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CURB FERC's power, group petition says

By Nancy Zoellner-Hogland

Earlier this year, the Federal Energy Regulatory Commission (FERC) issued an order banning all "non-conforming structures" that lie within Ameren Missouri project boundaries. Those structures include some 1,200 homes and nearly 3,000 gazebos, boat houses, pools, decks and similar structures scattered from one end of the Lake to the other.

FERC issued the decision as part of its approval of Ameren Missouri's Shoreline Management Plan (SMP), required when Ameren applied for a new 40-year license to operate Bagnell Dam and its electric generating facility. Soon after, Ameren filed a petition asking FERC to reconsider certain parts of its order that gave the power company until May 1, 2012 to identify and take action against those "non-conforming structures and encroachments." In September, FERC agreed to give Ameren more time.

The regulatory agency hasn't been quite as lenient in other areas of the country.

Crescent Bar, a 160-acre island in the Columbia River, is about 20 miles southeast of Wenatchee, Washington. Its use is subject to FERC control because it falls within the boundaries of the Wanapum and Priest Rapids electricity-producing dams. FERC's new license to operate the dams requires the Grant County Public

Utility District, the project licensee and operator, to protect the beauty of the island and enhance public recreation and access opportunities.

According to a letter from FERC, that means a park, golf course, natural areas, public beach, boat launch, trail, picnic area and shopping mall, which occupy approximately 75 percent of the island, can stay and even be improved. However, FERC said the island's 400 condominium and homeowners have to go when their land leases expire in 2012.

In March 2010, the power company received a letter from FERC stating, "The commission does not condone residential development and occupancy on project lands, since such residential use is inconsistent with the commission's policy of maximizing public recreational development. Consequently, your plan must demonstrate compliance with the commission's policies on this issue."

When Oklahoma's Grand River Dam Authority (GRDA) submitted its SMP for Grand Lake, required by FERC for relicensing, FERC responded with a 90-page document that stated more attention needed to be placed on fish and wildlife needs. As a result, highly developable land was classified as "sensitive;" dock density was addressed as a "concern" and additional docks were prohibited in some areas; wetlands



The petition's page lacked the needed signatures as of October 24.

were established and removal of vegetation was no longer allowed; surveys were required for bald eagle nesting activity and monitoring of boat-use density was ordered. In addition, GRDA was required to lower the lake's elevation in mid-August to facilitate a millet seeding project on exposed mudflats of the lake. This year, the power company requested delaying the drawdown until after Labor Day to provide better boating opportunities. Although FERC allowed the lake to stay at full pool this year, they would not agree to do the same in future years until further modeling and studies could be completed by the United States Army Corps of Engineers.

This summer, marinas on Lake Norman, near Charlotte, North Carolina, were forced to remove slips for personal watercraft because they were not included in the original leases. Under FERC's license with Duke Energy, only a set number of boat slips are allowed on the lake. That license also prevents more than one vessel to be stored in any slip so a boat cannot be doubled up with a personal watercraft and two PWCs occupying one slip is a definite "no-no." In addition, the license does not contain any provision for appeals by marinas. Residential docks that are in compliance can attach two PWC lifts however regulations state they can only

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BUSINESS JOURNAL



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Armchair Pilot

By Nancy Zoellner-Hogland

According to the latest airline survey conducted by "Business Travel News," Delta Air Lines earned the highest ratings from corporate travelers, bumping continental Airlines, who took the top spot in 2010, to No. 2. US Airways moved up to third place, after finishing last in 2010; and American Airlines took fourth. St. Louis based Southwest Airlines finished last. Delta's flexibility, complaint problem resolution and quality of communications all were cited as reasons why the airline was chosen as the leader in business travel. Those polled are considered "experts" - travel managers and buyers who spend more than \$500,000 a year on flights booked in the U.S.

Frequent fliers may find it easier to get through security. A "known-traveler" program was put into place last month at Atlanta, Detroit, Dallas-Fort Worth and Miami airports, where Delta Air Lines and American Airlines have hubs. The program is designed to make security checks simpler for a few thousand travelers who frequently fly on those airlines, as long as they are willing to provide airlines with detailed personal information and biometric data that includes fingerprints and iris scans. Those passengers who pass the test will have their information imbedded in a bar code on their boarding passes and will then be allowed to pass through a special lane that won't include additional screening measures. Transportation Security Administration (TSA) Administrator John Pistole said the program will allow officers to focus more attention on other, lesser-known passengers.

Travelers soon will have another option when heading to the Northwest. Alaska Airlines plans to begin nonstop service between Kansas City International Airport and Seattle beginning in March 2012. Alaska will operate the route with Boeing 737 aircraft. Officials said they made the decision to start up the route because Kansas City is the nation's seventh largest market for airline travel.

According to airfarewatchdog.com, an online fare alert site, to be on the safe side, travelers need to keep receipts for every piece of clothing and luggage purchased. That's because if bags are lost during domestic flights, travelers can claim up to \$3,300 in compensation from the airline. However, in order to collect, receipts for every item claimed to be in the bag must be produced. Other items, such as electronics, jewelry and cash are not covered so they should always go in carryon bags. Rules are different for international flights. Many airlines limit liability for loss to \$9 per pound up to \$640 unless a higher value is declared in advance and additional charges are paid. The site also suggests purchasing additional coverage, which ranges from 50 cents to \$1 or \$2 per \$100 of coverage, whenever available.

A new mobile app allows travelers to plan their trips with advice from those who know them best. The app, called "Trippy," links the user with "friends" in their social networks that have posted information on the destinations they're visiting. The friends, who can offer recommendations to the user, could have posted comments or could have lived, studied or worked in

the destination. The app is designed to allow users to get pertinent information without sifting through thousands of reviews and comments posted by people who may have entirely different interests or ideas than the user and instead, just base travel decisions on advice provided by those who have an understanding of the likes and dislikes of the person planning the trip. In addition, the app, available on the iTunes store, allows users to book hotels, obtain phone numbers and addresses, and pull up maps and directions to venues.

In the future, airline passengers facing long layovers or cancelled flights may be able to pass the time in an on-site hotel room. Hilton Hotels and Resorts recently opened a 320-room hotel, complete with seven restaurants and bars, ballrooms, meeting rooms and a spa and fitness center, inside the Beijing Capital Airport in China. The chain expects to open similar hotels at JFK airport in New York and the Frankfurt airport in Germany by the end of the year with plans to construct three more hotels inside airports by 2014. This year Sheraton Hotels and Resorts opened a hotel inside the Milan Malpensa Airport in Italy and by the end of next year, will open hotels in Detroit and Pittsburgh airports and overseas in Azerbaijan and Moscow. Yotel, a no-frills hotel chain now in London's Heathrow airport, that rents 75-square-foot rooms equipped with a bed, desk and shower, expects to build five more in-airport hotels in 2012. Travelers pay \$45 for a four-hour block of time or \$90 for an overnight stay.

TOTES for TA-TA's Event raises over \$5,500

Tuesday, October 11th, the second Annual Totes for Ta-Ta's was held at the Elks Lodge in Osage Beach. The event featured a silent auction of new and gently used purses, totes, wallets and other items. For a \$20 admission fee, guests received heavy hors d'oeuvres, a drink of choice, a chance to win door prizes, and live entertainment by Sax on the Beach. All proceeds are benefitting the Susan G. Komen foundation to assist with ongoing breast cancer research and Lake Regional Cancer Center to assist patients with cancer treatments, transportation

and other services.

Over 500 purses and nearly 100 wallets were collected at various drop-off points around the lake area, including Willmore Lodge, Essentials Salon & Spa, Blinds & More, Lake Printing, Lake Sun Camdenton Office, The Mother's Shrine, Lake Regional Fund Development Office and The Lake Regional Cancer Center.

Last year, more than \$4,000 was raised with just over 100 participants. This year, organizers are pleased to announce proceeds totaled over \$5,500 and well over 100 individuals were

in attendance. Event Chairperson, Melissa Carroll comments, "We are extremely happy with the growth of the event and are working hard to make improvements for parking, and the efficiency of how the event is organized and executed."

Susan G. Komen for the Cure®, is the global leader of the breast cancer movement, having invested nearly \$1.5 billion since inception in 1982.

The 3rd Annual Totes for Ta-tas event will be held on Tuesday, October 9, 2012 from 5-8 pm at The Elks Lodge in Osage Beach.

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Local event chosen Missouri's best



By Nancy Zoellner-Hogland

For the past four years, Hot Summer Nights has offered visitors a quintessential '50s "American Graffiti" atmosphere. Held the second Friday of each month from May to September, the event has attracted visitors from throughout the Midwest to see all makes, models and years of cars, trucks and motorcycles and to enjoy music, food, games, shopping and family fun on the famed "Strip."

This year, the event also at-

tracted the attention of the Missouri Division of Tourism.

Hot Summer Nights, put on by the Bagnell Dam Strip Association, was awarded the 2011 Innovator Award at the Governor's Conference on Tourism. Jeff Van Donsel, owner of Rockwood Resort Motel; Joe Page, owner of Summer USA; and Bob Schwartz, owner of Bob's Marketing, the three men who run the event, attended the banquet to accept the award.

"It was pretty exciting to be

chosen because that means we're doing what we set out to do – get good exposure for the Lake and increase visitation to the Strip to help the businesses," Van Donsel said.

Lori Simms, deputy director of marketing for the Missouri Division of Tourism, said the award, now in its 10th year, goes to small tourism entities operating on modest budgets yet achieving outstanding results. "We have a panel of judges that reviews all the submissions and looks at all the documentation that's submitted and then makes their selection of which group best meets those guidelines," she said. "This year, the Bagnell Dam Strip Association did that with Hot Summer Nights by greatly increasing tourism to the area and revitalizing interest in the historic Strip."

Van Donsel said the event has expanded its reach over its short history, now drawing car owners from other states to participate. In fact, because the event draws participants from out of the area, which results in overnight stays, this year the Tri-County Lodging Association also kicked in.

"In fact, people from Florida attended one event and now

they're starting a Hot Summer Nights in their hometown, patterning it off ours. St. Genevieve has also started hosting an event that's also patterned after ours. We're delighted that they copied our idea. As they say, that's the highest form of flattery," he quipped, adding that the huge influx of people that normally wouldn't visit the area, is what convinced the out-of-towners it would help their communities.

Eddie Jordan, owner of Casablanca Pub and Grill, said he can attest to the success of the event.

"It's great! And it certainly has helped us boost our Friday night business. We love it," he said.

Van Donsel said he loves hearing those kinds of reports from business owners on the Strip.

"Joe Page actually came up with the idea. He approached me and asked what I thought – if it was something we could get going. I thought it was a great idea but never dreamed that it would grow so large, so fast. The Strip is about one mile long and this year, we had cars lined up from top to bottom and filling most of the parking spaces alongside the road. And the atmosphere has been great. It's not a drunken party – it's a clean,

family atmosphere where people feel comfortable bringing their children and hanging out for the evening," he said, adding that the affair has grown so much, they are faced with a dilemma. "We need more help! So far, Joe, Bob and I have been the three-man committee that does all the work. We operate on an annual budget of \$10,000 that, except for the Tri-County money, we raise entirely through contributions and sponsorships to pay for lighting, the DJ, advertising and liability insurance. And we have to go out and solicit that or throw in ourselves.

