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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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City Hopes Easement Battle Can Be Settled

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Resolution passed to battle FERC plan

By Nancy Zoellner-Hogland

Acre-by-acre, state-by-state, American Stewards of Liberty is working to protect private property rights across America. Camden County Presiding Commissioner Kris Franken said the county is considering employing their strategies to help lakefront property owners do the same.

The technique under consideration is called the "Coordination Process," initially defined in the Federal Land Policy and Management Act of 1976 and included in existing federal and state statutes.

Franken presented the idea at a November 19 town hall meeting held at the Camdenton Middle School. The meeting was organized by the Lake Area Conservative Club (LACC) so Lake area residents and business owners could learn how Ameren Missouri and the Federal Energy Regulatory Commission (FERC) planned to move forward under with the Shoreline Management Plan (SMP). Previously, FERC ordered the removal of some 4,000 structures, including more than 1,200 lakefront homes, constructed inside Ameren's project boundaries. FERC has since backed down, saying they are looking to Ameren to find a solution that will satisfy property owners without compromising power generating capabilities.

"The Coordination Process is a mechanism instituted by

the U.S. Congress that forces every regulatory arm and every agency or department in the federal government to correlate any and all regulatory policy regarding land ownership, resource use and development or any other issue that would adversely impact the tax base or the economic engine of that local entity," Franken explained to the crowd of about 250. "Two or three weeks ago, the Camden County Commission passed a resolution invoking the Coordination Process."

He said copies of the resolution were then sent to 12 different entities including the entire Department of the Interior and Department of Agriculture.

"And I'm not just talking about FERC and the people involved in this problem. I'm talking about people that can impact this from a different aspect - people like the Environmental Protection Agency, U.S. Fish and Wildlife, Missouri Department of Conservation and Missouri Department of Natural Resources because there is more than one way to regulate this Lake in an adverse manner," he said, adding, "It's not that they have to come down and listen to what we have to say. It's that when they come down, we sit at the table with them and we have an equal share. Just because they're a federal agency they have no more say about what



Jeff Douglas, manager of real estate for Ameren, was in the hot seat at a recent town hall meeting sponsored by the Lake Area Conservative Club to get to the bottom of the project boundary issue. Warren Witt, Ameren Missouri plant manager and Jeff Green, Ameren's supervisor of Shoreline Management also shared the microphone. Nancy Zoellner-Hogland photo.

policy comes out at the end of the day than what your local commission has. This is something that's been around for a while but it's not well known. I'm not so sure that wasn't on purpose. But I want you to know, we are on top of this and once we get the ball rolling, we'll hold similar town halls to get your input."

In a later interview, Franken said he first learned about Coordination when a Wisconsin man also dealing with FERC contacted Miller County Presiding Commission Tom Wright and Wright passed

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Facilitators say Coordination works

By Nancy Zoellner-Hogland

According to the American Stewards of Liberty website, more than 100 communities across the U.S. are using or have used the Coordination strategy to protect their land, economy and way of life. Wayne Hage of Nevada and Mike Dail of Texas, two icons in the property rights movement, are the founders of the 18-year-old organization.

Hage's battle started when he and his family bought Pine Creek Ranch near Tonopah, Nevada in 1978. The federal government wanted his ranch, but Hage wouldn't sell. After years of haggling that included confiscation of his cattle, in 1991, Hage and his wife filed what became a landmark Fifth Amendment case. The family started "Stewards of the Range," an organization designed to help support their case and help others fighting similar property rights battles. The courts ruled in Hages' behalf, acknowledging there are private property rights within federal lands.

In the meantime, the Hage case attracted the attention of Dail, the CEO of the Federal Land Bank of Mason in Central Texas. He and fellow bankers, who felt private property rights were key to the nation's and financial institutions' survival, convinced the Farm Credit Bank of Texas Board of Directors to form the American Land Foundation. That group stopped the designation of more than 1 million acres of private property from being listed as critical habitat for two song birds by

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Armchair Pilot

By Nancy Zoellner-Hogland

For the first time in its history, Lambert-St. Louis International Airport was awarded an Airport of the Year Award from the U.S. Transportation Security Administration for its security. But that wasn't the only honor bestowed on the airfield. Airport Director Rhonda Hamm-Niebruegge also won an award from TSA for Lambert's response during the tornado that struck the airport earlier this year and Bill Switzer, the federal security director at Lambert, was named "Best Security Director," putting the airport in front for awards received.

November saw another "first" in the travel industry. The Department of Transportation levied a \$900,000 fine against American Eagle Airlines for violating the rule that passengers must not be kept cooped up more than three hours on planes sitting on tarmacs. The regulation, adopted in 2010, allows fines of up to \$27,500 per passenger to be levied against airlines that violate the rule. According to the DOT report, even though poor weather had caused delays, American Eagle officials continued to direct planes to Chicago O'Hare International Airport. As a result, 608 passengers on 15 different flights were left sitting at gates for longer than allowed. Although some applaud the action, others say it will cause airlines to cancel more flights rather than risk the fine.

On December 5, regional carrier Cape Air will add daily, year-round flights between Lambert-St. Louis International Airport and Daviess County Re-

gional Airport in Owensboro, Kentucky. One-way tickets will start at \$47. The airline, which has code share or joint-ticket-sales agreements with American Airlines, Delta, United, Continental and US Airways, flies more than 70,000 passengers each year.

Scams have taken wings. Delta Air Lines is warning people not to open emails allegedly sent from that company. According to the carrier, potentially dangerous viruses are attached to the emails, which claim the recipients purchased Delta tickets, their credit cards were charged and an invoice or receipt is attached to the email. Delta is also warning of another scam that includes the use of fraudulent postcards offering two tickets anywhere on Delta's system and special prices on hotel and vacation packages. A Delta spokesman said the company does not use that type of marketing and promised they are working to identify and stop the parties responsible. Northwest Airlines is also alleging a similar scam is circulating with their trademark. The emails and postcards are believed to be an attempt to trick unsuspecting victims into revealing credit card numbers.

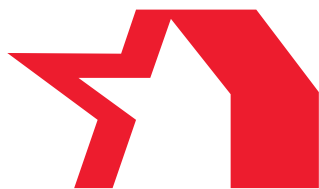
The Transportation Security Administration (TSA) is expanding its "known-traveler" program, a pre-check program offered on domestic flights. The program debuted in October in four test cities for airline passengers who were willing to provide detailed information about themselves in exchange for a faster trip through security lines. This month, the program will expand to Las Vegas and to

Los Angeles and Minneapolis-St. Paul in early 2012. The pre-check program is part of the TSA's effort to move toward risk-based screening, which focuses on passengers considered "potential threats." The strategy also includes chatting with passengers while checking identification and boarding passes and new pilot screening measures at select airports. However, the TSA warns they still plan to employ additional random security measures.

This holiday season, the TSA recommends that passengers do not travel with wrapped packages. In order to determine if the contents of a package are a threat, a security officer may need to unwrap and inspect the item. Snow globes of any size are not permitted in carry-on bags because officers cannot accurately determine the volume of liquid. TSA recommends passengers pack these items securely in checked baggage. Food items such as pies and cakes are permitted but may require further inspection. If travelers are not sure if a food item is considered a liquid or gel, the TSA said it's best to pack the item in checked baggage or ship it to a destination in advance.

The TSA also asks travelers to be vigilant during the holiday travel season by reporting suspicious activity to local law enforcement. "The traveling public plays an important role in security, so "if you see something, say something," their website states.

And finally, a new TSA mobile app is available. For more information, visit <http://www.tsa.gov/travelers/mobile/index.shtml>



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Resolution passed

continued from page 1
the information along to him.

"I conducted extensive research to determine its plausibility. When I saw how successful it was in other areas, I brought it to the rest of the commissioners and they agreed to move forward with it," he said.

Franken said the goal of the commission is to make sure the project boundary is dropped lake-wide to a minimum of 662 but preferably to 660.

"Ameren pays real estate tax on all land up to the 660 mark. The individual property owners pay taxes not only on their own lots but also on the portion of property between the lakefront edge of their property and the 660 line," he said, adding that because the two parcels aren't split out on the tax bill, few people are aware that they pay taxes on the easement. "Some people have threatened to stop paying their taxes until this gets straightened out. I tell them that's the craziest thing they could do because paying taxes

is the best possible assertion of ownership."

Franken said the commission also hopes the Coordination Process will result in Ameren losing authority to require leases on large commercial docks. He said dock owners must pay thousands of dollars each year to obtain permits.

During the town hall meeting, Franken also told the group that the county also was looking into Chapter 64 of the Missouri Revised Statutes, which gives any county bordering a lake with more than 110 miles of shoreline the authority to regulate and permit structures to the 645 contour. If invoked, it would give the county the authority to permit seawalls, boat docks and other ancillary structures. When Franken asked for a show of hands from those who would support that action, about 75 percent of the crowd responded. However, later in the meeting, Ameren officials said they not only wouldn't support any move that took

shoreline management out of their hands, FERC wouldn't allow it.

"We're required under federal law to regulate the shoreline. Chapter 64 of the Missouri Revised Statutes isn't going to change that. That's not to say we're not open to partnerships with local entities but we would have to sit down together to develop a plan for that," Jeff Green, Ameren's supervisor of Shoreline Management, said in a later interview.

Stacy Shore, a member of the Lake Area Conservative Club, gave a power point demonstration that highlighted excerpts from the Shoreline Management Plan she said could spell trouble for the Lake area if left standing. The plan can be found at <http://www.ameren.com/sites/aeu/lakeoftheozarks/Documents/ShorelineManagementPlan.pdf>.

However, Green said, again, in a later interview, that those guidelines were compiled by members of the community at hundreds of shareholder meetings held over the past 10 years. "This was a very,

very public process with all kinds of interests represented. Some people wanted a lot of control, some didn't want any control at all but just like the county, there has to be some management in order to protect everyone's property rights," Green said.

At the meeting, Green; Warren Witt, plant manager; and Jeff Douglas, manager of real estate for Ameren; answered questions submitted from the public and laid out Ameren's plan.

"At the end of the day, our plan is to comprehensively lower the project boundary to 662 with carve-outs for properties where structures are located below that line. We believe this will make things more consistent. Right now, project boundaries vary from 662 to 678 and that unpredictability has caused a lot of the confusion," Green said in the later interview, adding that crews were busy verifying the locations and number of properties that would be affected by the change. "We want to get this into FERC as quickly as possible."

The plan would exclude

certain public recreation areas like state parks.

He said if FERC agreed to the plan, Ameren would then decide how to proceed with conveyance of title to those pieces of property. However, he said he wasn't sure who would bear the cost of preparing the documents and filing the deeds.

"At this point, it's all speculation because we haven't even gotten approval from FERC yet. However, we may look at something where folks share in some of the expenses – but again, it's all premature. First, we have to get permission to release the land," Green said.

He also said although Ameren already has a map that includes an overlay showing the project boundary, they don't want to make that map public because the map isn't entirely accurate.

