

# BUSINESS JOURNAL

**CAPITOL REPORT**

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 5 -- ISSUE 8

AUGUST, 2009



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## City officials pledge continued fight

### Desire to keep sewer operation 'pristine' fuels quarry struggle

By Nancy Hogland

Osage Beach Mayor Penny Lyons said she's hoping the fourth time's the charm in ending Magruder Limestone Co. plans to operate a quarry on property that carries two of the city's sewer lines and is home to the Lake Ozark Osage Beach Joint Sewer Plant.

"They've been turned down four different times now by three different judges. I know what our legal bills have run. I can't imagine that Magruder is spending any less. There has to be a point where this is no longer cost-effective because we will not stop fighting – even if I have to take this to the federal level. We have too much to lose," Lyons said after Miller County Judge Frank Conley denied a motion to set aside an earlier ruling to stop the mining operation.

Lyons also said she will continue to seek meetings with top state officials so she can share her concerns, just in case Magruder decides to appeal the decision.

"I know what I'm defending – I've attended meetings and I've been involved for years. We've spent millions on this sewage treatment plant and it is pristine," she stated emphatically. "We've never had a leak or a spill

and we've never had a break. In fact, the only issues we've ever had is the one piece of paper that wasn't filed in a timely manner and we had to replace scales because they were old and couldn't be calibrated to the exactness required by DNR (Department of Natural Resources). Now DNR – the one that has overseen this operation and seen that we have been diligent to comply with every request and every requirement – wants to allow a company to come in here and jeopardize everything we've done for the past 25 years. I just don't get it."

However, the way things now stand it's Magruder that won't get "it" – the right to quarry – without going through the entire application process all over again.

Although Judge Conley had 10 days to make up his mind after hearing arguments on July 20, he took less than 24 hours to answer the request made by attorneys representing the DNR and that department's Land Reclamation Commission (LRC). Last year, the LRC had issued a 100-year permit that allowed Magruder Limestone to operate the quarry on 200 acres off Woodriver Road.

In September, soon after quarry operations began, Miller



County Associate Circuit Judge Kenneth Oswald suspended Magruder's right to blast after attorneys for the joint sewer board and concerned citizens argued faulty reasoning in the LRC's decision to grant the permit and stated Magruder had not followed the proper requirements for notification. At that hearing, sewer treatment plant officials also reported the ultraviolet lights used to sanitize the sewage had been damaged during one of the blasts.

Magruder came back and filed a motion requesting either the Osage Beach/Lake Ozark Joint Sewer Board pay a \$1 million bond to cover losses from a court-order suspension of blasting, or the company be allowed to resume construction of their quarry. However, during the Oct. 29 motion hearing, Judge Randolph Jaynes ruled that

the petitioners need not post a bond and the prior court orders were to remain in full force and effect – blasting at the site was prohibited.

Then this past April, Judge Conley found in favor of the Osage Beach/Lake Ozark Joint Sewer Board and the concerned citizens and reversed the permit. He ruled that if Magruder wanted to operate a quarry at the site, they would be required to begin the process all over again.

Attorneys for both groups subsequently filed a suit against the DNR and LRC, but not Magruder, to recoup the \$391,354.03 in expenses incurred up to that point.

"We really haven't had the money to spend, but we had to fight this," Lyons said. "Those lines are buried only 3 feet deep."

*continued on page 33*



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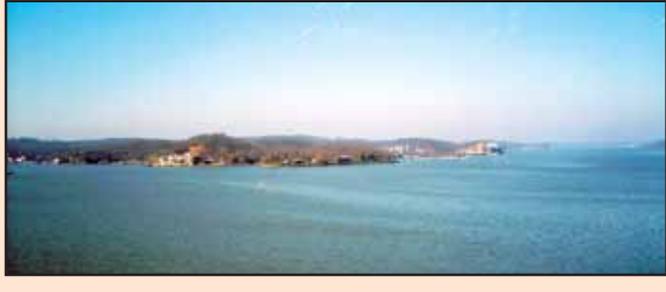
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Advertising Sales: (573) 348-1958 Fax: (573) 348-1923  
Mo Benne, Advertising Representative (573) 280-9032  
Sara Clark, Advertising Representative (573) 480-0315  
Editorial Production: (573) 392-1993  
www.lakebusjournal.com  
businessjournal@charterinternet.com

Publisher: Denny Benne • Editor: Darrel Willman  
Writers: Nancy Hogland, Michael Gillespie, Dwight Weaver,  
Monica Vincent and Alison Schneider  
Production Assistant: Corey Scott

## Village trustees change meetings

By Nancy Hogland

At their July 8 meeting, trustees voted to change the start time from 7 to 6:30 p.m. effective with the next meeting schedule for August 12. They will continue to hold the meetings on the second Wednesday of every month at the Village Hall on Cherokee Road.

"The decision originally was made to hold the meetings at 7 so more members of the community would be able to at-

tend - but no one ever attends anyway - so I think we should meet at a time that will allow us to get out of here and get home a little earlier," said Trustee Neil Williams, who requested the switch. "I called several surrounding municipalities and found most met at 6 or 6:30 so we wouldn't be out of line moving ours a little earlier."

He said four municipalities contacted start at 6 p.m.; one starts at 6:30 and only two, in-

cluding the Village, start their board meetings at 7.

Although Williams initially suggested changing the time to 6 p.m., because some trustees felt that was too early, Chairman Gordon Ellison suggested a compromise of 6:30. Donald Ruppin voted against the move; Thomas Reinhart abstained; and Ellison, Williams and Arnold Sandbothe voted "yes."

## New High Pointe Center plans not forgotten

By Nancy Hogland

Osage Beach City Administrator Nancy Viselli said they have not given up hope that the High Pointe Center will one day be turned into a multi-million-dollar shopping center. She said it just may not happen until the economy improves.

In January the Board of Aldermen approved a Tax Increment Financing (TIF) District for the center that would allow developer Raul Walters to recoup \$5 million of the \$33 million cost of demolishing the 25-year-old existing mall, update or add infrastructure and construct new buildings on the 14.45-acre parcel. However, soon after, Walters

passed away from pancreatic cancer. At the same time, the nation began to experience an economic slowdown.

"We were told that everything had been taken care of and that Art King, the president of the High Point Development Company, was going to continue with the project. However we also know with all that was going on with the economy, it was getting harder to insist that companies 'sign on the dotted line' and commit to opening a new store when a lot of stores were looking at cutbacks or even closures," Viselli said, adding that before the project can begin, the board and developer

will have to draw up a contract that will outline interest rates, time lines for demolition and construction and provide detailed cost and construction plans.

In the meantime, the board will continue tabling the second reading of the ordinance. Viselli said passage would give final approval and start the clock ticking on the 23-year period the tax can be diverted.

The original timeline called for demolition and pad preparation to begin in early 2009 with store construction set to begin in June. The mall was to be completed and ready for shoppers by April 2010.

## Village of Four Seasons accounting methods receives high marks

By Nancy Hogland

According to the preliminary report presented at the Village's regular monthly meeting July 8, Evers and Company, CPAs L.L.C. found that no transactions entered into by the Village during 2008, the year audited, were "without authoritative guidance or consensus."

"The report was very brief and to the point this year," Village Trustee and Treasurer Tom Reinhart told the board. "Basically it said we did a good job."

The report stated the depreciation taken on assets was reasonable; there were no material misstatements, either individually or in the aggregate, in the financial statements; and no significant difficulties were encountered in dealing with management during the course of the audit.

"Professional standards define a disagreement with management as a financial accounting, reporting or auditing

matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit," the report stated.

"I give credit to Mr. Tom Laird (Village clerk) and Mr. Reinhart. They do a very good job watching our money and paying attention to every detail down to the penny," said Board Chairman Gordon Ellison.

Because this was the final year on a three-year contract with Evers and Company, the Village will be putting the audit services out to bid, according to Laird.

At the meeting, Reinhart also said while the audit results were good, the revenue numbers they were seeing lately were not as good.

"In fact, I've got bad news and more bad news," he told the board. "Sales tax revenues are

down 19 percent from the same time last year. Last month they were down 14 percent. Total revenues are down 21 percent. Last month they were down 15 percent. And for the first time ever, our municipal court revenues are down 28 percent, which means that category is no longer meeting operating expenses."

Reinhart said the Village was still on "solid ground" because expenses were still under budget.

"However, it's my opinion that we should declare a moratorium on spending because, unlike the state and federal government, we are not going to run a deficit," Reinhart stated emphatically, adding that high traffic volumes in both the stores and restaurants and on the streets over the July 4 weekend made him hopeful that the numbers would soon improve. "But until we see an improvement, we need to watch our spending very, very carefully."

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37 Senate bills and 92 House bills were signed into law, but 23 proffered were vetoed.

Most of the high-profile bills this session were signed by the governor, including House Bill 191, the economic development bill handled in the Senate by Sen. John Griesheimer (R-Washington). The measure, which was signed and took effect on June 4, contains several provisions designed to create jobs and spur economic devel-

opment while reforming the state's tax credits system.

Several crime-related bills also received the governor's signature. Omnibus crime bill HB 62 offered by Sen. Matt Bartle (R-Lee's Summit), was signed and became effective July 9. Some of the provisions of HB 62 include prohibiting certain alcohol-related activities on Missouri's minor rivers; banning texting while driving for those 21 and younger; and expanding the crime of cattle rustling.

The state's DNA profiling system will also be expanded after the governor signed HB 152 into law, which becomes effective. The bill requires anyone arrested for certain violent felonies, sexual offenses and burglary to provide a DNA

sample for the database. (Previously a sample would be taken at the point of conviction.)

Sen. Jeff Smith's (D-St. Louis) two bills addressing family and child support issues, SBs 140 and 141, received the governor's signature. Senate Bill 140 allows non-violent defendants in criminal non-support cases to receive education, training or treatment in an effort to encourage them to resume their child support payments. Senate Bill 141 protects men from false paternity claims and ensures they know their right to contest paternity and request genetic testing. Both are enacted into law on Aug. 28.

Also signed into law were HB 481 which makes several changes to the Missouri courts system, including protecting

public entities and employees from frivolous lawsuits by adding claims—within the scope of the Missouri Human Rights Act—to which public entities are protected against punitive or exemplary damages (become law Aug. 28).

HB 683 is a large transportation bill that among other things extends the exemption period for the required safety inspections of new vehicles from two years to five years of the vehicle's manufacture date. This became law July 1.

Another new law effective July 1, 2009 requires repeat DWI offenders to install breathalyzer devices on their vehicles. The law calls for any person who has had more than one alcohol related offense to have an ignition interlock

device installed. The breathalyzer device is installed at their own expense by a certified installer. The state will send out about 110,000 letters to offenders informing them of the new requirements for them to drive. The cost is \$50-\$100 a month plus \$100 or so for installation. They will be required to have the devices installed for a minimum of six months in order to have driving privileges restored.

The \$23.1 billion fiscal year 2010 state budget was enacted on July 1 and runs through June 30, 2010. The governor signed most of the budget bills on June 25 after cutting \$105 million through line-item vetoes and restricting an additional \$325 million in spending until revenue improves.

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# Osage Beach provides opportunity for residents to shape city's future

By Nancy Hogland

Although Osage Beach Mayor Penny Lyons suggested that fewer topics be presented at the city's next public forum, aldermen have already come up with a long list of topics they'd like to see addressed. The forums, to be held twice a year, were established to get input from residents while keeping them informed about future plans.

At last month's second-quarter budget review, Lyons told the board that at the forum held last October, where seven stations were set up in the meeting room, so many were in attendance that it got chaotic, loud and it was impossible to hear. Stations covered such topics as the city's website, information on the US 54 Expressway, pedestrian needs, zoning and infrastructure updates.

She said she thought it would be better to limit the next forum, planned for Thursday, September 24, to three or four stations.

However, at that meeting, Alderman Kevin Rucker suggested that instead of cutting back on the number of topics addressed, they should consider spreading

the speakers out and placing them in various spots throughout city hall.

"We could have a couple set up in (the board room), a couple in the lobby, have some downstairs and others in the confer-



**Adoption of this type of signage along the Osage Beach Parkway is just one of the topics under consideration for the city's next Public Forum. Nancy Hogland photo.**

ence rooms," he said adding he would like to see the list of topics expanded.

"Transportation issues are very important and need to be addressed but I also think

we could have someone giving updated information on how the deer program is working and get some suggestions on how it could be expanded. We talked about changing the fireworks ordinance. We could

get residents' opinion of that – determine if they would want fireworks allowed over the July 4 holiday. And I think we should look at the city's role in the future of sports. I think we should

look at the possibility of the city sponsoring little league baseball, softball and soccer in the future. It's certainly something the citizens are thinking about and this would be a good time to get some input on it," Rucker said, adding that he'd also like to include information about annexation, "Not only for those people on the outside wanting in, but for residents wondering 'What does this mean to me?'"

Alderman John Olivari agreed.

"I think we could address the impact of expansion on our businesses. It would be an excellent time for business owners to bring up their concerns – to share their thoughts and bounce ideas off each other. Maybe we could have someone from the Chamber or CVB here too. That would give us a year or two to look into their concerns and find answers," he said.

Olivari said he also would like to include a station to address commercial development and determine if ordinances are needed to set deadlines for completion of drainage, roads and other infrastructure. He

said he would also like to hear if residents are having problems with nearby nightly rental properties.

City Administrator Nancy Viselli said she and the mayor had also discussed including a station that would look into the pros and cons of signage similar to that used on Horseshoe Bend. She said use of the signs, which lit and are posted at each intersection and alphabetically list the names of restaurants, hotels, condominium complexes and other establishments located on that street, would help "clean up" the landscape and also make it easier for tourists to find what they're looking for.

In a later interview, Viselli said while they haven't finalized the agenda, they would probably have fewer stations but would develop a questionnaire that would be handed out to those who attended to get their views on several other topics, including those suggested by the aldermen.

Lyons also said some of the concerns could be turned over to the Citizen Advisory Committee.

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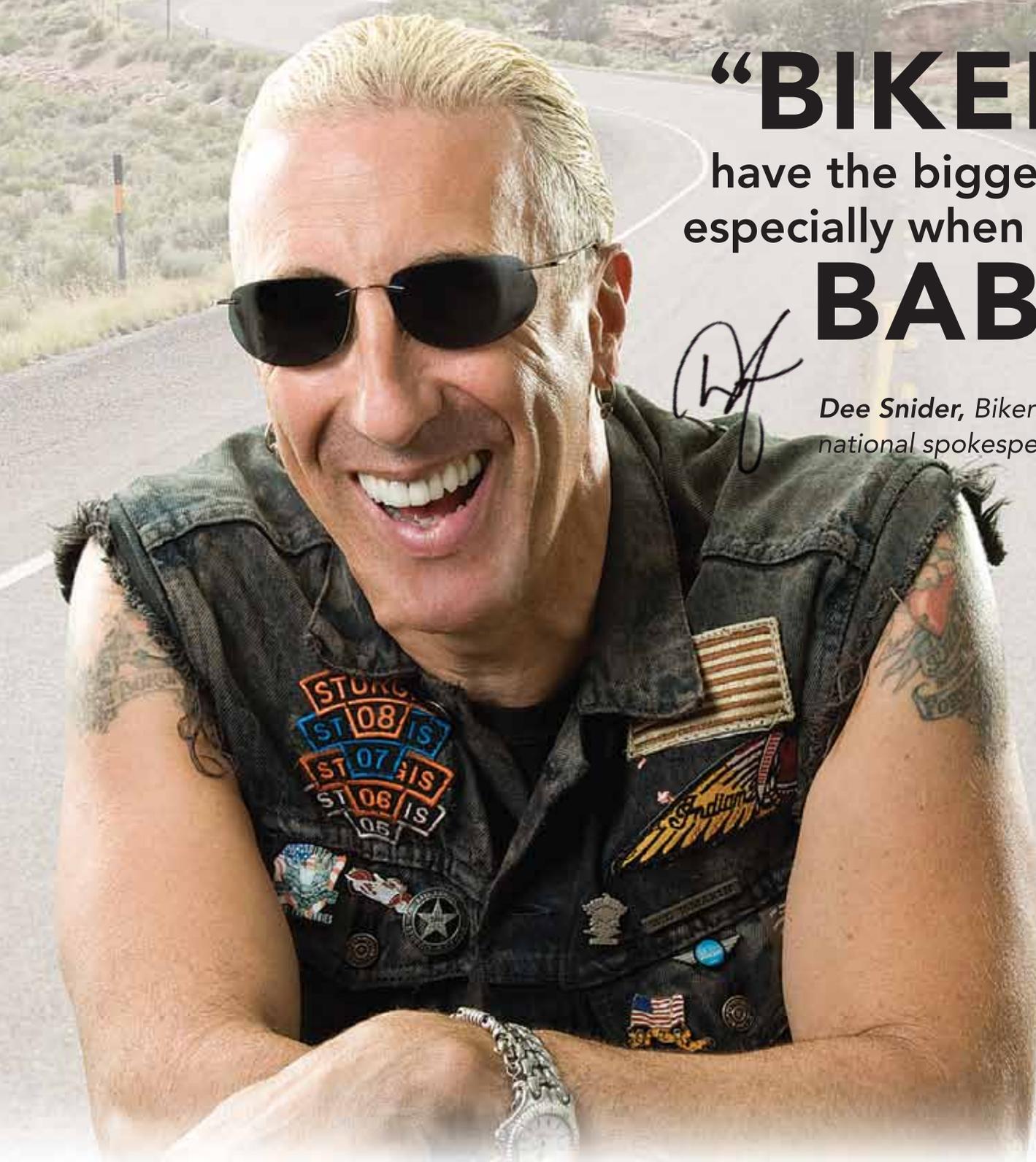
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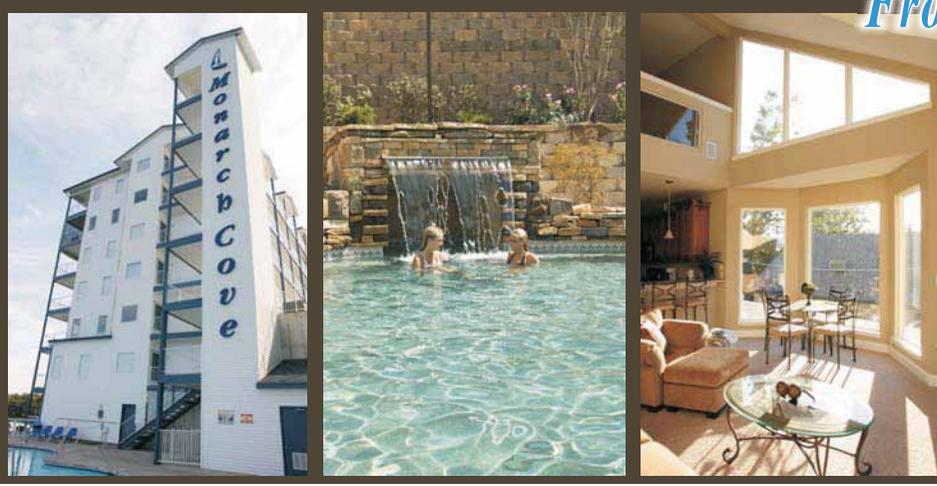
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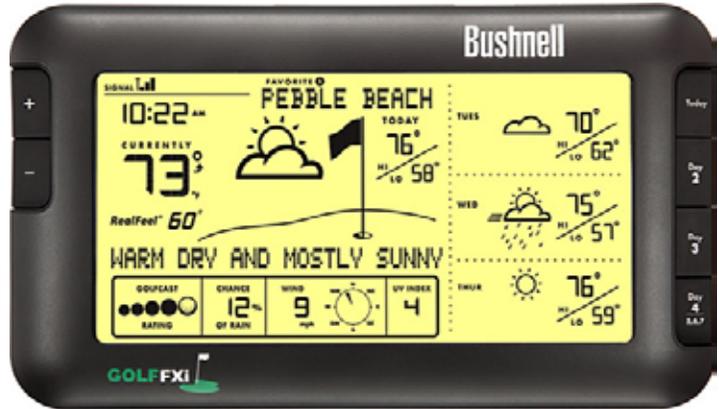
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# LANDMARK CENTER

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# Bark Park fund-raiser a 'howling' success



**Jim Lewis, afternoon drive talent for Mix 92.7, acted as emcee for the event. Pictured with Lewis is Alisa Duba, who is heading up the drive to establish the dog park. Nancy Hogland photos.**

By Nancy Hogland

Another business has gotten behind efforts to build a dog park on Horseshoe Bend.

