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NEWS IN BRIEF

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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AUGUST, 2010



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Misconceptions on Workers' Compensation could mean big fines for business owners

by Nancy Hogland

The Labor Department's Division of Workers' Compensation (DWC) is taking action against Missouri employers who are required to carry workers' compensation on their employees but do not.

Failure to provide required coverage is a Class A misdemeanor or with a penalty equal to three times the annual premium the employer should have paid, up to \$50,000. The employer also is liable for the costs of any injuries suffered by employees. A second violation results in a Class D felony.

According to Amy Susan, communications director for the Missouri Labor Department, in the state of Missouri employers are required to carry workers' compensation insurance if they have five or more employees, unless they are in the construction industry. Those employers must carry workers' compensation insurance if they have one or more employees. The state defines construction as anyone that "erects, demolishes, alters or makes repairs or improvements." This includes earthmovers, concrete contractors, equipment installers, landscapers, carpenters, painters and telephone installers, to name just a few. Employers who meet the qualifications can also obtain permission from the DWC to self-insure its workers' compensation liabilities.

She said as of Aug. 28, 1998, family members of sole propri-

etors and partners can also be covered unless they choose to be excluded on an endorsement. However, even if family members are excluded, they are still counted towards the number of employees to determine if an employer is required by law to carry Workers' Compensation insurance. This provision does not, however, apply to family mem-

qualified real estate agents, direct sellers, volunteers of a tax exempt organization where such volunteers are not paid wages and adjudicators, sports officials or contest workers for interscholastic activity programs or amateur youth programs who are not employed by the sponsor of the event. Construction employers that don't have the required

system more transparent and accountable.

"First, we created a new 'Are You Covered?' online tool for our newly developed website at www.labor.mo.gov. This allows users to access our workers' compensation databases and lets employees check whether their employers carry coverage on them and see the effective dates of their policy," Susan said.

To access that tool, visit http://www.labor.mo.gov/DWC/tool/wc_cov_ver.asp.

Second, the department modified its website to give the public an enhanced ability to report workers' compensation fraud and noncompliance. The new feature on the website explains the various types of illegal conduct and allows users to report violators with the click of a mouse.

"We owe it to all workers in Missouri, as well as all of the good employers who play by the rules and cover their workers, to catch those who cheat the system. An injury that renders a worker unable to do his or her job presents a serious financial strain on Missouri families. Missouri law recognizes this, and requires that injured employees be adequately compensated. This is the role of workers' compensation insurance—to provide that important safety net for Missouri's workforce," Susan said.

To report fraud, call 800-592-6003 or visit http://www.labor.mo.gov/report_fraud.asp.

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"We owe it to all workers in Missouri, as well as all of the good employers who play by the rules and cover their workers, to catch those who cheat the system."

—AMY SUSAN, COMMUNICATIONS DIRECTOR
MISSOURI LABOR DEPARTMENT

bers of LLCs or corporations.

"So, if a couple owns a business and have their three or four grown kids working for them, they should have the insurance," she said, adding that many "mom-and-pop" type businesses at Lake of the Ozarks were probably unknowingly violating the law.

Susan said there are a few exceptions. Railroad, postal and maritime workers who are covered under federal laws and not by Missouri Workers' Compensation Laws do not need to be covered. Neither do farm labor, domestic servants in a private home, occasional labor performed for or related to a private household,

number of employees or who have employees in the exempt categories may "elect" to come under the law and carry workers' compensation insurance.

"Because one of the biggest issues we have are misunderstandings on who should carry the insurance and who doesn't need it, we are coming up with a 'Top 5 Misconceptions' poster that will include information that hopefully will make it clearer for employers," she said.

In the meantime, she advised employers to visit their website because the Department of Labor is on a mission to find those who are violating the law by making the workers' compensation

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LAKE OF THE OZARKS BUSINESS JOURNAL



The Lake of the Ozarks Business Journal strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Greg Sullens, Sales Manager (573) 280-1154
Jeff Hedberg, Advertising Representative (573) 819-4446

www.lakebusjournal.com
businessjournal@charterinternet.com

Publisher: Denny Benne • Editor: Darrel Willman
Writers: Nancy Hogland, Dwight Weaver,
Monica Vincent and Alison Schneider

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LO Alderman hopes fourth time's the charm for vendors

by Nancy Hogland

Although an ordinance that would allow vendors to set up shop on the Bagnell Dam Strip died for lack of a second at the July 13 Board of Aldermen meeting, Alderman Jeff Van Donsel said he has plans to revive the bill at an upcoming meeting.

"I'm really shocked because it had support at the last meeting," Van Donsel said after that meeting, adding that he hoped remarks made by what he labeled as "a few short-sighted business owners" hadn't swayed board members' thinking. During the meeting, Lisa Frick, owner of the Frick and Frack and Artsy Fartsy stores; Sharon Sallens, the owner of Vintage Boutique; and Lori Jordan, owner of Rustic Redwood Signs and Gifts, spoke against the proposed bill.

Frick, who said the same issue came up several years ago just prior to her purchase of the building she now occupies, told aldermen if they approved the ordinance, there would be no incentive to fix up the numerous vacant buildings she dubbed "eyesores" that currently line the Strip.

"Had (the vendor ordinance) passed then, I was not going to buy that building. As a result, I invested over \$300,000 fixing up a vacant, run down building that had set empty for 5 years. I would have been crazy to consider that purchase if the city had decided to allow street vendors to come in and be my competition for \$50," she said, adding that she felt vendors would make the city look like a shanty town. Jordan echoed similar sentiments, saying vendors in tents up and down the sidewalks would give the strip a "carnie-circuit atmosphere." Both also warned the city would

be losing out on sales tax revenues by allowing vendors.

However, Van Donsel said since vendors would be confined to private property, their arguments made no sense. He also said their concerns over lost sales tax also were without merit.

"Seasonal vendors, who would be allowed to operate April 1 through November 1, would be required to pay sales tax and the temporary vendors, who would only get to set up a couple times, would have to pay a \$50 fee. The city would collect far more through those fees than they would in sales tax revenue anyway," he said.

Frick also questioned the city's ability to monitor the merchandise sold. According to the ordinance, sales would be restricted to "goods, wares, and merchandise that is, in whole or in part, the product of the vendor's labor or is the product of or grown from the vendor's farm or garden."

"Should these people apply for a permit for say hand crafted purses, who is going to go to that booth and make sure these aren't 'hand crafted' in China?" Frick asked. "What if someone discovers that it isn't the merchandise that the vendor said they would be selling when they applied for their permit? Who is going to check on them? Who do we call to shut them down? The police aren't going to take this on. They don't have the manpower. Do we call city hall? No – the vendors will be gone by the time the weekend is over and city hall opens up again. There is no one to call and shut down an illegal booth, plain and simple."

However, Van Donsel said he already addressed that matter with business owners.

"There are several who wanted to act as judges – to decide whether the items fit the allowed categories. As long as they are judged professionally and legitimately – vendors can't be turned away because they sell something that business owner sells – then it shouldn't be a problem," he said, adding that, in his opinion, business owners trying to block the ordinance were looking out only for themselves and didn't have everyone's best interest at heart.

"Someone in the BDSA received a letter last week from a couple that had been vacationing here for the past 25 years but didn't plan on coming back because of the run-down, dirty conditions on the Strip. I heard the same thing just a couple weeks ago. Allowing vendors would only improve the Strip and add to its eclectic flavor. Because many businesses sell hand-made items, vendors are bound to sell something they already offer but my suggestion is clean up your store and give shoppers a reason to come in. Then you won't have to fight to keep new businesses and any competition away."

The ordinance was initially presented to the board June 8. However, disagreements over wording sent it back to City Attorney Roger Gibbons for changes. A revised version was re-presented at the June 22 meeting. Although aldermen passed the measure on its first reading by a 3-to-2 vote, they agreed to hold it over to the July 13 meeting for final passage. That's when Van Donsel couldn't get a second. He said he wanted to wait until other controversial matters were settled before bringing it back to the board.

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Realtors expect sharp increase in condominium sales with passage of House Bill 1692

by Nancy Hogland

That bill, signed into law in mid July by Gov. Jay Nixon, allows condo buyers to also finance boat slips along with their condominiums rather than paying cash up front.

"The inclusion of boat slips in the financing package was allowed all along until the market started to sour a couple years ago. Then, because mortgage companies and banks hadn't specifically mentioned them in the loan paperwork, they found that people who were going into foreclosure would sell their slip off to another condo owner, leaving the lender holding the bag," explained Karie Jacobs, president of the Bagnell Dam Association of Realtors and a realtor with Prudential Lake Ozark Realty.

She said when that started to happen, Fannie Mae and Freddie Mac changed their policies and refused to allow

them to be included in the loan. That, in turn, placed an additional burden on the buyer.

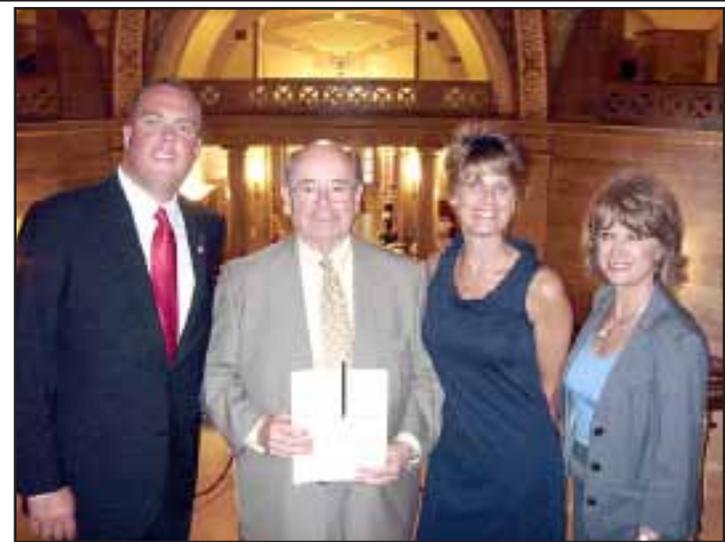
"For instance, if you bought a condo appraised at \$100,000 with slip appraised at \$8,000, and the lender required 20 percent down, you'd have to come to closing with a \$20,000 down payment for the condo. However, you'd also have to bring an additional \$8,000 in cash to cover the value of the slip," Jacobs said. "Although we weren't seeing the same problems as they experienced in other areas of the nation, things had slowed down some and this caused condo sales to move even slower."

