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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 8

AUGUST, 2012

BOATING ON BACK

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Boating
Lake of the Ozarks
Volume Eleven • Issue Eight • August, 2012



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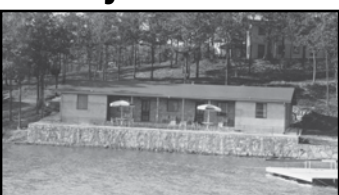
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Village inspections finding dangerous docks

By Nancy Zoellner-Hogland

Village of Four Seasons officials decided three deaths by electrocution from faulty dock writing were three deaths too many. At their July meeting, the board voted to offer free Ground Fault (Circuit) Interrupter (GFI) inspections to all residents inside Village limits. A more thorough 25-point inspection can be had for \$50.

According to Robert Davis, chief building inspector for the Village, soon after announcing the service, the office was flooded with calls from residents making appointments.

"And it's a good thing it was. Of the first seven docks inspected, only two passed and one of those had two minor issues," Davis said, adding that most docks have improperly grounded electrical circuits. In addition, some docks were not equipped with GFIs or the GFIs were not functioning. Many more are worse. "I can't believe some of the things we're seeing. I honestly don't know why more people haven't been killed."

During its investigation, the Missouri State Water Patrol found that in the July 4 deaths of Ashland siblings Alexandra, 13, and Brayden Anderson, 8, who were electrocuted while swimming near the family's private dock at the 6.5 mile mark of the Gravois Arm, the dock did not have a GFI. The Water Patrol cited faulty wiring in an incident three days later when Jennifer Lankford, 26, of Hazelwood,

was electrocuted after touching another private dock in Dry Branch Cove. Earlier in the year, three other swimmers survived electric shock thanks to quick-thinking witnesses. According to a report by the Gravois Fire Protection District, those present quickly disconnected the electricity and then pulled the three women from the water, administering CPR to one. The press release issued by the fire district also stated that the dock was not equipped with a GFI breaker on the supply to the dock, there was no disconnect at the shoreline and the ground from the dock to shore was insufficient. On Sunday, June 22 two children and one adult were shocked as they swam near a dock near the 5 mile mark of the Osage. Another adult quickly shut power off, avoiding electrocution of the three.

"Electric can be your greatest friend but it can also be your biggest enemy if not properly controlled. And unfortunately it travels so while you might take care of your dock, if your neighbor doesn't, you could still be killed," Davis said.

According to Underwriter Laboratories, a global independent safety science company, electric current travels 2 feet per volt. The standard voltage for dock wiring is 120 volts. Using that formula, electric current can be felt as far away as 240 feet.

Village officials said that's why the board is looking at tak-

ing safety one step further by expanding the inspection program.

"It would take an ordinance to enforce – and this is certainly not something we're prepared to do overnight – but we're looking at the possibility of requiring inspections every three to five years because, bottom line, we're finding some very serious, very dangerous issues," said Gordon Ellison, chairman of the Village Board of Trustees.

All but the Moreau and Gravois fire protection districts at the Lake of the Ozarks require electrical inspections and permits for private boat docks equipped with electric power when the docks are newly installed or when they are modified in any way. The electrical permit is in addition to the dock permit issued by Ameren Missouri and requires a fee paid to the local fire department. However, Village officials were quick to add that once the initial inspection is completed, nothing further is required. In addition, docks installed prior to 2006 had no electrical-safety requirements.

"As rough as the water is, especially on the main channel, the conduit and the grounds can easily be damaged – and GFIs can just go bad. Actually, there's a myriad of problems that can develop," Davis added. "Because many homeowners don't live here and don't see the condition of the dock or they

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Initial inspection responsibility may change hands

With the passage of House Bill 1647, signed into law July 12 by Gov. Jay Nixon, the Village of Four Seasons is petitioning Ameren Missouri to conduct all dock inspections within its boundaries. Village officials said they hope to meet with Ameren officials in August to discuss the proposal.

Section 321.228 of the new law specifies that "if any city, town, village, or county adopts or has adopted, implements, and enforces a residential construction regulatory system applicable to residential construction within its jurisdiction, any fire protection district wholly or partially located therein is prohibited from enforcing or implementing a residential construction regulatory system. Any regulatory system adopted by a fire protection district or its board must be treated as advisory only and cannot be enforced. A fire protection district will have final regulatory authority regarding the location and specifications of fire hydrants, fire hydrant flow rates, and fire lanes and can inspect residential dwellings but cannot charge a fee for the services."

In addition, Chapter 89 of the Revised Missouri Statutes, which addresses zoning and planning, states "Any county, city, town or village which has a population of

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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

According to a recent release from the Airlines Reporting Corp., which handles settlements between airlines and third-party groups that sell tickets, the price of airline tickets rose nearly 6 percent during the first half of this year and were 13 percent higher than they were in the first six months of 2012. The report also states that while air travel is up slightly - 0.5 percent - from last year, it's down 1.6 percent from 2010. Another report from the Kansas City Aviation Department showed ticket prices at Kansas City International Airport jumped more than 8 percent from 2010.

Thrifty travelers may want to hold off until fall to fly. According to the price-tracking site FareCompare.com, starting August 20, many airlines will start slashing fares on domestic seats by 10 to 20 percent. A spokesman for the company said airlines typically cut fares later in the fall. However, in an attempt to attract additional business, the fares will lower weeks earlier and the sale prices will be available longer than usual.

This fall, Southwest Airlines will begin providing two daily nonstop round trip flights between Lambert-St. Louis International Airport and Washington's Reagan National Airport. According to airline officials, ticket sales will begin this month for flights expected to begin in early October.

Deciding at the last minute that you want a larger rental car might not mean longer waits at the rental counter. Avis announced that by the end of this year, they will introduce a new service called Preferred Select and Go at 50 different airports around the nation. Under the program, preferred Avis customers can, as usual, drive off in a pre-assigned vehicle or they can choose any other available vehicle in a designated part of the lot or even choose a specialty car of SUV - all without a trip back inside the airport terminal.

Avis isn't the only company trying harder to satisfy customers. In an attempt to make the friendly skies even a little friendlier, British Airways has tasked some 2,000 staff members with the responsibility of learning more about their regular passengers. The employees were given access to passenger data through an application called "Know Me," which includes pictures of the customers, details on their past travel and their complaint history. The airline will then use that information to greet fliers and allegedly better meet their expectations. Not all are in favor of the practice and many have voiced opposition to what they call an "invasion of their privacy."

An impatient Egyptian couple that didn't want to wait for visa paperwork to be processed for their 5-month-old baby learned the hard way. The pair had attempted to smuggle their 5-month-old infant into the United Arab Emirates tucked inside a carryon bag. When the baby showed up on an X-ray dur-

ing standard airport screening, the police were notified and the parents were placed into custody. There's no word on the baby.

Research has shown that bird-airplane collisions could be sharply reduced by mounting lights on plane exteriors that emit pulsating, ultraviolet light. According to Bird Strike Committee USA, more than 219 people around the world have died in accidents caused by wildlife striking planes. A research team, led by U.S. Department of Agriculture wildlife biologist Bradley Blackwell, focused on Canadian geese, which can see farther to the sides of their heads and are able to see ultraviolet light in spectrums not visible to humans. They have been responsible for most of the mid-air collisions. The study looked at aircraft through the eyes of the geese to analyze the characteristics of the planes and learned the geese reacted more quickly to an approaching model aircraft plane equipped with the lights. The geese responded more slowly to an unlighted model or to another model plane designed to resemble a predatory bird.

Recently a woman onboard a plane still on the ground at John F. Kennedy International Airport was removed by airport police after she refused to stop singing loudly. According to a report by a Caribbean Airlines spokesperson, the passenger was asked several times to lower her voice but refused and then became belligerent. That's when police were called. No charges were filed and the songster was booked on a later flight.

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Some North Shore residents left high and dry

By Nancy Zoellner-Hogland

A handful of Lake Ozarks residents recently learned that the fire hydrant installed many years ago to serve their neighborhood wasn't hooked up to a water line. The discovery was made during a routine check of the hydrant by the Lake Ozark Fire Protection District – not during a fire.

"When they tried opening the valve, nothing happened so they thought it was broken. We tried to fix it but couldn't because it was damaged so badly. It wasn't until we dug it up and tried to replace it that we found it had been connected to a line that was part of an old system," explained Matt Michalik, director of Public Works for Lake Ozark. "Apparently, when the newer PVC water line was installed and the old water main was taken out of service they didn't reconnect the hydrant – but I don't know why. That is all part of the old Lakeland water system and was done years prior to my coming to Lake Ozark."

He said at one time the city had a hydrant manager soft-

ware program that included a list of its several hundred fire hydrants but when a computer that housed that information crashed a couple years ago, the list was lost. Over the past two years they've been compiling a list and now maintain both a written record and computerized list of all hydrants and the tests run.

Michalik said that's why he can't understand how the hydrant could have "fallen through the cracks" and gone without testing for so many years.

"We have an inspection form with a tag number and we go through town, road by road, flow-testing the hydrants to make sure they work. The fire department then goes behind us and checks them. In addition, we go around town and paint them every four to five years so I have no idea how this wasn't discovered before now. It's very odd," he said, adding that as soon as the problem was discovered, the city installed a 2-and-1/2-inch flushing hydrant that is connectible to a

fire hose to service the area until the city can run a larger line.

However, Richard Wickham, who was hired in the mid to late-1990s to run water lines from homes to the main, said he thought there could be other problem hydrants around the city.

"In those days, the developer was the one that was putting them in and I've seen cases where that wasn't done," he said.

A 16-year resident of the neighborhood that would have been served by the non-working hydrant said he was extremely concerned when he learned of the issue.

"All these years we thought we were protected in case of fire. There are nice homes on this street. What if the fire department responded, thinking we had water available, and there was none? What then? They'd be able to save nothing but the cellar," he quipped.

However, Jim Doyle, fire marshal for the Lake Ozark Fire Protection District, said when they respond to fires, they as-

sume water won't be available at the site and take 5,000 gallons with them in a tanker truck.

"We know this is not like the city where a hydrant is on every corner so we go prepared," he said.

Doyle also said residents who are concerned about their hydrants should check to see if they are tagged. He said hydrants that have been pressure checked and that are in working order should bare a numbered tag. Hydrants with inadequate flow, like those on Flynn and Ballenger roads, or dry hydrants, like those on Bagnell Dam Boulevard between Fire Station No. 1 and Bagnell Dam, are marked as such. He said any hydrants without tags should be reported to the municipality where they are located.

Right: This newly installed flushing hydrant is hooked to a 4-inch water main and, according to Lake Ozark officials, provides enough pressure to fill a pumper truck. It replaces an off-line hydrant. Nancy Zoellner-Hogland photo.



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Local Eagle Scout project demonstrates dedication

By Nancy Zoellner-Hogland

The rows of merit badges and awards on Garrett Lynch's Boy Scout uniform speak volumes about his perseverance, responsibility and commitment.

The effort placed into his Eagle Scout Service Project also demonstrates his dedication to the community.

The 14-year-old, a member of Boy Scout Troop 21, volunteered to take on the task of fundraising, purchasing and installing the Lake Area Chamber of Commerce Welcome Sign flagpole. The announcement was made at the sign dedication on July 3.

"I believe this flag will convey our community's support of our veterans and those who are currently serving in the military, as well as symbolize our patriotic spirit," he told the crowd at the gathering.

Later, Garrett said he asked to take on the project after learning that the chamber was seeking help.



Garrett Lynch has been busy with fundraising since announcing his plan to adopt the welcome sign flagpole project at the sign's dedication ceremony. Nancy Hogland photo.

Members of the sign committee had suggested flagpole suppliers so he researched online, working out price and product comparisons.

"In the end, I selected a flagpole supplier based not only on price, but on the

product quality and the company's reputation. Colonial Flag will also supply the American Flag and offered it to me at a discounted price for my project," Garrett said, adding that John McWhirter with Lamar Advertising in Osage Beach, along with several members of his scout troop, will be assisting with the assembly and installation of the flagpole.

Garrett decided to include a time capsule, which will be mounted at the base of the flagpole and remain sealed until 2081, when it will be opened to commemorate the 150th anniversary of the opening of Bagnell Dam.

"In the beginning we discussed using items such as an old safe or perhaps a utility box. However, since the items for the time capsule needed to be preserved for many years, I decided that a product specifically manufactured for this purpose would be the better choice," he said.

After shopping around, he determined the project would cost \$3,809.85:

- \$2,554.85 for the 40-foot flagpole kit
- \$158.00 for an 8-foot-by-12-foot American flag
- \$500 for installation equipment and materials
- \$597.00 for the time capsule

Next, he went to work on fundraising, making phone calls and going door to door talking to his neighbors. His efforts have paid off – literally. In just three weeks he raised half the money needed.

To make a donation, get more information about the project or to share information about an organization or business which may be interested in helping sponsor the flagpole, contact Garrett at 573-365-5548 or email him at garrettllynch98@yahoo.com.

