

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF



Polar Bear Plunge raises a record \$155,000 for SOMO

Even though 7 inches of snow fell, 489 brave men and women from around the area took a chilly dip into the Lake of the Ozarks. Page 5

County looks for Census Change

Funding depends on an accurate count. Page 7

Federal Stimulus dollars to fund Hwy. 5 widening project

Sunrise Beach gets \$848,000 as part of the American Recovery and Reinvestment Act. Page 6

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Individuals and organizations are urged to participate in the cleanup project. Page 11

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The popular long-running feature. Page 14

Your vote needed: Extension of operating levy a must for continued road service

by Nancy Hogland

As soon as the weather warms up, the Horseshoe Bend Special Road District will be overlaying nearly seven miles of roadway in order to complete upgrades on 20 different streets.

But – that's only if the continuation of the 35-cent-per-\$100-assessed valuation tax levy is approved by voters on April 7. If it is not approved, the district will be able to complete only about 30 percent of the projects. Worse yet, within six to 12 months, the roads would have to be maintained by the Camden County Road District, if, and when, they had the time, according to board president John Jenkins.

"The levy, which has stayed at the same rate since 1963, must be approved by the voters every four years. That's the way it was set up when it was established way back in 1952," Jenkins explained. "The levy has always been approved by a wide margin, but we're always concerned that people who want it passed will stay at home, just assuming that it will be, but those who don't want to spend the money will get out and vote. That would hurt all of us."

Road District Commissioner Dave Dalton, a retired cer-

tified public accountant who serves as the board's treasurer, said last year \$863,423.95, or 40 percent of the district's total income, came from the levy. The balance of the more-than-\$2-million operating budget came from several different categories including the road and bridge tax and public utilities taxes, as well as from the Four Seasons Property Owners Association (POA), which last year struck a deal with the road district to take over maintenance and upgrading of all POA-owned roads.

Dalton said if the levy is not approved, he was confident that the Camden County Road District would do what they could to complete the agreement with the POA but added "what they could" were the operative words. "Again – that's just another reason why our residents need to get out and support this levy – to make sure that we can continue doing the work that needs to get done," he said.

Dalton, who, along with Jenkins and Jerry Jackson all volunteer their time as com-

missioners, said if the levy is approved, it will stand at 35 cents for the first year.

"That's just the way it was written. However, over the next three years, it will be adjusted by the Missouri State Auditor's office as set forth by the Hancock limitations so we don't get more than we need to operate. This year, for instance, it was reduced to 32.9 cents," he explained, adding that, if approved, the tax will be assessed in October and November and collected in December.

"If residents want to continue receiving the same level of service as they've grown accustomed to, they need to vote for this levy. I want it to pass because I see what a great job our guys do with our roads. I saw it first hand when I was driving home from Springfield after a big snow storm. I drove through Lebanon and their roads were packed with snow; Camdenton – the roads were snow packed; Osage Beach – snow packed, but when I pulled onto Horseshoe Bend – there was no snow. I think we have the best maintained road system in the entire area. Hopefully others will agree and take the time to vote to keep it that way," Dalton said.

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Horseshoe Bend Special Road District Norm Duncan, Foreman Kevin Luttrell and Commissioner Dave Dalton look over a new map of Horseshoe Bend that contains the updated E-911 addresses. The map will be available for review at the district's regular monthly meeting, held the third Thursday of every month. Nancy Hogland photo.

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LAKE OF THE OZARKS

BUSINESS JOURNAL



A monthly news magazine published at the Lake of the Ozarks, the *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Several issues before voters in April 7 Election

In an attempt to compete with the Branson area, where voters passed a general sales tax that lifted their promotional and advertising budget from \$4 million annually to more than \$12 million annually, the Tri-County Lodging Association is asking Camden County voters to pass a 2-percent lodging tax on April 7.

Last year the measure went before voters in Camden, Miller and Morgan counties, however only Miller County voters passed the increase. Camden and Morgan voted it down. The decision was made to keep the current rate of 3 percent in Morgan County and not go back to the voters for approval.

Currently, the TCLA collects between \$1.5 million and \$1.6 million in the tri-county area. If approved, the association expects to see an additional \$700,000 to \$800,000 generated by the tax.

If approved, the only people

paying the tax would be lodging guests.

Jim Divincen, TCLA director, said the additional monies coming in from Camden County will be used for advertising and promotion of Lake of the Ozarks.

"On the first go-round, we had talked about using some of the money for soccer fields and increased air transportation to the Lake but this time we decided to focus our efforts strictly on expanding our advertising reach," he said. "Most of our advertising dollars are spent within a 500-mile radius of the Lake. This additional will help us purchase more ads and draw more attention to Lake of the Ozarks."

For more information on the lodging tax increase, visit www.promotethelake.com.

Other issues to be decided by voters include school boards in Camdenton, Climax Springs and School of the Osage; a

change in the tax levy for the Osage Beach Fire Protection District; an increase in the Mid-County Fire Protection District tax; continuation of the tax levy for the Horseshoe Bend Special Road District; a measure to change the Osage Beach city collector position from an elective office to an appointive office; approval of bonds to cover the costs of water and sewer systems in both Linn Creek and Sunrise Beach; and several mayoral and aldermanic races.

Sample ballots for Camden County can be viewed online by visiting camdenmo.org. Camden County voters who will be out of town on Election Day can cast absentee ballots at the courthouses until 5 p.m. April 6.

For more information on issues facing Miller County voters or for information about absentee ballots, call the County Clerk's office at 573-369-1910.

Lake Ozark final step in getting natural gas

Lake Ozark has promised that next month they will sign off on a franchise agreement that will allow Missouri Gas Utility (MGU) to start bringing natural gas to Lake of the Ozarks.

Earlier this year Osage Beach, Camdenton and Bolivar approved the agreement. However, Lake Ozark aldermen expressed concerns on three points, all of which were addressed at the board's last meeting by Bret Brown, state manager for MGU.

Brown agreed to a wording change from "will" to "may" when speaking of the city granting permission to cross private property. He also said his company would be posting pipeline markers, which will be visible from sign to sign, all along the pipeline route. Aldermen had asked about the signs at an earlier meeting but were informed by the city attorney

that MGU had refused the request. At the March 24 meeting, Brown said there was never any question about the signs because they are required by the Missouri Public Service Commission (PSC).

However, Brown said his company would not agree to the city's request that they contact the fire department each time a potential gas leak was reported on the company's 800-number.

"We go on a lot of 'gas leak' calls but 99 percent of them turn out to be something else – dead animals or smelly trash," he told the board. "If we do find a leak, we certainly will call the fire department but we are the professionals and don't want to be calling them every time we get a call – and believe me, you wouldn't want that either."

He told the board as soon as they adopted the agreement, he would be going before the PSC

for its approval so they could "get the ball rolling."

According to the agreement, the utility will have service run to 25 percent of the cities' homes and businesses within 5 years, 75 percent within 8 years and 90 percent in 10 years.

"However, that's not to say we are just going to hit those main areas and run. Since beginning this project, I've gotten numerous calls from people in other small towns in the area that are also interested in service and we plan to go to anybody that wants it," Brown said in a separate interview. "We plan to be running gas lines for the next several years."

The company currently serves some 1,500 customers, mainly in the northern Kansas City area but also has plans to expand to other parts of the state including Warsaw, Lincoln, Cole Camp and Green Ridge.

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Crappie Masters tourney could be catch of the year

by Nancy Hogland

From April 16 thru 18, Lake of the Ozarks will play host to an event that has a potential economic impact of close to \$145,000 on West Lake businesses.

The event, the Missouri State Crappie Championship, will be based at Captain Ron's Bar and Grill in Sunrise Beach and is anticipated to draw more than 700 anglers, sponsors and spectators.

"Statistics show that, on average, 70 to 80 percent of the participating fishermen come from out of the area and many come from out of the state so not only will this be a way to showcase the Lake, it will also be a way to attract people who will spend money on lodging, meals and fuel at a time of year that otherwise might be slow," said James Bryant, owner of Bryant's Osage Outdoors in Laurie, and one of the organizers.

This is the first time Lake of the Ozarks will host the Missouri Championship, the first two-day crappie tournament to be held at the Lake. The

Championship will consist of a banquet dinner and registration seminar the night before the two-day competition where some 400 anglers are expected to compete for the title, cash and prizes. The event will also feature a Kids Fishing Rodeo, designed to introduce children to the sport of fishing, as well as a Media Fish-off, which will promote Lake of the Ozarks to sports writers, tourism officials

and promoters. "This is going to be a great event for the Lake, not only from the standpoint of economic input but also for the exposure that this will give us," said Ron Duggan, owner of Captain Ron's, who added they hoped to draw large crowds of spectators. "Most of the time the only people that get to share in the excitement of the weigh-ins are the fishermen themselves. How-

ever, we're hoping that people from all over the area will come out and get in on the fun."

Throughout the weekend Captain Ron's will be presenting live entertainment, food and drink specials and a sports show of sorts with booths showcasing things like tackle, real estate, boats and fiberglass repair shops.

According to numbers compiled by Westside attorney Andrew Renken, who prepared impact studies, media presentations and spoke to the Tri-County Lodging Association and the State of Missouri Division of Tourism to obtain funding:

- Each team will spend four to seven nights in the area pre-fishing and then participating in the tournament.
- Lodging, based on 4.5 nights per team, could be as high as 595 nights with an injection of \$1338.75 into the local economy.
- Missouri State Crappie Championship is classified as a major event. Surveys show the average angler will make 4.75 trips throughout the year to a

lake if they know a major tournament will be held there.

• Crappie Masters is one of only two national crappie trails and the only national trail to hold a Missouri Championship.

• The event will be promoted in 16,000 copies of the Crappie Masters Crappie Tournament Guide, distributed at tournaments throughout a 15-state area.

• The tournament was promoted in "Crappie Masters Magazine," which distributes more than 12,000 copies three times each year, as well as in six different hunting and fishing magazines with a combined distribution of more than 300,000.

• National exposure will be received on the Pursuit Channel's "Revive the Outdoors with Cody and Cody Crappie Masters Television series," to be televised four times with interviews and segments from local tourism officials.

• Exposure will be provided through "Outdoors with Brad and Brian" and the "Outdoors Trail Magazine" radio shows.



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Lake's singles have new alternative to staying home alone

by Nancy Hogland

Make new friends, find companionship or a match for life.

That's the goal of the Lake's first and only local website dedicated to helping those in the 30-plus age group meet.

"The website is designed for all age groups. However, we're primarily trying to serve a slightly more 'mature' crowd because the Lake area can be a lonely place to live and a difficult place to meet people if you're not into the bar scene," said founder and co-owner Christine Hentz.

The website, www.lakematchmaker.com, will allow participants, who can join for free, to post information and a gallery of photos. The photos, which are optional, must be tasteful and all submissions will be filtered for "inappropriate text," Hentz said, adding that the only people who would be able to view the information would be other members. "A couple people told me they felt funny about putting a picture out there – that people would see it and think they were desperate. However, since the only people that will be able to see the information are others who

are also seeking companionship, no one is going to assume that. Think of it this way – what if you lived right down the street from that 'special someone' but your paths never crossed? This just might be the only way you will ever find him or her."

Members can include their

email addresses for correspondence however they're also encouraged to use Instant Messenger for real-time discussions. In addition, membership allows participation in monthly socials that will be held at different restaurants and attractions around the area. The gatherings will

alternate between "meet-and-greet" evenings at restaurants, where drink and appetizer specials will be offered, and activities that will include such things as group Jeopardy, miniature golf and bowling.

"The socials will allow members an opportunity to meet

face-to-face with someone they've been interacting with on the website in a safe, no-pressure, controlled environment. They also allow single people a way to get together with others and have a fun evening out," Hentz said, adding that the socials will be held the last Thursday of each month. A \$3 admission will be charged to cover the cost of incidentals. Participants can check the website for the time and location of each gathering.

The website will also include advertising for local businesses offering specials to Lake Matchmaker members.

Hentz said over the next few weeks she will be making presentations at various clubs and organizations and expects membership to quickly grow.

"Without one bit of advertising, in just a couple weeks we had numerous people sign up. Once the word gets out, we think this will take off. My hope is that men and women will find each other, fall in love and experience that 'happily ever after' we all want," she said.



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14th Annual Polar Bear Plunge raises record \$155,000

The 14th Annual Polar Bear Plunge events held Feb. 27 – Feb. 28 were a splashing success, raising \$155,098 to date. Nearly 500 brave men and women participated. Earlier in the morning 132 men and women participated in the 8th annual Polar Bear Strut (5K) Fun Run/Walk.

Eight men and two women took the ultimate challenge and participated in the 24-hour Super Plunge where they plunged 24 times in 24 hours beginning on Feb. 27.

Online fundraising will remain open until April 27. Donations can be made at www.somo.org/plunge.

Strut results:

Top finisher was Jonathan Newlin with a time of 19:19
 Top female finisher was Amanda Wilson with a time of 21:10
 Top law enforcement finisher was Gary Jones with a time of 23:06
 Top walker finisher Debbie Lewis with a time of 42:45
 Top fundraiser was Pete Leyva who raised \$630
 Top SOMO athlete was Joel Moss with a time of 54:34
 Special thanks goes out to

Gary Thompson, from Camdenton Schools, who assists in the data and time entry for the Strut.

Top Plunge individual fundraisers in the same order as last year are:

1st Place Fundraiser – Gary Wilbers, Mid America Wireless - \$7,035. Gary wins a 3-day houseboat vacation donated by Forever Resorts and Lake of the Ozarks Marina.

2nd Place Fundraiser – Greg Crader, Platte Co. Sheriff's Dept. - \$2,635. Greg wins a set of tires donated by Purcell Tire.

3rd Place Fundraiser – JT Gerlt, KS 95 - \$2,515. JT wins a prize package from Windows & More, Chiro Spa and Holiday Inn Airport West in St. Louis.

Top Fundraising School: "Freezin' Falcon Fools" team from Blair Oaks with a total of \$5,975. They win a pizza party for the school and a trophy.

Top Fundraising Team: "Rock Stars" team from Mid America Wireless with \$18,164 and counting! They earn a tent at next year's Plunge for their group's pre-plunge party as well as a plaque.

Top Law Enforcement Team: Jefferson City Police Department with a total of \$9,114. They will win a light bar donated by event sponsor,

Code 3.

Largest Group:

Mid America Wireless with 29 people

Competition for the Golden Plunger was steep this year. Polar Bears are encouraged to come in costume and compete for the chance to take home the "golden plunger." Judges were Matt Grant with KRCCG, Shawn Hill, Quarterback for the San Francisco 49ers, Darla Cook with Forever Resorts, and Harley Race, World Wrestling Federation founder. They had a tough job and were looking for winners in 4 divisions.

Law Enforcement:

1st – CSI Charlie Brown (MSHP GHQ)

2nd – Pink Bunny suit made by Aunt Clara in A Christmas Story

3rd – Hippies – Pete and Anita Leyva from Osage Beach DPS

Team:

1st – 6 Pack of Bud

2nd – Mucho Macho Wrestlers from City of Osage Beach

3rd – Snow White and the 7 Dwarfs – Woody's

School:

1st – School of the Osage Brave Little Indians

2nd – Hickory County High School

3rd – Osage Beach Bball Players

Individual:

1st – Furry Bikini Girl, Tiffany Reinemeyer

2nd – Red Masked Wrestler – Joe Garrard, SOMO Athlete

3rd – Leprechaun, Leonard Steinman

The Lake of the Ozarks Plunge began in 1996 and now Polar Bear Plunges are held in 13 other locations as the signature special event for Special Olympics Missouri. Each Polar Bear Plunge is coordinated with local law enforcement agencies because law enforcement's charity of choice is Special Olympics world-wide. The Super Plunge was supported by Forever Resorts who donated the use of two houseboats for the Super Plungers and their support team.

"This year marks a milestone because despite the weather, polar bears came out to support Special Olympics" says Susan Stegeman, Plunge Coordinator, noting that 4 groups of 15 people plunged elsewhere. These polar bears weren't able to make it due to the weather so they dipped at home and still sent in their funds. That's what

really helped make our plunge total the highest in our 14 year history.

"In total there were 504 people who plunged somewhere – which is only 1 short of last year's record."

The Polar Bear Plunge was hosted by Osage Beach Department of Public Safety and the City of Osage Beach. The Plunge is supported by the Department of Natural Resources Missouri State Parks, Lake of the Ozarks State Park – Grand Glaize Beach, the Missouri State Water Patrol, the Osage Beach City Ambulance Service, and the Mid County Fire District and Lake Ozark Fire District who provided the divers. The U.S. Marines Motor Transport Instruction Company from Fort Leonard Wood made all the difference with their labor, parking and security assistance. According to Chief Dave Severson with Osage Beach DPS, "This is a labor of love to put such effort into such a worthy project as Special Olympics. We have a tradition here at the Lake and want to continue to build upon it."

continues on page 15

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Stimulus money to fund Highway 5 project in Sunrise Beach

by Nancy Hogland

An \$848,000 widening project for Highway 5 made the final cut and will be included in a list of transportation projects to be funded by the American Recovery and Reinvestment Act.

Work, which will include the addition of a third lane on a one-mile stretch from State Road F to just north of Lake Road 5-39, will begin in August.

Bob Lynch, district engineer for MoDOT, said an open meeting will be held from 4 to 6 p.m. April 8 at the Sunrise Beach Community Center for the public to view the plans.

MoDOT already had committed to the project last fall after the Sunrise Beach Board of Trustees offered to pay about 40 percent of the cost. According to the agreement, because the state had no funds available until after 2011, the city would borrow money and pay interest only on the loan until MoDOT was able to pick up its portion. Then the city would finance the balance. Work is to begin this fall.

"Now that the stimulus package is going to pick up the whole tab for this, we're going to resubmit the paperwork and hopefully share the costs of the second mile," said Curt Mooney, chairman of the Sunrise Beach Board of Trustees. "It won't be able to get done at the second time, but even if it's a year later, we're still moving forward - even if it's a mile at a time."

Lynch said he was confident that MoDOT would be more than happy to cost share on the second mile.

"Anytime we can join together with municipalities to get work done, we're excited to do so," he said.

Lake West Chamber Executive Director Mike Kenagy said he too was happy to hear the project was chosen but stressed that it was only a start.

"It's a very good thing for businesses along that section of roadway. However, it's important to remember that there are still many more miles that need to be widened and improved," he said.

According to information provided by MoDOT, the Highway 5 project was chosen because it met the requirements of the Act, which states 50 percent of the stimulus funds must be obligated by June 30 and the balance by March 2010; the project had to meet all federal environmental guidelines; it must be included in a long-range transportation improvement program; and must be completed in three years. Consideration also was given to projects that would maximize job creation and economic benefit to the area. Finally, the project had to meet Missouri Highway and Transportation Commission's funding formula that splits funding between existing highway systems and other projects around the state.