Van Donsel said because he, Page and Schwartz also take care of the rest of the details and then work the event, and because it's grown so large, they need to get more people involved and also to provide ideas and suggestions on how to improve the event. To achieve that, Van Donsel said he's contacted all business owners on the Strip to ask them to start attending the BDSA meeting.

Although the BDSA oversees the event, anyone can join the Hot Summer Nights committee – they don't have to live or own a business in Lake Ozark.



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Legislators attempt to block regulations harmful to business

By Nancy Zoellner-Hogland

To stop or delay the 4,257 new regulations that Obama administration currently has in the works, U.S. Senator Roy Blunt cosponsored the Regulatory Time-Out Act.

The legislation, introduced in mid September by U.S. Senator Susan Collins from Maine, would place a one-year moratorium on new regulations, governing everything from greenhouse gasses to how food is advertised, that could potentially hurt private sector job creation. Legislators estimate that 219 of those regulations will cost at least \$100 million apiece to implement.

"I've met with countless job creators in Missouri who have told me that regulatory uncertainty is one of the greatest obstacles to growing their businesses," said Blunt. "As the nation struggles with high unemployment and record debt, this bill would give small business owners the certainty they need to create new jobs without

the risk of facing burdensome new regulations."

Blunt said two Democrat governors have already put similar regulatory moratoriums in place.

"I believe President Obama should have followed their lead and included this measure as part of his recent jobs plan," Blunt continued. "While the President unfortunately bypassed this important opportunity to help job creators, I'm proud to support Senator Collins's bill, which will benefit small business owners across America."

Under the Regulatory Time-Out Act, "significant" rules include those costing more than \$100 million per year – a definition consistent with the policies of past administrations. However, the moratorium would not apply to rules that address imminent threats to human health or safety or other emergencies, or that apply to the criminal justice system, military or foreign affairs.

According to U.S. Rep. Peter

Roskam, R - 6th District Illinois, one proposed guideline would "eliminate Sara Lee-owned Ballpark Hot Dogs' sponsorship of baseball's Detroit Tigers, restrict athletes from appearing on General Mills' Wheaties cereal and restrict Sara Lee from advertising a lean turkey sandwich on whole wheat bread during the Super Bowl, all because people under 18 represent large audiences for these advertisements." Sara Lee is based in Illinois.

Roskam said restricting Sara Lee's ability to advertise would mean fewer sales and less production. Less production would mean less work for the employees making the products, less for those transporting them and less for those selling them – ultimately resulting in fewer jobs and higher prices for the consumer.

The bill is also cosponsored by U.S. Senators Lamar Alexander from Tennessee, John Barrasso from Wyoming, John Boozman from Arkansas, Saxby Chambliss and Johnny Isakson,

both from Georgia, Dan Coats from Indiana, Tom Coburn from Oklahoma, John Cornyn and Kay Bailey Hutchison, both from Texas, John Hoeven from North Dakota, Jon Kyl from Arizona, Jerry Moran from Kansas, and John Thune from South Dakota.

The "Regulatory Time-Out Act" is also supported by the National Federation of Independent Business (NFIB), the U.S. Chamber of Commerce and the Small Business & Entrepreneurship Council. This bill, in the first steps of the legislative process, was read twice and referred to the Committee on Homeland Security and Governmental Affairs. Introduced bills and resolutions first go to committees that deliberate, investigate, and revise them before they go to general debate.

The Federal Register, which lists all federal rules and regulations, now stands at 83,000 pages – 77 percent larger than it was under President Ronald Reagan, according to Blunt.

A list of all regulatory and deregulatory actions that have been taken or that are under consideration can be found at <http://www.reginfo.gov/public/do/eAgendaMain>.

New regulation requires asthmatics to 'cough up' more money for treatment

As of December 31, asthma patients will no longer be able to purchase over-the-counter epinephrine inhalers. A new regulation, agreed upon by the United States and other nations as a way to protect the earth's atmosphere, bans inhalers that use chlorofluorocarbons, an aerosol substance once found in a variety of spray products. According to the EPA, chlorofluorocarbons deplete the ozone layer, a region in the atmosphere that helps block harmful ultraviolet rays from the Sun.

Because of the new policy, the Food and Drug Administration announced in September that asthmatics will be required to switch from the aerosol inhalers, which have been available in pharmacies for approximately \$20, to "greener" inhalers, which contain the drug Albuterol. However, those environmentally friendly inhalers are not pocket-book friendly – they require a prescription and cost from \$30 to \$60.



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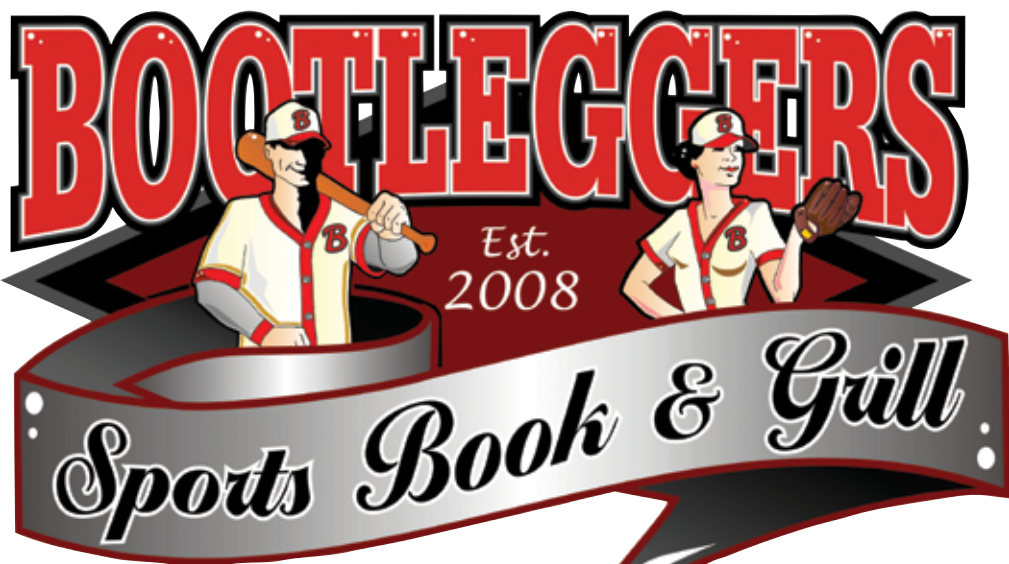
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Village of Four Seasons prepares for worst case scenario

By Nancy Zoellner-Hogland

There's one road out – and one road in – to the Village of Four Seasons, located on Horseshoe Bend. That's why officials have been putting together a plan that will help them help their residents survive a disaster that may shut them off from the rest of the world.

As part of that plan, trustees approved a plan to expand Village Hall approximately 2,100 square feet and provide garage bays in the lower level for two trailers – one 16-foot flatbed to house a generator – and the other to house a 12-foot enclosed trailer that will be outfitted with emergency response equipment. They plan to break ground any day. Officials said the project should take 120 days to complete but that schedule is dependent on the weather.

"We've been thinking about this for quite a while. The tornado in Joplin just put a little more urgency into our plans," said Gordon Ellison, chairman of the Village Board of Trustees.

Several years ago the Federal Emergency Management Agency (FEMA) supplied the Village with a 12 kilowatt generator and a flatbed trailer to haul it. However, the generator weighs 4,800 pounds and the trailer is designed to carry 3,600 pounds so replacing the trailer was one of the first orders of business.

"We couldn't safely haul it anywhere, even if it was needed for an emergency, so we decided to spend money on a larger trailer. Mrs. Longergan (a Village trustee) has been involved in disaster preparedness planning and started discussing a plan that would help us help our residents should we ever get cut off from the rest of the world. It could be a flood caused by an earthquake – it could even be a major fire. Who knows? We just knew we have enough trained medical people that live on the Bend who could treat people if we had the supplies," Ellison explained.

In the wake of record-setting hurricanes, tornados and earthquakes, emergency management agencies are urging

residents and communities to be better prepared to "cope" on their own for at least the first 72 hours – the time needed to mobilize a significant relief effort – following a major disaster.

The lower level of the building addition will also provide space for the park department equipment. Upstairs, the addition will create needed storage space and space for the expanding building department. Removing equipment and files from the basement will also open up more space for the Camden County Sheriff's Office, which occupies the lower level of the existing building.

Village Clerk Tom Laird said the project was tied into the need to replace a crumbling retaining wall holding up the employee parking lot at the end of the building. The new wall will double as the back wall of the garage, he said.

At their October meeting, Village officials hiked the amount that could be spent on the project from \$130,000 to \$145,000, which will come from the capital improvement fund. Village Building Inspector Robert Davis will act as general contractor with assistance from engineer Rocky Miller, of Miller Companies, and Dan Mills, of Architectural & Engineer Services in Lake Ozark. Trustees also approved bids at their October meeting. Approved bids were from:

•Martin Heating and Cooling for HVAC - \$18,255

•Cooper Siteworks for excavation - \$18,900

•Terry Evans DBA ECO for framing - \$16,890

•A&W Concrete for concrete work - \$55,625

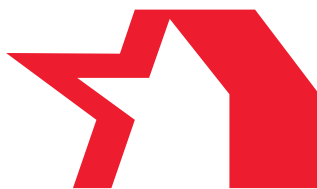
•Hog Electric for rough-in and installation of fixtures - \$7,445

•RP Lumber for lumber - \$15,667

•Riback Supply Co. for plumbing fixtures and supplies - \$1,810

•Butler Electric for electrical components - \$2,179

The Village did not receive qualified bids on the roof, dry-wall and garage doors so they will be contacting contractors and suppliers to request bids.



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Business know-how: Employers soon must inform workers on how to unionize

By Nancy Zoellner-Hogland

The National Labor Relations Board (NLRB) postponed the start date of a rule requiring employers to display 11-by-17-inch posters informing workers of their rights to join a union. The board said there was still confusion among businesses about whether the rule, which was to take effect November 14, applied to them.

"The provision will now take effect Jan. 31, 2012. The NLRB will use that time to educate employers, particularly those who operate small and medium sized businesses," said a NLRB spokeswoman.

That spokeswoman said the rule applies to employers bound by the National Labor Relations Act (NLRA), the federal law enacted in 1935 that governs labor relations. She said that includes most of the nation's private-sector companies – even those that don't have a unionized work force. The agency will exempt retail employers with less than \$500,000 in gross annual volume of business and nonretail employers with annual inflow or outflow of goods and services sold or purchased of less than \$50,000. The NLRB estimated the "great majority" of the nation's 6 million small businesses would be required to comply.

One business owner in the Lake area who asked not to be identified said the NLRB "way overstepped their authority."