Donations can also be mailed to him at 275 Verbena Road, Lake Ozark, MO 65049.

Any money raised over

the immediate need will be placed in an escrow account with the chamber and be used to purchase flags as needed.

Those who donate to the project will have the opportunity to place items inside the time capsule at the dedication ceremony on Labor Day weekend. Donors need to keep in mind the size of the capsule – 20 inches by 18 inches by 10 inches – when selecting items to put inside.

"The theme is the anniversary of the dam so I'd like everything to tie in with that. Someone could write a note to put inside or they could put in a picture," he said, adding that he is even willing to take pictures of donors by the Bagnell Dam sign for those who don't have cameras.

Garrett also said he hopes to be at the opening ceremony in 2081.

"However, if that is not God's plan, I hope someone from my family will represent me on that day," he said.



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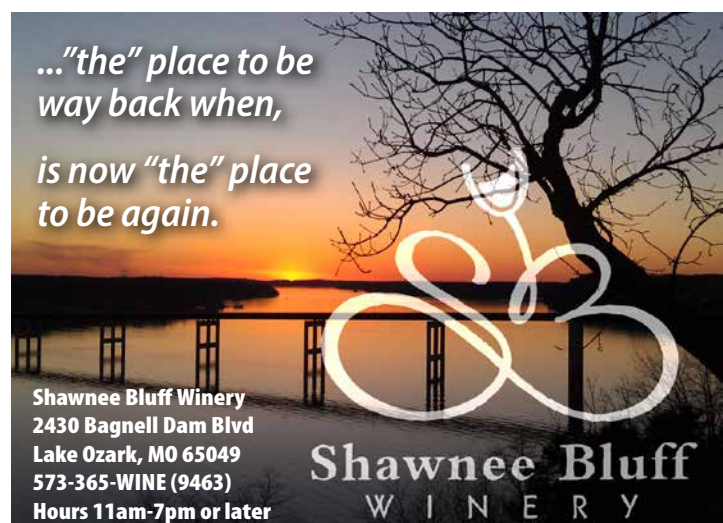
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LOCLG workshop compiling public transit information

By Nancy Zoellner-Hogland

Aug. 7 will be the last public workshop held before preparing the Public Transit Human Service Transportation plan.

The meeting is scheduled for 3 p.m. August 7. It will be held at the Central Bank of Lake of the Ozarks in Laurie. Three other meetings were held last month in Camden, Miller and Laclede counties.

According to Mac McNally, regional planner for the Lake of

the Ozarks Council of Local Governments (LOCLG), the Federal Transit Administration (FTA) requires projects that are funded in three specific Federal Transit Administrative Programs be derived from a locally developed plan.

The Missouri Department of Transportation (MoDOT) contracted with LOCLG to coordinate and compile the needed information for Camden, Laclede, Miller and Morgan counties.

"The plan is used to show why organizations such as OATS need the funding and to also show any unmet needs. Our plan is due to be updated January 2013 so we've been trying to gather as much information as possible that we can include in the report," he explained, adding that at the meeting they will introduce the service providers in the area and discuss the planning process.

"We will also identify the



needs, prioritize the needs and begin discussing ways of accommodating those needs so the elderly, people with disabilities and low-income clients of the systems are also invited to attend."

McNally said some of the groups currently receiving federal assistance are the Golden Age Center, Lake Regional Hospital, Lake Area Industries, Woman to Woman and Gateway Industries.

The three programs currently affected are:

FTA Section 5310-Vehicles for agencies serving seniors and or persons with disabilities

FTA Section 5316-Job Access and Reverse Commute Program

FTA Section 5317-New Freedom Program

However, McNally said it's likely that other programs could have the same requirement in the future.

More information about the planning process and copies of the surveys they can be found on our website: www.loclg.org. Those with questions, or who need special accommodations for the meeting should call McNally at 573-346-5692 or email him at mac.mcnelly@loclg.org.

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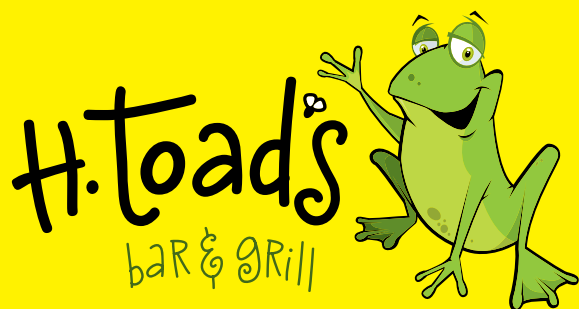
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Smartphone app makes it easier to search for real estate

By Nancy Zoellner-Hogland

Imagine walking or driving down the street when you spot a "For Sale" sign planted on the front yard of the house of your dreams. You immediately want to know all the details - including the listing price - and see pictures of the inside. Now, thanks to the RE/MAX Lake of the Ozarks iPhone app, a real estate app dedicated to property in the Lake area, you can get that information on the spot.

And according to George Bogema, who, along with Frank Christensen and Jeff Krantz came up with the idea for the app, it doesn't just include properties listed by RE/MAX - instead, every MLS listing in the entire Lake of the Ozarks area is accessible.

"The app allows you to search for all types of residential property, commercial and business listings, lots and land and farms belonging to all realtors. What's really nice is that you can narrow your search to pick only lakefront or homes along golf courses, something no other real estate app lets you

do," Bogema said, adding that multiple photos and detailed descriptions of each property are available at the touch of a button. Links are also provided to text, email or call a RE/MAX agent for more information or to schedule a viewing. "It's all about convenience and availability, which is very important to buyers."

He said the app, just put into use last month, will also allow potential buyers to search for listings available within a five-mile area surrounding the iPhone user.

"It will allow you preview properties in your location, which is extremely good for visitors that might not know their way around - they just know that they like a certain area," Bogema said.

He said he, Christensen and Krantz came up with the idea about a year ago. They hired a local company to design the program, and then when it was finished, shared it with MLS, the Missouri Association of Realtors and the Bagnell Dam Association of Realtors. After they

all tweaked the program, it was submitted to Apple for final approval. Bogema explained that Apple reviews all apps to make sure they follow all applicable laws and that they meet their stringent guidelines. He also said they chose iPhones because the information would also be available to iPad users and because of the product's popularity. According to Apple, one in 10 people over the age of 13 use an iPhone and more than 7.4 million iPhones are active in the United States.

Bogema said already the app is proving to be popular. Since its release, it's been downloaded by more than 550 people.

"We think a lot of them are realtors because it makes it so much easier for them to access information when they're out showing property. However, the numbers keep growing so apparently a lot of home buyers are downloading it too," Bogema said.

This isn't the first time that George and Ebbie Bogema have introduced cutting-edge technology. In 2010 they were the

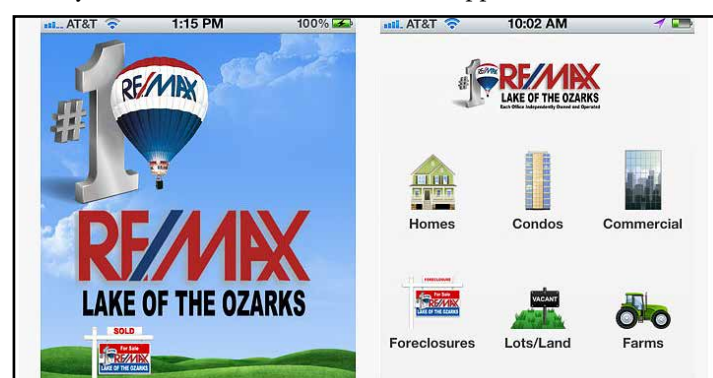
first in the Lake area to include Quick Response Information barcodes on their real estate signs and decals that were attached to windows in areas where signs aren't allowed. The move allowed smartphone users to scan the barcode and obtain all the information on that property in as little as 10 seconds.

In 2011 after competing with 108 other Mid-States real estate companies, RE/MAX Lake of the Ozarks received the Technology Award of the Year. This honor was due to the implementation of the Paperless Pipeline, an electronic storage facility that allows real estate

companies to take a transaction from assigned listing all the way to closing without a single piece of paper. The firm also implemented DocuSign, a legally binding, secure, cloud-based platform that allows them to collect information and sign documents online, eliminating the need to print, fax, scan or mail documents to capture information or signatures.

"These advancements in technology also improve RE/MAX's ability to serve our customers and clients more efficiently," Bogema said.

To download the free RE/MAX Lake of the Ozarks app, go to the App store.



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Roeger continues fundraising on welcome sign

By Nancy Zoellner-Hogland

Because some things are worth pursuing, Joe Roeger once again asked the Lake Ozark Board of Aldermen to help with the cost of the iconic Lake of the Ozarks welcome sign. His perseverance paid off. This time they said "Yes."

At their July 24 meeting, the board voted to contribute \$2,000. Roeger said the money go toward the cost of lighting the sign.

"The LED lighting system will cost us between \$8,000 and \$10,000 and then we have to provide power to run it. We originally looked at solar and wind power but the bids for that came in at \$60,000 to \$70,000 so we went back to line voltage," he said, adding that running the power underground will cost them about \$12,000; overhead lines to poles would cost about \$15,800. "We're still waiting to find out what we can work out with MoDOT."

Roeger said he hopes the lighting, which will change colors to reflect the holidays, will be in place by the Labor Day weekend.



Visitors to the Lake are now greeted by a glimmering Hollywood-style welcome sign, thanks to the efforts of Joe Roeger, his committee and 40-some individuals and businesses who donated more than \$80,000 in cash and in-kind contributions. Inset: Lake Area Chamber of Commerce Board President Jerry Hawkins displays the monument given to donors to thank them for their support. Nancy Zoellner-Hogland photos.

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Gas prices volatile while bridge toll stays the same

By Nancy Zoellner-Hogland

Loan restructuring by the Lake of the Ozarks Community Bridge board is allowing them to rebuild reserves without increasing toll rates. In fact, motorists could even see a reduction in rates if the Community Bridge can rebuild diminished cash reserves.

According to Joe Roeger, who serves as treasurer and vice president of the bridge board of directors, the board closed on the \$32-million United States Department of Agriculture (USDA) loan at the end of June.

"With the downturn in the economy and the improved highways that made it easier for people to get from one side of the lake to the other without using the bridge, we have been operating at a loss for the past several years. Bottom line, if we hadn't been able to restructure and toll revenues failed to improve, we would have been in default by 2014," he said, adding that they had been "burning through about \$800,000 in reserves per year."

Roeger said under the new financing, the interest rate went from 5-1/4 percent to 3-3/8 percent. In addition, the loan is spread out over 30 years; under the previous agreement, the bonds were to be repaid over 20 years. In order to obtain the loan, Roeger said the bridge corporation had to use some \$3 million in existing liquidity to retire the prior \$35-million note. They also had to agree to change from a corporation to a non-taxing Transportation Development District (TDD).

"It was all part of the technical requirements to obtain the USDA loan. However, we have absolutely no taxing authority – we will continue to be solely supported by the toll revenues," he said, explaining that in addition, some of the bonds were retired at a negotiated discount to "make the deal work."

The board is now resolved to rebuild reserves.

"Before the economic downturn, we had a little less than \$6 million in reserves. Af-



The bad news is bridge tolls won't be going down any time in the near future. The good news is – they won't be getting any higher either. Nancy Zoellner-Hogland photo.

ter restructuring, we have \$1.4 million left so over the next few years, we will be trying to rebuild our cash reserves in the event we experience another significant economic downturn," Roeger said.

He also said once those reserves are in the bank, which is expected to take three to four years if conditions stay

the same, the board of directors will look at lowering the toll rate. Currently, tolls in season are:

• Passenger car, van, pickup, or motorcycle - \$3.00

• Passenger car, van, pickup, or motorcycle with trailer - \$4.25

• Two-axle and three-axle truck or bus - \$5.00

• Four-axle truck - \$6.50
• Five-axle truck - \$8.00
• Truck with six or more axles - \$9.50

Out-of-season tolls are:

• Passenger car, van, pickup, or motorcycle - \$2.00

• Passenger car, van, pickup, or motorcycle with trailer - \$2.75

• Two-axle and three-axle truck or bus - \$3.50

• Four-axle truck - \$4.50

• Five-axle truck - \$5.50

• Truck with six or more axles - \$6.50

In 1990, legislators approved the Missouri Transportation Corporation Act, which allowed quasi-governmental agencies called "transportation corporations" to seek alternate funding for and oversee highway improvement projects. Two years later the Lake of the Ozarks Community Bridge Corporation was formed and planning kicked into high gear. Construction began in 1995; the bridge was opened May 1, 1998.

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Cameras will help capture area criminals

By Nancy Zoellner-Hogland

Three Lake-area law enforcement agencies have additional sets of “eyes” to help them stay safe and fight crime.

