

LAKE OF THE OZARKS BUSINESS JOURNAL

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New .08 BWI limit saves lives

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Added Ethanol damages marine engines

by Alison Schneider

Legislation and federal and government mandates are being enacted all the time. Most of us are blissfully unaware until those decisions directly affect us. Unfortunately, for boat owners, that realization may come a little too late and at quite a cost.

The Missouri Renewable Fuel Act went into effect in January of 2008 requiring that all gas sold in the state be enhanced with 10% ethanol. That's right, most gas sold in the state of Missouri must contain Ethanol. That means that even when you don't think you're getting E10 gas for your vehicle, you are indeed pumping a blend. Further, Missouri doesn't require that pumps have ethanol labels.

In road vehicles, you really won't notice any difference – you probably don't even realize you've been filling your tank with the stuff for months. However – the state mandate for E10 blended fuel excludes fuel for aviation and marina purposes, which are cleared to use non-enhanced fuels with an octane level of 91 or higher. Why the exemption? Well – aviation is obvious – they need the higher octane of the premium fuel for the planes to fly. Marinas though? What's the big deal there?

Well, the service manager at Kelly's Port Marina noticed

that he was getting some repair jobs that he found puzzling. Clogged filters, damaged gaskets and hoses, gunky sludge in the engines, water in the fuel tanks, and worse of all-- deterioration of the fiberglass tanks holding the boats' fuel. Upon investigation he discovered that the boat owners had stopped on the way into town and filled up their boats at roadside gas stations – filled their tanks with the E10 blended fuel. He immediately notified the marina owner, Randy Kelly and Mercruiser of his suspicions. Turns out he was right.

Complaints have been filed coast-to-coast regarding the damages to boat engines caused by using E10 fuel in the tanks. There's a class action lawsuit currently in California courts claiming that the oil companies were aware of the degradation to fiberglass gas tanks and engine damage that can be directly linked to the use of the ethanol-enhanced fuel. Complaints started flying in after the Long Island Sound area enacted the use of E10 fuels claiming that sludge was building up on the valves and intakes, and destroying the engines. In Oregon, Florida, Illinois, Arkansas and the other 46 states these same reports-- and a new claim-- that some fuel tanks were becoming "soft"



A boater shows the separated E10 fuel his mechanic pulled out of his boat's gas tank-- fuel that ruined the craft's engine.

and even weeping fuel. Fresh or saltwater, inboard or outboard, all brands, all sizes, all engines are affected. What exactly is going on here?

Ethanol is a highly refined alcohol product made from natural products. While primarily made from corn and wheat, recent technological advances make it possible for Ethanol to be made from straw, paper, corn stalks, municipal waste and some grasses. It's praised as being environmentally friendly, less expensive and has been reported to increase gas mileage in automobiles. It's clean burning, economical and is a possible answer to lessening our dependency on fossil fuels.

Here's the problem-- or at least

one of them. Phase separation of the E10 fuel. Alcohol attracts and absorbs moisture from the surrounding air. Marine fuel tanks are vented to keep gasses from building up – this venting also allows air to enter the tanks. During a normal sunny day, the air pressure inside the tank naturally decreases and is released as the tank expands. It's replaced by the moister air as the temperature cools throughout the day. Oil doesn't mix with water and being a petroleum product, neither does gasoline. Alcohol (Ethanol) and gas mix adequately, but alcohol blends even better with water. That's where the problem lies.

Phase separation of fuel occurs when the alcohol in the

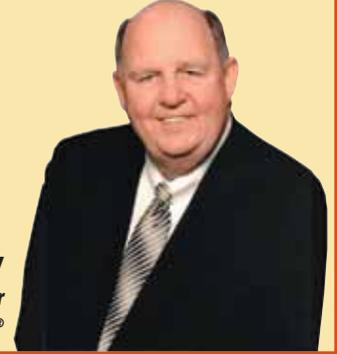
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Billboards on the water: A Sign of the times?

By Nancy Hogland

A woman up in arms over the recent installation of two Lakefront electronic billboards is looking into ways to keep more from being erected.

Laura Sampson, who alternates between a home on Horseshoe Bend and another in Evergreen, Colo., said she has spent many hours contacting everyone she can think of who may be able to help her keep the shoreline sign free.

"When my husband and I went out boating, I was horrified to see that a huge, lighted, electronic billboard had been put up in the parking lot of the Horny Toad Entertainment Complex. It's flashing its messages 24 hours a day, seven days a week out on to the water and certainly detracts from the natural beauty of the Lake," she said. "I have called everyone I can think of. It makes me sick to think what could happen to our Lake if everyone decides to start throwing these things up."

In addition to the 14-foot-by-48-foot changing digital sign installed in early July at the 7 Mile Cove, another smaller version was recently erected near the Niangua Bridge on north Highway 5 over the Niangua arm of the Lake.

However, Jim Neumann, a managing member of Lake Outdoor LLC, the company that owns the two signs, said this "out-of-the-box advertising" made perfect sense. He also said while there are plans to place two more signs on the shoreline – a 10-foot-by-22-foot changing digital sign at Pointe Oasis Gas Dock and another in an undisclosed location – too many more would defeat the purpose.

"The signs are very expensive to install but if they're strategically placed, the return on investment is great. However, if you have them at every lakefront bar, they would lose their effectiveness," he said, adding that the signs would be operating about eight and a half months of the year, "unless we have an extremely warm winter. Then we may keep them running a little longer."

Neither Miller nor Morgan

counties have any restrictions covering installation of billboards. According to officials with both counties, signs of any type could be erected anywhere along the shoreline in those areas as long as they were not within municipal limits, where city ordinances would govern land use. However the Camden County Planning and

cost of installation and operation is so high and because, for the majority of the year, traffic on the Lake is low, it simply wouldn't pay to erect many of the signs.

"Of course, the cost varies by size but they can range from around \$375,000 up to \$700,000 – and that's just the face itself. That doesn't include the pole,



Zoning Commission has adopted signage regulations.

According to P&Z Director Chris Hall, Camden County's commercial zoning districts are listed as B-1 Offices and Neighborhood Commercial, B-2 General Commercial, and B-3 Shopping District Commercial. In the B-2 district there is an option for outdoor advertising and any permitted use in a B-2 can be placed in a B-3.

"We do not have a billboard regulation that would require a permit of some kind," he said. "But the county does require that the property where such a sign is erected be zoned either B-2 or B-3. If such a structure is put up along any highway that had a federal funding component MoDOT has a permit requirement. The sign at the Horny Toad is, of course, not along a highway and the property is zone B-2."

A representative from another billboard company that also owns changing digital signs at the Lake said he too doesn't see this is the wave of the future. The rep, who asked not to be identified, said because the

the cost of erecting the sign and the electric to keep it going, which could run upwards of \$800 per month," the representative said. "Then you also have either the rent you would have to pay to the property owner for allowing you to put your sign up or the cost of purchasing the land – and waterfront land is not cheap these days!"

He said "landlords" typically are paid 15 percent of the proceeds from the advertising.

Customers who advertise on the signs one month at a time are charged upwards of \$5,000 per month; year-long contracts lower the cost.

"That's a lot of money to spend when you're reaching customers only part of the year," he said.

Sampson said while she understands electronic signs may not eventually dot the shoreline, she added, "one sign is one too many. I'm going to continue to fight this every way I can."

Part of her fight included asking the Missouri State Water Patrol to consider whether the signs could be considered

continues on page 4

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Stone in the home- a natural choice for owners and builders

by Alison Schneider

If you've considered building or remodeling in the past few years you're aware of just how many choices there are for countertop and flooring surfaces. The recent trend is toward natural surfaces like marble and granite.

No doubt about it - the classic look of marble and natural stone is back in fashion and is proving to be a trend with staying power. Beautiful in any form but especially when it's been polished to a fine sheen, it can't fail to impress anyone who sees it in any function.

Marble is considered to be one of the most elegant stones available and was used liberally by ancient societies due to its beauty and strength.

Today marble is used primarily in creating sculptures, outdoor garden tables, floor tiles, sinks and countertops.

Surprisingly, however, unfinished marble is actually porous and rather soft. While this makes it less suitable for kitchen counter use, it makes it easy to fashion into

unique shapes and designs that can serve other functions throughout the home.

Historically, marble has been used almost exclusively for courtyards and halls of government buildings, hotels and cathedrals as well as the standard choice for flooring in public buildings. With its expensive look and feel - marble remains a top choice in flooring and countertops today.

But marble is experiencing a renaissance in the homes of today with more and more homeowners making the natural choice of stone not only for the beauty but for the durability, no matter what the end use may be.

The use of marble tiles for flooring is one of the easiest ways to incorporate marble in your home, creating a pleasing, rich atmosphere, making the floor look both natural and decorative. Due to the variety of colors of natural marble, an infinite combination of colors and shapes can be designed to compliment any room or décor. The simple addition of fine marble flooring in a home

is sure to increase the value of the property without really having to make any other changes - making marble one of the best "bangs for the buck" in decorating options.

Practicality isn't overlooked with the use of marble either. In areas where cleanliness is either necessary or simply desired, natural stones like marble and granite are obvious choices.

Homeowners are choosing the tiles for their living areas and kitchens as well as their bathrooms. Especially in the

Lake area, where people are in and out all day long and often with wet feet, natural stone flooring makes a lot of sense.

It's easy to keep looking good even through the trials of a "rough weekend" on the water. An added bonus is that once the marble has been properly prepared and sealed it is one of the most sanitary surfaces available. It also well worth mentioning that the natural coolness of the stone can help to fight the heat and humidity in warmer climates.

The possibilities don't

stop at flooring though. In bathrooms all over the country people are turning to marble tile lined shower stalls that both enhance the décor and make for easy cleanup. It's an excellent choice for the most used room in the house from the flooring, to the vanity surfaces to the tub and shower areas. Marble is definitely an attractive and resilient material that will stand the test of time and use. Marble isn't really recommended for kitchen countertops however, because of its softness and porosity.

Granite is another countertop alternative that costs about the same as natural marble, but is less likely to sustain damage. For this reason it is better suited to kitchen counter use - where the countertops see a little more action.

The color ranges may not be as diverse as marble or other natural stones, but the durability is hard to beat and once the stone is sealed and polished the shine is truly extraordinary.

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Natural granite can be shaped, cut and polished into endless uses.



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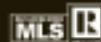
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Billboards on the water

continued from page 2
 “navigational hazards.”

“I counted the messages included on the current sign at Horny Toad. There are eight different ads with eight seconds between messages,” she

said. “Watching them while cruising the Lake is like glancing over at the TV as you walk through your living room. All of a sudden you run right into your couch because you’re not looking where you’re go-

ing. Can you imagine what it’s going to be like out there on a Saturday afternoon, with boats crisscrossing the Lake and all the drivers trying to read the signs? Or at night, when it’s already difficult to see? Someone

staring at a bright sign for any time at all will be less likely to see running lights coming at him.”

According to statistics provided by the Federal Highway Administration (FHA), there is a positive correlation between numbers of billboards and frequency of automobile accidents.

However, Neumann said because boats travel at a slower rate of speed than cars, he doesn’t foresee a problem on the Lake.

Sgt. Jerry Callahan, public information officer with the Water Patrol said while he sympathizes with Sampson, unless they see an increase in accidents near the signs, they

probably won’t get involved in her fight.

In addition, Jeff Green, director of AmerenUE’s Shoreline Management Program, said as long as the signs were above the 660 mark, his company was powerless to stop them.

Sampson said although she is not a registered voter in Missouri, she plans to take her fight all the way to state legislators, if need be.

“I am not giving up,” she said adamantly. “I’ve been coming to Lake of the Ozarks most of my life and care too much about this to just ignore it. Although you have to expect change, this is taking it too far.”

Stone in the home

continued from page 3

If you find that natural marble or granite is out of reach financially, you can’t get the color you need or want, or you just want to save the fabulous stuff for the castles, there is always the option of cultured marble. It’s synthetic but looks real.

Many homeowners are turning to marble, granite and natural stone for their fireplace hearths. Whether you have a wood-burning or gas powered fireplace, a stone hearth and framing can truly be spectacular. There are a wide variety of both natural and cultured “look alike” stones that will enhance the beauty of the room and add to the value of the home as well as being a safety boon in the case of a roaring fire.

Cultured stone works well in that it can be poured to a precise thickness, shape or color. It is often used for shower units and bathroom spas. Among the many benefits are that it’s considerably cheaper than natural stone and it’s more resistant to scratches. If

you do get a happen to get a big ding in your cultured marble – you can have it resurfaced with minimal cost or bother. As beautiful as natural polished stone may be – it isn’t easily repaired.

Don’t forget about the possibilities outside the home as well. Natural stone, including marble and granite provide a number of advantages that don’t stop with simple aesthetics. Marble or natural stone is pretty much maintenance free and extremely durable to all types of weather. It’s non-flammable and inhibits mold and mildew as well as being insect proof. Stone helps to stop water “intrusions” which can filter through other siding choices. It’s climate resistant and can help to lessen utility bills and finally, it looks amazing!

In the Lake area there are a number of qualified and reputable vendors and specialists that can guide you to make the right choice for your project. Be sure to consult with one of these professionals before you make your final decision.

JEFF MARSHALL



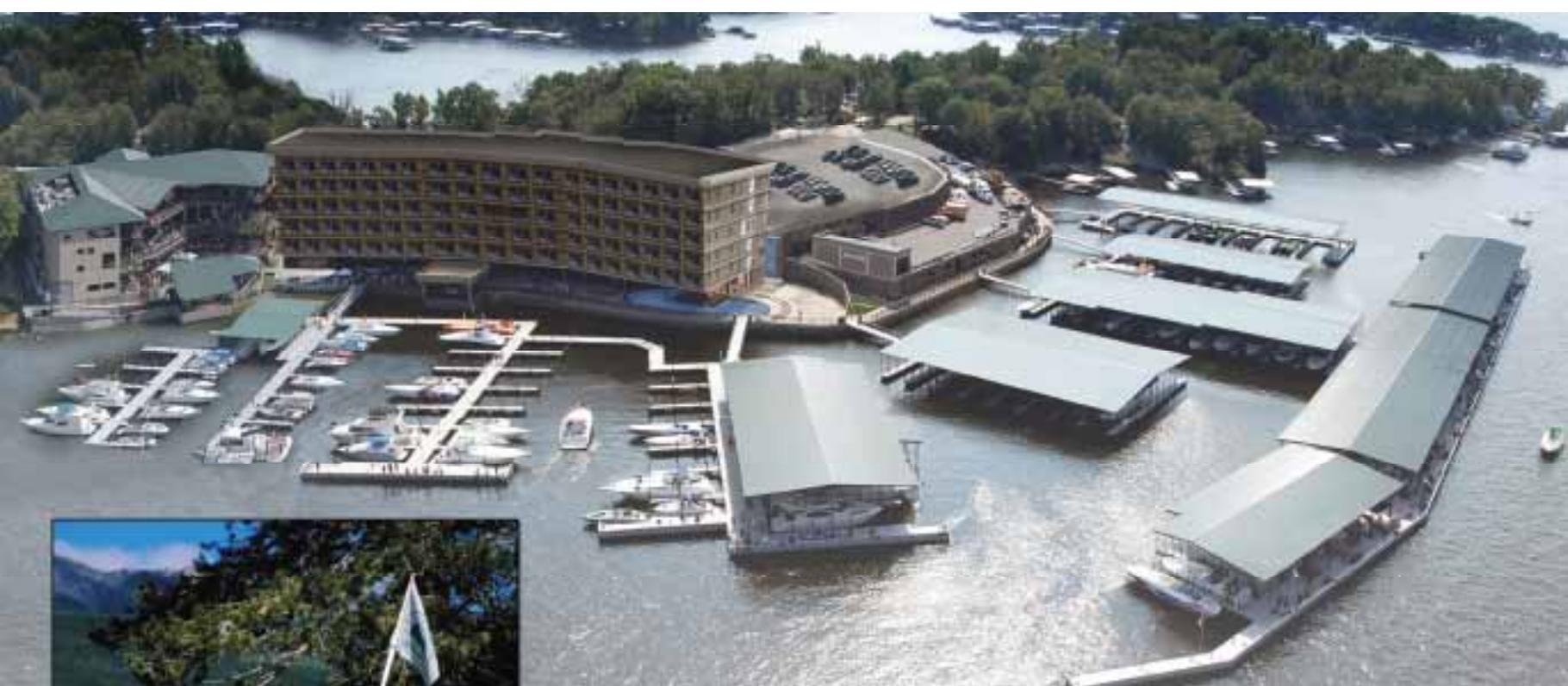
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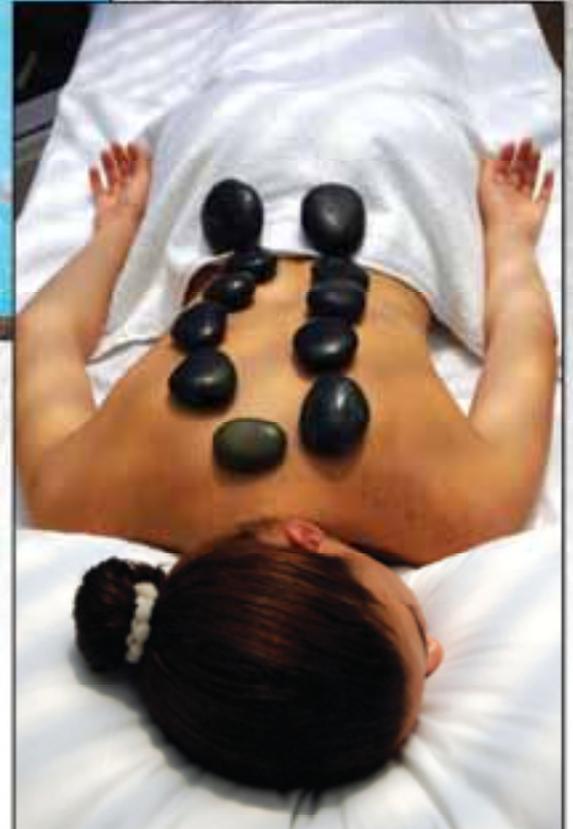
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Ten Free programs you should have on your PC

by Darrel Willman

It's always nice to get something absolutely free, better yet when you can use them to make your PC more secure, fun or productive. Here are our recommendations for the top ten must-have programs for your PC—and they are all freeware or free versions of commercial software.

Anti-Malware:
EMSI's A-Squared Free
www.emsisoft.com



EMSI provides the A-Squared malware (virus, ad-ware, etc.)

scanner free for private use. It's full-featured and does a great job for on-the-spot scanning in addition to your regular virus/adware blocker. This one spots and removes dialers, keyloggers, worms, Trojans and more. Updates are free, too.