So far, MoDOT is working on 37 different economic stimulus projects totaling close to \$91 million; 15 are in mid-Missouri. The mid-Missouri projects total nearly \$54.7 million. Included is a plan to replace the Osage River Bridge one mile east of Tus-

cumbia at a cost of \$8.6 million.

Other projects include:

- Benton County - Rehabilitation of bridges on Route 83 over Truman Lake near Mockingbird Road, Route 65 over the Osage River near Warsaw and Route 7 over Truman Lake (Osage Arm Bridge and Grand River Arm Bridge), \$11.9 million
- Boone County - Build a railroad bridge over Route 63 north of Rte. B in Columbia, \$8 million
- Boone County - Pavement improvements on westbound and eastbound lanes of Route 740 from Broadway to 63, \$3.8 million
- Callaway County - Widen to three lanes of Route 00 in Holts Summit, \$893,000
- Cole County - Geometric improvements at Routes 50 and 179 in Jefferson City, \$6.5 million
- Cooper County - I-70 pavement improvements westbound from east of B to Lamine River, \$7.7 million
- Pettis County - Intersection improvements at Y and Winchester Road in Sedalia, \$400,000
- Boone County - Overlay on Outer Road Southeast, Rte. 63 Connector to Z, \$289,000
- Boone County - Overlay on Route Z from 124 to I-70, \$803,000
- Cole County - Overlay on Route 17 from 54 to Brush Creek, \$926,000
- Maries County - Overlay on Route 28 from 63 to Dixon, \$888,000
- Moniteau County - Overlay on Route 87 from O to C, \$578,000
- Cole County - Pavement improvement on Route C from AA to 52, \$2.4 million

The state also reported that while stimulus funding would directly and indirectly support nearly 22,000 jobs and aid in improving the state's transportation system, the funds provided only about 1.67 percent of Missouri's transportation needs.

For more on the mid-Missouri projects or a complete statewide listing, visit www.modot.org or call 1-888-ASK-MoDOT (275-6636).

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MLS#3042672 - 8 Cross Fox Ct. Camdenton

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MLS# 3042417 - 24 Elena Lane Kaiser

100'x60' lot, 6000 Sq. Ft., 100' Rd. Ftg., \$190,000

MLS# 3058610 - 17283 N Hwy 5 Sunrise Beach

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MLS# 3041740

77 Whitney Way Kaiser

.25 Acres, 2400 Sq. Ft.,
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MLS#3056148 - W101 - Bldg. 100 Harbour Town

3 BR, 2 BA, 1180 Sq. Ft., \$249,950

Waterfront Lake Ozark

MLS#3057507 - A-104 - Bldg. A North Shore

2 BR, 2 BA, 1050 Sq. Ft., \$129,500

Waterfront Rocky Mount

MLS#3058379 - 5 Isleworth LOT

1 Acre, 85'x290'x221'x195' Osage School Dist., water & sewer, \$39,950
Golf Course, River & Bluff views, Lake Ozark

MLS#3042770 - LOT #17 Reserve at Oakwood Hills

Wooded lots located between Osage Beach and Camdenton, starting at \$15,000. Several plans to choose from or use own builder, Linn Creek

County head hopes 'change' in next year's Census will be for the better

by Nancy Hogland

Although the administration has changed since Camden County Commissioner Carolyn Loraine was named to the 2010 Census Missouri Complete Count Committee, her appointment still stands.

Earlier this year Loraine received a letter from Jay Nixon's office stating she had been re-appointed to the team, charged with influencing every person to complete the 2010 Census questionnaire in a timely and accurate manner. The letter also states that leadership of the committee had been transferred from the lieutenant governor's office to the Office of Administration and would be chaired by Commissioner Kevin Simmons.

"I'm not sure how that will alter things. I was just happy to learn I would still be on the committee because we didn't have very good numbers in 2000 and I hope to change that," she said. "I don't think people realize how important it is that they participate. They probably don't know that many government grants are based on the results of the Census or that population is also important for determining

representation in the senatorial and congressional districts."

Loraine said as soon as she gets the go-ahead, she plans to start promoting the Census at every civic, school board and government meeting she can fit into her schedule. She said she also hopes to get on radio talk shows and send out press releases to local newspapers.

"This area has grown tremendously since the 2000 Census so it's very important that every person take the time to respond," she said, adding that she recently received a letter asking for a list of emergency and transitional shelters or other areas, such as soup kitchens, where people experiencing homelessness are known to congregate, so they can be counted as well.

According to Lori Sims, public information officer for the Office of Administration, the team will be meeting by the beginning of April. In the meantime, in order to ensure every household gets counted, Census workers soon will be hitting the field with hand-held global positioning systems (GPS), pinpointing every residence and

updating addressing as needed.

"We're basically working in areas that typically have been under-counted because it could just be that we don't have correct addresses," she said.

Although there's been much speculation on how the count will be handled now that it has come out from under the Commerce Department-- which has historically overseen the count-- and into the hands of the White House, Loraine said she hasn't heard a word.

She also said while the hiring process for census takers has begun, she wasn't sure how many enumerators would be needed for the Lake area. More information on hiring practices and basic skills requirements can be obtained by calling 866-861-2010.

According to a Census News Brief, the American Recovery and Reinvestment Act of 2009 that President Obama signed into law on February 17 includes \$1 billion to "ensure a

successful 2010 Decennial." The report also states the Census Bureau will use a portion of the stimulus funds to recruit as many as 2,000 partnership specialists and expand advertising, especially in areas with historically low mail response rates. Last spring, the Commerce Department estimated that the 2010 census would cost \$13.7 to \$14.5 billion for the full cycle of testing, planning, and implementation.

According to the website, privacy.org, a source for privacy policy, the Constitution authorizes the federal government to "enumerate" persons in order to apportion congressional representatives among the states. To do this, the website states, the government needs only to know how many individuals reside at a given residence.

However, according to a report from the US Census Bureau, while

disability status.

Some are up in arms over what they deem is further intrusion into their personal business, especially in light of the snafus recently experienced by the Census Bureau. While strict confidentiality is promised, in 2007 census employees working from home inadvertently posted personal information including names, addresses, phone numbers, birth dates and family income ranges from more than 300 households in nine states and Washington D.C. on a public internet site multiple times over a five-month period. Missouri was not one of those states.

Just six months earlier the Census Bureau reported losing 672 laptop computers over the course of the past several years, most of which had been used by workers gathering survey information.



the questions on gender, age, race, ethnicity, relationship and whether residents own or rent their homes are essentially the same as those asked in 2000, three additional questions also will be asked this year in order to gather data about health insurance coverage, marital history, and military service-related



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Prepare for the season and learn about latest, greatest products

by Nancy Hogland

Find ways to make the good life at the Lake even better by attending the Lake West Chamber's Home, Yard and Dock Show.

This annual springtime event will be held from 9 a.m. to 4 p.m. Saturday, April 4 at the Lake West Christian Academy on Highway 5 in Sunrise Beach. Admission is free.

"This is going to be our biggest and best show yet," promised organizer and Chamber board member Steve Rasmussen. "We're sold out on all our spaces inside and have another large bunch of vendors who will be setting up outside. People should be able to find just about anything they need at this year's show."

Attendees will be able to

browse booths that include products like windows, window coverings, carpet, heating and cooling systems, trash service, marine supplies, landscapers, fencing companies, insurance companies to help homeowners protect their investments and even a beauty salon to keep everyone looking good while they enjoy them.

In addition, the Lake West

Christian Academy will be selling food and beverages and holding a silent auction at the show to raise funds that will be used to underwrite expansion of services and keep down the cost of enrollment.

Rasmussen also promised that traffic and parking would be less of a problem than it was last year. Off-site parking will be available for vendors and several more volunteers will be helping direct drivers to open spaces.

"Last year, we had around 1,500 people attend and the traffic got pretty bad but hopefully we've addressed the problems and things will flow a little more smoothly," he said.

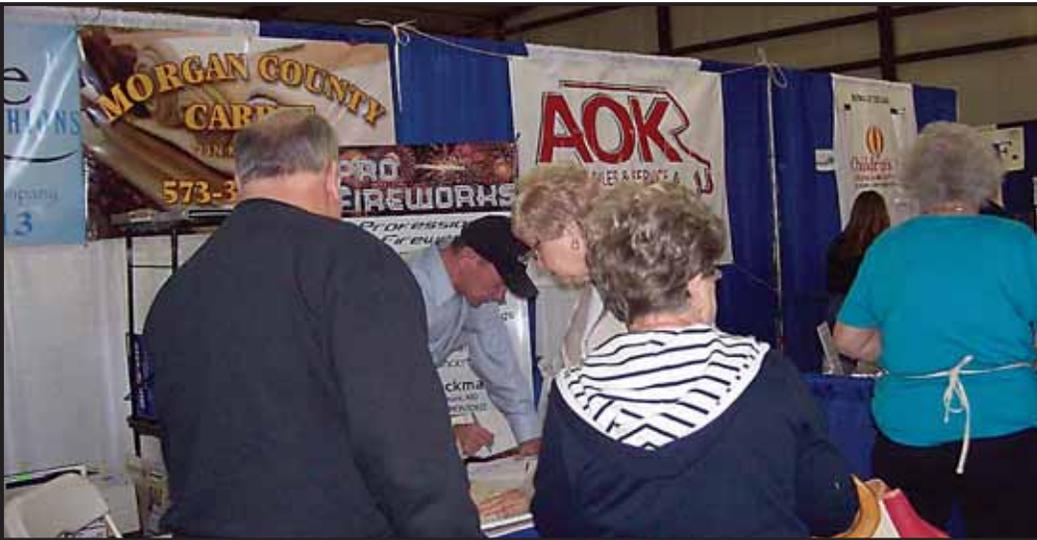
Mike Kenagy, executive director of the Lake West Chamber, said finding ways to handle the overflow of both vendors and attendees has been a "good problem to have."

"When we first started, I think we had less than 20 vendors at the Laurie Terrace Mall. After a couple years we outgrew that space so we moved it to the Osage River Bar and Grill's Community Room. Well, that quickly

filled up so last year we moved to the Lake West Christian Academy and by resetting the booths, will be able to accommodate 60 booths inside and five outside this year," he said, adding that board members are again looking at ways to expand the show.

"There's really no space larger than this and our board feels it's very important to keep our show on the west side of the Lake since, even though we have members from around the state, we focus mainly on west-side businesses. We may look into adding a large tent - but finding a place large and flat enough is also an issue. In the meantime, our members who participate are happy that, because the show is a little smaller than others held around the state, that gives them an opportunity to spend a little more time with potential clients," Kenagy said.

For more information on the show, call the Chamber at 573-374-5500. To donate an item or gift certificate for the Lake West Christian Academy auction, call 573-374-1500. All donations are tax deductible.



Spend this Saturday browsing through booths offering everything you need for your home, yard of dock at the Lake West Chamber's annual show. Photo contributed.

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Lake of the Ozarks, Missouri

Community bridge enhances prepaid service

by Michael Gillespie

Many of those who travel the Lake of the Ozarks Community Bridge regularly, whether in private or commercial vehicles, have purchased prepaid toll cards. The cards eliminate the need for drivers to carry cash on every trip across. To enhance the prepaid service, the bridge company recently announced that it is offering online account access to prepaid card holders.

able to find out their account balance anywhere except by calling us, or us faxing them an invoice," says bridge manager Kathy Matteo. "With the online account access they can go in and look at their account, run their own statement of activity, check activity for each individual card to see what their balance is. They can even change their address."

Matteo says that current and future prepaid card holders will

be assigned an account name and a password. This information will gain them access to their account through an interface web page at www.locb.info. In addition to providing their account balance, the interface will help them keep a record of their vehicle crossings by listing the time they crossed the bridge, the direction, and what card they used.

Anyone can purchase a prepaid card by requesting an ap-

plication at the toll booth. The minimum purchase price to open an account is \$200. There is no expiration date. The customer may request as many cards as necessary to cover a fleet of vehicles. Each card has its own number so that individual vehicles can be tracked.

Additions to the account balance can be made by depositing cash, check, or money order at the toll booth.

Built in 1998, the Lake of

the Ozarks Community Bridge spans Shawnee Bend and shaves about twenty to forty miles off the commute between Highway 5 and Highway 54. The on-season toll, which began April 1, varies according to vehicle class. For passenger cars, motorcycles, or light trucks, the toll is \$2.50; for cars and light trucks towing trailers, the toll is \$3.75. For trucks and buses, the toll increases from \$4.50 to \$9 according to the number of axles.

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County EMA training owners how to save lives, company assets and businesses

Camden County's director of Emergency Management has been focusing efforts on helping businesses to prepare, plan and be informed in the event of a natural or man-made disaster.

Denise Russell said she's accomplishing her goal by speaking to as many civic organizations and businesses as possible throughout the coming months to share information about the "Ready Business" plan developed Homeland Security.

"Every business should have an emergency plan to sustain them during crisis time," she said. "You never know when a tornado will strike and we will experience wide-spread power outages, perhaps for days; or if there will be a hazardous chemical spill outside your businesses and no one will be able to leave - maybe for hours. Our goal is to help business owners and managers develop

practical steps that will not only help them get through the incident but also to continue operating."

Russell said studies have shown that 50 percent of all businesses that remain closed the day after disasters remained closed permanently.

"We want to insure the economic success of our community and one way to do that is to maintain stability of our employers, so not only are we guiding business owners on how to put together a good first aid kit, we're also helping them develop a plan to continue operating in the event of a catastrophe," she said.

For more information or to obtain downloadable emergency planning tools visit www.ready.gov. To arrange a presentation at your place of business, club or civic organization, call Russell at 573-346-4440, extension 1130.

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Stepped-up efforts to keep the Bend, and the state, beautiful

by Nancy Hogland

The Horseshoe Bend Special Road District is once again searching for groups and individuals to take part in its Adopt-A-Road program.

Heather Warner, district secretary, said 8 to 10 miles currently are maintained by 15 different groups of volunteers. However, since the district now takes care of approximately 160 miles of roadway, that leaves many streets uncovered.

"All of Horseshoe Bend Parkway up to Carl's Village Market as well as a portion near the end; all of Linn Creek and a couple miles each on Bittersweet and Cherokee have been adopted. We're happy that we have most of the main roads getting picked up – but that's actually a very small percentage – so we'd really like to get more volunteers," she said.

Those who volunteer are provided with safety vests and trash bags. They are required to attend a short safety seminar, taught at the district office, and are asked to pick up trash a minimum of twice in a six-month period.

With youth organizations, one adult supervisor must be present for every eight participants between 13 and 17 years of age and one adult supervisor for every four participants between 6 and 12 years of age. No one under the age of 6 is allowed to take part in the program.

Signs will be posted along the

coverage area with the adopters' names. However, John Jenkins, president of the road district Board of Directors, said the signs come down if the streets are not maintained as promised.

"We had a couple businesses sign up that never showed up," he said. "We're not going to give free publicity to a business when

they're not holding up their part of the agreement."

For more information about the program or to sign up, call 573-365-2832.

The Missouri Departments of Transportation (MoDOT) and Conservation recently joined forces to reduce litter throughout the state with the "No MORE

Trash!" litter-prevention campaign. According to information provided by the transportation department, in 2008 more than 84,000 bags of trash were picked up by thousands of Missourians.

"Last April alone, Adopt-A-Highway volunteers in mid-Missouri filled more than 3,500 bags of trash," said Carol Pleus, MoDOT Adopt-A-Highway Coordinator for mid-Missouri. "We are grateful for the work they do because for every mile that's mowed, landscaped, or kept litter-free by adopters, MoDOT can devote more resources to other critical areas."

She said while volunteers from the Adopt-A-Highway program save taxpayers about \$1.5 million each year, MoDOT still spends about \$5 million annually to remove litter from the state right of way.

For more information about how to participate in the No MORE Trash! Bash, log onto www.nomoretrash.org. For more on the Adopt-A-Highway program, call 1-888-ASK-MoDOT (275-6636) or log onto www.modot.org/central.



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BDSA hopes to stop blight on Strip, help neighbors of condemned properties

by Nancy Hogland

The Bagnell Dam Strip Association (BDSA) is applying for a grant that will pay for the demolition of several derelict commercial and residential buildings in the city of Lake Ozark.

The Community Development Block Grant (CDBG), made available through the Missouri Department of Economic Development, was es-

tablished through the Housing and Community Development Act of 1974 as a "pass through" funding program from the US Department of Housing and Urban Development. State CDBG funds are only available to incorporated municipalities with populations less than 50,000 and counties with fewer than 200,000 residents.

"Some are arguing that the

owners of these derelict buildings should pay for the demolition themselves and not rely on the government to pick up the tab," said Alderman Jeff Vandonse, who sits on the BDSA board. "However, the money has been made available for this use and if we don't take advantage of this program another community will. It's our feeling that if people could afford to pay



The Continental Hotel, which has been condemned and standing vacant for a number of years, will be one of the first to go if the Bagnell Dam Strip Association obtains money through the Community Development Block Grant program for demolition of derelict buildings. Nancy Hogland photo.

for the demolition – or even fix the buildings up so they could use them – they would. Since that hasn't happened, we owe it to our residents to get whatever grant monies are available to help clean up our city."

Property owners have another couple weeks to sign up for the building demolition program or to provide addresses of derelict buildings so the BDSA can track down the owners and notify them of the opportunity. To date, eight have applied for assistance.

"We may not get enough money to pay for demolition of all of them so we'll have to pick the worst to go first," Vandonse explained, adding that the BDSA would be seeking grant money available through the Brownfield Redevelopment Program to take care of the rest. That program is offered through the U.S. Environmental Protection Agency for expansion, redevelopment, or reuse of land which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant such

as asbestos, something Vandonse said they believe is present in some of the condemned buildings.

In the meantime, the BDSA hired consultant Greg Stratman on a contingency basis to write the grants. He gets paid only if the grants are awarded.

Once the grant, which has a May 1 deadline, is submitted and approved, the association will hire an administrator for the project and also put out to bid the demolition projects. The BDSA should know by mid-summer if the grant has been accepted. Tear-downs will begin as soon as possible.

Vandonse said not only has the BDSA board been working to obtain demolition funding, they've also been developing a solid comprehensive long-range plan for the revitalization of the historic Lake Ozark downtown area by securing loans and donations from interested parties as well as working to attract major developers to the area.

"Phase 1 of a feasibility study has been completed and we're

continues next page

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BDSA hopes to stop blight on Strip, help neighbors of condemned properties

continued from previous page
back on track with Phase 2. In fact, a couple weeks ago I was involved in a conference call with a major firm from the Wisconsin Dells that has signed a letter of intent for a major tourism development on the Strip. That's why we keep pushing ahead with this plan. We have too much invested - too much at stake - to quit now," VanDonsel said.

That developer plans to build a 400-key hotel with an indoor/outdoor water park and a 1,200-car parking garage. Several other projects, including an entertainment facility, are still "in the works," he said.