The Lake Ozark and Osage Beach police departments and the Camden County Sheriff's Office were given License Plate Recognition (LPR) cameras through grants from the Missouri Police Chiefs' Foundation. The cameras, mounted on the roof of patrol cars, constantly scan license plates while the patrol car is moving or standing still. They were installed and put into service at the end of July.

“This is a pretty pricey tool – something that our department probably wouldn't have been able to purchase on our own – so we're very excited to get it,” said Osage Beach Police Chief Todd Davis.

He said the fixed-mount systems have three cameras – one to scan oncoming plates, another facing to the rear and one more that faces to the side. The systems are hard wired to the patrol cars' mobile data



Lt. Michael O'Day, with the Osage Beach Police Department, adjusts the direction on one of the newly installed License Plate Recognition cameras. Three law enforcement agencies in the Lake area received the systems under a grant. Nancy Zoellner-Hogland photo.

computers, which are linked to the Missouri Uniform Law Enforcement System (MULES) and the FBI's National Crime Information Center (NCIC), electronic clearinghouses of crime data that can be tapped into by every criminal justice agency nationwide, 24 hours a day 365 days a year.

As the patrol car drives down the street or through a parking lot, the system, which can read and process thousands of plates per hour, scans license plates on every vehicle it passes. The officer will immediately receive a report on his laptop screen if the LPR “hits” on a plate whose registered

owner has an outstanding warrant or where the plate is on a car reported stolen, it has been involved in a crime or is tied to an abduction. All information relating to the vehicle and a full picture of the vehicle will be included.

“It's an amazing system,” said Lt. Michael O'Day, who attended the “train-the-trainer” class to learn how to use the equipment. “The speed at which this operates is almost unbelievable. I don't think there's a dispatcher alive that could continually process the number of plates that this can handle! However, I think we're just touching the surface of the technology that's going to be available to us.”

O'Day said the equipment was mounted on a car that would be shared by two officers in order to get the maximum amount of time on the street. Capt. Kelly Luttrell with the Camden County Sheriff's Office said their system was mounted on a Tahoe that's used county wide so they could “get as much use out of it as

possible.” Sgt. Keith Vance said Lake Ozark also chose their Tahoe for the camera mount.

“We were really excited to find out we were getting the system. With all the traffic that comes through the city, it will certainly help us recover stolen cars,” Vance said.

The program also has a side benefit – as soon as the equipment was up and running officers were able to link to the program with their Android smartphones. O'Day said he thought an app would soon be available for iPhones as well.

He also said that although all the information “read” by the cameras, including the time and pinpointed location where each vehicle's plate was recorded, will be stored in a database, that information will not be available to anyone but law enforcement.

“I asked if this could be considered a violation of someone's privacy but was reminded that we're already running plates. This just gives us the ability to get the information a lot faster,” O'Day said.

The cost of the system was approximately \$30,000, which included the camera, a one

continues next page



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Three Rivers Run raises \$30,000 for Tri-County YMCA

The Three Rivers Run has been held annually for the past sixteen years, with tens of thousands in charitable contributions to show for it. Each year dozens of riders and personal watercraft make the grueling journey.

It ordinarily begins below the Bagnell Dam and travels up the Osage River to Jefferson City, but this year the group was forced to begin from the Mari Osa Delta just outside the capital due to the low water around the dam. From the conservation ramp outside Jeff City, they entered the Missouri River, continuing up to the Alton Lock and Dam. From Alton, they made their way out onto the Mississippi for the final leg to St. Louis and the Gateway Arch.

The ride this year got off to a late start, at around 8:30 am on July 11th.

Mike Clayton, on-air personality for KLOZ-FM and frequent rider in the event said, "This year we had approximately 50 riders and we had great support from the community.

This was the best ride I've ever been on-- and I think everybody would agree, the most uneventful. Very safe, fun, and a lot camaraderie along the way. Everybody got home safe and sound. A fun day for everyone and the bottom line is we raised a ton of money for the Tri-County YMCA in the process.

"If people want to get more information about riding with us next year, they can contact the Tri-County YMCA for details-- or keep an eye on our website at www.Mix927.com and as the date gets closer we'll be posting

more information on next year's run."

To get into the run, riders need to raise \$750 in contributions for the Tri-County YMCA through donations. But, for most this poses no problem, as they have a book of raffle tickets to sell for \$25 each. Selling all of them automatically gets them in. The tickets are for the Grand Prize, which this year, was a Kawasaki watercraft from Bridgeport Marina and Kawasaki.

As part of the run, riders were treated to a reception the night before at Dog Days Bar & Grill.

The pre-ride party plays host to the silent auction, where items donated are auctioned off to the highest bidder. At the conclusion of the ride, the participants had a post-ride party at the Ameristar in St. Louis that included dinner.

Along the way, gas and oil for the riders, as well as lunch in Washington MO is provided. Four refueling points in all were scheduled. A fuel truck meets a volunteer-driven rental truck loaded with snacks, water and gas cans for the event.

Stops included St. Elizabeth, Hermann, Washington and St. Charles.

The donations help fund the Lake area's only community center dedicated to providing youth and teen programs, childcare, health and fitness classes, summer camps, adult leagues and activities for older adults. The new facility is a shining example of the power of fundraising events like this one.

For 2012, the official rider count was 35 watercraft, with 48 people taking part. There were 43 watercraft in the run last year.



Riders come in for refueling and a lunch layover at the Landing in Washington, Missouri. All of the fuel, oil and food during the all-day event is included in the entry fee. The Tri-County YMCA said this year's event, while having fewer participants, was virtually unchanged from last year's run-- raising \$30,000.

The grand prize, a 2012 Kawasaki Jet Ski, STX-15FF, valued at approximately \$10,100 was provided by Bridgeport & Kawasaki. Charter joined the list of spon-

sors this year, with a \$3,500 donation to go towards fuel costs, and paid the entry for a rider currently serving in the military. Seebold Sports, Polaris, Dog

Days, Mix 92.7 FM, Paul's Supermarket and Surdyke Yamaha are also major contributors to the event.

Cameras capture

from previous page
year subscription to the system that transports the data, and the needed software, and was paid entirely by the Missouri Police Chiefs.

At the end of subscription period, the individual agencies will have to pick up the cost, which currently runs approximately \$775 per year.

Osage Beach, Lake Ozark and Camden County were three of 10 agencies across Missouri to receive the new camera systems.

According to a study de-

tailed in the "Criminal Justice Review," license plate readers pick up more stolen cars than cops alone. During the study, criminologists kept track of 117 police patrol routes in Mesa, Arizona, which has the fourth-highest auto-theft rate nationwide. Some vehicles were outfitted with the license plate readers, some were not. They found the license plate readers picked up 2.7 times more stolen plates than the routine patrols and scanned 8 times more plates in general than manual plate-checking.

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Movie theater offers family friendly alternative

By Nancy Zoellner-Hogland

Lake-area residents and visitors soon will be able to enjoy movies under the stars at the Midwest's largest permanent-seating outdoor movie theater.

Lisa Ann and Tony Oddo, owners of Lake Ozarks Amphitheater on Highway 5 just north of Camdenton, just added a 22-foot-by-44-foot screen, projector and sound system so, weather permitting, they'll be able to present two movies – for the price of one – every Friday and Saturday night through the end of October.

Family friendly, PG-rated movies will air at 9 p.m. and at 11 p.m. PG or PG-13 "date-night-type" movies will be shown. The theater will feature a full concession stand offering standard "movie fare," such as popcorn, hot dogs, nachos and sodas, all "reasonably priced." However, this stand will also offer beer and wine coolers.

"We think this is going to be a huge hit with the community – kind of a 'the place to

be' gathering spot on a weekend night. Mom and Dad can watch movies and the kids can be a little noisy – or even play on the playground – without bothering anyone and without having to cram all the kids into the back seat," Lisa Ann said, adding that they also hope to also include a playground and small petting zoo with miniature horses and goats for the kids.

"In October, the Village will be decorated like a fall festival and if details can get worked out in time, I'd like to invite a high school drama group out to get involved."

In the meantime, the Oddos have put the grounds to better use, recently opening up an automated, outdoor driving range that's open from 7 a.m. to 11 p.m. and is lit at night. The machines take \$5, \$10 and \$20 bills and credit cards in return for buckets of golf balls. They're also in the process of adding 100 primitive campsites – 40 will be available for use this year – and 2-mile and 5-mile hiking



Visitors to Lake Ozarks Amphitheater can enjoy the 'big picture' at this new, more comfortable alternative to the old drive-in movies and with 2,400 seats in the front section alone, there's plenty of room to spread out or let the kids play. A privacy screen mounted behind the first few rows of the "balcony" seating provides a more intimate feel to the venue. An automated driving range was also added to the property, just off Pier 31 Road. Nancy Zoellner-Hogland photos.

and biking trails. They also have a few more surprises up their sleeves.

Although management is still "kicking around prices," they plan to offer a one-day park pass that will allow guests to enjoy all the amenities for one low price. The Oddos plan to keep the public up-

dated on all activities on their Facebook page – Lake Ozarks Amphitheater.

"We've got so many ideas and so many plans. It's just taking a while to get them all going. One thing is for sure though – we will really need the support of the Lake community to make this a suc-



cess," Lisa Ann said, adding that although much is still in the planning stages, they envision future weekends filled with youth groups holding retreats; blues and barbecue festivals and maybe even concerts or competitions featuring Lake-area talent. "The sky is the limit – literally!"

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Employers required to obey new guidelines on family leave

By Nancy Zoellner-Hogland

Under new interpretations of the Family and Medical Leave Act (FMLA), employers are required to allow any person acting in the role of a parent – including the same-sex partner of a biological parent – to exercise their right to FMLA leave.

According to information from the United States Department of Labor, the decision to expand the rights was made after hearing stories like those of Naz Meftah, who was pregnant with triplets when doctors told her that one of her babies was not developing properly. On Christmas Eve 2008, she was hospitalized, and her spouse, Lydia Banuelos, was unable to be with her at the time because her employer, who did not recognize the relationship, would not allow Banuelos to take time off.

"We lost our son on January 10th, and Lydia couldn't even come with me. Those kinds of wounds are real hard to heal," Meftah was quoted as saying in a release by the DOL.

To inform employees of the new interpretations, the DOL Wage and Hour Division (WHD) recently developed the "Family and Medical Leave Act Employee Guide," described as a "16-page, plain language booklet designed

to answer common FMLA questions and clarify who can take FMLA leave and what protections the FMLA provides."

The Employee Guide specifically addresses:

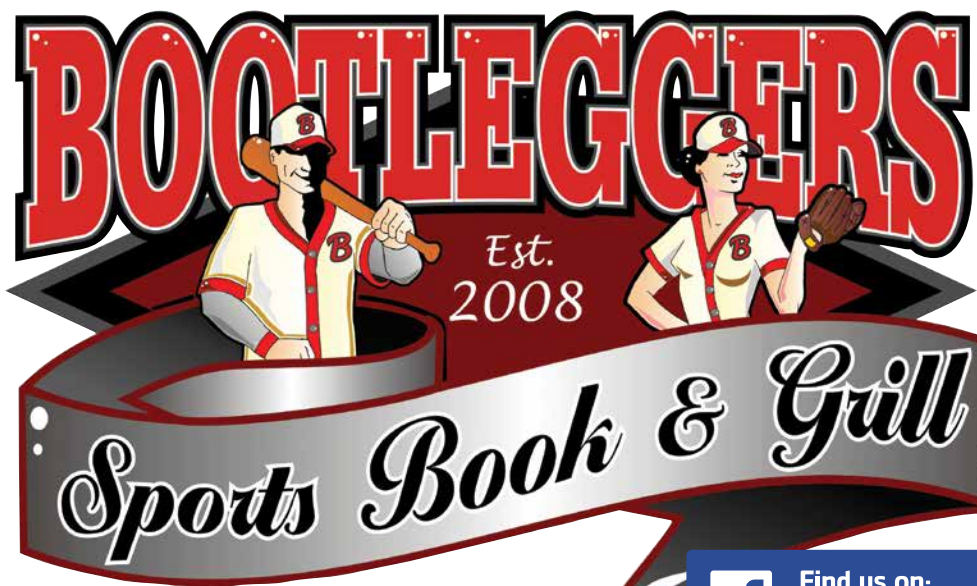
- Who can use FMLA? (Coverage and Eligibility)
- When can I use FMLA? (Qualifying reasons to take FMLA)
- What can the FMLA do for me? (FMLA rights and protections)
- How do I request FMLA leave?
- Communication with Employer (Employer and Employee Notices)
- Medical Certification
- Returning to Work (Reinstatement rights)
- How to File a Complaint

WHD hosted a webinar on June 27, 2012 that walked through the basic provisions of the FMLA using the new Employee Guide and answered the public's general FMLA questions. The archived webinar can be viewed by visiting <http://www.dol.gov/whd/fmla/employeeguide-webinar.htm>.

The FMLA Employee Guide can be viewed or downloaded by visiting <http://www.dol.gov/whd/fmla/employeeguide.htm>. The guides will also be distributed at various WHD outreach events throughout the country.