"We'd rather deal with property owners on a case-by-case basis. Releasing the map could adversely affect the value of a home if, for instance, our map shows it inside project boundaries but a survey proves otherwise," Green said.



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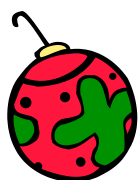
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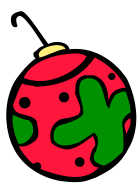
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Facilitators say Coordination Works

continued from page 1
starting a movement that would later become "Take Back Texas."

The two organizations, which had been working together since 1994, officially joined forces three years ago and now offer seminars to local communities who find themselves backed up against the wall by larger government entities. They have many success stories.

One of the more well-known cases stopped construction of the \$80-billion I-35 Trans-Texas Corridor, a quarter-mile wide super transportation corridor designed to connect Mexican seaports with Canada. The towns of Buckholts, Holland, Little River-Academy, Bartlett, Rogers, and their respective school districts, which represented approximately 6,500 people and 30 square miles, partnered to form the Eastern Central Texas Sub-Regional Planning Commission to employ the Coordination Process. According to American Stewards of Liberty, if the project had moved ahead, fire stations would have been cut off from the communities they protect, school districts would have been forced to redistrict, residents would have to pay tolls to get to work and property owners would have been forced to give up more than 500,000 acres of privately owned land.

Although the project had the support of the state legislature, in October 2009, seven years after the plan was unveiled by Gov. Rick Perry and two years after the East Central coordination effort began, Texas announced the roadway would not be built. Although that decision was appealed, the final nail in the coffin came in July, 2010, when the Federal Highway Administration agreed with the state's decree.

More than two years ago, Logan County Kansas commissioners learned that U.S. Fish and Wildlife Service would be introducing the endangered black footed ferret onto private property infested

with black tailed prairie dogs, a rodent the county was obligated by the state to control. Logan County immediately passed a resolution opposing the plan and sent notice to the Service of their position. Fish and Wildlife ignored the county and placed the first group of ferrets on the infested property. Logan County immediately scheduled a Coordination meeting with the Fish and Wildlife Service, which insisted that the county discontinue using Rozol poisoning and instead use zinc-based bait, which had proved to be less effective. They also insisted that the poisonings be pre-approved by the Service, and that no poisoning occur on the property where the ferrets had been released. The county refused and made it clear that any future releases of the ferret would be in violation of their policy.

A second meeting resulted in threats of criminal charges against county employees involved in poisoning that resulted in the death of any endangered ferret. Logan County again refused to back down; prepared their poisoning schedule and mailed letters to appropriate authorities informing them of their planned action.

However, at a third Coordination meeting, the Service informed the county they were negotiating an agreement with the landowner where the ferrets were released that would allow the Service to control the prairie dog in a manner acceptable with the county. They also offered to control the rodent on the county roads that bordered the ferret introduction site. The Service held off on additional ferret releases until they had gathered more data on the ferret's ability to survive in Logan County. To date, the County continues to poison the rodent as necessary and no additional releases have occurred.

More stories can be read by visiting the American Stewards of Liberty site, <http://americanstewards.us/>.

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City hopes easement battle can be settled

By Nancy Zoellner-Hogland
The city of Lake Ozark may be able to avoid exercising its eminent domain.

In a November 22 hearing in Camden County Court, Judge Donald L. Barnes took Mike and Linda Craig's request for a temporary restraining order against RIS, INC. under advisement for 30 days to give the two parties time to negotiate a settlement. The outline of an agreement was reached by attorneys for both sides during the court session.

The legal action is a result of a dispute over realignment and construction of the entrance road to the Shoppes at Eagles' Landing. The road is located on a small portion of a land owned by Prewitt but on which the Craigs have a shared easement. The Craigs, who own the Osage Beach Flea Market, said the entryway took needed parking spaces thus damaging their business. The area taken for the entry is about 13,000 square feet.

On Oct. 20, Circuit Court Judge Stan Moore ruled that

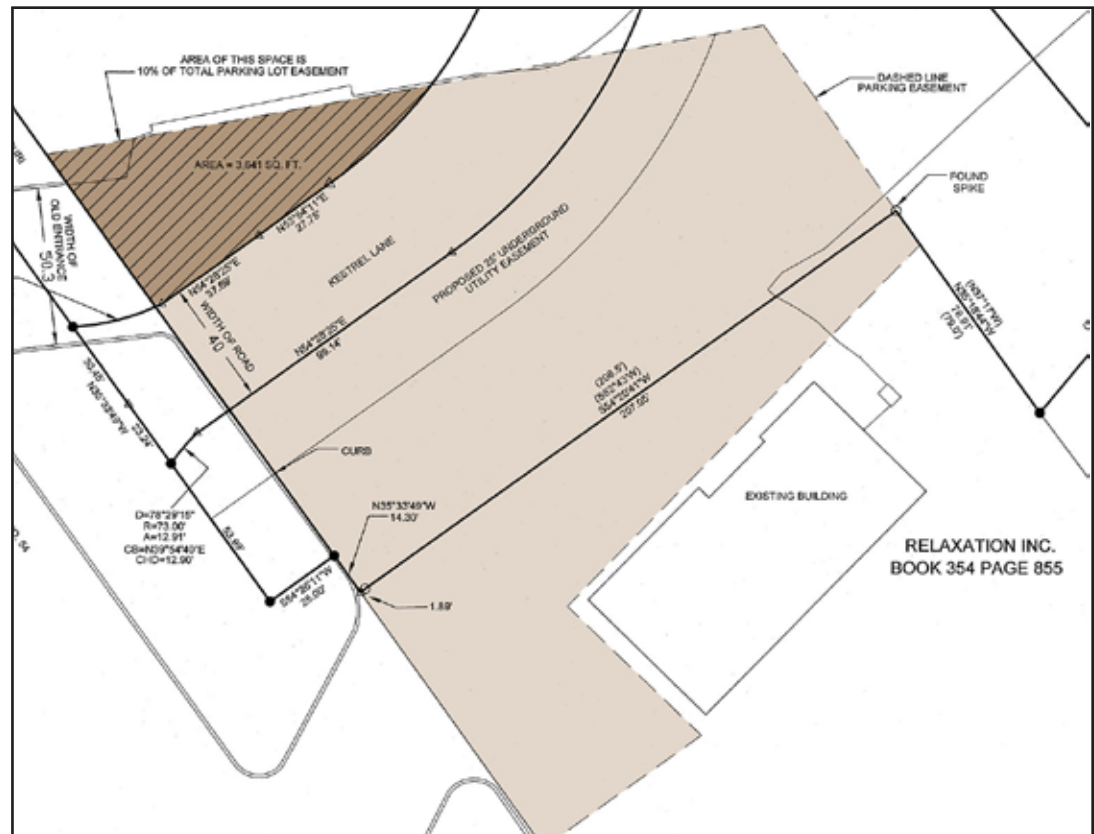
Prewitt had 10 days to move the driveway or face a temporary restraining order that could stop construction on the development. However, Moore later removed himself and Judge Barnes was appointed.

In the meantime, the city of Lake Ozark is moving ahead with condemnation of the property in case a settlement can't be reached.

"We'd much rather this be settled between the two parties out of court. It's my experience that a negotiated settlement is always better," said City Administrator Dave Van Dee. "However, the city views this as a very important project and loss of that road, or an order to halt construction on the whole project, could have very negative consequences so we're moving ahead just in case a settlement can't be reached."

On November 10, the city sent a certified letter to the Craigs notifying them that it intends to acquire interest in the strip of property. Under Missouri law, the condemning

continues next page



If a settlement can't be reached, the city of Lake Ozark will be requesting the courts condemn a 13,000-square-foot piece of property needed to provide access to the Shoppes at Eagles Landing. The triangle-shaped piece of land is owned by developer Gary Prewitt. However, a 1983 easement gives Mike and Linda Craig right to use the land. Prewitt's property extends up to the Osage Beach Flea Market, noted as "existing building" on the map.

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authority must provide the land owner written notice 60 days before the filing of a condemnation petition with the courts. If, in 30 days, an agreement between Prewitt and the Craigs isn't reached, Lake Ozark must then present a written offer for the property.

"The Craigs will then have 30 days to accept the city's offer or engage in negotiations. However, if, at the end of the 30 days, an agreement still hasn't been reached, the city will file a lawsuit and commissioners will be appointed," said City Attorney Roger Gibbons. "The commissioners selected should be three disinterested people who are residents of Miller County. Typically they are people with a real estate background because they are charged with going out and looking at the property to determine the value."

He said the commissioners will have 45 days to submit their report to the court. Once that report is received, the judge will order compensation and the city will have to hand over a check to the Craigs. Gibbons said if the Craigs are not satisfied with the settlement, they can request a jury trial and the money will be placed in an interest-bearing account until the matter is settled.

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

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

said.

Prewitt said when he bought property that extends all the way to the edge of the flea market building he was unaware of the easement issue. He said that in an attempt to resolve the matter, he offered to give his property between the road and the flea market building - the current parking lot - to the Craigs, as well as provide commercial water and sewer lines and an access from the new road to the easement parking lot. He also offered help in securing a retail client for the Craig property. That proposal was rejected.

His next step was to ask the city to move forward with the condemnation process because anything else could stall progress on the center, delay store openings and ultimately threaten the project because contracts signed with retailers promised access through that entry way. Prewitt, who owns the property, said the road was placed in accordance with current Missouri Department of Transportation safety regulations and design requirements, a statement confirmed by MoDOT District Engineer Bob Lynch.

Prewitt said hundreds of jobs and millions of dollars in public revenue were being held hostage by the Craig's legal action.

Van Dee said that's why aldermen spent a lot of time discussing the matter before deciding whether or not they should move forward with legal action. Aldermen voted 5-to-1 in favor of the action; Alderman Todd Painter cast the only dissenting vote.

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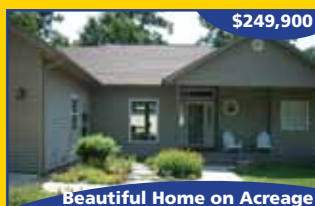
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Osage Beach questions DNR's environmental stance

By Nancy Zoellner-Hogland

Osage Beach Mayor Penny Lyons said something is very wrong when a state agency, charged with protecting the environment, not only looks the other way but also removes responsibility from a quarry operator whose actions could have catastrophic effects on that environment.

She said that's exactly what happened when the Missouri Department of Natural Resources (DNR) and the Land Reclamation Commission filed an appeal with the Missouri Court of Appeals, Western District after earlier court decisions stopped blasting by the Magruder Limestone Company.

"Then this year, HB 89 was passed. Buried in the middle of several clean water and environmental issues was a paragraph under 'Mining' stating that applicants would not have the burden of proof to show they wouldn't do damage. They don't have to prove their mining operation wouldn't cause damage -

the surrounding interested parties would have to prove that it would! That is in direct opposition to the court's decision against Magruder," she said. "Legislation reversed the court's decision! To compound the insult, the DNR has returned to the Land Reclamation Commission with the old permit and they want to apply the new law. The State lost, so they went back and changed the rules. It's unbelievable!"