"At the same time, we're also applying for the Neighborhood Assistance Program (NAP) grant, which provides tax credits to businesses that make donations to the BDSA. The money obtained through that program will then be loaned either at a very low rate of inter-

est, or maybe even interest free, to business owners so they can fix up or paint their buildings. It will be a revolving loan, so when they pay the money back, it will be loaned to another business and so on as long as it's needed," VanDonsel explained.

"We don't want the 'mom and pops' to go away - we want to help them stay and grow as this entire plan comes to fruition. However, the costs of renovating and building, as well as updating infrastructure needs, are enormous because of the topography. If we can obtain grants and use other funding, such as TIFS, to build up our city, we'd be amiss if we didn't try," he said.

Property owners can make application by calling Jeff Carroll at 573-280-5477 or email him at jeffcarroll88@aol.com. Demolition companies are also asked to contact Carroll for bidding procedures.

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LAKE STORIES WITH MICHAEL GILLESPIE

Harry Barker recalls the 'Good 'ol Days'

by Michael Gillespie

Raise your hand if your fondest memories of the lake came from family vacations as a child.

I see a lot of hands. The lake has a way of capturing the imagination and interest of a young person and never letting go. After all, the place is a lot of fun — and it's been that way from the start.

Take, for instance, the case of Harry Barker. You probably don't know that name. Harry has been away from the lake for nearly sixty years. But he's never forgotten it.

Back in the late 1920s, Harry and his family, from Kansas City, used to vacation at Lake Taneycomo. It was the only large Ozark lake at the time.

His folks had heard about a big dam under construction near Bagnell, so Harry's dad took a little detour on the way home one summer and crossed the Osage River on the Bagnell ferry. There, just above them, was a monumental work-in-progress — the huge Osage reservoir project.

Up on the ridge, past a construction camp and a tent city known as Damsite, there was an observation platform. Young Harry Barker, like so many others, tried to take it all in — steam shovels, concrete plant, construction trains, scaffolding, steelwork, cofferdams, barges, and men — men everywhere climbing, hammering, shoveling, wrenching. And this in the middle of a virtual wilderness with the Osage River meandering by. Upriver the solid forest abruptly ceased half way down the hillsides. From there down to the river bed the trees had been cut and burned for as far as the eye could see. This would be the basin of a huge lake — the world's largest manmade reservoir. Right here in Missouri.

It was almost too much to behold. Harry and his family knew then that as soon as this mammoth project was completed, they would forego Taneycomo. This Lake of the

Ozarks would be their new vacationland.

And it came to pass. The Barker's got a "place" near the dam, and that's where they spent their summers. Usually, Harry's dad would work during the week in Kansas City, where he owned a monument company, while Harry and his mom and sister would stay at the lake.

Two of Harry's favorite spots were the Casino restaurant and the White House. Both were on the Bagnell Dam strip and both featured dance floors. As Harry matured through his teens, he couldn't help but noticing that where there was a dance, there were likely to be girls. What else was summer at the lake for, if not to meet girls?

"When you walked into the Casino," remembers Harry, "you took a few steps down and there was kind of a little deck there, and then you went down into the dining room and dance floor. It was a little bit lower and it had windows looking all around the lake.. In the summer those windows would be open and you could hear the music that was playing there. Once in a while they'd have musicians, but most of the time it would be juke box music."

The same held true for the White House, which was a café, hotel, and filling station. "The White House hotel was very busy on the weekends — and during the week, too," says Harry. "You could hear the music from the White House all across the cove behind it.

"There used to be a Jewish school — a bunch of Jewish girls from St. Louis — and they would come and stay near the dam. They'd come to the White House and they would play the Horah, where they would pound their shoes on the floor and they would dance, and that's where I learned to dance. They wanted someone — a young man — who would dance, so I learned to dance with them."

Good times have a way of passing quickly, too quickly.

Harry attended the University of Kansas and finished smack in the middle of World War Two. He had enrolled in ROTC and soon found himself an ensign in the Navy-- in the south Pacific-- a long way from that freshwater lake in the Ozarks.

When the war ended in September, 1945, Harry was in California preparing for his part in the invasion of Japan. Fortunately, that was not to be. Harry was discharged in 1946. He had a wallet full of separation pay, but no particular prospects were in mind. He'd have to find something to do, yet as every veteran will testify, there is an adjustment period when the world can just wait awhile. To no one's great surprise, Harry made his way back to the lake in time for the spring season of 1946. There he made the acquaintance of Charlie Fleetwood.

Fleetwood was a good man to know at the lake in the post-war years. He was a big, strong fellow — he used to be a boxer and looked the part, says Harry. Fleetwood had run a nightclub in Kansas City but now owned a dance hall and café called My Blue Heaven near the dam. He also operated a couple of excursion speed boats. And as fate would have it, Charlie Fleetwood was in need of a boat pilot.

Harry remembers that Charlie told him: 'I can't pay you, but you can live in our house.' And I said, 'Fine.' I just got back from the service and I didn't have a job anywhere else, so I thought that would be a good job." Harry went to St. Louis and passed the required Coast Guard written test for "pilot upon the inland waters of the United States." Then he began a season of driving Fleetwood's Chris-Craft in and out of the Loc-Wood speedboat dock.

"We'd take out after the Larry Don and circle and swish around it and give the people a little thrill," Harry recalls. "We'd go out about a half-mile up and we'd swing over to the right side of the lake and swing into

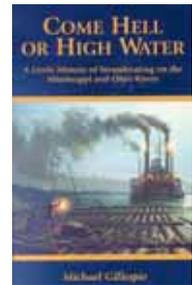
a couple of the coves and bring them back to the dam.

"You had to be very careful when you drove the boats that you didn't get in the wake of a larger boat, like the Larry Don. If you crossed her wake you dove right down into the trough and then you would come back up. The passengers really enjoyed it when you hit the roll and the spray would come up over everybody. One time, as I came into the dock, the engine died and I had to run out and pull the front of the boat up over the dock so it didn't crash into the dock. I had to grab the front of the boat and lift it up because it was cruising right on in.

"I liked the lake, and I liked the people. I met an awful lot of young girls. I'd take them for a moonlight ride up the lake. I'd wear my Navy hat; I think it was an ego thing. Most of the girls were just there for the day, just passing through, but I dated some that lived there."

Harry also remembers some interesting times on the Bagnell Dam strip. "There was a lot of gambling going on there," he recalls. "A lot of St. Louis people came down and I'm sure there were syndicate people who would come down and spend some time. Mostly crap shooting and poker. All up and down the strip-- at the ice house you could gamble and shoot craps there. You could get in a crap game anytime you wanted. A couple of times I ran into guys who couldn't pay their losses and they had gotten beaten up and they looked terrible. They got the hell whacked out of them."

After the 1946 season was over, Harry went to work in



Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of

Steamboating".

He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

Kansas City. He continued to vacation with his family at the lake until his father died in 1950. Then Harry moved to the West Coast and started a long career in radio. He lives in California to this day.

I've never met Harry Barker in person, though I would surely like to. He contacted me after visiting my web site, the Lake of the Ozarks History Pages. After reading a few of my historical vignettes, he decided to call me and tell me his story. He could hardly restrain himself in his excitement. His visits to the lake have been few and far between over the past sixty years. And for reasons of age and health, he may never be back. But he still remembers those golden times. The lake does that to a fellow.

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continued from page 5

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Stegeman added, "What makes this event so special is that it is a community event supported at the grass-roots level." Osage Beach Department of Public Safety hosts this event each year. Their people are key to planning and hosting this event. The Lake of the Ozarks State Park and the Department of Natural Resources provided unprecedented support this year with their Show-wagon, their tents, their manpower, and their signage. The Lake Ozark Fire and Mid County Fire Protection District provided the

divers. TanTarA Resort hosted the Polar Plunge/Strut Party with the best food and set-up ever! Culver's provided a spot for pre-registration, lunch for our Super Plungers, and proceeds from sales on Plunge day. Forever Resorts donated their beautiful houseboats for the Super Plungers lodging as well as the top fundraising prize – the free houseboat vacation. Code 3 and Purcell Tires donated some special incentive prizes while Hy-Vee and Benne Media hosted the annual Cops on Top event at Hy-Vee Gas. "Many local business donated gift certificates for our silent and live auction and we'd like to thank all of the community for donating to this event to benefit the athletes of Special Olympics Missouri."

For more information about the Polar Bear Plunge, visit www.somo.org/plunge or call 800.846.2682.

If you missed the fun and want to be part of the 15th anniversary plunge events, mark your calendars for Friday & Saturday, Feb. 26 & 27, 2010.

Special Olympics Missouri is a year-round program of sports training and athletic competition for children and adults with mental disabilities. More than

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Money to lend locally, banks say

by Michael Gillespie

The economic situation being what it is, many people assume that there is no money available for mortgage loans, or that it would take an impossibly perfect credit record to qualify. In order to separate fact from rumor, we spoke with officers from four area banks. The good news is that there is money available for mortgage loans. The not-too-bad news is that qualifications have tightened up.

"A bank takes in deposits on the one hand and then, of course, is able to loan them out on the other hand," explains Clayton Rogers, president of First National Bank. "If deposits haven't kept up with the level of loans, or they have lost deposits in the process over a period of time, then there is the inability to loan money. Some of that has happened with bigger banks, where they used a lot of their earnings to cover future losses, and have become illiquid from that standpoint.

"Community banks, in general, haven't been playing in that same arena. We've been much

more conservative in what we do, and by doing so still have the ability to loan money. That hasn't changed."

Gary Tuorto, vice president at Bank Star One, says that the money source depends on the loan. A local community bank may lend its own money, and hold that loan in house. "Those loans are generally adjustable mortgages," says Tuorto, "usually fixed for terms of one or three years, then the interest rate will adjust. And then we have secondary market loans, which are your fixed rate loans that banks sell to Freddie Mac, Fannie Mae, FHA, and USDA."

Community banks have gone back to more "traditional lending" practices, says Russ Clay, vice president and mortgage manager of Central Bank of Lake of the Ozarks. That means larger down payments than what customers have become accustomed to over the last two or three years — and higher credit scores.

As always, getting a mortgage loan is all about meeting fundamental credit qualifica-

tions. "You have to have good credit," says Rogers. "It doesn't have to be perfect, but you have to have good credit; you have to have adequate income to show that you can make the proposed payment along with the existing payments, and in some cases you may have to have a down payment, whereas before there might have been the ability to borrow almost all of the money that was being requested."

Most home loans are purchased by secondary lenders, such as Freddie Mac and Fannie Mae. These institutions rely on set programs to determine eligibility, and most are contingent upon a credit score driven model.

First National's Rogers explains how these programs typically work: "Let's say, for example, Freddie Mac. When we submit a loan through a computer model through Freddie Mac, the borrower has to have a minimum credit score of, I believe, 620. And then from there, they are going to tier that credit score to where there may be some additional fees involved if

your score is less than a certain threshold. If you don't have a 620, it's probably going to make you ineligible as a borrower through a Freddie Mac loan. Those programs that basically use a credit score model have raised the bar on the minimum score that is eligible."

There are circumstances where a lower than 620 credit score does not rule out a loan. "We sell all of our fixed rate mortgages to Freddie Mac, but we also make in-house loans on an adjustable rate mortgage," says Rogers. "Certainly we have our own credit criteria, but it's not going to be as strict as the secondary market is."

Obtaining a loan, be it adjustable or fixed rate mortgage hinges on the three Cs — character, capacity to pay, and collateral.

Character is implied on one's credit report. Late payments hurt, but if they are isolated and directly the result of a one time incident, such as a job loss or illness, then they may be overlooked for an in-house originated loan. What the bankers don't want to see is evidence of personal financial mismanagement. And they are looking for

trends.

Capacity to pay is derived from a debt-to-income ratio. There are two aspects to this ratio. First, your housing expense — principal, interest, taxes, and insurance — should not exceed 25 percent of your gross monthly income. Second, your back-end ratio — personal debt obligations such as car payments, credit card debt, or anything else on which you make monthly payments, other than utilities — together with your housing expenses, should not exceed 36 percent of your monthly gross income. A few programs will go as high as 40 percent.

Collateral is what the home or property that secures the loan is worth based upon the appraised value or the selling price, whichever is less.

Both in-house and secondary market loans take the three Cs into consideration. The difference is a matter of personal circumspection versus computer analysis. The in-house loan involves a manual process of pulling the credit report, asking for verification of income, and then assessing the value of the collateral.

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Your Finances

How to Invest in a Recession

We are now finishing the 16th month of the recession, which began in December 2007, according to the National Bureau of Economic Research. Not only is this a long recession, but it's also a severe one, marked by painfully high levels of job losses, a sharply reduced credit flow and a drop in the value of many investments. Still, despite all the bad news, there are valid reasons to believe that brighter days lie ahead. But you don't have to wait for things to turn around before taking steps to help your own financial future.



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

Here are some actions to consider:

- Don't cut back on your 401(k). During difficult economic times, it's hard for many people to assume their jobs are safe. But if you are fairly confident your employment situation is secure, continue investing in your 401(k) or other employer-sponsored retirement plan. The tax advantages of these types of plans — not to mention the employer's match, if one is offered— make them ideal savings vehicles for retirement. Of course, your plan probably has taken a hit over the past year, but that's the case for many investments. If you've chosen a good mix of investments, your plan should recover at some point.
- Diversify, diversify, diversify. Generally speaking, it's not a good idea to tie up more than 5 percent of your portfolio in a single investment. Spread your investment dollars among a wide range of stocks, bonds, certificates of deposit and other securities. For a rough idea on how well you've diversified, ask yourself: "If the value of a few of my stocks and bonds declined and didn't recover, would it be extremely painful for me financially?" If the answer is "yes," you probably need more diversification. Of course, diversification by itself cannot guarantee a profit or protect against loss, but it can give you more chances for success and reduce the effects of volatility on your portfolio.

- Think long term. Your investments may have lost 30 percent to 40 percent of their value from October 2007 to the present — which may seem like a long time. Yet quality investments often need much longer periods to show significant growth. So while it can be painful to endure short-term losses, you need to develop the discipline to hold your investments for many years.

- Don't reach for high yields. When the stock market is down, many investors turn to bonds that offer high yields, reasoning that bonds are always safer than stocks. Don't be fooled into this line of thinking; high-yield bonds mean high-risk bonds. If the issuer defaults, you could lose your principal. Stick with investment-grade bonds.

- Look for opportunities. Instead of avoiding the financial markets, look for good investment opportunities. Because investment prices have fallen so much, your dollars can now buy more shares. Historically, buying shares at lower prices has often led to higher returns over the long term. If you're receiving dividends, now is an especially good time to reinvest them.

You probably can't avoid all the negative effects of the recession. But by following the above suggestions, you can help avoid getting thrown off track on your journey toward your financial goals.

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Money to lend locally

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Whereas the secondary market lenders do that through a computer model uses the credit score as the primary qualification of that borrower.

In either case, gone are the days of stated income or no income verification programs, which were commonly applied to self-employed persons. "Some of those programs just didn't make sense to begin with," says Rogers. "We certainly weren't participating in those to a large degree because that was being done by secondary lenders, not your community banks."

Consider now some specifics. A twenty percent down payment is generally the rule. But there is a notable exception to that — the USDA Rural Development guaranteed loan program. Most area banks participate in it, and it does not require a minimum down payment. A family of four applying for this type of loan must make under \$70,750 per year. Families must be without adequate housing, but be able to afford the mortgage payments, in-

cluding taxes and insurance. In addition, applicants must have reasonable credit histories.

Is it easier to get a fixed rate or adjustable rate mortgage? "At this point in time, the fixed rate financing is the easier financing to get," says Central Bank's Russ Clay. "We use automated underwriting systems on house loans, which is Freddie Mac and Fannie Mae. With those systems, it's fully automated. In the eyes of Freddie and Fannie right now there is less of a risk involved with thirty-year fixed loans than there is with an ARM, or variable rate loan. If you've got an ARM, that rate's normally fixed for only three or five years, which means the rate can go up or down based on what's happening in the bond market. So three years from now, if the bond market goes crazy, your rate can go up — and that's a higher risk. So they have built these pricing engines to make it more lenient for the fixed rate financing that they used to be."

Bank Star One's Tuorto says that years ago, when short term rates were lower than long term

rates, there was a difference between the interest rate on an adjustable versus a fixed rate. "The adjustable generally had a lower starting interest rate than a fixed rate. But in today's environment, the long term fixed rate mortgages actually have interest rates lower than short term adjustables. So it really doesn't make sense for the borrower to get into an adjustable these days."

And since secondary market loans are credit score driven, what is a good score and how much of an advantage does a higher score carry? Above the 620 minimum that the secondary lenders want to see, the difference will be reflected in closing costs and interest rates. Closing costs include standard third party fees, which do not change with credit scores. "However," says Clay, "most companies have put in what are called loan delivery fees, or risk-based fee systems. Basically that means the less you put down and the lower your credit score, the more you're going to pay."

Gary Tuorto suggests that a very advantageous score would be 740 or better. "A borrower that's going to put 20 percent

down that has a credit score of 740 or higher would be able to obtain the market rate for that day — they would get the preferred rate," he says. "A borrower with a 620 score may pay up to 2.75 percent higher. Your interest rate is based upon your credit score and the amount of your down payment. A borrower with a lower credit score but a larger down payment would have a better interest rate than a borrower with a low credit score and little or no down payment."

Cheryl Wetzell, mortgage loan officer at First Bank of the Lake, points out that each bank has different credit score criteria. "To actually get a loan with a decent rate on it, you don't want to be below 660. Here, we only look at 680 and higher. Anything over 750 is very good." All other things being equal, Wetzell says the interest rate difference between a 680 and a 750 credit score would be about one-quarter of a percent.

Keep in mind that there are three credit report agencies — Experian, Equifax, TransUnion. Since not all creditors report to all three agencies, your credit score may vary from one to the next. Lending institutions

will use the middle of the three scores. If a husband and wife are jointly applying for the loan, the lender will use the lower of the two middle scores.

Does the fact that many jobs are not as secure as they once were play a role in obtaining a mortgage loan? "Whenever you underwrite a loan for Freddie and Fannie you have to take into consideration what the future will hold," answers Russ Clay. "But you can't be skeptical, and you can't run scared, either. You can't predict what a factory is going to do six months from now. As long as the person is employed, and everything verifies with what they told us — assets, income, etc. — then we're good."

So there is mortgage money available — if you've handled your past credit carefully. "Personally, I think it's a great time to buy," says Clay. "Prices have really come down. Interest rates are cheap." And as Cheryl Wetzell sees it, things have gotten tighter for a good reason: "The economy has forced lenders to make sure that people don't get into trouble in the future. That's why it's important to heed the advice of the lender, even if it's not what you want to hear."