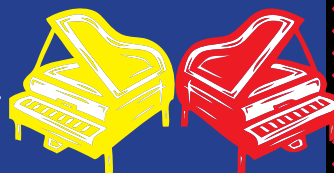


The Lake Area Chamber of Commerce welcomes new member, Jeff Nichols, CFP®, MBA with Middle Class Financial Planning. For more information contact Jeff at (573)365.9754 or by email at middleclassfinancialplanning.com. Pictured left to right are: Morgan Crainshaw, Lake Area Chamber of Commerce Marketing Director, Ed and Jackie Daves, Chamber Active Volunteers, Dorothy Kempf, Chamber Active Volunteers, John Caran, KRCCG, Jeff Nichols, Owner Middle Class Financial Planning, Amanda Fagan, Golden Rule Insurance Agency, Khristina Pahlman, Central Bank of Lake of the Ozarks, Paul and Jean Brazill, Chamber Active Volunteers, Ron Schmitt, Chamber Active Volunteers.



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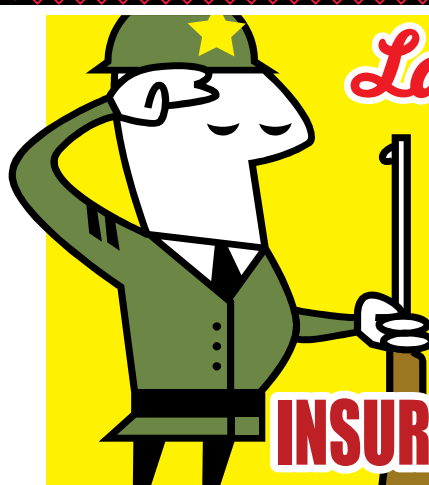
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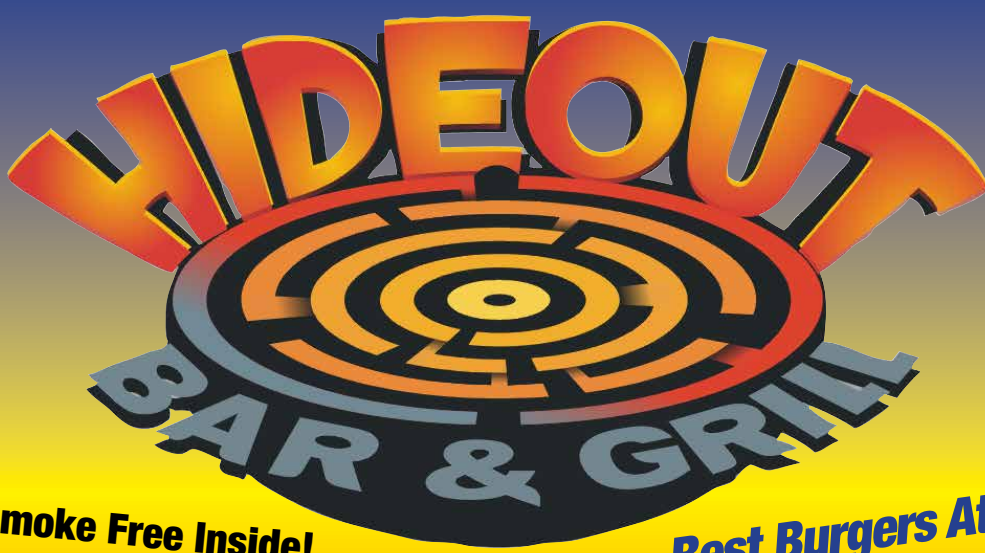
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Please join us for the 3rd Annual Mid Missouri Charity Golf Tournament on Thursday September 13, 2012 at Piney Valley Golf Course on Fort Leonard. All proceeds will benefit the "Armed Services YMCA" so that they can continue with their Summer Camping for children ages 8-12 and Family Camping Weekends.

Funding for both of these programs was cut in 2011. Whether you golf or not, any and all support you can provide is greatly appreciated. If you are unfamiliar with the "Armed Services YMCA" organization, please take a moment and visit <http://www.asymca-mo.com/>. There you will find

stories about this amazing organization who enhances the quality of life soldiers and their families.

The Armed Services YMCA of Missouri, is one of 14 dedicated branches whose sole purpose is to provide programs and services to their military families. Some of our unique programs they provide include: Operation Kid Comfort- photo quilts personalized for a child with a deployed parent. Using family photos, volunteer quilters lovingly provide the quilts based on the child's favorite colors/cartoon characters, sports teams. The quilts provide "comfort" for the children during this difficult time.

Jessica Chaney joins Lake Sport and Spine

Lake Sport and Spine is proud to announce the arrival of Jessica Chaney, PT, DPT to our Osage Beach location where she will be joining Mickey McIntosh, PT, MPT and his Physical Therapy team. Jessica received her Doctorate in Physical Therapy from Missouri State University in 2010. Experienced in working with a variety of age ranges, her specialized training includes women's health, orthopedic conditions, and balance and vestibular disorders.

Jessica recently transferred to Lake Sport & Spine in Osage Beach after working in our Jefferson City location for the last year. After relocating to the Lake two years ago with her husband, she is



Jessica Chaney

excited to be able to enjoy the many hiking trails and water activities that the area provides as well as the opportunity to advance her skills. Visit Lake Sport and Spine on the web at www.sportspine-rehab.com or contact them directly at 573-693-9128 for more information. Located in Parkside Village at 5780 Osage Beach Parkway Suite 220, Osage Beach MO 65065.



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HK's Tournament Again Exceeds Fundraising Goal

Proceeds Benefit Lake Regional Orthopedic Services

The 34th Annual HK's Hospital Benefit Golf Tournament, held June 1-3 at The Lodge of Four Seasons, raised \$160,000. Proceeds will pay for Lake Regional's new hana© surgical table, used to perform less-invasive orthopedic procedures, including total hip and knee replacements.

"We'd like to thank the

many sponsors, golfers and volunteers for their generous support," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Their contributions will help ensure we continue to provide exceptional orthopedic care for lake-area residents."

The Annual HK's Hospital Benefit Golf Tournament — traditionally held the first weekend in June —

has earned in excess of \$2.5 million for Lake Regional medical departments and the purchase of new medical equipment. Areas of the hospital that have benefited from past tournaments include the Emergency Department, Intensive Care Unit, Obstetrics Department, Cancer Center, Wound Healing Center and Cardiac Cath Lab. The tournament was established by Harold Koplar, founder of The

Lodge of Four Seasons.

This year, sponsors who donated \$1,000 or more were invited to attend a VIP/Celebrity Party on Friday evening at The Lodge of Four Seasons. Honorary Chair Tony Richardson, former Kansas City Chiefs fullback, presented a custom-engraved gift to each sponsor.

More than 350 people attended the Pairings Party on Saturday evening, which featured live and silent auctions. On Sunday, 244 golfers played The Cove Golf Course — the Lodge's signature course designed by the legendary Robert Trent Jones Sr.

Mark your calendar for the 35th Annual HK's Hospital Benefit Golf Tournament, scheduled June 7-9, 2013. To learn more, visit HKsGolf.com.

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

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During the recent HK's tournament, Carl Sandbothe of Vienna, Mo., sank a 50-foot putt worth \$10,000. Sandbothe earned a \$5,000 cash prize, plus a \$5,000 donation for Lake Regional Health System. Putting contest prizes were sponsored by Bank Star. L-R: Michael E. Henze, Lake Regional CEO; Terri Hall, Lake Regional Fund Development director; HK's Co-chairs Susan Brown and Cecilia Thomson; Carl Sandbothe; Phyllis Sandbothe; Rick Meriage, Bank Star One president; HK's Co-chair Peter Brown Jr.; Matt Tausig, Lodge of Four Seasons director of golf; and Mary Ellen Coy, Lake Regional Fund Development assistant.



HK's Co-Chairs Susan Brown, Cecilia Thomson and Peter Brown Jr. present a check for \$160,000 to Lake Regional Health System CEO Michael E. Henze (far left) and Lake Regional Fund Development Director Terri Hall (far right). The money, raised at the 34th Annual HK's Hospital Benefit Golf Tournament, will purchase a hana© table for orthopedic surgeries.



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with J.L. Brenizer of
Golden Rule Insurance

**Are you prepared for
tough times?**

Hopefully you have set down with a good agent at sometime and gone through your insurance policies. You probably have a homeowner's policy for your home and an auto policy for your car. You might even have a motorcycle, boat or RV policy. All of the policies we have mentioned so far are property policies. Your banker is probably making you have each of these. Then there are policies such as health and Life insurance that I hope you have for you and your family. Everyone talks about these coverage's but, what about one that isn't talked about enough. Some agents don't even ask you about it. What am I talking about? Disability insurance.

Disability insurance or DI is a policy that only a few people have and some don't even think about buying. Did you know that you are more likely to become disabled for a period of time before you reach 65 than you are to have a fire burn down your house? Think about what that could do to you and your families future. If you are the only income for the family or you are a second income it would still hurt your finances. Could you pay the mortgage or rent on your house? What about your car, plus all of the other expenses?

If you own a business how would your business survive if you or maybe even your key people were to become disabled? Could you pay yourself and hire someone to take your place? How would you feel if your partner becomes disabled and can't do their part of the business but still wants paid?

Some people think DI is expensive. It really is very affordable. Here are a few things to know. You can only buy up to two thirds



J.L. Brenizer, CIC, LUTCF
President Golden Rule Agency

of your normal income. The good thing is that if you have paid the premium yourself the money you receive will be TAX FREE! The rates you pay are based on what job you normally do and your age. You also can choose how long to wait before you receive payments. If you can wait 90 days after you are disabled for your first payment the premium will be less than if you want a payment for the first day you are disabled. This is one way to lower your cost for the coverage. Some policies can be combined with long-term care as an added feature. Sometimes you need long term care when you are disabled so they work well together.

I know a lot of people are going through some hard times right now because of the economy. That will turn around one of these days. Hopefully soon. Just think how tough it would be if you were disabled and didn't have insurance. That could be a lot worse but, you can be prepared for that tough time now. Talk to your agent about DI or find an agent that will.

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

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Wet 'n wild 'rodeo' coming to West Side

By Nancy Zoellner-Hogland

Wave runner and jet-ski aficionados - get ready for some rip-snortin' fun at the first annual Wave Runner Rodeo.

Organizer Steve Bruce said the two-day event, modeled after the more traditional barrel races he used to attend as a child, will pit two racers against both the clock and each other as they race around buoys on a slalom course. The event is planned for Friday, August 10 and Saturday, August 11 at Coconuts Caribbean Beach

Bar and Grill.

"Even though they're really only racing against the clock, we thought it would be more exciting to run two at a time. It'll be more fun for the crowd and add a little competitive edge for the riders," he said, adding that the top two times in each class will have a final run for best in class. The grand prize in each class is \$500. "We hope to have five classes - 500-800 CC, 801-1200 CC, 1201 Unlimited, Modified and Stand Up."

Bruce said he and his wife Cathy were visiting with Tim and Erin Vogel, friends and owners of Coconuts, trying to come up with ideas for an event when he remembered the rodeos he used to watch as a child.

"My favorite part was watching the girls in the barrel races. That always seemed so exciting to me so we started brainstorming about how we could do that on the water with wave runners and came up with this event," he said, adding that they decided

to expand the fun to include a "pre-party" starting at 3 p.m. on Friday that will include music by Groove Pilots and the country western band Branded. Races are slated to start at 11 a.m. Saturday.

Bruce said the race is limited to 120 registered participants, 16 and older. Anyone under 18 requires a signed parental permission form. The entry fee is \$65, a portion of which will be donated to the Wounded Warrior Project, designed to raise awareness and to enlist the public's assistance in

providing for the unique needs of the injured service members.

A course map, registration form and American Powerboat Association safety rules, which will be followed, are all available at <http://www.premiervacation-satlakeoftheozarks.com/waverunnerrodeo.htm>.

Coconuts is located at the 7 mile mark of the Gravois Arm or off 5-14 to Red Hollow Road in Gravois Mills. A map can be found at coconutsatthelake.com.

Bruce also vendor and banner space is still available. For more information, contact him at 573-789-3009.