"This is absolutely ridiculous! I'm a small business. I employ a handful of people and between Worker's Compensation, taxes, insurance, Social Security and other operating expenses, I barely make enough money to stay in the black – especially in this economy. And they expect me to help my employees organize a union? To do what? Tell me I have to pay them more? The same way you can't get blood from a turnip, you can't get higher wages from an empty bank account," he said.

The agency also exempted employers of airline, railroad

and agricultural workers, who aren't bound by NLRB laws and the U.S. Postal Service "for the time being."

The NLRB spokeswoman said the agency's educational campaign will target industries and employers that have made the most inquiries with the board. However, she also said they are telling employers, "When in doubt, post. If businesses already display the other Department of Labor notices, then, to be on the safe side, they should also display this one."

Those "other notices," include minimum wage, overtime and hours, the Civil Rights Act of 1964, the Occupational Safety and Health Act and several other federal employment laws.

According to the NLRB spokeswoman, copies of the "right to unionize" posters are available free of charge on the NLRB website and from NLRB regional offices. They can also be downloaded from the website and printed in color or in black and white, on one 11-by-17-inch paper or two 8-by-11-inch papers taped together. Translated versions are available on the website and are required at workplaces where at least 20 percent of employees are not proficient in English. Employers are also required to post the notice on their internet sites if personnel rules are policies are posted there. However, they are not required to email the notice to employees.

The NLRB spokesperson said while employers who fail to post the notice may be investigated if employees, unions or other employers report them to the board, no fines can be levied because the NLRB has no enforcement power.

In the meantime, the U.S. Chamber of Commerce, the National Association of Manufacturers and several other business groups have filed suits against the agency, stating it has overstepped its authority. The NLRB countered,

continues on page 9

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At a recent ribbon cutting, the Lake West Chamber welcomed Jessie's Home Service into their membership. You can reach Jessie's Home Service at 573-216-9382. Pictured l to r: Skylar Deters, Niece; Jean Deters, Mother; Nicole Deters, Sister-in-Law; Gene Deters, DECO Insurance; Brandi Peterson, Phoenix Renovation & Restoration; Mike Kenagy, LWCC Exec Director; Austin Deters, Nephew; Dakota Deters, Daughter; Jess Wadle and Stan Field, Ambassadors; Karie Maasen, Budget Blinds, Cooper Deters, Nephew; Hunter Deters, Niece; Bud Kidder, Ambassador, Jessica Deters, Owner; Donnie Simpson, Fiancé; Liz Brown, Mills & Sons Insurance; Amber Martin, Boater's Choice Marine; Ellen Bozich, LWCC Membership Coordinator and Brad Deters, DECO Insurance.

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Business know-how: Employers soon must inform workers on how to unionize

continued from page 7
saying it is within its rights because the poster also informs employees about their rights not to unionize.

The NLRA poster states employees have the right to do such things as organize a union to negotiate wages, hours or other terms of employment; bargain collectively; take action to improve working conditions; strike and picket – or choose not to take part in any of these activities.

According to the NLRA, it is illegal for employers to take part in such activities as prohibiting employees from talking about or soliciting for a union during non-work time; questioning employees about union support; taking adverse action against employees who choose to join a union; threatening to close the workplace if workers unionize; or do any of

the above if employees refuse not to unionize.

Under the NLRA, it is also illegal for a union to do such things as threaten or coerce employees in order to gain their support; refuse to process a grievance because an employee criticized union officials; take adverse action against any employee who chooses not to support the union.

The complete poster can be found at <http://www.nlrb.gov>.

Online human resource and employment law sites suggest that employers use the next two months to learn the differences between union and non-union workplaces, including the process that must be followed during collective bargaining, and then share those findings with employees – and to wait until January 31 to hang the posters.

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Mary P. Sherrill joins Providence Bank as Chief Operating Officer

Brett Burri, President and CEO of Providence Bank is pleased to announce the addition of Mary P. Sherrill as Executive Vice President and Chief Operating Officer.

Sherrill will focus on the long range strategic plans for the bank, manage and oversee technology, system and security solutions, as well as deposit operations.

Sherrill has over 30 years of

bank operation and executive management experience. She has a BS in Urban Affairs from the University of Minnesota and is a Graduate of Stonier Graduate School of Banking.

In 2000, she was awarded top 25 Most Influential Businesswomen by St. Louis Business Journal.

She previously served as a Board Member of American Institute of Banking for six years.



Mary P. Sherrill



Airlake Aviation was welcomed into the Lake West Chamber with a ribbon cutting event. Call 573-346-0300 or go to airlakeaviation.com to find out more! Pictured are l to r: Bud Kidder, Corey Leuwerke, Jess Wadle, Rob Record and Ken Terry, Gary Cummins and Steve Rasmussen and Karie Maasen.



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The Lake Area Chamber of Commerce was on hand to celebrate the first anniversary of the Ozark Yacht Club Ship Shop with a ribbon cutting. For more information stop by 1800 Bagnell Dam Blvd., call 573.552.8401 or visit www.OzarkYachtClub.com Pictured along with Chamber Active Volunteer Ambassador from left to right are: Holly Woodman, Tim Shields, Sara Clark, and Dieter Ungerboeck.

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The Lake West Chamber was pleased to welcome Veda's Discount Cigarettes into its membership with a recent ribbon cutting. Veda's is located on Hwy 5 in Laurie at Hwy 5 & O Road. Pictured with owners Veda & Scott Reeves are some employees, Chamber business members and Ambassadors.



The Lake West Chamber was excited to have a ribbon cutting for T & T Artistry welcoming them into the Chamber membership. T&T Artistry is at 118 S. Main in Laurie. Pictured with owners Diana & Robert Trimble is their son Robert and several Chamber business members and Ambassadors.

Enjoy Lake of the Ozarks!

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Osage Beach Lowe's not on closing list

In mid October, Lowe's Companies, Inc. announced they'll close 20 underperforming stores in 15 states. Ten locations closed at the end of business October 16. The remaining 10 locations will close within about a month, following an inventory sell-through. However, the store at Lake of the Ozarks was not on the list. In fact, none of the planned closings are in Missouri. The majority are taking place on the East Coast.





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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step #14 – Setup a Google Profile

Over the past thirteen months we've identified many steps in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; 6) Get found; 7) Improve Your Link Popularity; 8) Setup and optimize your free Google Places listing; 9) Make it easy to share; 10) Be analytical; 11) Start a Blog; 12) Get LinkedIn; and 13) Tweet.

The fourteenth step is: Setup a Google Profile.

What is a Google Profile? (<http://profiles.google.com>)

With a Google Profile, you can decide what the world sees when it searches for you. Over the past year, Google has changed the Profile configuration to integrate with Google+, making it an even more important piece in building and defining your web presence. With a Google Profile you can literally help Google find all content and social elements of your web presence.

How to Get Started

Go to <http://profiles.google.com> and click on "Create My Profile." You will be prompted to either login to your existing Google account, or to setup a new Google account. If you have an existing account, use that login. Google will walk you through the steps and ask you to complete some basic information about yourself, including your name, location, a short description, work history, school history, etc. You can decide how much or what information you want to share. The more you share the better. More on this later...

Why It Matters for Business

Google has recently made bold moves directed toward social search, and business owners wanting to be found online need to pay attention. With the latest Panda update Google is looking differently at what type of online content is the most relevant for its search results, placing greater emphasis on original social content. Having a Google Profile enables you to tell Google about your own Social Graph (social reach) and all your Social Content.

Important Elements of Your Google Profile

You need to complete the basic information in your profile as completely and as accurately as possible, but what I really want to



Sandy Waggett

call your attention to in this article are the three elements listed down the right side of your Profile page: 1) Other profiles (What pages are about you?); 2) Contributor to (What pages feature your work?); and 3) Recommended links (What pages interest you?).

These three elements give you the opportunity to help Google discover your entire business social graph. Google indexes more than just business web sites, so you want to let them know the full scope of your reach and influence ... your complete social graph. Take some time to complete these sections ... thoroughly. Include links to your blogs, your business Facebook page, your Twitter page, your LinkedIn Profile, articles you've written that are published online, and all of your business websites. In short, include everything related to your social reach and influence online. Because your Profile is personal to you and your business, including feeds from your business blog and links to your social channels will elevate your social influence in your business community, as seen by Google.

Social and local search is not where search is headed, it's where it is. Completing your Google Profile is a simple step that you can take today to enable Google to discover your social graph, reach, and influence ... which can ultimately impact your search engine rankings in a positive way!

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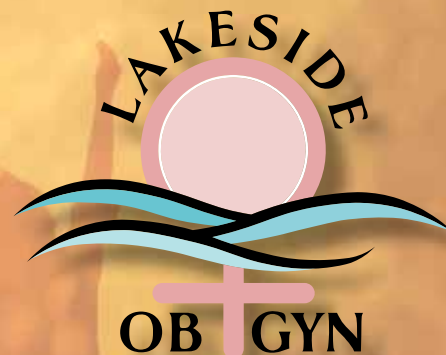
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State treasurer helping people 'lost' money

By Nancy Zoellner-Hogland

Those receiving postcards advising them to visit the website showmemoney.com should take the recommendation seriously.

According to State Treasurer Clint Zweifel, at least one Camden County person could learn that he or she is entitled to more than \$100,000 in what is termed "unclaimed property." He explained.

"Missouri state statute requires financial institutions, insurance companies, public agencies and other business entities to turn over assets to the state treasurer's office when there have been no documented transactions or contacts with the owner of the account for five years. Most of the time the unclaimed property is cash from bank accounts or stocks and bonds but it also can include things like uncollected insurance policy proceeds, tax refunds, utility deposits – even wages from past jobs," he said, adding that last year, his office handled



State Treasurer Clint Zweifel

120,000 cases. "And although we return the contents from safe deposit boxes, we don't handle real property such as land, houses, cars and boats."

Recently, his office returned \$235,000 to a woman in the Kansas City area, \$169,000 to a St. Louis area business and \$137,000 to a company doing business throughout Missouri. They are three of some 15 accounts worth more than

\$100,000 that have been returned since January, Zweifel said, adding that the \$235,000 returned to the Kansas City woman was made up of 26 individual securities accounts; the \$169,000 returned to the St. Louis business was made up of 23 individual accounts, including escrow funds and un-cashed checks; and the \$137,000 return was made up of 11 separate accounts, including payroll and un-cashed checks.

However, 38 accounts worth more than \$100,000 each remain to be returned. Fifteen are from St. Louis County; 12 are in Jackson County; three are from St. Louis City; two in Boone County; and he has one each in Buchanan, Butler, Camden, Cole, Franklin and Jasper counties. The money turned over to the state treasurer's office will stay in the unclaimed property account until it's returned. It never becomes the property of the state.

"People ask how that can happen but actually, it's fair-

ly simple. Someone's great grandparent could have taken out a life insurance policy but the grandparents died without claiming it. Maybe they didn't know the policy existed. This money is sitting there, waiting to be claimed, but the great grandchildren know nothing about it. Finally, the policy proceeds get turned over to the state, but it might take our office a while to track down the people it should go to," he said.