Anti-virus:
AVG's Free Edition v. 8
<http://free.avg.com/www.download-avg-anti-virus-free-edition>

It's not as full featured as its big brother, but it does a super



job of scanning incoming mail and attachments for viruses, and version 8 includes anti-spyware. When used with a periodic root kit scanner, a safe-surfing browser and a firewall it's part of a complete protection package.

Firewall:
ZoneAlarm Free Firewall
www.zonealarm.com/store/content/catalog/products/zonealarm_free_firewall

If you have Windows 2000, Windows ME, Windows 98, or just don't like Microsoft's built-in firewall offerings in Windows XP and Windows Vista, there is a free firewall to keep out pesky unwanted visitors and hackers. Few products stop everything, but a firewall is a must. ZoneAlarm's free version again isn't as powerful as the full version, but it's perfect for everyday use and easy to setup.

Web Browser:
Mozilla Firefox Version 3
www.mozilla.com/en-US/firefox/

The new and improved version 3 of the popular browser is now safer than ever, thanks to the improved phishing and adware/malware measures, better speeds and one-click site ID information. It also has built-in spell-checking, session restore and zoom features to make you more productive.

Free PC Fix-It Utility:
Glary Utilities

www.glaryutilities.com/gu.html

The free version cleans your disk and registry, handles uninstalls, lets you control startup applications, analyzes your hard drive's free space, find duplicate files, manage Internet Explorer add-ons, shred, recover, encrypt and split files at will and much more.



Defragmentation:
JK Defrag

www.kessels.com/Jkdefrag/
www.emro.nl/freeware/

The second link is for the "gui" (program) front-end for JKDefrag, a lightweight, fast and powerful defrag program. Download both links, unstuff them into a common folder and then place a shortcut link on the desktop. The GUI lets you custom-configure JKDefrag to defrag what you want, when you want, easily and quickly.

Office Substitute:
Open Office

www.openoffice.org/

Everything you like about Microsoft Office (minus the ribbon) can be found in the "you'll-like-the-price" free Open Office, originally written and made into freeware open source by Sun Microsystems. The suite has a word processor, database manager, presentation software and more.

Compression Utility:
jZip

www.jzip.com/products.php

It's common receive files, downloads and the like through e-mail or on the web in a compressed form. There are several formats used, including Zip, RAR and others. One application that can handle them all for free is jZip.

Free Personal Finance:
GnuCash

www.gnucash.org/

The "gnu" in the name lets you know it's open source, and free to use and enjoy. It'll give you the basics in home financial accounting without all of the complexity that you find in business accounting software packages. For the rest, try Microsoft's Free Office Accounting Express 2008.

www.ideawins.com
Free Email Client:
Mozilla Thunderbird

www.mozilla.com/en-US/thunderbird/

It's easier than ever thanks to version 2 of the popular e-mail client Thunderbird, to keep your email and contacts organized, and filter out unwanted spam and malware-laden emails. It includes protection from phishing, junk mail, -- configure it to get the mail you want the way you want it.

You may not know.

They may not notice a problem either.

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CONDOMINIUM

www.frankchristensen.com/ZK3051681



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CONDOMINIUM

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More opportunities to hit the trail in Osage Beach and on Horseshoe Bend

by Nancy Hogland

Osage Beach has applied for a \$100,000 grant to help them offset the \$235,000 cost of building the first phase of a 3.3-mile hiking trail that will connect the city's parks to Lake of the Ozarks State Park.

The proposed path, to begin at the new Osage Beach City Park on Hatchery Road off Highway 54, will run through the state park and then end across the street from Peanick Park, which is located on Highway 42 alongside the School of the Osage campus.

Assistant City Administrator Jeana Albertson, who applied for the grant, said the \$235,000 will be spent clearing the heavily wooded area, building a six-foot wide trail of crushed limestone, similar to the base of the Katy Trail, and adding two-foot-wide landscaped shoulders.

"That's Phase 1. In Phase 2, we would like to build trail heads that will connect to several of the trails that already run through the state park, pave the trail and possibly run a path from the park to

the school campus," Albertson said. "But that's a ways down the line. We have to take care of Phase 1 before we can even think about Phase 2."

The grant is offered through the Missouri Department of Natural Resources (DNR) Recreational Trails Program. Albertson said they should know whether the city's request has been approved by the end of November or the first part of December. Because the budget process begins in August, the remainder of the costs will have to be included in the city's 2009 budget. Albertson said because the board of aldermen is "pro park," she believes the city will go ahead with the project, even if they don't receive the grant money.

"We may have to scale it back some or shorten it a bit, but I believe we'll still move forward on the project," she said.

The city recently spent more than \$7 million to develop the new park which includes a soccer field, league-play ball fields, a fishing pond and playground. The master plan for the park will add a swim beach, tennis

and basketball courts, a boardwalk area and amphitheatre.

Elsewhere at the Lake, the Village of Four Seasons Board of Trustees recently approved spending \$84,916 to extend its hiking and biking trail system another 6/10 of a mile. This will be Phase 6 of the trail project.

The extension, to be completed by the end of 2008 by the Horseshoe Bend Special Road District, will be tagged on to the existing Bittersweet Road trail and will run from the Bittersweet Pool and Recreation Center to Anemone Drive.

Village and road district officials had looked at ways to set the Bittersweet section of the hiking and biking trail apart from the roadway, however utility easements prevented them from doing so. In the past, officials also looked into cutting a "rumble strip" into the pavement. However, they learned that to use the machine, the pavement must be at least 6 inches thick. Because the trail is 2 inches thick, the machine would have crushed the blacktop.

"So we'll just paint a bright

green stripe to separate the path from the road. That's the best we can do," said Board Chairman Gordon Ellison, adding that the entire board was happy they could provide the trails for the community. "No matter what time of the day you go out, you see people walking, jogging or riding their bikes on the trails. It's great to see them used so much - and it's great to be able to get joggers and walkers off the roadways. It's much safer for them and less distracting for drivers."

The Village's trail project began in 1999 with a 1.3-mile section that begins at Carl's Village Market and extends towards the end of the Bend. Additional sections run from the Bittersweet Pool, down Horseshoe Bend Parkway to Cherokee Road. On Cherokee, the trail runs past the Village Skate Park and Playground all the way to the Four Seasons Swim and Tennis Club on Kay's Point. In 2006 the Village extended the trail along Horseshoe Bend Parkway from Cherokee to the Village limits, near the entrance to the Lodge of Four Seasons.

In addition, earlier this year, Chase Resorts Inc. D/B/A Lodge of Four Seasons, which lists Peter and Susan Brown as directors and officers, petitioned the courts to form a Transportation Development District (TDD) in order to pay to extend the trail on the Parkway from the Village city limits at the resort entrance to Susan Road. A TDD is a political subdivision designed to facilitate public transportation improvements through the collection of taxes and the borrowing of funds. Monies collected under the TDD will also be used to extend the hiking and biking trail from Susan to Duckhead Road later this fall.

The Village of Four Seasons hiking and biking trails are listed as one of the Ozark's most unique trails in the state on www.stlbiking.com, a source for cycling information for St. Louis and the Midwest.

A list of several other trails in the Lake area can be found at www.lasr.net, a website sponsored by Leisure and Sports Review.

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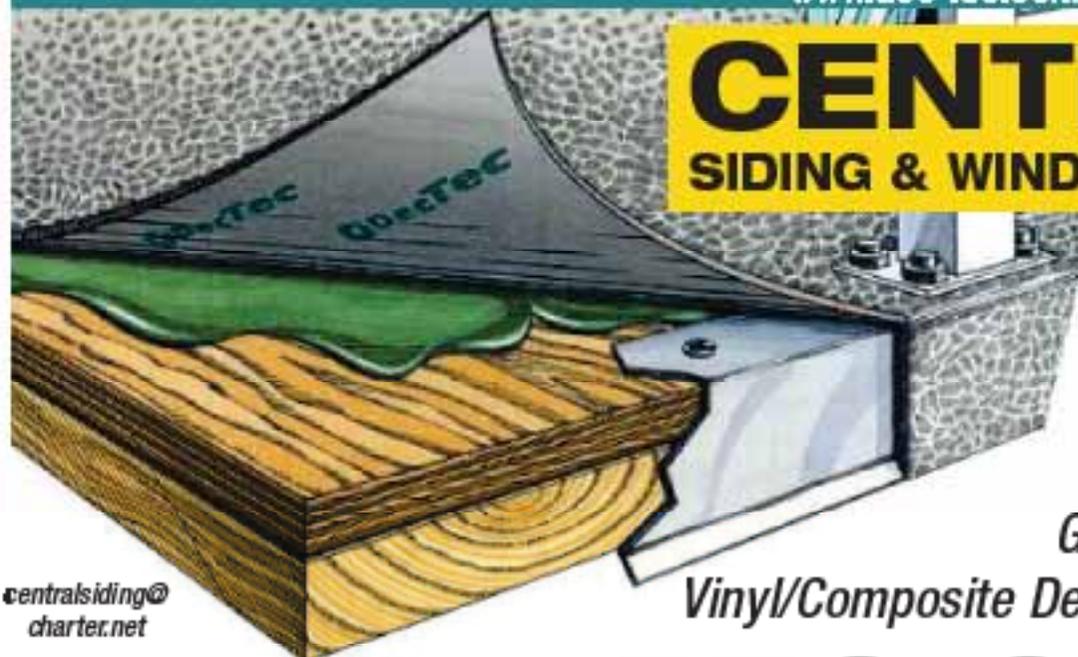
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What's wrong with the Second Injury Fund?

by Michael Gillespie

Two of the state's most influential lobbying groups, the Missouri Association of Trial Attorneys and the Associated Industries of Missouri (AIM), a group representing some 1,200 employers, have come to loggerheads over a little understood employee insurance trust known as the Second Injury Fund.

The Second Injury Fund (SIF) is managed by the state treasurer and claims against it are defended by the attorney general's office. It provides benefits to employees who have sustained a workers' compensation injury that combines with a pre-existing disability to make the overall disability worse.

Claims that arise from a variety of situations can be made against the Fund, including someone who is working for a company that should have obtained workers' compensation, but did not; or, if an injured employee holds two jobs, and misses time from work on one job as the result of an injury on the other.

The SIF also protects the employer, in that the employer only pays for the disability that came about as the result of the workplace injury, says workers' compensation attorney Mark Moreland, of Dobson, Goldberg, Moreland & Berns in St. Louis. "If there was no Second Injury Fund, insurance premiums would rise by about 4 percent to cover the anticipated losses."

Money for the fund comes from employers who currently pay a 3 percent surcharge on their workers' compensation premiums. At the heart of the dispute are questions about the Fund's original intent, its financial solvency, and the efficacy of its payouts.

The SIF might have remained an obscure program running quietly in the background of government bureaucracy had it not been for an audit and an actuarial done in 2007. The audit was done by State Auditor Susan Montee in April, 2007; the actuarial was compiled by the firm of PricewaterhouseCoopers a

few weeks later. Both drew the same conclusion: based on the current rate of income versus payouts, the Fund would become insolvent by 2009.

It is generally agreed that the fund was created in 1943 as a way to encourage employers to hire wounded veterans. But that's not fully accurate, says Moreland. "The fund was created during World War Two. It was to compensate everyone who had a prior disability. You didn't have to be a war veteran to get into the Fund. The disability could have been genetic. Obviously, one of the considerations back in 1943 was the knowledge that we were going to have a lot of people with war related injuries, and this was going to be a concern. It's never been limited to just veterans." An entry announcing the creation of the Fund in the 1943-44 state manual seems to bear out Moreland's claim.

What might seem a moot point of history is in fact a key point of contention with some lawmakers. Senator Gary Nodder, of Joplin, one of the principal advocates of SIF reform, proposed legislation in the last session of the General Assembly to return the Fund "to its original purpose of encouraging employers to hire wounded military veterans who have been injured in combat."

That sentiment is echoed by AIMS president, Gary Marble, himself a former state legislator. But Marble believes that the Fund also can be used for those who have permanent total disabilities to the point that they can never work again. "My organization agrees that we should look at that," he says. "We believe that the first and second injury should be on the job unless it's a war related injury to a veteran. Right now anything from obesity to migraine headaches is used as a first injury — and that needs to stop."

One thing that rankles Marble and AIM is the type of settlement known as the permanent partial disability — an open-ended category in which the worker can return to the job and potentially revisit the

Fund again and again. Marble describes an "extreme example" to illustrate the point of how such a scenario can unfold: "Let's say that you get hurt on the job — you hurt your shoulder. You get your workers' compensation claim paid. That's done prior to going to the Second Injury Fund. So you've settled and everything's been paid and you're back to work. Then, you hire an attorney, and the attorney goes to the Second Injury Fund, and says you injured your shoulder when you were twelve years old fishing, and you have medical records of that. So this now is a second injury to that shoulder. You feel that you no longer can go to work because you can't function with your shoulder as bad as it is now.

"When that attorney files that claim, he's going to file three claims to the Second Injury Fund. The first action would probably be something along the lines of a permanent partial disability with a potential of some sort of lump sum settlement. The second one would probably be permanent total disability for that arm only, not the whole body. And the third one would be permanent total disability for everything because you won't be able to ever work again.

"The one he's going to pursue is the one that makes the most money, which would obviously be total disability. He tries to get you total disability for your entire body because you hurt your shoulder for a second time. It would qualify for a Second Injury Fund under current law, because under current law if there is any illness or injury that's happened before, that is allowed as a requirement to be the first injury.

"The attorney pursues it for a year or more, and you're getting sick of it because you've gone back to work to make a living. You tell the attorney, 'I can't wait any longer.' He then goes to the attorney that represents the Second Injury Fund and says, 'Let's settle this thing as a permanent partial disability with a lump sum payment. If they do that — and he gets

\$60,000 cash to just walk away — then the injured party would get seventy-five percent of that cash in hand. Once you receive that and go back and live your life however you wish, then you are not prohibited from any claims in the future. That means you now can go back to the Second Injury Fund if you wish, you have full coverage under workers compensation laws, and you can work anywhere you want to, and you pocket the money."

Marble asserts that similar scenarios have unfolded many times, and they have contributed significantly to the Fund's depletion. He says that it is very difficult to prove permanent and total disability, but not so difficult to settle out of court for a permanent partial disability — and that disability can be based on a previous injury that took place outside the workplace.

Marble points out that a permanent total disability results in a weekly payment for the rest of the claimant's life, whereas a permanent partial disability settlement yields a one-time lump sum payment of up to \$60,000, with the possibility of

going to the Fund again if another injury occurs. Workers who are nearing Social Security eligibility often opt for the one-time lump sum, because the amount of their weekly settlement check, should they choose permanent total disability, would be deducted from their Social Security benefits.

The \$60,000 maximum payout for permanent partial disability came about in 2001. Says Marble: "The reason they decided to raise it from \$40,000 to \$60,000 was because they were going to have too many people getting permanent total disability in the future and ultimately the fund wouldn't be able to afford paying these lifetime payments to everyone. In order not to have those long-term liabilities on the Fund, it would be much cheaper to pay it up front. But they didn't think they could get enough settled at forty thousand, so they said we have to increase it to sixty thousand in order to entice these people to collect this one-time, lump sum settlement and not take us through the whole process and go to permanent total disability. So Attorney General

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Second Injury Fund

continued from previous page
Nixon made the decision in cooperation with the treasurer of the state of Missouri to increase it from \$40,000 to \$60,000."

The problem with that, says Marble, was lack of legislative authority in the statute. "When asked in committee about that, they said that they did it on their own — they felt they had the authority as the ones who defend the Fund to make a decision like that. They did this outside the legislature."

In 2005 lawmakers passed SB 1, which tightened the definition of "accident" and "injury" as applied to the workers' compensation law and SIF. Under the new law, accidents and injuries must truly be work related. Prior to that, for example, an injury sustained while traveling to or from work could be covered. Now, also, an injured employee who failed to use

employer-provided safety devices could have their benefits cut by as much as half. More importantly to the employers, the SIF surcharge was reduced from 4 to 3 percent.

AIM is adamant that the surcharge must remain at the present 3 percent. "With the economy as it is today," says Marble, "we think it imperative that we keep the 3 percent locked in. Fifty-five to sixty million a year should be enough to take care of the need we have — in fact, it's more than enough if you do away with that permanent partial disability and do away with frivolous cases.

"If you look at the payouts, it's very clear that after 2001 it started going up 15 to 20 percent per year every year after that. It went from a \$28 million payout in 2000 to a projected \$80 million this year. It's now gotten to the point that the em-

ployers' 3 percent tax, which is set by statute, only brings in \$55 to \$60 million. So at the rate that they're currently shelling money out, we're going to be broke in about nine months. And then the question is: who will pay? Will the courts decide that the employers will have to pay whatever tax it takes, or will they say once it reaches the 3 percent cap no more claims will be paid? Who makes that decision? How do they choose? Those are huge questions that no one is willing to answer."

In January, 2007, the state Supreme Court handed down a ruling that could easily have bankrupted the SIF. In Schoemehl v. Treasurer of Missouri, the court said that a spouse could continue to collect workers' compensation benefits after the death of the injured worker, even if that death were unrelated to the injury. That sent lawmakers scrambling to pass legislation that would abrogate the ruling. The new law

passed in the most recent session of the General Assembly and will take effect on August 28, 2008.

Although that immediate crisis has passed, both the pro-business lobby and the trial attorneys agree that the SIF still is in danger of insolvency — though each group gives its own reasons as to the cause. A dissenting opinion comes from a surprising source. Sarah Steelman, current state treasurer and Republican gubernatorial nominee hopeful, sees no dire future for the Fund. Steelman spokesman Spence Jackson says the 2007 audits are wrong: "Those audits don't take into account the effect of the workers compensation reforms that were signed into law. Nor do they take into account the changes that were made as a result of the Schoemehl decision that the governor signed into law recently. We need to have new studies done to see how those things are really go-

ing to affect the Fund. The fact of the matter is that at the end of this fiscal year there was \$21 million in the Fund. It clearly is not insolvent; it's not going insolvent. Any suggestion otherwise is just false."

Be that as it may, the pro-business lobby and the trial attorneys are bracing for the worst, and are not shy about pointing the finger of blame.

"The problem came about in 2005 when the legislature capped the surcharge rate at 3 percent," says Moreland, a member of the Missouri Association of Trial Attorneys. "Before, surcharge rates of 4 percent funded the Fund adequately. The legislature did this at the business lobby's request because it wanted to create this problem so that they could then come back a couple of years later and try to reduce benefits amounts paid to disabled workers out of the Fund — even though in 2005 they had

continues on page 12

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Second Injury Fund

continued from page 11
 changes in Missouri's workers compensation law, about 38 changes, all of which were business friendly and none of which were injured worker friendly."

