.

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Arnold Palmer

Lake Regional Welcomes Board-Certified OB/GYN



Simpson will begin treating patients at the new clinic Monday, July 2.

Dr. Simpson has practiced at the lake for 20 years. In addition to providing general obstetrics and gynecology services, she commonly treats conditions such as endometriosis, chronic pelvic pain, urinary dysfunction/incontinence and pelvic support problems.

"I feel strongly that medical care should be individualized," Dr. Simpson said. "It's important to be able to meet women's health care needs one-on-one."

Lake Regional Health System is pleased to welcome board-certified OB/GYN Becky Simpson, M.D., FACOG, to Lake Regional Obstetrics and Gynecology in Osage Beach. Dr.

Dr. Simpson earned a medical degree from the University of Missouri-Kansas City School of Medicine and completed an OB/GYN residency at Texas Tech Health Sciences Center in

Lubbock. She also participated in a family practice residency at Truman Medical Center East in Lee's Summit, Mo., and a maternal-fetal medicine fellowship at Duke University Medical Center in Durham, N.C. She is a diplomat of the American College of Obstetrics and Gynecology.

To schedule an appointment with Dr. Simpson at Lake Regional Obstetrics and Gynecology, located in suite 201 of Lake Regional's Medical Office Building in Osage Beach, call 573-302-2764.

The medical staff at Lake Regional Health System includes more than 90 physicians. For a complete list of clinics and services, visit lakeregional.com.

Davis returns as Director of Sales at Port Arrowhead Resort



sents 20 years of Hotel/Resort Sales experience. Most recently, Davis worked for The Lodge of Four Seasons where she was tasked with maintaining and developing convention business from the Association, Corporate, Government, and SMERF (Social, Military, Education, Religious, Fraternal) sectors and also executed the Lodge's very first and highly acclaimed Chef's Table. In Kansas City, she has worked for the Doubletree Hotel (Overland Park, KS), Station Casino (now Ameristar Casino), and the Embassy Suites at the Plaza. Internationally, she worked at the Holiday Inn Convention Hotel, Hyatt Regency Manila, and Club Paradise Resort in the Philippines.

Davis is a past recipient of Meeting Professionals International - Kansas City Chapter's (MPI-KC) Supplier of the Year Award as well as a Scholarship recipient for both MPI-KC

and the Society of Government Meeting Professionals (SGMP). She has also served as "Professor For The Day" in College of the Ozarks in Branson, MO. In 2009, she earned her Certified Meeting Professional (CMP) designation thru the Convention Industry Council (CIC), an organization that represents 31 member organizations in the Meetings, Conventions, and Exhibitions business.

"I am very excited to be back at The Resort at Port Arrowhead and to be a part of a team that is highly professional and eager to deliver memorable experiences to all our leisure and business guests. I look forward to being a part of this effort." Davis is currently a member of MPI - Kansas City Chapter and the Missouri Society of Association Executives (MSAE). She can be reached at 800-532-3575 or mdavis@theresortatportarrowhead.com.

The Resort at Port Arrowhead is pleased to announce the return of Maria R. Davis, CMP as the resort's new Director of Sales. In this capacity, Davis will be responsible for growing the resort's Meetings and Conventions business and overseeing the day-to-day operations of the Sales Department. Davis repre-

Press Releases are Welcomed!

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Paragon Hard Disk Manager 12 Pro Launched

www.Paragon-Software.com - \$99



The everyday user of a Windows system barely knows what a C: drive is, or how to access it. That's by design to some extent. Microsoft gives you links to (My) Computer, Documents, Pictures, and Programs—what else is there? By not allowing the average user to muck about inside the system's internals, there are far fewer problems caused.

Significant changes to software or settings require an additional affirmation or "Administrator" approval. Again, a safety feature designed to prevent users from doing things they shouldn't.

But when you need to accomplish a specific task with your system, this lack of knowledge is sometimes a serious shortcoming. Take Hard Drive Management for instance.

If you find yourself with a damaged file system or need to change the structure of your hard drive, the built-in console tools from Microsoft are far from foolproof. Just finding them --for the inexperienced-- can be difficult.