She said the foreclosure rate at the Lake was less than .5 percent and most were not lakefront, making it even more difficult to accept. Some areas continue to experience a 46-percent rate; Florida is

currently at 86 percent.

Because condo dock slips are only leased from the project and not purchased outright, the only restriction currently in place is that the lease must be for five years longer than the mortgage. If the buyer gets a 30-year loan, the dock lease must extend for 35 years.

"Condo sales have been flat for quite some time and we all felt that this had a large part in that. We're hopeful that things will change once this goes into effect on Aug. 28," Jacobs said, adding that real estate boards at both local and state had been pushing for the laws for quite some time. "In fact, to make sure this legislation made it through this year, it was tagged to several different bills. Part of our charge is to protect real property rights and when we see something coming up that affects those



Ryan Gattermeir, broker/owner of Gattermeir Davidson Real Estate and past president of the Bagnell Dam Association of Realtors; Karie Jacobs, president of the Association; and Lynn Farrell, a state director for the Association, were on hand when Gov. Jay Nixon signed House Bill 1692 into law. Photo contributed.

rights, we get involved."

A similar bill was passed last year for boat docks that are permanently attached to land and are included in the sale of single-family homes.

Although boat docks and slips will no longer be looked at by lenders as personal property, that's how Camden County will continue to eye them. Camden County As-

essor Eddie Whitworth said state statute considers docks personal property and as long as it does, he will do the same. That means docks will be assessed at 33.3 percent of their valuation while residential property is assessed at 19 percent. Both Miller and Morgan counties assess the docks as real estate.

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HK's Tournament Again Exceeds Fundraising Goal

Proceeds Benefit Lake Regional's Cardiac Cath Lab

The 32nd Annual HK's Hospital Benefit Golf Tournament, held June 4-6 at The Cove Golf Course at The Lodge of Four Seasons, raised \$146,000 — exceeding this year's goal by \$11,000. Proceeds will be used to renovate a Cardiac Cath Lab suite at Lake Regional Hospital in Osage Beach.

"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 ensure we continue to provide exceptional cardiac care for lake-area residents and visitors."

The Annual HK's Hospital Benefit Golf Tournament — traditionally held the first weekend in June — has earned in excess of \$2.2 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, Cancer Center and Wound Healing Center. The tournament was established by Harold Koplal, founder of The Lodge of Four Seasons.

"We're pleased to support the hospital's cardiac program," said Susan Brown of Four Seasons Companies and HK's Tournament Committee co-chair. "Because the lake is a vacation destination, it's especially important that we have comprehensive, quality cardiac care available locally for residents and the area's many visitors."

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 Pro Football Hall of Famer Willie Lanier presented a custom-engraved gift 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 230 golfers played The Cove Golf Course — the Lodge's signature course de-

signed by the legendary Robert Trent Jones Sr.

"Thanks to the community for their tremendous support again this year," Brown said. "We could not be successful without our generous sponsors, donors, golfers and volunteers."

Brown also thanked the event co-chairs: Charlie Cassmeyer, Cecilia Thomson and Walter White.

For information on the 33rd Annual HK's Hospital Benefit Golf Tournament, scheduled June 3-5, 2011, call Lake Regional Fund Development at 573-348-8265 or visit lakeregional.com/development.

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.



HK's Tournament Committee Co-Chairs Cecilia Thomson (second from left), Charlie Cassmeyer and Susan Brown present a check for \$146,000 to Lake Regional Cardiologist and Chief of Staff Muthu Krishnan, M.D., FACC. The funds will be used to renovate a Cardiac Cath Lab suite at Lake Regional Hospital in Osage Beach.

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Shoot Out Benefit spreading out

By Nancy Hogland

In an attempt to extend the opportunities created from the Shootout, organizers have turned it into a week-long event with activities that span the length of the Lake. According to the chairman, that has been his plan all along.

"A lot of our racers come from long distances – New York, Florida, California – so they have to take a week's vacation to come down and participate in this event. Many bring their families along so we wanted to add activities to give them, as well as all the spectators that come to the Lake for the race, some fun things to do. In addition, by extending the scope of the event, more people will be here more days and that equals more room revenues and more money being spent at restaurants and other businesses. That means everybody wins," said Ron Dugan, owner of Captain Ron's, headquarters for

what has become the largest unsanctioned boat race in the United States.

Dugan explained that "unsanctioned" means there are no points involved which, for the majority, also means racers pay their own expenses to participate.

"These guys are awesome. It costs many of them \$20,000 to \$30,000 to bring their teams down here to participate in what is simply a charity event. I think it's great that they're willing to do that," he said, adding that's one of the reasons he wanted to add the "Meet and Greet" planned for Wednesday, Aug. 25 on the Bagnell Dam Strip.

At that event, planned for 6 to 10 p.m., 30 or more Shootout race teams will line their boats up along one side of the Bagnell Dam Strip. Racers will be available to talk to people, sign autographs and pose for pictures with spectators.

"I want people to meet

these guys because they are great! They love kids and love to show off their boats and talk about racing. You can watch the race online and you can see pictures of the drivers but when you can meet them, shake their hands, get your picture taken with them – it lets you make it connection and that makes it a lot more fun when you're watching. It also lets the drivers and team members that attend meet the people that love what they do. It helps personalize the race for everyone," Dugan said.

He said the race week kicks off at noon Monday, Aug. 23 with a Shootout Benefit Golf Tournament at Indian Rock Golf Club. The \$240 per team or \$60 per person entry fee includes a box lunch, golf, a cart and prizes. The fun continues at 7 with an award ceremony at the Cannon Smoked Saloon on F Road and then a free concert featuring country music per-

former David Ball, another new addition to the event.

Tuesday will feature the Great Shootout Treasure Hunt to be held from 5 to 10 p.m. at Captain Ron's.

"It's like an Easter egg hunt for adults except in this hunt, they'll be searching for little wooden treasure chests," Dugan explained, adding that those chests will have slips of paper inside with numbers that correspond to prizes. "Special colored chests will have bigger prizes including keys, one of which will fit a four-wheeler."

Dugan said Wednesday will be a busy day in a lot of different ports.

From 8 a.m. to noon, the 1st annual Mini-Shootout Remote Controlled Boat Race will take place at Dock 1 at Captain Ron's. Registration begins at 8; practice runs will be allowed from 9 to 10 and the action will start at 10. An awards ceremony is planned for noon.

"And these are not little kids' remote control boats – I was told one cost \$18,000 – another one is turbine powered! It should be pretty amazing to watch," he said.

PWC riders are invited to participate in the 130-mile Shootout PWC Dam Run which starts below Truman Dam and ends at Shorty Pants lounge. Registration starts at 9 a.m.; riders are scheduled to depart at 10. The \$150 entry fee will benefit Shootout charities. An after-the-race dinner and party will be held from 7 to 8 at the restaurant.

The Shootout on the Strip Street Party, which Dugan said he expects to be one of the favorite and best-attended activities, also takes place on Wednesday.

Thursday will be a busy day at Captain Ron's. Vendor booths and the Racer Village will be setting up throughout the day; a "celebrity" sand volleyball tournament will be held at Buccaneer Bay; and a Shootout benefit auction will be going on. The day will wrap up with live entertainment. In addition, registration and a meet and greet with

drivers will be held from 4 to 11 p.m. at Shady Gators.

Friday, the last day before the race, a 90-mile Poker Run, which starts and ends at Shady Gators will take place; the Racer Village and vendor booths will be open; Dog Days will host a Stereo Shootout; and live music and fireworks will be presented at Captain Ron's.

Race day, all activities are centered at Captain Ron's. Vendor booths open at 9; runs start at 10 and continue through the day. Runs in all classes will take place from 10 a.m. to 5 p.m. Sand Volleyball Tournament finals will be held from 5 to 7 p.m. and at 8, live music will begin.

On Sunday, Racer Village and vendor booths will open at 9; at 10 classes will start running and from 4:30 to 5 the final Top Gun Runs will be held. An award ceremony at 6 wraps up the activities.

"We started planning this year's event immediately after the end of last year's Shootout," Dugan said. "It's my plan to continue to grow and expand so the entire Lake area receives more and more benefit from it. We added a lot of new things this year – hopefully they all turn out as planned – and next year will add more. This is so much more than just a boat race."

Last year's event featured 124 racers and drew crowds, which included some 8,000 boats that lined the race course, estimated at more than 70,000. The race will benefit eight Lake area fire districts and departments, which provide the majority of volunteers, as well as the Share the Harvest Food Pantry, the Laurie Elks, the Lake of the Ozark Shrine Club, the Laurie/Sunrise Beach Rotary Club, the Lake West Chamber of Commerce, the Coast Guard Auxiliary and the Climax Springs Senior Class, which will be providing trash pick-up throughout the event. Dugan said more than 300 volunteers assist with the event.



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Onkyo CS-545UK Compact iPod Docking Stereo System

Onkyo, long-time maker of mid-high end stereos, digital picture frames, and a somewhat bizarre series of computers has announced a set of compact audio systems aimed at the audiophile. Now, just in time for the buyer with more money than is needed, the CS-545UK has 50 Watts per channel, three analog with optical and SPDIF inputs, video out, subwoofer out, a front USB port, an iPod dock, and a tray loading CD that's MP3 compatible-- that's of course assuming anyone still has CD's -- if you don't, a memory stick in the front port works as well. Available this month for a mere **\$537** just in time for college. The higher-end model available is the CS-1045DAB, which you can get for **\$1400** with Onkyo's D-145 speakers, or for **\$1200** without. The CS-1045DAB has a CD player, 2-way speakers, DAB+ and FM radio, iPhone/iPad/iPod USB in (to a front port), AUX in, a MM phono stage, and it can also play MP3 and WMA files on a USB input.