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Aquatic Exercise Classes

Eldon Rehab Therapy Clinic, 302 E. Fourth St., Eldon Arthritis/Low Impact — 10 a.m., 11 a.m. and 1:30 p.m. Tuesdays and Thursdays Water Exercise (low-to-moderate impact) — 11 a.m. Mondays and Wednesdays Water Aerobics (high impact) — 5 and 6 p.m. Tuesdays and Thursdays Advance registration is required. Call 573-392-3000 for more information.

How to Care for Loved Ones at Home

10 a.m. - 3:30 p.m. Friday, April 17, Lake Regional Hospital, third floor conference rooms Hosted by Billye Bennett, R.N.; Norma Botdorf, R.D., L.D.; Susan Major, MSW; Lake Regional Home Health; and Rehab Visions. Topics to be covered include medication and oxygen safety at home, meal preparation, lifting and transferring and community resources. The forum is free, but registration is required. Go to www.lakeregional.com and click

“events” to register, or call 573-348-8222 for more information.

Blood Pressure/ Blood Glucose Checks

8:30 a.m. - 6 p.m. Wednesday, April 15, Lake Regional Pharmacy, 1057 Medical Park Drive, Osage Beach Participants will receive a free blood pressure and blood sugar reading.

Our pharmacists will explain your results, including how they compare to the recommended guidelines. Call 573-302-2700 for more information.

Treating Depression Without Drugs

2 - 3:30 p.m. Thursday, April 9, Lake Regional Hospital, third floor conference rooms Hosted by Psychologist Lane Armstrong, M.S. Topics covered include types of depression, signs and symptoms and available treatments. The forum is free, but registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.

Prepared Childbirth Class

8:30 a.m. - 3:30 p.m. Saturday, April 11, Lake Regional Hospital, third floor conference rooms The cost is \$25, and registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8244 for more information.

Wound Healing Center Open House

4:30 - 6 p.m. Tuesday, April 14, Lake Regional Hospital, first floor Tour Lake Regional's new Wound Healing Center, view the hyperbaric oxygen chambers, meet the physicians who will provide wound treatments and enjoy refreshments. To learn more, visit www.lakeregional.com or call 573-302-2990.

Lap-Band Symposium

7 - 8 p.m. Tuesday, April 14, Lake Regional Hospital, third floor conference rooms Hosted by Surgeon Kris Rajanna, M.D. The symposium is free, but

registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.

AARP Driver Safety Program

9 a.m. - 1 p.m. Thursday, April 16, Lake Regional Hospital, Cardiac Rehab conference room (second floor) This refresher course is for drivers ages 50 and older. The cost of the program is \$14 (\$12 for AARP members), and registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.

CBCO Blood Drive

11 a.m. - 5 p.m. Monday, April 20, Lake Regional Hospital, third floor conference rooms Donors will receive a complimentary LRHS travel mug. Call 573-348-8222 for more information.

Emotional Roadblocks to Healthy Eating

2 - 3:30 p.m. Tuesday, April 21, Lake Regional Hospital, third floor conference rooms Hosted by Kathy Champion, R.D., L.D.;

Susan Major, MSW; and Andrea Shaw, MSW. Topics include reasons for emotional eating, body image and achieving healthy eating. The forum is free, but registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.

Red Cross CPR/First Aid Class

8 a.m. - 3:30 p.m. Monday, April 27, Lake Regional Hospital, third floor conference rooms The cost is \$35 for both classes or \$20 for one class, and registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.

American Heart Association Heartsaver CPR

8 a.m. - noon Thursday, April 30, Lake Regional Hospital, third floor conference rooms The cost is \$20, and registration is required. Go to www.lakeregional.com and click “events” to register, or call 573-348-8222 for more information.



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Sewer Systems at the Lake a work in progress

by Nancy Hogland

Nearly all of the water samples collected last year for E. coli testing came back below the minimum standards set by Department of Natural Resources (DNR) for water quality.

According to Scott Robinett, an environmental specialist with DNR, while unusually heavy spring rainfall was responsible for higher numbers in May and June, the overall numbers for the year were similar to 2007, indicating overall good

health for the lake in terms of bacteria levels.

Several communities around the Lake are doing their part to see that it stays that way.

In an attempt to resolve problems in the city of Lake Ozark, the first of several public hearings was held last month to discuss a year-long comprehensive analysis of that city's sanitary sewer system.

The study, estimated to cost the city about \$300,000, was required as part of a consent

judgment and order of injunction from the Missouri Attorney General after a lift station at the top of Horseshoe Bend failed in September 2007, causing 10,000 to 15,000 gallons of raw sewage to enter Lake of the Ozarks.

McClure Engineering, the firm conducting the study, will be, among other things, inspecting sewer lines for leaks, and checking grinder pumps and pump stations throughout the city. After it is completed, the firm will use the information

collected to design a hydraulic model to help the city with future expansion.

"That will eliminate sanitary sewer overflows and satisfy the DNR (Department of Natural Resources) and EPA Clean Water Act. Our goal is to have zero overflows," McClure Chief Operating Officer Jeff S. Schug told the board and group of a dozen or so residents that attended the hearing.

In the meantime, McClure is asking residents to notify them if they are experiencing any problems with sewers including malfunctioning grinder pumps. They can be reached at the Lake Ozark office, 573-964-5908.

Last year, the Board of Directors of Public Water Supply District Number Four of Camden County, representatives of the Village of Four Seasons and the Four Seasons Property Owners Association and concerned citizens formed a committee to investigate options and make recommendations for providing central sewer service to Horseshoe Bend.

John Summers, general manager of the District, said the group has been using a study completed in 2006 by Scott Consulting Engineers, P.C. for the District and the Village of Four Seasons as a starting point, meeting regularly to discuss the situation.

"We're still in the formulating stage, deciding what our mission should be - if we need and if there would be support for central sewers on Horseshoe Bend. Unfortunately, our median income is too high for grant money from the DNR so that would place the cost on the shoulders of the homeowners. We're still considering different strategies and funding routes, but in the meantime, when people from outside the area ask me about water quality, I tell them I spend a lot of time swimming in the Lake off my dock. If it wasn't safe, I sure wouldn't be in there," he quipped.

On the Westside of Lake of the Ozarks, The Gravois Arm Sewer District (GASD) is taking bids to begin work on a \$2 million central wastewater treatment facility, to be located near

the junction of State Road P and North Highway 5. Construction of that plant begins Phase 2 in a multi-year project that already has taken some 3,500 homes and businesses, many of which were lakefront, off aging septic systems and put them on a new, state of the art facility. Once the new plant is completed, GASD will re-route a 3.5-mile pressure line that is currently serving two condominium complexes and a restaurant on O Road and several different developments along P Road. That line is now connected to Laurie's wastewater collection system at Indian Rock Golf Course.

In 2004 the city of Laurie already brought online a \$6.7 million wastewater treatment system serving more than 1,000 residents.

Water quality testing for Lake of the Ozarks is scheduled to begin in May, according to a Department of Natural Resources (DNR) official, who said tests will also be conducted this year on the Niangua Arm as well as in coves on the Osage.

The water testing program is part of a five-year partnership agreement between the Missouri Department of Conservation, Lake of the Ozarks Watershed Alliance, AmerenUE and DNR. Ameren is providing \$15,000 each year for the testing. When the program is completed in 2011, coves from Bag-nell to Truman dams will have been tested to measure water quality.

The state water quality standard for recreational bodies of water is 126 E. coli colonies per 100 milliliters of water during the recreational season, which runs from April 1 through Oct. 31.

E. coli is a bacteria found in the intestinal tract of warm-blooded animals. High numbers of E. coli, which if ingested, can cause gastrointestinal illness, can be caused by faulty septic tanks or sewer systems.

For more information on 2008 and 2007 test results and a map pinpointing previous testing sites, visit www.lmvp.org/LOWA/ecoli.htm.

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Attention First-time Homebuyers Put The Newly Enacted \$8000 Tax Credit Legislation To Work For You

"This opportunity lasts until December 1 st of this year. After that, it is gone," according to Jane Kelly, Broker-Sales Person at RE/MAX Lake of the Ozarks.

"We want to get the word out to the community that, for just a short time, our government is giving eligible buyers, namely first time buyers or buyers that have not owned a home for the last three years, a gift of \$8000 in the form of a dollar for dollar tax credit. This opens the possibilities up to so many who previously could not afford to purchase a home to live the American Dream of home ownership."

Kelly and Team members Kathy Wise and Jamie Golka, feel so strongly about getting the word out, they are hosting an informative get together at Osage Hills Baptist Church on Thursday, April 2, starting at 6:30.

"We will have the professionals there, including an accountant and lender, at no charge, to help the home buyer get all the facts as it pertains to their particular situation. Our plans include holding these open meetings the first Thursday of every month."

Here's how it works: Congress enacted a tax credit of 10% of the cost of the home not to exceed \$8000, for first-time home buyers, or buyers who have not owned property in the last three years. If a home cost \$65,000, the tax credit would be \$6500 or 10% of the purchase price. If the home cost \$125,000, the tax credit would be \$8000, the maximum allowable. When the purchaser goes to figure his/her taxes for 2009, they will be eligible to receive back the tax credit. With no obligation to repay. The customer is eligible to receive their tax credit rather quickly after closing. Simply amend your 2008 taxes and the Government will cut you a check. Please visit your accountant to validate the process.

Income limits do apply to be eligible. For instance, the single taxpayer's limit is \$75,000 maximum income; married taxpayers filing joint return have \$150,000 limit on income. However, if your earnings exceed these limits, the tax credit is prorated thereby making this tax credit available to even more eligible home buyers. If a home buyer's income exceeds the limits by 10%, the tax credit will be reduced by 10%.

No repayment of the tax credit will be required as long as the home buyer owns the property for three years. The tax credit will apply to all eligible home buyers who purchased after January 1, 2009 and before December 1, 2009.

"Basically, we only have 8 months left on this opportunity. Considering it typically takes around 30 days to locate the perfect property, and 30 days to get from contract acceptance to closing, time is running out! We have a great inventory of properties available right now, so it is important that anyone wanting to take advantage of this tax credit begin the process today. Getting pre-approved for the loan is hugely important and gives the buyer an enormous competitive edge in negotiations."

"The purchase is not limited to single family dwellings; condos and town-homes also apply."

"Even home buyers with limited or no cash available for down payments can take advantage of this opportunity," according to Kelly. "We want our home buyers to consider all options such as the US Department of Agriculture loan program which offers flexibility for the homeowner with unlimited gifts or seller contributions for down payments, 30 year fixed rates, no mortgage insurance, and no requirements for tax or insurance reserves. The FHA loan has an assumable feature so today's home buyer has the benefit of our historically low rates, passes this onto the next home owner, and gains an advantage over their competition in the future."

"Our government recognizes that to get out economy back moving again, the dream of home ownership is at the core. If the first time buyer is able to 'get off the fence', it allows the snowball effect to take place. That seller can now become a buyer and move into their second home or build the home of their dreams, they get to take the benefits of our low interest rates, and so on," Kelly pointed out.

"Our plans are to continue with additional informative discussions, offer the public a way to learn about their opportunities, and get information about our 'Affordable Home Tour' coming this Spring."

For more information, call Kathy Wise, Jamie Golka, or Jane Kelly at 573-302-2316 or visit us at www.janekelly.com.

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LRHS' James Neill, M.D., achieves Family Medicine board certification



James Neill, M.D., recently achieved board certification from the American Board of Family Medicine. Dr. Neill is employed by Lake Regional Health System at Camdenton Medical Center.

To earn certification, physicians must complete three years of training in a family medicine residency program accredited by the Accreditation Council for Graduate Medi-

cal Education and successfully complete an exam.

Dr. Neill joined the Lake Regional Health System medical staff in 2008. He completed undergraduate degrees in biology and Spanish at Truman State University in Kirksville, Mo., before earning his medical degree at the University of Iowa Carver College of Medicine in Iowa City.

As a family practitioner, Dr. Neill treats patients of all ages with an emphasis on preventive health care. While completing his residency at Research Medical Center in Kansas City, Mo., Dr. Neill gained valuable experience managing preventable chronic diseases, such as high blood pressure and diabetes.

The clinic is located at 1930 N. State Highway 5. To schedule an appointment with Dr. Neill, call the Camdenton Medical

Center at 573-346-5624.

The ABFM is the second-largest medical specialty board in the United States. Founded in 1969, it is a voluntary, not-for-profit, private organization whose mission is to promote excellence in medical care by establishing, maintaining and measuring high standards of excellence in the specialty of family medicine.

The medical staff at Lake Regional Health System includes nearly 90 physicians who care for lake-area residents and visitors in the hospital and its six clinics and 14 specialty clinics. Lake Regional Hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

Daybreak Rotary Car Raffle winner on May 3

Lake Ozark Daybreak Rotary is having their Fourth Annual Car Raffle Fundraiser and tickets are now available at several locations or from any Daybreak Rotary member.

This year the car for raffle is a 2009 Dodge Challenger SE, provided by Spieler's Incorporated in California, MO. A maximum of 2,000 tickets will be sold and raffle tickets are only \$20 each for an opportunity to win this great car! The 2009 Dodge Challenger SE will be on display soon at Hy-Vee in Osage Beach, and then on display at the Magic Dragon Street Meet to be held May 2-3 on the Strip in Lake Ozark. The winner of the car will be announced on May 3, 2009 at the Magic Dragon Street Meet, and the winner need not be present to win.

Lake Ozark Daybreak Rotary members work hard every year to raise monies for local charities such as Lamb House, Hope House, Kids Harbor, CADV, Pregnancy Help Center, Food Pantry

Back Pack Program, Habitat for Humanity, Project Graduations for the high schools in the area, Dogwood Animal Shelter, to name a few. We hope community support of this car raffle fundraiser will help Daybreak Rotary put more monies back into our local community by donating to these charities that need our assistance.

You may purchase raffle tickets at any of the following locations in Osage Beach: Premier Bank, American Family Insurance, and HyVee; or, visit our website, www.lakeozarkdaybreakrotary.org, or tickets are available from any Daybreak Rotary member. For more information, you may also contact Randi Murphy at Premier Bank in Osage Beach, 573-302-1117.

Daybreak Rotary meets every Friday, 7:30 a.m. at Faithbridge Church in Osage Beach, behind HyVee and Columbia Community College. Visitors are welcome and expected!

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CONDOMINIUMS MULTI-FAMILY COMMERCIAL SPECIALIST

Your vote needed: Extension of operating levy a must for continued road service

continued from page 1

Jenkins said he's heard the same thing from numerous people who have called to thank him for the job done by the road district.

"Our guys are very meticulous about their work. They've been working to get all the trees trimmed back so they don't scratch your car when you drive down the street. They work hard to keep the grass cut and looking nice all season and if we have a snow storm, they stay here in the district, sleeping on cots in between shifts, to make sure they keep the roads clear. They go above and beyond to take care of our roadways – and it shows," he said.

In addition to receiving kudos from residents, each year the road district has received high marks on its audits, which determine if the road district's financial statements are free of material misstatement. The

audits also examine evidence supporting the amounts and disclosures in the financial statements; assess the accounting principles used and analyze the district's financial condition for year.

With approval of the levy extension, the streets to be completed this year are Fairlawn Drive, Fairlawn Circle, Cheyenne Drive, Cheyenne Court, Briarwood Lane, Sweetwater Drive, Eagle Drive, Eagle Point, Royal Landing, Kestrel Court, Kestrel Lane, Valencia Drive, Suji Court, Spring Green Circle, Spring Green Court, White Oak Drive, Crown Point Drive, Kings Lane, Queens Point, and Crown Point Lane.

In addition, the Lodge of Four Seasons has contracted with the road district to extend the hiking and biking trail up Horseshoe Bend Parkway from Susan to Duckhead Road.

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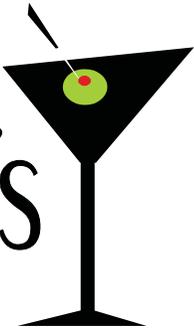
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BOAT SHELTER CAVE

The Lake region is noted for its interesting and historic show caves, which are visited by thousands of people each year. In addition, there are more than 300 lesser known wild caves recorded in the Lake region's four-country area. Some of these caves open along the shores of Lake of the Ozarks, such as Boat Shelter Cave near McCubbin's Point on the Grand Glaize Arm, and Onyx Cave along the upper reaches of the Niangua Arm of the Lake. The entrance to Boat Shelter Cave, shown here in a photo taken by the author in 2002, is well known. Boaters sometimes take refuge in the cave's entrance chamber when sudden rain storms come up while they are out on the water. When there is lightning, sheltering in any cave opening, whether on dry land or on the water is dangerous because the ionized air discharged by caves put them at risk of lightning strikes. Although the entrance chamber to Boat Shelter Cave is large, the small opening that continues on into the hill is short, leading to



only about 200 feet of cave passage.

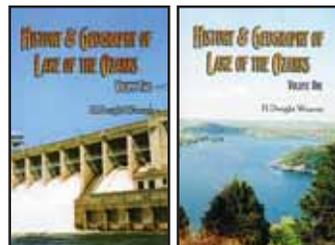
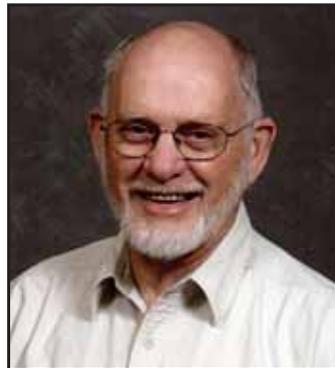
Also intriguing are the legendary caves that were inundated by the Lake. More than 100 caves are believed to be beneath the water. Some of the caves were quite large, such as Arnhold Cave on the Niangua Arm of the Lake, and Williams

Cave near the confluence of the Osage and Grand Glaize. Arnhold Cave was decorative and scheduled to be mined for its onyx about 1910. The enterprise, however, did not fully materialize. Although the cave is now beneath 40 feet of water, it has been visited by divers. Williams Cave, noted for its extensive and

complex network of passages, was also called Treasure Cave because it was rumored to contain a buried stash of gold and silver.

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the

history of the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net. Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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The Lake Area Chamber of Commerce was excited to recognize member Hawkeye Custom Concrete with a ribbon cutting. Whether it be overlays, inside and out, acid stained, scored, patterned, stamped or epoxy floors, outdoor living areas, countertops and sinks or vanities Hawkeye Custom Concrete has a custom product to meet your needs. For more information or to view many available options visit www.ConcreteFloorsMissouri.com or call 888/544-1926. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteer Ambassadors are: Tony Reahr, Edward Jones; Alan Birkenholtz, Project Manager; Jason Lee, President; and Michelle Cook, Lake Area Chamber Director of Marketing.

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The Lake Area Chamber of Commerce recently welcomed new member HomeAide Supplies & Services with a ribbon cutting. HomeAide Supplies & Services is conveniently located across from Lake Regional Hospital, in the Parkway Center next to Ace Hardware or call 573/302-4494 for more information. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteers are: Michelle Cook, Chamber Director of Marketing; Tony Reahr, Edward Jones; Carl Rast, Registered Respiratory Therapist; Cathy Swearngin, HomeAide Director of Marketing; Robin Evers, Lake Area Chamber President.