Paragon's Hard Disk Manager Suite 12 is for a *segment* of the Windows user base, to be sure. The 20 tools that make up the software package if not used properly could render a PC useless in minutes.

Thankfully, Paragon takes a lot of the guesswork -- and danger -- out of the tasks it is designed for.

Partitioning. Create, Delete, Resize, Copy, Merge, Defragment, Wipe and Format partitions-- the defined space on

your hard drive in which the files reside.

These tools are useful if you are adding a hard drive, would like to divide your drive into smaller partitions, or make changes to the existing partitions on hard drives.

Even though these tools are built-in to Windows, Paragon makes it easier.

Backup, Transfer and Recovery: Backup was an afterthought for Windows XP, and clumsily implemented in Windows 7 and Vista. It is an all-or-nothing approach that has requirements most users lack.

Paragon offers Smart Backup and Restore—the easy way to backup anything to anywhere—a vast improvement. Transfer files does exactly what it says, and allows for extracting specific files from backup images—it even includes hot file backup (backup files in use) with Windows Shadow Copy Service. Burn Recovery Media—the creation of a bootable disc that then uses your backup images to restore your computer to the state it was in when you made the image.

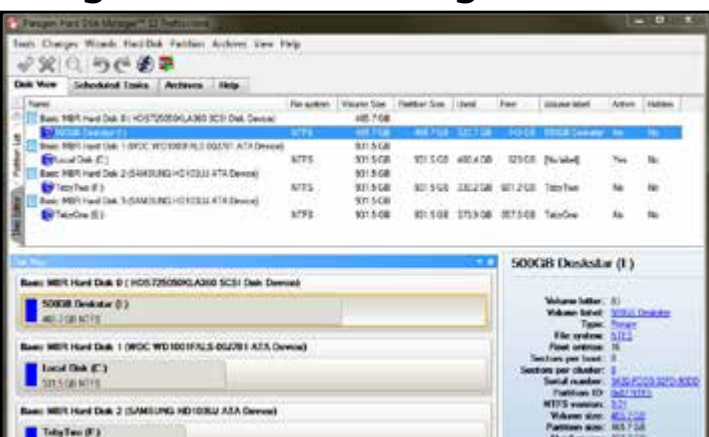
The suite also includes hard disk Migration, including to a new SSD (Solid State Drive). This makes an exact replica (that boots) of your hard drive onto a new drive of any size—enlarge to fill a new bigger drive, or shrink to fit a new speedy SSD.

The tool many will use the most often is Total Defrag—it uses 27 strategies to optimize hard drive FAT and NTFS structures. Simply, a fast and comprehensive defragmentation module that is incredibly easy to use.

Virtualization includes support for Microsoft Virtual PC, VM ware Workstation, VMware Fusion and Oracle Virtual Box. Virtualization Manager includes a read-only non-destructive mode, with migration options that include P2V Copy & Restore, V2P/V2V/P2P, Windows 7 on virtual hard drive and system migration to SSD.

continues next page

Paragon Hard Disk Manager 12 Pro



continued from previous page
Along with these streamlined "Express" functions, the package also features an extensive list of "Advanced" tools that the hardcore power users will love.

The Professional version adds Dynamic Volume support, Drive Cluster Size adjustment, extensive additions to Virtualization and Backup and allows automated execution with scripting on multiple computers.

Who is this package for? *Anyone* who wants to efficiently backup and defragment their computer on a regular basis. The additional partitioning and virtualization tools are a bonus for novice users and a "box of

candy" for the experienced.

Power users will want it because of the scripting, extensive virtualization migration and hot modifications to partitions.

Nonetheless there is something here for most users. The \$99 price tag may be steep for the casual buyer using it only for backup and recovery with defragmentation, but the suite more than pays for itself once the features list is explored.

For Windows XP/XP Pro 32/64-bit, Windows Vista 32/64-bit and Windows 7 32/64-bit operating systems, requiring marginal system specifications.

Free trial versions of the software are available for download.

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With Dwight Weaver

WESTERN FUN

In the 1950s and 60s, the Western Fun Rodeo, later called the Ozark Stampede, sat where McDonald's Restaurant and Duncan Jewelry are located today in Osage Beach along the Osage Beach Parkway. The arena was on a 40-acre plot that belonged to Tex and Hope Varner and the arena could seat 2,000 people.