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Marketing The Lake

by Jim Divincen

This is the third article in a series regarding the advertising and promotional activities conducted by the Lake of the Ozarks Area Business Districts of Camden, Miller and Morgan County Advisory Board members and the Tri-County Lodging Association (TCLA). Each year the TCLA Board of Directors appropriates funding for a research component focused on Lake of the Ozarks visitors. This month's article will discuss how the Conversion Study research information is applied to future media buys and creative messages. A converted visitor is someone who has requested information on the Lake of the Ozarks and actually visited the Lake. The conversion study data provides the following information:

- Summarize and report the gross number of inquiries generated over the course of the year by designated market area and by state.
 - Provide a U.S. map that details gross inquiries received and conversion rates by designated market area.
 - Determine what percentage of inquiries converted into actual visitors overall, by market area, by select media source, by selected publication source (based on sample size), by direct inquiries, by reader service cards and by website visits.
 - Estimate the total number of converted trips generated from the total inquiry database and estimate aggregate visitor spending overall, by designated market area, and by publication (as sample size permits).
 - Calculate the overall return on investment (ROI).
 - Provide a comprehensive profile of converted visitors including demographics, satisfaction, spending, behaviors and activity/attraction visitation.
 - Establish a conversion rate estimate for online information requests.
- One of the most important results from the Conversion Study will be identifying specific market areas that yielded the highest visitor conversion rate percentages and applying that information in directing and planning TCLA's future media investments and creative advertising messages. This past year TCLA learned that several



Jim Divincen,
TCLA Executive Vice President

previously used print publications yielded very low conversion rates. As a result, TCLA excluded or reduced advertising in those publications in the Fiscal 2013 (July 1, 2012 through June 30, 2013) media plan. TCLA is also utilizing a cost per converted visitor formula, by media source, when the media source sample size is large enough for accuracy. TCLA also learns how much converted visitors actually spent per travel party, how often the travel party visited the area, how many nights the average travel party stayed, what the total direct spending was for converted visitors, and what TCLA's return on investment will be for every \$1 in media spending. This information also provides TCLA with financial information necessary to reasonably calculate economic impact for proposed new or existing special events. The Conversion Study also provides TCLA with visitor profile information which assists in targeting future creative ad messages and scheduling. TCLA receives information on the most popular months the respondents actually visited, the composition of the travel party (percent of visitors with and without children), the age of the visitors, the converted visitors household income, what type of accommodation was purchased, the average length of stay by converted visitors, the lodging reservation time which greatly assists in planning media insertion dates, and the most popular visitor activities, which assists TCLA in planning creative strategy for next year's advertising campaign.

continues on page 34

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Homeowners on Ameren easement have options

By Nancy Zoellner-Hogland

Normac Estates homeowners recently received a crash course on title insurance, property rights, the laws governing adverse possession and how the property to build the Lake was initially acquired. The four-hour presentation was given by Tim Sear, a Kansas City attorney who owns a home at the Lake and who has been involved in the Ameren Missouri project boundary dispute since 2007. The presentation was one of several made by Sear over the past few months held for affected homeowners.

His talk included numerous points to ponder, but boiled down to one – the 1,500 property owners notified that their properties lie either partially or wholly on easement – formerly inside Ameren's project boundary – need to take action. He gave several reasons for his position.

"Not only do the Estoppel Certificates filed in each of the four counties surrounding the Lake do nothing to protect your property rights they also don't

give you the right to keep others off the property," he told the homeowners. "In the Estoppel Certificate, Ameren grants the right to build on their land—that's an easement to build, the same way you might have an easement to put in a boat ramp. But just like everybody else can put their boat in on that ramp, everyone else can build on that property. Anyone can come on that property or have a picnic on that property because keep in mind Ameren said they believe the general public has a right to use all that property. Now if that's really true, and your home sits on Ameren land, are those people also entitled to come into your house if you don't have the right to restrict the public use of Ameren's property?"

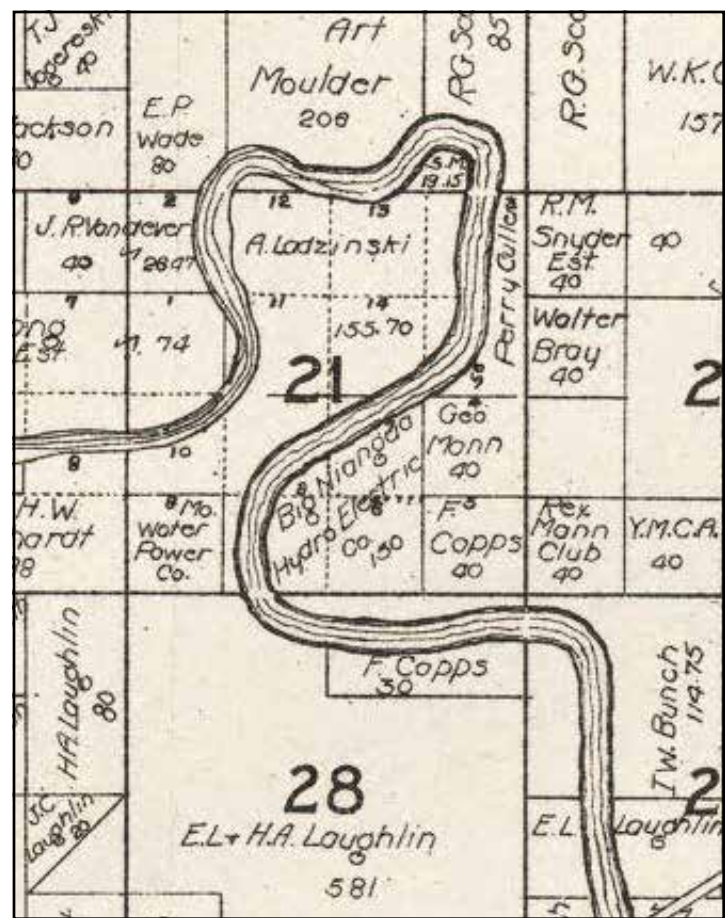
During the presentation, which included a detailed history of the area, Sear also explained why the power company purchased land above full pool.

"Union Electric knew there would be some fluctuation in the Lake level, particularly in the

spring, and they wanted to try to avoid claims for flood damage in those years where there may be significant flooding. They decided they were not only going to buy the submerged basin of the Lake but they were going to buy a buffer zone above the high-water mark. That's where the 662 number comes from," he said, also explaining the process of "stacking," where water under pressure backs up and rises in height the further it gets from the dam. "At the dam they acquired to 662 but as they got farther and farther from the dam, there are break points where they bought to 665, then 668 where Normac is, 670 and on up."

Then he told about the different measures used to acquire the land. He said some was purchased, some was taken through condemnation and in other cases Union Electric purchased only an easement to flood. He explained why that was pertinent to the current situation.

"Compare Normac to Sunny Slope, where Union Electric continues on page 25



A plat map from 1930 shows project land and other owners.

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As the Lake Churns Hot Summer Hot Market



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

In the 30 plus years I've been in real estate here at Lake of the Ozarks, the trend has been that on holidays and peak tourism times, real estate activity is generally very slow. This year is proving to be an unusual year in that over Memorial Weekend and since the beginning of July we have been inundated with action and sales. So much so that the available inventory has become very low and certainly picked over. My personal listing inventory is currently at an all-time low due to the number of sales I've had in the past 60 days.

Lake Home sales are now up 34 ½ percent over the low point of 2010 and are the highest since 2007. The number of lake homes currently under contract equal more than one-third of what has sold the first half of this year. Following the same pattern, condo sales are up 27.4% since the 2009 low and are the highest since 2008. Lots sales are still sagging but there has been small increase. I am seeing an increase in interest from lot buyers whereas six months ago no one was even inquiring about available lots. All in all, it appears we are on track to set records for more than just the temperatures this year.

Wells Fargo and JP Morgan Chase have reported that 2012 mortgages have exceeded 2011 by over 30%. While the National Association of Home Builders is forecasting a 19 percent improvement in

single-family housing starts this year over last, from 434,000 last year to a projected 516,000 this year.

Everything is in alignment and this is an ideal time for sellers. Interest rates are continuing at record lows, prices have stabilized, competing inventory is down and the buyers are here in full force. If you have been waiting to sell or even have taken your home off the market, call me so I can discuss in detail the best way for you to proceed with a sale.

Information based on data from the Lake of the Ozarks MLS system from January 1 to July 17 of each year reported.

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.As-TheLakeChurns.com

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Homeowners on Ameren easement have options

continued from page 23

acquired only easement to flood. There's no Union Electric property line. Ameren has no rights – no right to build anything, no right to restrict building – they only have the right to flood the land. There are pockets like that all around the Lake. I have no explanation as to why they exist, but because they do exist, it debunks Ameren's claim that they need to own the shoreline and a buffer zone in order to be able to regulate the lake and regulate erosion," Sear said. "If, in Sunnyslope, if it's good enough for Ameren just to have easement to flood, why isn't it sufficient for them to have only an easement to flood to 668 in Normac? In my view, their claim that they have to own above the high-water mark can't possibly be an accurate statement."

And Sear discussed why affected homeowners need to find and then read their title insurance policies.

He explained that when



Kansas City attorney Tim Sear

title insurance is purchased, someone with the title company researches who owns the property. They reduce their findings to writing in the form of an insurance policy that says "You own the property but if it turns out that you don't, you can make a claim under your policy. Then we, the insurance company, either have to pay the damage that our mistake cost you or we can try to fix the problem."

"For instance, if the title company insured the property for \$100,000 and it turns out that the buyer doesn't own all the property and what they do own is worth only \$10,000, the title company can either write out a check for \$90,000 or they can obtain the rest of the property and then give it to the buyer," Sear said, adding that in this case, title companies who insured easement properties could either purchase the properties from Ameren or they could take the property by filing adverse possession claims.

That information led to the importance of paying real estate taxes.

"Under Missouri law, it says that if you have been on somebody else's property where they own the fee – and you don't – for a period of at least 10 years and you're acting like you own the property, you're entitled to go into court and have a judge decide that you own the property. If you are acting like an owner of land, you take care

of it. You mow it, you pay taxes on it, you fence it, you build on it and you put locks on your door. What has Ameren done over the last 80 years to act like the owner of the property? Not a thing. When was the last time someone from Union Electric come out to inspect your property? Probably when a seawall was being built or a dock was being permitted," he said, further explaining that the judgment would operate as a deed, taking that property away from Ameren and giving it to the homeowner without the homeowner having to pay anything. "So whatever you do – don't stop paying your taxes!"

To date, title insurance companies have filed five adverse possession claims on behalf of homeowners. Two more are expected in the immediate future.

"My question is why haven't 1,500 claims been filed? Bottom line is people – you have options, but you have to exercise them. You can't just sit back and do nothing. The time

to act is now," Sear told Normac residents.

Anna Lippert, a long-time resident of the subdivision who learned that half of her home lies on Ameren's land agreed.

"We're not going to be around forever. We don't want to leave this mess for our children and grandchildren," she said.

Carrie Viebrock, who purchased her home 13 years ago, said Ameren's map shows that only the driveway is on land owned by her-- the rest is Ameren's.

"What would I do if I ever wanted to sell? I'm not happy about this at all," she said, adding that she was going straight home to find her title insurance policy.

Sear had one final word for the homeowners.

"Regardless of what your politicians are telling you, there is no legislation that can fix this," he said. "Private property rights can only be determined in court."



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Is green building for tree huggers or is this the new standard in building?



David Braddy, LEED GA

Well let's see; the overall market for sustainable or green building materials is now estimated to be over \$ 20 billion dollars per year with an expected growth rate of 10% per year. This is big business!

There are two big reasons for this:

1. **Rising Energy Cost** – the average consumer is beginning to realize they need to conserve energy and that green built or retrofitted homes mean lower heating and cooling cost.

2. **Health** – we spend most of our time in our homes and the air we breathe in our homes affects our well being. Allergy and asthma cases increased 75% between 1980 and 1994, while during that same period we started tightening up our homes and added hundreds of VOC's (volatile organic chemicals) to the building products used in our homes. Many other illnesses & diseases have also increased during this time. These VOC's, such as formaldehyde, are used in the production of many building products such as paint, cabinets, countertops & carpets. There are now green alternatives to all of these products.

I do not believe saving money or better health are issues that only a particular group is concerned with. As a matter of fact these issues have never been considered a fad and once the public becomes more educated to the benefits of sustainable or green building practices the industry will only grow.

This is a new standard in the building industry and it is here to stay. Here are a few more reasons why.

1. Many major cities have already incorporated green building practices into their local codes.

2. According to a survey conducted by McGraw-Hill demand for green building had already outpaced supply by early 2007.

3. The NAHB says they have reached a tipping point where more than half of their members are incorporating green building methods and materials into the homes they build.

4. EPA's Energy Star Program included indoor air quality as part of its energy saving initiative.

5. In 2006 the U.S. Green Building Council added LEED for homes to its LEED program that was primarily concentrated on commercial building. This was the only national green building program that put exact requirements for earning green status and requiring verification it was constructed green. There are points awarded for different levels of certification. This is the Government standard for green building.

6. Starting in 2011 all new homes built to comply with the Federal Energy Star Qualified Homes Standard must provide controlled fresh air ventilation to meet energy conservation and indoor air quality goals.

7. The Government from the federal to the local level is actively promoting green building practices.

This is only a partial list but I think you get the idea. Green building is here to stay.

Another reason green building is here to stay is the impact to the environment. This is part of green building that you may not even see, but is still a major component of being green.

The main reason most consumers would not consider building green is the perceived higher cost, which is mostly a myth. The life cycle cost of green building is almost always cheaper. Some materials do cost more but with proper planning, which is also a major part of a green building project, what you save in one areas will offset higher cost in another.