"Premium Advice"

with Steve Naught of Naught-Naught Insurance

Cutting Insurance Cost

In our current economy many individuals and businesses are looking for ways to trim expenses. Numerous businesses wonder how they can reduce their monthly insurance premiums. There is no easy answer to this question as each insured has a uniquely complex situation. If you are considering canceling your policies or eliminating coverages it could be the worst decision you could make. There may be other options available to you.

If your business receipts or payrolls are down you may be able to request that the company endorse a lower estimation of these to the policies mid-year; however you can't just lower the payroll estimate to get a lower premium. You will need to justify the changes and you will still be audited at the end of the policy period.

Other ways of lowering premium are to take on more risk yourself versus transferring it to the insurance company. One form of this would be increasing your deductibles. You could also review your insurance schedule and decide to self-insure some of your property and delete it from the policy. Keep in mind your bank will take issue with this if you have a loan on the property. We also see many insureds with vehicle schedules that contain full coverage on autos that are over ten years old. In some cases this makes sense, but in many it does not.

Another highly asked question is how to lower the cost of group health premiums. Most businesses are re-evaluating the amount the group is

contributing to the employee cost and also taking a higher deductible and out of pocket maximum. Some clients are looking at major medical plans with limitations on prescription services and physician office visits.

Lowering your coverage is risky so try not to do it other than as a last resort. Business owners will likely continue to see a rise in slip-and-falls, theft, employee dishonesty, and fraudulent claims. Now is the time a claim will hurt you the most and could even cause the business to struggle due to a costly uninsured claim. Don't put your family and business at risk by dropping your much needed insurance coverage. It could be the worst thing you could do if you were to have a loss. Talk to your agent to discuss op-



Steve Naught, CIC

tions that best suit your situation.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at his friendly office at 573-348-2794 or by email at stnaught@naught-naught.com.

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The Vandervort Report

The Horny Toad celebrates its tenth birthday this month, and the start of its 11th season at the lake!

It's hard to believe how fast the last ten years have flown by, and what all has changed at Toad Cove during those ten years. What started out in the old John Elliot's bar-b-que shack with nothing more than a covered deck for dining, and a screened in porch for a kitchen, has been transformed into a four-star world-class resort, yacht club, and entertainment complex.

During the last ten years, the Horny Toad is the only waterfront restaurant that has consistently stayed open all year long, every year; in fact, the Horny Toad is open 365 days a year including every holiday- even Christmas and Thanksgiving. Our 24-hour fuel pumps are also open every day of the year.

The new Resort & Yacht Club @ Toad Cove which we completed last summer is the finishing touch to the resort complex, and the crown jewel of the Toad Cove complex. We were recently chosen to become a member of the Preferred Hotel Group; a national flag for luxury independent hotels and resorts. Some other Preferred Hotels you may be familiar with are; the Big Cedar Lodge in Branson, the Island of Atlantis in the Bahamas, the Phillips Hotel in KC, and the Chase Park Plaza in St. Louis. The Preferred Hotel Group was looking for just the right affiliation with a luxury hotel in the Lake of the Ozarks market, and we are very proud to have been chosen. If you haven't had a chance to tour our new resort, I would encourage you to come out and see our luxury four-star all-suite hotel. You can also go on line to www.resortandyachtclub.com and watch our video of the new resort. I have also moved all of our offices into our beautiful new office suites at the Resort, be sure and stop in and say hello if you make it down!

This year's benefit concert series, marks nearly 100 concerts that the Horny Toad has been host to; raising hundreds of thousands of dollars for local charities, and bringing some of the finest names in music to the Horny Toad amphitheater. Names like; Willie Nelson, the Beach Boys, the Steve Miller Band, REO Speedwagon, Kansas, Styx, the Little River Band, Star Ship, the Charlie Daniel's Band, CCR, the Electric Light Orchestra, Uncle Kracker, and Randy Travis; just to name a few! If you would like a little sneak preview of this year's concerts, we will start posting them on our website; www.toadcove.com. I'll give my readers a heads up on a couple we already have booked for the year; the legendary Billy Squire, and April Wine with Pat Travers! We hope to have several more contracted in the coming weeks!

The Horny Toad Offshore Super Series National Championship Powerboat Races are set to be back at Toad Cove again this year, the last weekend of September, and it is sure to be the grand finale of the Lake season! We are actively seeking sponsors and volunteers for this year's races. This fantastic event is by far one of the biggest events ever at the lake, and generates over \$4 million dollars to our local economy, so we very much need everyone to get on board! We are working on an extra special concert for the Saturday evening of the races, so stay tuned for that!

We are also going to be greatly involved again this year with the 3rd annual Lake of the Ozarks Bike Fest, also held in September. While we are talking about motorcycles, mark your calendar for the first Sunday in May (the day after the Harbor Hop), when we are again hosting the Tom Turner benefit ride around the lake, benefiting the American Cancer society, and again in October to benefit the American Red Cross. These are all fantastic events, and always bring out a lot of really great people.

In closing, I say it's time we all lick our wounds from last year's recession, this is a new year and it's up to all of us to make it a good one! Interest rates are at a record all time low, fuel prices are so far staying down, and the weather has been pretty decent thus far! A lot of good signs for all of us!

Merlyn Vandervort
 President,
 Toad Cove Resort Properties, LLC
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Osage Beach development targets unique living for older adults

Four Missouri developers have announced The Rose at Tan-Tar-A, a unique concierge retirement living center to be constructed at Lake of the Ozarks, specifically Osage Beach.

Dr. Steve Cohen, a retirement center consultant for 20 years, said The Rose at Tan-Tar-A would offer affordable luxury living featuring concierge services to take the hassle out of every day life, in fact, their motto is "inconvenience is not an op-

tion."

"Normally, if you have a problem, whether it's connecting a high definition television or fixing your computer, that means time out of your life," Cohen said. "The very wealthy have a staff for those kinds of things, but everyone else has to spend 30 minutes on the phone or a day trying to connect wires."

At The Rose, residents will simply call the on-site concierge who will solve the problem. Although incredibly convenient,

the program's "shared ownership" means that The Rose will remain affordable.

Cohen noted the increasing popularity of the Lake of the Ozarks area for retirement because of its dramatically expanding services, recreational amenities and other features. "But this is the first time this type of lifestyle will be available in the Lake of the Ozarks area," he said "It will really offer something unique to those who have worked hard and want an

upscale but affordable retirement." The Rose will be located between the Tan-Tar-A resort and Lake Regional Hospital.

Working with Cohen on the project is Lake of the Ozarks area realtor Jim Mathis, Rock Island developer Jeff Eirinberg, and Kansas City architect Ed Korff. The property is owned by the Duenke family, whose father bought the ground in the 1950s and developed the Tan Tar A Resort on a portion of it.

The first phase of the \$39-million project will be on 35 acres of a total 118-acre site. The initial phase will include 72 independent living units, 30 assisted living units and 20 memory care units. Sixty-five affordable housing units will be located on a separate but nearby site. The affordable housing component

is planned to offer employees at The Rose and others quality living options as well.

The project will also include 30,000 s.f. of retail development. The memory care and assisted living will be the first area to be constructed. Later work will include additional, off-site affordable housing for other area workers, an important need for the entire lake area.

"This is really an exciting project that we think will add dramatically to the Lake of the Ozarks area," Cohen concluded. "The area has really developed in the last 10 to 15 years and this fits perfectly with the direction. It's a good match."

For more information, call Jim Mathis at (573) 348-1010, or Steve Cohen at (816) 697-3481.

Vince Kolb will never forget how he went from wash boy to car salesman from one simple conversation.

It was his 18th birthday and Vince was working hard at his afterschool job washing cars at the AMC and Jeep dealership in Jefferson City. His boss heard it was his birthday and approached the young man to share his congratulations. "He said, 'I heard it is your birthday today.' I told him, 'That's right, Mr. Ward.' He looked at me a minute and said, 'Come in dressed up tomorrow; I'm going to make you a car salesman,'" he remembered.

Vince dashed to a retail store and picked out three leisure suits – one blue, one green and one grey. However, money was tight. Not only was he young, he also had a wife and infant daughter, Amy, to support. He made the storeowner an offer. "I told him I'd pay him \$10 a month until the suits were paid off and he agreed," Vince said. "My career as a car salesman started right then and there."

After learning the ropes, and a couple of years selling vehicles, Vince moved on and up to Riley Chevrolet. He left that company in 1980 and was hired as a salesperson for Capital City Ford-Lincoln Mercury. Four years later, he was promoted to the position of pre-owned manager for the Lincoln Mercury division at the ripe age of 26.

During this time, Vince learned a ton about new cars, pre-owned vehicles, financing, maintenance and, most importantly, running a car dealership. At 28 years old, Vince decided it was time to move out on his own.

In 1986, he opened Vince Kolb Auto

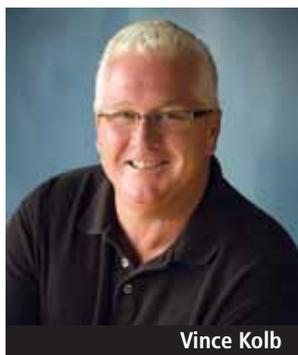
Sales on Missouri Boulevard and for 22 and a half years, he ranked high among Jefferson City pre-owned car sales, and was held in high regard for overall customer satisfaction. In fact, in 2007 and 2008, Vince Kolb Auto Sales was honored with the "Best Pre-owned Car Dealer" award by the Jefferson City News Tribune, which included new car dealership's operations as well.

"I sold 8,500 vehicles during my career in Jefferson City," he said. "After my partner (who joined him in 2006) bought me out, I decided to move Vince Kolb Auto Sales to the Lake."

"I found Lake of the Ozarks was in need of a solid, reputable pre-owned vehicle dealership. After researching the area and seeing its growing population, I knew there was only one solution." Vince said.

In November 2008, Vince Kolb Auto Sales opened its doors in Lake Ozark. Now, with a stunning new location on Bagnell Dam Boulevard, and in the heart of the Lake's prime traffic area, his pre-owned vehicle sales record is rapidly increasing. Aside from a variety of pre-owned cars, trucks and SUVs available, Vince Kolb Auto Sales provides on-the-spot services to ensure the best quality, affordability and customer satisfaction in the area.

Vince says every car that comes in to his lot has a full Auto Check, complete with the vehicle's title history report. He also uses one supplier who delivers the best and latest pre-owned vehicle inventory to his prime Lake



Vince Kolb

Ozark location.

"We have on-the-spot financing, using the most competitive rates from a variety of well-respected lenders," he said. "We also offer extended warranties at very reasonable prices. I have been using the same extended warranty company since 1986."

Vince's financial manager helps make Vince Kolb Auto Sales a family-owned and operated business. His daughter, Amy, left a long career in the restaurant and hotel industry in Jefferson City to serve as his financial manager. Now she and her son, Logan, have relocated to Lake of the Ozarks and help her dad's good reputation make waves throughout Lake of the Ozarks.

"The thing I like about my Lake store is that I am here every day of operation personally talking to everyone that comes through the door," Vince said. With all the duties he carries out, Vince still finds time to sneak away to his adolescent job of washing vehicles in the back of the shop. Vince prides himself on breaking the stereotype of a used car salesman, and living up to the reputable image of a successful entrepreneur.

"What I do is a profession and it's a lot of hard work," he said. "I try every day to give my customers a pleasurable experience when they come to my dealership. I treat people well and live by our motto, 'We make it easy!' And we do."

David Brown named lake area Community Chair Muscular Dystrophy Assn

David Brown, a long-time resident, business leader and firefighter in Lake Ozark, MO, has been named the 2009 Muscular Dystrophy Association (MDA) Community Chairperson (CCP) for the Lake area, according to Julie Holliday, MDA District Director in Columbia, MO. As an MDA Community Chairperson, Brown will help the Association raise awareness and much needed funds to carry out its mission of finding treatments and cures for more than 40 neuromuscular diseases.

"We are extremely fortunate to have an individual like David willing to add his muscle to ours in the fight against muscle-wasting disease,"

Holliday said. "He gives us a link into the community to better serve the individuals and adults in the Lake area living with neuromuscular disease that are part of MDA's family."

MDA currently has several fund-raising activities planned for the Lake area including its Annual Business Executive Lock-Up, where business and community leaders go behind bars "for good" to help raise funds for MDA.

These events are part of the Muscular Dystrophy Association's year-long fund-raising

campaign, the center point of which is the annual Jerry Lewis MDA Telethon broadcast Labor Day weekend on KOMU-TV8. Funds that are raised allow MDA to provide the following services at no cost to those they serve:

A comprehensive MDA clinic at the University of Missouri Columbia, funding for research being conducted at the University of Missouri – Columbia, assistance with the purchase and repair of wheelchairs, leg braces, and communication devices, support group sessions conducted throughout Missouri and a week-long MDA Summer Camp for children ages 6 through 17 living with a neuromuscular disease.

David Brown is a Lake Area Firefighter (a member of Local 3987), in addition to being the 2nd District Vice President for the Missouri State Council of Firefighters. He has also acquired the new responsibility of being the MDA Coordinator for the International Association of Firefighters, representing the State of Missouri.

For information about the Muscular Dystrophy Association please contact your local MDA office at 573-442-5154 or visit them on the web at www.mdausa.org.



Debate Over Callaway 2 — Will MO Get Another Nuclear Plant?

continued from page 48
of the plant. If they don't get Construction Work In Progress, no financial institution is going to touch it, because they all realize that this thing is going to be a tremendous cost."

Ameren agrees that if they are not able to enact CWIP, the company probably will not be able to finance the plan.

To Cochran and others who oppose the building of Callaway 2, the issue hinges on the legislation before the lawmakers

in Jefferson City. Cochran sees two possible solutions. The first would be the defeat of the CWIP legislation. He says that if Ameren is successful in getting the rate payers to fund the construction, it becomes a risk free venture for the power company, and a burden on the consumer. But if an outright defeat of the measure should fail, Cochran would support capping the Callaway 2 rate base at the \$6 billion estimate. "Once you say we're going to cap this cost at your estimate

of \$6 billion, they will walk away from it. That \$6 billion is a straw figure. With cost-plus contracts, nobody but the rate payer gets hurt."

Holding to its claim that a new plant will be necessary to meet future needs, Ameren maintains that CWIP is designed to save money and is pressing the General Assembly to pass the bills. "Under the current conditions," explains Cleary, "it's like putting some very large purchase on a credit card, then not making

any payments for several years. If you at least paid the interest during those several years, you would owe less money than if you let that interest compound and then paid the bill. The idea is to save money for our customers over the long run."

So far, both the House and Senate versions of the bill have wound their way through the myriad of readings and hearings. Early indications seem to favor their eventual passage. But then the governor must de-

cide whether to sign or veto it. Through a spokesman, Gov. Jay Nixon states that "it is in everyone's best interest if Ameren continues to move forward in the federal permitting process. This is a two-step process that involves both procuring a license and then deciding whether to build. It is premature at this time to saddle ratepayers with potential construction costs before regulators have awarded a permit and Ameren has made the decision to build."

As the Lake Churns

1st Time Homebuyer Credits and Low Interest Rates

Real Estate and Lake News with C. Michael Elliott



If you haven't owned a home in the past 3 years, I advise you to consider getting back into home ownership. With the 1st Time Homebuyer Credit at \$8,000, interest rates at an historic low and an ample selection of homes to choose from combined with motivated sellers there may not ever be a better time to buy.

The homebuyer's credit is available on purchases made from January 1, 2009 to November 30, 2009 and actually reduces the amount of taxes due by the amount of the credit. If you owe less in taxes than the credit, you will receive a check for the difference. Many people don't realize they are eligible for this credit or what the details are. If you would like me to send you a copy of NAR's frequently asked questions guide, please call or email.

Daryl Weatherman, long time lake area builder and developer has recently chosen me to market his newest development, Pointe Royale Resort Community. Located at the 3.5 mile marker of the Big Niangua and on State Route EE at Greenview, this development is perfectly situated to take advantage of quiet water and roads but is just minutes to activities, dining and shopping.

Daryl has secured 4.875% 30 year fixed rate financing with NO points for buyers. Take advantage of this along with the 1st Time Homebuyer Credit

and you'll have a great value! Prices range from \$128,900 to \$192,850 for 2 and 3 bedrooms units. The quality of construction provides low maintenance, excellent sound proofing and fine upscale details usually found in higher end custom homes.

I'll be glad to send you a full information packet for Pointe Royale or you can stop by the decorator model 10 a.m. to 4 p.m., 7 days a week. For a virtual tour visit us 24/7 at www.PointeRoyaleCondominiums.com

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com View all lake area listings at www.cme1st.com You can also log your opinions on Michael's real estate blog, www.AsTheLake-Churns.com

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Spring Auto Deals

<p>'08 Lexus IS 250</p> <p>9k miles, beautiful pearl finish, keyless. GO! LOOK! \$27,900</p>	<p>'04 Totota Camry XLE</p> <p>One-owner, sunroof, only 50k miles! \$12,900</p>	<p>'04 Ford Expedition 4x4</p> <p>XLT package, only 68K miles, 3rd row seat, CLEAN! \$12,900</p>
<p>'05 Acura TL</p> <p>Only 35k miles! New tires. SUPER NICE! \$19,900</p>	<p>'08 Chevy Impala LT</p> <p>Sunroof, like new condition, only 18k miles. WOW! \$14,900</p>	<p>'07 Dodge Caliber SXT</p> <p>Only 33k miles, Sure to brighten any day!!! MUST SEE AND DRIVE! \$11,500</p>
<p>'06 Cadillac DTS</p> <p>Only 37k miles. Beautiful gold finish, vanilla leather. MUST see and drive! \$18,900</p>	<p>'07 Cadillac CTS</p> <p>One owner, 45K miles, chrome wheels. Check me OUT! \$18,900</p>	<p>'97 Jeep Wrangler 4x4</p> <p>Only 26k miles, one owner, 4 cyl., 5-speed, air, new tires, \$8,900 OR BEST OFFER!</p>

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Local RE/MAX awarded

RE/MAX Lake of the Ozarks was presented with the award for highest number of transactions in the United States in a small market.

Frank Christensen comments "This is a huge honor for all of our associates at RE/MAX Lake of the Ozarks; each and every transaction counts and we are competing with thousands of other offices nationwide. This

is also a tribute to the quality of agents associated with RE/MAX Lake of the Ozarks and their ability to rise "Above the Crowd" in tough times, I am very proud".

RE/MAX Lake of the Ozarks has over 80 full time agents. Their offices are located in Osage Beach at the RE/MAX complex next to the Landmark Center. The main office can be contacted at 573-302-2300.

Ask your mortgage professional

Important Update

This article is being written to inform you that I no longer work for Mortgage Resources In The Midwest and that my last day of employment was Thursday March 19, 2009.