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Your Finances

Financial Moves for Non-Retiring Baby Boomers



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

If you're in one of the early waves of baby boomers, you may know some retirees who are now enjoying a variety of activities — possibly even a new career. And you, too, may now have some choices about how to spend your time. While you may have choices on how to draw an income, you'll also have some key issues to consider.

For starters, think about how your earnings might affect one source of retirement income: Social Security. As an early wave baby boomer, your "full retirement age," from a Social Security standpoint, will be about 66. If you are younger than full retirement age during all of 2010, you will lose \$1 from your benefits for each \$2 you earn above \$14,160. But if you reach your full retirement age during 2010, you'll lose \$1 from your benefits for each \$3 you earn above \$37,680 until the month you reach that age. (Keep in mind that these figures are for 2010 only; for changes in 2011 and succeeding years, you'll want to check with the Social Security Administration.) Once you reach full retirement age, you can keep all your benefits, no matter how much you earn.

Deciding what to do about Social Security isn't the only move you need to make if you work during your "normal" retirement years. You'll also want to contribute as much as possible to your IRA, 401(k) or other employer-sponsored retirement plan. During these years, with your children grown and your mortgage possibly paid, you may have more investable income available — so take advantage of the opportunity.

You'll also need to carefully review your portfolio to help ensure your investment mix is appropriate for your needs. To stay ahead of inflation, you'll still need to invest for growth, but since you're not that far from retirement, you'll also want to control risk and volatility as much as possible.

Furthermore, you're at the time in life when you may want to consider consolidating your investment and retirement accounts. If you have an IRA here, a 401(k) there and another account someplace else, you have a lot of paperwork to keep track of, both during the year and, especially, at tax time. But even more importantly, with all your accounts scattered, you might not be following one central, unifying investment approach — an approach that could help make it easier for you to pursue your long-term goals, including a comfortable retirement. By consolidating your accounts with one company, you can save time and possibly reduce administrative fees — while your accounts can work in harmony on your behalf.

For a free review of your annuities and insurance: contact Tony Reahr - Licenced Insurance Specialist, Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.

AT&T Launches Lake 3G Coverage

by Nancy Hogland

AT&T launches 3G coverage at the Lake

The addition of Third Generation (3G) transmitters to 17 towers in and around the Lake of the Ozarks area over the past few months is allowing AT&T smartphone users to enjoy accelerated mobile data speeds and simultaneous voice and data capabilities, and laptops with wireless capabilities to connect at the speed of DSL.

AT&T celebrated the newly expanded service July 20 with a ribbon cutting ceremony at Wilmore Lodge.

Seth Thompson, retail account executive for AT&T, said AT&T's investment in the area would allow vacationers to share their experiences with family and friends back home as they are occurring.

"Grandma can see her grandchild learn to water ski thru a live feed — not a recording," Thompson promised, as volunteers Kevin Rucker and John Caran demonstrated the simultaneous voice and data sharing features of the new Samsung Captivate. "And one of the nice features about this is that the only person charged for the transmission of data is the person who initiates the video-share call."

He also said the high definition capabilities of the phone would provide a better viewing experience.

Mike Haynes, regional director of External Affairs for AT&T, said the launch was driven by several factors.

"Of course, we look at population centers where the majority of the people live but we also look at where they travel and Lake of the Ozarks is the destination of choice of many



Cassandra Penny, area retail sales manager for AT&T, helps Kevin Rucker, Osage Beach alderman, and John Caran, a member of the Lake Area Chamber of Commerce Board of Directors, connect so they can demonstrate the simultaneous voice and data sharing capabilities of the new Samsung Captivate through 3G transmission now available in the Lake area. Nancy Hogland photo.

event, agreed.

"As policymakers, we try to make decisions that encourage businesses to invest in Missouri. Investments like this will help strengthen the Lake of the Ozarks' economy, attract new business and provide the latest technology to our residents. We are living in an ever-changing world but you are helping us keep up," Schad said, joking that although he was "technically challenged," that was all going to change when he purchased his new smartphone.

According to AT&T, wireless data traffic on their network has grown more than 5,000 percent in the past three years. The network upgrade in the Lake of the Ozarks is one part of the company's ongoing efforts to

Generation Partnership Project (3GPP) family of technologies that includes GSM and UMTS, delivers voice service in more than 220 countries and data service in more than 190 countries. AT&T also offers voice and data roaming coverage on 130 major cruise ships, as well as 3G services in 115 countries.

For more information about AT&T's 3G coverage in the Lake of the Ozarks or anywhere in the United States, consumers can visit <http://www.wireless.att.com/coverageviewer>. The online tool can measure the quality of coverage based on a street address, intersection, ZIP code or even a landmark.

For updates on the AT&T wireless network, visit www.att.com/networknews.

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Premium Outlet Mall loses store - but not to the economy

by Nancy Hogland

Liz Claiborne Inc. recently announced it plans to close its 87 outlet stores in the U.S and Puerto Rico, including the stores at the Osage Beach Premium Outlet, by the beginning of next year.

The local store, which employs 9, has plans to remain open through August.

"It really stinks," said an employee of the Osage Beach store. "We originally heard we were closing because they didn't want to renew the lease. That was about three weeks ago," she said. "It wasn't until just a couple days ago that we learned all the Liz outlet stores were shutting down."

She said she and the other employees didn't know what they were going to do once the store closed its doors.

According to Bloomberg Businessweek reports, the move is being made in an attempt to put an end to the clothier's losses. The report also states Liz Claiborne and Liz Claiborne New York will become exclusive brands for other retailers. In August, Liz plans to launch its own branded-apparel exclusively at J.C. Penney, while the Liz Claiborne New York label, designed by Isaac Mizrahi, will be taken to QVC.

Liz Chief Executive William McComb was quoted as saying their current fleet

of Liz Claiborne-branded outlet stores was originally designed and leased to handle clearance for many brands in their portfolio. That strategy no longer made sense given the vast changes they have made to their portfolio and business strategy over the past three years, he said.

The move affects only Liz Claiborne branded stores. Outlets for the company's Juicy Couture, Lucky Brand, Kate Spade and Kensie brands aren't affected.

The New York based company didn't say how many jobs would be affected nationwide but did say they would incur charges of more than \$7 million for lease terminations and employee severance packages.

Nike Communications, Inc., Osage Beach Premium Outlets' public relations firm, was contacted to determine if another tenant would fill the space that will be left vacant by the closure. Jeanna Guarneri, account executive with Nike Communications, emailed and said she could neither confirm nor deny the report that Liz Claiborne was closing.

"Unfortunately, we will be unable to participate in the story (no quotes, provide background info, etc)," she replied.

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Village dedicates park to former trustee

by Nancy Hogland

The children's laughter filling the air during the Trillium Park dedication was a tribute to the man honored.

On July 19, officials with the Village of Four Seasons presented a plaque and unveiled a sign naming the park after Thomas "Grumpy" Reinhart, a nine-year member of the Board of Trustees who passed away last month from complications of cancer. Board Chairman Gordon Ellison said the board made the decision to name the playground after Reinhart because he was instrumental in bringing parks to the residents of the Village.

"He was the one who pushed the board to provide recreation for the children in our area and because of his careful handling of Village money he saw to it that we saved enough to make it happen. The residents of the Village should know that it was his efforts that made this available for them," Ellison said.

Jan Reinhart said the dedication was something that would be long remembered by her family.

"This is so wonderful and such an honor. My husband would be so pleased," she said after Ellison read the

plaque inscription recognizing Reinhart has a person who "acted honorably and sincerely for the overall good of the Village."

His daughters, Paige Schuler and Leigh Reynolds agreed.

"Dad was so edgy after he and mom retired to the Lake. We both told him he needed to get a hobby," Leigh laughed.

Paige said when hearing about his plan to join the board of trustees, they both encouraged him.

"That was it for him! He threw himself into it whole heartedly and loved every minute of it. He was so excited about being able to do something for the community," she said, joking that they started calling him "the Grand Poobah."

The two also explained the nickname "Grumpy" that was added to the park sign.

"When we were kids, I called mom's dad 'Grumpy' because I couldn't say 'Grandpa.' Well, when my kids were little and they couldn't say 'Grandpa' either, we just had them call Dad 'Grumpy' too and it just stuck," Leigh explained. "We all thought it was extremely funny since neither of them was grumpy at all!"



During a dedication ceremony last month, Village of Four Seasons Board of Trustees unveiled a sign naming the park on Trillium Lane after Thomas Reinhart. On hand for the celebration were (left to right) granddaughter Delaney, son-in-law Dave and daughter Paige Schuler; granddaughter Tessa Reynolds; granddaughter Nicole Miller, whose mother Nicole Miller, Reinhart's daughter, was unable to attend; grandson Zack Schuler; wife Jan Reinhart; and daughter Leigh Reynolds. Nancy Hogland photo.

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Worker's Comp

continued from page 1

So far this year, the DWC referred 184 cases to the Attorney General's Office, 80 more than last year at this time. These cases involved employers who either did not provide coverage or did not report the worker's injury to the DWC.

"Employers are required to have a poster up that tells employees who they need to contact if they are injured on

the job because employees are supposed to immediately report any injury. Employers then have 35 days to report the injury to the DWC," Susan said, explaining that this reporting is required by law so that injured workers can be made aware of their rights. "In 2009, 2,669 work-related injuries were never reported by an employer or insurer to the DWC; so far in 2010, this has happened 1,369

times."

The good news for employers is that the cost of workers' compensation insurance has been decreasing over the past several years. Susan said each year, the National Council on Compensation Insurance (NCCI) files "loss-costs" with the Department of Insurance. These numbers are then used by insurance companies to set their rates for the coming year and generally reflect the trend for lost wages and medical payments for workers injured on the job. After reviewing statewide data for insurance claims

paid by employers for injured workers in 2009, the NCCI recommended a 1.9-percent decrease in rates and the Missouri Department of Insurance recommended an 8.1-percent decrease.

John M. Huff, director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP), said although a reduced number of claims did not automatically guarantee lower premiums in 2009 approximately 92 percent of the 256 workers' compensation carriers in the state reduced their rates.