Lyons said for the last four and one half years, the Joint Sewer Board has been in litigation to protect the Lake Ozark-Osage Beach Wastewater Treatment Plant from Magruder's proposed, adjacent quarry. Two lines, one of which is more than 20 years old, are buried only a few feet deep. The lines feed more than one million gallons of raw sewage each day from Osage Beach to that plant, which serves thousands of residents and businesses in Osage Beach, Lake Ozark and the surrounding areas.

"One blast for a new road shut down the \$500,000 ultra violet system required by the DNR - and it was hundreds of feet away. What happens when the blasting is 50 feet away, which is what the Land Reclamation permit allowed? The most incredulous piece of this is that we have had absolutely no support from the DNR or the Land Reclamation Commission to protect this vital resource. The DNR is running all over the lake, at the governor's order, issuing citations against businesses or condo associations that aren't properly treating their wastewater, as they should. Yet when we have a real and imminent threat to the lake, the DNR not only ignores that threat, they fight for the right of the business owner to potentially shut this lake down for years to come. Their stance makes absolutely no sense," she said.

During a 2009 court hearing, Gary Hutchcraft, who manages the sewage treatment plant, testified that

after just a few days of blasting, the delicate ultraviolet lights used to disinfect the sewage had been damaged. He told the court that if one of the force mains was ruptured by the blasting, nothing would prevent millions of gallons of sewage from running straight downhill and into the Osage River. He also said shutting the lines down would cause that sewage to back up at lift stations and overflow into Lake of the Ozarks.

As a result of testimony presented by Hutchcraft and others, Judge Frank Conley ordered a stop to further blasting and ruled that the hearing officer and the Land Reclamation Commission made a misapplication of the burden of proof by placing that burden on the petitioners.

"The first sentence of RS Mo 444.473 states that the 'burden of proof shall be on the applicant.' Nothing could be clearer and yet repeatedly through the findings and decision of the hearing officer, he states 'the petitioners failed

to meet their burden of proof," the judge wrote.

Judge Conley also said the hearing officer's order contained evidence that is not in the record and is unscientific. In the hearing officer's recommendation to allow the quarry, he made mention of information he had found on Wikipedia about the sewage pipe material. Wikipedia describes itself as an information website written by "scholars, students, writers and others. Contributions are strictly voluntary." The judge's order stated the Land Reclamation Commission must rely on substantial scientific evidence on the record when making decisions to grant or deny a permit.

"One of the principle questions in this administrative hearing was whether Magruder could safely operate a quarry in close proximity to sewer lines," Judge Conley wrote, adding that two engineers stated that would not be possible.

continues on page 10

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Deputy sheriff teaches importance of firearms safety

By Nancy Zoellner-Hogland

Those with Concealed Carry Weapon (CCW) permits can save themselves a few tense moments by immediately revealing that information to law enforcement officers who pull them over, rather than waiting until the officers learn of the permit while running their driver's license.

That bit of advice was provided by Tony Helms, a captain with the Camden County Sheriff's Office, during a November firearms safety and owners rights presentation.

"And if you're carrying, the next thing you should say is 'Officer, I'm carrying a pistol on my right side. How do you want to do this?' He'll probably ask you to keep your hands visible and step out of the vehicle. While that may be a little uncomfortable, it's preferable to you not saying anything, then opening the glove box to get your insurance card and having a gun fall out. When that happens you could find yourself with a gun pointed at your head as you're being ordered out of the car," he said.

At the program, attended by close to 20 Village of Four Seasons

and Horseshoe Bend residents, Helms also discussed the Castle Doctrine. The law, signed into law on July 6, 2007 by then Gov. Matt Blunt, is based on the idea that "a man's home is his castle," and he is allowed to protect it with deadly force. Previous law stated Missourians had a duty to retreat. Although under the revised statute, Missourians are allowed to shoot those illegally entering their homes, Helms said personal responsibility should enter into the decision to pull the trigger.

"What if you live next door to someone with a 17-year-old kid that goes out and gets tanked up with his friends, his friends dump him out and he ends up on your couch because you forgot to lock the front door?," he asked. "Do you think you should shoot him because he starts mouthing off at you? It comes down to the totality of circumstances. Before you shoot, you should reasonably believe the intruder intends to commit a felony and you must fear for your safety or your life. Everyone else should call 9-1-1."

Helms and Sgt. Jim Brashear also talked about various devices

available to keep children safe when guns were kept in a house. Brashear demonstrated gun locks that the sheriff's office provides free of charge to residents. The locks can be picked up at either the Village Hall on Cherokee Road or the sheriff's office in Camdenton.

Helms also said it was important to teach children that guns are not toys and what bullets do to a body.

"You can't simply put a loaded gun on top of the refrigerator, tell your child not to touch it and then leave the room because the first thing that kid is going to do is find a way to get up there and look at it," Helms said. "Most kids – even as young as 5 – have seen video games where guns are used to shoot people who get back up. They don't understand what can happen – and they're curious."

Helms said that's why, when his daughters were young, he filled a plastic tobacco container with water and then asked them to stand next to him as he shot that container, placed just a few yards away.

"Water and bits of plastic flew everywhere. After that, it was

easier for them to understand what bullets do to people – that they tear flesh and muscle and destroy organs," he said, adding that National Rifle Association's Eddie Eagle Gun Safe Program provided a wealth of information for parents to share with their children. The program can be found at <http://www.nrahq.org/safety/eddie/>.

He also said the sheriff's office hoped to formulate a gun safety program that could be presented to children's classes in the county.

To increase safety in homes and businesses where guns were kept, Helms said all gun owners should follow four basic safety rules:

1. Establish the mindset that all guns are always loaded.
2. Never point guns at anything they don't want to destroy or kill.
3. Keep fingers off the trigger until they are ready to discharge the weapon.
4. Always be aware of their surroundings – especially what's behind the target they're aiming at.

County residents can schedule similar gun safety programs for community groups or civic organizations by calling

Helms at 573-346-2243. In the meantime, Helms said the sheriff's office was in the process of updating its website and hoped to include information about the Castle Doctrine and some of the information taught in the gun safety class.

The next CCW class is scheduled for December 11. For more information or to register, call the same number.



Jim Brashear, a sergeant with the Camden County Sheriff's Office, displays the Project Childsafe gun lock that is available free of charge to all county residents. Nancy Zoellner-Hogland photo.

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DNR's environmental stance

continued from page 8

In addition, the judge said that when Magruder filed the application in 2007, they failed to list the names of all persons with interest in the land to be mined and their application was not accompanied by a map in scale, as is required by the Commission. It was not until 2008 that an application was filed that was in accordance with Missouri law. Because of the improper notification, several people were denied the opportunity to join in the action against Magruder and subsequently were denied a chance to participate in the hearing. Judge Conley said that defeated the purpose of the Commission's application and notification process.

"Now, unbelievably, the state is also trying to remove the homeowners in the area, who are concerned about their homes and wells, from further input as they have run out of resources for legal representation," Lyons said.

Osage Beach City Administrator Nancy Viselli said they also are puzzled by Magruder's continued attempts to move ahead with the quarry.

"He needed the rock for the Expressway but that's done so

why would he want to continue to fight for the right to quarry rock? It doesn't make sense," she said.

Missouri Department of Transportation (MoDOT) District Engineer Bob Lynch said the only major project to be conducted in the entire three-county area is the Niangua Bridge. "We don't have any money in the budget for new corridors anywhere."

Lyons said she also wants to know why the state has ignored its own law.

"After three judges found in favor of the (sewer district) board, we filed for reimbursement of fees and expenses. Under Missouri law, 'a party who prevails in an agency proceeds or civil action arising there from, brought by or against the State, shall be awarded those reasonable fees and expenses by that party in the civil action or agency proceeding, unless the court or agency finds that the position of the State was substantially justified.' To date, we have received nothing," she said.

Calls were made to the DNR but none were returned as of deadline for this issue of the "Lake of the Ozarks Business Journal."



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Important Tips Before You Close On Your Real Estate Purchase

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Time to Close — For a closing at the beginning of a month, the lender will require you to "prepay" the interest on your loan from the day of closing to the end of the month. Therefore, the cash you need to close will be more than if you close at the end of the month. Talk with your lender about this.

Buyer's Remorse — It's common for buyers to feel stressed or remorseful during and after the purchase of a home. Educating yourself about the buying process will help minimize "buyer's remorse." Buyer's remorse typically goes away soon after you move into your new home.

Notify Services & Utilities

— Don't forget to contact services, such as the post office, insurance, movers, telephone, utilities, newspaper, etc, a few weeks prior to your moving date to "change over" billing and mailing addresses.



Arrange for Mover — Obtain a few written estimates from movers on the services they provide for the costs of your move before making a selection.

Final Walk Through — Do a final walk through. Check all appliances. Test outlets with a radio or test device. Turn on light switches. Check water faucets and toilets. Make sure all the necessary cleaning and repairs have been completed. Check that all items included in the purchase of the home are present. For new construction, write down what needs to be completed or fixed and have the builder sign. Include the date when these items will be completed.

Settlement — Don't bring in a personal check to closing. Money should be in the form of a certified check or a money wire transfer. Check with the title company or escrow officer prior to closing.

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Municipalities claim prevailing wage is discriminatory

By Nancy Zoellner-Hogland

Missouri law is very clear. Prevailing wage must be paid to workers on all construction projects in the state that are funded by taxpayer dollars.

The law also includes several other requirements.

A bid bond, in the amount of 5 percent of the bid, is required from all bidders and the successful bidder must provide performance and payment bonds for 100 percent of the contract amount. Successful bidders must use a government-approved system to verify that their employees are all eligible to work on the project. In addition, those who enter into contracts with public bodies must submit certified payroll records every two weeks to the public entity involved in the project showing all employees' occupational titles, hours worked and rate of pay. Contractors also are required to provide a standard OSHA 10-hour construction course for their employees within 60 days of beginning work on the project. Contractors who fail to comply with the training requirement can be fined \$2,500 plus \$100 per day per employee for each day that employee works without the required training.

According to the Missouri Department of Labor (DOL), these regulations protect the tax base, keep workers safe and ensure that construction remains a high-skilled enterprise. "The law requires all public bodies to be good employers and not participate in corner-cutting that hurts our economy, our labor standards and puts worker safety at risk," the DOL website states.

However, some local officials say the requirements prevent smaller businesses from bidding on those projects, ultimately taking money out of the hands of the community members who are picking up the tab for the projects. They also substantially run up the cost of the project.

"When we went out to bid, a lot of the smaller companies in the area wouldn't even pick

up bid packages. They said they can't afford to follow the guidelines," said Tom Laird, city clerk for the Village of Four Seasons, which is in the process of expanding its city hall. "If you have a small company, you can't afford to pay your employees while they attend a 10-hour safety class. You probably also can't afford to pay your employees more than double what they'd normally get and then, depending on the schedule, possibly wait until your portion of the project is complete to get paid."