I have enjoyed serving you and all my clients over the past 9 years. This decision was a difficult one, but my choice to leave Mortgage Resources In The Midwest was based on the direction of the mortgage lending industry as well as with Mortgage Resources and MHQ Financial Services.

Being a Certified Mortgage Planning Specialist, it is important for me to focus on mortgage lending and home financing rather than diversifying myself into other avenues of business that are currently supported by qualified professionals in those industries. I appreciate and respect the many professionals that have established themselves in their respective industries and therefore the direction of Mortgage Resources In The Midwest and MHQ Financial Services deviated from my personal business model and future business objectives.

I have chosen to become a Licensed Mortgage Banker for a national lender that is licensed in over 40 states and sells loans directly to Fannie Mae and the Government for FHA and VA loans as well as Reverse Mortgages rather than being just a mortgage broker.

With the changes in the mortgage lending industry, this move will enable me to better serve you with better rates, quicker approvals, flexible guidelines, and an overall level of improved service that is continually diminishing if I was to remain just a mortgage broker.

I look forward to the opportunity of serving you and your referrals. As mortgage interest rates are

at historic lows, now's the time to look into refinancing or purchasing a home.

As Your Certified Mortgage Professional, I am also a Licensed Mortgage Banker and I will work with you to guarantee you the right loan strategy for your individual financial needs.

Please call me to see if a refinance is right for you or to get pre-qualified to purchase a home. I look forward to helping you with all your mortgage needs, now as well as in the future.

Please note my new email address and phone number listed below.

I will have more details in future articles about the Mortgage Industry and what to expect and where we are headed. These are exciting times and there is so much to know and understand about how the economy will affect your mortgage.

Make sure to continue to read my articles in the Business Journal as well as listening to my weekly radio show on KRMS 1150 AM.

If you have questions or comments please email them to andrew@askandrewconner.com

Call Andrew today at 573-302-0600.

Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150 AM Every Friday Morning At 8:35 a.m.

Andrew Conner is a Certified Mortgage Planning Specialist. CMPS®. Specializing in the areas of Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieve your short term and long term financial goals. Less than 1% of all Mortgage Originators in the USA have this credential.

The logo for Ruthie D's Dining & Spirits, featuring a chef's hat in a circular frame above the name "Ruthie D's" in a green cursive font.

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McGrath Insurance Group new name

March 26, 2009 marks the beginning of new era for Farmer-Foster Insurance Agency. This highly respected independent insurance agency of more than 60 years in the Lake Area will continue to offer the same reliable service under the new name of McGrath Insurance Group.

"It's only our name that is changing," explains Mike McGrath, President of Farmer-Foster Insurance Agency, "our location, staff and dedication to our clients remains the same." Farmer-Foster has been a locally owned business since 1945. Mike McGrath and his father Frank McGrath took majority ownership of the agency in 1977. Since that time Mike has acquired sole ownership of the agency. Today Mike is happy to have all three of his children, Christine, Tara and Patrick McGrath, and his brother Marshall McGrath (former teacher and coach for Camdenton for 30 years) on the team.

"This new generation is dedicated to continuing our mission;

working as a team to provide value-based strategies to secure our clients' future. At Farmer-Foster, we have been a leader in our industry with service and innovation. The determination of our new members will enable us to continue to lead as McGrath Insurance Group," concluded McGrath.

This agency built its reputation on personal service in the Lake Area. As the McGrath family grows within the agency, they extend a warm invitation to all members of the community to rely on the strength and stability of this long respected agency and the professionals responsible for the unsurpassed service provided.

McGrath Insurance Group considers it an honor to continue to be a part of the Lake Area Community and to provide professional insurance services. Contact them at 573-346-7224 or visit their office at 164 North Highway 5 in Camdenton, Missouri 65020. Or visit their web site at www.McGrathIG.com.

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Lake Regional Wound Healing Center

Specialized treatment for chronic wounds soon will be available at Lake Regional's Wound Healing Center. The new outpatient service opens April 20 on the hospital's first floor, near the main entrance.

Likely candidates for treatment are individuals suffering from diabetic ulcers, pressure ulcers, infections, compromised skin grafts and flaps, and wounds that haven't healed within 30 days.

The center's hyperbaric oxy-

gen chambers also can be used to treat patients suffering from gangrene, carbon monoxide poisoning and brown recluse spider bites.

One of the highly specialized treatments that will be offered by Lake Regional Wound Healing Center is hyperbaric oxygen therapy. The HBO chambers surround patients with 100 percent oxygen at higher than normal atmospheric pressure.

This painless therapy increases the amount of oxygen in the

patient's blood and allows red blood cells to pass more easily into the wound, healing it from the inside out. Diabetic foot wounds, for example, often benefit from this type of treatment.

In addition to tissue oxygenation, Lake Regional Wound Healing Center also will provide skin grafting and wound debridement.

To learn more, contact the Lake Regional Wound Healing Center at 573-302-2990 or visit www.lakeregional.com.



Allen Moore, CEO of Wonderland Camp is introduced by Gerald Williams, Program Chairman of Camdenton Optimist Club. Wonderland is a camp for disabled children, located on the North Shore of Lake of the Ozarks. Optimists meet at CJ's Restaurant at noon on Mondays.



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The Lake Area Chamber of Commerce is pleased to announce new member, StoneSkirt of Missouri with a ribbon cutting. StoneSkirt is a major breakthrough in skirting for manufactured homes providing enduring quality and at a surprisingly low investment. For more information or a quote contact 641/891-8235 or visit www.stoneskirt.com Pictured in the ribbon cutting from left to right along with Chamber Active Volunteer Ambassadors are: Richard & Lynn Goemaat, Owners; Robin Evers, Lake Area Chamber President; Tony Reahr, Edward Jones; and Michelle Cook, Lake Area Chamber Director of Marketing.



Window Depot USA of Central Missouri recently celebrated their membership in the Lake Area Chamber of Commerce with a ribbon cutting. For more information call 877-341-0166 or visit www.midmowindow.com. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteers are: Tony Reahr, Edward Jones; Robin Evers, Lake Area Chamber President; Mike Watson, Consultant; James Maurer, Sales; Kerie & John Potts, Owners; and Michelle Cook, Lake Area Chamber Director of Marketing.

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Hydrohoist Boat Lifts – Lifting Boats For Over 44 Years

HydroHoist Marine Group, the oldest and largest manufacturer of floating in-the-water boat lifts, was one of the first boat lift companies at the Lake of the Ozarks. Conveniently located in Camdenton, 1 mile south of the Camdenton Square, they are centrally located to service the entire lake. The local office is fully staffed with a professional, factory trained crew representing over 20 years of local experience on the lake and in the boat lift market.

Even in this tough economic climate, they remain financially strong. "We continue to invest in new products, technology and equipment," said Mick Webber, president and CEO. "However, that comes with a lot of caution as we have never seen a tougher marketplace in which to compete. We are managing very cautiously and conservatively in order to be sound now and well into the future."

HydroHoist Marine Group consists of three different prod-

uct lines: HydroHoist Boat Lifts, HyPower marine utility pedestals, and Rotek (a rotational molding plastics company). It is this combination that sets the HydroHoist boat lift ahead of its competitors. HydroHoist is the only boat lift in the industry with more than 8,000 pounds of lifting capacity designed so that all steel components remain above the water. HydroHoist has designed the UltraLift2 for boats up to 28,000 pounds, up to 47' in overall length, boats with inboard or stern drive, with drive-in or back-in installations, and on floating docks with U-shaped slips. The UltraLift2 is designed with 1.25 inch hose and 6-inch exhaust ports for faster operating time," said Mike Vaughn, PE., HydroHoist engineer. "Also, the expanded UltraLift2 is precision-engineered with custom molded, high impact polyethylene tanks that are puncture resistant against lake bottom elements or dock structures."

Every spring the lake experiences the annual draw down. Designed specifically for shallow water, HydroHoist developed a shallow water boat lift especially for the Lake of the Ozarks. The UltraLift2 Shallow Water lift offers a lifting capacity of 5,000 pounds and can be utilized in water as shallow as 22" plus the draft of your boat. This lift is the "Cadillac" of the industry – both affordable and dependable.

In the past year, the company has also placed an aggressive focus on Value Engineering. "With this strategy, we have converted many of our fabricated and welded assemblies into cast pieces which in turn give us better fit, form, function and higher tensile strength," Webber explained. Combine all the value engineered designs and you'll find the best engineered boat lift on the market today.

In addition to HydroHoist's new products, the HyPower division is starting to see strong traction in the marketplace.

HyPower provides marinas, RV parks, and boaters with products that are the most durable, reliable and feature-rich accessories on the market. HyPower power pedestals are a UL approved single-source device that delivers shore power, lighting, water, cable TV, phone and remote-meter reading to the Marine and RV markets. "We're confident that we have the best designed and functional power pedestal on the market today," Webber said.

Rotek underwent a plant expansion of 10,000 square feet to accommodate the installation of a state-of-the-art rotational oven that requires a footprint of 8,200 square feet. "This new equipment will allow us to double our capacity and enable us to venture into other businesses outside the marine industry, thus giving us much-needed diversity in the marketplace today" Webber said. This is just another reason HydroHoist as an edge on its competitors. They design,

custom mold and manufacture their trademark "blue" high impact polyethylene tanks as well as the HydroPort-2 personal watercraft drive-on docking platform in this facility.

Although a weak marine industry may persist, Webber is optimistic about the company's future.

"HydroHoist originated the hydropneumatic boat lift concept in 1965 and we're confident when the dust settles we'll be the dominant player in the marketplace and have an even greater market share. The HydroHoist team performs at a very high level and I'm confident we'll be even stronger even once the economy improves," explains Webber.

For more information, visit the HydroHoist Web site, www.boatlift.com or call the team located at 847 South Hwy 5, Camdenton, MO at 800.259.7532 (local 346-7505).

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Missouri Life Magazine was welcomed into the Lake West Chamber with a recent ribbon cutting. For more information or to receive a media kit, contact Angie at 660-641-7874 or via email at angie@missourilife.com. Or visit their website to flip through the digital publication at www.missourilife.com Pictured left to right are: LWC Membership & Events Coordinator Ellen Bozich; Angie Wells and Ambassadors Jess Wadle and Bud Kidder.



The Lake Area Chamber was recently on hand to welcome new member Rich Renovations with a ribbon cutting. For more information visit www.richrenovations.com or call 573/552-1100. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteer Ambassadors are: Katie Dean Barnett, Vice President, Marketing; Tony Reahr, Edward Jones; Rich Barnett, President; Jim Eshenroden, Craftsman; Robin Evers, Lake Area Chamber President; and Michelle Cook, Lake Area Chamber Director of Marketing.



The Lake West Chamber was pleased to welcome The Lake House Inn into their membership with a recent ribbon cutting. December 1, 2008, Mike and Donna David became the new owners of The Lake House Inn. They are both pleased to be full time members of the lake community and look forward to providing clean and comfortable rooms for their guests. They look forward to welcoming you to The Lake House Inn. Pictured left to right: Ambassador Jess Wadle; owners, Mike and Donna David; and Ambassador Bud Kidder.



Recently the Lake Area Chamber of Commerce was excited to welcome new member Manor Metal Roofs with a ribbon cutting. Choosing a metal roof system from Manor Metal Roofs gives your home a fresh new look that is built to last with virtually no maintenance. For more information or a free estimate visit www.manormetalroofs.com or call 573/673-7967. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteers are: Michelle Cook, Lake Area Chamber Director of Marketing; Tony Reahr, Edward Jones; Larry Herzing & Nick Allen, Owners; Robin Evers, Lake Area Chamber President.

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Glencove Marine celebrates 25 years

Glencove Marine is pleased to announce the company's 25th anniversary in March 2009.

It was a humble beginning for Glencove Marine. It started in a driveway on the north shore of Lake of the Ozarks in 1984. It wasn't long after that it was moved to a more permanent site – the current 3mm Marina though the business has since added three more locations. It started as a Chris Craft dealership, but expanded to include Formula boats in 1989 and Sea-Doo PWCs and Can-Am ATVs in 2006, following the acquisition of Yacht Club Marina.

The dealership started with four partners, but is now owned by two local women: Jan Donnelly, an original partner, and

Sherry Jackson, the company's controller for the past 21 years and currently serving as the company's vice president. It's one of the largest Sea-Doo dealers in the Midwest and has also been a top Formula dealer for the past 15 years.

Through the years, the pursuit of excellence at Glencove Marine has not wavered. "From the beginning, we were always focused on providing high quality products and excellent service to our customers. That is what led to our growth and success today. And that experience is what will lead us through our next 25 years of success at the Lake of the Ozarks," said Jan Donnelly, president.

Krantz & Associates No. 1 in Midstates Region

Krantz & Associates with RE/MAX Lake of the Ozarks closed January 2009 out at #1 in sales volume in the RE/MAX Mid-States Region! For 2008, they were #2 in sales and #3 in closed transactions in Missouri and their success has continued into 2009. Currently, the Mid-States Region comprises of Kansas and Missouri and has 1,964 members. The Krantz team has specialized divisions, covering each

facet of real estate. "I am very excited and proud of our team. Each member has a specific area of expertise and works well together. I believe this is key for our continued success" states Jeff Krantz. The Krantz & Associates RE/MAX Lake of the Ozarks office is located in the Landmark Center in Osage Beach and they can be reached at 573-302-2355 or via the web at www.krantz-properties.com/pr



Pictured L to R: Angela Uxa, Dream Factory; Terri Hall, Lake Regional Hospital Foundation; Sharon Spencer, N/L Past President, Donna Morris, Dogwood Animal Shelter; and Marcella Trujillo, Wonderland Camp

Newcomers/Longtimers Past President Presents Charity Awards

Four fortunate charities received checks totaling \$15,000 from Newcomers/Longtimers Past President Sharon Spencer in February. Each charity received a check for \$3,750 as a result of proceeds raised during the May 2008 Home Tour. The charities chosen by Sharon

were Dogwood Animal Shelter, Dream Factory, Lake Regional Hospital Foundation, and Wonderland Camp. The next Newcomers/Longtimers Home Tour will be held in the Villages in Sunrise Beach on Saturday, May 16, 2009, 10 a.m. to 4 p.m.

CADV/VOC's 1st Annual Chili for Charity Cook-Off results!

Citizens Against Domestic Violence/Victim Outreach Center is excited to announce their first Annual Chili for Charity Cook off held March 7, 2009 at the Elks Lodge in Osage Beach was a great success!

There were 14 teams competing for the grand prize of \$500 and of course, bragging rights to exclaim they make the best chili at the lake! It was a fierce competition and a lot of really good chili to go around.

Winning first place and a \$500 cash prize sponsored by the Marine Corp. League, was "Four Fat Guys & a Pot of Chili" from Dave Vinson Bail Bonds in Camden. Dave's team skipped the decorations and put all of their energy into their recipe, which proved to pay off! The team graciously donated their winnings back to CADV/VOC. The second place prize of \$250 was awarded to "Halfsauced Barbeque" for their brisket chili, which provided a nice smoky flavor. Another favorite of the judges was "Team "A" Shift -OBFD" (Osage Beach Fire Department) winning the third place prize of \$100.00 which they also donated back to CADV/VOC. We'd like to thank

our judges of this year's competition; Bill & Windy Borders, Lil' Rizzo's and Border's Printing & Apparel, Don Sappington, Elk's Lodge, Kevin Friend, Osage Beach Police Department and Shon McKinney.

It was a tight race, but a \$100 gift certificate donated by Paul's Supermarket was awarded to "Gull-ables Desperados" from Gull-ables Bar & Grill in Camden for the "People's Choice Award." However, their team generously donated the certificate to CADV/VOC.

The "OBFD -"C" Shift" were the proud winners of "Best Team Theme," receiving a \$100 gift card donated by Baxter's Lakeside Grille. They made serving their chili a lot of fun with flashing lights, sirens, and of course a fashion statement complete with fire hats, t-shirts, shorts and rubber boots!

A great time was had by all! In addition to sampling 14 different kinds of chili and entertainment by the teams' antics, there was also great music provided by bands, Haley's Cornets and The Rebel Hounds as well as a variety of great door prizes donated by area businesses.

We had great coverage by our radio sponsor Benne Media, as Mix 92.7's Mike Clayton was there doing a live remote. We also greatly appreciate donations by: Border's Printing & Apparel, Spa Shiki, Tan-Tar-A Resort, Marine Corp. League Ladies Auxiliary, Hy-vee, the VFW, Ozark Lake Distinct Decor, Domenico's Italian Restaurant, Save-A-Lot of Camden, Gerbes of Camden, Donna Young, and Brenda and Kerry at Bella Donna Salon.

This year's inaugural event raised over \$3,000. All proceeds will directly benefit the entire lake area through CADV/VOC, serving victims of domestic and sexual violence in Camden, Miller and Morgan counties. Specifically, these funds have been put towards the CADV/VOC Building Fund.

There is already a lot of buzz from this year's participants and others wanting to join the challenge next year. We look forward to making it even bigger and better!

If you would like further information about this or future CADV/VOC events and how you can sponsor or participate please call CADV/VOC at 573-346-9630.

Clark Chrysler Dodge welcomes new sales staff to the team in Camdenton

Clark Chrysler Dodge welcomes new employees.

Don Hodgins and Will Harmon have joined the Clark

Chrysler sales staff. Don has lived in the lake area for 21 years, and has 25 years experience in auto sales. Don has been certi-

fied as a Chrysler Sales Consultant for 14 years. He is a member and past Master of the Versailles Masonic Lodge, and enjoyed four years on Professional Bowlers Tour. Currently, Don enjoys hunting and fishing.

Will Harmon also joins the staff, Will is an area resident of 24 years. Will is also a Chrysler/Dodge Certified Salesman, as well as a Former Business Owner. Harmon previously worked in sales for a Chrysler/Dodge dealership in a large city but wanted to work in a home town dealership with great people and greater integrity to offer the customers. Please join us in welcoming them by stopping by and saying hello.



Don Hodgins



Will Harmon

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Visit us online: <http://www.lakebusjournal.com>

Lake Regional Pharmacy in Lake Ozark offers public free brown bag review

Lake Regional Pharmacy, located at 1870 Bagnell Dam Blvd. in Lake Ozark, Mo., will host a Brown Bag Review from 8:30 a.m. to 6 p.m. Wednesday, March 18. Reviews are free, and no registration is required.

Patients are encouraged to bring their prescription and over-the-counter medications, as well as supplements they are taking, to the pharmacy that day. Lake Regional's pharmacists will evaluate the medications for potential drug interactions, more efficient timing for taking medications and cheaper alternatives or more efficient dosing, if appropriate.

"Patients often don't realize that time of day is important when taking medications," said Stacie Ling, operations specialist with Lake Regional

Pharmacy. "The Brown Bag Review is a great way to ensure prescriptions and supplements are taken safely and efficiently. We'll also check for generic options that could save patients money."