In fact, Zweifel said he has several people in his office who do nothing but work on tracking down the rightful owners of the accounts. Internet has made it easier to both find people and to verify that they are who they say they are. It's also made it easier to process the claims. Zweifel said when the investigators find a link, they send postcards to the people they believe are the owners of the property. However, he said although the postcards contain his picture and signature, some people

still think they are "bogus," and toss them into the trash. That can be a costly mistake, he said.

"We are getting millions of dollars of Unclaimed Property out the door each month in amounts as small as \$1 and sometimes well over \$1 million. Since I took office, we have put \$93 million back into the economy, and more is going out each week. Our rate of return is up 30 percent over what it was last year – but we need to hear back from people when they get those postcards," he said.

Two years ago all claims had to be submitted through paperwork. Now, 50 percent of the claims are handled online, Zweifel said, adding that residents can sign up to be notified via email should any "found" money that is linked to them show up.

To check for unclaimed property or to sign up for the notifications, visit www.ShowMeMoney.com.




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The city of Lake Ozark ready, set to grow

By Nancy Zoellner-Hogland

In less than 30 days, Lake Ozark will have close to 600 acres of virgin land accessible for development. Eagles' Landing, which last month held a ground breaking ceremony, will see its first store open for business by then as well.

Lake Ozark City Administrator Dave Van Dee said the two projects have been drawing a lot of interest from outside the immediate community.

In September, Van Dee was invited to address a group of commercial real estate agents at the annual Missouri Association of Realtors (MAR) business conference and tell them about the Tax Increment Financing (TIF) used to develop Eagles' Landing and about the Route 242 corridor project.

"We asked Mr. Van Dee to speak because everyone is interested in the Lake of the Ozarks right now because of all that's going on," said Betsy Woodruff, MAR's director of Marketing and

Communications. "It's a popular destination not only for business development but also for personal enjoyment – shopping and recreation. All the new road infrastructure makes it even more so."

According to projections, Route 242, an extension of Horseshoe Bend Parkway which links to Route MM and the Lake of the Ozarks Community Bridge, will see an of 14,500 vehicles per day.

Gary Markus, president of the Bagnell Dam Association of Realtors Board of Directors, said these factors make it "prime area for development."

"You can be sure that once Route 242 opens... that's going to be one of the 'hottest' spots at the Lake," he said.

In September, Van Dee and Brian Meisel, president of the Lake of the Ozarks Regional Economic Development Council (LOREDC) also met with Gary Laffoon, executive director at Missouri Core Partnership, and Clint O'Neal, the vice president

of Business Recruitment at Missouri Partnership, to tour Eagles' Landing and Route 242.

LOREDC promotes a regional approach to economic development in the Lake area, working to bring growth to communities. Missouri CORE is a regional economic development organization encompassing 12 counties in central Missouri. Their primary goal is to market the area as a "region" rather than on an individual community basis. O'Neal's group works with other economic development organizations at the state, regional and local levels to bring new business and industry to the state of Missouri.

Van Dee said after touring the properties, both Laffoon and O'Neal were impressed with the new roadways and with the construction projects that were underway, remarking that not too many other communities in the state or around the nation were seeing the same type of growth.

"It was a great meeting. I appreciated the opportunity to talk to first-line contacts to get our name and projects out there. When people are looking to move or start up a new business, people like Clint and Gary are

their primary contacts. That's why it's so important that they know what we have to offer. Economic development has become very sophisticated – it's about passing information up and down to organizations that know the market. Because of that, it's important to stay uppermost in everyone's mind," he said.

On the 26th, Van Dee had another opportunity to plug the new projects when Laffoon returned to the Lake with four professional site locators – two from the east coast, one from the west coast and one from the Midwest. The site locators accompanied officials from several municipalities, power companies and tourism-related organizations on a 45-minute boat tour of the Lake between Bagnell Dam and the Grand Glaize Bridge. The visitors got a "bird's eye view" as they were then flown over the lake area in a private plane. The tour was followed by a round of golf.

Van Dee said the site locators seemed to like what they saw.

"One of them had been here on vacation several years ago and was surprised and impressed by all the growth. The Lake area has a lot of potential and a lot to of-

fer by way of quality of life. And although it is a little more costly to develop here because of the earthwork, that can be offset by lower taxes. I'm just happy that we have a more coordinated effort to market the lake as more than just a tourist destination. That can certainly be our 'bread and butter,' but we need to also start attracting more year-round business that can sustain a year-round workforce. I think the economic downturn of the last few years proves we can no longer be dependent on just that one industry," he said.

Not only are several new businesses opening in Lake Ozark, one entrepreneur found a new use for a very old establishment.

A change in zoning by the city will allow developer Bruce Elliott to re-open the Shawnee Bluff Inn, which features nostalgic rock cabins on a bluff offering a 14-mile view; operate it as a bed-and-breakfast complete with a winery; and, at the same time, move forward with a new condominium project on adjoining property.

Earlier, Elliott applied for rezoning from CR-3 to R-3 for the 4-acre piece of property.

continues on page 17

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with Trenny Garrett, Central Trust & Investment Company

Dealing with Sudden Wealth

With the fragile economy, this might seem like an unlikely time to explore the issues that attend "sudden wealth." But, even in difficult economic times, people can suddenly come into money. The most routine sources of sudden wealth are inheritances and lump sum distributions from employer retirement plans. Other events that can affect one's financial landscape include: divorce settlements, insurance settlements, sale of a business, signing bonus, initial public offering, and exercise of employer stock options.

As much as we all might wish for a windfall, there is a well-documented record showing evaporation of sudden wealth. For example, many lottery winners are broke within a few years.

Inexperience with tax and investment issues is one part of the problem. But there's also an emotional component. That's one reason for the advice to avoid rushing into any major decisions. Especially if the wealth is an inheritance, there may be issues of grief and loss intermingled with the possibility of financial security. This is even more pronounced with the death of a spouse.

Signs of Trouble

When the wealth transfer trigger is one of life's major turning points, such as retirement or the death of a family member, the recipient of the windfall may be put into a vulnerable posture. The sudden change of financial circumstances can itself be bewildering and can lead to unfortunate decisions. Behavioral worries to watch for include: recurrent money-related ruminations, "ticker shock" (a cycling of hope and anxiety that parallels the stock market's volatility), sleep disorders, guilt over the good fortune, inhibiting decision-making and undermining pleasure, fears of loss of control, paranoid thinking, and concern about being exploited or hurt by others.

These are signs that professional financial management guidance is likely to prove helpful.



Trenny Garrett, J.D., CTFA

Deferrable Decisions

The first steps one needs to take upon receiving a windfall involve setting goals and developing strategies. A realistic assessment of long-term needs may not be easy, but provides an important foundation. Matching resources to those needs comes next, followed by a strategy for investing and managing one's new assets. Until these steps have been taken, major temptations such as the following should be avoided: 1) Early retirement: As alluring as jumping off the treadmill of daily work life may be, one needs to plan for longevity as well. You need enough financial resources to cover the unexpected as well as what you can foresee. 2) Major gifts: Family members, friends, even charities may approach the recipient of sudden wealth with requests for help. Keep in mind that a gift is forever, and the income that gift might earn goes along with it. Be certain that you really can afford to part with the capital. Don't overlook the fact that major gifts to friends and family may trigger gift tax obligations as well.

If You Will Be Giving a Fortune

If your estate plan includes a substantial legacy for a younger family member lacking full financial maturity, consider using a trust for the bequest – this option can provide for a lifetime of financial security.

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.

"Insurance Talk"

with **J.L. Brenizer of Golden Rule Insurance**

Are you tired of losing money on your investments?

If you have money in the stock market you have been losing money fast. If you take your money out what do you do with it? Property has been going down in value. The bank might give you 1% interest. You could buy that new car. (Maybe that is not a good idea). Well did you ever think about an annuity? Annuities are easy to do. They can give you guaranteed interest percentage or be flexible. They are a lot like a bank deposit but usually pay you more interest and give you a lot more options.

Annuities have a lot of other good traits and many ways to use them. Here are a few examples:

Annuities can be used to guarantee you a monthly income for life or a period of time you designate. You have money from your retirement but you are not sure how to budget so you will have an income for the rest of your life? Here is a great way to be sure of what you can spend.

You can put a lump sum amount into an annuity or monthly deposits. So it can be used as a way just save money monthly until you need it.

They can be used in conjunction with life insurance to leave a legacy to children or grandchildren. You could do the same for a charity, church or whatever you want.

You could also then limit the amount the heir will receive each year instead of a lump sum amount that may be gone to fast without some control.

Annuities can be used as a retirement account (IRA) and defer income taxes until you withdraw



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

the money.

As with anything there are differences in each annuity. One of the things you need to look at is what are the penalties for early withdrawals. These vary between the different kinds of annuities and the different company you buy it from. They can be an immediate annuity where you can withdraw immediately or they may have penalties if you withdraw from them in the first years.

This are just a few ways you can use annuities to plan for the future without having to worry about what the stock market did today or will do in the future. You know the old saying; a bird in the hand is worth two in the bush. Well, maybe today it should be: a guaranteed rate is better than the risk of losing it all in this economy.

If you have any questions or would like to talk about how to do any of the things I talked about you can contact me at Golden Rule Insurance Agency 573-348-1731. I would be happy to talk to you.

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.

The city of Lake Ozark ready, set to grow

continued from page 15

Located across the street from Our Lady of the Lake Catholic Church, the property, according to Tom Roof, architect for the project, had an original plan calling for the demolition of the inn and then replacing it with three, six-story condominium buildings, 72 garages, boat slips and a host of amenities. However, Roof said after the final survey was completed, they learned a

large ravine running through the property would prohibit them from carrying out that plan and building three like buildings.

"In the meantime, the city changed C-2 zoning to permit multi-family on the same property with commercial. That will allow us to re-open the motel, add a winery and operate them both while we're moving ahead with construction of the two condominium buildings," Roof

explained, adding that since the portion of land housing the motel was to be the third phase of the project, it worked well with the plan.

Lake Ozark City Administrator Dave Van Dee said the zoning change was purposely designed to be more flexible so a developer could build a condominium complex that also included an on-site restaurant.

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A Green Home is a Healthy Home

with David Braddy LEED GA
of Bolivar Insulation Systems

Who does Green Building Benefit?

In the 19th and early 20th century Architects and Urban Reformers set out to radically change the way we lived by improving buildings, streets, neighborhoods and clean water systems to drastically reduce the spread of infectious disease and generally improve public health. Can you believe there were people back then that thought it was just a fad and that we didn't really need all that new technology.

My Grandmother was born in 1900 and when I was a young kid I still remember her saying she didn't understand why people needed to have the toilet inside the house. I remember her resisting when her son's added one to her house; she said "I have lived this long without it".

Sometimes we have to change and adapt to preserve our way of living, whether we want to or not. We are in a different world today. We have VOC's in building products that didn't even exist back then; we have air conditioning and central heat and air. Many things changed, but homes were built the same and didn't adapt to accommodate these new compounds and technologies.

Well here we are now in the 21st Century and some things never change, there are many who believe green building is a fad or not needed and simply an unnecessary expense. The fact of the matter is green building is a necessary and needed progression in building technology. We do not have to look very far to find sick homes and homes that make people sick.