He said companies also have problems when half their employees work on a private job and make regular wages and the other half work on a public project and make double – or more than double – what the other employees are getting. Prevailing wage for a carpenter in Camden County is \$31.70 per hour plus another \$13.05 in "fringe benefits" like health insurance or retirement for a total of \$44.75 per hour. One local contractor who asked not to be identified said he pays his carpenters \$18 per hour.

"If people wonder why construction costs seem so outrageous for public works projects, they just have to look to the state," said Osage Beach City Engineer Nick Edelman.

He said that a couple years ago a woman came in to complain the city never used local companies on its building projects.

"What she didn't know was that while we try our best to get as many local companies as possible involved, they usually aren't interested. Most of the time they won't even pick up the plans. Do I blame them? Absolutely not," Edelman said, adding that companies that typically handle their own payroll often times find they need to hire an accountant to make sure they are complying with the Department of Labor's strict guidelines which insist employees are given the correct occupational title, and that they are correctly classified. "If they're considered a laborer,

continues next page

Prevailing wage

continued from previous page
are they just a general laborer or are they a skilled laborer. If they're an operator, you have to know which one of five categories they fall under. It's fairly complicated."

The Missouri Secretary of State's Office has a several-page list of jobs that fall into the prevailing wage category. The list can be found by visiting <http://labor.mo.gov/DLS/PrevailingWage/>.

Laird said although for years legislators have promised to take up the matter in their regular session, so far that hasn't happened.

"In fact, every year it seems to get worse. In 2010 the court determined that repainting was considered a prevailing wage job instead of maintenance, which didn't require the higher wage. It's ridiculous," he said.

At least one state official recognizes the high cost of the program. Last month, Missouri Lt. Gov. Peter Kinder asked the state to waive the

wage requirements for home construction in the Joplin area.

The Missouri Housing Development Commission committed some \$100 million to replace homes lost in the May 22 tornado. However, the plan requires workers to be paid prevailing wage. Kinder said the regulation would increase carpenter wages from \$7.98 an hour to \$21.47 per hour plus \$12.65 in fringe benefits, reducing the number of homes that could be built by more than one third.

While Kinder's request has the support of city officials and legislators from that area, union representatives are fighting the move.

Dave Wilson, a spokesman for the Carpenters District Council of Greater St. Louis, told a reporter that the higher wage rates attracted more qualified candidates who could produce more per man hour than what workers receiving non-prevailing wages could produce.

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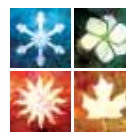
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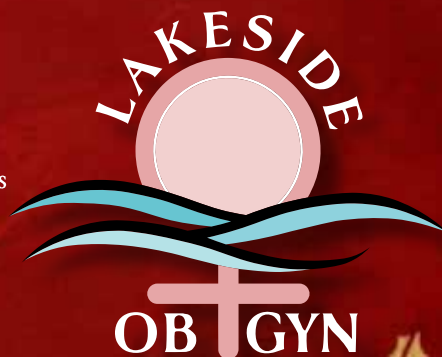
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Home Finishing Touches

with Steve Ashlock of DKB

Quartz Countertop for My Kitchen?



Steve Ashlock

1.) What is a Quartz Surface?

• Quartz surfaces are created almost entirely with natural Quartz mined directly from the earth. The natural Quartz is then combined with various dyes and epoxy to create the final pre-fabricated slab. Like Granite it is extremely durable and an excellent countertop option.

2.) Quartz vs. Granite Countertops – How do the two surfaces compare?

• There are several factors to consider when deciding between Quartz vs. Granite. With a Quartz surface, you get the look & feel of natural stone with a far greater degree of strength and color consistency from slab to slab. Typically, Quartz surfaces lack the swooping veins & other movement characteristics of many Granite colors. And unlike Granite, Quartz is stain resistant without ever needing to be sealed. All of these characteristics make Quartz surfaces ideal for residential countertops, industrial applications, schools, hospitals, and all other food preparation settings.

3.) How does pricing of a Quartz surface compare to other natural stone or solid surface products?

• Generally, Quartz surface pricing is similar to mid to high range priced Granite and other high-end countertop options.

4.) Is a Quartz surface considered a natural stone surface?

• Yes. A Quartz surface is comprised of 93% pure natural Quartz mined from the earth.

5.) What are the benefits of using Quartz Surfaces?

• Consistency: Quartz surfaces are far more consistent in color from slab to slab than Granite and/or Marble.

• Strength: No other countertop option is stronger than Quartz.

• Care Free: No sealing is required.

• Food Safe: Quartz surfaces are non-porous and certified by NSF International for food preparation and splash zones in commercial kitchens.

• Beauty: Quartz surfaces are available in a wide variety of colors some of which are not available in a Granite or Marble countertop.

• Stain Resistant: Quartz surfaces will resist stains from fruit juices, food coloring, coffee, tea, wine, grape juice, and nail polish.

6.) Is a Quartz surface resistant to surface damage?

• If you are really trying to scratch or damage any countertop surface you can. However, under "normal" conditions a Quartz surface will not be damaged by everyday usage. Quartz can be used as a cutting board & still not scratch; however, cutting directly on a Quartz surface will quickly dull most kitchen knives.

7.) Does a Quartz surface withstand heat? Can I put a hot pot or pan on it?

• Just like natural stone, Quartz surfaces are resistant to heat. However, any natural stone surface can be damaged sudden & rapid change of temperature, particularly near the edge of the surface. Therefore, the use of a hot pad or trivet is always recommended.

8.) Are seams necessary in Quartz surfaces?

• Ever job is different. The layout of particular countertop and the slab size will determine if seams are required and where they will be placed.

Steve Ashlock is the Store Manager at DKB, located at 924 Hwy 42, in Osage Beach. Steve and the staff can be reached at 573-348-4464 or sashlock@riback.com. Their web site is www.dkbshowroom.com



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As the Lake Churns Lake Market News

Further indicators of a (slowly) improving real estate market with some backsliding in the past 30 days: The sale of lakefront homes rose again in a year over year comparison with the highest number of home sales since 2007, an increase of 8.6% over 2010. The average sales price is following along at a slower pace but is up 1.6% over last year. Both of these increases are down slightly from the year over year comparison 30 days ago. I feel this is characteristic of the lake market this time of year. Sales data is from the Bagnell Dam Association of Realtors MLS from January 1, 2002 to November 20, 2011.

The national delinquency rate for residential home loans fell to 7.99 percent in the third quarter—the lowest reading since the fourth quarter of 2008. The Mortgage Bankers Association reported recently that the 30-day delinquency rate reached its lowest level since the second quarter of 2007 at 3.19 percent.

Recently, BuildFax reported its BuildFax Remodeling Index for September 2011, which shows that remodeling activity reached a record high during the month. The latest BFRI showed that September 2011 became the month with the highest level of remodeling activity since the Index was introduced in 2004 and represented the 23rd consecutive month of increases. BuildFax also released data stating the most popular types of remodeling projects over the past five years.

1. Roof (21.4%)
2. Deck (7.9%)
3. Bathroom (6.9%)
4. Garage (6.1%)
5. Kitchen (4.8%)



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

6. Basement (2.9%)
7. Office (1.7%)
8. Sunroom (0.7%)

Mortgage rates continue to be near record lows, and as homeowners refinance, they are continuing to update their current home and invest in their properties. Homeowners are not only doing important maintenance projects, such as fixing their roof, but also taking on projects that add to the livability of their homes by adding decks, remodeling their bathrooms and updating their kitchens. These are immediate fixes they will enjoy and that potential buyers look for.

Karen and I would like to extend wishes to you for a wonderful holiday season. Our hope for everyone is food on the table, a roof over your head and loving friends and family to enjoy.

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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"Insurance Talk"

with Margi Hamlin of
Golden Rule Insurance

Preventing Winter Claims

As you know – **CLAIMS** can affect your insurance premium.

That's why it's so important to make sure you have the proper coverage for your home.

When a claim is reported to your company an adjuster will respond by investigating the damage. He will look into your policy for the coverage that will apply to your claim.

Winter claims most often are Water Claims or Fire Loss. Prevention is the name of the game here. Below are just a few helpful hints.

You can have peace of mind while at home or away and possibly save you costly expenses.

Make sure your Gutters are clean & clear from debris. Clogged drains can cause ice dams which in turn will cause the water to back up and seep back into the house. Make sure your downspouts are clear and flowing freely away from your foundation to avoid any flooding or other water damage.

Maintain your Appliances. Regular maintenance is a must. Inspect your appliances and check for any rust or slow leaks. Most insurance policies will cover damaged items from water however the actual appliance may not be covered. This is where the Equipment Breakdown option to your policy will come in. This endorsement to your policy will replace the appliance, a small deductible does apply.

Wrap those pipes. A burst pipe caused by a winter freeze is a huge nightmare. Make certain the water to your hose bibs are shut off inside the house, and that the lines are drained. Look around for any pipes that are not insulated that pass through unheated spaces –



Margi Hamlin

crawlspaces, basements or garages. There are many products available to you so that you can wrap these exposed pipes.

What about that Chimney. Don't put off having your chimney inspected or swept before you start using it. Especially if you have a wood stove. Ash can solidify inside the chimney. Another tip: Buy a protective cap for your chimney. This will keep out foreign objects such as the occasional bird, tennis ball, etc. Fireplace damper doors should be closed when not in use.

Check your smoke detectors. Make sure you have good batteries installed. Also make sure your fire extinguisher is where it should be.

Last but not least by any means – **Frequency of claims** on your policy can also affect your premium. For instance, if you have turned in multiple claims this can give the impression of negligence to dwelling maintenance & upkeep.

I hope these few ideas are helpful to you and you will have an uneventful winter for any claims.

Margi Hamlin is the Personal Lines Manager at Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or margi@goldenruleinsurance.com for additional comments or questions.



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The Lake Area Chamber of Commerce was on hand to welcome new member Results Missouri. For more information call 573.348.4784, on-line www.theresultscompanies.com or at 387 Hwy 42. Pictured along with Chamber Active Volunteer Ambassadors and TAG Team Members from left to right are: (1st Row) Kristina Pahlmann, Central Bank Lake of the Ozarks; Valerie Edwards, Program Trainer; Jennifer Triplett, HR Manager; Jennifer Hayden, Site Director/Program Trainer; Cristen Webb, Floor Supervisor. (2nd Row) John Caran, Lake Area Chamber Board Member; Katie Karr, Bank Star; Steve Naught, Lake Area Chamber Board Member; Alex Ascencio, Floor Supervisor; Regina Robinett, Mentor.