He also said the addition of 25 new insurers since 2008 has increased competition, further helping keep premiums down. He recommended contacting several carriers to obtain the best rates.

Travis Ford Travis Ford, DIFP Communications Director, said he pulled the numbers, and so far this year, there has been an average decrease in rates of 5 percent.

"This is a competitive system of rate-setting, rather than regulators dictating the rates the insurers charge," he said.

"Insurance Talk"

with Ron Hall of Golden Rule Insurance

What is long-term care?

After years of building a successful construction business, you retire to enjoy the "good life" assuming the products & services you performed would be covered under your liability insurance coverage prior to retiring and selling out. What happens if the house you built in 2005 collapses causing damages in 2010 after your retirement and after you cancelled your liability insurance? Are you protected?

The occurrence form general liability will provide coverage for accidents that happen well after the policy has been in force. However the policy states that the insurance to apply the "bodily injury or property damage" must occur within the policy period... In this case, the business owner had liability when the house was built but since his product was still being used and the house collapsed 5 years later and he had cancelled his insurance the policy was not in effect when the damage occurred. The business owner could be held for all the damaged including defense cost personally.

This situation came to one of my retired clients that had owned and operated a lawn mower shop. The mower he sold back 6 years ago which had been resold by an individual, who had modified it, was involved in a serious injury from a claimant. My insured had retired and sold his business to another business. The lawyers for the injured party named not only the business he sold it too but also my retired insured for damages from the mower. Unfortunately, my cli-



Belinda Brenizer, CIC

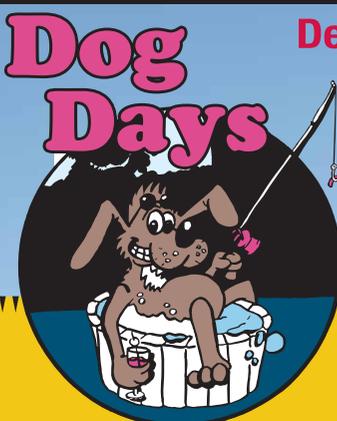
ent had to defend himself as he had no liability insurance at the time of the loss.

You can leave a business behind but the liability can follow you forever. First I suggestion you purchase "discontinued" liability insurance coverage where you set the number of years you want to be protected and pay it upfront when you retire. This gives you liability protection for products or service for the future damages. Secondly, if you sell your business to another entity you could require that they provide liability for products/completed operations for a set number of years to protect you as additional insured by the contract under their policy.

We strongly recommend talking with your agent and your attorney to get the proper coverage when you retire or sell your business! Don't assume because you don't own it any longer you will not be responsible.

Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

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Momentum building on Horseshoe Bend extension

by Nancy Hogland

The Missouri Department of Transportation (MoDOT) is moving along full speed ahead on Route 242, a four-lane road that will connect U.S. Route 54 to the Lake of the Ozarks Community Bridge and Horseshoe Bend Parkway. In fact, MoDOT Project Engineer Jason Vanderfeltz said this is one of the fastest moving projects he's ever been involved with.

"We want this road to be completed by the end of 2011 so we're working hard to make that happen," he said.

George Stanton, whose family owns much of the land to be donated for the road, said he has mixed feelings as he watches crews crisscrossing the land he once played on as a child.

"Of course I'm excited that the project is moving forward. The city needed to open the interior ground and the family needed to decide what they were going to do with the property. And the timing of it all really worked out well but now that coming about, it just

seems that it's happening so fast! I know it's all for the good but it still brings a little twinge of sadness," he said.

Just a few days after Gov. Jay Nixon visited the area to announce he was signing off on a \$4-million Community Development Block Grant through the state Department of Economic Development and the MoDOT was putting up \$8.6 million for the project, crews were out drilling some 200 holes up and down the entire two-mile stretch where the road will run, looking for rock.

"Excavating rock is obviously going to be more expensive than moving soil so we have to know where the rock is and how much we have to move when we let the bids," Vanderfeltz explained, adding that survey crews were still working to, among other tasks, establish property lines, but expected that work to also be wrapped up soon.

He said when it is completed the road will be similar to others in the area - hilly.

"Nothing is flat here - it's

all rolling," he said. "The new road will be pretty similar to the existing Horseshoe Bend Parkway in its terrain."

The public will get an opportunity to learn more about the location and design for Route 242 at a MoDOT public hearing planned for 4 to 6:30 p.m. Tuesday, Aug. 10. The hearing, to be held a month earlier than originally scheduled, will take place in the gymnasium of Mills Elementary School at 1571 Bagnell Dam Blvd. in Lake Ozark.

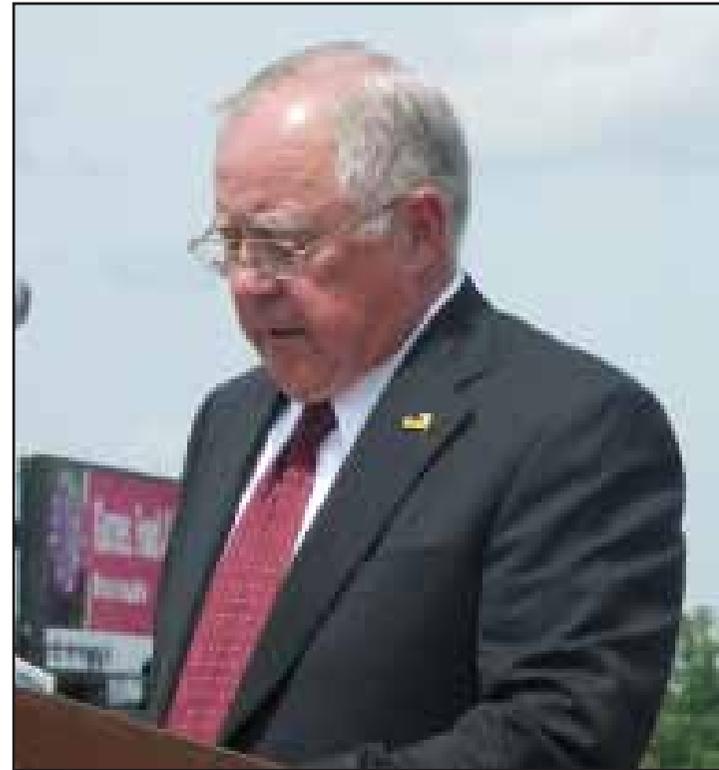
Tentative schedules for construction for the \$12.6 million project will be available for viewing at the open house. According to MoDOT, no formal presentations will be made during the meeting, however, those attending are free to speak with members of the project team and ask questions.

Mills Elementary is handicap accessible. Those who are disabled and require special services at the public hearing should call 1-888-ASK-MoDOT (275-6636) or TTY

1-800-735-2966 for the hearing impaired so that arrangements for those services can be made.

For more information

about this project, please call 1-888-ASK-MoDOT (275-6636) or log onto www.modot.org/central.



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Armchair Pilot

by Nancy Hogland

UPS IS HELPING travelers take the "lug" out of luggage with three luggage shipping alternatives, including a new luggage box that takes the place of a suitcase, to help reduce hassles of long lines, security searches and increasing baggage fees. When shipped UPS Ground service, the luggage box is promised to be competitively priced with the airlines' baggage fees. Members of the Automobile Association of America (AAA) can receive a 15 percent discount off the boxes plus 5 percent off domestic U.S. UPS shipping costs.

Available at select UPS stores, the luggage box comes in two sizes, large and small; has a sturdy handle for easy carrying, and is made of recyclable corrugate. Because it weighs less than an empty suitcase, packing directly into the box can help lower shipping costs. Travelers also can include packaging tape and a return UPS shipping label for use when returning home. Both luggage boxes meet airline baggage restrictions for travelers opting to fly with their belongings. The small box can be carried on and the large box can be checked in, minimizing the chance of paying airline oversize or overweight charges. The luggage boxes have been professionally tested. Travelers can visit theupsstore.com to view a luggage box information sheet with details about box dimensions, weight limitations and declared value.

THE ELECTRONIC PRIVACY INFORMATION CENTER has filed a suit against the Department of Homeland Security in an attempt to stop the use of the airport body scanner program. The scanner allows security officers to look for hidden explosives and other weapons by seeing through a passenger's clothes during screening. The privacy advocacy group, located in Washington, D.C., claims the scanners, which reveal the surface of the skin under clothing, are "unlawful, invasive, and ineffective" and violate the federal

Privacy Act, the Religious Freedom Restoration Act and the Administrative Procedures Act along with the Fourth Amendment. Currently the scanners are in use at 19 airports. In mid-July, the Transportation Safety Administration officials started using advanced imaging technology at the Boise Airport.

FRONTIER AIRLINES is adding a second Mexico destination from its list of flights out of Lambert-St. Louis International Airport. From Dec. 16, 2010 to April 16, 2011, Saturday flights will be offered to Puerto Vallarta, Mexico. The airline already offered seasonal non-stop service to Cancun, Mexico from St. Louis. Last month, Frontier added a nonstop flight from Kansas City to Los Cabos International Airport in Mexico from Dec. 18 to April 16.

DELTA AIR LINES recently announced that later this year it plans to add first class seats to 50 domestic flights that will be in the air for two and a half hours or longer. When completed, 219 aircraft will be outfitted with two-class service. It's all part of the airline's plans to spend \$1 billion on upgrades that include equipping some planes with flat-bed seats offering extra legroom and adding more overhead storage space in an attempt to attract more business travelers.

ACCORDING TO A REPORT by the U.S. Department of Transportation (DOT) "short-faced" dog breeds such as pugs and bulldogs represent about half of the dogs that die while being transported by their owners as cargo. The DOT stated because this is a significantly higher rate of mortality than for other dog breeds, they recommend owners of short-faced breeds to review the data before shipping them as cargo and also consult their pets' veterinarians about any genetic features in dogs of this type and the medical condition of their pets before deciding to transport them by aircraft.

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ProStar Auctions is a Lake leader in creating Lake of the Ozarks Internet traffic

ProStar Auction is one of the Lake's leaders in creating internet traffic and interest in the Lake of the Ozarks from all 50 states and 60 foreign countries.