I was in a home this week, you know, one of those homes that breathe naturally through the walls using the same building technology from the early 20th century that we are still using today, but this home was only built a few short years ago. This home was un-inhabitable due to the amount of mold in the walls and was being totally gutted and rebuilt. Many have mistakenly believed this is from poor workmanship or an unqualified builder. This is not always the case. I have seen many homes with mold issues that



were built with excellent craftsmanship; the fault was with the technology not the builder.

Let me give you a tip; if your home smells musty it has mold. Do not ignore it.

This is why green building technology is the fastest growing segment in the building industry. Green building is not a fad or gimmick or something a slick marketer came up with to charge you more money for. It is simply a better way.

A green built home is much cheaper to live in and much healthier if built correctly. So the person that benefits is you the homeowner. No one has ever built an energy efficient home that's more comfortable and healthier and regretted it, but many have cut corners and regretted it.

Cutting corners in something as important as the place you are going to be doing most of your breathing is never a good idea.

I know there are many that are still not convinced, just as there were a hundred years ago with technology that we now accept as the norm. Change and new ideas are never accepted without some resistance, this is simply human nature. There will always be a way to save some money or do something cheaper.

An outhouse is much cheaper than indoor plumbing, but how many of those do you see today?

For ideas on how to make your home more energy efficient and healthier visit <http://LakeEco-Group.com>

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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As the Lake Churns Lake Market News

News continues to be promising in the Lake of the Ozarks real estate market. Sales of lakefront homes are up again over last year with 8.8% more homes sold in 2011 vs. 2010, both up from 2009 numbers. The average lake home sales price is up 12% and sales of condos continue to hold steady both in units sold and value. Existing home sales in the Midwest have experienced large increases over the other regions in the country.

The luxury home market saw an increase of 45.4% in 2011 over 2010 and the luxury home inventory is down to levels we saw four to five years ago. This should help owners of luxury building lots since that market has been flat for several years due in large part to the decrease of values in the luxury home market. Some values fell as much as 30%, making buying an existing home much more affordable with the market offering a large inventory of options. According to information from Camden County planning and zoning just 17 new home permits were issued through August of this year.

Home foreclosures in 2011 are even with last year; the majority of these foreclosures are off-water homes. There are 14% less Lakefront home foreclosures vs. off-water homes. All home foreclosures in the area are 7% below the national average.

With the volatile real estate environment we've experienced here at the lake along with the rest of the country, it is important that you understand property values. I'd like to stress the importance of seeking



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

out a professional who has the experience and knowledge to guide you through the potential pitfalls of buying or selling in today's market and protect your investment. They should be familiar with properties that have sold as well as ones currently on the market. A skilled Realtor can also assist you on how to best position yourself in the negotiation process, help buyers through today's more stringent finance process and guide all parties through escrow to a successful closing. They can also help you to stay calm and neutral through what is for many a very personal and sometimes emotional situation.

Sales data is from the Bagnell Dam Association of Realtors MLS from January 1, 2010 to October 15, 2011.

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



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Osage Beach aldermen to vote on COLA

By Nancy Zoellner-Hogland

This month, Osage Beach aldermen will decide whether full-time city employees will have a little extra money to pump into the economy.

Aldermen are scheduled to vote on a 3-percent Cost of Living Adjustment (COLA) for those staff members at their November 3 meeting. City Administrator Nancy Viselli said because the pay period ends November 4, if the paperwork can be processed quickly enough, the majority of the employees could see the addition on their November 10 paychecks. The only full-time employees that wouldn't receive the increase at that time would be those who were initially hired between November 3 and December 31 of any year.

"Those people would see the COLA on the next check issued after their anniversary date. However, because it will require a budget amendment, the matter has to come before the board as an ordinance," she explained, adding that although a couple aldermen voted against the move at their third-quarter budget review meeting, because revenues have been better than expected, she is hopeful the COLA will be approved.

In mid October, with total receipts at a few dollars shy of \$3.7 million, the city's sales tax revenues are more than \$213,000 over projections. A tally of all accounts by Alderman Ron Schmitt found the city had seven and a half months' reserve on hand.

Viselli said aldermen can also take heart that the city should see a portion of the money come right back through sales taxes. "One of the guys said if aldermen approve the increase, the first thing he's going to do is go out and buy tires

for his vehicle. Many more will be using it to Christmas shop so this certainly won't be lost money," she said, adding that not all of the \$135,266 needed to cover the 3-percent COLA would have to come from general revenues.

Instead, some could come from the pension forfeiture account. The city puts 6 percent of the employees' salaries into a retirement account. However, if employees leave before five years, when they're fully vested, they get only a portion of the money. The rest goes into the forfeiture account which currently holds some \$100,000. She said that two years ago the city started using some of that money to pay a portion of the pension and could do that again on the 6 percent portion of the COLA.

The COLA issue first came up at the July 21 meeting at the request of Mayor Penny Lyons. At budget workshops in 2010, aldermen voted 3 to 3 for a wage freeze. Lyons broke the tie, voting in favor of the freeze, with the understanding that the board would revisit the issue in six months. When the six months were up, and revenues were up as well, she asked that the item be placed on the agenda. However, aldermen again put off a vote, saying they wanted to wait until the third-quarter budget review.

At their third-quarter budget review meeting Aldermen Lois Farmer, Ron Schmitt and John Olivari voted in favor of the COLA; Aldermen Kevin Rucker and Steve Kahrs voted against it. Alderman Fred Catcott was out of town on business and unable to attend.

COLA is based on the U.S. Inflation Calculator, which uses the United States Consumer Price Index data to set the rate of inflation.

Eastside Christmas light display off, but party is still on

By Nancy Zoellner-Hogland

This year's Christmas shopping season will once again kick off with a parade and party below Bagnell Dam. Michelle Cook, marketing director for the Lake Area Chamber of Commerce, said everyone is invited to meet at the corner of KK and Highway 54 in the Providence Bank and Sonic parking lots by 5:30 p.m. Saturday, November 19, when the caravan, led by Santa, will depart for Bagnell Dam River Park. The annual party will include free hot chocolate, cookies, entertainment, a patriotic salute complete with fireworks and possibly even Christmas caroling near the huge bonfire.

"And although we won't be holding a contest this year, we are still encouraging businesses to decorate and flip their lights on as Santa passes by," Cook said.

This year's festivities also won't include a drive through the Holiday Light Park. The chamber's annual lighting display that has been held at the Osage Beach City Park for the last three years, and at the river park in previous years, was cancelled for 2011.

Jim Divincen, executive director for the Tri County Lodging Association, said a couple issues factored into the decision.

"One - we had numerous problems with wiring and several displays were damaged when they were blown over during a storm. In addition, our traffic was way down last year and we attribute a lot of that to the opening of the Expressway. A lot of our traffic is generated by impulse - people drive by, see the sign and decide to drive through. Even though you could see some of the displays from the Expressway, because we didn't have signage, people didn't know which exit to use to find us. We decided to take the year off and think about how we want to move forward in the future," he said.

In the meantime, lights will continue shining on the west side. The 18th Annual Enchanted Village of Lights, sponsored by the city of Laurie, will run from 5 to 9 p.m. from November 19 to January 1 in the Laurie Fairgrounds off Highway 5. Organizer Susann Huff said last year's

show, which drew more than 8,000 people in more than 2,600 vehicles, was the second best on record. She anticipates an even larger crowd to tour the 27-acre, 200-plus display event this year and hopes to even offer a little extra to guests.

"We're planning to have hot chocolate, hot cider, pictures with Santa and Christmas caroling but we don't have all the details worked out yet," she said, adding that time times and dates will be posted on the city's website, www.cityoflaurie.com, as soon as they are available. Huff also said that while the drive-thru park is free, donations are "accepted and appreciated." Business owners or individual that want to sponsor an exhibit or remember a friend or loved one on a memorial board should call Huff at 573-374-8776.

The Shrine of St. Patrick Festival of Lights, the oldest light park in the area, also will be open from 6 to 10 p.m. November 26 thru December 31. The display, which features more than 4,000 strings of lights, focuses on the true meaning of Christmas, is open to the public and free. For more information, call 573 374-7855.

The Lake West Chamber will hold a Christmas parade at 6 p.m. on Saturday, November 26. The parade, themed "The bells of Christmas," will start at Central Bank and end at the Laurie Terrace Mall, where Santa will be on hand to meet with children and collect their Christmas wish lists. Everyone is invited to decorate their vehicles and participate. Prizes will be awarded to 1st, 2nd and 3rd place winners. For more information, call the chamber at 573-374-5500.

A Christmas parade is also planned for Saturday, December 3 in Lake Ozark. Organized by the Bagnell Dam Strip Association (BDSA), the parade will feature Santa, who will greet children and give away stockings after the parade at the White House.

Jeff Van Donsel, a member of the BDSA, said they hope to change the route to start the parade on the new Route 242, then

continues on page 22

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Eastside Christmas

continued from page 21

make a right at the Horseshoe Bend Parkway intersection and continue to the parking lot above Bagnell Dam. For more information or to obtain an entry form, contact Retha Wilson at 573-280-0576; Pat Thurston at 573-280-1533; or Van Donsel at 573-365-2460.

What's Christmas without gifts?

In the midst of all the festivities, retailers, some of whom make as much as 40 percent of their annual revenue during this period, are expecting a modest rise in holiday shopping. The National Retail Federation forecasted a 2.8 percent increase in holiday revenue over last year. The group said while this is significantly lower than the 52 percent increase reported in 2010, it's slightly higher than the 10-year average holiday sales increase of

2.6 percent.

The federation also projected that retailers would hire 480,000 to 500,000 temporary holiday workers nationwide during the busiest period of the year – in line with the 495,000 hired in 2010.

Jim Dickerson, director of the Workforce Development Division of the Missouri Career Center in Camdenton, said as of mid-October, the Osage Beach Premium Outlets stores were the only retailers seeking seasonal help. However, he said he expected that to soon change.

"The mall faxes us a list of job openings every week but once we get a little closer to Christmas, I'm sure we'll be getting more job openings for retailers in the area," he said.

Target Corp. already announced they plan to hire slightly more seasonal employees than they did last year.

How to make your Christmas merry

According to results of a recent survey, Christmas ranks with divorce, moving and changing jobs as one of the most stressful life events.

The poll learned that 86 percent of the respondents found it difficult to buy the "right present;" 60 percent worried about having enough money to purchase all the gifts they felt were necessary. Another 65 percent viewed Christmas shopping as "stressful," and 30 percent reported getting stressed just thinking about Christmas.

However, time management and financial gurus have come up with long lists of ideas on how to take the stress and frustration out of holiday shopping. We took some of their suggestions and combined them into our own top 10 list of ways to keep your holidays happy.

1. Prioritize activities. Don't try to make every party, volunteer for every cause, participate in every function, bake for every event and still think you'll be relaxed and ready to enjoy the holiday.

2. Listen for hints dropped about things your gift recipients want or need. A thoughtful gift will mean more than an expensive one.