AIMs Marble is quick to refute the claim. "The 2005 reforms made to the workers' compensation law do benefit injured workers," he says. "They just don't benefit the trial attorneys. The reform measure guarantees that injured workers are able to keep more of their settlement payment, because the workers' attorney now receives less. The 3 percent surcharge cap was actually originally put in place in 1993 and Gov. Holden used a loophole in that law to raise the surcharge to 4 percent. The 2005 law simply codified the 3 percent surcharge in the statutes. It is simply absurd for anyone to say that a reform that benefits both injured workers and the businesses that employ them is the cause for the funding crisis that now

exists. What has caused this fiscal crisis is the 300 percent increase in payments, which primarily benefits only the trial attorneys."

Trial attorneys receive 25 percent of any new payout from the SIF. Given this fact, do the attorneys want the 3 percent surcharged cap raised — thereby insuring the continued health of the fund — so that they can make more money? "It's an easy thing to say," says attorney Philip Hess, of Larsen, Feist & Hess in St. Louis. "It's an easy target to pick. It totally is disingenuous."

Hess says the problem has nothing to do with who is making money from the Fund. Rather, he says it clearly is a revenue problem. "The state's audit indicates that no reform with regard to payout would solve the problem. The reason is, with the passage of SB 1, there was a hard cap on the premium assessment to fund the Second Injury Fund at 3 percent. The senate research

in the fiscal note predicted that hard cap would in fact bankrupt the Fund, and it has. The hard cap went into effect immediately and applied to funding of cases that were already filed, so there could be cases that go back several years which the hard cap is impacting. SB 1 has decreased new cases from 2005 forward, but the hard cap is affecting revenue that is needed to pay claims from before 2005."

Hess reports that the National Council on Compensation Insurance has predicted that the stricter guidelines in SB 1 will result in a 10 percent

decrease in premiums to Missouri employers. If that prediction proves true, even if the surcharge to business is raised by one percent, businesses will enjoy a 9 percent net decrease in premiums.

Moreland agrees. "The simple answer here is to bring the surcharge back from 3 to 4 percent. Then, according to every audit that's been done, the Fund is likely to remain solvent."

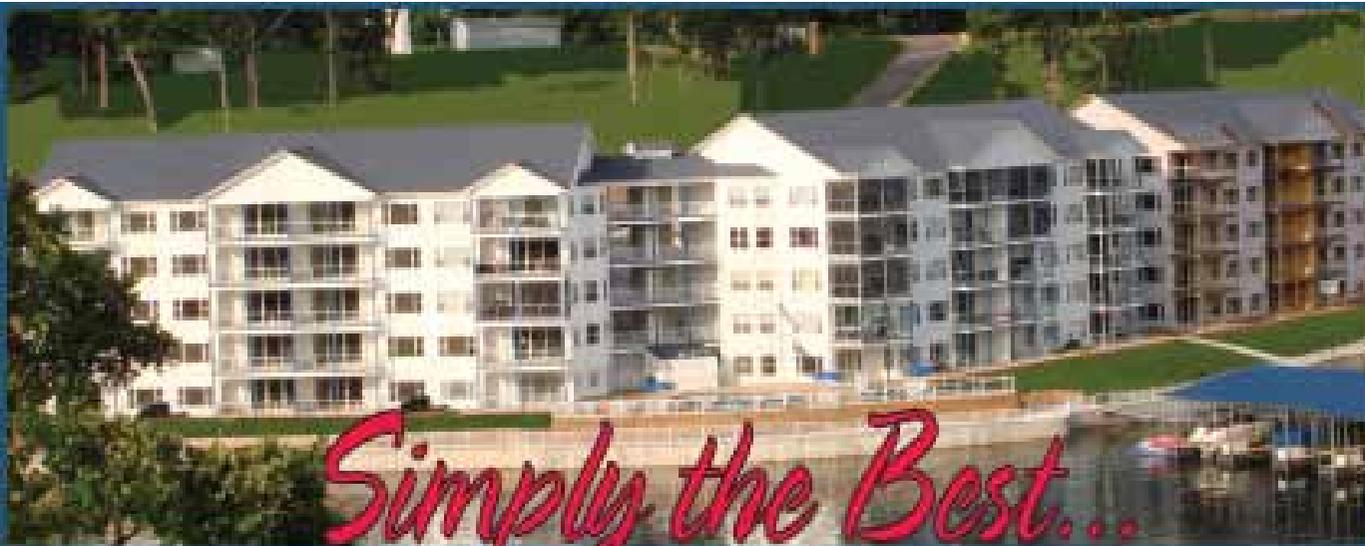
Gary Marble can't predict how the new legislature will handle the problem. "This past session we had the opportunity to address this whole

situation, and the General Assembly didn't do so. One of the reasons is that many of the legislators won't be back due to term limitations. We're going to have a new governor, we're going to have a different make up of the house and senate.

"This is not a Republican versus Democrat issue. This is trial attorneys versus everybody else. There are Republican attorneys in the state senate that would, in my opinion, filibuster a bill that would truly reform the Second Injury Fund because you're dealing with their livelihood."



AIM's recent Second Injury Fund meeting at their offices in Jefferson City.







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New .08 law designed to enhance boating safety on state waterways

by Nancy Hogland

A new law lowering the legal limit for Boating While Intoxicated (BWI) from .10 to .08 blood alcohol content goes into effect on Aug. 28.

The law, which makes the legal limit the same as on the highways and sets definitions of prior, persistent, chronic and aggravated offenders which also mirror the vehicle statute, was signed into effect last month by Gov. Matt Blunt at a special ceremony. The ceremony, held Thursday July 3 in the state park near Public Beach No. 2, was attended by representatives from numerous agencies including Missouri State Water Patrol and Highway Patrol, U.S. Coast Guard, Osage Beach Police and state and local officials including State Rep. Rodney Schad, R-Dist. 115, who sponsored the bill, and State Rep. Wayne Cooper, R-Dist. 155, co-sponsor.

"Missouri's lakes and riv-



With Lake of the Ozarks as a backdrop, Missouri Governor Matt Blunt signed into law House Bill 1715 which, among other things, lowers the legal limit for Boating While Intoxicated from .10 to .08.

Nancy Hogland photo

ers should be safe for all who use them," Gov. Blunt told the group in attendance. "The same standard that applies to our roads and highways should apply to our lakes and rivers. I am pleased to sign this legislation strengthening water safety laws and continuing to protect those who use our state waters for commerce and recreation."

House Bill 1715 bans continuous use of spotlights, docking lights and other no-prescribed lighting, with the exception of legal uses for sport fishing. Col. Rad C. Talburt, commissioner of the Water Patrol, said this addition to the law makes perfect sense.

"These boats that run down the lake at night with their headlights on – just like the ones on cars – have blinded other boaters. This law will ban regular use of those lights except while docking," he said.

House Bill 1715 also requires boaters to operate at idle speed

within 100 feet of any emergency vessel that has red or blue lights displayed. Talburt said this addition, similar to the "move over law" on roadways, will make it safer for Water Patrol officers who are conducting stops on the water.

"You wouldn't believe the number of boaters who will cruise by within a few feet of a stop, just so they can get a close look," he said. "Of course, you know what those waves do. This should help ease that problem considerably."

The new law also defines "abandoned property," requires the commissioner of the Water Patrol, who is appointed by the governor, to have a minimum of 10 years similar law enforcement experience or five years as a uniformed Water Patrol officer; sets guidelines for sale or transfer of a watercraft; and prohibits cities or political subdivisions from adopting special rules and regulations with reference to restricting the operation of personal watercraft.

In addition, the new law also establishes a nighttime speed limit of 30 mph one half hour

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New .08 law designed for boating safety

continued from previous page
 after sunset to one hour before sunrise, and a 90-decibel sound level restriction for boats on all waterways of the state. Previously those laws only applied to lakes with shorelines in excess of 160 miles and on the Missouri and Mississippi rivers.

"It was very confusing for boaters who frequented different bodies of water within the state," Talburt said. "This establishes the same regulations on every lake and river. I think the majority of people want to obey the laws but in the past, it was difficult to remember which laws were in effect on which bodies of water. This makes them the same across the board."

He said the Water Patrol would be running a summer-long ad campaign to educate the public on the changes and for a period of time would likely be issuing warnings rather than tickets to violators, except in the case of BWI.

A full copy of House Bill 1715 can be found on the Missouri Legislature's website at www.moga.mo.gov. Click on "Journals/Actions," then "House Past Actions," then on "May 29," to review the law.

In the meantime, the Missouri Water Patrol has been performing sobriety checks and boat safety inspections on Lake of the Ozarks and using those checks to inform boaters of the changes.

Capt. Matt Walz, public information officer for the Patrol, said while boater education efforts have increased aware-

ness, officers are still making many arrests. As of July 23, the Water Patrol had made 194 BWI arrests statewide. Of those, 137 were on Lake of the Ozarks.

He said that at a checkpoint held early evening in mid-July near Lake Port Marina, Water Patrol officers stopped 212 boats and performed 119 sobriety tests during a three-hour period. Of those, eight drivers were arrested for being over the .10 legal limit for boating while intoxicated. Another 10 citations and 15 warnings were issued for other violations.

He said at a checkpoint held earlier in the month at the 9.5 mile mark, of the 20 boats that were stopped, 15 drivers were given field sobriety tests and three of those drivers were arrested. Walz said several additional warnings were handed out for minor boating offenses but no other arrests were made.

The Water Patrol has also been conducting "river saturations" on the Niangua River, Gasconade River, and Osage Fork River this summer. During two weekends in July, Water Patrol officers and agents from the Missouri Department of Conservation targeted violations ranging from under-age drinking, illegal drug use, littering, glass bottle violations, to lewd behavior on the rivers. Officers issued citations for 143 violations over the two weekends.

The agencies partnered on the saturations after receiving numerous complaints of rude and obscene behavior on the float streams.

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RE/MAX leaders: Lake economy 'drastically different situation'

by Nancy Hogland

A group of realtors is working to spread the word that the bleak housing picture portrayed by national media does not represent what's taking place at Lake of the Ozarks.

Frank Christensen and Jeff Krantz, co-owners of RE/MAX Lake of the Ozarks, and John Garrett, broker and sales manager at the firm, have been hosting real estate symposiums for lenders, appraisers, developers, community repre-

sentatives and the public, presenting the perspective on the national scene, providing data for the Lake area and profiling new developments at the Lake.

"Real estate is a local business and should be looked at locally," Christensen told a packed room at a recent presentation. "Unfortunately, however, every time people pick up a major newspaper or turn on the TV all they find is bad news about the economy, real estate and the debacle about

sub-prime mortgages. Those reports are coming from national data that does not reflect what's taking place locally. But since the majority of our buyers come from outside the area that's all they know. We have to do what we can to change that perception and let them know the Lake area is in a drastically different situation than the rest of the country."

To accomplish that, The Bagnell Dam Association of Realtors is looking into establishing

a fund for a statewide ad campaign to let Missourians know business is booming at Lake of the Ozarks. Christensen said he's also encouraging realtors to contact their buyers and sellers and pass along information the group has made available on a website, www.lakeretrands.com, which includes past and current information about the local market and the commercial growth that's taking place in the area.

Christensen said while the number of transactions was down approximately 25 percent over the same time last year, they attributed it to the perception that "business is bad everywhere" and to the inclement weather that's been plaguing the area.

According to Jim Divincen, director for the Tri County Lodging Association, tourism is down as well. He said figures for the first four months of the year show a decrease of about 14 percent in the lodging tax receipts collected from overnight guests staying in the Lake area.

At the symposium, Christensen said the Lake area was different in more ways than one citing as an example the ongoing debate in the national media on whether the country is in a recession, whether unemployment is up or down and whether there's a slowdown in housing.

"If you look around you'll see we've experienced large growth in the Lake's business sector over the past decade," he said, clicking off a list of the recent additions that included Target, Walgreens, Petco and others. "Lake Regional Hospital continues to expand, providing one of the best healthcare systems in the Midwest; we have several major department stores and restaurants looking at the area; beautiful new hotels - Avilla, the Resort and Yacht Club and soon the Chateau at the Lake - and with the new highway systems going in, there are promises of a lot more to come. In fact, the only problem we have with unemployment is that there aren't enough workers to fill all the jobs. When you drive down Highway 54 all you see are help-wanted signs in the windows."

According to figures provided by Gregory Steinhoff, direc-

tor of the Missouri Department of Economic Development, in 2007 Camden County had the 10th fastest rate of new business formation in the state. In addition, the population of Camden County is expected to grow by 6.4 percent over the next four years - the fastest growth rate anticipated throughout the state. That growth is driving the need for a variety of housing, and according to the Krantz, developers are working to meet the need. His figures showed:

Some 5,815 condominium, town home and villa units, representing developer investments of \$1.1 billion, are on the drawing board. In 2007, multi-family dwellings accounted for 30 percent of all residential sales.

Several more projects are in the works for "affordable family homes," which, with an average sale price of \$146,237, comprise 19 percent of all home sales.

Continued construction of residential "mid-level homes," is expected. These single-family homes and maintenance-free town homes and villas both off and on the water are priced on average at \$452,682 and currently represent 60 percent of all home sales.

Luxury homes, with an average price of \$1,770,433, comprise 18 percent of all residential sales. With lakefront property at a premium, luxury home prices are expected to continue to rise at a rapid rate.

"Lake of the Ozarks has all the components necessary to handle the growth - infrastructure, commercial, full-time residential, a second-home market, an excellent healthcare and school system. The Lake is growing in whole - not in part," Christensen said, adding that the real estate tax rate, low compared to other resort areas, also was helping to drive sales.

He told of a recent conversation with a perspective buyer who, when learning that the taxes on property were \$800, he asked if \$800 per month wasn't a little high. Christensen said the man was flabbergasted to learn the rate was per year.

Christensen said the news of foreclosures that have been occurring across the country also is not reflective of the Lake area.

"According to statistics, in

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St. Louis and Kansas City about one in 400 are being affected by foreclosure. Compare that to 1 in 17,000 households in Camden County," he said. "I got a call the other day from someone representing a large group of investors wanting to come here to look at lakefront properties in foreclosure. I told him 'Great - I have one!'"

Garrett told the group that investing in Lake-area real estate was still a safe bet, using statistics to prove his point. He compared the outcome of investing \$200,000 five years ago both in the stock market and in Lake of the Ozarks real estate, using the average for all property types.

"The Dow Jones Industrial Average closing numbers for the last five years had an annualized percentage of increase of 8.9 percent per year on average. The S and P 500 had an annual increase of 9.28 percent during the same time period. Lake of the Ozarks real estate as a whole went up 13.2 percent during that same period," he said, adding that the \$200,000

investment in the stock market would have risen to \$306,316 if invested at 8.9 percent and \$311,698 at 9.28 percent. "However, that same investment in real estate would have resulted in a return of \$371,760 - and if you had used it to buy a lakefront lot, it would have been even higher."

Garret said money invested in Lake real estate 10 years ago earned an even greater return.

"In 1997 you could buy a condo for \$92,683. Today that same unit would run you \$199,322. I'm not sugar-coating this," he said adamantly. "The numbers show our market is strong."

Christensen drove the point home by asking how many people wished they had purchased more property 10 years ago. Nearly every hand was raised.

"Well, now that you know what to expect, it's the time to buy! Don't wait another 10 years to invest in our area," he said.

Information supplied at right is according to that provided at the symposium.

- Seventy percent of all second homeowners in the state of Missouri own their second home at Lake of the Ozarks.

- In 2003, the average condo price per square foot was \$93; in 2007 it was \$127; in 2008 it rose to \$145.

- The average condo, town home and villa price was \$185,360 in 2006. It rose to \$199,177 in 2007.

- The only decrease in average prices was for offshore lots, which decreased from \$55,159 in 2006 to \$40,833 in 2007.

- The average waterfront home price was \$346,100 in 2006. In 2007, it rose to \$366,302.

- The luxury home market had a list-to-sell ratio of 94 percent in 2006 and a ratio of 97 percent in 2007.

- The total number of transactions in Camdenton was down from 355 in 2006 to 295 in 2007, but the average sale price was up to \$192,890 in 2007 over \$188,096 in 2006.

- The average offshore home was priced at \$135,896 in 2006. That average rose to \$141,790 in 2007.

- Waterfront lots saw the biggest increase. The average lot price in 2006 was \$179,117. In 2007 the average price rose to \$239,002.

- The total number of transactions in Osage Beach and Lake Ozark was down from 390 in 2006 to 349 in 2007, but the average sale price was up to \$315,298 in 2007 over \$314,714 in 2006.

- The number of days on the market for Osage Beach and Lake Ozark was up four days in 2007 from 126 to 130.

- The number of days on the market for Camdenton was down in 2007 to 118 as compared to 135 in 2006.

- In 2006, the average of commercial property sales was \$362,080. That average price rose to \$299,778 in 2007.

- The average sale price for all property types rose from \$226,666 in 2006 to \$243,002 in 2007.



Ted LePage



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AmerenUE project brings higher power to Horseshoe Bend

by Nancy Hogland

Growth on Horseshoe Bend has required AmerenUE to begin construction on two separate projects, both designed to boost electrical supply and enhance reliability of service to its customers.

"Other than a couple small sections in St. Louis County, Lake of the Ozarks is our fastest growing area and Horseshoe Bend is at the top of the list," said Mike Cleary, communications executive for Ameren.

He said the first project is a two-year, \$4.5 million venture that will include construction of four miles of new poles, new 34,500-volt power lines and a new substation. The work will be conducted in two phases.

Over the next several

months, new electric lines on much higher poles will be built along Business Route 54 (Bagnell Dam Boulevard) between Fish Haven Road and Horseshoe Bend Parkway.

Cleary said the poles are taller than the existing poles for several reasons.

"First, the new line is higher voltage – 34,000 volts – than the existing line, which is 12,000 volts, to provide greater capacity for future growth. This higher voltage requires a higher clearance from the ground," he explained. "The taller poles will also allow us to add another line on the same poles when it becomes needed in the future, thus causing less disruption to traffic when installation of the new line takes place. What's more, the taller poles

require less easement width, further minimizing the impact on traffic and adjacent property owners."

Cleary said the second phase of the project will take place in 2009, with construction of new lines along the Parkway from Business Route 54 to a new substation that will be built at Hogan Drive.

"In spite of all the bad weather we've had recently, the project is actually proceeding ahead of schedule so far," Cleary said. "We now expect Phase 1 to be completed by Oct. 1. The second phase and new substation are still scheduled for next year."

Cleary said another \$232,000 project will include construction of a new, 12,470-volt power line which will include a new lake crossing at



Crews with AmerenUE have been setting poles along Business Route 54. The poles will support new power lines that will be bringing additional electricity to Horseshoe Bend. Nancy Hogland photo.

Jennings Branch Cove, and construction of approximately one-half mile of new poles and lines along Highline Drive, Elsewhere Drive and Hidden Acres Drive in Lake Ozark.

He said UE has an existing 34,000-volt power line that crosses Jennings Branch Cove at the 1 mile mark at the same location, and that line will remain. He said the project is expected to take four to six weeks for completion.