Call your green building professional to see how easily you can go 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.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

KAPILANA BEACH RESORT

Kapilana Beach Resort in Osage Beach on Winn Road (LR 54-47) was established about 1948 and although it no longer presents the image of a small family-owned, family-operated resort because of its commanding condominiums, it is still a resort operation and has been in operation for 64 years.

From its beginning the managers of the resort promoted the slogan: "one of the better resorts." They had individual cottages as well as beach-front motel rooms.

An early Kapilana brochure said: "The selection of the proper resort in which to spend your vacation is a mighty important factor. It can mean the difference between having the 'vacation of your dreams' or just spending one or two weeks away from home.

"Kapilana Beach was established and has been built upon the principle of service above and beyond the realm of expectation. It is certain that a vacation, in itself, holds no magic and the responsibility for the pleasure enjoyed by the guest's lies solely with the resort man-

agement. With this thought in mind and with the desire to help with realization of vacation dreams, accommodations have been provided in a wide range of selection . . . The established policy is to make sure that each guest has an opportunity to meet every other guest and that they all have an opportunity to join in the planned entertainment arranged for them."

The resort's planned entertainment included movies, beach parties, ranch parties, Lake cruises, and its sandy beach. Kapilana catered to graduating high school seniors in the 1950s, 60s and 70s, and could host convention groups up to 100 people.

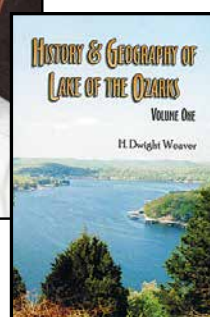
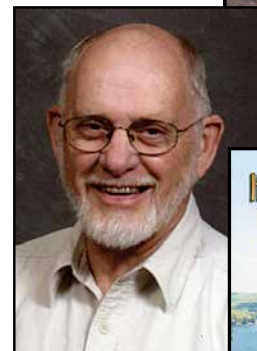
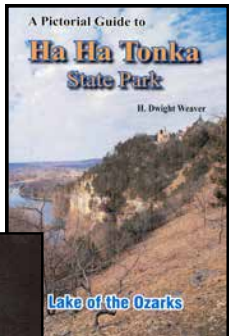
The vintage Kapilana photo that accompanies this article is one of 230 other vintage Osage Beach photos that that will appear in the author's new book on Osage Beach to be published in October by ArcadiaPublishing.com ■

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.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



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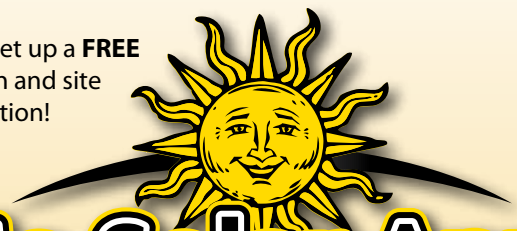
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Building an effective web presence

**With Sandy Waggett of
MSW Interactive Designs LLC
Join Us at the
August 16th
Flushing Zebra Bash!**

As I mentioned in my article last month, over the past two years MSW Interactive Designs has been writing articles to help you build an effective web presence ... and these articles will continue in September. However, I am going to take one more article to share a personal story and extend an invitation.

My Dad, Larry Wardenburg, was recently diagnosed with Carcinoid Cancer, which has metastasized to his liver and lymph nodes. It's a rare form of terminal cancer which afflicts only 10 in 1 Million people. He is in need of a critical, life extending treatment that insurance does not cover. The treatment is in Basel, Switzerland and can extend his life 10-15 years. As I write this article, he is en route to Basel for his first treatment of three ... each will be 10 weeks apart.

Many of you know my Dad. He's been a Lake resident for more than 30 years and is the former owner (with Connie Wardenburg) of Reece and Nichols Real Estate and Lifestyle Properties. Like many local Realtors, the economy over the last several years took its toll on their business and they simply do not have the resources to pay cash out of pocket for his treatment.

To assist them, MSW Interactive Designs is sponsoring a benefit called the "Flushing Zebra Bash" on Thursday, August 16th at Bootleggers from 5 PM – 8 PM. There will be great food, a silent auction, live auction (including 2013 Masters Tickets, Super Bowl Tickets, NASCAR Tickets, and a Fighter Pilot Experience!), a \$10,000 50/50 drawing (100 tickets available at \$100 each), a wine cork



Sandy Waggett & Larry Wardenburg

sale (buy a cork, leave with a bottle of wine!), and a lottery tree raffle.

We would like to personally invite all of my Dad's friends through the years, our friends and MSW Interactive Designs' clients, as well as the Lake community to an evening of fun and laughter, while we raise some money to help a long-time lake resident and all around wonderful Dad.

You can read about why it's called the "Flushing Zebra" and learn more about my Dad's fight at <http://www.FightCarcinoidCancer.org> and at <http://www.FlushingZebra.com>. If you would like more information about my Dad or how to help, please feel free to call me at 573-552-8403.

Oh yes – come casual, but in black and white, with a little pink mixed in! See you on August 16th!

Sandy Waggett, Owner
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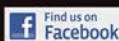
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Lake Regional Clinic – Iberia Offers Sports Physicals

Lake Regional Clinic – Iberia, located at 2333 Highway 17, will offer sports physicals for area students by appointment from 1 to 4 p.m. Thursday and Friday, Aug. 9-10. Parental consent is required.

The physicals, performed by Lake Regional providers Clemens Haggerty, D.O., and Margy Hart, FNP-B.C., are \$25. The physical will include a general exam; height, weight, blood pressure and flexibility checks;

and an orthopedic check, if necessary. Patients are asked to wear athletic clothing to the exam.

Space is limited, and preregistration is required. For more information or to register, call the clinic at 573-793-6900.

Lake Regional Health System operates primary care clinics in Camdenton, Eldon, Iberia, Lake Ozark, Laurie, Macks Creek and Osage Beach.



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Is There Ever a Right Time to Buy?

Purchasing a home is quite possibly the biggest purchase that you may ever make, therefore you must put a lot of time into considering all aspects of the home buying experience. Many first-time homebuyers spend months or years contemplating a purchase before they finally decide that it is time to take the plunge. There are many factors to consider — such as current employment, future life changes, mortgage rates, down payments, home prices, income and expenses — deciding when to buy can be a difficult balancing act. But like starting a family, the truth is there is no ideal “right time” to buy a home. The outcome of your life is never guaranteed, even tomorrow is full of uncertainty. So if you're waiting for the right time to buy, consider a few important points:

Life is Full of Unexpected Changes

Life is in a constant state change. Change happens on a daily basis, whether you want it or not. You'll never be fully guaranteed of security in your job, your income or your life — so if you're waiting for security, it won't happen. You could be waiting for that management promotion... but what happens if you get the promotion and someone else buys your company and replaces all of the management personnel? There simply isn't any certainty in life, and waiting for something specific to happen before you buy is based on false hope. Accept that your life is going to be full of unexpected changes, and do what you can to mitigate the risks — and then go for it!

You're Losing Money While You Wait

While you're waiting for that



promotion, or waiting to meet the person you want to marry, or waiting for the baby to come along — you're losing money! Now is the perfect time with low mortgage rates and a housing market that is beginning to rebound. If you wait 6 months, you'll have lost potentially thousands of dollars — or more — as prices rise and mortgage rates increase. Wait a year or two, and you could be talking tens of thousands of dollars. So stop waiting! Take advantage of the ideal housing market conditions and make now the right time to buy your home.

The Process

The Mortgage Process has become more stringent, that is why you should consult with a professional, one who knows the industry, the market and understands the changing rules and regulations and one who will help you finance the home of your dreams with the right mortgage loan that best suits your individual needs, and has the technology in place to make your transaction worry free.

Michael Lasson a Senior Residential Mortgage Lender at First State Bank of St. Charles Lake of the Ozarks Office can help you with any of your questions that you may have regarding the Mortgage Loan Process. Michael can be reached at 573-746-7211 or on line at www.fsbfinancial.com or www.yourlake-loan.com.

Press Releases are Welcomed!

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Something new in town

Construction on the Dierbergs Lakeview Pointe Shopping Center is in full swing. According to Dierbergs officials, 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. In late July, Osage Beach Mayor Penny Lyons and City Administrator Nancy Viselli were invited to the opening of the latest grocery store in Des Peres. Viselli said although she's in constant contact with Dierbergs officials, they have yet to release the names of other retailers. Nancy Zoellner-Hogland photo.

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A Menu Sampling

(All beef selections are Certified Angus)

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LRHS Dungan Appointed National Quality Award Examiner

Janice L. Dungan, senior vice president of Clinical Services at Lake Regional Health System, has been appointed to the 2012 Board of Examiners for the Malcolm Baldrige National Quality Award. The award, created in 1987, is the highest level of national recognition for performance excellence that a U.S. organization can receive.

As an examiner, Dungan is responsible for reviewing and evaluating applications submitted for the award. The board is composed

of approximately 500 leading experts selected from industry, professional and trade organizations, education and health care organizations, and nonprofits, including government.

Those selected meet the highest standards of qualification and peer recognition. All members of the board must take part in a preparation course based on the Baldrige Criteria for Performance Excellence and the scoring and evaluation processes for the Baldrige Award.

"Jan has been very involved in the Missouri Quality Award process, previously serving as an examiner and overseeing Lake Regional's award-winning applications," said Michael E. Henze, CEO of Lake Regional Health System. "We are very proud of her contribution on the state level, as well as her personal commitment to the Baldrige process and promoting quality principles on the national level."

Information is available online at www.nist.gov/baldrige.

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As the saying goes, there's no time like the present. Continue to review your portfolio now, and regularly. If you have reviewed your asset allocation strategy recently, your job isn't over. It's necessary to keep the allocation in balance and modify it as economic conditions and your personal circumstances dictate.

Have your objectives changed? Are there new liquidity needs or tax issues that should be addressed? These factors and others will play a part in deciding what modifications to your current investments are desirable in the coming years.

Retirement calls for some new investment thinking. Usually, the focus is on risk reduction, income enhancement and the protection of your purchasing power. Ideally, you want to start your planning well before the retirement date on the calendar, because it's impossible to predict with accuracy the best time to make buy-and-sell decisions. Following are some basic points to consider:

1. Make certain that your insurance coverage is adequate -

A key element of financial planning is risk management: protecting your assets and income in the event of the unexpected. To have insurance in place that will keep your family financially secure should you not be available to provide for them. Review your current coverage. Is your life insurance still sufficient? Have you explored the wide variety



Trenny Garrett, J.D., CTFA

of policies available—whole life, variable, universal and term? What about disability insurance? How about Long-Term Care Insurance? Insurance may play an important role in your estate planning.

2. Put a plan in place for retirement - Consider just a few of the tasks necessary to determine how much you'll need for your retirement. For instance, you'll need to project your annual income and expenses during retirement. Adjust your numbers for inflation between now and your retirement, and after retirement. Find out how much your Social Security benefits will be (and when you'll want to begin receiving them) as well as your retirement plan benefits (pension or lump sum payment).

3. Formulate and monitor your estate planning - An initial estate plan is not a final one. Even if you have done some estate planning already, revisiting your planning regularly is essential. Is your will up to date? Changes to your family constellation (new children or grandchildren, marriage or divorce) may prompt some rethinking. Changes in your financial life may make new provisions a must (sale of a business, an inheritance).

Give us a call to set up an appointment!

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

Lake of the Ozarks Walk/Run For The Fallen Aug 18

Lake of the Ozarks Walk/Run For The Fallen Saturday, August 18, 2012 at 8 AM Camdenton Middle School Theater, 88 Laker Drive, Camdenton, Missouri

In coordination with the national tribute memorial run, "Run for the Fallen," Lake of the Ozarks will be hosting the 3rd annual walk/run to honor our American heroes. The event is free and open to the public.

The miles at this event will be pledged towards a national total of miles for all fallen service members. As of today, there will be remembrance runs held in 22 states

with the only one in Missouri being held at the Lake of the Ozarks. In addition to honoring all military men and women of Operation Iraqi Freedom and Operation Enduring Freedom, the Lake of the Ozarks Walk/Run For The Fallen will pay a special tribute to the 138 Missouri fallen soldiers. Each participant will wear a runner's bid with the name of a fallen soldier. Participants will have the opportunity to meet Missouri Gold Star Families whose loved ones paid the ultimate sacrifice.

"Run For the Fallen" is a national memorial run that will collectively run/walk one mile for every service member killed during

Operation Iraqi Freedom and Operation Enduring Freedom. The run/walk will take place during the weekend of Aug. 18/19, 2012. It is on this weekend that "Run for the Fallen" is encouraging people across the country to run/walk in honor of our fallen service members from both Operation Iraqi Freedom and Operation Enduring Freedom.

For more information please contact the Camdenton Area Chamber of Commerce at 573-346-2227.