The top 10 states for ProStar website activity are Missouri, Illinois, Kansas, California, Iowa, Florida, New York, Texas, Massachusetts and Nebraska. The top 10 countries for ProStar website activity are Canada, Mexico, United Kingdom, India, Australia, Russia, Germany, France, China and Saudi Arabia.

The feedback from those interested in home ownership in the Lake Area communities has been very positive. "We are seeing much interest from buyers. Buyers continue saying they are concerned about the stability of the stock market and many report can't get any acceptable returns from the banking investments. So we see them turning to real estate. The lake is a destination area and people always want their 'fun time' and that is exactly what the lake has to offer," said Shively.

All of the properties for upcoming auctions can be found on Pro-

Star Auctions' website at ProStar-Auctions.com. New properties are being added daily for buyers should check the site frequently. Buyer's interested in property are encouraged to attend a Buyer's Seminar held on selected Saturdays in advance of the auction. Information on dates of the seminars can also be found on the Internet web site.

The seminars are held at JB Hooks Restaurant located across the street from ProStar's offices on Business Route Highway 54 in Lake Ozark. Inspections and open houses for properties are held immediately following the Seminar and Brunch. Those interested in attending one the seminars can sign up by calling 573-365-7272.

ProStar Auctions is a Lake of the Ozarks based company with over 30 years of experience in selling real estate by auction throughout the United States. ProStar Auctions is a PRO REALTOR company with offices located at Business Highway 54 and Crossing West Drive in Lake Ozark, Missouri, 65049 and can be reached at 573-365-7272 or on the Internet at ProStarAuctions.com



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Ask your mortgage professional

Foreclosures, Short Sales And Now Strategic Defaults...How Is Our Local Market Affected?

Foreclosures, short sales, and now strategic defaults, this is all the media seems to be able to report. So what is really happening in our local housing market? I recently had a very interesting conversation, it was a sales call from a national website (of course wanting to sell me advertising space), this sales person was explaining how the website worked, and the premise of the entire sale was that their website reports more listings and more foreclosures than other websites. Wow, I could hardly wait to see. So we went to the website and searched several cities: Osage Beach homes listed for sale 211 (on this website) and then we proceeded to look at Osage Beach homes listed for sale this time to include all foreclosures now we were at a total of 216 homes listed. According to this website we only had 5 foreclosures listed. We continued to look at this website at Lake Ozark, Linn Creek, Gravois Mills, Camden-ton, and even Eldon. The number of homes listed and the number of homes that were in foreclosure (on this website) was such a small percentage in each case. (This was not the results the sales person was expecting and it was certainly not making the point for the sale.) So then the sales person insisted we look at other areas on the website, we looked at Cape Coral, Florida (1,600+ homes listed and with foreclosures added some 3,800+ listings), Orlando, Florida (5,100+

homes listed and with foreclosures total more than 14,000+listings), Pensacola, Florida (2,400+ homes listed and with foreclosures totaled just a little more than 13,800+listings). While the sales persons reasoning was faulty as to the advantages of me advertising on this national website it was definitely interesting to see how we compared nationally in the foreclosure statics. While I did not buy what they were selling, I spent some more time on the website and looked at cities all throughout the Midwest, and other parts of the USA. There are several states and major cities that I would categorize as in crisis, but definitely not the entire USA. The Midwest has fared well in the stabilization of homes and with much lower percentages of foreclosures. So when you are making financial decisions you need to base those decisions on your local community and your local housing market because they do not always follow national trends.

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

Call Andrew today at 573-302-0600. Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150AM and 97.5 FM Every Friday Morning At 8:35am

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

E.T. star scheduled to perform at the Hope House charity event

Henry Thomas and his band are scheduled to perform on a sunset cruise aboard the Celebration boat on Friday, August 6 during a special Hope House charity event.

Thomas, better known to millions of early-'80s filmgoers as Elliot, the young boy who befriends a leathery, long-necked alien with his starring role in Steven Spielberg's 1982 blockbuster E.T.

Thomas is both a talented actor and a musician. He has made a number of movies including; E.T., All the Pretty Horses and Legends of the Fall. He is currently in pro-

duction on a new Hank Williams movie in which he sings Williams' songs.

The fun filled Hope House charity evening event will kickoff with a 6:00 PM to 8:00 PM Sunset Cruise on the Celebration boat sailing out of the Lodge of Four Seasons. Heavy hors d'oeuvres, wine and beer will be served. Then, from 8:00 PM to 9:00 PM attendees will enjoy desserts and wines in the beautiful Japanese Gardens at Lodge of Four Seasons.

Tickets for this special event will be \$100 per person and are

available from ProStar Auctions at 573-365-7272. All proceeds will go to the Hope House.

ProStar Auctions has chosen the Hope House as its primary charity and has been raising money at every auction. ProStar has raised and donated in excess of \$10,000 for the Hope House in the past year.

The Hope House acts as an emergency aid center and provides a helping hand and offers hope and short-term assistance to hundreds of families each month in Eastern Camden and Western Miller counties.

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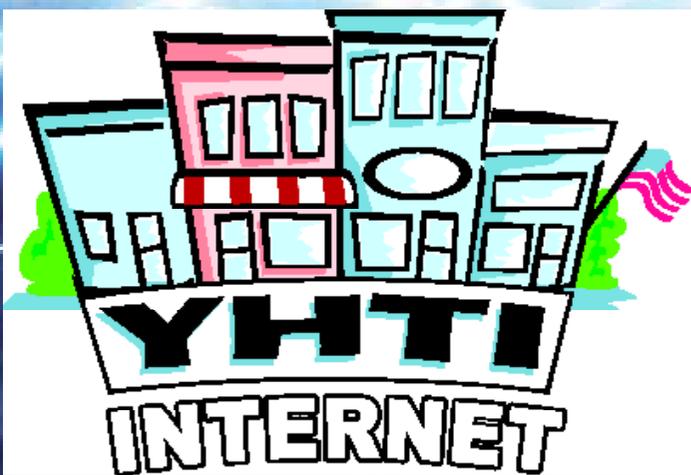
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on your automobile. Proper tire pressure will help you get the best possible fuel mileage. Proper pressure is also needed to handle the maximum weight of a loaded vehicle. Recommended tire pressure can be found inside the driver or passenger door jambs. Check your coolant level.

Always check your coolant level from the reservoir. Use 50% antifreeze and 50% water mixture when adding to your system. Check your fuel filter. A dirty fuel filter robs your fuel economy.



Jason Hulett, President

Check belts for frays or cracks. Check hoses for signs of being "spongy" or bulges. A little prevention now can save you time and expense down the road.

For more information contact Jason Hulett, Dealer Principal, or Rick Cinkosky, Service Manager at Ron Hulett Chevrolet-Buick-GMC in Camdenton.

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Ducks take flight August 14th in the Second Annual Great Bagnell Dam Duck Drop

Don't miss the chance to experience history in the making as up to 7,500 rubber duckies race to the finish in the 2nd Annual Great Bagnell Dam Duck Drop! The Ozark Coast Kiwanis, Lake Area Chamber and the Bagnell Dam Strip Association are once again thrilled to bring this exciting and fun-filled family day back to the

Bagnell Dam River Park in 2010. All the action begins at 8am with the 5K Run & Waddle Walk, which will begin at the Bagnell Dam River Park routing through Lake Ozark and back. The Family Fun Zone will go from 10am - 3pm and will have everything from clowns, face painting, kids games, and live entertainment to

bouncy houses and a variety of scrumptious food. Then all eyes turn to the Osage River with anticipation as thousands of people watch the ducks race down through the water. The official drop will take place at noon and the winners will be announced at 2pm. This is a 'must do' event at the

Lake of the Ozarks so don't miss out. "This event is special as it brings families together to have fun and celebrate life at the Lake, all while raising money that stays local, benefitting multiple organizations," shares Jeff Carroll, President of the Bagnell Dam Strip Association and Lake Area Chamber Board Member. "Watching all those ducks racing down the Osage River is a site to see like no other, so get out there, purchase your duck ticket and then come down and take part in the festivities!" Carroll adds. To purchase your duck tickets

visit one of the following ticket outlet locations: Paul's Supermarket or Central Bank Lake of the Ozarks - Lake Ozark and Osage Beach locations only; Bank Star One - Hy-Vee or HH locations; and Willmore Lodge Visitor Center.

This is truly a community event and would not be possible without the support of numerous businesses and individuals in the Lake Area who have donated their time, talents and dollars to make the 2nd Annual Great Bagnell Dam Duck Drop a success in 2010. For more information call 573.964.1008 or visit www.great-damduckdrop.com

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Katie Karr joins First State Bank Mortgage

First State Bank Mortgage is pleased to announce the addition of Katie Karr, an experienced local lender, to their residential lending team. Karr, who brings over 20 years of experience in the mortgage industry, is committed to helping Lake area customers realize their dreams of homeownership and obtain a mortgage loan to fit their unique needs.



Katie Karr

"I am excited to be able to deliver more options and exceptional service to my customers. My goal is that every client I work with is comfortable with the loan process and pleased with the end result," says Karr.

Karr, a resident of Osage Beach for over 13 years, is an active community leader. She currently serves as board member and Past President of the Kiwanis Club of Ozark Coast. Karr also serves as committee member of the Lake Area Christmas for Kids, an annual event which provides financial support to eight area children's charities. Professionally, she is an affiliate member of the Women's Council of Realtors, and a member of the Bagnell Dam Association of Realtors, the Lake Area Chamber of Commerce and the Camdenton Area Chamber of Commerce. Karr is also a licensed Mortgage Loan Officer by the Missouri Division of Finance.

First State Bank, a full-service, independent community bank, has served Missouri residents for 143 years, making it one of the oldest independent community banks west of the Mississippi. First State Bank Mortgage, a division of First State Bank, offers conventional loans, VA (Veterans Administration) loans, FHA loans, USDA Rural Housing loans, and other flexible loan products.