3. Make a thought-out list on paper. This will help avoid impulse purchases.

4. Limit your gift list. Talk with the people in your "giving circle," and come up with an agreement, like drawing names or donating money to a cause.

5. Make a budget before starting to shop. Set aside a reasonable amount of money for gifts and make a commitment that you won't add to the amount every time you see something that someone "can't live without."

6. Use cash and not credit. Studies show shoppers will spend 12 to 18 percent more when they use plastic instead of paper, which usually means they'll also be paying off those gifts well into the coming year.

7. Shop around, check sale ads and do comparative price checking online to save money, time and stress.

8. Wrap as you shop, using a labeling system so you'll know what's in each package.

9. Don't wait until the last minute to shop. In fact, wise shoppers start planning as soon as Christmas is over by watching for sales.

10. Above all - remember why you celebrate.

SmartMoves

Compact Fluorescent Lamps

In passing the Energy Independence and Security Act of 2007, Congress mandated that 1 January 2012, light bulbs use at least 25% less energy for the same amount of light. That bipartisan law, signed by President George W. Bush, will also phase out Thomas Edison's 75-watt bulb in January 2013, and his 60-watt and 40-watt ones in January 2014. It exempts appliance, three-way, colored and 19 other less commonly used incandescents. This month we'll cover Compact Fluorescent Lamps (CFLs) or, as everyone calls them, those curly lamps.

Compared to incandescent lamps, CFLs have the following advantages when used properly:

- Last up to 10 times longer
- Use about one-fourth the energy
- Produce 90% less heat, while producing more light per watt.

Now let's see what is "when used properly" means. Like other fluorescent lamps, CFLs energy and cost savings happen when they are turned on, and left on, at least 15 – 30 minutes. Starting a fluorescent lamp causes wear and tear on the electrodes and when they're turned on and off frequently their life is dramatically reduced (they don't last as long).

CFLs are designed for applications where you want the light left on for a long period of time and should be used for:

- Commercial applications
- Restaurants
- Family Rooms
- Game Rooms
- Outdoors
- Bug lights
- Some Security Applications

CFLs ARE NOT RECOMMENDED FOR:

- Bedrooms, Bathrooms or Closets. In places where light is only needed for minutes at a time, it is recommended Light Emitting Diodes (LED) bulbs be used (we'll cover LED lamps next month).

- Timers. Photo cell timers bleed electricity that shortens the life of a CFL and Mechanical timers allow



Roger Bequette, VP, Smartmoves Cost Reduction Systems, Inc.

trickle voltage to cycle through the lamp when it is off. Both of these cause the lamp to try to start itself when there is not the proper voltage present. CFLs are labeled as unsuitable for these uses because of the shorter lamp life.

- Dimmers. Generally, no. However, there are CFLs designed specifically for dimmers. Those designed for dimmers are actually 3 or 4 CFLs combined into one unit and thus cost more.

- Recessed or enclosed fixtures. It is not recommended that you use CFLs in an enclosed indoor ceiling fixture unless they are designed for that purpose. Because these fixtures don't have any airflow, the temperature of the bulb gets very warm, and again, the life is shortened. However, there are CFLs specifically made for recessed ceilings fixtures and track lighting referred to as flood lamps that should last the full five years.

- Freezing Temperatures. Many CFL products are rated to start at 0 degrees Fahrenheit, but temperature affects how efficiently a CFL will light and at low temperatures CFLs may provide 50% less light

- Spotlights. Fluorescent lights provide a more diffused, soft light. They do not have the ability to provide a concentrated narrow beam of light as there is no single point source where the light is produced.

Next month we'll discuss the Light Emitting Diode.

Roger Bequette
VP, Smartmoves Cost Reduction Systems, Inc.

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Group solicits support to raise minimum wage

By Nancy Zoellner-Hogland

A petition circulating throughout the state calls for placing a measure on the November 2012 ballot that asks voters if the state's minimum wage should be increased from \$7.25 to \$8.25 per hour.

The petition is led by Missouri Jobs with Justice, the group that organized the "Occupy St. Louis We Are One - We Are the 99 Percent" rally last month in downtown St. Louis. Lara Grinich, director of Missouri Jobs with Justice, said the increase is needed because many families, who have had one or more income-earners laid off from higher-paying jobs, now find themselves trying to make ends meet on minimum-wage salaries.

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

However, Joe Roeger, chairman of the Lake Area Chamber of Commerce legislative committee, said while he hadn't heard about the petition, he felt it might have the opposite effect.

"If employers have to pay higher wages, they may decide to employ fewer workers. It's hard to find a job now. That might make it even harder," he said.

The Missouri Chamber of Commerce and Industry, which also opposed the 2006 wage hike, has taken the same stance, vowing to aggressively fight the matter if it reached the ballot.

Missouri's minimum wage is the same as the federal minimum wage, which was hiked from \$6.50 an hour in 2009. According to the U.S. Department of Labor, 18 states and the District of Columbia currently have minimum wages above \$7.25 an hour.

The proposed ballot initiative would allow exempt small retail and service-oriented businesses with annual sales of less than \$575,000, adjusted annually for inflation. Currently, busi-

nesses with sales of \$500,000 are exempt from the law. The initiative also would require tipped employees to be paid a minimum of 60 percent of the minimum wage instead of the 50 percent currently paid. If adopted, those violating the law would be required to pay the employee an amount double the underpaid wage.

According to the website, www.minimumwage.org, the Federal Fair Labor Standards Act (FLSA) does allow some exceptions. The "Youth Minimum Wage Program" allows workers aged 20 and younger to be paid a special minimum wage of \$4.25 per hour for the first 90 days of employment with any employer. After the first 90 days have passed (or when the employee turns 20, whichever comes first) the employee must be given a raise to the full minimum wage.

Many exemptions also apply to high school and college workers. Under the "Full-Time Student Program," certain employers, including retail or service stores, agriculture, or colleges and universities, are permitted to pay full-time students as little as 85 percent of the minimum wage as long as they are registered students. The business must get a certificate allowing them to do so from the Department of Labor (DOL). The "Student-Learner Program" allows any student age 16 or older and enrolled in a vocational school to be hired for as little as 75 percent of the regular minimum wage as long as employers obtain a certificate from the DOL.

The law also allows employers to pay sub-minimum wage to any worker with a physical or mental disability that affects the amount and/or quality of their work—again, with permission of the DOL. Certain nonprofit and educational organizations can apply for a certificate from the DOL that will allow them to hire workers for as little as 85 percent of the applicable minimum wage.

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Black Friday Bargains

Which retailers will have the biggest deals of the year?

This year's Black Friday sales mean an opportunity for many businesses both national and local, to make up for lackluster revenue this year.

The recovery isn't quite reaching all the way to the isles of the smaller retailers, as shoppers use their money elsewhere, avoiding big-ticket purchases in droves. Bigger stores are also still feeling the pinch as buyers play the "wait and see" game when it comes to shopping for big ticket items.

This year, major retailers aren't going to be shy about telling consumers what they have in store.

They are counting on the big day to generate as much as 25% of the season's revenue. Look for leaks and blatant advertisements on popular items days or even a week or two in advance.

Also expect many national retailers to lengthen the event as in the past, extending the offers for the entire weekend.

Specifics for the big day?

Here's a few:

HDTVs -- Those of you looking to replace your aging tube TV can find some real bargains in starter LCD flat screens.

We could see loss-leader 42" LCD TVs starting at \$299. Bigger sizes from lesser-known names will also be cut to the bone with 47" HD models perhaps as low as \$399 and 55" HD screens for \$549.

Some LED models will be included from the big box outlets, with stickers down to \$199 for a 32" HD model and the magic mark of \$999 for a 55" 3D HD.

Cell Phones -- Expect free phones across the board with sign-up and a two-year contract, as carriers vie for dollars-- the HTC Android models, Sony's popular tablet and Apple's 4S iPhone will likely be included in some offers.

Computers -- What else but laptops and tablets? With the surge in sales on these, desktops will be bottom mentioned

deals at major retailers. Look for the \$99 mark on mini laptop/netbooks with some even lower-- dual-core 14" laptop models as low as \$199, Core i3 laptops for perhaps as little as \$399 *well-equipped*.

Dual-core desktops may enter at the \$149 price point with monitor extra, Core i3 loss-leaders in at \$299 well-equipped, *quad-core models* perhaps as low as **\$399-\$429**.

Tablets -- HP's foray into the

sub-\$100 area for it's instantly sold-out tablet set the price point.

Android tablets in the 7" smaller form factor could sell for an astonishingly low **\$49**.

These are sure to be single-core with slower interfaces, from no-name vendors however.

Look for 10" tablet models for less than **\$150**. These will be the red-hot items of the season so if one of these is on your list

get there early.

Game Consoles will also be a huge sell point with the Xbox 360 again at \$199 or less, and Nintendo's Wii at \$99. The PlayStation 3 may get cut as low as \$189 at the big boxes. Look for slightly reduced popular game titles on sale to accompany the units, with some bundled.

GPS - If you are in the market this is your time. Look for entry-level units 3.5" LCD for under \$40, and better units from

the big brands for less than the century mark, at \$99. You could see premium 5" models for \$129 so you may want to wait and save if you're looking to upgrade.

MP3 Players - iPods and the rest of the contenders are always a big gift item, this year should prove to be no exception. While you won't see cheap iPods, look for low cost accessories to put in the box with it.

continues

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Hot Gifts for Christmas 2011 A Black Friday Shopping List

10. Coming in last on the list is the perennial favorite -- Clothes. They were a hit when you were little (to the givers) and still are - among buyers. Clothes have the "last" factor, they won't be dismantled in 10 minutes by tiny hands, and are suitable for everyone. Hint: Know the size of your recipient, and stay away from things that can't be worn on any given day-- like that red sweater with Santa and the reindeer that lights up.

9. Digital Camera. Just in case there's someone on your shopping list that's been in a cave for a few years or is newly released from the big house. Almost everyone has a digital camera, but it's still a good idea if they have an older one, or are still using film. Many are available under \$100 that have good features for the price.

8. Amazon Kindle. It was at the top-of-the-heap last year, but since the low-cost tablets and other readers have inundated the market they are less and less relevant. They can now be had for \$79 for the basic version on up to \$199 for the Fire.

7. The always-the-right-size, never out of style, color-doesn't-matter Gift Certificate. This tried-and-true gift is one you will never have to worry they'll re-gift. They might however, forget to use it or not get into that particular store very often. Hint: Get them a gift card from someplace close-to-home and at a retailer that carries products they shop for -- or a general selection. Same thing with restaurant gift certificates-- a \$100 certificate to Barney's House of Hunan won't get used if it's two hours drive to get there.

6. Gift Basket. Sort of impersonal, kind of like the gift you get for that creepy co-worker three cubies over. But, it can be a great gift if you get things that are useful, edible, crafty or the favorite of the recipient. Put some thought into what to throw into the wicker and it will be appreciated.