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Marketing the Lake

continued from page 22

For example, TCLA's most recent Conversion Study showed that approximately 75% of converted visitors were adults without children. TCLA changed their creative message for Fiscal 2013 to attract this majority share of visitors. TCLA also eliminated certain magazines with lower cost per inquiries due to very low actual conversion results. TCLA also learned that web based conversion rates (67%) were five

times higher than print conversion rates (13%). As a result, a larger portion of TCLA's annual advertising budget was appropriated towards more web-based advertising. We would like to thank the Tri-County Lodging Association Board of Directors for volunteering their time to ensure that the Lake receives the most efficient use and highest return on investment for every lodging tax dollar invested in the annual advertising campaign.



Jim Divincen,
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The Camdenton Area Chamber of Commerce held a ribbon cutting for Missouri Forget-Me-Not Horse Rescue & Sanctuary, 1025 Heritage Road, Linn Creek. For a list of the upcoming fund raising events visit their web site www.MissouriForgetMeNot.org. To sponsor a horse in need or to make a donation contact Connie Hendrix, President 573-216-3838. Pictured: Trish Creach, Camdenton Chamber Executive Director; Cathy Kennedy; Delilah; Carol Killebrew; Virginia Rice; Connie Hendrix, President [with scissors]; CJ Thomas, Miss Dogwood; Wendy Groshein; Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks; Michelle Cook, Lake Printing.



The Lake Area Chamber of Commerce welcomed new member Mad Mongoose Too with a ribbon cutting. Owners, Connie Kirkpatrick and Kassi Robinson, bring you the Mad Mongoose Too to Lake of the Ozarks in the location formerly known as Time Out. From Left to Right: (front row) Robbie Robinson; Rita Rose, Marking; Kassi Robinson, Owner; Connie Kirkpatrick, Owner; Terri Reynolds; Bill Kirkpatrick (second row) Aaron Spieler, Farmers Insurance; Tim Reynolds, Mid American Docks; Linda Reynolds; Judy Kirkweg; Jim Kirkweg; Wendy White, Lake Area Executive Director.



The Lake Area Chamber of Commerce welcomed new member, the Senior Activity Center with a ribbon cutting. Formally known as Golden Age Activity Center, the Senior Activity Center is located ½ mile behind Hy-Vee on the left. For more information contact Laura Edwards at (573)348.9000 or visit www.2gac.org. From end of Ribbon Left to Right: Board of Directors for the Senior Activity Center – Harold Holder, Treasure; Bev Haley, Membership; Julie Meriage, Secretary; Betts Loman, Vice President; Patsy Hill, President; Carole Brouk, Corresponding Secretary; Amy Thomas, Decorating Chairman; Linda Sandbothe; Suzi Layden, Publicity. Others pictured include: CAV, Senior Activity Center Volunteers and members of the community.



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The Camden Area Chamber of Commerce recently held a ribbon cutting for Toys for Kids, 573-363-5433 or 573-434-2137. A fully non-profit organization based in Macks Creek, Camden County and other counties in the state of Missouri. Pictured Dennis North, Camden Mayor; Michelle Cook, Lake Printing; Brenda and Cassidy Daniels; Jacks Daniels, Toys for Kids President [with scissors] Toni Hargis, Treasurer; Garry Parker, Toys for Kids, Vice President; Amy Hadfield and Doug Horman, First National Bank; Mike Nichols, Administrative Assistant, City of Camden; Brenda Colter, Camden City Administrator and Trish Creach, Camden Chamber of Commerce, Executive Director

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*with Lisa Hesprich of
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Want to sell your property? Realtors need to have access and cooperation from your manager. If your manager is unavailable and uninformed realtors will not guide buyers to your property, they will go somewhere else. Re-Sale Certificates, Insurance Information, Condo Questionnaires, copies of the By-Laws and Rules, Budget, these are some of the things that they will have to provide to the Bank and the Title Company. Potential buyers need to have quick answers to their questions about your property. They want to feel comfortable about how the association operates on a day to



day basis. If their encounter with your manager is negative, your property will be crossed off their list.

Your association needs bargaining power, credibility and resale market value. You get one shot at a FIRST impression! Meet with your property manager and make certain the impression they put forth is the one you want out there!

Trust in your Property Manager is Very Important to all concerned. You need to know that the information they provide is accurate. You also need to feel like you can trust them with your home as if it were theirs. After all they have access to it.

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

Lake Regional Donates \$45,000 to Area Schools Buddy Pack Programs

Lake Regional Health System announced today it will donate \$45,000 to area schools to support Buddy Pack programs, which provide week-end nutrition for low-income elementary students. The donation will supply packs for 250 local children.

"The Lake Regional family has a big heart," said Michael E. Henze, CEO of Lake Regional Health System. "When we learned that area schools were struggling to fund this important program, our team wanted to help."

Lake Regional employees and physicians contributed \$15,747 to the effort, through payroll deduction and one-time cash donations. Several departments pooled their donations to sponsor one or more children. Members of the hospital's Auxiliary contributed \$1,550. The health system funded the additional \$27,703 to reach the goal of supporting at least 25 percent of the packs distributed in the lake area.

The money has been earmarked for grade schools within the Camdenton school district, as well as Climax Springs, Eldon, Iberia, Macks Creek, Richland, Stover and Versailles.

"We felt it was important to assist all of the schools within our service area," Henze said, noting that School of the Osage already had been adopted by a local church when

the hospital's fundraising efforts began.

A recent Community Health Needs Assessment survey conducted by Lake Regional found that 19 percent of respondents said they were not able to afford nutritious food for their families.

"We recognize that many in our community are struggling to meet their basic needs," Henze said. "Children participating in school breakfast and lunch programs can receive nutritious meals on weekdays, but we are concerned the lack of proper nutrition on week-ends could negatively affect their health."

Buddy Packs typically contain two servings each of soup, cereal, nonperishable fruit snacks and juice that are easy for children to prepare on their own, if necessary. Participants also usually receive one jar of peanut butter per month.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is two-time recipient of the Missouri Quality Award. Lake Regional Health System 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.

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'Back-to-School' Savings Available in Missouri

August 3 marks the beginning of Missouri's 9th annual "Back-to-School" Sales Tax Holiday.

This year, the three-day holiday begins at midnight on Friday, Aug. 3, and runs through Sunday, Aug. 5.

During this time period, the state's 4.225 percent sales tax will not be assessed on certain purchases made in Missouri. Local governments can participate in the holiday and increase the savings for shoppers, or opt out of the holiday and maintain local tax revenue during the holiday.

"If you need a computer, school supplies or clothes, now would be a good time to begin planning to buy these items during the sales tax holiday," said Alana M. Barragán-Scott, director of the Missouri Department of Revenue. "Saving more than 4 percent is significant, especially on more expensive items like computers."

Missourians aren't the only ones who can save during the holiday.

"Out-of-state residents can save just as much as Missourians," Barragán-Scott said. "The key is that the purchase has to be made in Missouri between Aug. 3rd and 5th. I encourage our neighbors from Iowa, Illinois, Kansas, Oklahoma and the other border states to come to Missouri and save money on school supplies, clothes, personal computers and other items while they shop here."

The state sales tax will not be charged on the following items during the holiday:

* Clothing that does not have a value of more than \$100. Eligible clothing includes stan-

dard items of apparel worn on or about the body, and includes footwear. It also includes material to make school uniforms or other school clothing. It does NOT include accessories such as watches, jewelry, handbags, handkerchiefs, umbrellas, scarves, ties, headbands and belt buckles.

* School supplies, not exceeding \$50 per purchase, that are used in a standard classroom for educational purposes..

* Personal computers that don't cost more than \$3,500 and computer peripheral devices that don't exceed \$3,500. Computer software is considered a school supply and is free from sales tax if its value is less than \$350.

Barragán-Scott also noted that while the state's temporary waiver of Missouri's sales tax will apply statewide, the savings for consumers will be higher in many Missouri cities and counties.

"When local governments and special taxing districts participate in the holiday, the savings can add up to 7 or 8 percent and even more," she said.

A total of 166 cities, 49 counties and 71 special districts have chosen not to participate in the holiday. A list of the local governments that have opted out of the holiday and the answers to frequently asked questions about the holiday can be accessed at <http://dor.mo.gov/tax/business/sales/taxholiday/school/>. Other questions can be directed to salesuse@dor.mo.gov (573) 751-2836.

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Lake Regional Patient Satisfaction Scores Among Nation's Best

Four nursing units at Lake Regional Health System have ranked in the top 1 percent nationwide for patient satisfaction in a recent survey. The units received Gold Report certificates for their performance from Press Ganey, which administered the assessment.

Press Ganey questionnaires are used nationally for collecting patient, employee and physician satisfaction scores.

According to Press Ganey, among 844 hospitals surveyed between February and April, Lake Regional's Obstetrics unit ranked in the top 1 percent nationwide for overall satisfaction, as well as 14 other satisfaction metrics. The Stepdown unit ranked in the top 1 percent nationwide for satisfaction with nursing care. Survey topics included nurses' concern for comfort, confidence in nurses' skills and information given to patients and their families.

"Our nurses are among the best," said CEO Michael E. Henze. "Each month I receive numerous cards and letters from our patients describing the compassionate, quality care they received at Lake Regional."

Lake Regional's Outpatient department and Endoscopy unit consistently have achieved high satisfaction ratings from patients in monthly Press Ganey surveys. Both areas again ranked in the top 1 percent nationwide for overall satisfaction among 1,269 am-

bulatory surgery centers surveyed in June.

"The Outpatient team, including our physicians, work daily to ensure our patients always receive the best care," said Janny Drover, department manager. "This group loves what they do, and it shows."

The Endoscopy unit earned its highest Press Ganey score to date: 98.7. The unit ranked in the top 1 percent in the nation for overall satisfaction, as well as 34 of 36 satisfaction metrics, including overall rating of care and likelihood to recommend.

The Outpatient department ranked in the top 1 percent nationwide for overall satisfaction, as well as 19 additional satisfaction metrics. Survey participants also rated the care they received from physicians working in the Outpatient department in the top 1 percent nationwide. Survey topics included confidence in the physician's skill and friendliness.

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 lakeozarkregional.com.



Kiwanis Club Of Ozark Coast Receives Grant From U.S. Bank

The Kiwanis Club of Ozark Coast was presented a \$500 grant from U.S. Bank at a recent weekly meeting of the Club. Amanda Hibner and Gabe Smither, both U.S. Bank employees, presented the ceremonial grant check to Club president, Mike Waggett. The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at the Resort at Point Arrowhead in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.

Village inspections

continued from page 1
do live here but don't have any electrical knowledge, we think regular inspections would be an invaluable benefit to our residents."

Jim Doyle, fire marshal for the Lake Ozark Fire Protection District, which encompasses the Village of Four Seasons, said he advises dock owners to

were crazy but that's exactly the same danger you're facing when you have a dock without a GFI," he said, adding that although many spend hundreds of thousands on boats to sit in the docks, some balk at paying the \$50 inspection fee required when the dock is initially installed. He also said that it can be difficult to get



Village of Four Seasons Chief Building Inspector Robert Davis (left) and Inspector Jeff McCleary check a dock's breaker box - one of more than 30 inspections booked the first week after the program was announced. This dock had only minor issues. Nancy Zoellner-Hogland photo.



Inspections have turned up a myriad of problems that could be deadly, like the lift motor pictured on the right. The entire motor assembly was open, the ground was not connected and neither inspectors nor the property owner could find a shut-off for the power. Davis said the docks to the both the left and right of this one were in similar disrepair. Robert Davis photo.

check their docks every time they are used but at a minimum, at the beginning of each season.

"If you ask someone if they'd hold a hair dryer after they've gotten into the bathtub, they'd look at you like you

dock owners to comply with the initial inspection.

"When Ameren issues the dock permit, they also send a letter telling the dock owner that they are also supposed to notify us. People have one year to get their dock built, inspect-

ed and done. They can request a six-month extension but at the end of 18 months, if we still haven't been contacted, we let Ameren know and they send another letter. If they don't comply, Ameren has the authority to remove the dock from the lake," Doyle said.

Ed Nicholson, fire marshal with the Osage Beach Fire Protection District, said although his district is a little more proactive, at times, they too have found it difficult to make contact.

"When Ameren issues their permit, we get a copy so we then send a letter to the owner informing them they need to contact us for the electrical permit. If we don't hear from them in six months, we send another letter, and then another at 12 months if those first two letters don't get a response," he said. "About 80 percent comply after the first letter and of those that don't, about 90 percent of the time it's because the property has changed hands and the previous owner didn't pass the paperwork along to the new owner."

He also they have been

called to inspect older docks by neighbors who are concerned about shocking hazards. At times, they have cut power off to docks and locked access until owners fix problems that pose "imminent danger."

On their website, Ameren, which issues some 200 new

dock permits each year, provides electrical installation requirements, a wiring diagram and a checklist for docks. The information is available at <http://www.ameren.com/sites/aeu/lakeoftheozarks/Pages/DockElectricalInstallations.aspx>.