Lenders Katie Karr and Michael Lasson are available for free consultations at the First State Bank Mortgage office at 995 KK Drive in Osage Beach. Interested homebuyers may also visit www.fsbfinancial.com to access convenient payment calculators and online loan applications.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

AQUARAMA & THE HAPPY FISHERMAN

As you drive through Osage Beach many of the roadside buildings blend into one another without any one of them capturing your attention, but the Happy Fisherman Restaurant building catches your eye and makes you look twice. Its exterior has an unusual kind of curb appeal. Color and nautical ornamentation such as the lighthouse top, boats and large, colorful, man-made clam shells create an imaginative landscape. There are even whimsical standup characters for one to stand behind, stick your head through, and have

your photo taken. The restaurant has become a landmark and is owned by Mike and Linda Craig.

Happy Fisherman has been in business since the 1970s. Long time customers and local old timers can tell you that those clam shells betray its former life as Aquarama, once one of the area's most unique attractions. Aquarama was in business from the mid-1960s to 1973. The photo that accompanies this article shows the exterior of the Aquarama building as it looked about 1970, along with its cast of underwater performers, the "Aquamaids."

taken by T. Sidney Harley.

The back end of the building featured a huge water-filled aquarium-like tank 50-feet long in which attractive young women staged underwater performances while guests watched them through plate-glass windows one-half inch thick. The young swimmers wrote their own scripts and performed underwater ballet, calling their act "Life is a Cabaret." When the performance began amid curtains of bubbles, the clam shells would open and the girls would swim out. Guests could also dance to the music of a live band.

Aquarama, which was originally called Aquarama Cabaret, served Chinese, Cantonese and Polynesian food as well as choice steaks, lobster, shrimp and chicken.

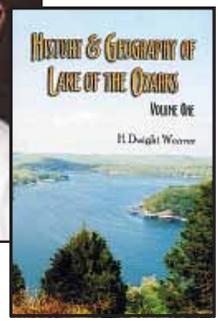
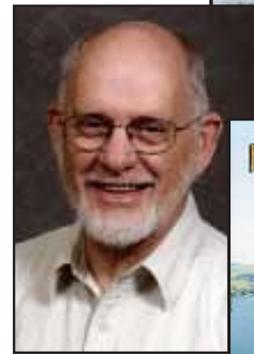
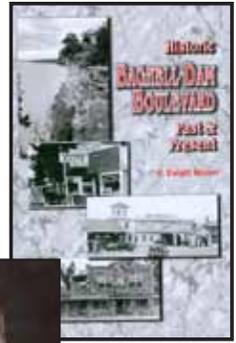
For more about the history of Aquarama, see the author's book History & Geography of Lake of the Ozarks, Volume Two.

features businesses consecutively on the south side of the Boulevard.

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

Contact him at dwightweaver@charter.net or call 573-365-1171 for more information.

Visit www.lakeoftheoarkbooks.com for more information.



This tale is from the collection of H. Dwight Weaver. The photographer and publisher are unknown.

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

Weaver's new book "Historic Bagnell Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour

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As the Lake Churns

Tips to Getting Your Loan Modification Application Reviewed



Real Estate and Lake News with C. Michael Elliott

Many homeowners seeking a loan modification to lower their monthly mortgage payments and avoid foreclosure continue to find the application process a complex web, often causing them to give up before their application is ever reviewed by their mortgage company.

Once a homeowner has submitted these documents, they need to stay in regular contact with the company. With hundreds of thousands of applications under consideration, homeowners must take matters into their own hands to make sure their application gets to the right person at the company."

Contact Your Lender. Most will have a loan modification department that can provide you with a loan modification package outlining the items they will require to consider your request.

Submit All Documents That Prove Your Current Income. Income verification is critical, but homeowners sometimes don't provide their mortgage company with recent documents. Provide the most recent paystubs and other documentation.

Submit Current Bank Statements. Recent bank statements allow your mortgage company to verify your income and expenses. This information enables the mortgage company to see your monthly expenses for food, utilities and other expenses and determine whether you will have enough money to make your mortgage payment.

Mail Your Documents to the Mortgage Company. Many people prefer to send all of their documents by fax or scan their documents and send them via email. However, postal mail is usually more reliable, especially if it's addressed to the person you spoke with at the mortgage company. Faxes often get lost.

Label Each Page With Your Name and Loan Number. One of the most common complaints among homeowners is that the mortgage com-

pany loses their documents. You can help your own cause by writing your name and loan number on each page of every document.

Fully Explain Any Recent or Unique Income Changes. For example, a bank deposit may show various one-time transactions, such as an asset sale, cash gifts from family members or a bonus. Unless you explain this one-time increase in income, the servicer may not understand it and use this information to deny your loan modification.

Include a Timeline in Your Hardship Letter. Every application for a loan modification must include a "hardship letter" that explains the reasons for your request. But the letter must have specific dates explaining when an income loss has occurred. If your spouse lost her job on July 15 and your family income will decrease by \$3,000 beginning in August, your letter needs to provide these details.

Call Your Mortgage Company Every Week. Many homeowners work extremely hard to submit all of their paperwork to the servicer - and then wait for weeks before picking up the telephone to call them about the status of their application. This is a mistake for several reasons: the person handling your application may quit; the application may be transferred to another person; the company may need more information. You get the picture.

C. Michael Elliott of C. Michael Elliott & Associates is located at 3738 Highway 54, Suite 103, Osage Beach, MO 65065. You can reach him at 573.365.3330 or cme@YourLake.com.

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Meet the Webgate team, new members of the Lake West Chamber of Commerce. For more information, contact Brian Asbury at (573) 875-8955, or e-mail him at brian@webgatenow.com. You may also visit us online at www.webgatenow.com. Pictured at the recent ribbon cutting are left to right: Gordon Craig, Brian Asbury, Deanna Darrall, Sheryl Partise, Emily Kebert, owner Lesha Hageman, owner Anthony Holmes and Brenda Kenagy.



The Lake Area Chamber of Commerce we thrilled to welcome new business and member Road Boaters with a ribbon cutting. Stop by for lunch or dinner at 2545 Bagnell Dam Blvd., in the Monarch Plaza. Pictured from left to right are: John Caran, Lake Area Chamber Board Member; Jessica Caran and Gary Barr, 107.9 The Coyote; Mira Hills, Pre-Teen Miss Lake of the Ozarks; Alicyn Mc Nerney, Little Miss Lake of the Ozarks; Tracy and Latham Lewis, Owners; Kevin Rucker, Lake Area Chamber Board Member.



At the recent Lake West Chamber After Hours at Bumps Barefoot Bar & Grill, the Chamber welcomed them into their membership with a ribbon cutting. Located on P Road just north of Laurie or at the 3.5 MM of the Gravois, call 573-372-5433 or visit www.bumpsbarefootbar.com. Pictured l to r: Connie Foote, Amber Martin, Richard, owners Dan Laubach & Tanya Lingle, Ellen Bozich, Lacy, Iya, Maggie Pantoga, Parker, Brenda Kenagy and Liz Brown.

COMMERCIAL OPPORTUNITIES



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This landmark restaurant location on Herndon Road is now for sale. Prime location with a unique 15,000 sq. ft., overlooking the Lake of the Ozarks on 1.4 acres. Comes with all kitchen equipment, tables, chairs and dishes. Call for your private showing. **MLL 20064806 \$770,000**



3068953

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3064837

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3070641

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Lake Regional welcomes general surgeons Brick and Patton

Lake Regional Health System is pleased to welcome general surgeons Scott Brick, D.O., and John Patton, D.O., to its medical staff. They will begin treating patients Monday, July 12, at Lake Regional General Surgery, which is located in suite 205 of the Medical Office Building next to Lake Regional Hospital in Osage Beach.

Dr. Brick received his medical degree from Nova Southeastern University in Fort Lauderdale, Fla., and completed a surgical residency at Wyckoff Heights Medical Center in Brooklyn, N.Y. He is a member of the American College of Osteopathic Surgeons and the American Osteopathic Association.

“My wife, Catherine, and I are excited to get back to the Midwest because we both have lots of family here,” said Dr. Brick, who has an interest in minimally invasive alternatives to traditional open surgical treatments. “It was always in my plans to get back here. Joining Lake Regional was a great opportunity to do so.”

Dr. Patton received his medical degree from Des Moines University in Iowa and completed a surgical residency at Northeast Regional Medical Center in Kirksville, Mo. He is a member of the American Osteopathic Association and the American College of Osteopathic Surgeons.

Both Missouri natives, Dr. Patton and his wife, Denise, are looking forward to living at the lake and being in close proximity to their families.

“I enjoy the challenges of being a physician,” said Dr. Patton, whose clinical interests include minimally invasive procedures like LAP-BAND®



Scott Brick



John Patton

surgery. “It gives me the opportunity for lifelong education, and it’s rewarding to make a positive difference in the community.”

Drs. Brick and Patton join surgeons Mark Drake, D.O., and Robert Sexe, M.D. To schedule an appointment with a Lake Regional general surgeon, call 573-302-2299.

The medical staff at Lake Regional Health System includes more than 90 physicians who provide primary and specialty care for area residents and visitors. For more information or to view physician profiles, visit lakeregional.com/physicians.

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Building an effective web presence

with Sandy Waggett of MSW Interactive Designs

Step 2: Define specific goals for your web presence

Last month we identified step 1 in the process of building an effective web presence: Define your ideal client. Step 2 is equally important: take the time to identify very specific goals for your web presence. The goal of "getting more business" isn't specific enough.

Having concrete goals enables you to take very specific actions to achieve those goals. Some possible goals for your web presence may include the following:

Goal: Get Found Online (seems obvious, right?)

Actions to Achieve: Work on optimizing your website for the best possible placement in Google. This takes time and ongoing effort, so be consistent and patient. While you are working on that, run Google AdWords, Facebook ads, online ads with the Chamber of Commerce, or ads on other websites where your "ideal" clients hang out. The idea is to use every avenue (online and offline) that you can to get your website in front of your ideal clients. As an added benefit, your online advertising efforts outside of Google can actually improve your Google rankings.

Goal: Capture Information From Site Visitors That Can Be Acted On (most overlooked goal)

Actions to Achieve: Include an online form for your visitors to fill out. This can be as simple as a newsletter sign-up (using a third party service like ConstantContact.com or MailChimp.com), or as complex as a free quote request form for your service. If you are on Facebook, don't forget to include a "Like" button on your website (recently replaced the "Become a Fan" button), so you can capture prospective clients in social media. Don't forget to include a clear call to action for your site visitors. Tell them what you want them to do (fill out the form) and why they should do it (what's in it for them?).