Participants will receive a free wallet card listing their medications and dosages to carry with them. They also can register to win a \$30 gift certificate from Andre's Restaurant in Lake Ozark. Call 573-964-6200 for more information.

The Brown Bag Review is part of Lake Regional Pharmacy's 2009 Wellness Wednesdays program. For information on other events scheduled throughout the year, including blood pressure and blood glucose testing and child medication safety, visit www.lakeregional.com.

RE/MAX Lake of the Ozarks Hosts 2nd Annual Real Estate Symposium

RE/MAX Lake of the Ozarks will be presenting the 2nd Annual Real Estate Symposium on April 23, 2008. The event will be held at Osage National from 3:00-5:00pm and a reception following with a cash bar. Several real estate agents, lenders, appraisers, developers and other professionals gathered together last year for the 1st annual symposium. The event was so successful that RE/MAX Lake of the Ozarks held another symposium for the Board of Realtors and then a third symposium for the public. In all, more than 300 people participated in last year's symposium. This year there will be just one symposium presented. Anyone interested in

attending is welcome, there is no charge, but seating is limited. Topics will include a perspective on the national real estate scene, changes in mortgage lending, and real estate data for the Lake of the Ozarks, comparing 2008 with previous years. "This symposium is a must attend, for anyone interested in Lake of the Ozarks Real Estate. It is important to review our trends, and understand where our market is within the state and national scene" comments Frank Christensen, CEO of RE/MAX Lake of the Ozarks. For more information and to RSVP to the symposium, please visit www.lakeretrends.com.

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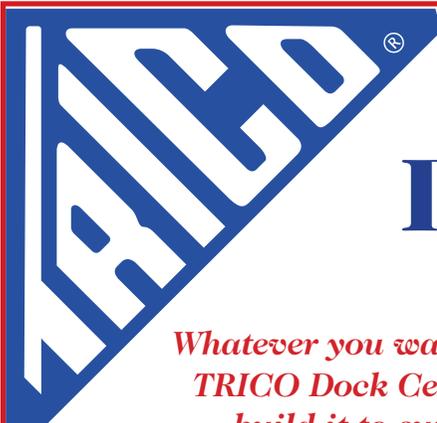
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The Lodge introduces "The Cove Golf Course"

A new name for optimum game. After nearly one year of extensive renovations, The Cove Golf Course will re-open to the public on Friday, May 1, 2009.

The Cove, the Robert Trent Jones, Sr. Signature Course formerly known as Witch's Cove, located directly across from The Lodge of Four Seasons, closed in July 2008 for the renovations. In late 2008, Golf Magazine named Witch's Cove as one of Missouri's "top five" courses. This 18-hole, par 71 championship course challenges guests with its rolling greens, 65 bunkers and the signature #13 hole which is now hole #4.

"In our efforts to constantly improve the golf experience of our guests who play golf, we

have completed extensive work on the greens, tee boxes and fairways, and have re-routed some of the holes on Witch's Cove for optimum play," stated Mark Brown, president of The



Lodge of Four Seasons, and eldest son of Peter Brown and Susan Kopljar-Brown.

As with The Cove, the Brown

family continues to invest money back into their properties and the community to attract visitors and groups to the Lake area. In Spring 2008, the family tore down the old clubhouse building and replaced it with a brand new clubhouse, complete with pro-shop, bar and grill, and spacious patio overlooking the greens to accommodate guests and groups who stay and play The Cove.

"On behalf of my family, we appreciate the efforts of Todd Clark of CE Golf Design in his efforts towards rejuvenating and re-designing The Cove championship course, and are excited to publicly unveil the fantastic results," said Brown.

The Cove Golf Course will re-open Friday, May 1 with member play in the morning, and public access beginning at noon.

18th Annual St. Patrick's Parade on the Water

The Lake of the Ozarks West Chamber of Commerce hosted the 18th Annual St. Patrick's Parade on the Water, on Saturday March 14. The weather was beautiful for the water parade and a large crowd turned out to celebrate. Eighteen boats along with the Tropic Island Cruise boat showed up at Ozark Bar B Que decorated and ready to participate in the daylong activities. The American Legion color guard presented the colors and Deacon Dave blessed the fleet. Pamela Lanier, this year's grand marshal received the shillelagh from Corey Hall the 2008 Grand Marshal and sent the fleet on its way. The parade went up the Lake and into the Gravois Arm of the Lake past parade sponsors "Coconuts Caribbean Bar & Grill" and "Richard Knoggin's Pub & Grill" before returning to "Jolly Rogers Grub N Grog" for a stop and then to "Three Pigs on the Water". After a stay, the parade returned to Ozark Bar-B-Que for the award presentations. Winners of this year's parade were Frank Manna, Harold Hill, Dale Rosenthal, Jerry Meyers and Tony Manna for Landlubber. Each winner won shamrock dollars that that

can use throughout the year at the sponsors place of business. Sharon Spencer won the "Captain Crew Party". Shannon Johnson long supporter was announced as this year's winner of the "Nancy Cochran Award" for tireless work and commitment to the parade. Congratulations to all the winners and all of the other participants in making this year's parade one of the best in the eighteen years the parade has been held. The committee would like to thank the sponsors of this year's parade, without them, the parade would not be possible. Parade sponsors are: Advantage Marine, American Sun Control, America's Insurance Source, Bank of Versailles, B & B Dock Repair & Removal, Casa de Loco, Charter Media, Coconuts Caribbean Bar & Grill, Gas Hole at Beauty View, G-2-M, Jim Clary Construction, Jolly Rogers Grub N Grog, Karen's Secretarial Service, Ozark Advertising specialties, Ozark Bar-B-Que, Raymond's Boat & Motor, Paul's Welding, Richard Knoggin's Pub & Grill, Rush Dock Service, Three Pigs on the Water, Tropic Island Cruises, Westside Star and Lake West Chamber of Commerce.

Professional mixed martial arts Cage Fight – #1 fight card in the state

Professional mixed martial arts debuts at the Lake of the Ozarks in what Fuel MMA organizers hope will be a Good Friday fight fans and the tourism industry. The event features a guest appearance by nine-time Ultimate Fighting Championship Welterweight Champion Matt Hughes.

Fuel Fight Club will present War Cry on April 10, at the Country Club Hotel and Spa, and plans future Lake of the Ozarks events.

"The Lake of the Ozarks has never seen anything like this other than what they've seen on T.V. We're actually bringing a large televised event quality fight card to them personally," professional matchmaker John Cornett said.

The War Cry main event features former King of the Cage champion and PRIDE veteran Clay French, who will have the UFC legend Hughes in his corner. French trains at Hughes' H.I.T. squad training camp in the St. Louis area.

French will have a shot to prove himself against MMA veteran Ted "Red" Worthington, who boasts a professional record of 22-14, and a 27-0 amateur record.

Seventy percent of the War Cry card consists of bouts where both fighters sport winning records with win totals in the double digits.

"That's just unheard of for a local mixed martial arts event. Usually you have your main event, and the undercard is just kind of filler," Cornett said.

The War Cry undercard features the debut of former all-American wrestler at University of Nebraska and University of Missouri & Nebraska Assistant Wrestling Coach Mike Eierman. Eierman now operates Eirman Elite Wrestling, and trains youngsters from Columbia, Fulton, and the Lake of the Ozarks. Twenty nine of his wrestlers qualified for the youth folk-style state championships this year.

Undefeated bantamweight Jose Vega (6-0) takes on (13-5) Josh Rave, and the card features a lightweight tilt between (18-8) Sean "P-Town" Wilson and (8-0) Erik "New Breed" Koch that promises intensity.

Hagan says the professional bouts will deliver Lake of the Ozarks fight fans a much more thrilling show than they are used to, "where you don't get choke-outs and knockouts in 30 seconds, you are truly seeing some battles that could go 15 minutes."

Hughes will be at the County Club Hotel and Spa to sign autographs from 4:30 to 6:30 p.m. the night of the fights. He will also hold an autograph session at Wobbly Boots Road House from 7:30 to 9:00 p.m. on Thursday, April 9. To view fight card for more information and tickets go to www.fuelmma.net or Tickets available at the Country Club Hotel & Spa the day of the Fight Friday, April 10th!

Lake Ozark Fire Protection District receives DHS grant

The Lake Ozark Fire Protection District received a grant from the Department of Homeland Security under the FY 2008 Assistance to Firefighters

Grant Program in the amount of \$85,000. Of this amount, the fire district is responsible for \$4,250. This grant will go towards modifying two stations with new

vehicle exhaust systems. These systems will allow crews to conduct their daily truck checks and be protected from the harmful effects of diesel exhaust.

Fashion Show and Open House

50 Plus Shopper Perks Fashion Show and Open House Osage Beach Premium Outlets Annual 50 Plus Shopper Perks Open House. Osage Beach Premium Outlets cordially invites all those 50 years of age or older to enjoy a day of appreciation that will include a fashion show, refreshments and giveaways on Tues-

day, April 21, 2009 from 11am – 1pm. Participating stores will be showcasing the newest Spring and Summer fashions during the Fashion Show. The first 50 attendees will receive goodie bags that includes a Free VIP Coupon Book (\$5 value). The Information Center is located on Level 1, by the elevator.

April 14 Social Planned

Have a good times with good Democrats: join the fun at Stockton's Restaurant/Bar in Osage Beach when the Lake of the Ozarks Federation of Democratic Women hosts a Democrat Social on April 14.

The Social begins at 5:30 p.m. and will include appetizers, a cash bar and an opportunity to

meet, chat, and discuss issues with other Democrats from Camden, Miller and Morgan counties. Thank you for helping with the press release for the April social.

Stockton's is located at the Premium Outlet Mall on US 54.

For more information, contact Susan Borgmeyer, 280-3138 or Peggy Cochran 392-2225.

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Lake Regional Health System's April Support Group Meetings

Mended Hearts Support Group- 1 p.m. Thursday, April 9, Lake Regional Hospital, Cardiac Rehab. Call Mike Sullivan, R.N., B.S., director of cardiac rehab, at 573-302-2280 for more information.

Better Breathers- 1 p.m. Wednes-

day, April 15, Lake Regional Hospital, Cardiac Rehab. Call Mike Sullivan, R.N., B.S., director of cardiac rehab, at 573-302-2280 for more information.

Hepatitis C Support Group- 5:30 p.m. Wednesday, April 15, Lake Regional Hospital, conference room F (third floor). Call Bruce Burkett at 866-434-1975 for more information.

Alzheimer's Support Group- 1 p.m. Thursday, April 16, Lake Regional

Hospital, lower level, conference room D (behind cafeteria). Call Barbara Stone at 573-346-5654 or Sally Wood at 573-348-2225 for more information.

Look Good, Feel Better- 1 p.m. Wednesday, April 22, Lake Regional Hospital, lower level, conference room D (behind cafeteria) Women currently undergoing cancer treatments are invited to participate. Call Marcy Maxwell, R.N., at 573-302-2777 for more information.

Dixon named Lake Regional Physician of the Year

Urologist Eugene Dixon, M.D., FACS, has been named Lake Regional Health System's 2009 Physician of the Year. The announcement will be made at Lake Regional's annual Doctors' Day banquet, scheduled Monday evening, March 30, at Osage National Golf Resort.

This annual award is determined by a committee of representatives from Lake Regional's medical staff, administration and staff. Lake Regional employees, auxiliaries, board members and physicians may nominate an exemplary physician for this award.

"Nominees must demonstrate integrity, professionalism and a positive attitude," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Dr. Dixon exemplifies these traits. His expertise in patient care and his leadership skills have made him an integral part of the Lake Regional team."

Recipients also must be focused on customer service and have received positive feedback from patient satisfaction questionnaires and others within the health system or community.

More than 30 of Dr. Dixon's colleagues nominated him for Physician of the Year, calling him "positive, pleasant and professional."

"It's really incredible how many people have grown to respect him in such a short time," said Courtney McElyea, Lake Regional director of medical staff services. "It speaks volumes about his character."

Dr. Dixon is a board-certified urologist with Urological Specialists of the Lake, located in Lake Regional Imaging Center. He received his medical degree from Hahnemann University in Philadelphia and has practiced general urology for more than 15 years.

Before joining Lake Regional in July 2007, Dr. Dixon was in private practice and served as chair of the Urology Department at Saint John's Hospital



Eugene Dixon, M.D., FACS, Lake Regional Health System's 2009 Physician of the Year

in Springfield, Ill. He is a Fellow of the American College of Surgeons and a member of the American Urologic Association.

Dr. Dixon's clinical interests include prostate cancer screening, diagnosis and treatment; treatment of urologic cancers through laparoscopic surgery; diagnosis and treatment of kidney stones; and evaluation and treatment of urinary incontinence. He also performs scalpel-free vasectomies.

In addition to his urology practice, Dr. Dixon is chair of the Surgical Services Governance Council and a member of the Surgical Services Scheduling Team at Lake Regional. He also serves on the hospital's Medical Executive Committee, the Credentials Committee and the Patient Care Review Committee. And, he is champion of the Medical Practice Management Clinical Physician Advisory Committee.

"Dr. Dixon has been instrumental in implementing Lake Regional's electronic health record," said Cindy Otradovec, Lake Regional's chief information officer. "Thanks in part to his efforts, the clinic documentation system will go live next month, beginning at his office."

In his free time, Dr. Dixon enjoys outdoor activities, including camping, hiking, biking and scuba diving.

To schedule an appointment with Dr. Dixon, call 573-348-2111.

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Dell Adamo Netbook PC

Dell, in an effort to keep up with the snazzy looks of the MacBook Air, has released the Adamo, which is "to fall in love with" in Italian. It's just slightly bigger and a smidge heavier than the Apple, but is clearly marketed for it's sex-appeal, with a commensurate price point-- **\$1,999**. The Air starts at \$1,799 with a 1.6 GHz Core 2Duo, 2GB RAM and 9400M graphics onboard. The Dell sadly features a 1.2GHz processor, integrated Intel X4500 graphics and 2 GB RAM—for \$200 more. Still a sexy alternative for the Windows-only crowd. www.dell.com

iPhone 3G 3.0



iPhone 3.0 – The new OS sports even more computer-like functions, with copy/paste, Bluetooth, Spotlight, and a host of new apps. The even-more-popular "Crack"berry (blackberry) has downloadable apps from their own webstore in the very near future. For those who already have an iPhone—not to worry, the upgrade is just **\$9.95**.



Di2 equipped Merida Scultura 909

In the market for a **\$10,000** bicycle? No? Wait, this one has an electric shifter. Yes, this Merida Scultura 909 road bike uses the new Shimano Di2 derailleur—also found on other suitably high-end cycles—which uses a rechargeable Lithium-Ion battery to power an onboard processor that constantly monitors the gearing to maintain optimum efficiency. And, it shifts 30% faster than you can with your finger. Which is important for those trips down to Le Restaurant. No word on pricing for the electric shifter.

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Windows "7" - Microsoft's savior for the Vista debacle?

Microsoft allowed the public to download the beta version of '7' for a time-limited trial. Now the package is labeled "Release To Manufacturing" (RTM).

If you didn't get in on the beta, you may know someone that can loan you the ISO (disk) file, or a disk. Originally, MS was going to limit the beta downloads to a couple million but relented after a server meltdown caused by everyone rushing to get in on the test.

If you can't find the beta, is it worth getting? That depends on a couple things. If you bought Vista and were disappointed and then uninstalled it, and you have the same computer, the answer is "no".

If you bought a computer early on that was "Vista-capable" and then uninstalled it, again a resounding "no". The reason is simple, Windows 7 is basically Vista 'fixed'. It runs faster and has fewer annoyances for most people, but underneath, if your software or hardware took issue with Vista you don't want Windows 7.

So what makes Windows 7 better (in the eyes of tech people)? It has fixes for most of the ills that plagued Vista. First and foremost, it's faster. At least for booting and shutdowns, and window opening

and closing feels a bit snappier. The eye-candy is still there however, so if your system couldn't handle Aero, this one's not right for you either, unless you add-on or update your hardware.

Incompatibility plagued Vista users with software and hardware, and will do so for this one. There are still only about 3,000 programs certified to run under Windows Vista. Windows 7 obviously has fewer, but since they are basically the same, you can bet if it didn't work then it won't now.

Vista moved a lot of things around as compared to Windows XP, and Windows 7 is the same with more of the same—meaning there are still a lot of differences and they've added even more. Good news is they have eliminated most of the UAC (User Account Control) headaches that made you click every time you turned around. Some new differences include a set of virtual folders called "libraries" for your Pictures, Documents and Movies. Gone are the familiar "My" folders. Now, all media under that category is scanned and filed there, regardless of where it is stored on your computer. No, that's not always a good thing. Temporary internet downloads and You-

Tube videos find their way in along with the home movies and DVD's. It means just more clutter to drill down through to get to your files. Good news—you can ignore them and make your own folders.

With the release - RTM, Microsoft has sent the "final" version once again to testers. So if you are looking forward to upgrading your computer to a snappier version of Vista—the wait is almost over. Rumor has it that the software will go public in May, if not late April.

Some other "Windows 7" standouts: yellow sticky notes in a small program, ever-changing and moving wallpaper (if desired), private browsing in IE 8 if you don't want to leave tracks, new "jump" lists of common tasks in almost every taskbar selection, as well as gestures for laptop users. New minimize and maximize tricks and networking windows. All designed to be simpler and easier to use. They're less confusing than Vista, to be sure, but are also a big change over Windows XP. The adjustment period will be longer for Windows 7 adopters if they are coming from XP than those migrating from Vista.

So with Windows Vista so messed up, and Windows 7 coming

to the rescue, it ought to be like Vista SP3, right? No, sadly Microsoft has said that only users who buy equipment bundled with Windows Vista after July 2009 will be eligible for a no-cost upgrade. The rest will have to pony up at least the upgrade cost. Or not, depending on the now-delayed SP2 for Vista. Chances are, the new Service Pack will take Windows Vista even closer to Windows 7, making it better for many users.

So why did they name it "Windows 7"?

A numerical progression, really—Windows has had six 'versions'.

The first incarnations were additions to MS-DOS, and were 16-bit—Windows 1.0 (1985) and Windows 2.0 (1987).

With the release of Windows 3.0 (Windows/386), the system went hybrid 16/32 bit, and had a protected model kernel (core). Other incarnations were Windows 3.1 (1992, Codename: "Janus") and Windows for Workgroups 3.11. Other hybrid systems still on MS-DOS were Windows 95 (1995: Codename "Chicago"), Windows 98 (1998, Codename: "Memphis"), Windows 98 Second Edition (1999) and Windows ME (2000: Codename "Millennium"). Note these

were all based on "3"- the third version of Windows, and were still DOS-based. So that's three out of the six.

The advent of 32-bit operating systems came with Windows NT (Windows "4"), marketed for businesses, it was a re-write and free of MS-DOS for the first time. It was followed up by NT 3.5 (1994, Codename: "Daytona"), NT 3.5.1 (1995), NT 4.0 (1996, Codename: "SUR") and Windows 2000 (the 5th Windows, 5.0)—all marketed at professionals. All were/are "NT" derivatives, and were developed alongside the DOS-based operating systems marketed to individuals.