Rodeos starring well known cowboys

were held two nights a week featuring bareback riding, barrel races, calf roping, steer wrestling, mule acts, Ozark polo, brahma bull riding, and trick horse and roping acts.

The arena was also used for other events such as popular Scat Cat races (also called go-karts and cool-cars). The cars reached speeds of 70 to 80 miles per hour and dare-devil stunts were part of

the excitement. Drivers from all over Missouri entered the races.

The Varners were also associated with the Ozark Homestead in Lake of the Ozarks State Park. Tex and Hope hosted evening campfire parties, trail rides and hayrides at their Western Fun Ranch on Highway 42. The evening ranch parties included dancing under the stars to guitar and accordion music. There were refreshments and a special treat called "cowboy coffee."

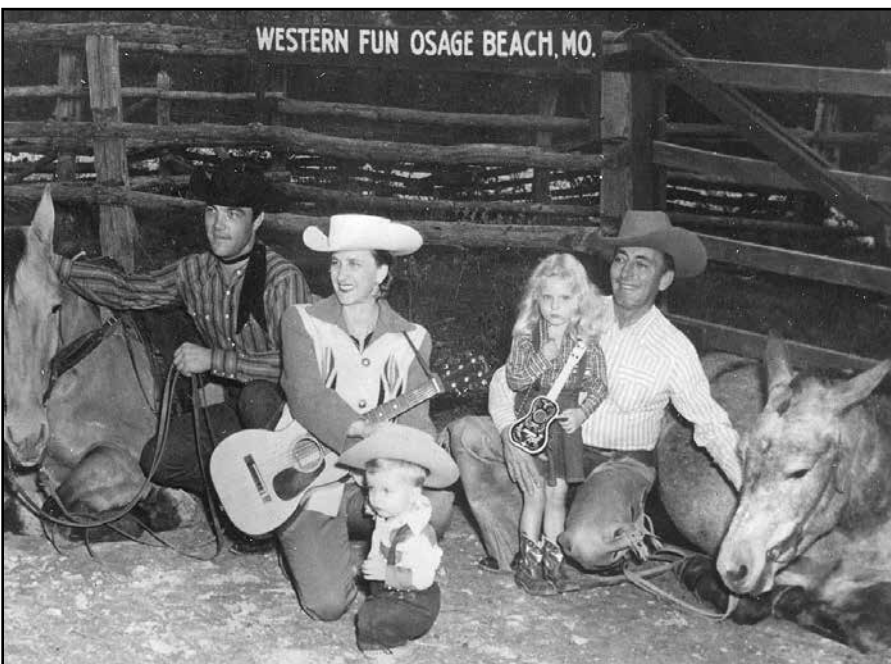
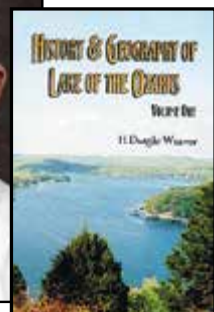
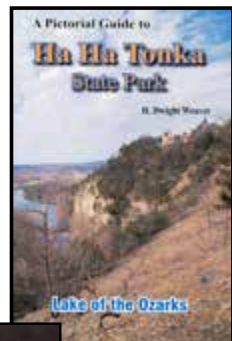
Hope Varner was an accomplished country western singer and musician. Tex died in 1974. Hope continue on and was inducted into the Cowgirl Hall of Fame in 1988. She and Tex are shown in the accompanying photo, photographer unknown, along with Chuck Grimes on the left. Chuck was the rodeo's head wrangler. Two of the Varner's three children, Dickson Drew and Gay Linell are in the photo. Their third child, Victoria Star, was not yet born when the photo was taken. This photo, along with 230 other vintage Osage Beach photos will appear in the author's new book on Osage Beach to be published in October by ArcadiaPublishing.com ■

This historical sketch is from the collection of H. Dwight Weaver. He 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.lakeoftheozarks-books.com to obtain more information or to purchase one of his books on line.