Robert Davis, senior building inspector for the municipality of the Village of Four Seasons, which comprises more than half of Horseshoe Bend, said the number of builders making requests for building permits within city limits continues to grow, making it easy to understand why more power is needed for the area.

Davis' records show that in 2006, from January 1 through the third week of July, 20 building permits were requested. During the same time period in 2007, 59 building permits were issued. However, that number is up dramatically this year. As of the third week of July 2008, 96 permits already had been processed.

"We are not experiencing a slowdown here," Village of Four Seasons Trustee John Rinehart said. "In fact, just the opposite is occurring. We are continuing to grow – and grow at a rapid pace."

Cleary said while he didn't have data specifically for Horseshoe Bend, his records showed that the number of AmerenUE electric customers in its Lakeside District has increased by 8,000 in the past 10 years, to a current total of 32,300 – a 33 percent increase.

However, Cleary said the amount of electric "demand," or "load" on AmerenUE's system is actually more important than the number of customers, adding that over that same 10-year period, electric demand in the lake area has grown by more than 60 percent.

"In fact, as a rule of thumb, today's average customer uses about 50 percent more electricity than they did in 1990," he said.

For more information on how AmerenUE provides power to its customers, visit the website http://www.ameren.com/Outage/ADC_RS_StormCenter.asp.

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Life jacket give-away program helps children stay safe

by Nancy Hogland

Life jackets save lives.

That's why the Camen County Health Department partnered with the Missouri State Water Patrol to provide personal flotation devices to children who need them.

The life jacket give-away program, facilitated by the Lake of the Ozarks Water Safety Council, began earlier this year after Bee Dampier, communicable disease nurse and child care consultant, and Renee Carroll, registered nurse, put their heads together and found a way to put grant money to good use.

"We wanted to apply for a U.S. Department of Health and Human Services Maternal and Child Health Bureau Grant. They had recently revamped the grant process, making it easier to get programs funded, so we started looking at some of the problems in the Lake area - things that we could address if we were able to get this grant," Dampier explained. "Renee lives on the water and she came up with the idea of the life jackets. We looked into the possibility of buying them at cost and from there it just exploded! That's when you know you're doing the right thing."

Dampier said she called Capt. Matt Walz, commander of the Missouri State Water Patrol District II, which covers Lake of the Ozarks, and learned that if she could find a way to fund the purchase of the jackets, the officers could give them out as needed when they patrolled the Lake. She said Walz also recommended that she contact the Water Safety Council to discuss tying the grant in with the group's efforts.

Next Dampier contacted Chully Williams, the general manager at Jack's Sporting Goods in Camdenton, and not only did he agree to provide the Coast Guard approved Type III flotation jackets at cost - because he had not yet put in his pre-season order, he got the jackets at an even lower

price than what was expected, allowing the Health Department to purchase 300.

The jackets were screen printed by Jack's to include logos of the Health Department, the Water Patrol and Jack's, and then were made available to the officers, who were asked to log the names of the recipients and the circumstances surrounding the meeting.

Walz said because officers would not be turning in their reports until the end of summer, he did not have an exact count of jackets given away, but he knew the number would be large.

"We keep the jackets, which vary in size from infant to young adult, in our division office at the Lake. Officers take as many as they can stuff in the bow of the boats and they give them out when they see a child without a jacket on," he said, adding that while Missouri law required children ages 6 and younger to wear a flotation device while in a boat, the law did not cover those 7 and older, nor does the law require jackets be worn when kids are on docks or even playing along the water's edge.

"After being involved in cases where children have drowned and seeing what it does to the family, I am glad that we can give these jackets out," Walz said, adding that when kids drown in the Lake, it's not like the scene from TV. "They don't splash around in the water yelling for help. Usually it happens in just a split second. Then they're gone. In fact, nearly every call that comes in about a child that's missing from a waterfront location starts with a parent saying they don't know what happened - that the child was there just a few minutes earlier but now they can't find them.

"Kids shouldn't be in a boat, on a dock or even outside around the Lake with a jacket on, but some parents just don't think about the danger. Hopefully, we've made a difference and saved some lives by handing these jackets out," he said.

According to the Centers for Disease Control and Prevention: In 2005, there were 3,582 fatal unintentional drownings in the United States, averaging 10 deaths per day. An additional 710 people died, from drowning and other causes, in boating-related incidents.

- More than one in four fatal drowning victims are children 14 and younger. For every child who dies from drowning, another four received emergency department care for nonfatal submersion injuries.

- In 2005, of all children 1 to 4 years old who died, almost 30 percent died from drowning. Although drowning rates have slowly declined, fatal drowning remains the second-leading cause of unintentional injury-related death for children ages 1 to 14 years.

- In 2006, the U.S. Coast Guard received reports for 4,967 boating incidents; 3,474 boaters were reported injured, and 710 died. Among those who drowned, nine out of 10 were not wearing life jackets.

According to the U.S. Consumer Product Safety Commission (CPSC): Seventy-five percent of the submersion victims studied by CPSC were between 1 and 3 years old; 65 percent of this group were boys. Toddlers, in particular, often do something unexpected because their capabilities change daily.

- At the time of pool-drowning incidents, most victims were being supervised by one or both parents. Forty-six percent of the victims were last seen in the house; 23 percent were last seen in the yard or on the porch or patio; and 31 percent were in or around a pool before the accident. In all, 69 percent of the children were not expected to be at or in the pool, yet they were found in the water.

- Submersion incidents involving children usually happen in familiar surroundings. Sixty-five percent of the incidents happened at home and 33 percent of the incidents happened at a home owned by friends or relatives.

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Buying the right office computer

by Michael Gillespie

It's very likely that when you bought the first computer for your small business, it either came from a big box retailer or directly from a computer manufacturer. In other words, it was a package deal with a bundle of options that were popular at the time. Now you're thinking about replacing that old dinosaur with something a little more in line with your needs. But how do you know what's right for you, and is there such a thing as too much computer?

"It depends on the type of business," says Eric Beckerdite, of BCS Computers in Eldon. "If all you're going to do is internet and word processing, you don't need that much power, but if you are in the graphic design business, you're going to need more memory and processing power, and a video card.

"For a basic business, a gigabyte of memory is pretty well standard for word processing, internet, and e-mail. If you're doing graphics, I would go with a minimum of two gigabytes of RAM. If it's a real high-end

graphics business, you might even go to four.

"Processing speed is another indicator. A standard computer would be around a two to two-and-a-half gigahertz processor. Any sort of graphics design would need more. If you've got a network — even if you're just doing word documents — and

you've got, say, ten computers and one of them stores all that work as a server, then that server would need more processing power. There are a lot of factors to consider."

Setting up a network is a must do project if your business requires more than one work station. The network can



The national brands aren't always less expensive. If you configure a computer you can purchase on the internet with a dual-core processor, a modest 250GB hard drive, a monitor, 2 GB RAM, built-in graphics and sound, with keyboard and mouse-- our example quickly climbed from the base \$499 to more than \$1,000.

be established as a wireless connection, or hard-wired as an Ethernet link. At first glance, wireless would appear to have the advantage. It can send a signal up to a hundred feet — even between two buildings — and set up is a breeze. But beware of its drawbacks.

"Wireless is a good universal way to connect a machine to an internet connection," says Tom Christen, of TNT Computers in Osage Beach. "But it is not a reliable connection for sharing data or accessing data for a network environment. The problem is outside interference with connectivity — in a lot of your accounting software the data bases are so massive that the transfer of that data over wireless could cause it to drop the wireless signal for just a split second, and when it does you've got corruption and you've got to rebuild your data base. A lot of your accounting software companies will not support wireless connections."

Eric Beckerdite agrees. "A wired connection is going to be a lot more stable. You run a wire from your wiring closet to each individual computer. Depending on the number of computers, wired can be more expensive because of the time involved in running those wires — but once it's installed, if something goes wrong with the network card, a wired network is cheaper to maintain."

If it's been a while since your last computer purchase, you'll need to consider some features that may not have been commonly available before. For example, DVDs have replaced most CD drives in the latest generation of business computers. Why? "A DVD burner does everything," explains Beckerdite. "It has DVD and CD capabilities. Your fundamental difference between the two is the amount of data that can be stored on the different types of disks. The CDs will hold 700

continues next page

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The Vandervort Report

Sunshine at Last, Sunshine at Last!

Those words have got to be music to everyone's ears at the lake and around the mid-west, but let's just hope that it's not too little, too late. The spring of 2008 will no doubt go down in history as the rainiest season of all time here at the Lake of the Ozarks. In fact we did not have one single weekend during the spring of 2008 that it did not rain on Friday, Saturday or Sunday. Many lake businesses have been devastated by the rain the first half of this year, and it wouldn't bother most of us if we had a drought for the next four months to make up for it.

With the price of gas over four dollars a gallon, banks tightening up with their lending practices, and the overall economy in a slump; this rainy season couldn't have come at a worse time. Not only has the rain at the Lake been torrential, it hasn't been any better anywhere throughout the central part of the country, where most of our vacationers, and second home owners come from.

I predict that the first half of 2008 will take its toll on many area businesses this year; and it will most likely be blamed on the high price of fuel, and the possibility of a recession, which no doubt is a contributing factor, but the real villain here is mother nature.

On a positive note; even though July started off with some more serious rain fall, by the time The Fourth of July weekend was upon us, the sky's had cleared up and the sun shone through, making way for a very much needed sunny holiday weekend, and vacationers, and second homeowners were finally back at the lake enjoying themselves. Let's hope that the second half of the year is the exact opposite as the first half of the year; by all accounts; rain fall, gas prices, and economy.

We do have a lot to look forward to for the second half of the year, and let's all remember that the season doesn't really get kicked off until July anyway. We have lots of concerts in August at the Horny Toad, and the season finale this coming September with the in-water boat show, the Lake of the Ozarks Bike Fest, and the biggest event of the year; the Horny Toad Offshore Super Series, National Championship Powerboat Race; the last weekend of September!

If you haven't had the opportunity to get out and see our new Resort, I would invite you to come out and see us, I'm sure you'll agree that it is a great addition to our community!

See you at the Toad!

Merlyn Vandervort

Horny Toad Inc/Toad Cove Resort Properties, LLC

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Computer

continued from previous page
megabytes of data, and a DVD will hold about 4700 megabytes.”

TNT's Christen adds that many software programs are coming out now in DVD format because of the DVDs greater capacity. For that reason he recommends that business owners order the DVD drive with their next computer, especially since the difference in price between a DVD and CD drive is only about ten dollars.

It makes good sense also to have front loading USB ports on your next computer. Front access USB ports are convenient for things like mike/headsets. They also make it easy to plug in flash drives.

Flash drives, sometimes called thumb drives, are great for use as back-ups. “They're really fast and they store a lot of information,” says Beckerdite. “You can get flash drives that store four to eight gigabytes of information. The real nice thing is that they work just like another hard drive — you just plug it in to your computer and

it shows up and you can copy data to and from it.” To burn DVDs or CDs you have to buy and install software for that purpose. Not so with the flash drives. They need nothing more than the USB port.

If your business computer has been around for a long time, it probably has a floppy disk drive. Do you need one on your next computer? According to Eric Beckerdite, floppy drives are eventually going to be gone, but there are still a lot of people that use them. Beckerdite says he sees quite a few businesses that have information stored on floppies, “and if they don't have the floppy drive, there is no way to get to it. In the computers we build, we include floppy drives. We give people the option of a floppy drive or a card reader, or both. The big name brand computer companies don't include them — it's an extra add-on that you have to ask for specifically.”

Yet another change that may have taken place since your last computer purchase is the switch from the TV-like CRT monitors to flat screen, LCD monitors. For business users, the LCDs are by far and away the better choice, even though

they are more expensive. “A flat panel monitor is a lot easier on the eyes — especially for someone who sits at the computer eight hours a day,” says Beckerdite. “And flat screens use less electricity.” But a note of caution regarding LCDs: they are more a little more fragile than the bulkier CRTs. There is a thin pane of glass on the inside of the screen that can crack if the screen is bumped too hard, and if you should knock an LCD off your desk, you can count on it being broken beyond repair.

And what about the operating system and common business software? The preference there is largely dependent on what the customer expects from the computer. “When we sell a computer, we sit down with the customer and go over exactly what their needs are,” says Beckerdite. “The operating system is always included, and whatever software they need. We typically use Open Office for home users, but most business users want to have the Microsoft Office package, and we offer that as an option.”

Tom Christen says that volume licenses are available for software and operating systems,

but may not be the best choice for small businesses. “You can get volume licenses — and they are cheaper than getting it for each individual computer — if you want to take the responsibility and the time to manage and track your license. You have to go out and register with Microsoft. You have to track your license codes; you have to know which machine has which license code. Most people don't want to get into that kind of time involvement. The average small company has three to five machines; they're not going to want to buy a corporate license. It just doesn't benefit them.”

Both Beckerdite's BCS Computer and Christen's TNT Computer sell and service custom built machines. Both firms stress quality. “My custom built machines — they are all Intel processors — Sony DVD burners,” notes Christen. “They are name brand components. There is a three-year, in-house warranty.” By way of comparison, most direct from the factory Dell business computers come with a one-year limited warranty.

Says Beckerdite: “If you call Dell and order their TV special

for \$399, it's going to be cheap-quality components. We've seen it. The components that are inside the computer are off-brand, low-quality components. They just don't last as long. Now, if you call Dell and order their better lines — they're more expensive — you can get better quality.”

Currently, business computers advertised on Dell's website with an LCD monitor, DVD drive, Windows Vista Home operating system, a 2.40 to 2.50 gigahertz processor, and two gigabytes of memory fall in the \$789 to \$1244 price range. A similar custom built machine with Windows XP and a card reader will run about \$1200 at TNT. Considering the longer warranty given by the local shops, it would appear that they have the edge for small businesses wanting the best value.

“We can give you a better quality system,” says Beckerdite, “and we give you local service. If you've got a problem, you can come and talk to us face-to-face. A lot of times we can help you over the phone; you don't have to talk to somebody in India.”



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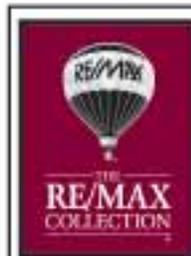
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



GRAVOIS MILLS IN THE GOOD OLD DAYS. Even at the height of the summer at Lake of the Ozarks, Gravois Mills, a town that can trace its beginning back to 1835, still projects an aura of times past. It has that sleepy seaside village atmosphere which appeals to almost anyone over the age of 50, but which probably does not attract many of today's young, party-time generation who live fast and fancy lives high on technology and sophisticated surroundings. Unless, of course, the young person who happens upon

the village is a die-hard fisherman who needs a laid-back, quiet atmosphere for his or her fishing trip success.

The image that accompanies this narrative was taken by an unknown photographer for a postcard sold at Gravois Mills. It captures the little village at a time when it boomed during the "mom and pop" days of the 1950s. It was a time when big families flocked to the Lake following the tumultuous and troublesome years of World War II; a time when dance halls proliferated and every gas

station had an attendant who pumped your gas at about 29 cents per gallon, cleaned your windshield, fixed your tires, lubricated your car and changed the oil. In this photo there's a Mobil-gas station where you could also buy bait and tackle. Markers is a large and pretentious gift shop in this image, a look that Ozarkland gift shops along Hwy. 54 in Osage Beach and Camden model themselves after today for its nostalgic value.

There are also two Lake of the Ozarks information centers

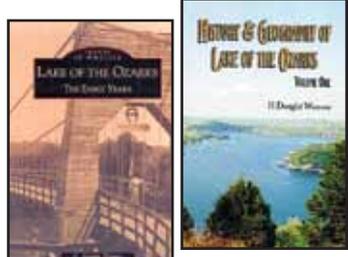
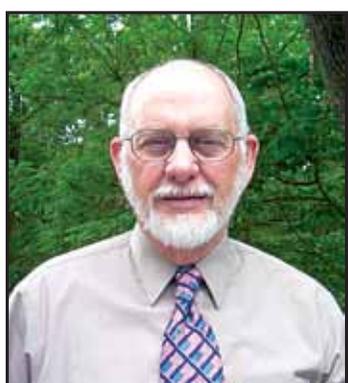
in the photo competing for the vacationer's attention. It was a time when roadside information centers sponsored by private businesses and chambers of commerce sprouted all around the Lake. There were scores of small family-owned and family-run resorts in the Gravois Mills area in those days and the information centers provided a direct line of communication between them and roadside travelers who were first time visitors to Lake of the Ozarks.

Times have certainly changed and the cultural, architectural, recreational and economic elements which have so modernized the face of the landscape at the Lake's east end in recent years will eventually get to Gravois Mills, but for now, the little village of Gravois Mills still projects its time-worn face of the 50s with some added wrinkles. Don't tell grandpa but change will probably come too soon for him at Gravois Mills.

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. "His-

tory & 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 lakeoftheo-zarksbooks.com.



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Amateur Radio Emergency Service (ARES) offers Technician Class Amateur License course

The local Amateur Radio Emergency Service (ARES) group, in partnership with Camden County Emergency Management and Citizen Corps, will hold a Technician Class Amateur License course on Saturday, August 9, at the Camdenton Fire Department, 118 College Avenue, in Camdenton. This class will cover the FCC Technician test and will not be an in-depth coverage of all aspects of electricity and radio.

The class will start at 8 a.m., break for lunch from noon to 1 p.m., and conclude with the test at 5 p.m. Test class size will be limited to 40. Reservations are required. Walk-ins cannot be accepted. ARES provides emergency communications

during incidents such as tornadoes, floods and earthquakes as well as direct communications from remote areas of the county to the Camden County Emergency Operation Center (EOC). ARES also provides communications support for fire, police and hospital operations.

To join ARES a criminal background check and, at minimum, a Technician Class Amateur License is required.

Deadline for signing up for the course will be August 6. Contact ARES Coordinator Larry Gregory at (573) 345-4771 or kc0rky@arrl.net, or Camden County Citizen Corps Coordinator Vicky Barr at (573) 280-0058 or cccc@camdenmo.org.

Krantz and Associates support Children's Learning Center



Center of Camden County on June 14, 2008. There were over 80 people in attendance along with 4 satellite participants, such as Long Beach, California. The benefit helped raise over \$4,000!

"We like to contribute to organizations such as Children's Learning Center, that give back to the community, and help with future generations," states Melissa Krantz, co-owner of Krantz & Associates. The funds raised are given to children with special needs for educational services and early interventions. This organization offers many services and programs for children.

Krantz & Associates RE/MAX Lake of the Ozarks, was recently acknowledged for their support of the 1st Annual Summer Stride 5K and Family Stroll. The event was put on by the Children's Learning

Krantz wins Golden Pineapple award

Melissa Krantz with Krantz & Associates RE/MAX Lake of the Ozarks, recently received the Golden Pineapple Award of Hospitality, presented by the Lake Area Chamber of Commerce. Melissa was presented the award for her participation in a panel for the Customer Service Workshop that took place May 28th and 29th.