Alisa Duba, chairman of the Bark Park project, said AT&T recently donated \$2,000 to help with construction costs.

"Roger Sallee, who is also on our committee, works with them and while meeting with one of their officials the other day, he mentioned the park and what we were attempting to do. The guy said that was some-

thing they could get behind and said he would make sure a check was sent to us," she said.

Two other substantial donations recently were offered by businesses. Rob Ward, who is developing a water ski lake in Ulman, promised to donate as much fill dirt as will be needed, and Jason Cooper, owner of Cooper Site Works, volunteered to clear the land, located on Cherokee Road between Village Hall and the water tower, and give it a park-like look.

Duba said many other businesses helped make the Dog Show and Expo a huge success by donating prizes and services. She said their participation helped them raise \$2,311.

"We were so pleased with the support we received. We had lots of great items donated for our auction and raffles, businesses came out and set up booths and others donated gifts to put into doggie bags given to everyone who registered," she said, adding that they were hoping for 100 dogs and owners to show up but decided they'd be happy if they got 50. "So we were really pleased that 75 were registered. If it hadn't rained right before our start time, we probably would have gotten a lot more participation."

Duba said they still need donations of building materials, landscaping, fencing and other materials in addition to needing volunteers to help detail the property and design and build the features.

In addition, in order to enlarge the size of the facility, she and others are in negotiations

with Paul Kleiber, owner of U.S. Resort Management, and a couple other property owners who have lots adjacent to the proposed park, to trade those lots for different pieces of property in the Village.

"I'm neither for nor against the dog park but I would be will-



**Kathy Benson and her buddy Samson couldn't decide whether to enter the 'Cutest Pooch' or 'Best Dog-Owner Look Alike' contest.**

ing to trade for another lot of similar value. My lot is a corner lot, between a third and a quarter of an acre, fully treed and sitting next to POA easement. If they can come up with something comparable, I'd be happy to trade with them," Kleiber said.

For more information or to get involved call 573-434-2025.



**Abraham, a 9-month-old American bull dog, lays a wet one on his owner, Lake Ozark resident Paul Hodge, in the 'Best Kisser' competition but the slobbery smooch wasn't quite good enough to take the prize.**

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# Assessors in the field, gathering info for next year's tax bills

By Nancy Hogland

Although Camden County Assessor Eddie Whitworth doesn't expect to see real estate property values jumping in value anytime in the near future, he said his team still must visit every one of the 67,000 parcels of property in the county, measuring buildings, taking pictures and looking for changes or additions such as decks or garages.

Members of his team currently are on Horseshoe Bend doing just that.

"Actually, it's an ongoing process. Because we have to personally visit every house, every commercial property and every farm, which often times have many outbuildings, we just get finished with one cycle and have to start again on the next," Whitworth said, explaining that the assessors were working in the field now gathering information for real estate tax bills that will be sent out in November 2010.

He said property values were typically set three ways – by income or productivity, by the value of the land as it compares

to similar properties, and by using a cost-approach-to-value system. Residential property is then assessed at 19 percent of its fair market value, agricultural property is assessed at 12 percent of its productive use value or its fair market value if it is vacant and unused and commercial property is assessed at 32 percent of its market value.

"The cost-approach-to-value system is generally what we use for residential properties. It means we take the cost to build less depreciation – and typically a home is depreciated a couple points each year up to 50 years – but then we factor back in the appreciation and the cost to build," Whitworth said, adding that rising building costs have been a big factor in recent years, over the past 20 to 30 years, values have continued to rise. In 2007, assessed values rose about 15 percent in Camden County. "However, with the economic slowdown and resulting decline in the housing market, we had to rethink that process."

In fact, in 2008, Whitworth, who also serves as president of

the Missouri Assessor's Association, formed an ad hoc committee to study the effects of the decline in the housing market on assessed valuations. However, soon after that study began, the state legislature introduced a bill to freeze assessments at their 2007 levels.

"Although it went all the way to the last day of the session without passing, it was enough to draw attention to the problem so unless there were additions to properties or new con-

struction on a vacant lot, there were few increases on 2008 tax bills," he said.

Whitworth said he doesn't know what to expect for the next go-round.

"The assessed value could stay the same – or it could go up or down. We won't know until we see what the economy does. In the meantime, we'll continue to hope for changes in the laws that require certificates of value to be filed with deeds when property sells, which would be a

big help in establishing values," he said.

Missouri is one of six states that don't require the disclosures, although they are required by local ordinances in St. Louis City, St. Louis County, Jackson County and St. Charles County. Currently, mortgage amounts are listed when deeds are filed. However, that amount does not include the down payment or any other considerations.

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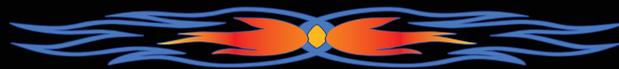
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including events, schedules and rides, visit [www.LakeoftheOzarksBikeFest.com](http://www.LakeoftheOzarksBikeFest.com).

# Lake Ozark aldermen put 'teeth' in collection efforts

By Nancy Hogland

Lake Ozark soon will be taking legal action against residents and business owners that refuse to pay their taxes or water or sewer fees.

According to the ordinance passed unanimously last month by aldermen, those who fail to pay the amounts owed within the given time will be guilty of a misdemeanor; they will be served with a summons and will be required to appear before the municipal court to show just

cause why they should not be found guilty. Those unable to show good cause can be fined up to \$500 and even imprisoned, although Interim City Administrator Joe Barfield said he doubts any situation will ever digress to that point.

"I requested this ordinance to save money because the city had been using a collection agency which was charging us 30 percent - not to throw people in jail," Barfield said. "I didn't see any need to pay an agency when the

city could handle it themselves. However, while they had to have some way of collecting the money I don't think that would be best accomplished by locking someone up."

He said while he didn't have an exact figure of how much was outstanding, he knew approximately 20 names had been turned over to Berlin Wheeler since he stepped in to run the city a little more than three months ago. He also said the city's accounting procedures had

greatly improved since purchasing the Incode brand municipal accounting software program.

"When the utility bills are generated at the end of the month, it keeps track of what bills haven't been paid. Of course, there will always be disputes but at least we have accurate records," he said, adding that by the beginning of August he planned to begin requesting court summons for those who owed back real estate and personal property taxes. "Those tend to be larger amounts

and will be most helpful."

He said while he didn't plan to request more than 10 per court date, he said he would be making decisions on which past-due amounts to pursue on a case-by-case basis. In addition to being forced to pay the money owed and a fine, those found guilty would also be charged with court costs. He also said the names of those who received the summons could be published in the paper.

## Lake Ozark streamlines obtaining sign permits

By Nancy Hogland

The city of Lake Ozark has taken a step to become more "business friendly."

At their July 14 board meeting, aldermen voted to amend the municipal code by dropping the requirement to first obtain approval of the Planning and Zoning (P&Z) Commission when applying for sign permits.

Interim City Administrator Joe Barfield said this should reduce the wait time from several weeks to just a few days.

"In the past, business owners would come in and fill out an application for their sign permit, then Charlie Misenheimer, our zoning administrator, would check it out and make sure it was correct before turning it over to P&Z," Barfield explained. "Then the business owner would have to wait for up another two weeks for P&Z to meet."

Because additional questions were sometimes raised by commission members, approval could be delayed until another meeting, he said, adding that even after P&Z gave its approval, the request would still have to come before the Board of Aldermen. Under the new ordinance, business owners must still fill out an application and pay a fee, but once Misenheimer has checked to see that everything on the permit is correct, the permit can be issued immediately.

"The old process was typical of small towns where tight control is kept on everything," Barfield said. "But because the city is growing, some of the responsibility has to be turned over to people that were hired to do the job so the city can become more 'user-friendly' - more 'business-friendly.'"

Although four of the city's six aldermen voted in favor of the change, two - Robert Davis and Susan Drummond - didn't support it.

Davis, the husband of Margaret Davis, who serves at the head of the P&Z, said the move had the potential of setting the city up for claims of favoritism.

"For the past 10 years every sign permit has gone before a group of seven citizens who ensure the ordinances are followed and enforced. There can't be any favoritism or politics involved in the decision and this has worked. If the system's not broke, it should be left alone," he said adding that he felt signage should be one of the first considerations when opening a new business. "Every time (a business prospect) calls Margaret, she spends a lot of time walking them through the process, informing them of what they have to do. You say this will help businesses but Margaret has been more than willing to help everyone who has contacted her. I just don't think this is necessary."

Drummond agreed, adding that she felt the decision should be left in the hand of the commission.

Lake Ozark has made other changes in an attempt to make it easier to open and operate a business inside city limits. Earlier this year, aldermen adopted a new zoning map and amended the city's Standard Industrial Classification (SIC) codes to more accurately reflect what is and isn't allowed in the different portions of the city. City officials said they plan to incorporate the map into a GIS system that will pinpoint infrastructure and publish the map online.

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# LAKE STORIES WITH MICHAEL GILLESPIE

## The Dark Side of the Sun

Have you got any plans for August 21, 2017? If nothing is on your calendar for that day, you might want to pencil this in: take a drive north on Highway 54 and park anywhere between Eldon and Mexico, Missouri. You'll be treated to quite a spectacle — a total eclipse of the sun. It will be the first time in 148 years that a total eclipse has traversed any part of Missouri.

of the sky, much like late dusk, but with at least a ring of the sun always in view.

A total eclipse happens when the moon completely blocks the sun, resulting in a few minutes of eerie darkness. It is a surrealistic, unsettling experience. Birds will seek their nests and creatures from the night will awaken.

A hybrid eclipse has the characteristics of both a total

dazzles the St. Louis, the Gateway city will have endured a drought of 575 years since the last total eclipse. Kansas City has done a little better. There was a total eclipse over KC in 1806. That event, incidentally, coincides with the last Royals win.

In both ancient and medieval times, solar eclipses usually caught our forebearers by surprise. And when an eclipse did take place, it often precipitated unusual behavior among the witnesses. For example, it is held that sometime around 585 BC, the soldiers of two warring peoples in Turkey were so stunned by the appearance of a total eclipse that they dropped their weapons and made peace with their enemy.

Throughout history, eclipses seem to be associated with battles, perhaps because history is often measured by wars and conflict.

In 1780 an American expedition set out to view a total eclipse that scientists predicted could be seen in Penobscot Bay, in Maine. There was a bit of a logistical problem associated with the trek, though. This was during the American Revolution, and Penobscot Bay was in British hands. Nevertheless, the British, gentlemen to the core, allowed the Americans to enter their lines, placing science above political squabbles. Apparently they, too, wanted to see the eclipse. So they followed the Americans. More's the pity because, much to the embarrassment of the American astronomers, the calculations were a bit off. They placed themselves in the wrong spot and saw only a partial eclipse.

During the Indian campaigns of the early 1800s, Governor William Henry Harrison of Indiana territory tired to discredit the Shawnee leader Tecumseh and his brother, Tenskwatawa, better known as the Prophet. To dissuade the Shawnee and their allies from following the brothers into a confederation against the whites, Harrison challenged the Prophet to display his powers by causing the sun or moon to alter their cours-

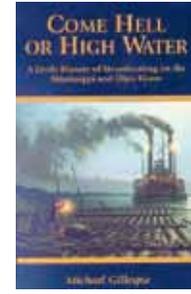
es. The Prophet responded, after an hour's deliberation, that fifty days hence the Great Spirit would darken the sun at midday. Sure enough, a total eclipse manifested itself on the day predicted, and as word of this seemingly inspired phenomena spread across the land, thousands of Indians, including many from the Osage nation in Missouri, gathered to make war on the whites. This would culminate in the battle of Tippecanoe five years later.

In 1879 a solar eclipse cast its ominous shadow over the battle of Isandlwana in South Africa, during which a British battalion was wiped out by Zulu warriors. The term Isandlwana means "the day of the dead moon."

Since historical events of ancient times were often noted as taking place during or near the time of an eclipse, historians and archaeologists have tried to backtrack astronomical data to pinpoint the date and time of key events. They are not always successful. The most famous of all eclipses, the one that took place during the crucifixion of Christ, defies all explanation. It is said to have lasted for hours, though total solar eclipses are known to last for only a few minutes. And the crucifixion took place during the time of Passover, when the moon is full, whereas solar eclipses occur during the period of a new moon. This has led scholars to contend that the crucifixion eclipse was a miraculous occurrence rather than natural event.

The most recent solar eclipse took place just last month over Asia. My daughter, who lives in Cambodia, spoke of it in an e-mail. She was in the area of partial eclipse, and it was a cloudy day as well, but she said that the ambient light turned to an orange hue and many people were outside to watch and to photograph what they could.

In other places the eclipse was received with outright fear. In India, with its 3,000 years of tradition, many people chose to fast. They feared that eating during the time of the blackened sun would introduce a bad influence into one's body. Expectant mothers tried to delay childbirth on that day



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.

because of its omens. If the pangs of labor could not be delayed, many mothers were kept in darkened rooms where the invisible rays of the eclipse could not harm the babies and cause hideous disfigurements or birthmarks. Others, men and women, took ritual baths or cleansed themselves in the Ganges River to wash away any trace of the invisible evil unleashed by the eclipse.

There has been only one total solar eclipse over Missouri in recorded history — that one, in 1869, just sliced the extreme northeast corner of the state. From the lack of written comments about it, one must assume that it took place on a cloudy day. Still, there were other eclipses long before the white man came to stay, and it would be reasonable to expect that American Indian tribes from Missouri would have handed down tales of such events. Unfortunately, that is not the case. There doesn't seem to be any Osage tribal memory of an eclipse or any traditions related to it. But at least one Indian tribe has a belief about them, and the Osage of Missouri may have adopted a similar belief from association.

The Choctaw, whose paths occasionally crossed the Osage lands, said that solar eclipses could be traced to a mischievous black squirrel, who tried



The path of the eclipse in 2017. The red line indicates the approximate center, while the green lines mark the boundaries for viewing the event.

Astronomers tell us that there are four types of solar eclipses: partial, annular, hybrid, and total.

A partial eclipse takes place when the moon only blocks out a portion of the sun. About 35 percent of all eclipses are partial along their entire path. Depending on the magnitude, or amount of blockage, the sky will visibly darken — much like on a cloudy day — and shadow edges will take on a fuzzy, double-edged appearance. (This is true of all types of eclipses.) Of course, a partial eclipse also will show to either side of the path of an annular or full eclipse.

An annular eclipse occurs when the obstructing moon is too far from earth to completely cover the orb of the sun. Observers directly in the path of an annular eclipse will experience a definite darkening

and annular eclipse. It depends where one views the event. The annular aspect appears at the beginning and end of the eclipse path, with totality seen along the middle of the track. Hybrid eclipses are said to be the rarest type of the four types.

It's all a matter of distance and geometry. The moon's orbit is elliptical — sometimes it is closer to earth, sometimes farther away. The exact distance of the moon when it passes in front of the sun determines the type and magnitude of the event, as does the viewers' position on earth. Although total solar eclipses occur on average every 18 months somewhere on earth, your chances of seeing one — provided you stay put in one place — are about one in 370 years.

If you live in St. Louis, you've gone way past the average. By the time the 2017 eclipse

# Rhino Shield contractor offers 'Alternative To Painting'

By Michael Gillespie

Name the two most dreaded chores faced by homeowners, and likely one of those will be painting the house. Every few years the old paint begins to crack and peel, and its time to get after it again. Why doesn't paint last longer?

Well, the simple answer, according to Darrin Cook, president of Rhino Shield in Missouri, is that regular paint is 80 percent water. "A couple of years of seasonal expansion and contraction is generally what makes paint fail," he says.

Rhino Shield, on the other hand, is more than an ordinary application of paint. It's a maintenance-free coating — the ultimate paint job that's guaranteed to last 25 years.

"It's a three-step process," explains Cook. "First, we power wash the home and do any necessary preparation. We swap out any rotten wood, and we do a lot of caulking. The topcoat will bridge hairline cracks; anything more than that will require a bead of caulk. If we can save a board by carving out areas that require more than a bead of

caulk, then we'll use Bondo putty — it dries really hard. Next, we apply our own exclusive primer and then the topcoat.

"Our primer is an adhesive primer sealer and when it's sprayed on it gets into all the nooks and crannies on the substrate. It goes on milky white and dries clear. It'll dry in an hour, and once it dries it becomes real tacky and becomes a bonding agent for the topcoat."

The topcoat, which comes in the homeowners' choice of colors, looks like rich, premium quality paint, but it's ten to twelve times thicker. It's actually a ceramic coating that forms a protective waterproof barrier. It's corrosion and mildew resistant and qualifies for a Class A fire rating. It bonds to wood, brick, or stucco exteriors.

The topcoat is very different that ordinary paint. While most paints use mineral filler, the Rhino Shield topcoat contains small and large molecular "microspheres" developed by the 3M company. They pack more densely than ordinary fillers and that makes it less permeable to stains, and thicker when it dries.

Being highly reflective, the microspheres add UV protection to the coating, which makes it a good thermal insulator.

Cook says that the topcoat is 67 percent solid and will flex 400 percent.