5. Toys. No, don't worry if it's not a child you are buying for. Humans of all ages appreciate toys-- they just change a bit as they get older. For the kids, just ask the store what they're selling out of and you're gold. For the teens-- if it's electronic, plays music or has a touch-screen it will be a hit. Bonus points if it does all three loudly. For adults, consider an all-in-one remote control, a ceramic light-up auto-off straightening iron, a golf range finder, a foot massage bath-- you get the idea.

4. Blu-Ray players with internet capability. Prices have now dropped on these so that they're a good gift for almost everyone-- outside of that uncle you avoid at Christmas dinner. Whichever fits your price range, the newest models up-sample the older discs and play the newer ones in their full high-definition glory. With more titles being added to the Blu-Ray library every day, it's the way to go.

3. Software. Everyone, well except my Aunt-- has a computer somewhere-- at work, home, school, etc. They use software to work, play, surf the web, etc. Some good choices are: Games, Anti-Virus, Multi-Use Titles (see the *Adobe Photoshop/Adobe Premiere Elements 10 review on page 31*), and Tax Preparation. You may want to include the receipt if they have a Mac.

2. Money. Dinero, Greenbacks, Wampum, Simoleans, Clams, Smackers, Scratch, Dough... Always good. Sort of like #7 but better.

1. Apple iPhone/iPad. True, a bit out of the range of most casual gifting but nonetheless, the most-wanted for Christmas 2011. Hands-down. If you want to be worshipped, see eyes light up or make up for that marital indiscretion-- nothing says I love you like these will.

So there we have it! Good shopping, and good luck!

Black Friday Bargains

from previous page

The other brands should be sliced to the bone in order to try and capture some of the iPod's stranglehold on the market.

Camcorders & Cameras - Get one for yourself and capture the moments of the holidays, as this is the best time of the year to get one. Completely digital camcorders that record to flash memory (no tapes - no discs) will be at the forefront

with long zooms and compact sizes, some as small as a deck of cards. You'll see these types of camcorders (are they?) at around \$49. The full-featured models with swing-out screens, better quality and big lenses in HD resolution should show up under \$100. Don't forget the memory card to go with them, as we'll see 8GB flash cards for \$5 and 16GB examples for \$10 as loss-leader pocket fodder.



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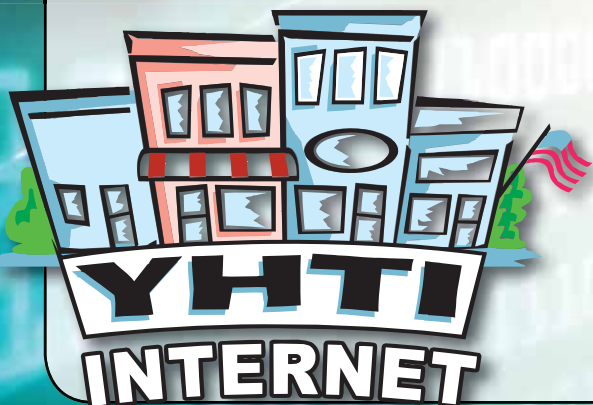
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Adobe's duo: professional power for amateur users

Adobe Photoshop Elements 10 & Adobe Premiere Elements 10 Bundle review

By Darrel Willman

It is a digital world. It is easier than ever before to capture the moment digitally through video and photos. We have unprecedented access to quality digital imaging regardless of income. Buyers can choose from a variety of low-cost compact high-resolution video cameras and digital cameras in every price range, smartphones with high-resolution cameras built-in, web cams, and more. With so many choices, it is easy to accumulate a wide variety of media quickly.

We can shoot hundreds if not thousands of images and hours of video onto a card that costs less than \$20. Once imported into our computer we can erase the card and do it again.

All of this equates to vast numbers of files and huge amounts of data. It's become more important than ever to find a way to manage and optimize the images and video we collect.

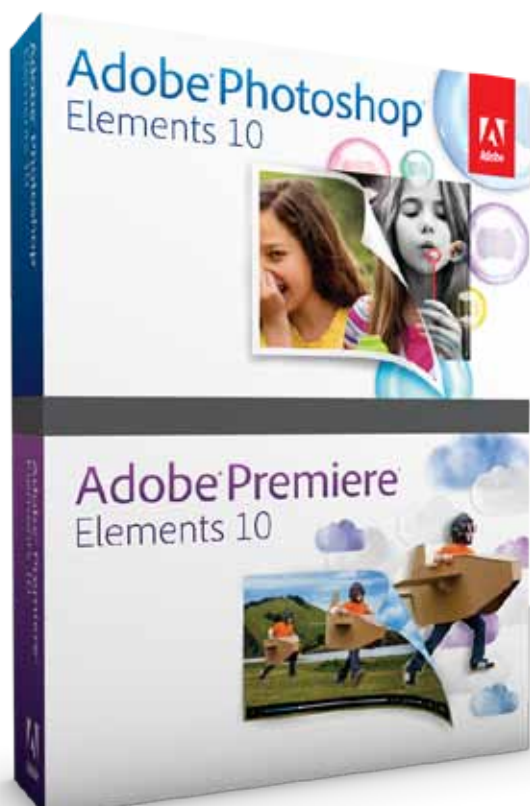
While you may have figured out a system that works for you, nothing beats an easy-to-use set of programs that handle it for you. The bundling of Adobe's Photoshop Elements 10 and Adobe Premiere Elements 10 into a single package provides just such a solution.

The package not only catalogs and organizes your media files, but then lets you make the most of them with integrated optimization, editing, creation and sharing tools that are geared for everyday users.

THE ORGANIZER

When you open either of the applications you may be confused—you're presented with options to Organize or Edit. Edit will take you into the program you launched. Organize will lead you into the Elements Organizer, a core component of the package-- and every bit as valuable as the headliners.

The options Organize, Fix, Create and Share let you work with the image or video you have selected. From Photoshop Elements 10, Fix gives you a



mini-set of tools that can quickly make the most of a photo. You'll find things like Auto Levels, Sharpen, Red Eye removal, Auto Color and Contrast and more. You'll also find buttons to launch either of the full applications to work on a photo or video.

Create gives you tools to make prints, photo books, greeting cards, calendars, slideshows and collages plus video options for an instant movie or creating a DVD with menus.

Share lets you upload to Flickr, Facebook, SmugMug and YouTube as well as making an online album or attaching the media to an email. You're also given options for moving the image or video to your phone or other portable device.

The Organizer lets you put all of your photos and video (and audio tracks if you like) in one place, organize them with keywords and tags and more. My favorite features of the Organizer are the facial recognition feature which auto tags photos that have friends and family in them, and the "stack" option

which lets you group similar photos together.

The facial recognition feature is very cool once you get it programmed in on your faces—but it doesn't always see a face there, sometimes you have to add it manually. And, it seems to find mystery faces in the photos—basically "smile" shapes it sees that you can remove. It doesn't like small faces in the images, or large groups of people, but you can add them in yourself. It also prefers straight-on faces as opposed to profiles.

Another nice feature is to add captions, either to groups of photos and videos, or individually. And, you can add an audio caption if you like.

The Organizer is a very powerful part of the combo package-- with it you can organize all your media and then create and edit with Photoshop Elements 10 and Premiere Elements 10.

ADOBE PHOTOSHOP ELEMENTS 10

The applications can be accessed directly from the opening screen without passing

through the Organizer, but the way you'll enter Photoshop Elements 10 most often is to work on a specific photo in the Organizer.

Clicking Edit will take you into the Full, Quick or Guided Edits, where you can adjust the image. The Guided Edits can achieve specific looks, like the very spiffy Depth of Field effect or the Orton effect. You can also opt to use the full power of Photoshop Elements 10, where you will be able to dig as deeply into image manipulation as you care to. In fact, we were hard-pressed to find features it lacks when compared to the full-fledged Photoshop. Professional users may well want to consider purchasing it for their laptop for quick on-the-go edits.

Photoshop Elements 10 includes some nice additions: Social networking folks will appreciate the Facebook integration -- you can use your friends list to tag photos and share directly to your wall -- or theirs. You can also integrate with other sites directly. Also new are 30 Smart Brush effects that allow you to paint into your photos, a few new Guided Edits that are fun, and an enhanced crop function that gives the "rule of thirds" and "golden mean" looks that pro users are used to. You can also add text to a curve for creative effects, another nod from the pro version.

ADOBE PREMIERE ELEMENTS 10

The second of the major applications included in the package, Premiere Elements 10 lets you take video footage from a variety of sources, still images, artwork, music and sound effects and combine them into your own presentation. You can then export it to a variety of video formats, burn it to a DVD or Blu-Ray disc, or upload the video to Photoshop.com (more later), YouTube, and others.

You can adjust and edit the footage with tools as simple as you like or use the full set of features Premiere Elements 10 offers. Add titling, transitions, sound effects, overlay video tracks, add additional audio tracks (including the very nice bundled soundtrack application) and more. You can color-correct, adjust cropping and scaling, sharpen or blur, as well as use the tons of special effects included. There are also new fun themes to use with the "instant movie" feature that uses music and effects pre-selected

to make your footage look good.

Premiere Elements 10 sports a few other new features as well over the previous numeration. A AutoTone and Vibrance tool lets you jazz up the video's color automatically, without altering the skin tones. Specific areas of your video can now be adjusted with the Three Way Color Corrector. Make the roses more "rosy", the sky bluer, the grass a bit more lush, without altering the rest of the frame. A still photo effect lets you pan and zoom through images similar to the effect created by Ken Burns-- and more.

A neat new trick also included is the program's ability to create high-definition Blu-Ray discs without the blank, burning them onto standard, inexpensive DVD-R media. These will then play in high definition on your Blu-Ray device. Want to share your movie without a disc? No problem, export to Facebook, YouTube, your smartphone, iPod/iPad, and other formats easily.

PHOTOSHOP.COM

The bundle also allows you to take advantage of Photoshop.com, an online resource that you can take advantage of from either application. You can store your files in the cloud free (up to 20GB), organize and share your files, view help and tutorials and more.

The Adobe Photoshop Elements 10/Adobe Premiere Elements 10 bundle retails at Adobe.com for \$150 but can also be found at major area retailers. For the price, you get three fantastic applications for working with media files and the bonus online offerings at Photoshop.com.

No matter your age or technical skills, if you take videos and photos and want to make the best of them and share them with family and friends, The Adobe Photoshop Elements 10/Adobe Premiere Elements 10 bundle is an essential purchase. A do-it-all application set that lets you use and enjoy its features right out of the box, and feel good about your creations.

Tech-savvy kids and grandkids take note of the approaching holiday season-- this one's perfect for users of any age-- the suite is absolutely littered with little helpful hints, guides, links and examples that make using it fun and intuitive. You can't miss with this gift idea for parents and grandparents.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

GOOD ROADS AND CAMDEN COUNTY

Camden County is in the midst of changing times and much comment is heard about the new expressway through Osage Beach, as well as the vast changes to Highway 5 at Camdenton. New comers to the Lake area are not so much impacted by these changes because they are not used to the way the roads used to be. But long timers can often be heard grumbling about the changes. Old driving habits are hard to break.