The members of the panel were asked to speak about customer service at the Lake of the Ozarks. The workshop was held at the Grand Glaze Inn in Osage Beach. The purpose of the seminar was to enhance

valuable customer service skills to increase positive response from customers and to learn what resources are available to lake area business owners.

Several local business owners shared their personal secrets to great customer service within their businesses. Attendees included professionals in service industries, new business owners, and administrative personnel.

The event was sponsored by the local chambers, Lake of the Ozarks Convention and Visitor Bureau and the University of Missouri Extension.

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LAKE STORIES WITH MICHAEL GILLESPIE

The "Horrible Butchery" at Lyne's Bluff

by Michael Gillespie

On the east side of the Lake, between mile markers 27 and 28, there stands a rather magnificent stone bluff that towers some 240 feet above the water. That bluff has had many names over the years. Early explorers called it La Belle Roche, meaning The Beautiful Rock. It has also been called Shoup's Bluff, The Palisades, and Lyons Bluff.

That last name is the way it is officially recorded on government maps. But the name is incorrect — it is a corruption of the intended word. Instead of Lyons, it should be Lyne's Bluff, for that is the name of the family that once owned the bottom land at the base of the cliff. Somewhere down there under today's Lake was the home of David Lyne. And that home was the site of a gruesome murder back in 1885.

Fifty-four year old David Lyne was born in Virginia and raised in Ohio. Mr. Lyne was well known along the Muskingum Valley, having at various times been engaged in the coal, mercantile, and steamboat business. He had a large mercantile establishment and owned a river steamer. Meeting with reverses, he moved to Missouri in 1871, along with his wife and five children, and his brother, Dr. Martin Lemuel Lyne. David Lyne was described in a local newspaper as being "a quiet citizen and industrious member of society. Although poor, his friends were nearly as numerous as his acquaintances."

One of those friendly acquaintances was Jack Webster, a man with a very different reputation. Jack Webster was said to be insane, and a source of constant trouble to the authorities. He lived near Gunter Springs — an area later known as Ha Ha Tonka. Why, or how, he had befriended David Lyne is a matter of conjecture. Perhaps because Lyne had gone from wealth to poverty, he was sympathetic towards others that fate had dealt with harshly.

In any case, Jack Webster was once again in trouble with the law. On Wednesday, December 3, 1885, Webster had been arrested on a complaint

filed by Dr. Leonard Kirtz. The complaint alleged that Webster had assaulted the minor son of Doctor Kirtz. On Thursday, Webster's case was heard before the local justice of the peace. Webster was acquitted. Perhaps the Kirtz boy had exaggerated the incident; perhaps the boy had teased and taunted Webster into action. Webster was, after all, a sick man — everyone agreed to that — and anything might send him into a rage.

On the evening after his hearing, Webster showed up at the Lyne home. It is unclear whether or not he was invited by the benevolent David Lyne, who believed that Webster posed no real threat to anyone. Or it may be that the troubled Webster came on his own. The historical record is silent on the matter. But one disturbing element comes to light. Another guest at the Lyne house that night was Mary Kirtz, a daughter of the doctor who preferred charges against Webster and sister to the alleged victim of Webster's attack.

Nearly all the Lyne household awoke early the next morning, Friday, December 5, though the sun had not yet risen. It was cold and there was breakfast to prepare. Mrs. Lyne sent her son, Frank, out to chop firewood. Webster went out with him. After gathering an armload of wood for the fireplace, Frank asked Webster to cut up a rail for the stove. Webster agreed to do so as Frank re-entered the house. Several minutes passed. The family was now all up save for David Lyne. As Mrs. Lyne and her daughter, Alice, lighted some kindling in the stove and busied themselves in preparation for breakfast, Frank looked out the kitchen door to see whether Webster had cut the wood. About the same time Webster entered through another door with an ax in his hand.

Quicker than the story can be told, Webster lunged toward Mary Kirtz, who was sitting by the hearth. He struck her on the head with the ax and she fell quivering onto the floor, unable to cry for mercy. Twice more he struck her before Alice chanced to turn upon the awful specta-

cle and screamed in horror.

Mrs. Lyne and her two children ran out of the house in panic, calling upon David Lyne to rise and save himself. He must have been awakened for the family members outside heard shouts and scuffling from within. As the women fled from the scene, Frank ran for help to the home of George Vinson, about a quarter of a mile away. But Vinson was too afraid to investigate by himself, so Frank then proceeded farther to the home of his uncle, Dr. Lemuel Lyne.

Dr. Lyne ran to his brother's house to find David lying dead in the yard. "I sprang to the side of my dead and mangled brother," said the doctor. "The noise of my approach aroused the vagabond, who came running from the other side of the house, where he had dragged the unconscious girl. It was a matter of life and death between us, and the ax with which his horrible deeds had been committed was six feet nearer to him than to me." Lemuel Lyne had a gun in his hand, though he hadn't finished loading it. He made a feint toward the ax, which momentarily checked the wild-eyed Webster.

"I did it. Don't shoot!" cried Webster. No sooner had he said it than he bolted for the ax. At that moment George Vinson, the timid neighbor, came upon the scene with a loaded weapon.

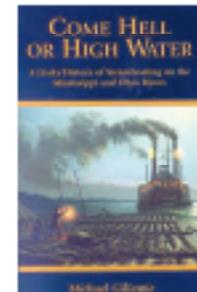
"I told him to kill Webster," said Dr. Lyne. "He fired, but partially missed his aim, turned the monster around, and gave me

a chance to finish loading. By this time he stopped as though drawing a weapon." Lyne now got off his shot, the bullet taking effect in the crown of Webster's head, and bringing him to his knees. "I lost no time in reloading," Lyne later testified, "and in the excitement of the moment drew to fire again, but Vinson caught my arm, and told me Webster was dead."

The Linn Creek newspaper took up the story in lurid Victorian style: "The ghastly corpse of David Lyne was lying on the front door which had been torn from its hinges. His head had been crushed by blows on either side, while horrible gashes in the right side, hip, and arm served to further mutilate the body. Just outside another door lay the apparently lifeless form of Miss Kirtz. While near by was the corpse of her assailant. Inside the house were traces of the crimes that had been committed, and evidences of an apparent struggle between Mr. Lyne and his murderer."

Incredibly, Mary Kirtz was still alive, but succumbed to her injuries the following morning. An inquest was made into the incident and the verdict resulted in no arrests. Webster's body was taken away by his brothers and buried in an undisclosed location. One can only wonder what must have been going on in his twisted mind that fateful morning. Surely he meant to exact a horrible revenge on the Kirtz family. But why did he also turn on a friend?

David Lyne was buried in Rockdale Cemetery, along to-



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.

day's F Road. His brother, Dr. Lemuel Lyne is also interned there, but that wasn't always the case. Having died in 1888, just three years after his brother's murder, Dr. Lyne was originally buried in a cemetery on the Lyne farm. That Lyne family cemetery was one of several that fell below the projected shoreline of the Lake. In 1931, Dr. Lyne's grave and the others there had to be moved to new locations.

If you're ever boating along the inside of Linn Creek Bend, opposite Racetrack Hollow at mile marker 28, you'll be right on top of the old Lyne homestead. We know the bend as a scenic turn of the Lake. But it was once regarded as the site of Camden County's most horrendous murder of the nineteenth century.

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The Survey Shows...

Locals align with national views on 55 MPH

by Nancy Hogland

The proposal for re-imposing a nationwide speed limit was made last month by Senator John Warner, R-Virginia, who has been in the Senate since shortly after the 55 mph speed limit was first mandated during Arab oil embargo in 1974.

Warner said the lowered speed limit was responsible for a 176,000-per-day reduction in oil consumption, and wrote in a letter to Energy Secretary Samuel Bodman that with today's increased number of vehicles on the road, that savings could go even higher.

The speed limit was repealed in 1995 when crude oil dipped to \$17 a barrel and gasoline cost \$1.10 a gallon. Currently, Missouri's interstate speed limits are 70 mph for rural areas, 65 to 60 mph in the suburbs and 55 mph in cities.

The U. S. Department of Energy recently released data stating drivers can assume that each 5 mph they drive above 60 mph is like paying an additional 20 cents per gallon for gas. Energy Department spokeswoman Angela Hill said the department will review Warner's suggestion but added, "If Congress is serious about addressing gasoline prices, they must take action on expanding domestic oil and natural gas production."

But Jim Baxter, president of the National Motorists Association, said motorists could save gas by driving more slowly now if they wanted to. One of the problems with the old 55 mph limit was that few obeyed it, he said.

tional maximum speed limit in this country," Baxter said. "And it did none of the things it was promoted to do."

To learn the views of Lake of the Ozarks residents and visitors, an informal poll was conducted during late July at various spots around town. Those polled were asked two questions.

The first was, "Would you be in favor of reducing the speed limit to 55 as a measure to conserve energy?" Answers that could be selected were "Yes," "No" and "Absolutely not - and I won't drive 55!" The second question was, "If the maximum highway speed limit was dropped to 55 mph, would that reduce the price of gas?" Respondents could pick from "Yes," "No," and "Not sure."

The majority of those questioned said they were not in favor of lowering the limit to 55 - regardless of the benefits.

"If people think they can save gas by driving 55, then let them, but why change the law," asked vacationer Bill Hach, visiting from Illinois. "People have been driving 70 mph too long to slow down now. Lowering the speed limit would only accomplish one thing - it would make more money for law enforcement!"

Of the 103 people surveyed, 21 said they would be in favor of reducing the speed limit as a measure to conserve energy. Another 36 said they were not in favor of the move but even more - 47 - said not only were they not in favor of a lower speed, they wouldn't drive 55 on major highways.

continues on page 34



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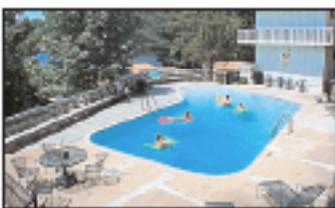
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Waiting for the 'sparkle'

Professional photographer Kate Wright

by Michael Gillespie

Kate Wright calls her Eldon photography business Wright Studio 3rd Generation. There is good reason for that, and it goes beyond the mere passage of time. Kate is a legacy. Her grandparents, especially her grandmother, passed on an art and a tradition that Kate has diligently studied and practiced.



Kate Wright of Wright's Studio 3G

Grandparents John and Vergie Wright bought the downtown studio in 1946 from Hiram Kilgore. Mr. Kilgore had been in business for 45 years and had built the studio with a huge skylight for natural light photography.

When the Wrights bought

the business they also acquired historic glass negatives of downtown Eldon and the construction of Bagnell Dam. Prior to purchasing the studio, John Wright was an early-day cinematographer in California. Family tradition holds that he filmed Tom Mix westerns.

Grandma Vergie had been a nurse, but learned photography from her husband and continued the profession after his death in 1953. Granddaughter Kate was fascinated by her grandmother's art and seemed destined to continue the tradition.

"I always loved photography," says Kate, "and I've always done it. But it was not my plan as a career choice until recent years. Grandma died in 2000. In 2007 the studio was going to be sold. And it would have been sold outside of the family. I had to make the decision to either make it happen or lose it. I had already opened a studio out of my home and was working as a professional photographer while I had a regular job. That's what launched me to make a full, dedicated commitment to push it through."

One might wonder why, in this age of throw away cameras and computer enhancements, there would be a need for professional

photography. "Because it's an art form," Kate replies. "It's not just a mechanical scientific production. There's posing and lighting techniques and there is the matter of having an eye for it and having a heart for it."

"I learned the art form and an appreciation and respect for it through Grandma, and through my college studies. But that was before it went digital. I learned a lot of the newer technology from other master photographers and through the Professional Photographers of America.

Professional Photographers of America is a multifaceted association that works to advance the careers of photographers by teaching them both the technical and the business aspects of their profession. They hold competitions and educational seminars, and bestow the coveted Master Photographer award. Vergie Wright held that honor.

"By the time I was working with her as a kid in the studio," remembers Kate, "Grandma was legally blind. She was working with this old camera with the ground glass and the image is upside down on the back of it and yet she captured these incredible images. I asked her, 'Grandma, how do you know when to snap the shot?' She said, 'I just wait for the sparkle.' When I do a photo session, I try to remember that.

"My style is different because of Grandma. Grandma's motto was: portraits with personality. When I look at her work, I can see a session that has six different pictures of the same person in the same outfit with the same background and the same pose, but each one will have such a

distinctly different look on their face, and each one of them very much that person. The way she did it was she would get you to react to her with your eyes. My godfather was a rugby player, and he still to this day remembers the phrase that she used to get him to smile for his senior picture — she said, 'I want you to pretend you're getting ready to tackle somebody.' And when his eyes lit up, that's when she took the shot."

A photo session, says Kate, has to be fun. "It's all about the experience. As we're interacting, whether it's a child or a family, I'm waiting for that moment that their spirit really shines through. It's my job to look for that and to capture it. Because of that, their pictures are going to come out looking like them. That's my goal.

"I also want them to look their best. We have retouching and all kinds of other things that we can do. People ask, 'Can you make me look skinnier?' 'Can you make me look good?' And that's fine. Then I have other people who don't want it changed. I had a couple who were having their fortieth wedding anniversary, and she said, 'I've earned my wrinkles; don't you retouch those!'

"I did an anniversary last month at the Lodge of the Four Seasons — we let the couple spend some time strolling down the pathways and sitting on the bench and looking at each other. We did something that they enjoyed. When you look at the pictures, it tells a story.

"Most of my business is family, with an emphasis more on anniversaries than weddings. I do a lot of location shoots. I enjoy doing things that are environmental. I'm trying to specialize in family portraits on the Lake. It's really cool when you have pictures of your family in a boat as you're cruising down the Lake with the wind blowing through your hair and the wake in the background or have pictures of the bluffs and the water in the background with your family posed there in the boat. I don't mind scrambling up the side of a bluff or getting on the dock or up on a ladder or hanging on the front of a boat, because I really enjoy the photograph. That probably makes me stand out a little bit from the average photographer."

The advent of digital photography and composition has brought Kate's craft into a new

era. During the course of our interview with her, we asked Kate just how much of a change it has meant for professional photographers.

"Digital puts me in front of a computer instead of behind a camera — far more than what you expect when you want to be a photographer," she replies. "But the other aspect is that it's instant gratification in the sense that I can show my customers their photos immediately after their session. I can put things on line so that people from anywhere in the nation or the world can view a wedding, or an anniversary, or a reunion even if they weren't able to be there. I'm able to produce DVD slide shows. I'm able to do digital art. Weddings nowadays are so incredible compared to the traditional matted albums of the past — the amount of details that you can include, the amount of artwork that you can do is extremely exciting. And so I think digital is wonderful because of those aspects.

"My vision for the studio is to transition from Grandma's era to my era. I really like film, and I really like what she did, and I don't want to lose that integrity. But I also enjoy digital photography — being able to do digital artwork, composites, making things really incredible and unique. So I'm really striving to be cutting edge."

Reflecting upon the very nature of photography, its ability to capture a moment in time and forever preserve it, Kate stresses the importance of archiving old photos. "Because of digital technology and because photographs are so easy to make, I don't think people appreciate their value as much as they did before. I don't think clients see themselves in an historical context. There are so many things out there that don't last — there are very few heirlooms left in this technological world. Photographs are one of the few things we have that will last beyond our lifetime and be more valuable to the next generation than to us. It may take the third generation to appreciate it."

Wright Studio 3rd Generation does in-studio as well as on-site shoots. Kate also offers restoration of old photos, large-size digital composites, storyboards, and even DVD slideshows. Located in her Eldon studio at 302 S. Maple, Kate Wright can be contacted at 434-0585 or on the web at wrightstudio3g.com.



Wright's Studio 3G owns historic glass negatives of downtown Eldon and the construction of Bagnell Dam. Photo Copyright Wright's Studio Third Generation of Eldon

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Osage Beach, Joint Sewer Plant officials keeping a wary eye on quarry operation

by Nancy Hogland

The city of Osage Beach is looking into the cost of purchasing and monitoring a seismograph to measure earth movement at the site of the Magruder Limestone Miller County Quarry.

According to City Administrator Nancy Viselli

that may be the only way to know if blasting operations at the newly permitted quarry will be having a negative affect on the joint Osage Beach Lake Ozark Joint Sewer Plant lines. The quarry is off of Woodriver Road near the Highway 54 bridge over the Osage River and near

the sewer plant. Two main sewer lines pass through the property to be mined.

"We're not sure what else to do," she said. "Even though dozens of nearby residents have told the commission about all the problems this will cause them, and even though this blasting could

have disastrous effects on the sewer line – possibly causing a break that would allow raw sewage to flood into the Osage River—the commission decided to go ahead and allow the operation. We don't understand their decision."

The permit, issued by the Land Reclamation Commission of the Missouri Department of Natural Resources, limits Magruder to mining about 25 percent of the site.

The decision was handed down Thursday, July 24 after a year-long battle between Osage Beach and Magruder.

According to the order, the Magruder application for expansion was approved for the west side of the sewer line easement with special conditions:

Magruder is required to operate multiple seismographs in order to

monitor the Sewer Treatment Plan and lines. Those records are to be made available to the Joint Sewer Board and the City of Osage Beach for inspection upon request and to the Land Reclamation Program during inspections.

Viselli likened that move to "putting the fox in charge of the hen house."

The order also states that all blasting shall be specifically planned, directed, and monitored by a licensed blaster under the Missouri Blasting Safety Act and shall only be conducted on weekdays between the hours of 8 a.m. and 5 p.m. Blasting shall not be conducted closer than 200 linear feet to the nearest easement line of the Osage Beach sewer line easement.

In addition, Magruder must follow the submitted blast plan unless it encounters conditions that require modification. In the event modifications are deemed necessary, a new blast plan must be filed with the Land Reclamation Program.

continues next page



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Osage Beach, Joint Sewer Plant officials keeping a wary eye on quarry

continued from previous page

The ruling also states the elevation of the floor of the mine shall run at or above the grade of the City of Osage Beach's sewer line easement as it crosses the Magruder property, so that no blasting holes will be drilled to a depth that would be below the elevation of that grade.

Magruder's application to mine in the area east of the sewer line easement was denied.

Magruder Limestone Vice President Dean McDonald said the permit was for less than what they hoped for, but pledged to follow the guidelines, and then come back later with proof that

their operation was not harmful to the environment or those concerned.

"We'll re-permit the other area later," he said.

Mayor Penny Lyons said while the DNR's decision did not come as a surprise, it was still a disappointment.

Viselli agreed.

"Nothing was included saying they have responsibility if a sewer line does break. And the DNR issued a 100-year permit. Why a 100-year permit? And who is going to oversee and enforce the stipulations? There are still a lot of unanswered questions, as far as we're concerned," Viselli said. "I have a feeling this isn't over yet."