Windows XP (part two of the 5th Windows- 5.1) was introduced in 2001 (Codename: "Whistler"), and combined personal and business systems into one NT-based form, with slightly different functionality between professional and "home" versions. Windows Server 2003 came along in 2003 and was labeled NT 5.2.

Windows Vista (Codename "Longhorn") was launched four years later in 2007 and was the "6th" version of Windows. Like Windows XP, Vista is also NT-based, labeled Windows 6.0.

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Lake Regional staff participates in medical mission to Belize

In January, nine Lake Regional Health System staff members spent a week treating patients in villages near San Ignacio, Belize, in Central America. Participants included Kristin Bell, PCT; Amanda Comfort, R.N.; Lori Helm, R.N.; Todd Hibbing, PharmD; Brandi Kincaid, R.N., BSN; John Loney, M.D.; Kelly Phillips, R.N.; Kelsey Pokorny, R.N.; and Cecilia Pobst, R.N.

The trip was coordinated by Medical Missions for Christ and Praying Pelican Missions. Medical Missions for Christ is a group based in Camdenton that provides medications, medical care, dental treatment and vision assistance free of charge to low-income and impoverished people in the lake area and around the world.

Working with local physicians from San Ignacio Hospital, Praying Pelican arranged clinics for the medical team in four separate villages. Some

were in small buildings with no indoor plumbing, while others were in more modern facilities.

Dr. Loney, the medical team and a physician from San Ignacio Hospital treated 1,250 patients in four days.

"It's amazing how many people you can see in one day," Dr. Loney said. "The nurses and aides did a great job organizing patient flow. I really appreciated their hard work."

Women's health and prenatal care needs were addressed by a nurse practitioner from St. Louis, Mo. And, thanks to organizations, such as the Lion's Club, those with vision problems received donated prescription and reading glasses. The three dentists performed many necessary extractions, and the pharmacists distributed children's vitamins and medications to treat worms, high blood pressure and diabetes. The children's ministry team also demonstrated good

oral hygiene for those waiting in line and did crafts and played games with the kids.

"Hypertension and diabetes were the most common disorders," Phillips said. "We saw patients each day with blood sugars greater than 400!"

All the leftover supplies (glucometers, blood pressure cuffs, stethoscopes and medications) were donated to the local hospital, and each village school received children's books, various school supplies and toothbrushes. The team also provided financial assistance to the family of a young boy with heart problems to cover the cost of further testing and the trip to Belize City Hospital.

Following the medical work, the team spent a day on the island of Caye Caulker off the coast of Belize relaxing on the beach and snorkeling in the world's second largest barrier reef. Later, they reflected on the week's events and all that was accomplished.

"This mission trip changed many lives," Phillips said. "Not only were the Belizean people helped — each team member saw how truly blessed we are as Americans."

Several family members of LRHS staff also were able to go on the trip. Hibbing's mom, Janelle, from Iowa helped with the dental ministry; Phillips' daughter, Randi, helped with the vision ministry; and Dr. Loney's wife, Teri, was his assistant. She also counseled patients who had lost loved ones and worked with the mission group on debriefing.

For more information on Medical Missions for Christ, call the Community Health Center in Camdenton at 573-346-7777.



(front row, L-R) Kelsey Pokorny, R.N.; Amanda Comfort, R.N.; Kristin Bell, PCT; Brandi Kincaid, R.N., BSN; Cecilia Pobst, R.N. (top row, L-R) John Loney, M.D.; Todd Hibbing, PharmD; Kelly Phillips, R.N.; Lori Helm, R.N.



The Lake Area Chamber of Commerce celebrated member Rhino Shield with a ribbon cutting recently. Rhino Shield Ceramic Coating is a durable, maintenance free exterior wall coating. Call today 573-302-1113 or 1-877-25RHINO or visit www.rhinoshieldmo.net. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteers are: Tony Reahr, Edward Jones; Darrin Crook, Manager; Robin Evers, Lake Area Chamber President; Michelle Cook, Lake Area Chamber Director of Marketing.



The Lake Area Chamber of Commerce was on hand to induct new member Elevated Technologies with a ribbon cutting. Elevated Technologies distributes Pneumatic Vacuum Elevators, the first residential elevator that runs merely by air, carrying you from floor to floor without cables, pulley, or pistons. For more information visit www.elevatedtechnologies.com or call 314/667-5374. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteers are: Michelle Cook, Lake Area Chamber Director of Marketing; Tony Reahr, Edward Jones; Jeri Ulkus, System Sales; William H. Burkey, President; Robin Evers, Lake Area Chamber President.

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Missouri's new Time Critical Diagnosis System will save lives

Legislation passed and signed in 2008 means better health care for Missourians

MO Rep. Dr. Wayne Cooper
In February, I had an opportunity to see how a bill unanimously approved by the Missouri Assembly last year will help save time, money and most importantly, lives. As one of several legislators invited to tour University Hospital in Columbia, I saw first-hand how the new Time Critical Diagnosis (TCD) System is changing the way hospitals, EMS, and other health care providers are delivering care to stroke and heart attack patients.

Heart disease is the number one cause of death, and stroke is the number three cause of death in Missouri. Research

has shown that when someone suffers a stroke or a specific type of heart attack called STEMI (ST-elevation myocardial infarction), delivery of specialized treatment within hours of the onset of symptoms can dramatically improve the likelihood of a full recovery.

However, many patients don't receive the recommended treatment within the recommended time, largely because ambulances have historically transported patients to the nearest hospital – which may not be equipped to deliver that specialized treatment. Time is wasted while the patient is transferred to another facility – time that could make the difference between life and death.

Under the new TCD system,

that same patient will be taken directly to a specially designated hospital that is equipped to quickly deliver the kind of care that can dramatically improve their chance for a full recovery. It is the right care, at the right place, at the right time.

The model of care has long been in place for traumatic injuries, with proven results. By immediately transporting patients with severe injuries to specially designated "Trauma Centers" that have the equipment and experience to handle these cases, preventable deaths have been reduced by nearly 50 percent. Now, Missouri is the first state in the country to replicate that same TCD model of care to improve care for stroke and heart attack patients.

As part of the tour of University Hospital, we visited the ambulance bay and helicopter pad and heard how the stroke and heart attack diagnoses begin in the field. By receiving key information from the ambulance or helicopter while the patient is in transit, the hospital can prepare to begin treatment in the Emergency Department, Cardiac Catheterization Lab or Interventional Radiology Suite immediately upon arrival. This early intervention has a direct impact on the amount of recovery time patients require – and less time spent in the hospital means lower health care costs and a more rapid return home, where patients can complete their rehabilitation in their own communities.

This remarkable new system is the result of the cooperative efforts of the Department of Health and Senior Services, the Missouri Foundation for Health, and the Missouri State Assembly, which voted unanimously to approve the TCD legislation last year. It is a perfect example of what is possible when we work together to improve the lives of our citizens. I am proud that Missouri is leading the nation by creating a Time Critical Diagnosis System that will save time, save money, and save lives.



Missouri State Rep. Wayne Cooper, State Rep. Stephen Webber and Missouri State Sen. Carl Vogel Bryan tour an MU Ambulance at University Hospital in Columbia (Courtesy: Stephen Bybee – University Hospital)

Glencove Marine welcomes SLICK for marina tour



Glencove Marine recently conducted a tour for SLICK (Service Learning Interest Club for Kids). This is an after school club for 4th graders at Osage Beach Elementary School, which is in its first year of operation. The organization meets twice per month; once for activities and meetings at school and once to go out into the community to learn how businesses and agencies serve the public, and also perform services as a group for others in the community. This club is part of the Character Education Program at Osage Beach Elementary School.

The club toured the 3mm Marina service department with Barb Niedegerke (Office Man-

ager), learning about different aspects of the service department. Lyle Robertson (3mm Service Manager) led them through the service bays, showing them different boats Glencove had in service and what the technicians were working on. Captain Steve Lemens (Sales) met the group after the service department, and explained how the technicians use huge forklifts to remove boat from the service bays, and how boats are launched into the water.

Special thanks to Jennifer Welsh, sponsor of SLICK, for coordinating the visit, as well as Barb Niedegerke, Lyle Robertson and Capt. Steve Lemens for providing an exciting visit for area youth.

Glencove Marine welcomes Rusty Anderson to sales staff at Hwy. 54 showroom

Glencove Marine announces the addition of Rusty Anderson to the Glencove Marine Hwy. 54 Showroom Sales Department.

Anderson has been serving the boating needs of his clients since 1997. He is an expert in all families of boats, from 18' sport boats and pontoons to 60' yachts. In addition to boat sales, Anderson is also active in the Lake of the Ozarks lifestyle, participating in boating and tubing at the lake, and entertaining with family and friends.

"Rusty is a natural fit at Glencove. He understands exactly what boat buyers at the Lake are looking for, and by being a long-time resident, can relate to our customers and create an easy buying process. He's a great as-

set to our sales department," says Mark Niedegerke, sales manager of Glencove Marine.

Anderson and his family live in Lake Ozark, MO.

Glencove Marine has multiple locations around the Lake of the Ozarks.



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Visitor Lodging Tax on April Ballot

On April 7th, a visitor lodging tax will be presented to registered voters in the Camden County business district of the Tri-County Lodging Association. If approved, the lodging tax within this district will be changed from 3% to 5%, or less than \$2 per room night on aver-

age for the visitors to the Lake of the Ozarks. From the additional funds of this visitor lodging tax, 100% will be used for an additional investment of an estimated \$700,000-\$800,000 for the marketing and promotion of the Lake of the Ozarks. This investment would NOT be paid by

Camden County residents but by overnight guests to the Lake of the Ozarks.

For more information on the visitor lodging tax Click Here to go to the PromoteTheLake.com website or contact Tri-County Lodging Association at 348-0111.

Traveler's records being kept by Homeland Security

If you travel on business out of the country, since 1999 U.S. Customs and Border Protection has been receiving and storing electronic information on flights from air carriers. Around 2002, it became mandatory for air carriers to regularly and electronically submit the information—at a cost of \$30 million a year currently.

What do the records contain? The entries will contain a classified risk assessment of the traveler, as well as identifying information like name, the fare paid, the origin and destination and the like. One interesting piece of information however, is that the

agency records the IP Address (unique identifying number of all computers on the web) of the computer that booked the reservation. Your complete records will contain arrival and departure locations as well as customs information for every flight you have taken in or out of the US since 1999. Your traveling companions may also be listed.

And, they are available to you through the Freedom of Information Act. The agency requires that you mail a request, written and signed by you asking to see the "information relating to me in the Automated Targeting System, pursuant to the Freedom of

Information Act, as amended (5 U.S.C. 552)." Your letter should include your name, address, passport number and that you want a copy of your records mailed to you. Address the envelope "Freedom of Information Act Request, U.S. Customs Service, 1300 Pennsylvania Avenue NW, Washington DC 20229. Some of the information in the record may be classified, and so may be obscured on your copy. It can take a very long time for these information requests to be filled, some say as much as a year.

Spa Shiki Cut-a-Thon every Wednesday in April to benefit food pantry

Need a haircut? Want to lend a helping hand? Lake of the Ozarks residents will do both when they participate in Spa Shiki's Cut-a-Thon for the Hope House. The full-service resort spa will offer \$15 haircuts with all the proceeds going to the Hope House, a local food pantry and emergency aid center. The Spa Shiki Cut-a-Thon will be held every Wednesday in April, from 10 a.m. - 4 p.m. at Spa Shiki, located at the Lodge of Four Seasons in Lake Ozark. In addition, Spa Shiki guests are invited to visit the spa and bring donations of non-perishable food items for the Hope House food pantry.

"The Hope House helps so many families that are struggling now more than ever," says Ann Brown, Spa Shiki di-

rector. "Spa Shiki works hard to make sure every guest feels beautiful and strong when they leave the spa, and there's no better way to do that than by helping others."

The Hope House is a non-profit organization, a food pantry and thrift shop that serve residents in Miller and Camden Counties. Located in Lake Ozark, the Hope House helps approximately 150 needing families every month with food, clothing and emergency aid. Fifty-one percent of these families are helped only one time.

For more information, please visit www.spashiki.com or call Spa Shiki at (800) THE-LAKE or 573-365-8108. For inquiries about the Hope House, please call 573-365-0099.

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Debate Over Callaway 2 — Will MO Get Another Nuclear Plant?

By Michael Gillespie

It's hard to find anyone who is neutral on the topic of nuclear power plants. Depending on the source, nuclear plants are either safe, efficient, green generators of needed electricity, or they are expensive, unnecessary disasters waiting to happen. The fact is that no new nuclear plants have been built in the United States for more than 20 years. Missouri has just one, AmerenUE's Callaway Plant, located about 25 miles northeast of Jefferson City. In July, 2008, Ameren filed an application with the U.S. Nuclear Regulatory Commission to build a second nuclear plant adjacent to the existing Callaway plant.

Callaway 2, the proposed new plant, is by no means a certainty. There are questions that must be resolved. The first of these are technical — is it necessary, and safe? And then there are questions of finance — how much will it cost, and where will the money come from?

Commercial nuclear powered electrical generating plants have been operating in the U.S. since 1957. They were hailed as the solution to our increasing demand for electricity. The then chairman of the Atomic Energy Commission opined that nuclear power plants would produce electricity "too cheap to meter." Wishful thinking aside, nuclear generated power has been a slow growth industry. Though there are over 100 of them on line today, and they produce 19 percent of America's electrical demand, not one new plant has been built anywhere in the country for more than 20 years. Part of the reason is financial, part is fear. It's hard to forget an

incident like Three Mile Island.

Three Mile Island is a nuclear plant located in eastern Pennsylvania. For several tense days back in 1979, it appeared as though the plant might experience a partial core meltdown as the result of a stuck relief valve. In the long run, no one was killed or injured in the event, but it scared Americans into thinking that maybe nuclear power wasn't the best way to proceed.

Missourians got a chance to weigh in on the nuclear issue, at least indirectly, in 1976. Voters back then passed, by a large majority, Proposition 1, which forbade power companies from passing on the costs of new plants to the consumer while the plants were under construction. The practice was known as Construction Work In Progress, or CWIP. Although the measure applied to all types of power plants, the most expensive to build were nuclear plants. The proposition essentially put a freeze on the building of new nuclear plants in the state.

The anti-CWIP law has held to this day, but it may have run its course. At present, two bills, one in the Missouri House, and one before the Senate, are aimed at striking the existing law and allowing Ameren to pass the costs of constructing Callaway 2 onto the consumer even before the first yard of concrete is poured.

And why would the General Assembly consider such a thing? Well, times have changed. Now, after a very good safety run of thirty years post-Three Mile Island, nuclear plants don't seem so intimidating to many people. And now, too, Americans worry more about greenhouse gases

and what we may be doing to our climate. The title of the Senate bill says it all: the Missouri Clean and Renewable Energy Construction Act. Suddenly, nuclear seems the lesser threat to our environment.

But not everyone thinks so. Conservation groups charge that nuclear energy is neither green nor renewable. And nuclear plants produce a waste product that can't be ignored.

William Cochran, of Lake Ozark, is a man of considered opinion. A graduate of the U.S. Naval Academy, a registered professional engineer, he worked for the Missouri Public Service Commission for 22 years as an expert witness in utility cases. Cochran doesn't like CWIP, and he doesn't want Callaway 2. One of his foremost concerns is the storage of spent nuclear fuel rods.

"The Callaway 1 pool is nearly full now, and they're going to have to send it somewhere," he says. "So when they build Callaway 2, they're going to have to build another pool site."

The pools that he speaks of are enclosed stainless steel lined pools of water located on site. Mike Cleary, spokesman for AmerenUE, explains that the pool is located inside the fuel building, which is adjacent to the reactor building. But he denies that the pool is nearly full. He points out that Callaway 1 has been in operation for 24 years and is licensed to operate for 40 years. "It has enough on site storage space until the year 2020, with the option for creating additional space as well," he says. Cleary describes the pool as about the size of a tennis court. "And all the spent fuel

from nearly 40 years of operation will fit into it," he maintains. Cleary adds that the proposed Callaway 2 plant would also have a spent fuel pool.

Initially, the pool was meant as a temporary storage site. The plan was to eventually ship the spent fuel to an underground storage facility at Yucca Mountain, Nevada. In 1987 Congress enacted an amendment to the Nuclear Waste Policy Act of 1982 that directed the Department of Energy to study Yucca Mountain as a potential site for a permanent geological repository for used nuclear fuel. But the present administration has other ideas. It wants to cut off funding for Yucca Mountain while the nation explores other options, including recycling technologies for managing high-level nuclear waste. "That's why we're making provisions to store fuel on site longer than originally," says Cleary. "Yucca Mountain had been the plan all along, and now it's become bogged down in politics."

As an alternative to Yucca Mountain, Cleary says that Ameren is looking into dry cask storage. "The used fuel loses about 90 percent of its radioactivity in just the first year of storage [in a pool]," he says. "So the radioactivity is leaving and it's cooling at the same time. After a few years you don't have to store it underwater anymore. Dry casks are just concrete casks that you can store the spent fuel in."

Cleary says that Callaway will store its spent fuel in pools or dry casks until another option is available. One of those options is recycling. "You can actually recycle most of the material in spent fuel," says Cleary. "There

are various technologies available. It's just not being done in the U.S. right now."

Cochran contends that recycling is not an option. "President Carter in 1977 cancelled that Senate bill where they could reprocess nuclear waste because reprocessing gives you a product of plutonium, which is a nuclear weapons grade," he says.

Technology matters aside, it is money as much as anything that drives the issue of constructing a new plant. The Senate bill, number 228, and the House bill, 554, would allow Ameren to include the cost of constructing Callaway 2 into the rate base that consumers pay. And the price tag would be high. Ameren estimates the cost at "billions of dollars." It's too early for them to say. But Bill Cochran has some estimates.

"Callaway 1 was estimated at \$700 million in 1975," he says. "It came in at \$3.5 billion, which was a 500 percent increase." Based on published figures from a recent plant built in Florida, Cochran ventures \$6 billion as an initial estimated cost for Callaway 2. But he expects the same 500 percent overruns, which will put the actual completed costs at \$30 billion. Much of that increase, he says, would be attributed to CWIP.

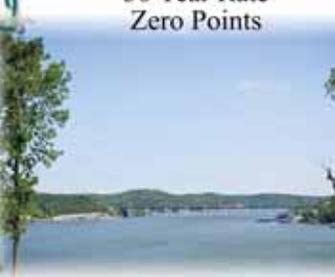
"Under their cost-plus contracts," says Cochran, "Ameren will ask a contractor for a general bid. But if the contractor runs over that bid, there are no penalties. The contractor gets the plus. The utilities love that because whatever the cost is, they put it in the rate base and they get an eleven percent return on it for the twenty-seven year life

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