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continued from page 41

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—Unsubscribe frequently. Whenever you type your email address into an online form, you're agreeing to get messages. "If you don't read that newsletter, don't shop at that store, or don't care about those updates, follow the directions for unsubscribing," says Kinsey. Do this fairly regularly and you should see your inbox get smaller.

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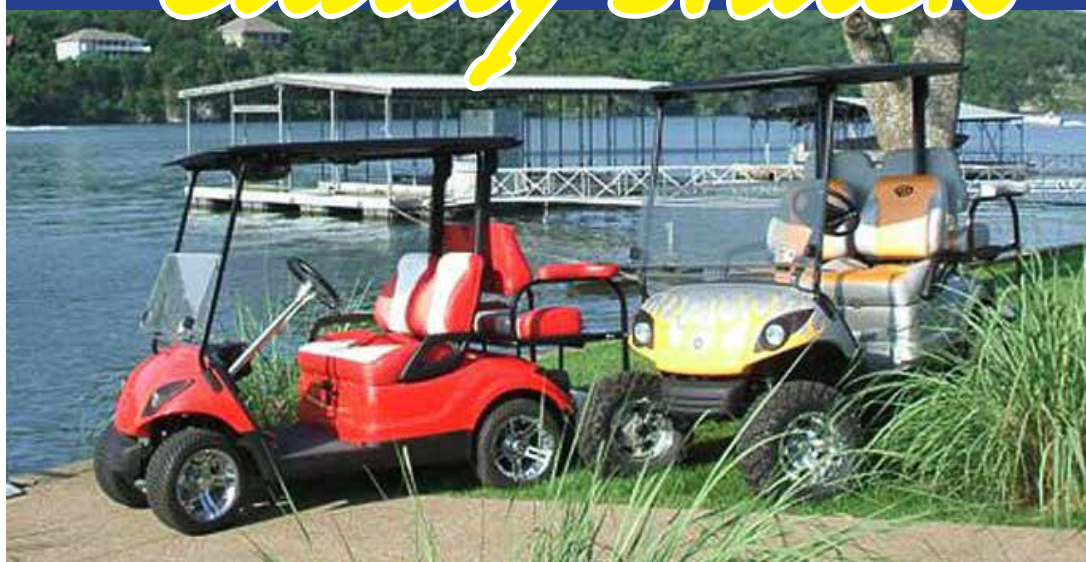


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OSAGE BEACH PARKWAY 11 acre commercial parcel with 650' of road frontage in the fast growing Osage Beach market area. Ideal for sales lot, shopping center, office park, box store or almost any business needing a large parcel. Excellent location near a Hwy 54 expressway exit with super-easy street access, city water and sewer. Gentle terrain needing minimal excavation and no offsite fill. A rare piece of ground in this market area! MLS 3083024 Call Bruce Adams at Adams and Associates at 573-348-5100 www.AdamsAtTheLake.com.

STORAGE UNIT FACILITY For Sale on 17 A, fenced and gated. 1/4 mile Hwy 5, 48 storage units. 50 Out Door spaces, Great income, always full. Owner Financing 395K 573-374-6900

REAL ESTATE CONDOMINIUMS

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REAL ESTATE HOMES

195 FEET OF POINT WATERFRONT in Osage Beach at the 23MM. But there is more, 4 bedrooms/2 baths, Huge view, screened porch and big deck off bedroom, all new flooring, newer appliances, gentle walk to dock with 12X28 slip, private setting, attached garage all for only \$395,000 MLS 3084275 Call Bruce or Jan Adams at Adams and Associates. 573-348-5100 www.AdamsAtTheLake.com.

GREAT NEIGHBORHOOD WITH LARGE TREES and blacktopped roads, gentle lot, and great main channel view. With lots to offer starting with low maintenance, open floor plan with 2 living areas, and granite in the kitchen, Reduced to \$599,900 including 3 well concrete dock with cruiser slip. Still more, the location is close to Bear Bottoms Resort or Captain Ron's, and front row seats for the Shootout. There are so many features to this home; it would be shame if you missed seeing it. MLS 3075606 call Bruce or Jan Adams at Adams and Associates at 573-348-5100 www.AdamsAtTheLake.com.