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Some employers provide driver training as well as have the employees participate in a defensive driving course. Other issues you may wish to address could be a seatbelt requirement, a cell phone use policy, and personal use of the vehicles. Obviously all employees should be required to obey the speed limit and all traffic laws.

Talk to your insurance agent or risk manager about how to start or update your existing safety program. Prevention is no accident.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. For additional information he can be reached at 573-348-2794 or at stnaught@naught-naught.com.



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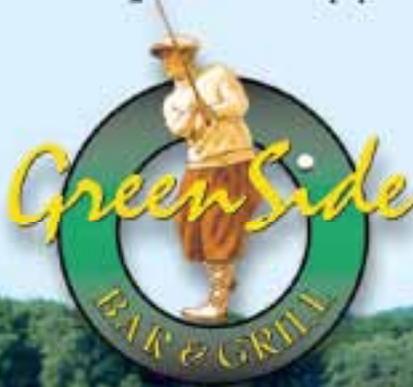
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Political "robo" calls will continue

At least through this fall's election

by Nancy Hogland

Even though surveys show that few people who receive pre-recorded calls from political candidates actually welcome those calls or stay on the line long enough to hear their messages, the calls will keep coming because Missouri has no law to stop them.

John Fougere, press secretary for Missouri Attorney General Jay Nixon, said his office received more than 600 complaints about the calls, dubbed "robo-calls," in the fall of 2006. He also said although the General Assembly was urged to expand the No Call list to include the automated political calls and to allow Missourians to register their cell phone and fax numbers on the list, it didn't happen.

The Missouri Senate passed such a proposal by a 33-0 vote, but the measure never made it to the floor for debate in the House of Representatives.

"We know this is going to be a huge issue again this fall. Unfortunately, until the law changes, we can't do anything about them," Fougere said. "Our best advice is for people to contact their representatives and let them know they're sick and tired of receiving the calls and want the legislators to pass a law that will make them stop."

It appears that Missourians will have plenty of opportunities to make a

decision whether they like the calls or not. According to a report by the Springfield News Leader, two of the three Democratic attorney general candidates plan to make use of the automated systems. Candidate Jeff Harris said while he would be in favor of either adding political automated calls to the state's Do Not Call list or banning the practice entirely if elected, he said he would be using them during this election cycle. Sen. Chris Koster said he plans to use the calls as well. Only Rep. Margaret Donnelly said voters would not be getting robo calls carrying her message.

Republican Sen. Mike Gibbons, the outgoing president pro tem of the Senate, who will be facing off against the Democratic primary winner for the attorney general seat, is already using an automated system to reach voters.

In the meantime, Shaun Dakin, CEO and creator of Citizens for Civil Discourse, founded the National Political Do Not Contact Registry (NPND), a non-partisan non-profit organization designed to "give control of the political conversation back to the American voter." The organization was founded on the premise that "you can't talk back to a recorded call."

Since launching in October 2007, the NPND registry has

registered more than 50,000 voters nationwide.

Dakin said he created the registry as a way for all U.S. voters to send the political campaigns a message: Stop unwanted Political Phone Calls and dinner time interruptions!

Because the list is not official, Dakin said candidates are not legally bound to honor the requests, however many have taken pledges saying they will honor the desires of the voters. To date, the only Missourian to make the pledge is Mike Carter, a Democratic candidate for Missouri lieutenant governor. Other candidates who have taken the pledge are Rep. Virginia Foxx (R-NC), Rep. Nancy Boyda (D-KS), candidate for US Congress Matt Salisbury (R-Idaho) and candidate for U.S. Congress Lori Alexander (D-VA-11).

The website includes a link where voters can find out who their elected officials are and get their contact information.

To find out more about the National Political Do Not Contact Registry you can go to: www.stoppoliticalcalls.org

To sign up, registration for the list is free. Visitors log on, type in their email address and hit "go." They'll be directed to another page where they can set up a user name and password and one number they'd like to be included on the "do not call list" that will be provided to candidates. For a fee of \$1.24 visitors can

become charter members and register all their contact numbers.

According to the Pew Research Center, 39 percent of voters say they have received pre-recorded campaign calls.

Voters report a high hang-up rate for pre-recorded messages. In polls conducted in Iowa and New Hampshire late last year, 81 percent of likely caucus-goers in Iowa,

and 68% of likely primary voters in New Hampshire said they had received robo-calls. But more than half—44 percent of Iowans and 46 percent of voters in New Hampshire said they would hang up on the calls.

Iowa and New Hampshire voters who received personal campaign calls said they usually listened to those calls.

Ask your mortgage professional

Getting the "Right" Mortgage

I am very SURPRISED, with all that has happened in the Mortgage Industry and the Real Estate Market today there are still people who are getting the WRONG Mortgage. I was having a social conversation the other night with someone that was so PROUD of their supposedly great interest rate. Being in the industry I was very curious as to what loan program this person had gotten. After a few more questions, I learned that this individual had gotten a 3 year Balloon Mortgage. Then I continued to ask questions concerning their financial goals. This individual plans on living in the home for a long time, and they did not know they could still get a long term mortgage loan. WOW! Consumers need to know and understand that many of the financial difficulties that most of those facing foreclosures today have a couple of things in common. Most were rate shoppers and did not take the time to understand the parameters of the loan program. Their only focus was getting a mortgage that had the lowest interest rate, even if that rate was an artificial rate that was only for a short period of time. MORTGAGE PLANNING, knowing that you are getting the RIGHT loan program to fit your individual financial needs now and the future is what you really need to be thinking about. You also need to be sure that you are working with a lender that offers FHA, VA, USDA and many other loan programs to assure that you are being offered all the options that are available to you.

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How is the Real Estate Market in your area?

How long do you plan on being in your home?

What is your current credit history, and do you have any financial obliga-

tions that would prevent you from obtaining a long term mortgage anytime in the future?

How much money do you have in reserves?

You should never consider a short term mortgage based solely on the lower interest rate. The rate is attractive until it starts to climb higher, or in the case of a balloon note it is due in full. The first thing you need to plan when getting a short term mortgage solution is how and when are you going to refinance into a long term mortgage solution.

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Money is still available and getting a Mortgage is more than shopping for the lowest interest rate. KNOW WHAT LOAN PROGRAM YOU ARE GETTING!!!! Mortgage Planning is the key to your financial success. Again make sure that you are working with a Lender that offers FHA, VA, USDA and many other financing options so that you know you are getting the RIGHT loan program & strategy to fit your individual financial needs. Make sure that you are also working with a Certified Mortgage Planning Specialist.

If you have questions please email them to andrew@yourmortgagesources.com or to answers@lakeloa.com. Call Andrew today at 573-317-1400.

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Construction delayed on Horseshoe Bend Parkway extension

by Nancy Hogland

Construction of the two-mile, four-lane extension of Horseshoe Bend Parkway to Highway 54, which promises to launch a multi-million project in Lake Ozark, has been pushed a few more months into the future, according to officials.

Alderman Jeff Van Donsel said while dozens of fast food restaurants and smaller retailers have signed letters of intent with the Horseshoe Bend Development Company to come into a shopping mall slated for a portion of some 1,200 acres between Bagnell Dam Boulevard and the highway, they are still working to finalize plans with "big-box" retailers.

Those agreements will allow the development company to secure bonds to pay for construction of the road which will connect the two roads and provide access to the land, he said.

"I can't release names, but they're large - extremely large - retailers as well as other companies that people would recognize," Van Donsel promised. "Unfortunately, even though we're not experiencing it here at the Lake, some of those larger companies are worried about the economic downturn taking place throughout our country. We have been doing our best to provide them with studies from the Visitors and Convention Bureau, the information provided by RE/MAX at their symposiums (see page ?? for story), and others to show the economy in the Lake is strong. Because we're confident that these stores will be signing with us in the next month or so, we decided to simply delay the road project for a few more months."

The road agreement, signed in 2006 by the Lake Ozark Board of Aldermen, the Missouri Department of Transportation (MoDOT)

and the development company, states if the developer doesn't build a road connecting the existing Horseshoe Bend Parkway to Highway 54, the city will. Officials with MoDOT requested the agreement in order to provide an interchange that would link the Parkway extension to the new Expressway.

At that time, city officials said MoDOT didn't want to build an interchange that would connect to nothing. According to the initial agreement, the road was to be in and open for traffic by the end of 2008 with access to the interchange to be provided later by the state. However, MoDOT officials recently agreed to the extension of the agreement, saying there is some leeway in the construction schedule.

Van Donsel said "if worse came to worse," the city could take a bulldozer in and clear a two-lane path to satisfy the agreement, but added "we're confident that won't happen. I'm not kidding - we have several big names ready to sign with us. We're working out the final details now and we're hoping to be able to make an announcement in the next 30 to 60 days. Soon after that happens, we'll be breaking ground on the road."

According to the original development plan, over the course of the next 11 years the land will eventually be home to more than 1 million square feet of lease-able area, 540 units of medium density housing, 1,739 units of high-density housing and all the infrastructure needed to serve the area. The developer's report also states that the project is expected to create approximately 2,780 permanent jobs and \$181,197,136 in real estate, sales, utility and personal property taxes during the life of the plan.

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Water Patrol adopts new no-wake marker buoy regulations

by Nancy Hogland

In an attempt to balance the number of no wake buoys needed to remind boaters to stay 100 feet away from docks when traveling above idle speed, and a number that clutters the Lake and confuses boaters, the Missouri State Water Patrol has adopted new marker buoy guidelines.

The patrol's Colonel Rad Talburt, commissioner, said there currently are more than 4,000 buoys on Lake of

the Ozarks.

"Lake of the Ozarks is like no other lake in the country as far as buoys are concerned. In fact, there are so many buoys in some coves that boaters don't know which way to go. Even the Coast Guard is amazed at the number we have. That's why we decided to look into more closely regulating them," he said.

"However, although we originally considered doing

away with the buoys, we did recognize the safety feature. People feel safer when they're out there – and we're all about safety – so we decided to continue to allow them when they're needed."

Talburt said a four-member committee, comprised of three Water Patrol captains and a ranger from the Table Rock Corps of Engineers, spent the past several months studying the issue and considering input from

concerned citizens.

"I also read every single email or letter that came in concerning this matter," he said. "I wanted to see what our citizens thought. While some people suggested the only solution was to get rid of every buoy on the Lake, the majority of letters were from dock owners concerned about the safety of their families, especially when they were in the water swimming. That factor made us realize that they were important to a lot of people."

Talburt said while many of the changes to the buoy guidelines were minor, there were a couple that he would classify as "significant."

One of those "significant" changes, effective Jan. 1, 2009, states buoy permits previously issued to private non-marina docks will not be transferable upon a change of ownership to the property. New property owners must apply for a new permit under the recommended guidelines.

The new set of rules also state applications must be received 45 days prior to the hearing date to be considered instead of the 30 days previously required. Because of the late release of the new guidelines, Talburt said applications for the Sept. 15 hearing will be received until Aug. 8. However, the 45 day requirement will be enforced for the Nov. 10 hearing, as well as all other future public hearings.

In addition to the application processing requirement, changes also include the following:

- Beginning April 1, 2009, permitted buoys must have the permit number displayed with a minimum 1 inch block style black numbers located within 3 inches of the top of the buoy and must be visible from the side. The permit number must be maintained in a legible manner. Water Patrol officials hope this will make it harder for dock owners to place un-permitted buoys on the water.

continues next page



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New physicians join LRHS' Camdenton Medical Center

Lake Regional Health System is pleased to welcome Shari Neill, M.D., and James Neill, M.D. The husband-and-wife team will begin pediatric and family medicine practices at the Camdenton Medical Center in August.

Shari Neill's practice will be open to children of all ages — newborns through adolescents. She also will provide gynecological exams and education for teenagers.

An Iowa native, Neill earned a medical degree from the University of Iowa Carver College of Medicine in Iowa City after earning a master's degree in molecular physiology from the University of Virginia in Charlottesville.

As a family practitioner, James Neill, M.D., will treat patients of all ages with an emphasis on preventive health care. While completing his residency at Research Medical Center in Kansas City, Mo., Neill gained valuable experience managing preventable

chronic diseases, such as high blood pressure and diabetes.

Neill 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.

"We are pleased to have two new physicians joining our staff who will focus on preventive health care and patient education," said Michael E. Henze, chief executive officer of Lake Regional Health System. "As the incidence of obesity, high blood pressure and diabetes increases in our community, it is important that we address these health issues with patients of all ages."

To schedule an appointment with either physician, please call the Camdenton Medical Center at

573-346-5624. To view their Lake Regional Health System profiles, visit www.lakeregional.com.

Water Patrol's new no-wake marker buoy regulations

continued from previous page
Permitted buoys are required to be placed and maintained from April 1 to Oct. 1 of each year. The original guidelines only required this from May 1 to Labor Day. Permitted buoys may be left in the water year round as long as the buoy is maintained in compliance with the permit.

The applicant must submit a plot map which indicates property owners in the area. The plot map may be combined with the traditional diagram that has always been required by applicants.

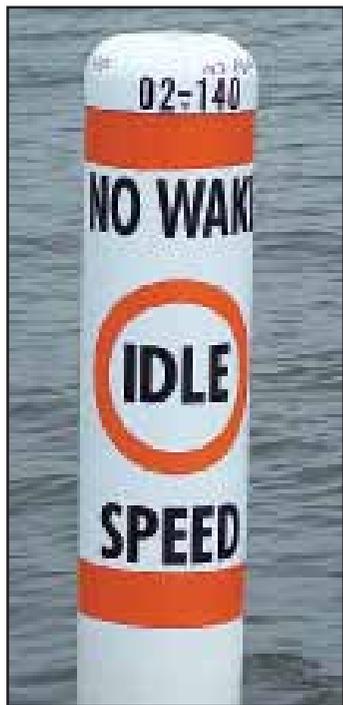
Docks within 300 feet of the applicant's dock must now be indicated on the diagram. The previous requirement was 200 feet.

If another dock owner within 300 feet of the applicant's dock already has a valid buoy permit, the new application may be denied.

However, Talburt said each case will be looked at individually.

"For instance, if dock own-

ers can show that they're on a point and their neighbor's buoy really doesn't help them,



This Missouri State Water Patrol photo provides an example of the new regulations regarding the numbering of no-wake buoys.

then we'll probably go ahead and grant them a permit even though the additional buoy would be less than 300 feet away. After seeing how some boaters cut as close as they can, we understand why people feel they need the no-wake buoys for their protection," he said.

Talburt said the new guidelines also allow dock owners who do not qualify for buoy permits to purchase signs reminding boaters of the no-wake law from participating manufacturers. A sample of the sign is available on the Water Patrol website at www.mswp.dps.mo.gov.

However, he said the Water Patrol logo may only be used by sign manufacturers or dock owners if the sign meets the specifications provided. Sign manufacturers wishing to participate may obtain the Water Patrol's logo by sending an email request to Mark.Richerson@mswp.dps.mo.gov.

Dock owners failing to maintain a buoy as specified in the permit could face revocation of the permit if the buoy is not brought into

compliance within 14 days of receiving written notification of the discrepancy. Failure to receive written notice due to an unreported address change will not stop the revocation process.

Cracking down on violators even further, according to Missouri Revised Statute 306.124, those who knowingly place a non-permitted buoy on the waters of this state would be guilty of a Class B Misdemeanor.

The proposed rules will not have any impact on no-wake coves.

Talburt said no-wake buoys or not, some boaters will continue to violate the rules and cut as close to the docks as possible.

"When that happens, people who want to file a complaint should write down the boat numbers and also write down a description of the boat operator before they contact us. Don't leave it to memory," he said. "They may need to be able to give that description in court and need to remember every detail that they can."

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Missourians don't like 55 MPH

continued from page 25

When respondents were questioned on whether slowing down would have any effect on lowering the price of gas, only a handful said they believed it would.

had differing views.

"I think if Americans were buying less gas – and if people would actually slow down on the highway, that would happen – then I think the Saudis would

price also will go down," said Cindy Williams, who was visiting here from Iowa.

Her husband Bill disagreed, "Assuming you could actually sell people on the idea of slowing down, which I don't think will happen, you'd have to make one heck of a dent before it would make an impression on these countries. Do you honestly think they will believe that Americans are going to drive slower – or slower enough to reduce the consumption to any degree? They know we need their oil and they're going to stick it to us as long as they can. We won't see any relief until we start drilling our own," he said Bill Williams.

According to a recent Rasmussen Reports national telephone survey, which was much more in depth than that of the "Lake of the Ozarks Business Journal," 59 percent of voters surveyed oppose the lower speed limit while 34 percent support it. Democrats are fairly evenly divided on the proposal with 43 percent in favor and 49 percent opposed. Republicans oppose the lower speed limit by a two-to-one margin and unaffiliated voters oppose it by a three-to-one margin.

The "testosterone thing" seemed to play a part in the speed issue, according to Rasmussen results. Men oppose the lower speed limit by a 69 percent to 25 percent margin. Women are more evenly divided with 50 percent opposing the lower limit and 42 percent favoring it.

probably consider lowering the price. They're not stupid. They want to make money and it's the old 'supply and demand' thing. If the demand goes down, the

Sixty people responding said it wouldn't lower the price; 22 said they weren't sure if would have an effect.

One Iowa couple surveyed

Questionnaires to help determine natural gas availability

by Nancy Hogland

Within the next couple weeks, many Camdenton, Lake Ozark and Osage Beach residents will be receiving a questionnaire that will help determine whether natural gas will become available in the area anytime soon.

Bret Brown, state manager for the Missouri Gas Utility, said his company is looking into the feasibility of bringing service to the Lake region.

"We've talked to several residents and business owners in the area and we've come before boards in the cities to see if we can obtain franchise agreements, but bottom line, we need to know how many people would actually be interested in hooking up to the service," he

said, adding that, because of the cost savings, he felt they would get the most interest from customers currently using propane. "We're especially interested in hearing from commercial customers."

Brown said his company also has asked several contractors to look at the cost of running lines to help determine the viability of the project, but added that while the rocky soil was a consideration, it wasn't a major concern.

"We're currently running service to an area in Colorado that's at a 9,000-foot elevation. When you're up that high, you're running through solid rock! Lake of the Ozarks has nothing on them," he laughed.

Brown said after getting the

estimates from contractors and the questionnaires from potential customers, they would be putting "a pencil to the paper" to determine the project's feasibility. He said he felt the company officials would be ready to make a decision by late fall.

"Then if we decide this is something that will work, we'll have to go before the Public Service Commission to get their permission and then we'll get to work," he said. "Our company is pretty aggressive, so if the people decide they want service, we'll do what we can to get it to them."

Missouri Gas Utility currently has about 1,500 customers, mainly in the northern Kansas City area.

Age differences are even more dramatic. Among those under 30, opposition to the lower speed limit is at 76 percent. Among those in the 50 to 64 age bracket, 54 percent are opposed and 41 percent are supportive. Among senior citizens, 50 percent would like to see the lower speed limit and 40 percent are opposed.