Still, some homeowners might reasonably ask why vinyl siding wouldn't be better. "With vinyl siding the only guarantee you're going to get is that it's going to sag and fade," says Cook. "And it'll hold mold on the north side.

"There's good, better, and best vinyl siding. The good is not that good — the first hailstorm that comes along is going to put a bunch of holes in it."

Cost-wise, Cook says that a Rhino Shield coating generally will come in less than the best vinyl siding. "And at the lake," he says, "we've found that a lot of people like the wood exterior look. And when they put on vinyl siding they change the whole architectural look of the home."

Cook has been in business for four years. He has offices in St. Louis and Kansas City. "We service Lake of the Ozarks and everything in between," he says.

"My crews are not on lake time — that's definitely a plus for anyone that needs some work done."

Depending on the size of the house, and the weather, it takes inside of ten days to prep and coat the home. Right now, says Cook, he's booked up well into September. "We're very popular. We only get eight to nine months in Missouri — you've got to have four hours above forty degrees to apply the topcoat. Usually around Labor Day weekend, plus or minus ten days, is when we start booking for the spring season."



You can find out more about Rhino Shield protective coating by calling Darrin at (573) 302-1113. Or visit his website at <http://www.rhinoshieldmo.net> and request an estimate.

**Above: before the coating, below: afterwards.**



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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## REGATTAS AT THE LAKE

The creation of Lake of the Ozarks in 1931 brought something new and exciting to the forested hills of the Ozarks – boat racing.

The term used in the first decades of the Lake's history was "Regatta," a word only occasionally heard among modern power boat racing fans. The Lake is noted today for its annual "Shootout" during which the Lake rocks and rolls with the roar of boat engines thrashing the waves to see who has the fastest and hottest craft afloat.

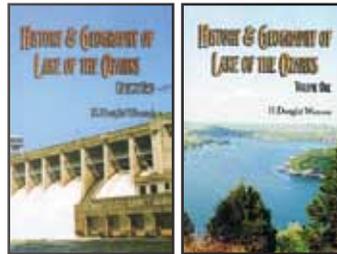
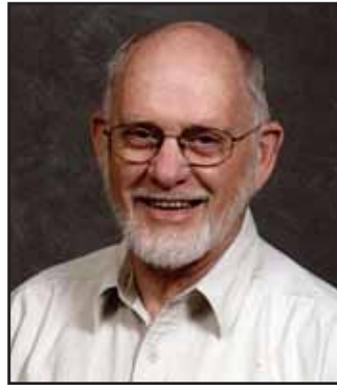
The first big regatta was held near Bagnell Dam in July 1935, sponsored by the Lake of the Ozarks Yachting Association. A triangular three-and-one-half-mile course was marked with buoyed flags immediately above the dam and hundreds of spectators, disregarding the hot summer sun, held vigil along the shores of the Lake while all types of craft were on the scene. There were out-boards, large and small cabin cruisers adorned with yachting flags, runabouts, sailing boats, "dinkys," canoes and large motor-driven house barges participating in the various races. In spite of several collisions and near collisions, only

one serious mishap marred the day. In that event a St. Louis man sustained a dislocated hip when he was thrown from his boat in the aquaplane race.

In September 1935, the Versailles Regatta was held further up the Lake under the sponsorship of the North Shore Boosters Association, the National Outboard Association, and the Gravois Boat and Dry Dock Company. Participants in the Versailles Regatta came from many states including Texas, Minnesota, Illinois, Michigan, Oklahoma, Iowa, Indiana and New Jersey as well as from all across Missouri. The Great Depression was still troubling the nation but life on the water at Lake of the Ozarks lightened the mood for the Midwest. The cover of the 1935 racing program for the Versailles Regatta is shown here from the author's Lake of the Ozarks memorabilia collection.

*This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone*

*Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at [dueaver@socket.net](mailto:dueaver@socket.net). Or call him at 573-365-1171. Other books by Dwight Weaver are available online at [lakeoftheozarksbooks.com](http://lakeoftheozarksbooks.com).*




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Class 2 and 3 aviation medical exams now are available at Lake Regional Occupational Medicine Clinic, located in suite 204 of the Medical Office Building next to Lake Regional Hospital in Osage Beach, Mo. The exams are completed by Pauline Abbott, D.O., MPH, CIME, occupational and environmental medicine physician and FAA-certified aviation medical examiner.

Aviation medical exams, also known as flight physicals, are required for any person acting as pilot-in-command or another required crewmember of an aircraft other than free balloons, gliders and ultralights. This includes private, commercial and airline pilots, as well as student pilots in solo flight.

The exam takes approximately one hour to complete. To schedule an appointment, call 573-348-8045.

Lake Regional Occupational Medicine Clinic is a service of Lake Regional Health System in Osage Beach, Mo. In addition to aviation medical exams, the clinic offers pre-employment physicals, drug testing, hearing and pulmonary function tests, back and strength assessments, as well as prompt evaluation and treatment for many workers' compensation injuries.



Pauline Abbott, D.O., MPH, CIME

# OB/GYN physicians now scheduling patients at Lake Regional's Eldon Clinic

OB/GYNs Rene Galan, M.D., and Kevin Hooker, M.D., are now treating patients at Lake Regional Health System's Eldon Clinic, 304 E. Fourth St. Clinics on the second Friday of each month.

Drs. Galan and Hooker are offering well women checkups and other services, including prenatal care, at the monthly clinic. Ultrasounds and special procedures will not be available on site, but may be scheduled at their Osage Beach office, Lakeside Obstetrics & Gynecology, 980 Parkside Village Lane, or at Lake Regional Hospital.

Because their practice is paperless, Drs. Galan and Hooker will be able to access patients' medical records remotely while in Eldon.

Both physicians completed their residency at Louisiana State University Health Sciences Center Shreveport, and both are members of the American College of Obstetrics and Gynecology.

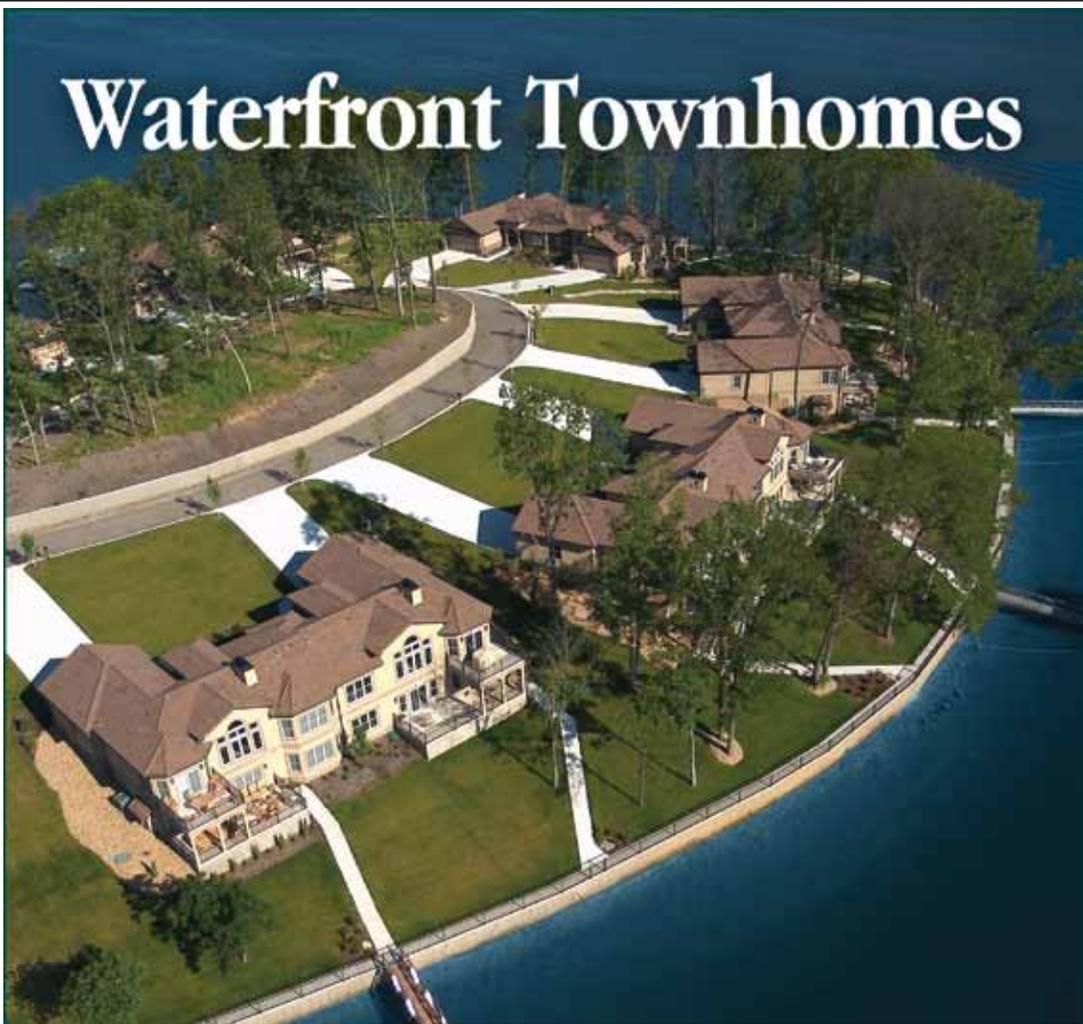
To schedule an appointment with Drs. Galan or Hooker at Eldon Clinic, please contact Lakeside Obstetrics & Gynecology at 573-302-1114.



Rene Galan, M.D.



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# StL, KC news reports on Lake may have been 'much ado about nothing'

By Nancy Hogland

The adage "bad news is better than no news" may not aptly describe last month's coverage of the E. coli testing boondoggle.

Donna Swall, executive director of the Lake of the Ozarks Watershed Alliance (LOWA), said negative news about the Lake area began to be reported when it was learned that E. coli testing done May 26 in coves on the Niangua Arm and Linn Creek and Hurricane Deck areas yielded results above what is consid-

ered "safe" by the Environmental Protection Agency but those numbers were not released by the Missouri Department of Natural Resources (DNR) until after a second round of tests was completed in late June.

"Several reasons were given for not releasing the data - everything from the DNR being worried that the report would hurt the Lake economy to issues with the new administration stepping in. I'm not saying there wasn't a problem - because

there was - and those results, regardless of their outcome, should have been provided to us immediately. But some of these big city newspapers totally blew the entire thing out of proportion," she said, adding that DNR officials have also promised immediate release of the test results in the future.

The front page of the Friday, July 17 issue of the St. Louis *Post-Dispatch* carried a headline reading "Nixon decries E. coli secret - He calls DNR wrong

to withhold report showing high levels in Lake of Ozarks."

The Sunday *Post-Dispatch* carried a headline reading "At Lake of the Ozarks, issue of safety has a ripple effect - Business was picking up but withholding of E. coli data rocks the boat."

The story reports that once-popular bars and entertainment venues now sit vacant because word got out that high volumes of E. coli had been reported in the Lake.

However, the good news is, contrary to that report, as well as many others that ran in papers and on television news programs around the state, it doesn't appear that the stories dissuaded many from visiting Lake of the Ozarks.

More than 1,000 boats full of people and a couple hundred "landlubbers" showed up that weekend for Aquapalooza, a day-long, on-the-water boat bash sponsored by MarineMax and Sea Ray for their customers and anyone else who wanted to join the party.

Swall said there is also more good news - tests taken July 6 showed the 55 sites sampled in May were now all well below the EPA standard of 235 colonies per 100 milliliters and most were less than 30. She said the only site that tested high a second time was in Laurie Hollow Cove which tested at 90 in May and at 579 in July. She said DNR would be looking into causes.

"In the meantime, if we have downpours right before the next round of testing, we'll probably have high counts again. E. coli is present in all warm-blooded animals. Yes, it can be caused by

leaking septic tanks but it's also on the ground from dogs, cats, geese, horses - and when it rains hard, all that waste is washed right into the coves. That was the case in May when we had flood conditions because of all the rain," she explained, adding her message to the community - and anyone else that cared to hear it - would continue to be that Lake of the Ozarks waters are safe.

"No - I wouldn't drink it, but I wouldn't drink any lake water," she said. "But I do swim in it, and I certainly wouldn't do that if I had any doubts about whether I was going to get sick afterwards."

LOWA was formed to protect and preserve the Lake through water sampling and monitoring, education, recycling, promotion of responsible septic, boat and RV pump-outs and participation in the Lake Shoreline Clean-up.

This year's testing, to be conducted by 17 teams of volunteers, will continue thru October at more than 100 sites in coves along the Osage River from Linn Creek to the Hurricane Deck Bridge and up the Niangua Arm. This is the third season for the testing project, which has guaranteed funding for five years. Volunteers take samples in half of the designated sites each month; each site is tested three times during the season, once every other month.

Test results are published at [www.soslowa.org](http://www.soslowa.org). Past results, along with a map to pinpoint the test sites, also can be found on the site.

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**Lake of the Ozarks Watershed Alliance**

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**Shoreline Clean-Up by LOWA Volunteers**  
on March 21, 2009. Great job guys. Thanks!

**Next LOWA Public Meeting**

The next LOWA public meeting will be September 21, 2009 at Old Kinderhook. See [LOWA News and Events](#)

Links on the LOWA website at [www.soslowa.org](http://www.soslowa.org), direct you to interactive maps showing the various levels of Coliform Bacteria present in the Lake at various intervals during testing.

## Keith E. Monson receives ABA Service Award

Keith E. Monson CRCM, Senior Vice President at Premier Bank received the 2009 Distinguished Service Award at the American Bankers Association's Regulatory Compliance Conference in Orlando, Florida.

The award, first presented in 1995, recognizes outstanding leadership, initiative and accomplishment in banking regulatory compliance management. The ABA Compliance Administrative Committee, composed of 13 leading bank executives in the compliance profession, selects the honoree.

"Keith's dedication and recognized expertise have been assets to the whole banking industry," said Marilu Jimenez, chairman of the ABA Compliance Administrative Committee and Senior Vice President at Banco Popular de Puerto Rico in San Juan. "Keith truly hungers to share his compliance experiences with others and the amount of energy he puts into participating in the various fields of compliance, from



the community and state level to the national level is simply astounding."

Monson currently serves as Senior Vice President, Audit & Compliance Manager for Premier Bank in Jefferson City, Missouri. He has over 18 years of banking experience and frequently speaks on a variety of compliance related issues. Monson graduated from Truman State University and holds a Bachelors of Science in Finance.

## Dr. Brad Moseley Announces Retirement

Brad Moseley, M.D., has announced he will retire from family practice at Lake Regional Health System's Osage Beach Medical Park, effective July 22, 2009.

Dr. Moseley joined his father, Otis Moseley, M.D., in practice at Osage Beach Medical Park in December 2000. Previously, Dr. Moseley practiced in Silver City, New Mexico. He received his medical degree from the University of Missouri-Kansas City School of Medicine.

Dr. Moseley's patients are encouraged to reschedule their appointments by calling Osage Beach Medical Park at 573-348-0005. Dr. Moseley's colleagues at OBMP, Drs. Joshua Griggs, Mark Jones and Mark Shen, are accepting new patients. Lake Regional



Health System also has primary care clinics in Camdenton, Eldon, Iberia, Lake Ozark, Laurie and Macks Creek. For more information, visit [www.lakeregional.com](http://www.lakeregional.com) or call the Physician Referral Line at 573-348-8385.

# The Dark Side of the Sun

*continued from page 14*  
to eat the sun. The only solution was to scare the squirrel away. So when the moon began to cast a shadow over the sun, the women and children would scream and holler and bang pans together, while the men would take aim at the shadow over the sun and try to bring down the offending varmint. This tumult would last until

the shadow had gone and the Choctaw were satisfied that the squirrel had been frightened away from its intended meal.

It is said that this was the only time Choctaw children were encouraged to be noisy. And if you should doubt the effectiveness of the Choctaw method, consider this: it always worked — the sun always came back out.

So come Monday, August 21, 2017, hop in the old jalopy, or hovercraft, or whatever we're driving then, and run up the road a piece. You'll need to be in the path of the eclipse at 10:48 a.m. As a public service, we asked the Weather Service to make a prediction for that day, and they did. They said it would get dark for a while.

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# Singh Joins LRHS' Nephrology Clinic

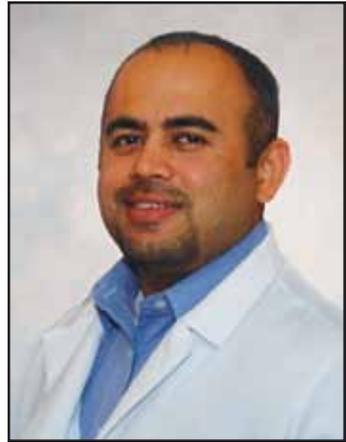
Lake Regional Health System is pleased to welcome Nephrologist Rick Singh, M.D., to Lake Regional Nephrology.

Beginning Wednesday, July 1, Dr. Singh will treat patients suffering from kidney disease and kidney failure. He also will provide dialysis services and will work with patients who have diabetes or hypertension during the early stages of their disease to prevent kidney failure.

Originally from India, Dr. Singh and his wife, Tina, moved to mid-Missouri in 2004. He completed an internal medicine residency at University Hospitals and Clinics in Columbia in 2007, followed by a two-year nephrology fellowship. During his fellowship, he also provided part-time hospitalist coverage at Lake Regional Hospital in Osage Beach.

Dr. Singh is board certified in internal medicine and is a member of the American Society of Nephrology and the National Kidney Foundation.

"We are pleased to welcome Dr. Singh to Lake Regional Nephrology," said Michael E. Henze, chief executive officer of Lake Regional Health System. "His focus on early detection and treatment of kidney disease is important because of the inci-



dence of diabetes and hypertension in our community."

Lake Regional Nephrology is located in suite 205 of the Medical Office Building next to Lake Regional Hospital in Osage Beach. Call 573-302-2762 to schedule an appointment.

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



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The Lake Area Chamber of Commerce was on hand to welcome new member Liggett Construction / Oak Hill Forest with a ribbon cutting. Located conveniently on Hwy 54 in between Lake Ozark and Eldon. For more information the onsite sales office is open Monday - Friday from 9am-5pm and Saturday from 9am - 2pm or call 573.365.9444. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: (1st Row) Christopher Liggett, President; Crissy Liggett; (2nd Row) John Erwin, JR General Contractors; Jes Sallach, Parade of Homes Real Estate. (3rd Row) Tony Reahr, Edward Jones Financial Services; and Clint Ladouceur, Parade of Homes Real Estate.

# "Wherebridesgo' brings brides and revenue

by Alison Schneider

Each and every day more and more people turn to the internet to gain information and access to what they need. As we become more techno-savvy as a society, it becomes a little tougher to get the almighty mouse click on your listing, no matter whether it's information, ideas or sales. People don't just take the first thing Google or Yahoo sends them – they look at all the choices and that's where having the best presentation becomes invaluable.