Initial inspection responsibility

continued from page 1

at least five hundred and whose boundaries are partially contiguous with a portion of a lake with a shoreline of at least one hundred fifty miles shall have the authority to enforce its zoning laws, ordinances or codes for one hundred yards beyond the shoreline which is adjacent to its boundaries."

In 2002 the Village passed an ordinance adopting the International Building Code, hired IBC certified inspectors and have been conducting inspections ever since.

"That means that by law, the Village is the only agency with any regulatory authority inside our boundaries and Section 89 extends our authority 100 yards beyond the shoreline. We're in the process of setting up a meeting with Ameren people to discuss taking over the dock inspections," explained Gordon Ellison, chairman of the Village Board of Trustees. "We've always had a good relationship with Ameren and we think that once we explain our qualifications and they see the law, they will agree that the Village should be conducting our own inspections."

Robert Davis, chief building inspector for the Village, said the move will increase safety for residents especially if the Village adopts an ordinance requiring regular inspections.

"We drive these streets every day. We know what's going on in the neighborhoods; we see people working on their docks; we talk to residents and we talk to developers who would be purchasing the docks for homes they're building. It just makes sense for us to take this over," he said.

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The Cuisinart 14-Piece Deluxe Grill Set includes chef's spatula, grill tongs, silicone basting brush, 4 pair of corn holders, a cleaning brush and an extra brush head all inside a deluxe aluminum storage case. Extra long handles in stainless steel with hanging rings. **\$35**.

Weber Style 6445 Professional 3-Piece Barbeque Tool Set (front right) doesn't include the corn handles or the brush, but you will appreciate this well-made set for years. About **\$35**.

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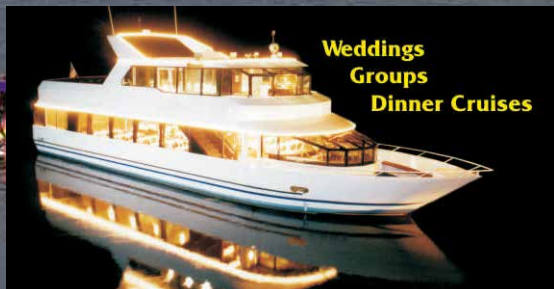
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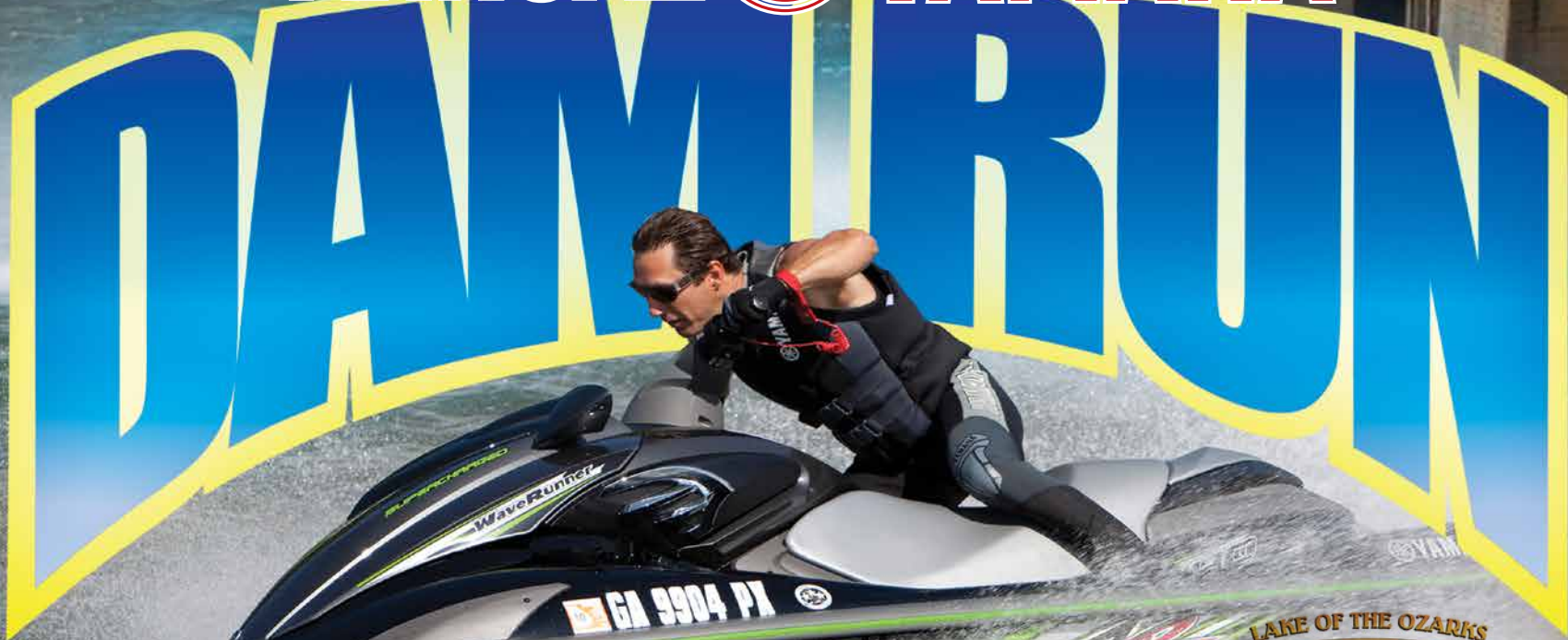
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THE SHOOTOUT HAS GONE MOBILE

For the first time, the 2012 shootout will be available on a mobile optimized website, thanks to AwareUS Mobile Services and participating sponsors. The mobile shootout (MobileShootout.com) provides a new enhanced spectator experience, featuring event information, race updates, sponsors coupons and deals, and more. The technology powering the system is provided by AwareUS, which is a local SMS and mobile service company based at the Lake of the Ozarks. Aware's online software enables businesses to use text technology in new ways for marketing, text alerts. The Aware system also powers mobile websites, such as MobileShootout.com

Over 100,000 people attend the shootout each year, and at least half of them have smartphones. Traditional websites are very difficult to navigate on a smartphone, and the MobileShootout is optimized for such devices. Enjoy the shootout from anywhere and monitor the race statistics on the website. There are no 'apps' to download and install, and no 'user accounts' to register. Visit mobileshootout.com today and you can also enter the VIP MobileShootout sweepstakes. See you there!

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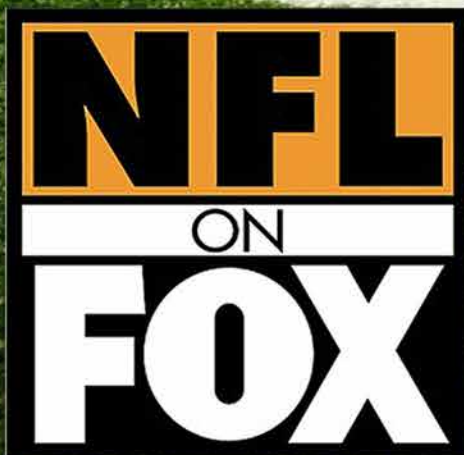


Participate at your own risk. Sponsors are not liable wholly or in part for any injuries to persons or vehicles participating or encountered during this event. All participants are solely responsible for the maintenance and upkeep of their watercraft. Gas and oil are not included in the entry donation. Other restrictions may apply and sponsors reserve the right to refuse participation as they see fit. The Yamaha Dam to Dam Poker Run is NOT a race.

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2012 Aquapalooza family event attracts thousands to Dog Days

The Aquapalooza event for 2012, held July 21, brought new local sponsorship to the annual event. Benne Media and Barrett Restaurants assumed responsibility for the event's planning and organization. With the assistance of additional local businesses as sponsors, they brought a day of family fun and prizes to Dog Days, with the crowds entertained by four acts that performed live on the huge stage at waterfront.

Kansas City's "Rock Paper Scissors" began the day, followed by nationally known "Trailer Choir" and Australia's up-and-coming all-girl trio "The McClymonts". AC/DC tribute band "Hells Bells" wrapped up the day with their hard rock covers.

Hundreds of boats surrounded the venue in all directions, with revellers in and out of the water enjoy the perfect weather and free shows.

Mix 92.7 on-air personalities Mike Clayton, Jeff Karr and Tom Upton broadcast live as the Masters of Ceremonies for the entire event. Lake TV streamed the event live, as did KQUL 102.7 FM and the group's websites at Mix927.com and Cool1027.com carried the stream as well.

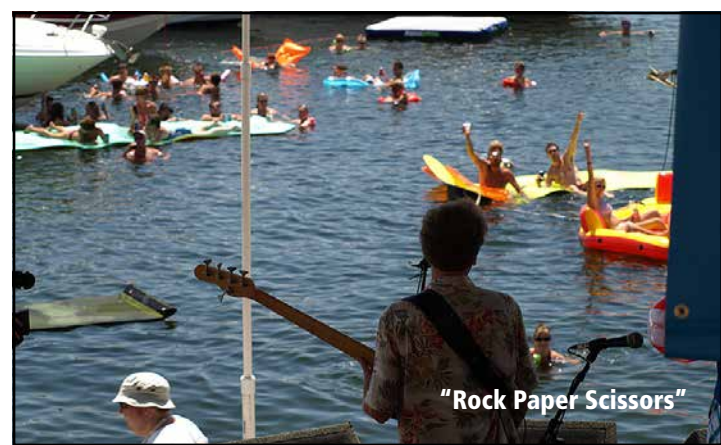
The event began early, with boaters showing up hours in advance of the entertainment, and continued afternoon.



Mix 92.7 hosts Jeff Karr (left) and Mike Clayton



Enthusiastic crowds filled the water in front of the stage to catch prizes and get closer to the music.



"Rock Paper Scissors"



Trailer Choir



Australia's The McClymonts



Hundreds of boats lined up at the event. Courtesy Lake Ozark Helicopters



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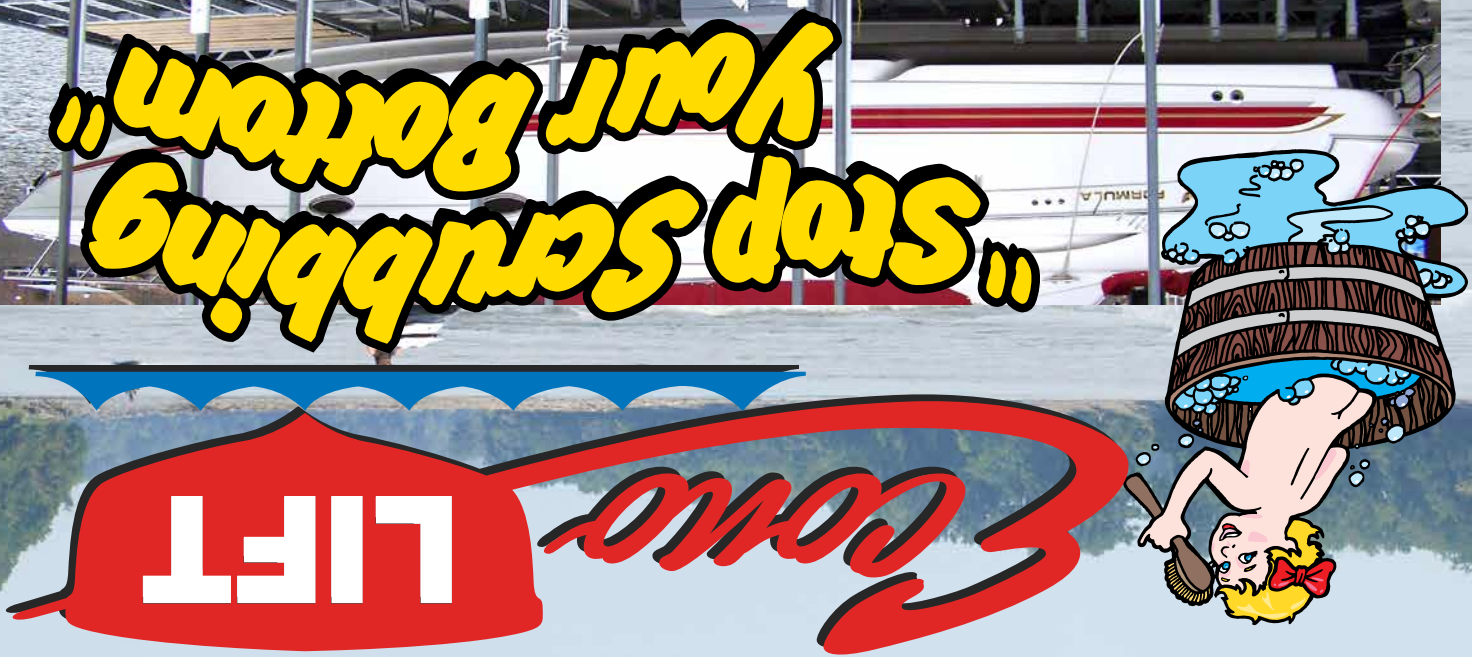
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