The Camden Area Chamber of Commerce recently held a ribbon cutting for AT&T. The first is a new cell site near Roach, along Highway 54 near Delmare Drive. Call 573-346-4448, or visit their web site at www.yourcellularconnections.com. Participating in the ribbon cutting, Mike Hayes, AT&T; First National Bank Representatives, Charlie Allee and Amy Hadfield; City of Camden Representatives, Brenda Colter, Administrator; Mike Nichols, Administrator Assistant; Laura Wright, Police Chief and Mayor Dennis North; Christian Dassrath, Cellular Connections Regional Manager; Jerry Hull, AT&T Retail Account Executive; Doug Harmon, Cellular Connections General Manager of Operations; Diane Franklin, State Representative; Tracy Peters, Central Bank of Lake of the Ozarks; Dianne Wallace, The Book Nook and Chamber Board Member.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step #15 – Create a Business Facebook Page

Over the past fourteen 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; 13) Tweet; and 14) Setup a Google Profile.

The fifteenth step is: Create a Business Facebook Page

This is the final topic in our 15-part series, but don't worry ... more articles to come! I saved Facebook for the last step in the series because it makes a nice launching pad for follow-on articles which will include practical "how-to" steps for various elements of your online presence.

Chances are, you are already on Facebook and you may already be using it for business. The question is, are you using a personal Facebook profile for your business, or have you created a Facebook page for your business? There IS a difference!

Facebook Profiles are intended for people, not businesses. Did you know it's actually against the Facebook Terms of Use to use a personal profile for your business? If Facebook happens to find your profile set up for business, they may delete the entire profile. This can be devastating if you've accumulated 1000+ friends on your profile and they suddenly disappear. I've seen it happen and there is no recourse.

If that's not reason enough to use a business page instead of your profile, you should note that Facebook business pages are indexed by search engines. Profiles are not.

If you have a Facebook profile that you are using for business, it's easy to convert it to a business page. Facebook will convert your "friends" and "subscribers" to "fans" automatically and it will be transparent to them. To make the conversion, go to <https://www.facebook.com/pages/create.php?migrate> and follow the steps.



Sandy Waggett

Facebook will also carry over your profile pictures, but it does not transfer over any other content. That means you should backup any important photos, videos, or messages that you don't want to lose. Fortunately, Facebook makes this easy too! To backup your profile content, complete the following steps:

1. Click the account menu at the top right of any Facebook page
2. Choose Account Settings
3. Click on "Download a copy" of your Facebook data
4. Click the Download button on the following page

If you are not yet on Facebook, it's easy to get started and create a page for your business ... plus, it's free!

Simply go to <http://www.facebook.com/pages/create.php> and follow the steps on the page.

In the coming months, look for more articles like this containing concrete steps you can take to improve your web presence and better navigate the social media landscape.

Happy Holidays!

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Community mourns loss of two racing ambassadors

By Nancy Zoellner-Hogland

Last month, the Lake of the Ozarks community bid farewell to 74-year-old Robert M. Morgan of Sunrise Beach and 47-year-old Jeffrey Tillman of Kaiser, two men that died doing what they loved.

Morgan and Tillman, two of the lake's best-known racers, died November 8 as a result of injuries sustained when their 46 ft. Skater catamaran, powered by four 1,200 horsepower

engines, caught a gust of wind, flipped and crashed. The men were taking part in Key West World Championships in Key West, Florida. Although the two partnered to race at the 2011 Lake of the Ozarks Shootout and also to reopen Big Thunder Marine Motorsports Park and Marina Complex at the 7.5 mile mark in Laurie, it was the first time they raced together in the Key West competition.

Morgan was no stranger to

the sport. As the original owner and throttleman for the Big Thunder Racing Team, he won the Lake of the Ozarks Shootout Top Gun trophy twice – once in 1991, with a speed of 102.7, and again in 1995, with a speed of 107.9 mph. In fact, Osage Beach Fire Chief Jeff Dorhauer credited Morgan with building interest in the Shootout. He said in the early days of the race, started to see who had the fastest boat on the Lake, Morgan always pulled in

the crowds.

Tillman, known as J.T., also possessed a need for speed – but he initially satisfied that craving on land as a former Indy car driver for Budweiser. Working as a developer, he transitioned to powerboats in recent years.

Morgan's visitation was held November 14 in El Dorado, Kansas with a funeral service and after-service gathering on November 15. Visitation and services for Tillman were held November 14 in Florissant, Missouri. Hundreds attended a memorial service held Saturday, November 19 in the Arrowhead Ballroom at Port Arrowhead Resort in Lake Ozark.

In another move to honor the men, a Big Thunder memorial sticker was developed by Midwest Boat Party with all proceeds donated to charity.

"There's hardly a person at the Lake that hasn't been touched in one way or another by Bob and Sue or J.T. and it was becoming pretty obvious that people wanted to do something to show the families how much

they meant to them. Because the 100 number has been a fixture of the Big Thunder boat, a member of Midwest Boat Party, who is also a good friend of Bob and Sue, got Sue's permission to design this decal with hopes that by next spring the decals would show up everywhere. We hope to see them on every boat and car in the Lake area to show their family members how much they meant to all of us," said Jeff Huebner, owner of Midwest Boat Party.

Huebner said in the first 36 hours after promoting the decal, which sells for \$5, they had orders for 350 from all over the United States as well as from racing fans in Sweden, Canada and England.

"We're not making a dime off the sale. The money will all be turned over to the families to either donate to a charity or establish a fun in the men's honor," he said.

To order the boat decal, visit <http://midwestboatparty.com> and click on the link.

continues on page 22

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74-year-old Bob Morgan (left) and 47-year-old Jeff Tillman, two of the lake's best-known racers, died November 8 as a result of injuries sustained when their 46 ft. Skater catamaran, powered by four 1,200 horsepower engines, caught a gust of wind, flipped and crashed.

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A Matter of Trust

with Trenny Garrett, Central Trust & Investment Company
Retirement Facts

When you hear about the challenges of building a financially secure retirement, or think about your own plans, here are some facts to keep in mind:

Replacement Rates

The usual rule of thumb in projecting a retirement income stream is that 80% of pre-retirement income will be needed. According to the Social Security Administration, Social Security benefits replace just 40% of income for the average beneficiary. Unfortunately, 34% of retirees rely on Social Security for 90% of their retirement income, which necessarily means that they have experienced a major drop in their standard of living.

Early Retirement

Again from the Social Security Administration, someone who earned an annual income of \$50,000 and who retired this year at age 62 could expect about a \$1,000 monthly benefit. If that person waited to age 70 to retire, the benefit would be boosted to about \$1,951 per month. Nevertheless, a startling 72% of Social Security recipients began drawing their benefits at age 62, the earliest year of eligibility.

Capital Requirements

To achieve an annual income of \$50,000 per year for 25 years, assuming a 5% rate of return and no inflation, one would need to start with \$740,000. If inflation was 3%, and one wanted to adjust the \$50,000 to keep up with the price increases, \$1 million would be needed. Caveat: Achieving a consistent 5% rate of return for 25 years would be a remarkable feat for the ordinary investor, especially if beginning in today's environment of very low interest rates. If the rate of return is lower, more capital will



Trenny Garrett, J.D., CTFA

be needed to generate the same income.

Medical and Long-Term Care

Estimates show that a couple retiring in 2011 will incur \$230,000 in medical costs not covered by Medicare over the course of their retirement. This figure does not include the cost of long-term care, which, according to the National Clearinghouse for Long-Term Care Information, an estimated 70% of seniors will need at some point. Average annual costs for long-term care vary widely around the country, but they can easily reach six figures. The average length of a stay in a nursing home is 2.4 years, according to the Virginia Long Term Care Partnership.

The Good News

Planning for a secure retirement is a daunting task. Fortunately, you do not have to do it alone. Contact Trenny Garrett at Central Trust & Investment Company in Osage Beach for a consultation regarding your retirement income needs.

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

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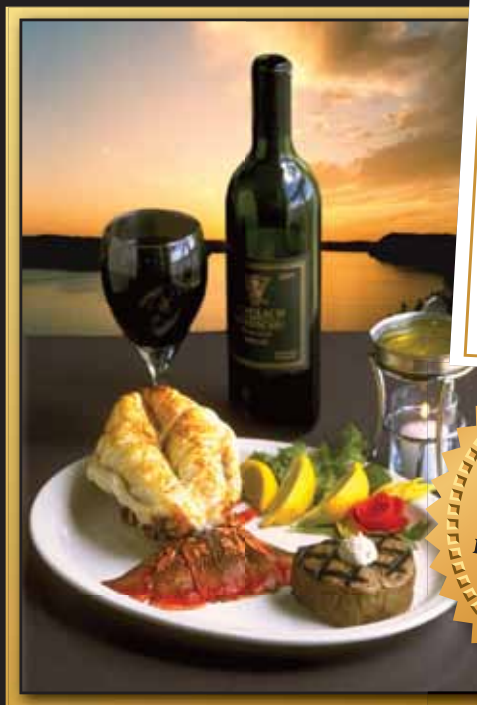


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Community mourns racers

continued from page 20

Soon after the accident, a Facebook page, "Prayers and Support for Big Thunder Marine," also was established. Just days after the accident, the page had logged 95,631 hits.

"I think this speaks volumes of how much Bob and JT were/are loved and respected and of the concern of the LOTO community and offshore racing as a whole," wrote the site administrator.

The Big Thunder accident wasn't the only incident that marred this year's race in Key West. On Saturday, November 12, racer Joey Gratton, 59, of Sarasota, Fla., died from injuries suffered Friday when his 38-foot Skater catamaran, sponsored

by Page Motorsports, rolled over twice on the final lap of a seven-lap race. On Sunday, two offshore powerboat racers from New Jersey were transported to the hospital after their 38-foot Warpaint slammed into a wave. Robert Vesper of Somers Point, owner and driver of the boat, was treated for cuts and abrasions and released. Danny Crank of Hammonton, throttleman, remained hospitalized with a possible head injury.

According to Superboat International President John Carbonell, this year was the first time in 16 years that a racer had died at a Key West World Championship.



The Lake Area Chamber was on hand to celebrate the grand opening of the new S Janitorial location in Osage Beach. For more information call 888.606.6367 or stop by the corner of Osage Beach Parkway and Jefferies Rd., just west of the Grand Glaize Bridge on top of the hill. Pictured from left to right are: David Conner; Dave Buchman; Gayle Harp, Office Manager; Bruce & Jennifer Slimmer, Owners; Virginia Slimmer; Mary Morris; Aiden Conner; Holly Harp and Michelle Cook, Lake Area Chamber Marketing Director.

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FEMA, FERC, And Other Things To Drive Us Crazy

Imagine you have worked hard your entire career preparing for the day you can move to 'the Lake'. While you were preparing to make your exit from your real life you learned about iPad, iPhone, texting, and all the other things that a devoted grandparent should know to get a 'pass' from the grandkids to move away from them and pursue your life-long dream of living where you spent all your spare time while working and raising your family.

So, the first thing you get once you have settled into your new lifestyle is a notice from your bank that you must show proof of flood insurance – 'it's a FEMA thing' they tell you on the phone when you call the next day. Until that point you thought FEMA was that guy that talked to President Bush after Hurricane Katrina devastated the Gulf Coast. How could that guy possibly have an influence on your dream home in the Midwest.