Sandy and Mike Wagget moved to the Lake in April of this year. Sandy's dad, Larry Wardenburg has been a long-time resident of the area and Sandy and Mike thought it was a good choice when he retired from the Air Force. Sandy had long ago given up her position as a Senior Engineer at Lockheed Martin Aircraft when she married a career military man. They met when she was in Colorado Springs and decided to get married in 1998. Unfortunately, with an impending transfer and time running out till the next military move, she found it tough to find the time to plan the wedding of her dreams.

In 2001, Sandy decided to put her masters in software engineering to use. With some time on her hands after leaving Lockheed Martin and the experience gained from putting together her own wedding, she decided to build the ultimate bridal website; "wherebridesgo.com". From that stemmed a whole new career opportunity.

"Wherebridesgo.com" has become the third largest site of its kind in the country, with prominent mentions in Bride's Magazine, Modern Bride, and In-Style Weddings among others.

"It's become a go-to site for brides to be," says Sandy "I'm really quite proud of it and am so pleased to be able to provide an informative learning location for people".

The site is phenomenal. Originally it was more of a "what you need to do" site with free listings from other providers. She offered lists of local vendors, advice and even a checklist to help the brides out in getting it all together. As she gained website savvy, she be-

gan getting requests from big names in the bridal industry to be included on her site...she obliged. Now, it's not only a top three site, but it is also an online retail store where the bride can purchase the items they need, if they so choose.

Sandy says the items offered for sale on "wherebridesgo.com" are chosen by her small staff. They follow trends and requests as well as suggestions that readers have provided. "We attend bridal shows so we know what trends are upcoming and we have reached a point where we are able to negotiate pricing on our own to offer through our portal", she says with pride.

The site itself is comprehensive, taking brides from how to say 'yes' to what gifts are appropriate for the bridal party and the groom. It offers suggestions on honeymoons, insurance, home decisions – things often forgotten until in the thick of the problem. In short – you don't really need to look anywhere else if you're planning a wedding.

The concept of e-commerce is second nature to this millennium. A 1995 study showed that consumer web use favors affluent, young, and educated users. It was estimated at that time that about 55% of US homes had connection to the internet. Of those, almost all, 95 percent, of households with a combined income over \$100,000 annually had at least one computer, and 92 percent of this demographic were online. By comparison, households earning under \$40,000 had a 41 percent online access rate, still pretty significant.

The most recent polls suggest that 85% of households have at least one computer in their home. 99% of Americans have access to and use a computer every day, and that includes school age children. Face it. We are living in a cyberworld. News and information are readily available and the majority of computer users shop online regularly.

Sandy says that the "graphical presentation of a search engine optimization" is key to getting that market niche. While she started out with a solid background in graphic design and computer technology, she really got into web design as a

sideline. Friends were contacting her and asking for her help and expertise and soon it became a business perfect for her and her new life as an armed forces spouse. It didn't matter where she was physically located, she could still produce the work and maintain it. Perfect.

Right now, she and her husband have over 500 active clients on their roster. Their fees vary, but basically run around \$165 for a one page design and set up fee. They will maintain

the sites if requested for a fee of around \$30 per month, depending on how much upkeep is required. On her own site, wherebridesgo.com, local vendors are listed free of charge, but can expand their exposure on the site for a fee. She even has other web designers using her services for their projects.

The Waggets design company, MSW Interactive Designs has been selected as a finalist in the International "The Stevie Awards" for women in busi-

ness. They have also received awards as 2004 Best Technology Innovator and Fastest Growing Company Awards. 2005 honored them with the Best Entrepreneur Award and the Best Online Advertising Campaign Award from the Better Business Bureau. In 2008, MSW received the Best Entrepreneur Award again in 2008 and plan to continue to strive for excellence as they continue to grow.

Sandy attributes her success to some basic premises of sales, notably the "5 second rule." This means you have to grab

*continues on page 22*

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# Wherebridesgo



Sandy and Mike Waggett

*continued from page 21*  
the browser's attention within 5 seconds of their visit otherwise they leave and don't look back. "A successful site needs to be visually compelling and professional at a glance," says Sandy "otherwise they move on to another site and you lose potential business".

Can you set up a site yourself? "Of course" says Sandy, "In some cases it's actually better to do it yourself, for clubs and small organizations, for example you can actually present yourself nicely and be able to keep up with the information updates."

For businesses, it's a different story.

Sandy maintains that hiring a web design company instead doing it yourself saves time and frustration for one thing. Business owners shouldn't forget that time is money - especially when presenting yourself to a technologically savvy market.

"Consulting with a profes-

sional can save you time and money", says Waggett. "Often I get clients calling to ask about the latest buzz phrase in web design" "

After counseling with them we may determine that they don't need that flash, or there is a better approach altogether". "As a professional designer, I'm successful when I can help a client meet their goals through their website...it's not my objective to sell them on something that has nothing to do with their ultimate goal.

MWS Interactive Designs specializes in custom website design, website hosting, and search engine optimization for all types of businesses and organizations. Their rates are affordable and vary on the intricacy of the design and upkeep, but they welcome new challenges. You can contact them online at [www.PutTheWebtoWork.com](http://www.PutTheWebtoWork.com) or by calling 573-552-8403.

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# Area Students Participate in Lake Regional's Annual Career Camp

Thirty lake-area students experienced the excitement of health care careers firsthand during Lake Regional Health System's annual Career Camp, held July 9-10 at Lake Regional Hospital in Osage Beach, Mo.

The students, ages 10 to 14, learned about nursing skills, rehab therapies, diagnostic imaging, laboratory, surgery and respiratory therapy. They also learned about topics such as patient confidentiality, infection control, CPR, first aid, professional schools in Missouri and scholarship opportunities available through Lake Regional Health System.

Students received informational and study materials in advance and were quizzed on their knowledge at the conclusion of the camp. They also were evaluated on their aptitude for a career in health care to help them determine their options.

"Knowing what you don't want to be is just as important as knowing which job you want," said Billye Ben-

nett, R.N., camp director. "The camp shows students a variety of health care career options that they otherwise might not have known about."

A panel that included a dietitian, social worker, exercise physiologist, pharmacists and others discussed their roles at Lake Regional, as well as educational and training requirements for their positions.

A student provided the following evaluation of the experience: "Career Camp helped me make a [career] decision by giving me more choices and showing me what I could do."

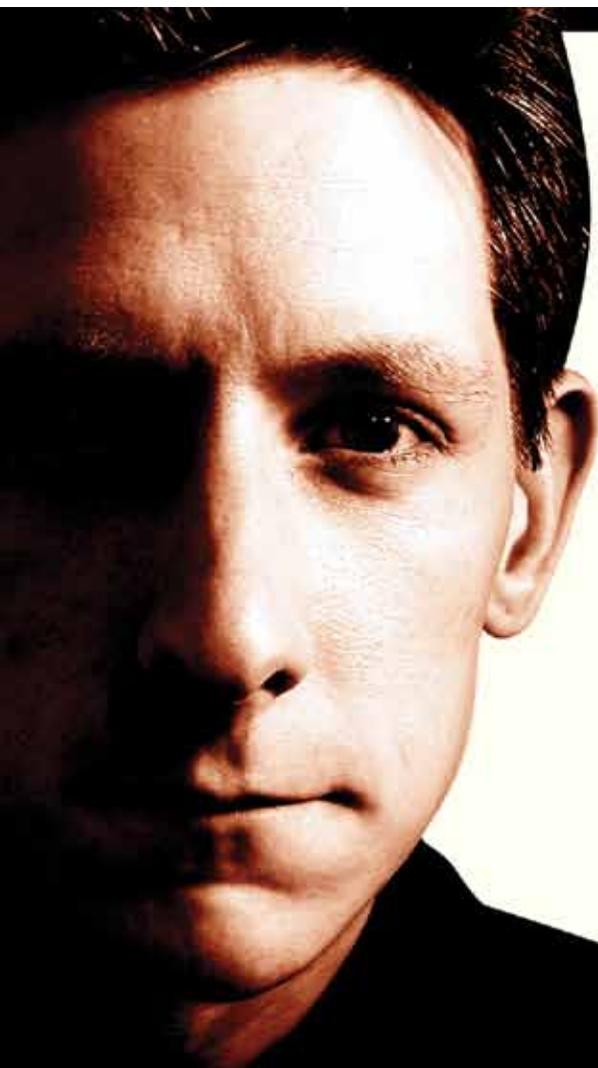
Students were awarded certificates at the conclusion of the two-day program.

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

System also operates primary and rehab therapy clinics, health services throughout care, urgent care, specialty retail pharmacies and home the lake area.



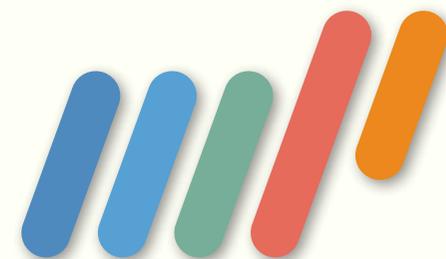
**Thirty area students, ages 10 to 14, participated in Lake Regional Health System's annual Career Camp, held July 9-10 at Lake Regional Hospital. Activities included department orientations and training in areas such as CPR, basic first aid techniques, medical abbreviations and terminology and infection control. Participants also learned about scholarship opportunities and high school courses necessary to prepare for health care careers.**



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# Bikefest 2009 Roaring Into Town

By Michael Gillespie

The largest motorcycle event in Missouri is coming again to the lake region. As many as 15,000 bikers will be descending on the area for the third annual Bikefest, September 17-20. This is a major motorcycle rally that promises to bring a lot of business to area shops, restaurants, and lodging facilities.

Bikefest is the brainchild of Steve Kleinhans, of *Full Throttle Midwest Magazine*, and his brothers Blake and Jim. "It came about through the magazine," says Steve. "We wanted to have an event for all biking enthusiasts — not just Harley riders, but BMW rides, Honda riders, Yamaha riders — anybody who likes to get on two wheels and likes to ride. We thought it would be a great event for the Lake of the Ozarks because it's Missouri's playground."

The four days of Bikefest will include scenic rides, a passport run, vendor villages, entertainment, a March of Dimes ride, and a lot of camaraderie between folks who like the rush of open road biking.

The scenic rides are a popular feature of the event, especially for those who have come a long way to get here and want to get a feeling for the Ozarks. To give them a full day of all the best scenery around — horizon to horizon hills and woods, streams and springs, bluffs and valleys, and our beautiful lake — the organizers of Bikefest have mapped out three circuitous routes, all beginning and ending at Linn Creek.

The first is an 80-mile run that might be called the Big Lake Loop. It takes the bikers through Osage Beach and Lake Ozark, then onto Y and W roads with their many hills and curves to Versailles, then south on Highway 5 with its several views of the lake and its two bridges to Camdenton, then back up to Linn Creek.

Next is a 139-mile trek to the south and east. From Linn Creek the bikers will run up Highway 54 to Highway 42 and travel past the state park to Brumley and Iberia. The route then zigzags east and south on Highways 17,

133, and 128 to Z Road at Devil's Elbow, near Fort Leonard Wood. Then, after a few miles on a remnant section of the original Route 66, the journey continues briefly up I-44 to the D Road exit. After that it takes some very interesting turns through the towns of Dixon, Crocker, Richland, Wet Glaize, and Montreal before coming to Camdenton and Linn Creek.

A third route of some 84 miles — a little less challenging, but just as scenic — will take the bikers south to near Lebanon, then west on Highway 64 to Bennett Springs, then north on Highways 73 and 54 through Macks Creek and over the Niangua Arm of the lake, then south on D Road to the castle ruins at Ha Ha Tonka.

These three rides are set up as suggested routes for Bikefest participants. They may travel them at their leisure, any day of the event. They are strictly optional with no check-ins or registration. For those who have come a long way and really want a taste of the Ozarks, they are highly recommended. (Even non-bikers will find the routes worth the time.)

The popular passport run begins at 2 p.m. on Thursday, the 17th, and continues until 1 p.m. on Sunday. The passport run consists of visiting 23 area biker-friendly establishments. Participants purchase a passport collectible booklet, which looks a lot like a real passport. At their own pace, and in no particular order, the participants visit each of the establishments and have their booklet validated. Some of the stops are retail outlets that fit in fine with the daytime scene, while others are entertainment establishments that make for great night spots.

The passport run is not a race; there are four days to cover the stops and the participating establishments want the bikers to take their time and enjoy their stay at each one. After visiting all 23 stops, the bikers will present the proof page of the passport to event officials at the Full Throttle passport tent at Toad Cove, where it will be entered into a drawing. This year's grand prize is a Dyna Street Bob motorcycle

donated by Jack Fleming at the Lake of the Ozarks Harley-Davidson. There will also be ten runner-up prizes.

Vendor villages will be set up at Toad Cove and at Lake of the Ozarks Harley-Davidson beginning Thursday afternoon. The villages will feature high end motorcycle affiliated vendors. There is no charge to visit the two sites, which will be open throughout the weekend event.

The March of Dimes Bikers for Babies ride will take place on Saturday, September 19. It's a 110-mile charity ride from the lake to Mid America Harley-Davidson in Columbia. Donations are \$25 per rider and \$15 per passenger. Registration will be at the Horny Toad overflow parking lot on Bittersweet Road from 9:30 to 11 a.m. The ride begins at 11. There will be food, awards, and entertainment, and a group ride back to the lake topped off by a concert at Toad Cove featuring the group Head East.

Live entertainment during the event will include two nights of free concerts at the Toad Cove entertainment complex. The featured bands include the six-piece group The Edge of Forever, with their Lynyrd Skynyrd tribute. They will be followed by the group Eliminator, who perform ZZ Top tunes, and the group Head East, who have the distinction of recording the all-time biggest selling album in St. Louis history.

Steve Kleinhans says that Bikefest 2009 will also feature bike builders, celebrities, cage fighting, great food, and good people. With so many bikers and so much to do, Kleinhans is sure that everyone is going to have a good time. During the past two Bikefests, he's been amazed at all the folks who come from distant states and "get on the highway and take that long ride to make it here — over 20 different states last year. It's incredible!"

Crybaby Riverfront Campground, located on D Road east of Bagnell Dam, will be offering "biker-style primitive camping" during the event.

Details of Bikefest 2009 are online at [www.lakeoftheozarks-bikerally.com](http://www.lakeoftheozarks-bikerally.com).

## Your Finances

### Tips on Paying for College

If you have a college-bound senior in your house, you know that the end of this school year means the beginning of a new adventure. However, while college can be exciting, it's also expensive. If you haven't saved as much as you would have liked, don't despair — even at this late date, you can take some steps to help pay those college bills.

Here are a few ideas to consider:

- **Don't panic** — You don't have to pay the full year's tuition, room and board up front — you will likely be billed in installments that may correspond to the school's quarter or semester system. This payment system gives you some time to find additional funding sources. For example, if you have a bond coming due in the middle of the college calendar, you can use the proceeds to help pay for school.

- **Liquidate assets** in timely manner — If you've earmarked certain investments for college, don't liquidate them until it's time to write a check. The longer you can keep your investments growing, the better off you'll be.

- **Look at Roth IRA** — If you have a Roth IRA, you can withdraw contributions, tax- and penalty-free, to help pay for your child's education. (However, some rules do apply to penalty-free withdrawals, so talk to your tax adviser before making this move. Also, if you withdraw earnings, you may have to pay taxes on them unless you meet certain conditions.)

#### If You Have More Time

If you still have a few years before your children head off to school, you may want to take advantage of some of the more popular college-savings plans.

Here are two to consider:

- **Section 529 plans** — When you set up a Section 529 savings plan, you put money in specific investments, which are managed by the plan administrator. If you participate in your own state's Section 529 plan, you may be able to deduct your contributions from your state income taxes. Your plan contribution limits are high, and your withdrawals are free from federal income taxes, as long as the money is used for



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Edward Jones Financial Advisor  
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qualified college or graduate school expenses. Withdrawals for expenses other than qualified education expenditures may be subject to federal, state and penalty taxes.

Keep in mind that Section 529 tax benefits are effective through 2010, unless extended by Congress. Also, a Section 529 plan could reduce your child's or grandchild's ability to qualify for financial aid. Because tax issues for 529 plans can be complicated, please consult your tax adviser.

- **Coverdell Education Savings Account** — Depending on your income level, you can contribute up to \$2,000 annually to a Coverdell Education Savings Account. Your Coverdell earnings and withdrawals will be tax-free, provided you use the money for qualified education expenses. (Any other withdrawals from a Coverdell account may be subject to a 10 percent penalty.) You can fund your Coverdell account with virtually any investment you choose — stocks, bonds, certificates of deposit, etc. And you can contribute to a Coverdell account in the same year that you put money into a Section 529 plan.

#### Consider All Options

Putting together a good college-funding plan — either at the last minute or years in advance — can test your resources and ingenuity. But by diligently exploring all your options, it's a test you should be able to pass.

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# Prewitt's Enterprises bring growth to the Lake

## Commentary on the businesses and developments

Gary Prewitt is well known in the Lake of the Ozarks - well, at least his name is well known. Gary is the story of "hometown boy does good", or at least "hometown boy makes money". That might be the more popular assumption.

For the past 10 years or so, Prewitt's enterprises have found their way to the forefront of conversation all over town. He brought to the area the concept of the TIF (Tax Increment Financing) which would forever change both the skyline of Osage Beach and the manner in which financing large construction projects is done.

The Prewitt's Point TIF, while controversy-ridden almost from conception has been a perfect example of what the financing opportunity should do. It took an otherwise undeveloped and underutilized area and turned it into an income producing, job providing impetus of commerce for Osage Beach and the Lake area in general. Good Job, Mr. Prewitt.

In the course of the great job that Prewitt's Point was doing, however a few other investment opportunities came to be that caused an eyebrow or two to raise with regard to Prewitt and his business dealings. There was initially a bit of controversy with School of the Osage with regard to what or was not agreed on - but that has been settled. A couple of businesses that Prewitt acquired partnership in had some heated and well rumored "custody" battles - but those have been settled as well.

Currently he finds himself the successful contractor and lessor of the Prewitt's Point center in Osage Beach; the contractor and "imagineer" of the Eagle's Point development scheduled to be built across from Denney's restaurant in Lake Ozark, and is listed as an owner of Backwater Jack's and Shady Gator's restaurants on the water. Recently, he added a new controversy to the pack with the construction of Lazy

Gator's, a lakeside pool and relaxation point adjacent to Shady Gator's on Horseshoe Bend.

While seemingly always controversial, he's always moving ahead. Maybe that's the problem. With Union Electric, he acquired extra docks for Shady Gators' before acquiring the permits. But that's settled now. Also with Shady Gator's there were a few problems with waste disposal - but that's been handled now as well. Parking at the HH location isn't as big a problem as it once was, but is still a bit of a tangle on a busy weekend. And it appears, this is a problem that just won't go away.