Rasmussen's poll shows just 26 percent of voters believe that slower driving will lead to lower gas prices. Sixty-one percent say it will not.

While rejecting the nationwide speed limit, voters continue to support offshore oil drilling. The July 6 survey found that 59 percent support offshore drilling, a figure that is unchanged from our previous survey.

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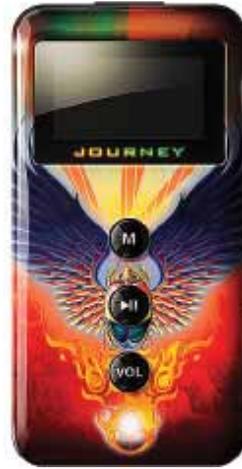
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Lost on the Lake?

by Nancy Hogland

Thirty six Navy reservists with the U.S. Navy Operational Support Center in Springfield, Mo. were at Lake of the Ozarks recently assisting the local Coast Guard Auxiliary with mile marker sign replacement.

Sixteen different signs were maintained or hung – red reflective signs were placed on the right as boaters head away from the dam; green reflective signs are on the left.

“It’s from a navigational term,” explained Tom Rice, state liaison for the 8th Western Rivers District of the Coast Guard Auxiliary Division 30 Flotilla 5, which encompasses the Lake region. “Returning from sea, the red markers are on your right (red, right, returning) and the green are on your left. We decided to keep that same system when marking Lake of the Ozarks.”

He said the markers, made of the same reflective material as that used on highway signs, are

posted every mile from Bagnell Dam to about the 80 mile mark on the Osage River. They are also posted on the Gravois, the Big and Little Niangua, and the Grand Glaize arms of the Lake as well as in Linn Creek Cove. He said unfortunately, many of the mile markers get torn down each year as contractors come in and develop property.

“Sometimes we can get them back, sometimes we can’t,” he said. “Since they cost us about \$52 per sign, we hate to see them disappear. We went out on a Saturday and replaced what we knew was missing and then trimmed back the brush from many more so the signs could be seen from the water.”

Rice said the Navy reservists got involved at the request of Nadine Lindkeigen, a member of the local Flotilla and also a Navy reservist herself.

“She thought it would be a great way to get some of her group out of the barracks and on the water,” he said.

Mile Marker signs aid boaters-remember “Red Right Returning”

Rice’s wife, Virginia, said since most of the Flotilla members were “slightly older,” they welcomed the help.

The crew working with the Rices on the lower end of the Osage River consisted of HM3 Stinson, ET2 Howard, ET2 Wal-



ter and OS2 Gregory. The group said they volunteered to help with the project because they knew how easy it is to get lost on the Lake and agreed they wouldn’t want to be in that position. That also agreed that any day on the water was worth climbing through the weeds and risking a bout with chiggers.

Congress established the Coast Guard Auxiliary in 1939 to assist the Coast Guard as they were needed except with military operations and law enforcement. Locally, Flotilla members present public education courses, provide boat inspections, assist with water safety patrols and meet for fellowship opportunities with other boaters. For more information on joining, call Rice at 573-280-8530.

At Left: HM3 Stinson, ET2 Howard, ET2 Walter and OS2 Gregory, all reservists with the U.S. Navy Operational Support Center in Springfield, replace a sign at the 9 mile mark of the Osage River. Nancy Hogland photo.



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Lake of the Ozarks Shootout August 21-24

The largest unsanctioned power boat race in the United States is once again set to rock the waters of the Lake of the Ozarks. The Lake of the Ozarks Shootout (formerly Lake Rescue Shootout) is scheduled to hit the water on August 21st through August 24, 2008 with the home base being Captain Ron's Bar and Grill at the 34.5 mile marker. The location and name may have changed this year, but the big names, excitement, and thrills remain the same, if not better.

This is the 20th time that some of the top names in performance boating will hit the Lake of the Ozarks to run the main channel course at speeds topping 200 mph. Originally set as a forum for local boaters to show off and take home the "fastest boat on the Lake" title for a while, the informal race soon began to get more and more competitive as the boats on the Lake began to get bigger and faster.

Soon, professional racing

teams took notice of the great course, the area beauty and the hospitality they received from local fans and businesses and they began to enter their teams in the competition. Now racers gather from all over the world to show off and compete against one another while giving spectators unparalleled thrills at the same time. Last year's winning team of Dave Callan and John Cosker of Callan Marine set the mark at 209 mph and this year's competitors are showing up to try beat that and grab the 2008 speed title.

The spirit of the event hasn't been lost in the hype, though. There are different boat size and motor classes and because there is no race sanctioning body; everyone is welcome, with the event open to any boat 22 feet or longer with a race approved PFD, a helmet and the registration fee.

Ron Duggan, owner of Captain Ron's jumped at the chance to host this event after the former long-time location

of Shooter's 21 announced they would not be available after the 2007 race. He approached the Lake Rescuers group that benefits from the charity event as well as the Lake West Chamber and Lake of the Ozarks Marine Dealers Association to garner their support for his venue and his plan. He felt that his location coupled with neighboring business Buccaneer Bay would make for a perfect home base and provide for a more family friendly way to enjoy the races. Everyone liked what they heard and Captain Ron's was named as the new location.

Last year's benefit garnered about \$86,000 for Lake area fire departments and both land and water rescue units. This year's proceeds will also benefit Habitat for Humanity and the Red Cross. The money is used to cover those expenses not supplied by normally allocated funds through taxes and other sources. The race course itself had to be approved for safety and accessibility by not

only the beneficiaries of the event but also the Cam-MO Ambulance District, Staff for Life, Lake of the Ozarks Regional Hospital, area Sheriff's departments and the Missouri Water Patrol.

The Lake West Chamber hopes to bring a "renewed enthusiasm" to the Shootout with the new location and course. The two-mile course will run along the scenic cliffs from the 32.5 to the 34.5-mile marker. It'll begin just downstream of the Hurricane Deck Bridge and run along the southwest side of the channel. Spectators are welcome by land or water, but are limited to mooring in specifically marked areas for safety's sake. The more open course and wide open, beach laden land location make viewing the events easier and more comfortable.

On-site registration will commence from 11 am. to 7 pm on Thursday the 21st at Buccaneer Bay. On Friday the Fourth Annual Shootout Poker

Run takes place at six different waterfront stops including Big Dicks Halfway Inn, Captain Ron's, Captain's Galley, Franky and Louie's, Dog Days and The Horny Toad. Coconuts Caribbean Beach Bar and Grill is hosting the dinner and awards banquet after the Poker Run. There will also be a PWC Shootout Dam Run on Thursday, and the Shootout "Sha-Bang" Party is Saturday evening. At 6 pm on Friday, there is a Stereo Shootout at Coconuts and on Saturday, Aug. 23, the races will begin at 10am and on Sunday at 11am.

2008 Shootout Schedule of Events

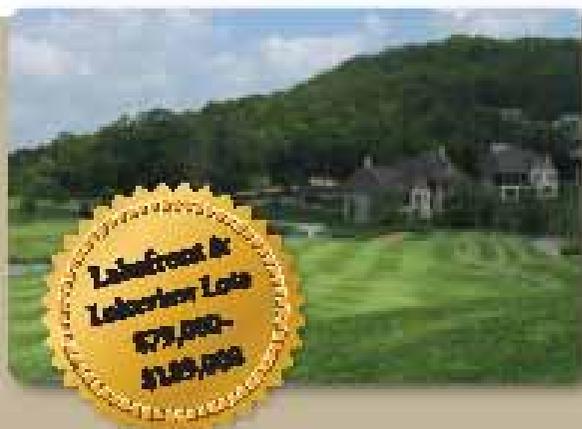
Thursday, August 21st

- PWC Dam Run - \$100.00 entry fee
- 9:00 am registration at Surdyke Yamaha
- 10:00 am Start Time from Surdyke Yamaha Marina to Truman Dam back to Captain Ron's (approx. 130 miles)
- 11:00-7:00 pm On-site Registration on Cannonball Beach at Buccaneer Bay

continues on page 46

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"O" Road organization invites people to "Get Inside"

by Alison Schneider

No doubt you've heard the phrase "the quiet side of the Lake", but do you really know where that is exactly? The residents and business owners that line up along the O Road corridor in Laurie lay claim to that phrase with pride.

With the surge of development on the east side of the Lake of the Ozarks including the towns of Camdenton, Lake Ozark and Osage Beach it's easy to forget about the slower pace that the west sideers lay claim to. But developer Mark Westhues wants to remind everyone that the west side is more like the way the Lake used to be with the slower, quieter pace that drew people here in the first place, but with the restaurants, shopping and services that today's residents are used to having close at hand. That's why he started up the "O Road Business Organization" earlier this year.

Westhues, the owner and developer of Blue Anchor Bay Condominiums along with Paul Irwin, General Manager of Indian Rock Golf Club and Rick Purdon, the former mayor of Laurie got together and started the organization earlier this year. Their first big move was to develop the "Get Inside the O" campaign to let folks know what there is to offer on the west side.

"We want to see the "O" continue to develop in a controlled way" said Westhues "to make it a real destination for visitors". "We want people to know what we have to offer and encourage them to come check it out".

Until recently, Millstone Lodge was probably the best known "draw" for the O road area having opened in 1931 and providing visitors and guests with live music, great food and a spectacular view of the Lake for decades. A few years back, Millstone Lodge began the transformation to Millstone Condominiums. Many long time residents of the "O" remember the heyday of Millstone and the possibilities for the future. They recognize that there is a need for both daytime and nighttime activities to draw people to "The Quiet Side" and would like to see more businesses and rec-

reation opportunities for both adults and children.

Paul Irwin, one of the founders of the O Road Business Organization says that in the 16 years he's been running his Indian Rock Golf Course, "O" Road has experienced a lot of change - including the 75 new homes built along his golf course since 1994.

"When we first came here there just wasn't a lot to do. There weren't many restaurants and the town pretty much closed at 6:00pm" Irwin has said. The area has certainly grown a lot since those days.

One of the biggest draws of the "O" now is the Lake West Cinema 5. Opened in the late 1990s, it seats 1052 in clean, spacious surroundings. Moviegoers who venture to the west side become repeat patrons of the theatre. It's got great parking, a beautiful and interestingly decorated lobby area, pleasant staff who seem actually pleased to serve guests, and best of all wide, upholstered, reclining seats with plenty of leg room in all theatres. Part of the B&B theatre chain, it features first run box office movies without the hassles of other theatres and in a comfortable setting.

Of course you can't forget the other main attraction of the "O" in Indian Rock Golf Course. Built within the dense woods once inhabited by the Osage Indian tribe, the course is beautifully laid out among the rolling hills and is famous for its natural limestone formations as well as the presence of Osage Indian "thong trees" found all along the course. Opening in 1985, Indian Rock boasts 6335 yards of golf from the longest tee. It's a par 75 course with an overall rating of 69.3 and a slope rating of 125. Definitely a great way to spend a day golfing at the Lake.

What golf club would be complete without a great restaurant at the clubhouse? Indian Rock has the good fortune to be the home of J's Grill and Sports Bar. J's is a more casual version of the popular east side restaurant J Bruner's. Owner Patrick Boylan, has brought the same great favorites from his Osage Beach restaurant to

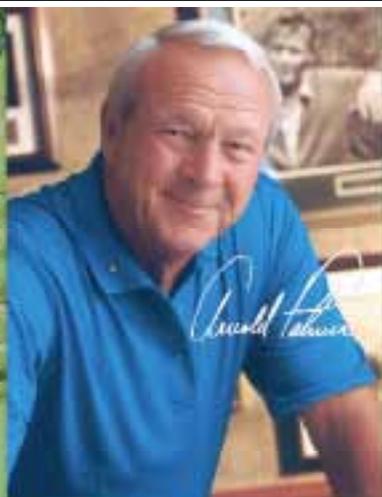
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Fifteen students graduate from Lake area fire academy

by Nancy Hogland

Last year, several area fire districts and departments sent 15 untrained, yet enthusiastic men and women to school to learn how to be firefighters. Those students graduated last month, taught on everything they need to be certified. Three have already been hired as firefighters with local departments.

The 300-hour program, offered through the Lake Area Emergency Services Training Academy, teaches everything from how to control a live fire to how to teach fire safety to youngsters – and everything in between, according to Mark Amsinger, interim chief of the Lake Ozark Fire Protection District, which hosts the school.

“The classes are pretty tough and participants must master a skill before moving on to the next level,” he said. “There’s a combination of classroom time and hands-on learning where students have to actually carry out what they’ve learned. It’s not an easy course.”

Amsinger said once the program is completed, students are tested and evaluated on their practical skills. If they pass that portion of the exam, they are also required to take a 100-question written test. Successful completion of both gains certification from the state.

This year’s graduates are Tami Higgins, Kiley McHugh, Kristen Matheis, Pam Loyd; Josh Mool, Dianne Stewart, Adam Leasure, Cory Anderson; Josh Scott, John Baker, Tim Perez, Derek St. Onge; Chad Nicholson, James Dill and Nick Schmidt.

The students came from the Camdenton Fire Department and the Mid County, Osage Beach, Lake Ozark, Sunrise Beach and Osage fire protection districts.

Amsinger said this is the Academy’s third graduation.

“Prior to establishing the school, individual fire departments around the area had been trying to teach the skills themselves. We decided to combine our resources, with



Graduates from Firefighter 1 and 2 classes are pictured above from left to right, front row: Tami Higgins, Kiley McHugh, Kristen Matheis, Pam Loyd, Josh Mool, Dianne Stewart and Adam Leasure. Second row graduates are Cory Anderson, Josh Scott, John Baker, Tim Perez, Derek St. Onge, Chad Nicholson, James Dill and Nick Schmidt. Photo submitted.

different departments providing instructors for the different topics. It’s worked out well for all of us,” he said, adding that although the program is open to any Missouri volunteer firefighter, preference is given to students from the participating districts.

Those districts are Lake Ozark, Osage Beach, Mid-County, Gravois Mills and the Sunrise Beach fire protection districts and the Camdenton City Fire Department.

Students are charged \$250 to attend the program. Amsinger said sometimes that fee,

which covers books and other materials, is reimbursed to students when they are hired on by a district.

Registration is now open for the 2008-2009 firefighter certification classes. For more information call Amsinger at 573-365-3380.

BPW hosts Peggy Cochran as its featured speaker August 6

As the first woman director of the Missouri National Education Association, Peggy Cochran has a story to tell. It’s a story many women who came of age in Missouri have lived. Yet the way Peggy tells her story is unique, funny and full of heart. How did she, as an experienced teacher, end up making less money than her novice husband? What law brought her straight up out of her hospital bed after the birth of one of her children? And why did she have to “change” her name to get a credit card?

The Heart of the Ozarks chapter of Business and Professional Women hosts Peggy Cochran as its featured speaker for its August meeting. Join them on Wednesday, August 6, 2008 at 5:30 p.m. at the newly opened Seven Springs Winery, 846 Winery Hills Estates in Linn Creek and be inspired by this wonderful and witty woman.

A teacher for more than 21 years, Peggy also served as a

field representative and assistant executive director for the Missouri National Education Association before taking over as its executive director, a post she held for 15 years. She also served six years on the Board of Trustees for Jefferson College, serving as President of the Board for the last two years of her tenure. She currently works as a consultant for MNEA as well as being active in politics. She’s been named a Truman Trustee of the Missouri Democratic Party and has recently been elected a national delegate to the upcoming Democratic Convention in Denver.

To make reservations, contact Nancy Dille at (573) 216-0180. Cost for the meeting, which includes dinner, is only \$12.00.

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Famed NASCAR driver, Carl Edwards participated in the 14th annual Tri-County YMCA Three-Rivers run on Wednesday, July 9. Joann Rutherford, Executive Director of the YMCA said, "Thanks to the sponsors, riders and volunteers, this was the most successful Three Rivers run we have ever hosted. Net proceeds from the event are used for YMCA activities and programs." Riders secure pledges and mount up on their own Personal Watercraft for the fun-filled trip down the Osage river from below Bagnell Dam to the Missouri river just south of Jefferson City to the Mississippi river at St. Louis, MO. Riders interested in participating in the event next year are encouraged to call the YMCA at 573-348-9230. Photo provided by Anderson Creative.

Pictured left to right: Carl Edwards, Steven Hermann and Jamie Davis on the bank of the Missouri river at Washington, MO.



Tabitha Carroll, a 2008 graduate of Camdenton High School, receives a scholarship check from Brenda Colter, Secretary-Treasurer of Camdenton Optimist Club. Carroll will attend The American Musical and Dramatic Academy at Los Angeles. Optimists meet at noon on Mondays at CJ's Restaurant.

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Crashed Toys LLC opened a new distribution center in Laurie, MO at 144 Sherman Ridge Road. Crashed Toys is an online auction company that sells damaged motorcycles, boats, personal watercrafts, ATVs and travel trailers. All vehicles are sold online at www.crashedtoys.com. Phone them at 573-374-8176.

Buyers purchase vehicles on their website, an auction format that is very similar to eBay, and pick up the purchased vehicles at one of their distribution centers. Laurie, MO is Crashed Toys third distribution center. Crashed Toys other two distribution centers are located in Eldridge, IA and Stillwater, MN. Crashed Toys auctions are open to the public and registration is free at www.crashedtoys.com. Once registered, buyers can stop by the Laurie location to inspect the vehicles in-person.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for PSC Computers at their new location, 1191 North State Hwy 5, Camdenton. Open Monday – Friday, 8:30 – 5:00 PM. Check out their e-bay store at www.psccomputers.com, call 346-5772. Participating in the ribbon cutting were Rich & Wakita Yount, Owners, Jay Iliff, Christine and Billy Yount, Dustin Shannon, Jeannie Phillips, Buster Yount and Shane Roberts; Chris McElyea, Tracy Broswell and Johna Stanfield, Alan West, Doug Horman, Chari Allee and Amy Hadfield, Jo McElwee, Mike Peters, Mallory Schehr and Bruce Mitchell.

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Students preview nursing career at Lake Regional camp

Students interested in nursing careers experienced the profession firsthand during the annual Summer Nursing Camp, held July 14-18, at Lake Regional Hospital. The camp, funded by a Neighborhood Assistance Program grant, featured hands-on activities for students, as well as information on a variety of subjects related to nursing.

Nurses from various hospital departments provided training at skills lab stations on subjects such as blood pressure and head-to-toe assessment, obstetrics, surgery, personal protective equipment and intravenous catheters. In addition, students viewed the Staff for Life helicopter and an ambulance provided by Osage Beach Ambulance. They also toured Lake Regional's Emergency Department and obtained CPR certification.

Kelly Williams with the Mid-Missouri Area Health Education Center demonstrated how to obtain DNA samples. She reviewed basic biology, anatomy



and physiology, assisted students in performing dissections and discussed training opportunities available through Mid-MO AHEC.