The next morning you pick up the paper and see that your neighbor is quoted as saying your entire neighborhood is effected by Ameren's proposed SMP; blaming it on FERC. The only thing you know to do is pick up your iPad and type in FERC, FEMA, SMP, and 10 other acronyms that seem to be having a negative impact on your new life at the Lake.

This sounds kind of comical but our office in Lake Ozark has been inundated by calls from innocent homeowners who are confused by so many government acronyms. The FEMA or Federal Emergency Management Agency issue is totally unrelated to Ameren and is caused, instead, by the recent revision to the local flood maps. Because of the nearby water, government regulations automatically make unsuspecting homeowners purchase federal flood insurance. It is a government program and the premium will range from several hundred to several thousand dollars a year. A simple LOMA (Letter of Map Amendment) can be ordered from a local surveyor for just a few hundred dollars but save the cost of unnecessary flood insurance for many years. Be sure and request the LOMA be filed on-line for the quickest relief.

The more complicated of the



Stan Schultz

FEMA/FERC confusion is the FERC issue. FERC stands for Federal Energy Regulatory Commission; the body of federal government that regulates Ameren's permit to make power at Bagnell Dam. From 1931 until the most recent relicensing permit was filed Ameren had very little direct influence on what structures were built on land around the Lake. Their most recent Shoreline Management Plan (SMP) is their first real shot at trying to please FERC by controlling structures that may encroach over their jurisdictional boundary.

About 28% of the lakefront boundary is described by legal descriptions written when the Lake was formed. Another 42% of the lakefront was purchased to the 662 elevation. The rest of the lakefront (about 30%) was purchased to elevations that vary from 664 to 678. Without a survey or a search of your deed it is going to be hard to figure out if you have a potential conflict or not. As I write this, Ameren has been given a reprieve until next June 1st. As we all know that date will be here fast.

All kidding aside; if all these acronyms confuse you it may be a good idea to contact a local surveyor or engineer for help in figuring out if you have an issue to worry about or not. Most of the time one of these professionals is able to save you a great deal of grief and money. It may be worth the call to just make sure you don't have an issue next summer.

Stan Schultz owns Schultz and Summers Engineering in Lake Ozark Missouri. If you have any questions concerning, water or wastewater management, flood certification, property surveying, dock permits, or commercial site development and design you can reach Stan at 573-365-2003 or email sjschultz@schultzandsomers.com or visit www.schultzandsomers.com

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HAPPY HOLIDAYS & THANKS FOR A GREAT 2011!

Help needed to build hero's home

By Nancy Zoellner-Hogland
Corporal Todd Nicely, a 27 year old Marine from St. Louis, was leading a foot patrol deep in Taliban territory in March of 2010 when he stepped on an improvised explosive device (IED). As a result, he lost both his arms and legs. At the time, he was only the second American to survive this war after losing all four limbs.

To thank Nicely for his immense sacrifice, the Stephen Siller Tunnel to Towers Foundation, founded to honor the Stephen Siller, FDNY, who laid down his life on 9/11, and the Gary Sinise Foundation, organized to honor the nation's veterans by creating and supporting unique programs, joined together to build Nicely and his wife Crystal, a former Marine, a "smart home." It was the 10th such home to be built by the Stephen Siller Tunnel to Towers Foundation, which has committed to building a smart home for all military triple and quadruple amputees.

Although the Nicelys could have picked out property anywhere in the United States,

they chose to live at Lake of the Ozarks.

"Todd grew up vacationing at the Lake with his family and loved it here. Because it's centrally located between his wife's family, who lives in Kansas City, and his family, who lives in St. Louis, the location also will make it convenient for both families to visit," explained Chris Kuban, owner and consultant of Chemistry Multimedia LLC, a brand formulating and public relations firm, and a friend of Todd's.

A groundbreaking ceremony, attended by members of the FDNY who worked at Ground Zero; members of Lake area fire districts and law enforcement agencies; the 399th Army band and more than 100 members of the community, was held in late October. Although many contractors already have donated materials or volunteered to help, they still need additional materials and contractors to help finish the house. The items needed include:

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Plumbing Materials

In addition to several corporate sponsors, those local business owners who already are on board include Shawn Otto, general contractor and president of the Lake of the Ozarks Builders Association; Jason Cooper, Cooper Siteworks; Scott Martin, Scott's Concrete; Ron Albert and Buddy Ahart, A & W Concrete LLC; and Art Carolo, Water Furnace.

To learn more about the project, watch this You Tube video, found at <http://www.youtube.com/watch?v=ZS3zzMptOJI&feature=youtu.be>. To volunteer or to donate materials, contact Kuban at 314-603-2866.



Marine Cpl. Todd A. Nicely, who lost a hand, an arm and both legs in Afghanistan, and his wife Crystal, also a Marine, are the recipients of a "Smart Home," to be in the Village of Four Seasons by the Stephen Siller Tunnel To Towers Foundation and the Gary Sinise Foundation, with help from corporate and local sponsors. Photo provided.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

SOUTH BAGNELL LOSES THE FIGHT

A castle is, by one definition, a massive and imposing mansion. If you explore the waterways of Lake of the Ozarks you will see many "mansions," more than one of them mounting a high bluff overlooking the Lake. Most of them are pricey homes well beyond the million-dollar price tag and their footprint is equal to and sometimes greater

than the ruins of the castle in Ha Ha Tonka State Park south of Camdenton.

Certainly massive condos could be described as castles and they dominate many points and stretches along the shoreline of Lake of the Ozarks.

But if any of these types of castles were to burn, would their ruins be celebrated for decades and visited by tens of thousands of people each year? Not

likely. Yet the jagged ruins of the rock-walled, three-story castle that sits atop Deer's Leap Hill in Ha Ha Tonka State Park, its vacant window openings peering across the landscape like hollow eyes, has become a cherished landmark unsurpassed by the more than a dozen other structures in Missouri with the word "castle" officially attached to their name.

What makes the difference is the unusual collection of natural wonders that surround it in the state park and the romantic history attached to the castle and its adjacent natural wonders. One would think that dozens of books would have been written about this intriguing place over the past century, but such has not been the case. The story of the castle, other man-made features, and the natural wonders and curiosities that surround it are featured in a new book by the author titled "A Pictorial Guide to Ha Ha Tonka State Park." The book is available at the park as well as at various businesses in the Lake area and online at: lakeoftheozarksbooks.com ■

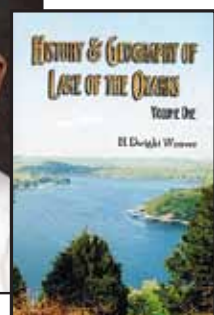
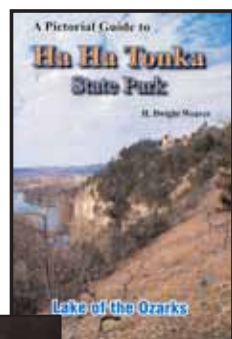
This historical sketch is from the collection of H. Dwight Weaver.

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

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

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

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



SmartMoves

Light Emitting Diodes

I've seen few products that are truly revolutionary, but the LED light falls under the definition, Mr. Edison would be impressed. For more info on LED Lighting and other ways to save energy go to www.energystar.gov

What are LEDs?

LED stands for light-emitting diode. LEDs are small light sources that become illuminated by movement of electrons through a semiconductor material. LEDs can be integrated into all sorts of products to provide white and colored light, such as flashlights, light bulbs, and integrated light fixtures.

Low-Powered LEDs

LEDs used to draw attention to something, such as an exit sign, a green power button on a computer, or a red blinking light on a video camera.

High-Powered LEDs

LEDs used to illuminate an area. ENERGY STAR qualified LED lighting uses multiple illuminator LEDs inside a fixture to produce white light.

LEDs are part of a family of lighting technologies called Solid-State lighting. Solid-State lighting (SSL), most commonly seen in the form of Light Emitting Diodes (LEDs), has the potential to revolutionize the efficiency, appearance, and quality of lighting as we know it.

The U.S. Department of Energy estimates that rapid adoption of LED lighting in the U.S. by 2027 could;

- Deliver savings of about \$265 billion.
- Avoid 40 new power plants.
- Reduce lighting electricity demand by 33% in 2027.

How is LED lighting different from other lighting?

LEDs emit light in a specific direction, whereas an incandescent or fluorescent bulb emits light — and heat — in all directions. For direct lighting applications LED lighting uses both light and energy more efficiently.

For example, an incandescent or compact fluorescent (CFL) bulb inside of a recessed can will waste about half of the light that it produc-



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

es, while a recessed down light with LEDs only produces light where it's needed — in the room below.

Incandescent bulbs create light by passing electricity through a metal filament until it becomes so hot that it glows. Incandescent bulbs release 90% of their energy as heat.

In a Compact Fluorescent Light (CFL), an electric current is driven through a tube containing gases. This reaction produces ultraviolet light that gets transformed into visible light by the fluorescent coating (called phosphor) on the inside of the tube. A CFL releases about 80% of its energy as heat.

LED lighting products use light emitting diodes to produce light very efficiently. The movement of electrons through a semiconductor material illuminates the tiny light sources we call LEDs. A small amount of heat is released backwards, into a heat sink, in a well-designed product; LEDs are basically cool to the touch.

LED lighting can be more efficient, durable, versatile and longer lasting than incandescent and fluorescents lighting.

Lighting is a great way to save energy and lower your energy costs, but there are so many more ways that are painless and low cost for a big return. If you have any questions on how to save energy in your home or business, please email me at info@smartmoves-cr.com.

Roger Bequette
VP, Smartmoves Cost Reduction Systems, Inc.

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Enclose a color JPEG picture as well, and email them as attachments to:

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with David Braddy LEED GA
of Bolivar Insulation Systems

So what's it really all about?

In green building it is really pretty simple. It may consist of many parts and systems, but the bottom line is simple. It's about environmental impact and saving energy, it's about making the place you live healthier and more comfortable to live in. This year we have talked about several methods to do this, but they all have an end result of saving you money and giving you a healthier place to live.

This time of year we spend the majority of our time inside and one of the most important benefits a green, eco-friendly home can have is cleaner, fresher and healthier air. We catch more cold and flu viruses this time of year simply because we spend more time inside, but with proper ventilation and filtration many of these nasty yearly bugs could be eliminated. For people with allergies the air quality in your home can determine just how comfortable or miserable you are. This is what building or retrofitting a home with eco-friendly methods is really all about.

Charlie Brown also asked this question when he was looking for the meaning of Christmas and today some are apparently still looking or maybe have simply become so discouraged by the current state of affairs our country is in they have simply stopped looking.

Christmas is celebrating God's greatest gift to mankind; Jesus Christ whose birth we celebrate every year at this time.

I believe this country has remained strong because our faith has remained unshakable and our trust in God has been unwavering. I still believe Jesus is the reason for the season no matter how unpopular certain groups try to make it. "In God We Trust" is still our National Motto, even though some in our government believe it to be offensive to a few and should be abandoned. Personally I think it makes more sense to abandon the few that want to eliminate it.