As reported in last month's Journal, the Camden County P&Z has filed a cease and desist order on the pool property Prewitt opened a month or so ago. Their unofficial comment was that until a "viable" solution to the traffic and parking issues in the area of 7 mile cove has been addressed, they are

not inclined to rezone the area as commercial. The point, that is. See, it used to be a home. The owners of the home sold the property to Prewitt. He cleared the land a few years ago and this summer decided to beautify the 1000 feet of shoreline with an opulent pool setting with cabanas, swim up bar, lounges, roped off beach area and other enticements for visitors looking for a quiet afternoon in the water.

He has acquired his alcohol license for the property as well as a catering permit from the state, but Camden County refuses to consider rezoning the residential plat to commercial. It was a home when the zoning commission ran through the area years ago and as such, was zoned residential. While the general 'wink and nod' understanding of the zoning was that it was a simple request as things came up - they are unwilling to change their minds at this time.

Odd, since almost the entirety of the 7 mile cove is clearly commercial and much of

that development has occurred through rezoning by the county, until now.

Prewitt has filed suits against Camden County regarding their hesitation for rezoning and they in return have filed suits and cease and desist orders against the property in question. Several years ago, Prewitt petitioned Sunrise Beach (across the channel) to annex him and rezone the point as commercial. The two counties agreed that this would not be a good idea, after discussing it.

On July 8 of this year, Prewitt's attorneys dropped the three pending lawsuits against Camden County. The plan? A new suit is being filed in Federal Court regarding the issue. It's always an interesting day in the land of Gary Prewitt.

In the meantime - Lazy Gator invites people to enjoy the poolside relaxing atmosphere while patronizing the adjacent Shady Gator and Prewitt is operating within the state issued permits to a tee.

*continues on page 32*

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## Street Meet Nationals Contributes To Local Fire Department



The Lake Area Chamber of Commerce recently presented a check to the Eldon Firefighters Association for their assistance during the recent Magic Dragon Street Meet Nationals. The Eldon Firefighters Association provided a crew for traffic control during the entire three-day event. According to the Eldon Firefighters Association the donation will be added to other fundraising funds for the purchase of a new fire truck. Pictured at the recent check presentation are David Woodward, Eldon Fire-

fighters Association member; Randy Scott, Eldon Firefighters Association Vice-President; Trapper Meadors, Eldon Firefighters Association President; Marsha Scott, Eldon Firefighters Association Secretary/Treasurer, Alan Sullivan, Street Meet Chair/AmerenUE; Trish Creach, Chamber Executive Director and Jerry Hawken, Street Meet Staffing Coordinator/American Towing.

If you are interested in donating to the fire truck fundraiser contact Trapper Meadors at 573-216-0175.

## Gravois Mills offers free boat docking to visitors

Free public dock space is now available in the only town actually located on the water at the Lake of the Ozarks.

The Gravois Mills board of trustees has recently made three boat slips available to members of the public who wish to eat, shop, bank, mail letters or do other business in the community's small downtown area, which is located at the ten-mile marker of the Gravois Arm.

"We are pleased to be able to offer free parking to boaters

and hope the lake community takes advantage of this dock space," says Village Board President Brad Vold.

The public slips are located in the small bay just past the Conservation Department's public access boat launch near the Hwy. 5 bridge. Specifically, they are in the bay directly facing the Raymond's Boats and Motor Service Center.

From the slips, it is only a few steps along a gravel path to Hwy. 5 and the Gravois Mills business district.

An annual subscription to the Lake of the Ozarks Business Journal insures your friends and family are always up to date on what's happening at the Lake-- and it's always the right size! Give us a call today!

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Absolute Posture, 980 East US Hwy 54, Camdenton. Pictured in the ribbon cutting are Chris and Dr. Christi Hancock, owners; Sabrina White, Office Manager; Larry Cox, Insurance & Billing Manager; Harold Townsend, Foot Relexologist; Jessica Chandler, Massage Therapist; Amber DeBert, File Clerk; Barbara Broderick, Nutritional Counselor; Kelly Martin, Biofeedback; Charli Allee and Amy Hadfield, First National Bank Representatives, Bruce Mitchell, Camdenton Area Chamber, Executive Director; Regan Hubbard, Little Miss Dogwood; Bailee Slack, Miss Dogwood and Brandon Mc Nerney, Little Mr. Dogwood.



The Lake Area Chamber of Commerce was excited to welcome Mike Fink's Marina to the Chamber with a ribbon cutting ceremony. Call 573.365.6557 or visit [www.mikefinksmarina.net](http://www.mikefinksmarina.net) for more information or to make reservations. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Allyssa Digman, Alexandria Norman, Mark Dickey, Kyle Larsen & Arrow the Dock Dog.

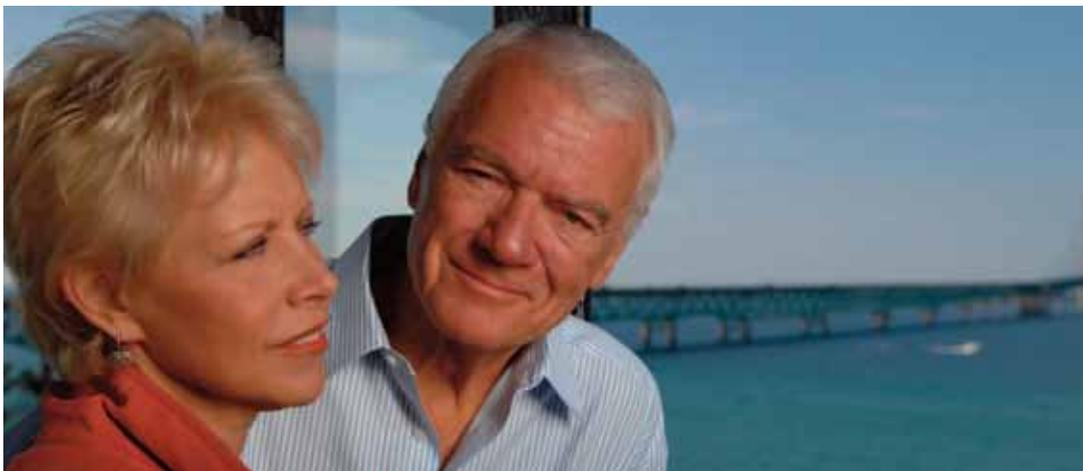


The Lake Area Chamber of Commerce welcomed new member Boat Scrubbers with a ribbon cutting ceremony. For more information or for a FREE quote call 314.853.7633. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: Roy & Monica Lockwood.



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# Powerboating's National Championship coming in September

By Michael Gillespie

What has quickly become the lake's premier event will be churning up the water again this fall. The Lake of the Ozarks Offshore Super Series National Championship boat race is coming on the weekend of September 25-27. The event will feature some thirty-five world-class professional racing teams and will attract thousands of race fans to the area.

This is the third year that the Offshore Super Series Powerboat Racing Association (OSS) has held their national championship at the lake, and they are once again expecting a big turnout and a lot of excitement.

The big event, which in the past has drawn as many as 50,000 spectators, is the result of efforts by Merlyn Vandervort, owner of the Resort & Yacht Club at Toad Cove, and associates. It all started three years ago, as Vandervort explains —

"A good friend of mine, Dave Scott, a six-time world champion offshore powerboat racer, has a place here at the lake and he used to own the Budweiser race team. He and I kept talking

about trying to get a race down here and he hooked me up with the people at the Offshore Super Series. We negotiated for several months. They were interested in a place for a national championship race, and they were interested in a Midwestern lake. They came out here and checked out the site — our resort and our hotel and the lake and what the course would be.

"We got together with the Water Patrol and the Coast Guard to find out if we could pull it off. We were able to get that accomplished and the first year's race was a huge success, then last year was even bigger because we had just finished our resort and hotel. That was a huge advantage for the race venue."

Ron Polli, president of OSS, which is based in New Jersey, says that the official name of the event has changed in order to reflect a broader sponsoring base. "We don't pick [a site], they pick us," explains Polli. "People have to bring our series to town; it's an entertainment. In the past two years Merlyn has been the guy who has raised the money from sponsors, and of course he's

been a sponsor himself. This year they're extending it out to the rest of the lake, so it's not just the Horny Toad National Championship, it's the Lake of the Ozarks National Championship."

Vandervort says that lining up more sponsors has been necessary due to the expense of hosting the event: "I got together with a couple of business friends here at the lake. Dave Leathers, who owns Showcase Publishing, was very instrumental in helping. He stepped up as a sponsor and put up \$25,000 to help. I put up the bulk of the money; the race itself is over a half-million dollar outlay, but through sponsorships we were able to pull it off."

But to Vandervort and lake area businesses as a whole, the effort definitely pays off. "It's probably the most important event in the lake area," he says. "The Missouri Department of Tourism calculated that each of the previous two events generated more than \$4 million to the local economy. What it really does is extends the economy at the lake by an additional month. Traditionally, the lake season is June, July, and August. By us

hosting this race the last week in September, our Septembers are as big as our Augusts. That really helps businesses here."

And what of the race itself? For those who haven't seen it, it's quite a spectacle. The race course is a dogleg circuit that will extend between the 6 and 8 mile markers — roughly from the mouth of the Gravois Arm to the Twin Islands. Allowing for turn radius, the actual length of a lap is close to six miles, and these are multi-lap races.

The outer perimeter of the course will take up about eighty percent of the channel width and will be marked with buoys. Boaters will be permitted to anchor outside the perimeter line in order to watch the race. A shore to shore no wake zone will be established from near the mouth of Lick Branch Cove then around Horseshoe Bend to the 9 mile marker on the main channel, and up to Tony's Point on the Gravois.

The no wake zone is not for the benefit of the pleasure craft, but rather for the safety of the racers. "Boats that run at 150 mph barely touch the water,"

says Polli. "We want to make sure that they are not in danger from wakes imposed by the pleasure boats. We have about thirty volunteer boats on the race course making sure everything is kept orderly and making sure the spectators are kept off the race course."

Though spectator boats may anchor along much of the perimeter, no anchor zones will be maintained outside the perimeter at the far turns in case a racing boat spins out of control.

Vandervort says that besides the thousands of spectator boats lining the course many will be watching from shore. "Our resort, and the Horny Toad, is a great spectator area," he suggests. "And then there are some condominium projects and individual homes where they can see the race. They'll have their family and friends over and have a big race party."

Ashton Leslie, marketing manager at the Horny Toad, says that the facility will have general admission stands for spectators. "It's absolutely free this year," she says. "Or, they can watch it from

*continues on page 30*

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# Lake Heart and Vascular Clinic Receives Accreditation

The echocardiography laboratory at Lake Heart and Vascular Clinic, located in suite 213 of the Medical Office Building next to Lake Regional Hospital in Osage Beach, Mo., recently was granted adult transthoracic accreditation by the International Commission for the Accreditation of Echocardiography Laboratories. The lab is one of the first in the United States and Canada to receive this recognition for its commitment to provide high quality patient care and quality diagnostic testing.

Echocardiography is a complex imaging technique that relies on the experience and training of both the physician and the sonographer. Their interpretive and technical abilities determine the diagnostic accuracy of an echocardiographic examination. The ICAEL accreditation program evaluates the quality of these and other critical elements

of an echocardiography lab.

“Cardiac structure and flow information provided by echocardiographic testing is useful in the detection and management of many types of heart disease,” said Lake Regional Cardiologist Zubair Khan, M.D., FACC. “This noninvasive test has become one of the standard diagnostic tools in cardiology. We are pleased the ICAEL has recognized our performance in this area.”

To schedule an appointment at Lake Heart and Vascular Clinic, call 573-302-4406.

The ICAEL is a non-profit organization that recognizes the provision of quality echocardiographic diagnostic evaluations through voluntary accreditation. It was established with the support of the American Society of Echocardiography, the American College of Cardiology and the Society of Pediatric Echocardiography.

# Lake Regional Clinic – Iberia Holds Sports Physical Clinic

Lake Regional Clinic – Iberia will offer sports physicals for area high school students from 1 to 4 p.m. Wednesday, Aug. 5. The clinic is located at 2333 Highway 17, near the intersection of Highway 17 and Highway 42.

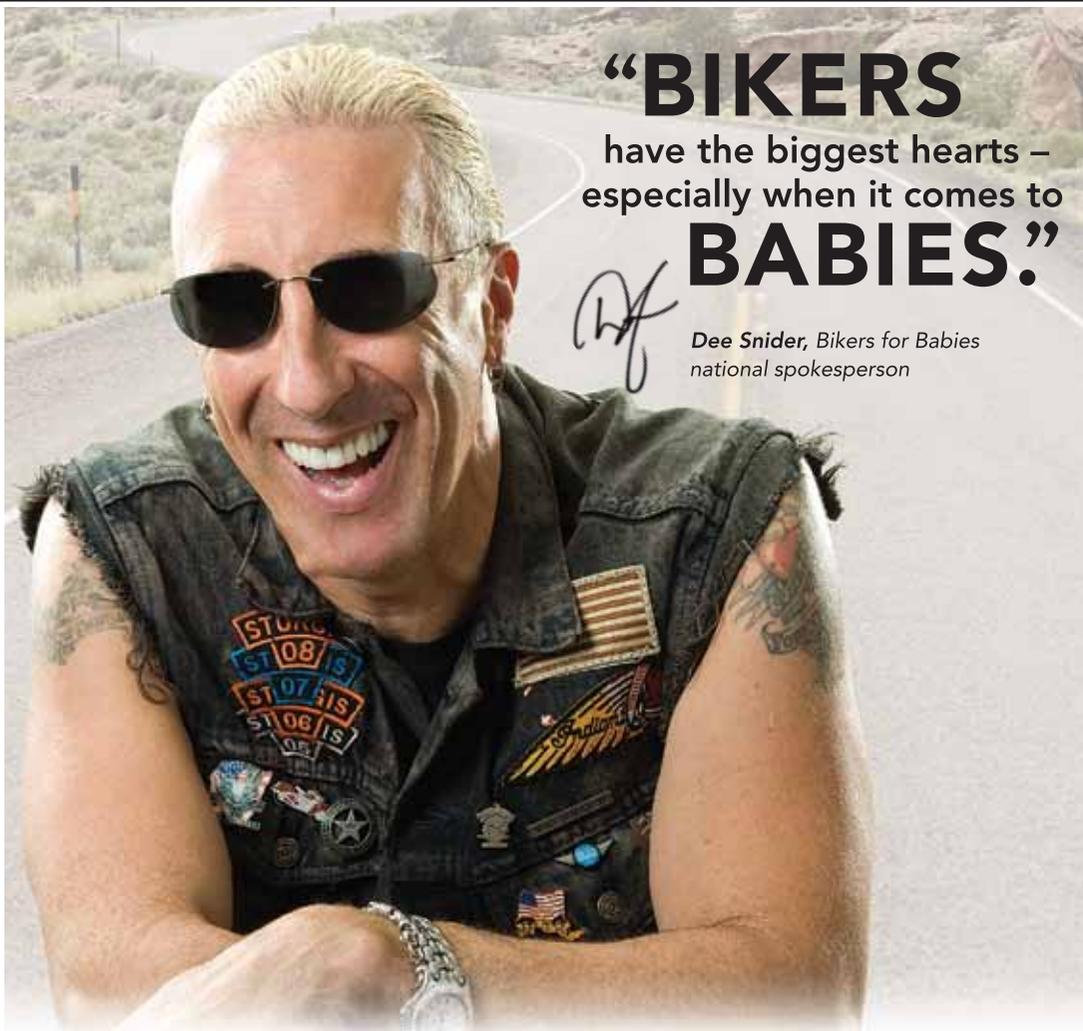
The physicals will be performed by Clemens Haggerty, D.O., and will cost \$35 for established patients and \$42 for new patients. Walk-ins and appointments will be accepted.

For more information, call 573-793-6900 or visit [www.lakeregional.com](http://www.lakeregional.com).

Lake Regional Health System currently operates primary care clinics in Camden-ton, Eldon, Iberia, Lake Ozark, Laurie, Macks Creek and Osage Beach. The system also operates specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.



The Lake West Chamber of Commerce was pleased to welcome Arctic Glacier Premium Ice into their membership with a ribbon cutting. For more information on services and products available call 800.334.1834. Arctic Glacier Representatives (from left): Pat Ard; Scott Severson; Sales Manager Deina Merschbrock; Lake Ozark Fire District Chief Mark Amsinger; Austin Moeller and Derek Pendleton



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# Powerboating's National Championship coming in September

*continued from page 28*  
a VIP balcony on the sixth floor of the Resort & Yacht Club if they choose to step up and be a sponsor."

There will be practice sessions on Saturday, the 26th, and three races on Sunday. The boats will be competing for a total of \$50,000 in prize money and the

national championship of their respective classes. They come from all over the United States, plus one team from Norway and another from Trinidad.

There will be approximate ten classes of racing boats, which means that more than one class will be racing in each heat. This year the OSS rules have been

changed so that all boats in a given class will have their nose painted a certain color. That way spectators can tell exactly which boats are competing head-to-head with others of their class.

The boats have closed cockpits and a two-person crew. "The one guy steers," explains Polli, "and the other guy does every-

thing else — monitors all the gauges for the engines and makes sure they run properly; throttles the boat, trims the boat. They also have the ability to move fuel in the boats to change the weight balance during the race."

"On the average, the boats are forty to fifty feet long," says Vandervort. "Most of them are well over 1,000 horsepower per motor and they are running two or three motors."

"It's like NASCAR on the water. Really, the only reason powerboat racing hasn't grown as quickly as NASCAR is because you can't corral it into an arena. You can't get a ticket price on it very easily and you have to have a large open body of water and an infrastructure to support it. But as far as watching it, it's far more exciting. You've got boats out there on a huge body of water going at speeds close to 200 miles an hour. Imagine NASCAR with a road bump every half mile — that's powerboat racing."

"We have two medical helicopters flying around. They have both got trained professionals on them that are also professional

scuba divers. In the event there is a wreck, a helicopter immediately goes to the site of the boat and the divers are in there to pull the people out of the water and do whatever they need to do."

As always with an event of this magnitude, cooperation between the sponsors and government agencies is imperative. "It certainly starts with the Missouri Water Patrol," says Vandervort. "We have to get approval from them. And then the Coast Guard. The local fire departments are a very big help — we couldn't do it without them because they actually have to help control safety on the water, as well as Water Patrol. Plus we bring in professional life care safety personnel."

There's a lot of work involved, and a lot of money to be paid out. Yet Merlyn Vandervort knows it's worth all the time and effort to pull the event off. "It's a sight to see," he says.

Local spectators will be able to listen to live coverage of the event on KQUL radio, FM 102.7, or watch it on Charter Cable channel 9 on Sunday.