Students also learned about local educational opportunities available through the Columbia College-Lake of the Ozarks' Nursing Program, the Lebanon Technology & Career Center's Practical Nursing Program and the Eldon Career Center's Practical Nursing Program.

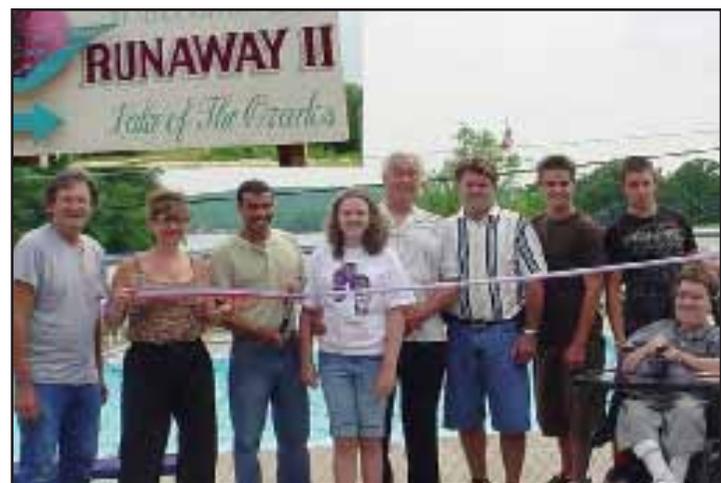
Participants spent one day

reviewing disaster preparedness. Paul Harris, R.N., gave students a tour of Lake Regional's Mass Casualty Incident Trailer. He also shared his experiences during the Sept. 11 recovery efforts. Following the presentation, students created their own disaster relief plans using a mock ice storm scenario.

Above: Summer Nursing Camp 2008 Students with Nurse Mentor Elizabeth Pettitt (back row, far right)



Lake Lifestyle Rentals & Sales announces new ownership & that they are Here To Stay, with the Lake Area Chamber of Commerce on hand for a ribbon cutting. Located at 501 Hwy 42 in Osage Beach. For more information visit the showroom or call 573-348-3250. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: From Left to Right (1st row) Jace Kentner; Jillian Kentner; Savannah Kentner (w/scissors); Geoff Chegwiddden, all with LLRS; Peter Haupt, US Bank; (2nd row) Bill Satterlee; Annie Lewis; Gabrielle Kentner; Tre Kentner; Ryan Edwards, all with LLRS; (3rd row) Lana Kentner; Harry Sittner; Jon Bennion, all with LLRS.



Runaway II Resort and Marina was welcomed into the Lake West Chamber of Commerce with a ribbon cutting recently. Dolores and Bert Nordman of St. Louis Missouri are the new owners of the Climax Springs Resort. Son Bert Nordman II is the on-site Resort Manager of this year round resort. Call Runaway II at 573-345-4590 or visit them on the web at www.runaway2resort.com Pictured l to r: Joe Studnicka, Alisa Runge, Resort Manager Bert Nordman II, Kara McIntyre, Owner Bert Nordman, Cris Runge, Tyler Runge, Kyle McIntyre and Kyle Runge.



The Lake Area Chamber of Commerce was recently on hand to help announce the Grand Opening of WaterWorld Realty located at 5962 Hwy 54 in Osage Beach, near the intersection of Hwy 54 and KK. Special thanks to Herman & Diane Page of The Real Estate Book; Joe Loth of Central Bank; Bev Bechtel of Lake Sun Publications, & Steve Knight of Results Advertising in Lebanon. For more information about WaterWorld Realty please stop by or call our offices at 573-302-4200. Pictured from left to right are Chamber Active Volunteer Ambassadors and fellow members; Amy Erickson, Paulette Miller, Sherri Claunch, Jane Carter, Don Carter, Elle & Ashley Turner, Joe Roeger, John Caran & Jessica Esteb, Trish Creach, along with many other WaterWorld Realty Family & Friends.

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The Lake Area Chamber of Commerce was on hand to welcome new member Electrically Safe Boat Dock with a ribbon cutting. For more information visit www.safeboatdock.com or call 573-814-SAFE (7233). Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors from left to right are: Dorian, Lillian and Laura Brownlee; Katie and Mark (w/scissors) Bacon; and Robin Evers, Lake Area Chamber Board Member.

As the Lake Churns

Real Estate and Lake News with C. Michael Elliott

Home Sales Rise Modestly Before Upturn in Second Half Of 2008

A modest gain in the level of home sales occurred in the first half of the year and an improvement is forecast for the second half of this year as more buyers are able to access affordable mortgages, according to the latest forecast by the National Association of Realtors®.

The Pending Home Sales Index (PHSI), a forward-looking indicator based on contracts signed in April, rose 6.3 percent to 88.2 from a reading of 83.0 in March. It's the highest index since last October.

The PHSI in the West rose 8.3 percent to 98.8 in April and is 4.0 percent higher than April 2007. In the Midwest, the index jumped 13.0 percent to 83.7 in April. The index in the South increased 4.6 percent to 88.8 and, in the Northeast, the index declined 1.9 percent in April to 79.3.

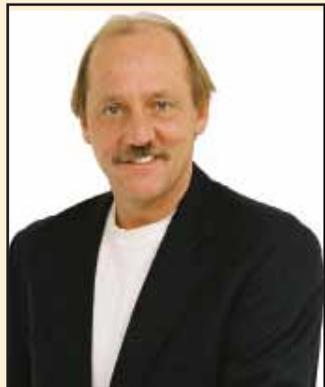
NAR President Richard F. Gaylord said the market may be breaking its holding pattern. "It appears that more buyers are realizing they can take advantage of a favorable combination of mortgage interest rates, home prices and family income," he said. "Overall affordability conditions are the best we've seen since the middle of the housing boom in 2004, but with far more choices and much less pressure than buyers experienced four years ago to make an investment in their future. Recent declines in mortgage rates on conforming jumbo loans and a return to sound but not overly stringent underwriting standards will permit more people to qualify for a loan."

NAR's housing affordability index has been trending up this year and is projected to rise 15 percentage points

to 128.0 for all of 2008.

Yun said the underlying fundamentals point to a pent-up demand. "Home sales are at about the same level as they were 10 years ago, yet the population has grown by 25 million people and we have over 10 million more jobs," he said. "The housing market has been underperforming by historical standards, partly because buyers were hampered by mortgage availability issues, but that's improved and an upturn is more likely. On the other hand, it's unclear what role consumer confidence will play in the coming months."

Existing-home sales should increase from an annual pace of 5.05 million in the second quarter to 5.83 million in the fourth quarter. For all of this year, existing-home sales are expected to total 5.40 million, and then rise 6.3 percent to 5.74 million in 2009. "Sales gains will be greatest in areas that underwent sharp price declines," Yun said.



If you have a real estate question or would like to express an opinion about real estate activity at the lake, log on to www.AsTheLakeChurns.com. Who's representing you at the Negotiating table?

C. Michael Elliott can be reached at Gattermeir Elliott REALTORS, 1-877-365-CME1. www.cme1st.com

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Shootout coming Aug 21-24

continued from page 39

- Shootout SHA-BANG Party at Captain Ron's
- 4:00-7:00 pm Racers can pick up registration packets
- 4:00-7:00 pm Meet & Greet with racers & PWC Dam Run participants
- 7:00 pm Shootout Benefit Auction
- 8:00 pm Live Entertainment- The Red Neck Yacht Club

Friday, August 22nd

- 7:30 am-7:00 pm Poker Run- for details & registration visit www.pokerruntour.com
- 8:00 am-3:00 pm Vendor Booth, Racer Village & Boat Show set up at Captain Ron's
- 11:00-7:00 pm On-site Registration on Cannonball Beach
- 6:00 pm Stereo Shootout -presented by Waves & Wheels at Coconuts Caribbean Bar & Grill
- 8:00 pm Live Entertainment - Jake Simpson (Captain

Ron's)

Saturday, August 23rd

- 8:00-12:00 pm Hot Air Balloon rides (WEATHER PERMITTING)
- 8:00-4:00 pm Registration on Cannonball Beach
- 8:00-4:00 pm Safety Inspection & Class Identification
- 8:00-5:00 pm Boat Show open to public
- 8:00-5:00 pm Racer Village open to public
- 9:30 am Drivers Meeting (on land) by the registration booth on Cannonball Beach
- 10:00 am Opening Ceremony
- 10:00-11:30 am PWC classes run
- Noon-1:00 pm Professional/Manufacturer classes run
- 1:00-3:00 pm Open classes run
- 3:00-5:00 pm Professional/Manufacturer classes run
- 7:00 pm Live Entertainment - Scott Porter Band & The

Classic Rock All Stars with Jimi Jamerson, the voice of Survivor, Peter Rivera, voice of Rare Earth with special guest John Ford Coley (Captain Ron's)

Sunday, August 24th

- 8:00-4:00 pm Registration on Cannonball Beach
 - 8:00-4:00 pm Safety Inspection & Class Identification
 - 8:00-5:00 pm Boat Show open to public
 - 8:00-5:00 pm Racer Village open to public
 - 10:30 am Drivers Meeting (on land) by the registration booth on Cannonball Beach
 - 11:00-1:00 pm Professional/Manufacturer classes run
 - 1:00-3:00 pm Open classes run
 - 3:00-5:00 pm Professional/Manufacturer classes run
- Awards Ceremony immediately following conclusion of races.

"O" Road Organization

continued from page 40

the "O", including the famous onion rings and has added a few new favorites like the very popular grouper sandwich. It's open seven days a week and is great for a quick snack before or after hitting the course, or just for good food in a fun atmosphere.

Real Estate options on the west side around the "O" may be a pleasant surprise for most second homeowners. Lakefronts as well as second and third tier lots are still available and condominium construction is at an all time high on both sides of the Lake. The water is quieter, docks don't sustain as much damage on the whole and residents still have access to all the great waterfront hotspots as the east side. The lack of traffic both on land and water is a huge draw to the west side - as well as being a shorter commute from the Kansas City area. It's definitely making people stand up and take notice.

Blue Anchor Bay Condominiums is a brand new complex at the Lake, sitting on 13 acres in a quiet cove with views of the Lake that go on forever. They feature private balconies and a fitness center with heated pool and even a basketball court. They are located by water at the ½ mm of the Gravois Arm - just across the channel from the east side's Horny Toad and Shady Gator's night spots.

Millstone Condominiums are also nearby, with new construction under way. They feature a spectacular main channel view and other special features like a lakefront promenade a lake 'walkout'. While on the main channel, they are nestled in a protected harbor and also feature a pool, exercise facility, elevators and penthouse units.

Among the overnight hotel options on the "O" is the Buck Creek Bed and Breakfast located right on the lake in a picturesque setting of oaks and dogwoods. It features a covered waterfront gazebo, on the quiet waters of the west side as well as a swim dock and slide into the water. Fishing is not only available, but encouraged or you can

just sit on the covered porch and ponder life's little questions. The owners, Rick and June Hackathorne say they offer one of the most wonderful home cooked breakfasts this side of the Mississippi. Either way, it's a relaxing way to spend a few nights at the Lake.

This year the 20th Annual Lake Rescue Shootout boat race is at Captain Ron's Bar and Grill in Sunrise Beach. While not actually located on the "O", Captain Ron's is definitely a west side establishment. The "O" area will benefit from the more than 30,000 spectators the event is expected to draw. The increased traffic will bring new visitors to the west side and show them what the quiet side has to offer. It was the overall community support that caused the water patrol to decide to move the race to Captain Ron's this year. The Lake of the Ozarks West Chamber is wholeheartedly putting all efforts into guaranteeing the success of the event. They are hoping to attract a whole new group of west siders with the spotlight of this wildly popular local fundraiser.

Heard enough? Then you need to go explore the west side yourself. It's a fast growing community that still savors its small-town charm. Shopping, services, restaurants and nightclubs as well as recreational amenities including one of the only indoor public pools in four counties (Westlake Aquatic Center in Laurie) are making the area more and more sought after. What do the locals think about the growth? Well, the O Road Business Organization and Mark Westhues are counting on it. "It's only natural that the "O" Road area will grow. We're just beginning to see the possibilities as people from all over are waking up to the benefits that the west side has to offer". Still have doubts? Then you need to just make the drive across the community bridge or down Hwy 5 and see for yourself as you "Get Inside the O". You'll be pleasantly surprised.

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Low maintenance exterior/landscape, additional storage, lakeside deck for entertaining or enjoying sunsets. MLS#3049445 \$398,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

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Ozark, MO 65049, (888) DONNA-66 Direct Line, www.DemandDonna.com MLS# 3044159 \$339,900

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THIS IS A GREAT, METICULOUS HOME in a serene wooded location. It has recently been upgraded, and looks better than ever! There is a lovely path to White Oak Lake and a beautiful view of the Lake from the Home. Donna Gum Team, RE/MAX Lake of the Ozarks, 3696 S. Hwy 54, Lake Ozark, MO 65049, (888) DONNA-66 Direct Line, www.DemandDonna.com MLS# 3048923 \$169,900

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Ethanol

continued from front page
gasoline loses suspension and collects at the bottom of the tank forming into a gel-like substance. This will happen- no matter what, when a tank sits idle for a period of time.

Moisture drawn into the gas tanks speeds the whole separation process. A typical July and August in Missouri can see humidity of 80% or more for weeks at a time.

The phase separation of the E10 fuel can cause your marine engine to ingest a blend of alcohol and water when you start it up after as little as 2 to 4 weeks. According to Randy Kelly of Kelly's Port Marina and current President of the Lake Ozark Marine Dealers Association, that means that an 80-gallon tank of gas can end up with 7-8 gallons of water content in under a month. You can add a fuel stabilizer to slow down the phase separation, but that really won't work for long.

"I've seen the results of the E10 blended gas in the engines my service department works on" says Kelly. "Even the most minor damage involves blocked fuel filters which results in damaged fuel injectors and carburetors. The whole fuel system can be ruined real fast".

The alcohol in the E10 blends can actually dissolve some solids in the fuel system. It can loosen the corrosion and varnish that naturally develop in the system - thereby contaminating the fuel and ruining the entire fuel delivery system. Hoses and gaskets are subject to disintegration as a result of continued contact with the alcohol and it can erode the fiberglass fuel tanks to the point of possible leakage. Extended contact can even cause corrosion in aluminum and galvanized fuel



The phase separation of E10 fuel with gel at the bottom, with a clean fuel filter and a fuel filter blocked with the gel.

tanks.

The increased alcohol can also increase the opportunity for vapor lock in marine engines. Just like in land vehicles - vapor lock occurs when liquid fuel burns too hot and vaporizes. Vapor lock is essentially an air bubble that impedes delivery of the fuel to the engine. Alcohol and water vaporize at lower temperatures than whole gasoline and will occur at any time once the alcohol has begun the phase separation process.

Kelly said "It's just unbelievable to me that there hasn't been more attention given in the media for this problem. Boat owners need to know the possibility for damage they are exposing their engines to by not filling their tanks with pure premium fuel."

The BoatUS Marine Insurance Organization's publication "Seaworthy" set about to test the effects of the Ethanol fuel on the fiberglass fuel tanks representative of those used by the majority of boats in the water today. They took apart the damaged and failed engines and tested the sludge they found inside the valves and discovered that the material is di-iso-octyl phthalate. That really doesn't mean much if you aren't a

scientist, but here is what their report states regarding what they believe is happening:

Polyester resins, gel coats and fillers commonly incorporate phthalates. Phthalates are slightly water soluble, but are easily dissolved by ethanol. Fuel without ethanol never picks up these phthalates, which are integral in causing blistering and delaminating of fiberglass, but ethanol enhanced fuels are diffused into the fiberglass, filler and gel coat materials where they are dissolved by the phthalates. The end result is degradation of the fuel tank and select engine parts.

Scared? Here's the good news. Just don't put the E10 fuel into your marine craft. The marinas all carry full - tilt premium fuels that run smoothly and cleanly in marine engines and won't separate or cause undue buildup while in storage.

Unfortunately, once phase separation occurs in E-10 gasoline, additives and water separators can't help. You can't just shake it up and remix the fuel. The only remedy is to have the gas and ethanol/water professionally removed from the tank. With any fuel that sits in a tank for a long time, it's important to add

a stabilizer. But understand that stabilizers do not prevent phase separation.

If you want to avoid possible ethanol issues altogether in your boat engines, heed this advice from service experts:

Avoid E10 fuel for your boat like the plague.

If you already have the E10 fuel in your tank and engine, then try this:

Install (or have installed) a 10-micron, water separating fuel filter on your boat. Or switch from the standard 30-micron element switch to a higher grade 10-micron element if you've already got a canister-type filter between your fuel tank and your engine.

Carry a spare 10-micron filter on board - just in case. If the filter becomes clogged while you're out on the water- the engine won't start. A spare might just get you home.

Try to keep your boat's fuel tank filled. This reduces the volume of the air space available in the tank, and reduces the natural flow of air in and out of the tank through the vent line that happens as the outside temperature changes. The quicker you replace the E10 fuel with premium marine fuel, the sooner it's out of your boat's system, and the better off you are. You can add a fuel stabilizer, but it won't make much of a difference in the long run if you keep using the E10 blend.

NEVER try to plug up the venting system for the fuel tank in an effort to keep moisture out of the gas. Without the opportunity to breathe, the additional pressure buildup could rupture fuel system components and the results could be disastrous and needless to say extremely dangerous.

West Marines' "West Advisor" addressed the problem in a statement: "E-10 has been a fact of life in certain areas of the

Midwest for over a decade and there have been relatively few problems. The best practical recommendation learned from marina operators in the region is to top off a boat's fuel tanks to about 95% full, leaving room for expansion. A tank that is almost full limits the flow of air into and out of the vent, which reduces the chance of condensation adding water to the fuel." If you choose to drain the tanks, always go to a reputable marina service department and have them handle it.

With gas prices climbing the way they have been, it's easy to see why boaters coming to the Lake for a weekend stop to fill up their boats and PWCs at roadside gas stations. The difference in cost can be 30-40 cents per gallon from what you pay at a marina. There's a reason for that - and no, it's not that the marinas "have boaters over a barrel" and are taking advantage of the situation. Far from it.

Kelly says that the premium gasoline, which is now only available at marinas, simply costs more to begin with - as much as 15-20 cents higher than the distributors' cost of land fuel. The marina gas docks aren't really making a killing on the pumps. There is no price gouging on the Lake for fuel. The marine dealers want happy boaters, not boaters with severe engine problems.

"I really just want to spread the word that it's so important for people to be aware of the damage that can be caused by using the wrong fuel in their boats," says Kelly. "It's not about trying to make more money, it's about helping boat owners to protect their investment" he went on to say. "Boaters need to be on notice that they need to use only premium, non enhanced fuel in their watercraft, that's just the bottom line".

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