So here is what I believe it is really all about; it is about being tolerant and compassionate of



those we do not agree with, it is about being able to disagree without being disagreeable. It is about helping your neighbor, not simply wanting to know what is in it for me. It is about doing things out of love not obligation.

Remember, if you push someone else up the hill you are closer to the top yourself. It is about not giving up and making your dreams come to a glorious life, no matter how many obstacles are in your way. Christmas is about teaching us that all things are possible depending on our degree of faith.

There are apparently many groups threatened by this faith or they would not be on a mission to remove Christ, Christians and Christmas from our way of life. This faith and freedom is the very foundation that most of our successes and businesses are built on. If you believe differently that is your right and OK because you live in a free country and you still have the freedom to believe and accomplish anything you want.

My wish for you and your family this holiday season is simple; put your faith into the real Reason for the Season and have a Merry Christmas, it can be a Happy Holiday if you like, but for me and my family and business we will be wishing you a Merry Christmas and The Most Prosperous New Year you have ever had.

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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Lake's Black Friday weekend shines bright

By Nancy Zoellner-Hogland
While injuries, pepper spray attacks and arrests of “over-zealous” Black Friday shoppers seemed to be the norm for many stores across the country, retailers at Lake of the Ozarks saw nothing of the kind.

In fact, Sgt. Arlyne Page, spokesperson for the Osage Beach Police Department, said the only report taken at any shopping destination was for a minor traffic accident.

“We ran the route – made our presence known – but it was really, really quiet. That speaks volumes about how our retailers handle the crowds and about our shoppers. Shopping at the Lake on Black Fridays is fun,” she said.

Others must agree. Several of those waiting in lines at the Osage Beach Walmart said

they were drawn to the Lake by the trouble-free, laid-back atmosphere and friendly attitudes.

“We always come to the Lake for Thanksgiving weekend to visit friends. Last year, for the first time, we decided to go to the outlet mall for the Black Friday sales and we had a ball and got some fantastic buys,” said Iowa resident Charlotte Lane. “I was amazed at how friendly and easy going everyone was. People were going up and down the line taking coffee orders for Starbucks or they’d hold your place in line while you ran to the bathroom. We sure don’t see that at home! Our crowds get a little cut-throat.”

Lane, who had been shopping around for a kitchen set for her granddaughter, said that’s why when she saw a

kitchen set advertised in the Walmart flyer – at nearly half the regular price – she decided to hit the store’s 10 p.m. toy sale before heading to the mall.

“I wasn’t sure what to expect because Black Friday at our store back home is pretty scary. However, again, I’m pleasantly surprised,” she said.

She wasn’t the only one. Dave Smithton, who drove down from northern Missouri, said he always shops at the Lake on Black Friday.

“The difference is like night and day. We’ve been coming here for the past few years and always have a good time. This year, we brought our son so he could enjoy it too,” he said, adding that his son was especially amused by the people sitting in lawn chairs and lying on the floor in the aisles. “He’s

never seen anything like this before!”

While crowds of people hovered around the smaller, lesser-priced items piled high in the main aisles, all major electronics – the items that tend to draw the crowds – required tickets. And shoppers could only get those tickets by waiting in line – and then staying there – until the clock struck midnight. Store employees monitored the procession and “line-butting” was not allowed.

“Actually, there’s no reason to butt,” explained one store employee. “We don’t give out more tickets than we have items. If you wait in line to get a ticket, you’re assured of going home with what you came for.”

The employee also said his store ordered items based on the previous year’s sales and

always tried to make sure they had enough stock so people didn’t have to go home empty handed.

“Of course, you need to be here when the sale starts and then sometimes we don’t always get what we order, but we really try to make sure we have enough so everyone is happy,” he said.

That was evidenced by the numbers of some of the big-screen TVs and laptops that were left after everyone in the line passed through.

The Osage Beach Target store also focused on bargain hunters’ well-being. Starbucks employees carried hot cups of java to shivering shoppers waiting in line outside and once the doors opened at midnight, a clerk strolled through the store, hawking sugary treats.

“Keep your energy up shoppers! Enjoy one of our delicious, just-baked cookies for only \$1,” she said as she waved a handful of plastic-wrapped cookies overhead.

Although a couple “big-ticket” items advertised on the front page of the sale flyer seemed to be in short supply, pallets and shelves overflowed with other sought-after items.

“I was able to get everything I came for – and I didn’t get here until 30 minutes after they opened,” said Valerie Kinnet, who smiled broadly as she pushed a cart piled high with bedding, toys and small appliances thru the fast-moving check-out line that wrapped all the way from the front to back of the store and zigzagged up and down numerous aisles.

Candy Wilson, general manager of Osage Beach Premium Outlets, said their shoppers also enjoyed a pleasant Black Friday shopping experience.

“Midnight Madness has become a tradition for our centers. We know shoppers plan for weeks and months for that day! It’s actually a smart way to shop and also have lots of fun. We even had some stores open at 9 p.m. Thursday night for all the shoppers who wanted to be first in their favorite stores,” she said, adding that some of the stores offered special sales not only for the midnight opening but all weekend long.

continues on page 30

THE FACTS SAY A LOT.

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Hot Dog Toaster \$25



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Rainforest Jumperoo \$75

ing and stationary toys and music. Self-standing, rotating seat. \$75. Rock With Me Puppy from Man-



Rock With Me Puppy \$110



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includes 90 phrases and sounds. \$50. LaLa Loopsy Magical Sew 13" Play Doll with Pet. Sewing fun for your child that includes a poster and pet plush toy, 3 variations. \$27. VTech InnoTab Learning Tablet, with apps, animated e-books, tilt-sensor learning games and more. \$80.

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Lake's Black Friday

continued from page 28

Wilson also said the forecast for the holiday shopping season was bright.

"This has been a strong year and we certainly hope it continues. We're optimistic because we believe our center is well positioned for this environment of value-oriented shopping," she said.

According to a National Retail Federation survey conducted by BIGresearch over the weekend, traffic and spending were up both online and in stores, reaching historic highs. The survey reported a record 226 million shoppers visited stores and websites over Black Friday weekend, up from 212 million last year. The average holiday shopper spent \$398.62 over the weekend, up from \$365.34 last year, boosting to-

tal spending to an estimated \$52.4 billion. Online shoppers spent an average of \$150.53 on the web.

The survey also reported a record 28.7 million people shopped online and at stores on Thanksgiving Day – up from 22.2 million last year. More people than ever before also shopped online and in stores on Black Friday, as 86.3 million shoppers braved the crowds that day alone.

NRF President and CEO Matthew Shay said in a press release that this should encourage retailers.

"After an historic holiday weekend, retailers know the holiday season is far from over and will continue to look for ways to excite holiday shoppers and build on the momentum we've seen thus far," he said.

Letters to the Editor are Welcomed!

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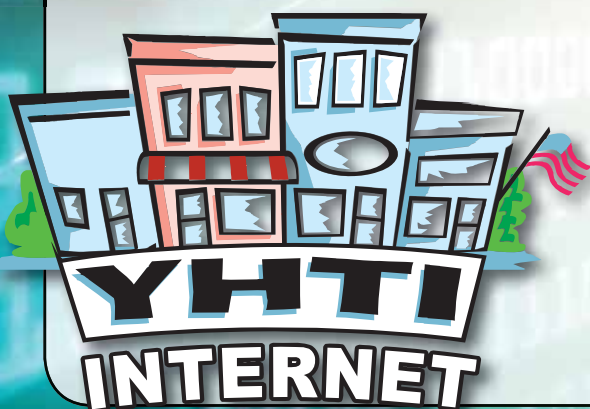
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REAL ESTATE FOR LEASE

FOR LEASE 2740 sq ft in Cliffside centre utilities included call 365-7123.

REAL ESTATE HOMES

\$264,900-JUST LISTED! Country living on 5 acres w/lots of privacy & quality construction. Close to Ha Ha Tonka state park and only minutes from Camdenton. 2664 SF home has a huge gourmet kitchen w/stainless commercial appliances including 6' frig/freezer & range w/6 burner gas top. Large laundry room with front load washer/ dryer, double sided gas fireplace, living room w/indoor garden terrarium room. Tiled kitchen/baths & Wood laminate flooring throughout. Unfinished additional 1400SF (m/l) storage area. Large master suite & impressive bath w/jetted tub, separate shower, double vanity & huge walk-in closet, master steps out to screened-in porch. 3rd bedroom w/separate entrance & sink/counter could be used a mudroom or reverted. 408 Valley Spring Rd., Camdenton, MLS#3081683 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.

\$30K PRICE REDUCTION! Four Seasons on a fabulous interior point lot in Six Mile Cove. Level drive, 2 car garage (room to expand) & large parking area, eastern exposure, huge cove views, private cul-de-sac location. Level

Lakefront w/lakeside Olympic Size 40x60 pool and promenade, all extensive exterior lighting, 5200 SF, 4BR/4BA (all huge private suites), 2 powder rooms. Living room w/vaulted ceiling & fireplace. Newly tiled family room w/full bar, fireplace, multiple sitting areas. Excellent condition, well constructed, ready to move in and enjoy. Also ideal for updating. Includes two well dock with cruiser slip, could have much larger dock. Platted lakefront is 103' but permitted seawall frontage is 160'. 539 Ginseng Ct., Four Seasons, MLS#3078981, See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

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

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

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

NESTLED IN A TRANQUIL, forested setting on 12+ acres, this 2,900 SQ FT 3 BD, 3 BA lodge home with a 3-car garage features soaring, beamed tongue & groove ceilings, a beautiful stone wood-burning fireplace, hardwood floors and stainless appliances. The upstairs loft has many possibilities while currently accommodating a sleeping area, office, exercise room, full bath and walk-in closet. Outside communing with nature can be comfortably enjoyed relaxing on the front porch looking out at the terraced hillside complete with beautiful gardens and a bubbling fountain. Or enjoy the birds and other wildlife from

two open decks and a screened porch. MLS 3076248-\$499,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

SHORT SALE Subject To Bank Approval. \$50K Price Reduction-5774 Lakeridge Drive, Osage Beach. Exquisite high end custom home builder's personal residence. Landscaped level driveway entry. Walk-in main level living with Master Suite & 2nd Bedroom on main floor. Travertine marble floors, marble & frameless glass showers, 3 fireplaces, large kitchen w/ hearth room and Breakfast area, family room & bar area, billiards room. Great cove setting w/ channel view. MLS#3066927. 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.