Ted LePage



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# Prewitt's Enterprises bring growth to the Lake

*continued from page 25*

In other parts of Prewitt's world he currently has a suit filed against the City of Lake Ozark based on an alleged violation of the Sunshine Law. The claim is that the city – notably past City Administrator Charles Clark – gave preferential treatment to the Briscoe and Stanton TIF projects over the Prewitt Eagle's Point TIFF. The violation allegedly forced a \$40,000 traffic study to be performed by Prewitt and almost exclusively benefitting the Stanton and Briscoe projects.

Speaking of the Eagle's Point project at the junction of Bus 54 and Hwy 54 in Lake Ozark, it's still a "go". The project is in negotiation with major retailers to occupy the new space once the highway bypass is completed.

Prewitt owns the earthmoving equipment and has signed obligatory contracts with the highway department to complete portions of the expressway and exchange area, according to spokesman Michael

Feeback, Lookout Point Consultants, llc.

"All the property except for one parcel has been acquired" said Feeback. "We are looking at upgrading our marketing efforts to draw the names to the table that we need". The property also calls for multi-family housing which will be vital in housing the increase in workers brought to the area.

He says we can expect to start seeing activity at the property once the bypass work is completed. "The big retailers recognize opportunity when they see it," maintains Feeback. "They want to come to the Lake. Who wouldn't?" It's all just a negotiation.

In the meantime, Prewitt moves forward. So far, he's sunk over \$3 million in the Lazy Gator renovations and isn't done yet. He recognizes the traffic issues and is working on solutions. He also keeps contact with his neighbors on the opposite side of the cove to try to keep those relationships cordial.

The Prewitt's Point prop-



**Construction on the Eagle's Point development waits on completion of the bypass and the sale of one remaining parcel according to spokesman Mike Feeback. Nancy Hogland photo.**

erty sits at 95% occupied, with another 100,000 square feet of space available and being actively marketed to retailers. The tax revenue generated at Prewitt's Point is about \$28 million per year. It's generated through the sales tax revenue generated by the tenants of the shopping center and benefits

the School of the Osage, area Fire Departments and Rescue services, local and county law enforcement agencies, and local and county government.

Hate him, like him, trust him – It doesn't really matter. Prewitt is changing the scheme of things at the Lake and he's going to do it his way.

In the end, though, his projects bring jobs & roads, provide increased revenue through his retail centers and even homes to those staffing the new businesses. Above all, Prewitt keeps the dinner chatter interesting. Without him, what would we talk about?

*by Alison Schneider*

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# City officials pledge continued quarry fight to quard sewer system

*continued from page 1*

“Just running over them with truckloads of gravel could have caused a break. We have systems in place to keep track of how much sewage is flowing through the lines, but if it just caused small cracks on the bottom, the sewage could seep out into the aquifer and contaminate water systems. It could be years before it would be detected but by then the damage would already been done.”

However, a bigger concern was for the immediate problems, Lyons said.

“A few years ago, DNR said we had to get rid of chlorination so we spent \$500,000 on an ultraviolet light system, which is very delicate – it kind-of looks like wind chimes. There are all these little lights hanging up and they’re very delicate,” she said, adding that after the mining permit was first approved and Magruder started blasting,

the vibration caused the system to shut down. “If that happened repeatedly, who knows how much untreated water would be allowed to escape into the river. But even that is minor compared to what could happen if we had a major split in one of those lines.”

However, in a live interview Friday morning on radio station KRMS, Dean McDonald, vice president of Magruder, said the vibration caused by the blasting was not strong enough to cause any damage. He said during the beginning stages of operation, seismographs set at various sites did not register any more movement than that caused by trucks driving down the street.

He also said if one of the blasts did rupture the lines, the sewage would run into the Osage River – not into Lake of the Ozarks – so officials had nothing to worry about.



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# Windows '7' is finished

Microsoft's new flagship OS announced as "Released to Manufacturing"

by Darrel Willman

Big box OEMs (Original Equipment Manufacturers) saw the RTM release of the successor to Windows Vista on July 24 through disk image files, delivered by download.

The "RTM" label means that the operating system (OS) has been sent to Microsoft's partners. These companies can now press the millions of DVD disks, print the paper package contents, and prepare the plastic cases for the retail versions of the most-anticipated OS release in recent memory.

Other tech-savvy friends of Microsoft can get their hands on it at various points in August by download. For the general public, if you didn't take advantage of the 50% discount offered earlier, you'll have to wait until October 22.

But a great many users are looking at the new release with some skepticism. They were either burned by their purchase of Windows Vista three years ago, or perhaps were saddled with one of the many underpowered systems that shipped with Vista pre-installed.

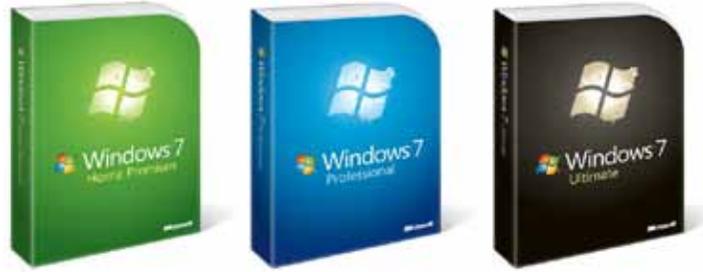
Others still are adamantly refusing to upgrade from Windows XP until at least the first Service Pack has been released for Windows 7. Many will not move from XP because there is no incentive for them to do so—either it meets their foreseeable needs, they have no plans on upgrading systems, or have custom software that runs under Windows XP only.

A number of businesses, through their bulk licensing agreements, chose to even "downgrade" new computer purchases, back to Windows XP. It was ultimately less troublesome and less expensive for them—no retraining employees or buying new, compatible hardware and software.

So is Windows 7 enough to make it the replacement for the most popular OS in history? Yes and no, as you would guess.

## WHAT DO YOU GAIN?

Windows Vista and Windows 7 both incorporate a number of security enhancements including the sometimes-hated UAC (User Account Control). They also saw the introduction of ASLR (Address Space Layout Randomization), Internet Ex-



Windows 7, like Vista, is being released in a variety of "editions", most are unimportant to average users. Windows 7 Home Premium, Professional and Ultimate Editions (above) are the ones most people will buy.

plorer Protected Mode, a new stronger Firewall, along with the holes Microsoft plugged and the problems they fixed under Windows XP.

The UAC has been scaled back a bit for Windows 7 making it less obtrusive for the average user, but security pundits recommend cranking it back up for safety. Tech advisors claim the ASLR and Protected Mode features can be easily accomplished by XP users through third-party solutions.

Windows Vista and Windows 7 bring with them a new, colorful modern UI (User Interface). Many scoff at the "eye candy" that is *Aero*, calling it "fluff" and unnecessary. The overhauled look and feel brought with it new lofty requirements in memory and hardware.

Windows 7 however, is not quite as hungry when it comes to resources as its predecessor, but a good user experience will still require modern hardware or upgrades to many existing systems.

Windows 7 RTM is slightly faster than Windows Vista according to most experts, but still some 15% slower overall than Windows XP when used on identical machines.

They have worked hard on the "feel" of the OS however, something we have written on previously. It's the intangible "snappiness" of the system when performing common tasks. This is much improved over Windows Vista, so most users when upgrading will see a noticeable improvement. For "feel" between XP and Windows 7, a slimmed-down no frills fresh XP installation seems blazingly quick in comparison.

The newly-revamped taskbar in Windows 7 is worth the price of admission for many by itself. It provides a way to move

through your computer, applications and documents in a new way that is very productive.

New "jump lists", added to the Start menu give you access to common options easily. The new Windows Explorer Navigation Pane brings quick access to the new Libraries feature, making finding, using and sharing documents easier than ever.

The new Device Stage is a re-worked Device Manager. It's graphical and practical, an all-in-one window to use a printer, MP3 player or phone—any device — more effectively. Tasks like getting the pictures off a camera or putting songs on your MP3 player are more intuitive and streamlined.

Action Center is new, lumping together maintenance and security to make it easier for users to troubleshoot problems and perform maintenance on their systems.

Of course there are also a myriad of smaller improvements over Windows XP, like the search feature and the re-worked Wireless Networking windows. Still not convinced—read on.

## WHAT DO YOU LOSE?

If your computer is more than 3 years old, you could face some hurdles moving to Windows 7 (almost identical to those with Windows Vista). Chances are, there's at least one application (program) you can't live without that won't play nice with the new arrival.

Well, in this instance, they've added Windows XP Mode if you buy Windows 7 Professional, Enterprise or Ultimate Edition. Yes, compatibility comes with an up-charge in this instance. But you do get a fully licensed, complete version of Windows XP to run inside the Virtual Machine. This is like an operating

*continues on page 38*

## Ask your mortgage professional

### How to Market Your Home to First-Time Home Buyers

Is the \$8000 tax credit enough of an incentive for a First Time Home Buyer to purchase a home? While it may be an incentive, some are still concerned with investing in Real Estate so they may need more incentives to purchase your home. How do you market your home to "First Time Home Buyers"? First you must consider the price range, location, and the potential of your home being the right home for a First Time Home Buyer. Once you have determined that your home definitely has the potential to market to First Time Home Buyers, market the home with this objective. Work with a Realtor that specializes in working with primary home purchases. While all Realtors can and will sell to First Time Home Buyers, Realtors working with primary home buyers will have a larger data base of potential buyers for your property type.

First Time Home Buyers are looking for homes that are "move in" condition. First Time Home Buyers usually are not in a position to purchase a "Fixer Upper". Make minor repairs, and re-paint as needed. First Time Home buyers usually have limited funds and are often concerned with homes that appear to need work. Even cosmetic or minor repairs can be over-whelming to a First Time Home Buyer. Staging your home will give the potential buyers ideas on how to use the space in the home.

Offer a Home Warranty. Purchasing a home for the first time brings with it a lot of responsibility that many have never had to face; the landlord usually took care of all the maintenance/repair items. Some repairs can be costly when it comes to major appliances. Offering a Home

Warranty will give the potential homeowner peace of mind knowing, if any of the large expensive items were to fail or need repair it will be covered under the warranty.

Offer to pay closing costs. Many potential homeowners have saved enough for the down payment and may not have enough for the closing costs. As a home seller you can include in your asking price the opportunity to cover the closing costs of the potential home buyers. Lenders will allow up to 6% seller concessions towards the buyers closing costs.

Consider all offers. Make sure that your Realtor will present all offers. You don't necessarily need to entertain or accept all offers, but it starts the communication with the potential home buyers.

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# 'Famous' Presentations with Instant Video Presenter

Overland Park, Kansas software company ej4 has introduced a new software package that promises to make video promotions and sales presentations quick and easy. Instant Video Presenter (IVP) is just that—a package with a green-screen and a program that puts you on-camera with your presentation quickly and easily. You hang up the green screen and attach your video camera or webcam to your PC.

We found Instant Video Presenter to be easy to use, and worth the purchase price. It was relatively simple to set up the backdrop and begin recording right away. The included background artwork is diverse and fun, and the software allows you to use images of your own, your desktop, or even video behind you. Considering the work the software does with the simplicity of operation make this one a must-have if you are thinking about doing presentation or sales videos.

ej4 estimates a twenty-minute learning curve for the software, but realistically, it may be around an hour start to finish.

After installing the software, if you're using the trial version, you'll need to come up with a blue or green backdrop to use. IVP automatically detects the color and gives you an instant on-screen preview so you can see how the color is dropping out—or not. If you've got flecks or speckles in the background, chances are the lighting is bad.

We needed to adjust our lighting several times to make sure the color was consistent across the backdrop. We found it was best to light the background separately from the sides, and the presenter from in front and slightly above, eliminating shadows on the backdrop. Also, standing a few feet in front of it helped considerably.

The software calibrates your backdrop automatically, but if you use something other than the provided green screen, you can calibrate it manually. Take your place and click the Live Preview button to see if it's going to work. Once the background is calibrated, you can select an image to place behind you.

For testing purposes, we chose the default image—a temple in Bangkok. Ej4 also provides a couple dozen other locales from all around the world. Ide-

ally, however you would want to use an image you've taken based upon your subject. Or, a PowerPoint presentation with your material, a slideshow of charts and numbers, your desktop as you go through your demonstration—even live video.

You have four choices for your finished project: 320x240 pixels for email, 400x300 pixels for web uses, 480x360 labeled CD, and 640x480, standard computer resolution, called HQ. While not quite full DVD resolution (720x480), this will burn nicely onto disc and will look great on most TVs and PCs.

The slider next to the video size gives you fastest and best for the compression settings. The application records in .wmv (Windows Media) format, and the slider will adjust the final size and quality. More compression means more artifacts, so unless you are streaming this to the internet or emailing it, you will want to opt for quality over speed. Somewhere in the middle is good to start with.

Choosing quality will also affect the load on your PC. The program requires Windows XP (SP2) or Vista and recommends a 1.6 GHz Pentium 4 or faster, with 256 MB of RAM, DirectX 9.0c and a window-compatible sound card. You'll also want a good quality USB-based webcam or a firewire (IEEE 1394) camcorder, some sort of microphone (wireless) and some lights.

For live video backgrounds, you'll need to pre-setup Windows Media Player to play full-screen, with no menu bars. We added about 60 seconds of empty tape in front of our footage so we could watch the monitor and begin when the video did.

Here we decided that a second person helping was very beneficial. F8 and F9 are the hot keys once the program has started—F8 to begin the recording and F9 to stop.

Starting the video roll on the player in full screen, hit "Ready to Record". Here a dialog box explains the F-keys and after clicking the OK, hit F8 to begin.

Now, we see the full-screen background video beginning and we can time our delivery by watching the monitor while we speak into the camera. Placing the camera just above the PC monitor makes this easier. When we're finished, we hit F9 and the

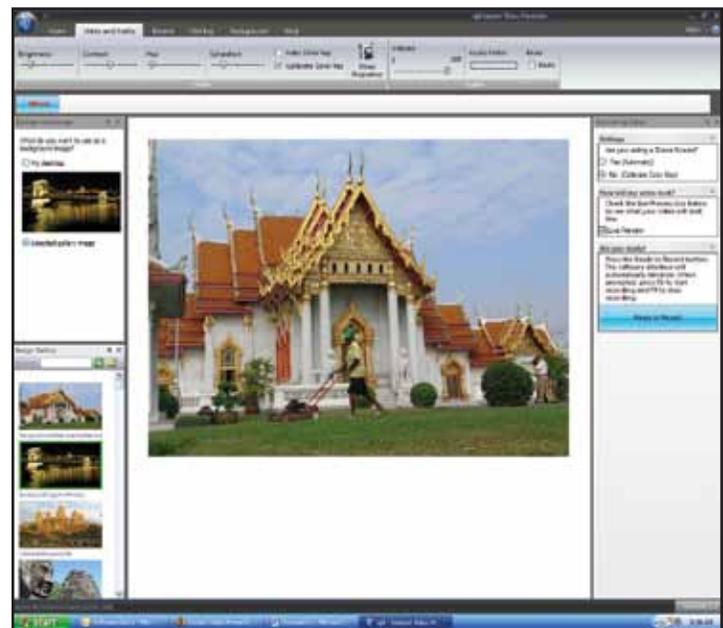
movie is saved to the destination folder we've specified.

All in all, fairly intuitive but a few minutes reading the PDF after installing and watching a couple of the online help videos before beginning will make things easier.

The controls for the program are simple and easy to navigate. Home gives you control over the bars and panels you want displayed as well as selectors for your audio and video sources.

Video and Audio gives you basic controls over Brightness, Contrast, Hue and Saturation as well as options to choose Auto Color Key or Calibrate Color Key. "More Properties" lets you drill down into the audio and video selections for your hardware. Finally, volume control with an audio meter to check your sound and a mute button for turning off your microphone input.

The "Record" Tab gives you file destination options, the filename you would like, and the resolution you want to record at. The quality setting is last on the right.



Finally, the Hot Key Tab gives you choices for setting up the start and stop buttons (re-assigning them to other F-Keys), the Background Tab displays a gallery of the background images available. Help Tab gives you the PDF documentation and the link for online help at [www.instantvideopresenter.com](http://www.instantvideopresenter.com)

The software sells for \$259,

but if you call them at 877-682-9964 and say you read it here, they'll extend a July promotion and you can purchase the basic package for \$129.99.

Once we had shot our presentation with IVP, we were then free to pull it into Windows Movie Maker to add titling and do some minor editing before burning it to DVD.

*Do you have a long list of house "to do" projects that you just can't get started on?*



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# Hk's annual tournament exceeds fundraising goal

The 31st Annual HK's Hospital Benefit Golf Tournament, held June 5-7 at The Cove Course at The Lodge of Four Seasons, raised \$135,000 for Lake Regional Wound Healing Center — exceeding this year's goal by \$10,000. Proceeds will be used to purchase equipment to treat diabetic skin ulcers and other skin, bone and tissue conditions.

"We'd like to thank the many sponsors and golfers for their generous support," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Their contributions will help us provide advanced wound treatment options, such as hyperbaric oxygen therapy, for area residents."

The Annual HK's Hospital Benefit Golf Tourna-

ment — traditionally held the first weekend in June — has earned in excess of \$2 million for Lake Regional medical departments and the purchase of new medical equipment. Areas of the hospital that have benefited from past tournaments include the Emergency Department, Intensive Care Unit, Obstetrics Department and Oncology program. The tournament was established



HK's Tournament Committee co-chairs Cecilia Thomson, Susan Brown and Charlie Cassmeyer present a check for \$135,000 to Lake Regional CEO Michael E. Henze (second from left) for Lake Regional Wound Healing Center.

by Harold Koplak, founder of The Lodge of Four Seasons.

"It's a great cause," said Susan Brown, HK's Tournament Committee co-chair and president of Four Seasons Group. "We can't do enough to support the hospital. It's so important for the community to have quality care nearby."

This year, sponsors who donated \$1,000 or more were invited to attend a VIP/Celebrity Party on Friday evening at the Lakeside Patio at The Lodge of Four Seasons. Honorary Chair and Kansas City Chief Hall of Famer Deron Cherry presented a plaque to each sponsor.

More than 350 people attended the Cocktail/Pairings Party on Saturday evening, which featured live and silent auctions. On Sunday, more than 200 golfers played The Cove Course — the Lodge's signature course designed by the legendary Robert Trent Jones Sr.

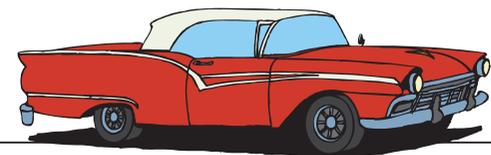
"Thanks to the community for their tremendous support this year," said Charlie Cassmeyer, HK's Tournament Committee co-chair. "We could not be successful without our generous sponsors, donors, golfers and volunteers."

For information on next year's tournament, call the Foundation office at 573-348-8265 or visit [www.lakeregional.com](http://www.lakeregional.com).