Goal: Build Credibility and Establish Trust (most effective over time)

Actions to Achieve: Social Media has made building online trust and credibility MUCH easier than it used to be. If you are not taking advantage of Facebook for business, you are missing a huge opportunity. As you build fans to your Facebook business page, you have the opportunity to connect and engage existing clients and prospective clients on a regular basis. I will include more about Facebook in future articles, but what you need to know here is that every time a "fan" logs in to Facebook,



Sandy Waggett

they will see your business posts. Take note, building trust and credibility does not come from constantly pitching your services on Facebook. It comes from starting a conversation with your fans, asking them questions, and providing resources and information of value to them. It doesn't happen overnight... it requires a consistent and sincere effort. As an added benefit, your business social media efforts will improve your Google rankings over time.

As you start defining goals for your own business web presence, consider adding a way to measure them. This allows you to really focus on what improvements need to be made to accomplish them. For example:

- Get found online ... on page one of Google.

Use Google Analytics and monitor your progress. Using analytics allows you to make informed decisions about changes that might be needed on your website.

- Capture information ... get 10 free quote requests per month from your website.

If you have 500 unique visitors to your site each month and you are not getting 10 quote requests, improve your call to action or give them an incentive to take action.

- Establish credibility ... write 3 informative and valuable business Facebook posts per week.

How do you know if they are informative and valuable? Your fans will respond and interact with your posts. Try to improve your posts each so your fans are motivated to engage.

Goals for your web presence are just like goals in your life. By knowing precisely what you want to achieve, you know exactly where you have to concentrate your efforts, and what changes you may need to make along the way.

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Area Students Participate in Lake Regional's Annual Career Camp



Twenty-six area students, ages 10 to 14, participated in Lake Regional Health System's annual Career Camp, held July 8-9 at Lake Regional Hospital in Osage Beach.

Twenty-six lake-area students experienced the excitement of health care careers firsthand during Lake Regional Health System's annual Career Camp, held July 8-9 at Lake Regional Hospital in Osage Beach.

Throughout the two-day camp, students, ages 10 to 14, learned about careers in nursing, rehab therapies, laboratory, surgery and respiratory therapy. Camp instructors also covered topics such as patient confidentiality, infection control, disaster management, data management, professional schools in Missouri and scholarship opportunities available through Lake Regional Health System.

"Exposing kids to a variety of career options helps them

determine which jobs interest them," said Billye Bennett, R.N., camp director. "Our camps help students decide if a career in health care is right for them."

Participants 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.

A panel of Lake Regional clinical and administrative staff discussed their roles at Lake Regional, as well as educational and training requirements for their positions.

Students were awarded certificates at the conclusion of the

two-day program.

"My daughter, Mikayla, is more determined than ever to be a surgeon," said Kim Zedaker, whose two daughters attended this year's camp. "I just wanted to give a big thumbs up and say 'thank you.'"

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.

Farmfest coming August 27-28

Whether you attended Woodstock or have only heard about it, now is your chance to live the experience! FarmFest 2010 will be held Friday and Saturday, August 27th & 28th and will include more than a dozen bands performing "on the lake" over the 2 days. Camping with hot showers, food vendors, cabins and canoe float trips are all available for this all encompassing weekend.

Tickets go on sale through Star Tickets at www.startickets.com on July 14, at 5:00 pm. A one day event ticket with camping included is \$20.00 in advance or \$25 at the gate. You can attend FarmFest 2010 for the entire weekend for only \$40.00 with advance ticket purchase or \$45.00 at the gate. You may camp on the river (while they last) or at the farm. Electric sites are available for an additional \$6.00 per night. If you are not into camping there

are a limited number of cabins available for \$44. per night.

A float 7 mile float trip on the Little Niangua River has been arranged for Saturday, August 28th. If you want to participate in the float trip on Saturday, contact us at LPfarmfest2010@hotmail.com or 1-573-286-3267 as soon as possible as there are a limited number of canoes, kayaks and tubes available. Canoe rentals are \$35 per 2 people, kayas are \$28 per person and tubes are available for \$12. All reservations are subject to Missouri state tax.

FarmFest 2010 is located in Edwards, MO off Highway 7 and NN. For additional information or directions call 573-286-3267.

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Do You Hear What I Hear?

with Dr. Susanna Bono of Discover Hearing & Audiology

Cotton swabs, Candles and Ear Canals

Don't you just hate having dirty, sticky, itchy, wax filled ears? We'll you're not alone. The first thing millions of people do when they get out of the shower in the morning is reach for the box of cotton swabs. And though it can feel so good to make your ears squeaky clean and free of wax, there's actually a reason why it's there in the first place.

Ear wax (clinically known as Cerumen) is a yellowish substance secreted in the ear canal. It protects the delicate, thin skin of the ear canal from abrasion, bacteria, insects and water. A little wax is normal but some people produce an excess amount of wax which can press against the eardrum or occlude the canal and impair hearing. If this occurs the wax needs to be removed, but not with a cotton swab.

While there are certainly many uses for cotton swabs, using them to clean your ears should not be one of them. There is even a warning on the side of the box that reads, "Do not insert swab into ear canal. Use only on the outer surfaces of the ear. Keep out of reach of children."

By using cotton swabs, you can actually push the wax further in the ear canal causing the canal to become blocked. Once blocked the wax would then need to be professionally removed by an audiologist, physician or ENT. Cotton swabs can also abrade the ear canal. These abrasions can then harbor germs and create throbbing ear infections and inflammation. Most concerning though is the excruciatingly painful and costly possibility of perforating the eardrum. Though the eardrum can be surgically patched, hearing loss is unavoidable.

Another commonly used treatment for earwax removal that should be avoided is ear candles. An ear candle is a hollow cone about ten inches long made of wax infused fabric. The manufacturers claim that placing the candle in your ear



Dr. Susanna Bono, AuD, CCC-A, FAAA

and burning the end of it will draw out ear wax and other "impurities" and "toxins." The U.S. Food and Drug Administration warns that the use of this technique can cause serious injuries, even when used according to the manufacturer's directions. Furthermore there is no scientific evidence to support the effectiveness of this technique. Some are even being advertised for use in children, which has the FDA even more concerned. If the child, or anyone using the candles for that matter, moves during the procedure, the ear canal can be blocked or even burned. The FDA has received reports of burns, ear canal blockages that required surgery and perforated eardrums from using the ear candles. So it truly is to each patient's benefit to stop using the candles or never start.

So what's the best way to clean your ears? Simply enough, place a wash rag over your index finger and gently massage the inside and outside parts of the ear. This will absorb any water and remove any ear wax in the outer portions of the ear. And as previously mentioned, if you think you have impacted wax in the canal, call your local audiologist, physician or ENT to schedule an appointment for cerumen removal.

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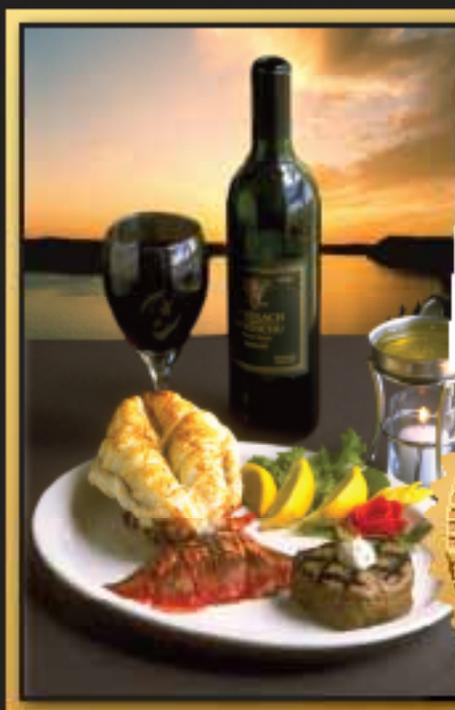
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Support Sharing & Caring Foundation's "We Will" Week

Focusing on the principles used to create the Sharing & Caring Foundation, the board of Sharing & Caring has committed to a community-wide summer fund raiser scheduled for the first week of August this year.

"We Will" week is set for Aug. 2-8 and is designed to provide capital funds to support the charitable service organizations that provide services to people in Camden County that have specific needs. The Sharing & Caring Foundation (S&C) has been providing needed funds to a variety of local organizations since 2005. The express goal of S&C is to support local non-profit organizations and provide a convenient means by which businesses and individuals can give back to the local community.

"We Will" week is a specified once-a-year time period that local businesses are being asked to pledge a percentage of their sales to support the S&C Foundation. The board members have taken the "We Will" challenge to "make

a difference" by contacting businesses to ask them to demonstrate their commitment to support local charities.

Since its inception in 2005, the Sharing and Caring Foundation of Camden County has raised and distributed in excess of \$88,000 to the community - all of which was solely distributed within Camden County. One-hundred percent of the money goes to specific projects within the various organizations. Some of the organizations that have benefited from S&C support include: Lamb House; Medical Missions for Christ; Share the Harvest Food Pantry; Lake Area Helping Hands Homeless Shelter; CADV; Big Brothers-Big Sisters; Woman 2 Woman; Lighthouse Mission; Pathways and several others.

"There are a number of reputable non-profit charities in Camden County that are trying to do good in our own backyard but are limited at times by a shortage of money," commented S&C Board President, Gerry Williams. "The

goal of "We Will" week is to pull our community together and encourage businesses and individuals to make a difference in Camden County."

"Sharing and Caring is designed to support a variety of groups, thus allowing a single avenue for donations to benefit many people," Williams continued.

Members of the S&C board that will be contacting local businesses in the next few days are Jennifer Bachman, Bob Beattie, Colleen Carroll, Max Fisher, Barbara Gryte, Glenna Hulett, Diann Jacobs, Sheryl Lampe, Cindy Lind, Jo McElwee, Ramona Peter, Jackie Rasmussen, Bart Schulte, Tim Scott and Gerry Williams.