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PARK PLACE \$479,000 - 5 Bedroom, 3 1/2 Bath, 3800SF. Hickory and tile flooring throughout. Wonderful view. Open floor plan design with large chef's kitchen, Viking appliances are available. Two story stone wood-burning fireplace with marble hearth and mantle. Granite tops in kitchen, marble tops in baths. Large master suite, custom shower with multiple body sprays and showerheads. Large open deck with glass rails on upper level, screened porch on lower level. Large family & game room on lower level. Assessments include water, sewer, trash, road maint., pool & playground access. MLS 3084682. Call C. Michael Elliott & Associates 573.365.3330 or visit www.YourLake.com

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WONDERFUL HOME With High-End Quality In Porto Cima - \$875,000: 4Br/3.5Ba, 4500SF Kitchen features custom cherry cabinets w/granite tops, 2 built in ovens & fully appliances. Formal dining room w/lovely sun room just steps away. Huge living room w/beautiful gas fireplace & awesome lake view. Master bedroom is large w/walk-in closet, beautifully tiled bath, & access to decking. 2nd bedroom is currently being used as office. Lower

level is equally impressive w/floor to ceiling stone fireplace, 12 foot ceilings & large wet bar. Large lakeside screened-in & tiled porch for your outside enjoyment. The bedrooms are roomy w/large closets. Built-in bookcases & entertainment center, custom bar. Private cul-de-sac entry with winding wooded drive. MLS 3080623. Call C. Michael Elliott & Associates 573.365.3330 or visit www.YourLake.com

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AFFORDABLE WATERFRONT LOTS at the 44 Mile Marker of the Osage with 160 ft of seawall frontage on the lake, mature trees, cove location, great view to the channel, includes a 1 well dock with a boat

ramp. Great community water and blacktop roads to the lot. Rare find for only \$125,000, MLS 3071718 call Bruce or Jan Adams of Adams and Associates at 573-348-5100 to see. www.AdamsAtTheLake.com.

PRIMO SUBDIVISION! This lot located in Porto Cima has 100 ft of lakefront, and almost a 1/2 acre of land with an elevation suitable for a walkout lower level, with Southwest Exposure, private quiet setting and Jack Nicklaus designed golf course, Yacht club, pool, tennis, fitness facilities and fine dining. Call to see MLS 3083705 \$139,900, ask for Bruce or Jan Adams at Adams and Associates at 573-348-5100 www.AdamsAtTheLake.com.

WOODLAND COVE SUBDIVISION: Large flat corner lot. Gated Community, blocks from hospital. Included boat slip in community dock, central sewer & water, community pool. Walking distance to Sycamore Creek golf course. \$99,000. (573)434-9653

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Another winner: Lake Ozark Mayor Johnnie Franzeskos chose Sue The Exotics featured Mi-Fritepche's 2002 PT Cruiser, decked out with extra and other high-end chrome, custom leather hicles. Sullivan said organizers estimate the show, which drew a crowd estimated at 10,000 spectators, was responsible for annual Magic Dragon Street Meet Nationals, this year's show was another record breaker with 1,205 entries in three different shows – 1,140 in the Street Meet on the Bag-Well Dam Strip; 40 taking part in the Generation Next show at Prewitt's Point; and another 25 entered in the Exotics show.

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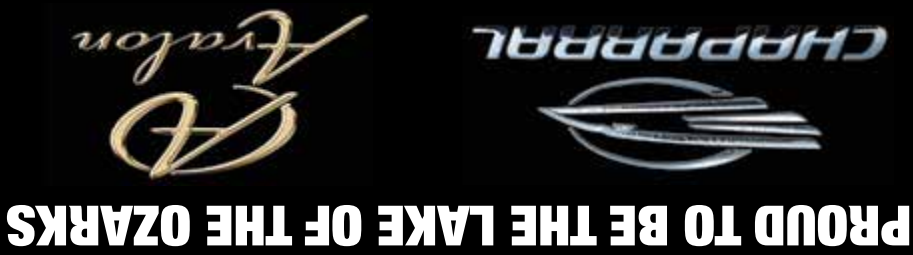
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