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

UPON ENTERING this home you see Outstanding Workmanship. This Custom Builder's home is done right; Tile Entry, Award Winning Kitchen-Custom Cabinetry, Granite Counter Tops, Cross Beam Ceiling, Hardwood Floors, Dining Room, Living Room with Granite Fireplace and Built in Shelves. Family Room has your 2nd Stoned Fireplace, Wet Bar with a Slate Floor. 5 Bedrooms and 6 Baths, 2 Offices and a Play Area for the Kids. This home has Central Vac, Surround Sound with Outdoor Speakers. Did I mention a 3 Car Garage and Bonus Room. This is just the start. Home is located in a cove on the 10 Mile Marker. Dock Available-12x32, 10x20 slips. MLS 3077575 \$799,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

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

REAL ESTATE CONDOS

HERE YOU GO... This unit is like having a private getaway. Once you enter the complex and go down to your unit, you have a private deck overlooking the lake. This 2 bedroom, 1 bath unit has its own private laundry/storage area. Complex offers a Club House, Hot Tub, Pool, Martini Deck, Beach and Playground. All

this and a slip in the newest dock 12x30. Don't miss out!!! MLS 3081283 \$79,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

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

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

meir Davidson Real Estate 573-365-1555 or at www.gotlake.com.

YOU WILL BE IMPRESSED with this very well kept unit at Cape Royale. This 3 Bedrooms with 3 bath's unit has plenty of space; Kitchen with oak cabinets, pantry, plenty of counter space, large breakfast bar that seats 4, Dining area open to Living room with fireplace. This all comes with a 12x36 slip and garage. Seller just moved out wants this SOLD!!!! MLS 3072518 \$169,900 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

REAL ESTATE COMMERCIAL

COMMERCIAL PROPERTY located on the strip in Lake Ozark! Features 3900 sq ft, city water, city sewer, lower level is leased commercial space, upper level is 1950 sq ft 3bd/2ba apartment. Live & work in the same building!! Perfect location for any type retail, small dining establishment, office space or more. \$279,000 MLS 3078968 contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

HERE IS YOUR PRIVATE Airplane Hangar. Sits in the Heart of Osage Beach. 60x72 Steel Building with a 60x15ft Double Door Entry and a 10x12ft Overhead Side Door. Easy access to Highway 54 and the Airport runway. Property is fenced for security. This property can also be used as: Warehouse, Storage, RV Storage... etc or any other multiple use. MLS 3079354 \$289,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.gotlake.com.

PRICED TO SELL... 3.98 acre commercial property located on hwy 54 in Osage Beach. Features 6300 sq ft building, 3.98 acres, 286 ft of Hwy front, city sewer, private well. Upper level currently leased as auto service and lower level is storage! Great buy \$399,800. MLS 3067806 contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

PRIME LOCATION In Osage Beach with 1+ acre, 309 ft of HWY 54 frontage, 5934 sq ft of office building with 3 separate office suites, city water, city sewer, close to hospital and beautifully designed! Perfect location for medical clinics, private offices or any other business. \$800,000 MLS 3079559 contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

STATE OF THE ART carwash in Lake Ozark. Great location close to Horseshoe Bend bypass & bridge. Built in 2006, 2 touch-less automatics, 3 hand wash bays, 4 vacuums, 2 fragrance wands, fully vended, security system & more. \$849,900 MLS 3068693 contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

WATERFRONT RESTAURANT/BAR... well established location off of EE at the 3mm of the Big Niangua! Fully equipped and furnished, 5000 sq ft building, 190ft lakefront, 2 docks, large lakeside deck, guest cottage with 2 separate apartments, extra parking and more... Reduced \$200,000 now \$650,000. Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

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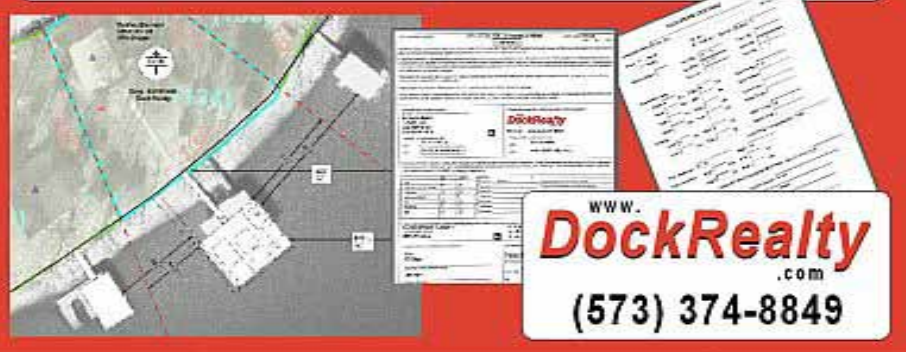
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1996 SEA RAY 210 SELECT – 5.7 – TRL – 250 HRS.\$9,500
2004 NITRO NX898 – 225 MERC EFI – WT/RD/SLV – 80 HRS\$17,900
2001 MAXUM 2300 – WHT/GLD – 380 HRS\$16,900
2003 FOUR WINNS 234 FUN SHIP – 350 MAG B3 – 172 HRS.\$25,900
1996 CHAPARRAL 2550 – 7.4 – WT/TL w/TRL\$13,500
1995 CHAPARRAL 2550 – 7.4 DP w/TRL -\$15,500
2006 PRINCECRAFT 26 VERSAILLES – 225 – TN/RUST – 50 HRS\$36,900
2003 CHAPARRAL 263 SUNSESTA – 350 MAG- W/ht – 240 hrs\$34,900
2010 REGAL 2700 ES – 5.7 GI DP\$59,900
1994 SEA RAY 280 SR – 454 – 133 HRS.\$16,000
008 LARSON 288 LXI – 496 MAG B3 – 150 HRS. EAGLE TRL\$54,900
1996 REGAL 8.3 SC – 7.4 DP – WHT/GRN – 498 HRS\$16,900
1997 CRUISER INC 3120 ARIA – 7/5.7\$32,900
1988 WELLCRAFT 32 ST. TROPEZ – T/350 – WHT\$29,900
BOWRIDERS
1989 REGAL 2100 VALANTI – MERCURY 5.7 w/TRL – 550 HRS.\$6,500
2008 CROWLINE 230 LS – 350 MAG – WHT/GLD – 380 HRS.\$16,900
2003 REGAL 2400 LSR – 5.7 GI -\$29,900
2010 REGAL 2700 ES – 5.7 GI DP\$59,900
2008 RINKER 276 – 496 – RED W/ht -\$49,900
2008 LARSON 288 LXI – 496 MAG B3- EAGLE TRL – 150 HRS.\$54,900
2001 MARIAH 302 SHABAH – 496 BRAVO III – w/TRL – 300 HRS.\$31,900
1995 REGAL 8.3 SE – 7.4 GLDP – TT/GRN – 252 HRS.\$19,900
1996 REGAL 8.3 SE – 7.4V – WHT – 450 HRS.\$24,900
2005 ULTRA STEALTH 280 – 496H – BLUE/WHT – 138 HRS.\$59,900
2001 BAJA 292 ISLANDER – MERCURISER 454 MAG MPI – 240 HRS.\$39,900
1999 REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS.\$32,000
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2001 REGAL 2660 – 14.3 w/TRL – 85 HRS.\$43,900
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2005 REGAL 3350 CUDV – T/5.7 GXI – 140 HRS. – N/TAN\$109,900
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2004 REGAL 3560 COMMODORE – T8.1 GXI – 140 HRS – TT/BLU\$149,900
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1998 REGAL 402 – T/7.4 – WHT/TAN – 250 HRS.\$84,900
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2003 REGAL 4260 – T8.1 – NTT/BLK – 325 HRS.\$214,900
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2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!\$240,000
2004 REGAL 4260 – T/8.1 – BLUE/YL\$199,000
2007 REGAL 4460 – T/8.1 – NTT/BLK – 70 HRS.\$298,000
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2007 SEA RAY 220 SUNDCK – 5.0L MPI BRAVO III – 120 HRS\$36,500
2003 CHAPARRAL 263 SUNSESTA – 350 MAG w/TRL – 240 HRS\$34,900
2009 REGAL 2520 – 5.7 – 40 HRS.\$41,900
1995 CHAPARRAL 250 SUNESTA – WHT/BURG -\$15,000
2003 FOUR WINNS – 234 FUNSHIP – 350 MAG B3 – 172 HRS\$25,900

CUDYS

1995 CHAPARRAL 2550 – VOLVO PENTA 7.4 DP w/TRL\$15,500
1996 CHAPARRAL 2550 – 7.4 B3 – WT/TL w/TRL\$13,500
2000 COBALT 293 – 8.2G – N/TAN – 170 HRS.\$49,900
1994 SEA RAY 280 SR – ENG. 454 B3 – NTT/GRN\$16,000
1996 REGAL 8.3 SC – VOLVO PENTA 7.4 DP – 498 HRS\$16,900
1993 REGAL 8.3 SC – 7.4\$19,500
2005 REGAL 3350 – T/8.1 – 75 HRS - TT/BLK\$118,000
2005 REGAL 3350 CUDV – T/5.7 GXI – 140 HRS. – N/TAN\$109,900
2005 FORMULA 400 SS – 1496 – WHT/GRY – 130 HRS.\$199,900
2003 VELOCITY 260 – MERCURY 496 MAG – WHT/MULT – 142 HRS\$37,900
2001 BAJA H2X MERCURY 454 MAG – RD/PPL w/ht – 350 HRS\$29,900
2008 BAJA 30 OUTLAW – WHT/RED/BLK – 150 HRS. – T/496 HO's\$99,000
2000 BAJA 302 BOSS 7.4L – WHT/PPL/BLK – 317 HRS.\$49,000
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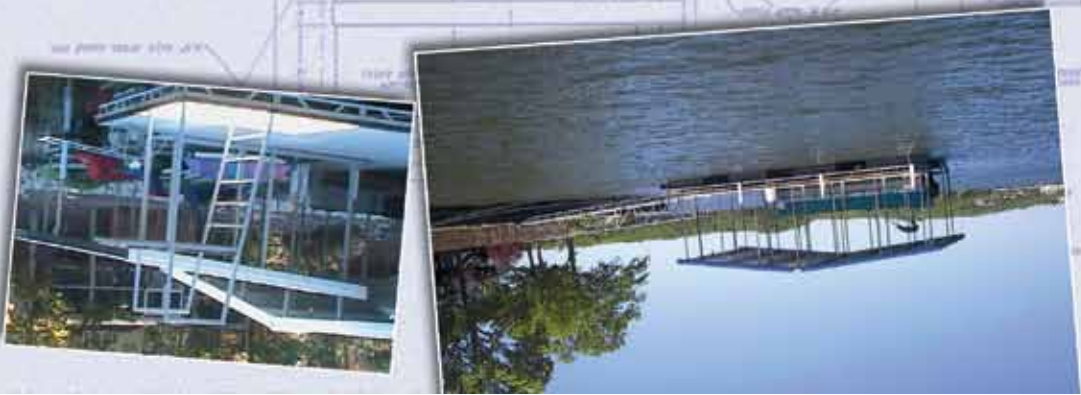


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END OF SEASON SPECIALS

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Always ride responsibly and safely. Follow all instructional and safety materials. BRP recommends a minimum operator age of 16 years old. Always observe applicable laws and regulations. Respect the rights of shoreline residents, and keep a safe distance from other recreationists. Always wear appropriate protective clothing, including a Coast Guard-approved PFD that is suitable for PWC use. Always remember that riding and alcohol/drugs don't mix.

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