Most people who live in the Lake area today weren't around in the early 1900s when the roads of Camden County were described as "horrible." Back then the natives of the county could not rely on their roads to bring them most of the necessities of life – they had to depend upon the riverboats that plied the waters of the Osage River (see photo of the J. R. Wells Steamer that accompanies this article; Courtesy Miller County Historical Society). The center of commerce was the village of Linn Creek,

the original Linn Creek whose town site now lies beneath 40 feet of water

The Good Roads Movement came in the mid-1920s and turned the county's horse trails, wagon-ruts and cow paths into smooth gravel roads and everybody cheered. "Tucked away in the Ozarks and deliberately made easily accessible to the outside world, through the medium of good roads, lies a little fairy land, known as Camden County," said the Versailles Leader newspaper in October 1925. [The county has] "rugged mountains, streams that hurl themselves through chasms hundreds of feet deep, and subterranean caves whose wonders are daily being discovered . . . The highways, which are now a source of great pride have been carved out of a virgin forest and until a few years ago no automobiles or other gasoline-driven craft had made a voyage over its precarious trails."

So cheer up! It has happened before. The roads have changed and we'll soon get used to them.

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

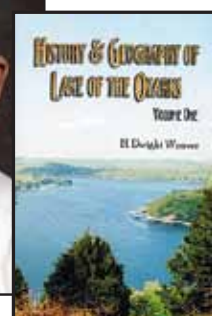
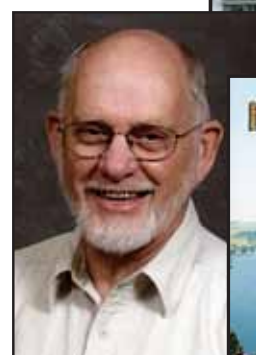
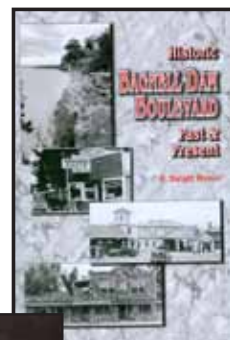
Weaver is the author of five books on the history of the Lake of the Ozarks.

Weaver's book "Historic Bagnell Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam

and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

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

Contact him at dwightweaver@charter.net or call 573-365-1171 for more information. Visit www.lake-of-the-ozarks-books.com for more information.



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A DAY AT THE BEACH! Flat, 1+ acre point lot has 396'WF in large cove, 180 degree main channel view faces South. Walk in on main level & right out to the lake. Long gentle, end of cul de sac drive leads to your own private estate. "Upscale casual" Hampton's feel. Low maintenance design. Brazilian cherry flooring thru-out, imported stone in baths. Kitchen w/granite tops. Access the enormous multi-purpose butler's pantry/mud room/laundry/storage from kitchen, garage & grill deck. Upper level entertainment area, family room, bar w/dishwasher/frig. Waterfall, swim beach, dock tiki bar, room for pool. Landscaped covered by blue hydrangeas, wildflowers & perennials. Featured in Lake Area Master Gardener's Tour & Kansas City Homes & Gardens. 38 Wild Pines Ct., The Villages at Shawnee Bend, \$1,195,000 MLS#3080640 See this Virtual Tour and all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

AVAILABLE IMMEDIATELY. 500 - 5,000 sq. ft., prices start at \$6.00 per sq. ft. Highway 54 frontage, Lake Ozark. Office/Retail. 573-216-7002

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taining. Inside this master piece construction—wood and stone carried throughout the home. MLS 3070957 \$1,980,000. Contact Phil and Crystal Shafer 573-365-1555 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

COUNTRY SETTING located on Hwy W. Home features 3 bedrooms, 1 bath, 1 car attached garage, recently updated. Located just minutes from Lake Ozark and located in the School of the Osage District. ONLY \$82,500 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com www.bobbibash.com

MANUFACTURED HOME on 5 acres...very nice country setting, home recently remodeled with 3 bedrooms, 2 baths, fireplace, large kitchen w/island, storage shed and located in the School of the Osage District. Great Buy at \$54,900 Contact Bobbi Bash Realty for details. 573-365-2622 or bbash@usmo.com www.bobbibash.com

NEWER CONSTRUCTION waterfront home built in 2009! Open one level floorplan with 3 bedrooms, 2 baths, large lakeside deck, day/swim dock, beach area, 85 ft lakefront, lakeside martini deck, laminate flooring & tile throughout. Priced to Sell \$135,000 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com www.bobbibash.com

PEACEFUL, PRIVATE, CLOSE TO TOWN, and park-like setting describe this well maintained main level living home. Detached 2 car garage and workshop give lots of room for hobbies not to mention plenty of room to build other buildings. Home is situated in a private setting with park like yard both in front and back of home. Yard is flat enough for any fun activity—football, kickball, baseball, Frisbee, badminton—you name it. Land consists of approximately 4 acres of open land and 6 acres of wooded land. MLS 3080009. \$179,900 Contact Conda Davidson 573-365-1555 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

RECENTLY UPDATED, PARK LIKE setting home features 4 bedrooms and 3 full bathrooms. The Master bedroom is located on the main level. A screened in porch lets you enjoy a huge private backyard with walkout basement. The lower level features a home theater room and additional bedroom and bathroom. This is a great location, just minutes from dining, entertainment, hospital and so much more! This is a perfect full time residence in the Heart of Osage Beach. MLS 3074954-\$159,000. Contact Ed Schmidt 573-434-5292 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

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WONDERFUL PORTO CIMA Lakefront Home with high-end quality. Kitchen features custom cherry cabinets w/granite tops, 2 built in ovens and fully applianced. Formal dining room with lovely sun room just steps away. Huge living room with beautiful gas fireplace and huge lake views. Large Master Suite w/beautifully tiled bath and lakeside deck access. 2nd bedroom is currently being used as office. Lower level is equally impressive with floor to ceiling stone fireplace, 12 foot ceilings & comes with large wet bar. Large screened in and tiled porch, bedrooms are roomy with large closets. Add the built-in bookcases and entertainment center, let the fun begin. 424 Oak Drive,

MLS#3080623, \$875,000. See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

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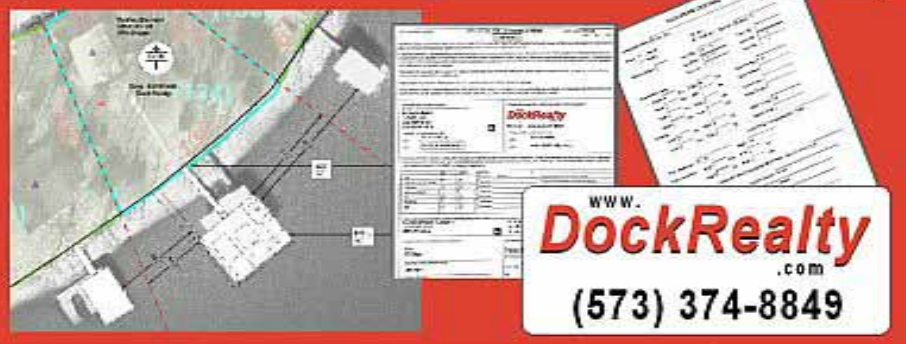
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2006 BENNINGTON 2575 RL – 225 – 180 HRS - YELLOW. \$36,900
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2003 CHAPARRAL 263 SUNSESTA – 350 MAG W/TRL – 240 HRS. \$34,900
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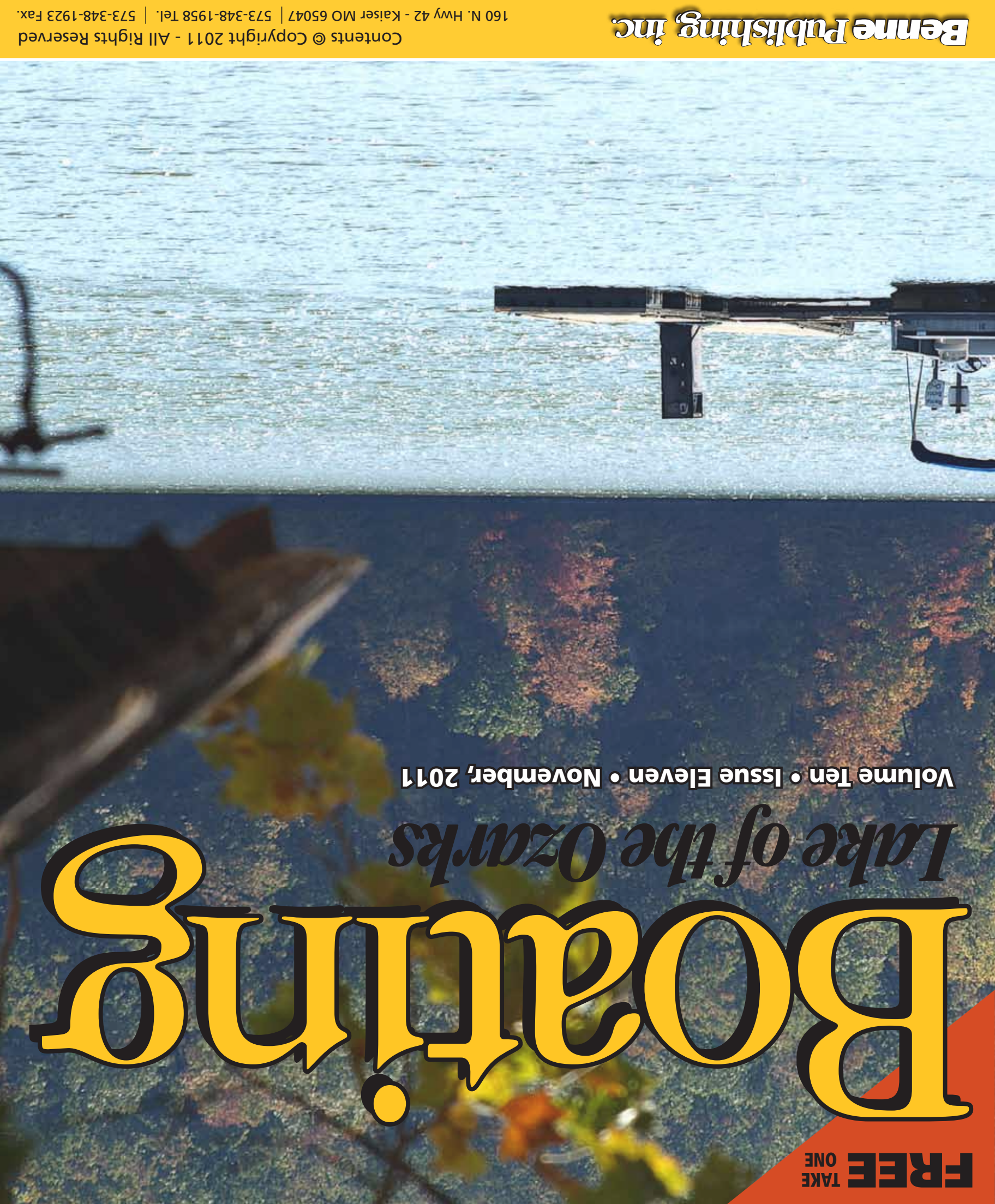
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