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



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# The Vandervort Report

## Enough is enough, already!

They say that a recession is when your neighbor has lost his job, and a depression is when you've lost your job; I say that an economic recovery won't begin until our President has lost his job! For the sake of our country, I hope that the majority of reasonable voters are anxious to facilitate his departure!

I have been biting my tongue for the last six months; out of respect for our new President, and tried to give him the benefit of the doubt. That time is over! It's time that we all stand from our roof tops and make sure our voices are heard! Our country is taking on trillions of dollars in debt, and the government is devouring control of our rights, and our children's future; and if we don't all do something about it very quickly, we're all going to wake up one day with a very bad hangover, and wonder what the hell happened!

Mr. Obama, you can keep whining that you inherited this recession, but let's not forget that your predecessor inherited a recession as well; this is now your economy; your party has had control of the house and senate for the last two and a half years, and now that you're in the White House, your party has a "super majority"; no more excuses, and no one else to blame!

Vice President Joe Biden recently commented that the recession seems to be worse than they (the Obama administration) had calculated; I would contend that the economy isn't worse than they had calculated; the fact is that their stimulus package isn't working, because there isn't any "stimulus" in it! Their plan is nothing more than a snow job on the American people to fund their left wing agenda. As if that wasn't bad enough, they are out buying votes! The fact is; that all the counties that voted for Obama, have thus far received \$69 per person from the stimulus package, and the counties that voted for McCain only received \$34 per person (less than half!). And the unions that helped put Obama in office got a nice little pay day, when President Obama publicly scolded the bond holders and investors in GM for not agreeing to give up the majority of their investment, when the unions that were bankrupting GM, wouldn't make any real concession! Who does Mr. Obama think those investors are? The overwhelming majority of those investors are "real people", average American citizens who have their pension funds, and 401K's invested, and are at risk of losing everything.

National Security; North Korea, off the list of State sponsored terrorists? Playing nice with Iran? Did you ever think you would live to see the day that an American President would bow to a Saudi Prince, and embrace a dictator like Hugo Chavez? It's downright disgraceful!

America is quickly on its way to becoming a Socialist country; the government now owns banks, insurance companies, the automotive industry, and now it wants to monopolize health care. Anyone who thinks that government run health care is a good idea should talk to the Canadians and the French. America has the best health care in the world, and there are already government subsidized health care options for the uninsured. No doubt, we need some improvements, but not government run anything! What on earth makes these politicians think that they have the slightest idea on how to run these companies, and dictate these industries? I would say that their track record of management; stinks!

Mr. Obama; you cannot make poorer people wealthier by making wealthy people poorer. When you start taking away the incentive, and hurting the movers and shakers in this country that make things happen, create jobs, and take the risks; it will inevitably have a trickle down affect. And that, Mr. President is why your economic stimulus package isn't working! You haven't given the people in this country that create wealth and jobs, the incentive to do so; in-fact you are taking the incentive away!

You want a trillion dollar stimulus plan that will really work, and work quickly? Here it is; make a \$1 million dollar, low interest business loan (2%), to one million small to medium sized businesses, and simply require that they do two things with the funds; #1 hire 8 new workers (or call back workers that have been laid off), and guarantee their employment for 2 years. #2 require the businesses to re-invest \$500k of the loan, into capital improvements and/or expenditures within the 1st year. It is that simple! You put working capital into the hands of the people who know how to make things happen! That would immediately create 8 million jobs, which would reduce our unemployment rate to 4% (pre-recession levels), and would put a half a billion dollars immediately into the economy. You are not giving the money away (or throwing it away as we are right now); it would be a legitimate loan to qualified businesses, which would be paid back over a specific time period (which would create an asset and not a deficit). The program could easily be qualified and limited to businesses with a specific criteria, and require that they are personally guaranteed by a credit worthy, qualified person. The program could be set up as a lottery, whereas it cost \$10k to apply for the loan, and only the first 2 million applications are accepted, such that each business applicant had a 50/50 chance of being accepted. The application fee would produce \$20 billion dollars, which should be more than enough to process and administer the program. I have little doubt that it would take any time at all for a couple million businesses to jump at that opportunity, and our economy would be well on its way to a full blown recovery! Unfortunately, an idea like that is just way too simple for a liberal politician to figure out!

Merlyn Vandervort- Concerned citizen, tax payer, voter, father, and business owner.



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# Microsoft's new flagship OS 'Released to Manufacturing'

*continued from page 34*

system running inside an operating system. It will allow you to run your venerable XP applications with access to the system and all peripherals as if it were stand-alone. The downside—a massive performance hit, but for programs that have no upgrade or patch route available, it's your ticket.

Chances are also good that one of your external devices will not have drivers available for Windows 7. Scanners, printers and all-in-one devices are the most problematic. Some vendors are unwilling or unable to update the software for them. Check to see if your printer manufacturer (or other device) has made available Windows Vista compatible software and/or drivers before making your decision—if they have, those will almost certainly work with Windows 7.

Chances are—again, if your system is 3+ years old, that you will need to either add RAM (Random Access Memory) or upgrade your video display adapter. Memory is fairly easy to purchase and install—guides are available online and RAM can be found almost anywhere they sell keyboards and mice.

Video Display Adapters – graphics cards, are another story. If you bought a system from the box store or Dell or Gateway, etc. it likely has “built-in graphics”. The video display functions are on the motherboard and share memory with the rest of the system. Windows Vista and Windows 7 both use “Aero”, an engine to make the “eye-candy” happen. This raises the bar on hardware, needing a modern adapter to display the UI (think: desktop).

Without an add-on adapter card, your aging system may run Aero slowly – or not at all. Your motherboard however, probably has a slot for the addition of an after-market card for the video display. These can be PCI, AGP or PCI-E slots. Which one will determine which video card to get. You would be well-served here by seeking the help of a computer shop or that 13-year-old geeky relative of yours to help you upgrade the video.

After weighing the pros and cons, what's your decision?

Do you upgrade from Windows XP to Windows 7? Maybe—if you don't have mission-critical programs that are old and incompatible, and if your printer/scanner/all-in-one is

getting old. Otherwise, it may be better to find a new program that does what you want, and upgrade the system by buying an all-inclusive package with tower, keyboard, mouse, monitor, printer, etc. included. You will be pleasantly surprised by the speed and usability versus your old machine. But wait until they are shipping with Windows 7—it will be easier than installing the free upgrade later.

Do you upgrade from Windows Vista to Windows 7? If you have had problems with Vista or are basically just unhappy with the performance and compatibility with Vista, again—maybe. You will have identical issues with hardware and software, Windows 7 is very similar to its predecessor.

If you however, have a newer computer with multiple processors (dual-core, quad-core, etc.) and want to take advantage of the new security and performance enhancements—and it runs Vista SP2 (Service Pack 2) well, by all means get it. You'll like the look, feel and new features of the OS if you already like Vista.

If you have upgraded and patched Windows Vista to SP2 and are happy with it – because they have fixed the vast majority of the issues surrounding it—it's your call. See above; if you want the new stuff, buy it.

# As the Lake Churns

**When the Hammer Falls:  
Luxury Lake Home Auctions**

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

Curiosity combined with a desire to be on top of the Lake real estate market led me to attend the July 18th Luxury Home Auctions here at Lake of the Ozarks.

Each of the four homes advertised for auction were investment speculation homes. None of these were distress sale situations and certainly none were anyone's personal home they were in danger of being put out of. All of these homes had minimum reserves or bid requirements set.

The results of the auction were interesting. One home was contracted before the auction took place, the remaining three were contracted on auction day as a result of the auction however, two of these are now back on the market leaving one home sold at auction still under contract at the time of this writing.

Each of the four homes are listed with various real estate companies and the listing agents worked with the auction house to facilitate and market the auction process. The auction process was handled very professionally and had a large attendance.

In a down real estate market, sellers are looking for an edge and buyers are looking for a deal. A real estate auction is simply another method of selling real estate. It is a real estate marketing process that involves the public sale of any property -- most certainly including those that are non-distressed -- through open cry, competitive bidding.

Any auction can also be affected by national and world economic situations. Auction dates are set weeks in advance. A rash of bad news in the days before an auction can affect bid prices, and, ultimately, the sale price.



As a seller, you need to do your homework to know what services are offered, how your property will be promoted, what fees and commissions you will be responsible for and the auction house's track record. Most auction houses charge an upfront marketing fee in addition to commission.

As a buyer, you need to complete your due diligence and have your financing in order before the auction. No inspection clauses or financing contingencies are allowed in most auction sales. Most auctions charge a buyer premium or percentage of the purchase price; at the auctions I attended it was a 6% fee. You also need to realize the auction house is representing the seller and you'll want to be sure to obtain any required documents in advance for review.

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



Windows 7 Taskbar, known as the “superbar”, is more than a place to manage open windows and launch applications. Finding, accessing and closing open windows is effortless-- rolling the mouse over a button in the Taskbar pops up a thumbnail of that window, and dims all the others on-screen. With multiple Word windows open for instance, it also gives you a list of windows in front of the popups to select the one you want. You can “pin” files, folders and applications here as well, opening them with a click, or drilling down through a menu of other options with a right-click. Very powerful all-in-one navigation that, with practice, becomes quickly indispensable.



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The Lake Area Chamber of Commerce was excited to welcome new member Chicky's with a ribbon cutting. Old Town Osage in Mead Flat, between Lake Ozark & Eldon or call 573.348.5356. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: (1<sup>st</sup> Row) Pam & Jim Reis, Owners; (2<sup>nd</sup> Row) Danielle Gaffney, Rachel Reis, and Nikki Baker, Servers; Joe Roeger, Lake Area Chamber Board Member; Tony Reahr, Edward Jones Financial Services. Not pictured: Johnny Walker, Manager.

## "Premium Advice"

with Steve Naught of Naught-Naught Insurance

### When Can I Add Employees to My Group Health Plan?

There are typically only certain times that employees and their dependants are eligible to come onto your group health policy. The first instance would be when the employee and dependants first become eligible after meeting their waiting period. This is normally the first day of the month following 30, 60 or 90 days of full time employment. If the employee does not enroll at this time they may not be able to come onto the plan until a later date.

The second instance an employee or dependants may become eligible for group coverage is due to a qualifying event. A dependant could be added due to marriage, the birth of a child, or terminated employment. An employee may become eligible as they were previously covered under their spouses plan and they lost coverage because the spouse was terminated.

Employees and their dependants are also generally eligible to get on the group during the companies' open enrollment period. This is usually the 30 days prior to the group health policy renewal. The employee can make changes to the plan at this time by adding or deleting dependant coverage.

If you are adding employees to an HMO style plan the employee and their family may not be subject to pre-existing conditions on the policy. If the plan is a PPO then more often than not

the company will require proof of prior credible coverage in order to cover pre-existing conditions. This is something you and your agent should be aware of when you are switching from one plan type to another.

In each of the above situations you must give timely notice of the change to the company. For instance, if you hire an employee and you forget to add them to the policy at the end of



Steve Naught, CIC

their waiting period, it may be difficult to have them added at the proper effective date six months down the road.

Be sure to discuss your procedures with your agent as the eligibility requirements vary from company to company.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at [stnaught@naught-naught.com](mailto:stnaught@naught-naught.com) for additional information.

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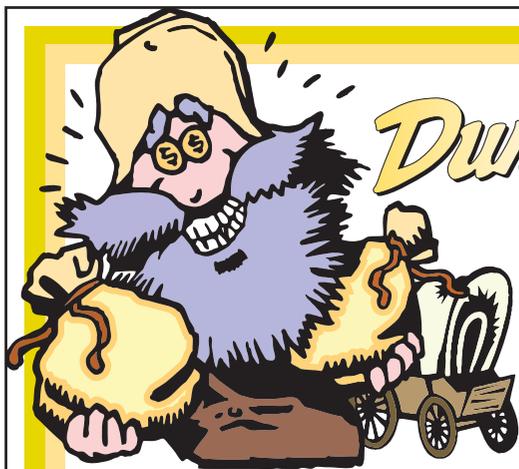
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## Elonex 600EB Ebook Reader

Borders bookstores in the UK are selling the Elonex, a \$300 device that is compatible with the 45,000 or so titles on sale at Borders' new ebook website. It sports a six-inch screen that automatically goes from portrait to landscape with a slot for a 4GB memory card that can hold up to 8,000 tomes. The Elonex eBook 600EB is just the latest ebook reader to be introduced by a bookstore chain—first was Amazon with the wildly-successful Kindle—but was it first? Not really, Sony introduced the Libre way back in 2005, and the aptly-named "Reader" in 2006. What was Kindle's secret? The screen, the weight, and the size. Retailer Barnes and Noble is reportedly also introducing a new device looking for a piece of Kindle's estimated \$310 Million market. No word on US availability yet. [www.elonex.co.uk](http://www.elonex.co.uk)



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**Dennis Barnes**

**Capt. Jay Clark**

# Auction, interest rates reflect buyers market at the Lake

*continued from page 48*

Elliot and Grein have both specialized in the "Lake Mansions" and both have confidence in their listings. "There has been an increase in attention to the million dollar plus homes in the past few months" said Grein "and the sellers of the homes I have listed are all content to wait it out. No one is in a real hurry".

Other area realtors disagree with the approach. Their concern is that the auctioning off a viable property actually hurts the remaining houses listed by bringing down the overall value of the neighborhood. On the other hand - it draws attention back to our area. Hopefull, that attention will bring buyers who might just be ready to wade back into the investment waters due to the recent mortgage rates.

According to authority William R. Emmons, Assistant Vice President and Economist for the Division of Banking Supervision and Regulation, Federal Reserve Bank of St. Louis, global prospects remain poor until 2010 at the earliest. He points out that "financial strains may ease this year but the downside risks remain significant and Missouri's economy is in a severe recession."

In a presentation to the Miz-zou College of Business on April 2nd, Emmons states that the "housing correction" in Missouri will continue well into next year and that commercial real estate values are likely to remain weak well beyond 2010." Missouri mirrors the global market troubles, and not surprisingly mortgage markets on the whole are at the "epicenter of the global financial and eco-

nomonic crisis".

Missouri unemployment numbers hit the highest percentage since October 1983 with 9.3 percent in June. Statewide, over 11,000 jobs were eliminated in May and June alone. The number of Missouri residential building permits issued has dropped 72% since the peak of first quarter 2006 as first quarter major market housing prices have fallen 29% through the end of 2008. Emmons says to expect another 10% drop in prices before the rebound. Is there any good news here?

Yes. A little bit.

The not so bad news is that locally over \$15 million in new home construction occurred over the past fiscal year. That means that people are still moving into the area, or at least moving within the area. The tri county region has increased population consistently since 2000 in the 3.5% per year range. Property valuation has consistently risen in all three counties, and this past year is no exception, while admittedly a smaller rise since last fiscal year. Overall, the Lake economy is in reasonably good shape, as long as we can afford to be patient and ride out the economic troubles.

It's certainly going to continue to be a bumpy ride for the nation and the Lake - but that's the half the fun of living here in other people's vacationland. Sometimes the sun shines, the birds are singing and you can catch sight of that pot of gold at the end of the rainbow...sometimes there are a few rumbling thunderclouds overhead.... and sometimes, it just rains. Right now, it's a good idea to carry your umbrella and plan to weather out the storm.



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# Windows Server 2008 R2 RTM announced

After literally hundreds of bugs squashed, security fixes implemented and incorporating the feedback of users and testers—to some extent—Microsoft has officially announced “Windows Server 7”, as it was called, has gone gold and has shipped to manufacturers.

Since last June, the package has seen significant improvements—especially in virtualization and networking. Most are concentrated on the Hyper-V class 1 hypervisor. It's a big list: they've incorporated hot addition and removal of VM storage—LUNs and file systems can be changed without a reboot. The TCP traffic can now be offloaded from a VM to a physical NIC if needed to accommodate apps that use large transfers. Network interfaces can now have direct memory access into the RAM of a VM, allowing the virtual NIC to appear as multiple NICs on the physical box for better performance. And, physical booting is now possible from a VHD file stored internally.

R2 can now support up to 64 logical processors per system in

Hyper-V, although the choices for boxes that can handle this number are few. Scalability is increased over R1 with up to 384 VMs running across as many as 512 virtual processors per server.

The release also includes Live Migration of the VMs in Hyper-V hosts as a built-in, accessible through the system as well as with the forthcoming Hyper-V R2 Server. Hyper-V also supports high availability and fail over for the same number of nodes clustered.

Other features include CSV, a Processor Compatibility Mode, full support for 10Gb Ethernet with Jumbo Frames, Core Parking, VM Queueing, and the soon-to-come System Center Virtual Machine Manager (R2).

According to Microsoft, availability is as follows:

#### For Volume Licensing Customers:

If you are a Volume License (VL) customer with an existing Software Assurance (SA) license, you will be able to download Windows Server 2008 R2 RTM on August 19th via the Volume License Service Center (VLSC).

Volume License customers

without a SA license will be able to purchase Windows Server 2008 R2 through Volume Licensing on September 1st.

#### IT Professionals:

IT Professionals with TechNet Subscriptions will be able to download Windows Server 2008 R2 RTM in English, French, German, Japanese, Italian, and Spanish on August 14th and all remaining languages beginning August 21st.

#### Developers:

Developers with MSDN Subscriptions will be able to download Windows Server 2008 R2 RTM in English, French, German, Japanese, Italian, and Spanish on August 14th and all remaining languages starting August 21st.

#### For Technical Enthusiasts:

Starting on August 20, you can download the 180 day evaluation version of Windows Server 2008 R2 from <http://www.microsoft.com/windowsserver2008/en/us/try-it.aspx>

Additionally, Windows Server 2008 R2 will be available in the retail channel on September 14th.



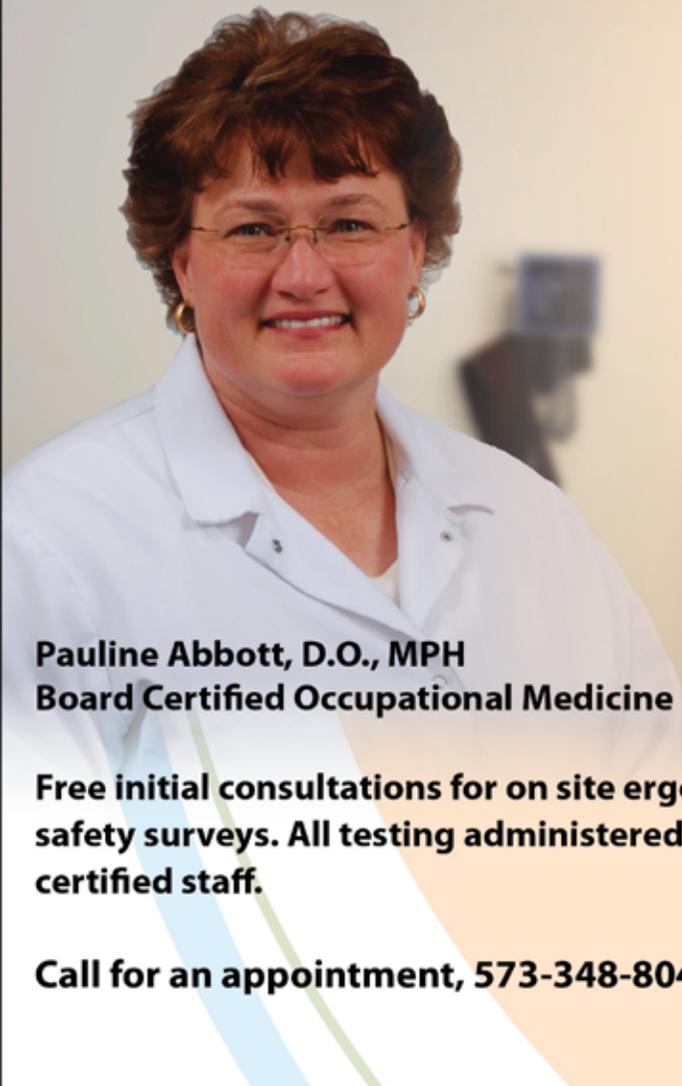
The Lake West Chamber was pleased to welcome Dave's Appliance into their membership with a recent ribbon cutting. Located at 12110 North State Hwy 5 in Sunrise Beach. Pictured are David Delashmit, Debbie Delashmit, Buddy, Chelynn Lefrancois and Chamber Ambassadors.

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# We review Synology's DS409 FileStation

by Darrel Willman

**Synology DS409 - \$440 - In-gam Micro - www.synology.com**

What's in the box: CD, quick start flier, mounting screws for the hard drives, DS409 unit.

Installation was really easy—each tray slides out, has four mounting holes and then slides back in with a snap fit.

Rear ports include eSATA, two (2) USB 2.0 ports, gigabit Ethernet port and power. The shipped installation disc came with Mac and Windows installation folders, and an autorun for Windows. Installation through autorun installs the Synology Assistant, which locates and installs the applications to the DiskStation.

The system and software is installed on a partition separate from the storage on the #1 drive in the device. Installation of the software, formatting, and rebooting of the device took less than 10 minutes on our host PC.

Once finished (the reboot took most of the ten minutes), the application automatically logged us into the web-based configuration utility on the DS409. Here you find a host of remote utilities for configuring and using the unit.

We were informed we couldn't proceed until we created a volume, which we did with "volume" under the "Storage" menu. This allowed us to format the remaining partition on the first drive and the others for form a RAID set-up with 4 drives.

On the menu in the web-based controls we have Information, System, Privileges, Storage, File Sharing, Network Services, Applications, Backup and External Devices.

Looking under Information and System, we were able to verify the machine and its current setup with Status, Log, Network, Language, PPOE, Time, Notification, Power, Restore Defaults and Firmware Update. We verified the IP, checked the status, had the ability to setup PPOE, configured it to reboot after a power outage and more. Under Firmware, we checked Synology's website and downloaded the latest firmware and installed it. After another 10 reboot, we went on down the menu.

We opted to first setup an

FTP server through the Main Menu. The setup wizard quizzed us on how it was connected to the internet and then instructed us to forward ports to the DS409 for the ftp. A test connection from a colleague across town verified that he was able to connect through our router and firewall and access the ftp storage at the set upload/download transfer speeds we had specified. It's great to be able to limit the up/down transfer rates for users.

We limited logins to 50Kbs for the test, and loaded the system up with users, none experienced significant delays, the unit handled the loads well.

Internally, our network is 10/100, so we couldn't take advantage of the built-in Gigabit Ethernet—our transfers over LAN averaged an expected 11.5 MB/s, or 92% of the theoretical limits of 10/100 at 92 Mbit/s. Our 54 Mbit/s wireless network speeds varied depending on the signal strength. Backing up 35 GB of data from an attached workstation via wireless gave us a 4 hour copy time, perfectly acceptable over wireless for an unattended backup overnight. An 89 GB backup over 10/100 LAN took just under 3 hours.

Opening a 2.5MB file on the Diskstation over LAN took about 3.5 seconds, the same file on an internal hard drive was nearly instantaneous. An 11 MB photo took 4 seconds to open on the Diskstation, from an internal drive; 2.7 sec. The web-based storage management made it easy to monitor usage, with a bar showing space remaining as a quick visual aid. The DS409 should be a terrific inexpensive file server in an office setting with a moderate number of users.

File sharing can be setup for Macs as well as Windows clients, and is completely configurable. The device can also handle HTTP and HTTPS traffic with SSL/TLS connections and serve DDNS to registered hosts.

Along with Windows/Linux/Mac file sharing, secure HTTPS and FTP services, the DS409 also lets you set it up as a photo sharing station, an audio sharing source, and an iTunes library share. You can also set it up to download your

torrents or other P2P files for you unattended. You can set up the surveillance software to stream and record video to the DS409 from IP cameras on the network. And finally, you can even use it to host your websites for you with the right configurations.

For families, the DS409 can serve as a repository for photographs, movies, music as well as provide a network backup destination. For businesses, hosting a website locally offers a distinct advantage as far as accessibility and savings. Network unattended backups to and from the DS409 can be done easily, and it links to other NAS stations to provide backup for those units. File sharing is easily configurable for cross-platform accessibility, with password-protected access for users. Secure web and FTP access are included and comprehensive. MySQL functions are available as well. In short, you can share the files your employees, customers and internet browsers

need quickly, securely and efficiently.

With an investment of \$440, it's hard to imagine a versatile unit like this not having a place in all but the largest organizations.

For the entire review, check out the website at [www.lakebusjournal.com](http://www.lakebusjournal.com).

Information on the DS409 and other storage/NAS prod-

ucts is available at: [www.synology.com](http://www.synology.com).

There are many NAS options available to home and small business users, some priced lower, but none with better features. Including the cost of hard drives, the DS409 should fit right in at well under \$1000, providing all the services a small business needs at an affordable price.

Synology has also since announced a similar 1U unit for rackmount enclosures.



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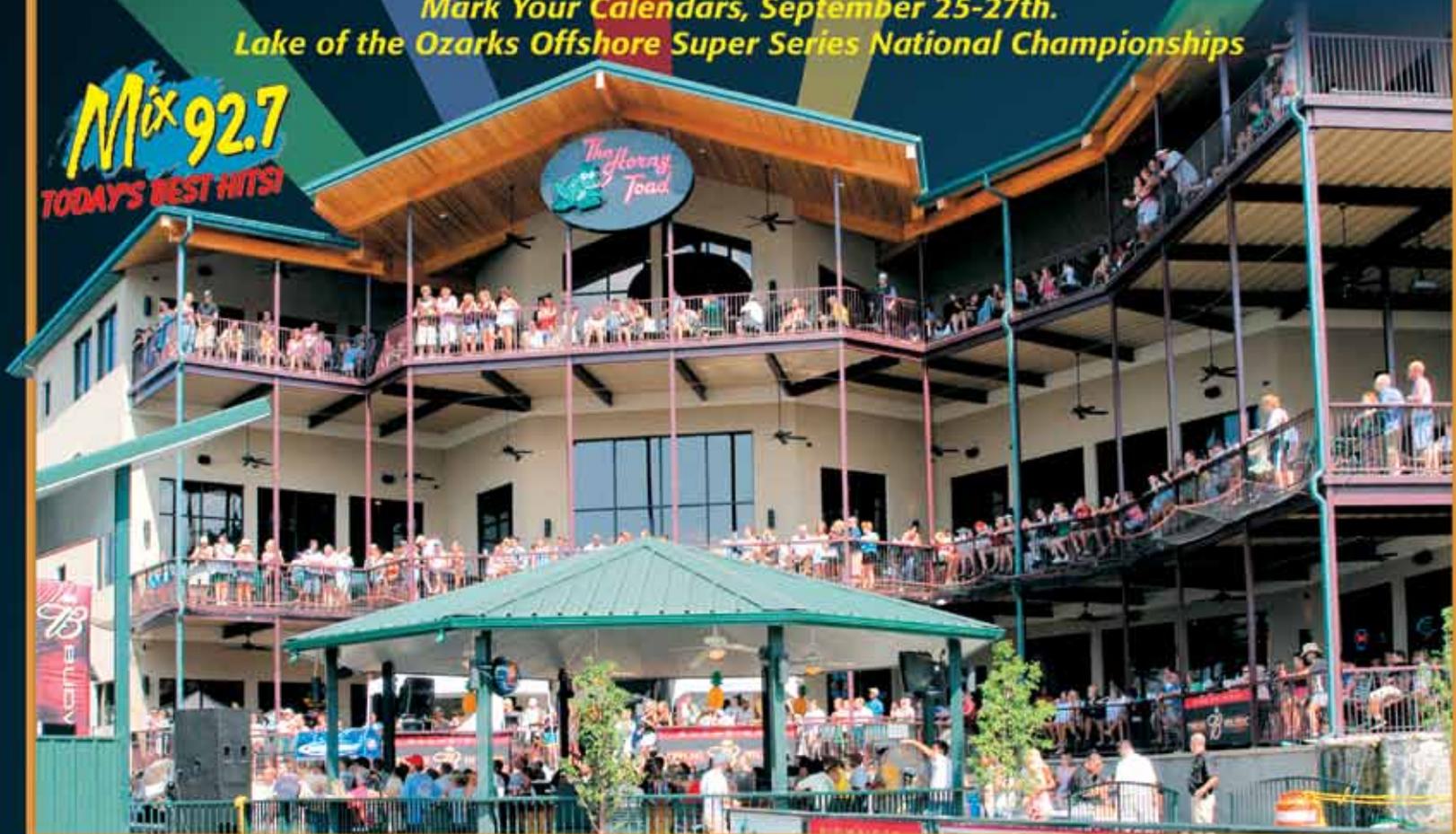
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new State access park (Wig Wam). Great area with both full time & weekend residents. Currently operating as a bar with dining area (pizza, sandwiches), package liquor, convenience store, gas dock/marina, slip rental. Can easily be operated as-is or recent kitchen addition is ready for expansion. \$389,900 MLS# 3060141. Adjacent property and residence also available for add'l \$. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

### FOR SALE: MAXIMUM HWY 5 VISIBILITY IN SUNRISE BEACH: 2 LARGE COMMERCIAL BUILDINGS,

one bldg 7,200sf w/ 4BR/3BA residence above (\$299,900), 2nd bldg 10,500sf w/ 24'/18" sidewalls (\$399,900). Buy one or both. Owner will lease back residence. Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

### FOR SALE: O Road MINI-STORAGE FACILITY:

57 units + 3600sf warehouse, in great condition located on O road in Laurie, MO. Good tenant base with 10% cap rate and great potential - \$269,900. Plenty of room and opportunity for expansion. MLS 3060906 Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

### FOR SALE: WATERFRONT SPORTS BAR & GRILL

Well known, established business with strong food/beverage sales, exceptional logo merchandise gift shop sales and good vacation

rental income. Great cove location on 47MM with lots of boat traffic. Full business, property and financial package available to qualified buyers. Call Bruce at Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

### FSBO: PURCHASE OR PARTIALLY TRADE FOR: 3 ACRES PLUS

(Hwy frontage or ¼ mile off Highway) within 6 minutes to Osage Beach shopping, schools, etc. Dolomite layered building stone quarry (8.5 ac/ Hwy frontage). Stone can be seen in/ on local residential/commercial bldgs. Great small business opportunity & location. Also, have some weathered native & dolomite stone for landscaping projects. A 14' x 70' & 24' x 60' needing TLC. Misc indoor/outdoor/antique items. Combine skills/resources with family or friends to become land or business owners at the lake. Will trade on: needed construction/remodeling/landclearing work, lakefront property or ??? Talk to me 573-369-3501.

### REDUCED! GRAVOIS MILLS HWY 5 COMMERCIAL BLDG.

Highly visible commercial property located on hwy 5 at the northern gateway to the lake. Newer 1,200 sqft building with great finish plus 16'X24" building for additional merchandise display or storage. Continue as sporting goods store or would fit a variety of uses. Easy access from hwy 5 to fenced sales and large customer parking and sales lot would be great for boat/RV/PWC etc. Now \$169,900. Call Bruce Adams (573) 216-4690 or view at [www.gravoiswaterworld.com](http://www.gravoiswaterworld.com) for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

## RESIDENTIAL SUBDIVISION FOR SALE. ATTENTION BUILDERS, DEVELOPERS, INVESTORS:

Great location on O road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services, infrastructure in place including water/sewer lines, lighted streets. \$299,900 MLS 3061016 Call Bruce (573) 302-3640. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

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# Auction, interest rates reflect buyers market at the Lake

By Alison Schneider

We all know the economy took a hit last year and everyone is still reeling from the fallout in one way or another. In economic times like this, it's the recreational spending that people intend to cut first and in the Lake of the Ozarks, that means the second home market is slow... really slow.

Not surprisingly, the real estate market in all economies lives and dies by the mortgage rates offered by lending institutions, and we all know it's not a pretty picture out there for anyone. Except the buyers.

Rates for 30 year mortgages have been on a roller coaster ride since last September's governmental takeover. Prime lending rates have been generally dropping, as the institutions and governmental agencies are trying desperately to kick start a stalled market.

A record low mark of 4.78 prime was reached in April of this year and has been hovering around the 5% mark since then. According to Freddie Mac, one of the leaders in mortgage lending in the United States, the average rate for a 30 year mortgage this time last year was 6.26 percent. Clearly, it's a buyer's market. The question facing area realtors is – how do we get the buyers to come to our market?

A few innovative thinkers at ReMax Lake of the Ozarks came up with a pretty good idea. They contacted Cates Auction and Realty Company in Kansas City to handle the sale of four of their listed homes.

The Cates Company has been in business for 42 years through three generations and has handled every type of real

estate sale in every price range for just about every reason. But this auction, which they billed as a "Luxury Lake Home Event" was pretty special, even for them.

On July 18th, they brought their team of professionals to the Lake to sell off 4 lakefront mansions, originally listed from \$1.2 to \$3.7 million. Each auction took place on the property itself, allowing potential buyers to look over the homes and imagine themselves lounging in the opulent surroundings.

But here's the real twist - these homes weren't being auctioned because of any dire circumstances. No foreclosures, crisis sales – just "clearing inventory" as Greg Duncan, General Manager of Cates Auctions put it.

Not too awfully long ago, the Lake of the Ozarks was safely nestled in the arms of a housing boom. Real estate prices were climbing and there seemed to be an endless supply of buyers for the ever increasing number of lakefront mansions. New residents, both fulltime and seasonal were fighting to join the Lake community. Speculators were building exquisitely beautiful homes with every convenience possible and they were selling almost as fast as they were being completed.

In 2007, it seemed like virtually everyone had a spec house in progress – hoping to be able to cash in on the lakefront mansion frenzy. It takes a while to build a mansion though, and as the market started to cool, the homes didn't resell quite as quickly as they once had. Still, the Lake economy seemed fairly insulated from the financial panic by which the rest of the

country seemed to be affected. Families were still moving to the area in record numbers and job help wanted signs were everywhere as the area businesses fought to keep up with the traffic.

Pretty much unaffected by the economic downtrends plaguing the rest of the country in the early years of the new millennium, life moved on at a fast pace at the Lake. The 2008 financial crisis didn't pass us up, though.

With failing lending institutions, government bailouts in staggering numbers, plummeting stocks and nest eggs seeing huge losses, well – it's has been a whole different story since then. It seems like everyone is thinking twice, maybe even three times before venturing out into any financial risk – especially for opulent somewhat ostentatious mansions gracing the Lake.

Suddenly, realtors had more bedrooms to sell than they knew what to do with. Cates Auction specializes in this kind of thing and this auction event was the success they knew it would be according to Duncan. "We were very pleased with the strong interest and large turnout at the open houses and the auction event." He went on to say, "These are fantastic homes and it's not surprising to see such a strong response."

As a general rule of business, though – Cates tries not to accept properties that they don't feel they can deliver a positive result. While it is their policy not to disclose winning bids, an unofficial query of the attendees of all four events indicated that the gavel dropped at amounts

close to the original listing prices. One home actually sold prior to the event – someone spotted the auction information on the Cates website and previewed then purchased the property. A lot of this has to do with the marketing techniques that Cates Auctions brings to the game.

Mark Beeler from the Beeler Group, ReMax Lake of the Ozarks was impressed with the way Cates handled the sales. "They identify the target market, have profiles of potential buyers, and then get the information out through saturation marketing, and it works". Beeler went on to say he expected to see "some locals with disposable income" show up for the sale. Basically, not only do you hire Cates to sell the homes, but you hire them to market the sale. Pretty smart.

"This area is unusual in that a lot of people have moved here from other high dollar real estate areas" said Beeler. "There are a ton of successful people who have made the Lake their home and they bring their success with them." He went on to say, "Look at it this way, there is other place off the coasts that offers what the Lake of the Ozarks does". He's right.

Greg Duncan likes the auction approach for sale of inventory reduction of spec homes because of the sense of urgency and excitement that an auction atmosphere creates. Whether the urgency is real or imagined, it's a tried and true method for the Cates Company. And they do it well – impeccably dressed, well groomed and friendly representatives of Cates Auctions were everywhere, talking to po-

tential buyers and bystanders alike with a friendly smile and a quick answer to any question posed to them. They are pros, no doubt about it.

Tonia Grein, owner of the Tonia Grein Team, Coldwell Banker Real Estate Lake of the Ozarks was at the sales as well. "This event is unprecedented in this area and I'm really impressed with the professionalism of this group (Cates Auctions)" she said. "Me? I'm just here looking at the opportunities that this type of sale provides. But if something's happening that I think my clients might want to get in on, you can bet I will make a call".

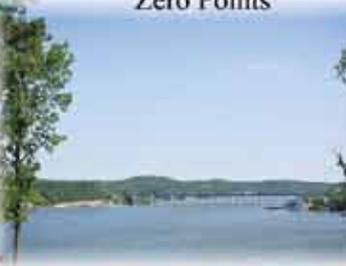
Grein has made a name for herself in the Lake area by specializing in million dollar properties and the exclusive clientele that goes along with it. She prides herself on knowing the buyers for the market and, like everyone else, is looking for that different angle in presentation. "What a great opportunity to showcase these properties to potential investors." Grein went on to say "The homes available now in this price range can't be built today for the same cost. These might be the last really good buys at the Lake. Once these homes are gone – you probably won't see them again."

C. Michael Elliott of Gattermeir Elliott Realtors in Lake Ozark agrees. "There is still spec building going on quite successfully" he stated. "Just not as aggressive as a few years ago." All three realtors agreed that the market is picking up, though. "Sellers just have to be patient; it's not a quick-turnaround market right now".

*continues on page 41*

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