The S&C board is also planning extensive media coverage to encourage businesses and individuals to support and commit to "We Will" week in Camden County.

To make a donation or receive more information about "We Will" week, contact a board member listed above or call 573-374-9147.



We were at the Lake West Chamber Office for the ribbon cutting for Bank of America Home Loans to celebrate their membership with the Chamber. Call Gerry at 573-480-1978. Pictured are Liz Brown, Maggie Pantoga, Ellen Bozich, Jackson Phillips, owner Gerry Phillips, Jess Wadle, Dawn Swarts, Mike Kenagy, Miranda Swarts, and Little Miss Dogwood Kennedy Phillips and Little Mister Dogwood Mason Swarts.



Joy Notes Music Studio was welcomed into the Lake West Chamber with a ribbon cutting. You can call 573-374-1794 or visit www.joynotesstudio.com for more information. Pictured l to r: Liz Brown, Lynn Oxford, Sam Thomas, Karie Maasen, owner Joy Thomas, Nate Thomas, Ellen Bozich, Jess Wadle, Caden Thomas, Kathy Stevenson and Brenda Kenagy.

Jeff Krantz Receives Zenith Assisted Award



Jeff Krantz

On June 3, 2010 Jeff Krantz accepted the Zenith Assisted award presented by the Bagnell Dam Association of Realtors on behalf of his efforts and his team. The Zenith Level is the highest Award of Excellence

that the Board offers awards.

Jeff Krantz & Associates has had a 14% increase in closed sales this year from 2009.

His team consists of his wife, Melissa Krantz, Sam Rhoades, Gary Zeiger, Jill Krantz, Marc & Gerry Hammack, Susan Ebling, Amanda Wood, Carrie Case, Robert Hampton and Glenn Maas. They are full time Realtors and service the entire lake. They are affiliated with RE/MAX Lake of the Ozarks-which sells more property than any other firm at the Lake of the Ozarks.

Their office is located in the Landmark Center in Osage Beach and they can be contacted at www.krantzproperties.com/pr or toll-free 1-888-322-1802.

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Brainstorming session to protect Lake water quality coming

by Nancy Hogland

The Missouri Attorney General's office is in the process of putting together a Water Quality Symposium that is tentatively scheduled for Aug. 17 at Lake of the Ozarks.

Although few details, including time and location, were available when this issue of the "Lake of the Ozarks Business Journal" went to press, a spokesman said the purpose of the event will be to look at positive approaches to the handling of waste water that could be put into place until a Lake-wide sewage

treatment system could be put enacted.

The spokesman said because a large-scale plan like the one being presented by the Lake of the Ozarks Watershed Alliance (LOWA) would take several years to fund and construct, the attorney general's office felt, in the meantime, it was important to also look at realistic short-range goals that could be met to protect the water quality.

More details on the meeting, which will be open to the public, will be released as they are made available.

Company proves success in lake real estate market

Gattermeir-Davidson Real Estate began in 2008 with Ryan Gattermeir, Conda Davidson, and local entrepreneur Ed Schmidt. The company's agents produced \$30 million in sales volume in their first full year.

Today, Gattermeir-Davidson has currently 14 fulltime agents and four staff members.

"We have assembled a very, very qualified group of hard-working agents that treat the business like a career. It's not a part time thing.

We don't do part-time agents, we don't advocate part-time philosophies here," Gattermeir said.

Gattermeir-Davidson boasts a production level per agent that is much higher than that of its competitors and is competing with real estate firms that have three and four times the number of agents. The young company utilizes a network called the TigerLead system to procure qualified buyers and promote a vast inventory of listings. The firm is the only Lake real estate group exclusively using the TigerLead system.

In the first half of 2010, Gattermeir-Davidson has achieved over \$25 million in pending and closed sales and expects to exceed its 2010 sales goals in a

time that other firms consider it to be a difficult market.

"When we started the company, we made the commitment to 'go where the buyers are' and our success is proof that a solid internet strategy is the most powerful tool in today's market", Gattermeir said.

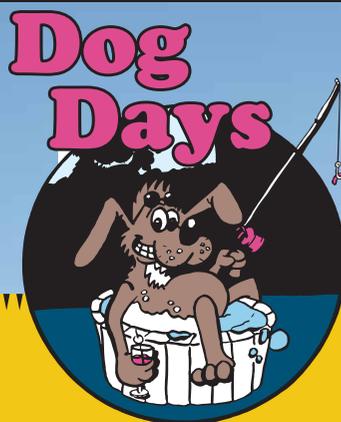
Lakefront property values continue to hold, which offers good incentive for potential buyers. While much of Gattermeir-Davidson's business comes from its online network, the company's veteran agents still personally walk their clients through the buying and selling process.

"The buyers are extremely qualified overall. It's not as easy as it was in the past because there are financing issues, there are a lot more stringent guidelines, and that is why it's important to have a knowledgeable agent that will work for you and find the best fit when it comes to property and financing," Davidson said. As the summer season at Lake of the Ozarks picks up, real estate agents expect the local market to continue recovering, whether buyers are seeking a vacation property, condo, lakefront lots, commercial, residential, or development properties.



The Lake West Chamber was pleased to welcome Votre Vu into their membership and recently had a ribbon cutting for them at the Chamber office. To find out more go to www.votrev.com/loxford or call Lynn Oxford at 573-746-6088. Pictured | to r: Joy Thomas, Liz Brown, Nate Thomas, Karie Maasen, Votre Vu Ambassador Lynn Oxford, Ellen Bozich, Jess Wadle, Kathy Stevenson and Brenda Kenagy.

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Naught Naught gets nod from Grinnell Mutual

Naught-Naught Insurance Agency Inc. of Jefferson City recently received an Award of Excellence from Grinnell Mutual Reinsurance Company of Grinnell, Iowa. This award recognizes 15 years of outstanding achievement in the insurance profession and superior performance for Grinnell Mutual.

Naught-Naught Insurance Agency is an agent for Concordia Farmers Mutual Insurance Company in Concordia, a mutual insurance company affiliated with Grinnell Mutual.

Grinnell Mutual Reinsurance Company has been in business since 1909 and provides reinsurance and property and casualty in-

urance products for home owners, farm owners, and business owners through nearly 1,600 independent agents in 11 Midwestern states. An A.M. Best 'A' rated company, Grinnell Mutual is the largest primary reinsurer of farm mutual companies in North America.

Bank Star One names Joni McGuire senior loan officer

Bank Star One has announced the appointment of Joni McGuire to the position of senior loan officer in the bank's Mortgage Lending Department.



Joni McGuire

Ms. McGuire was formerly a mortgage loan officer with Capital Mortgage, Inc., serving as in-house loan officer with Tonia Grein Real Estate.

According to Gary Tuorto, vice president of mortgage lending at Bank Star One, "Joni will focus her lending efforts primarily on the west side of the Lake and the Camdenton area. She will bring a wealth of experience and knowledge to our lending group.

"Mortgage rates are presently the lowest they have been in some 50 years," Tuorto added. "Couple that with great real estate prices and there are plenty of opportunities for serious buyers."

Ms. McGuire has more than 20 years of real estate lending experience in the Lake area and more than 30 years of collective banking experience. She has successfully completed numerous courses at the American Institute of Banking.

She is a member of the Lake Ozark Chamber of Commerce, the Bagnell Dam Board of Realtors, and the Business/Professional Women's Association.

She is also a member of the Lake Regional Hospital Auxiliary Volunteers.

She and her husband Jim have four children and two grandchildren. They reside in Camdenton.

Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with four bank charters, 13 retail branches and nearly \$375 million in assets. Bank Star of the Lead-Belt has six branches: Park Hills, Desloge, Leadwood, Farmington and Festus (2); Bank Star of the BootHeel has two branches: Steele and Caruthersville; Bank Star One has four branches: Fulton, New Bloomfield, Lake Ozark and Osage

Beach; and Bank Star has one branch (Pacific) and a mortgage company (Bank Star Mortgage) in Kirkwood, Cape Girardeau, and Marble Hill. All branches are in Missouri.

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The Lake Area Chamber of Commerce recently welcomed new member Ameriprise Financial Services with a ribbon cutting. For more information contact Rick at 573.365.1300. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Kevin Rucker, Lake Area Chamber Board Member; Rick Soetebier, Financial Advisor; John Franzekos, Lake Ozark Mayor; and Courtney Franzekos.

Postal Service considers public concerns before slashing service

by Nancy Hogland

The Postal Regulatory Commission, an independent federal agency that provides regulatory oversight over the U.S. Postal Service, is inviting public feedback on a Postal Service proposal to end carrier street address delivery, collection at blue collection boxes and most originating mail processing on Saturdays in the United States. According to the Commission, this is one of the most significant changes the Postal Service has ever presented to the Commission.

Feedback can be submitted through September, according to information provided by the Commission. To share views, visit www.prc.gov, and then click on the "contact PRC" tab to access an online customer service form or send a letter to the Postal Regulatory Commission, ATTN: Office of Public Affairs and Government Relations, 901 New York Ave., NW,

Suite 200, Washington, DC, 20268-0001.

Cutting back on service is just one measure being explored to cut costs, according to Valerie Hughes, communications manager for the Gateway District, which encompasses the Lake of the Ozarks area.

The U.S. Postal Service also has asked to increase the price of a first-class stamp 2 cents to 46 cents; the price of a postcard 2 cents to 30 cents and rates for periodicals by 8 percent. If approved, those rates would go into effect Jan. 2, 2011. The rate increase requests did not include Express Mail or Priority Mail. The Postal Service said it will announce new pricing for those services in October.

The Postal Service is also introducing a new line of Holiday Evergreen Forever Stamps in October. Once purchased, the stamps, which will be sold at 44 cents each, will be valid

forever – despite any future price changes. No additional postage will ever be needed.

Hughes said although she doesn't expect any post offices to be closed in the Lake area, several have already been closed around the nation and more are on the chopping block. The Postal Service is also hoping to restructure prepayments of retiree health benefits.

She said the growing use of electronic mail and a downward trend in business mailings due to the economy, coupled with greatly increased fuel costs was largely to blame for the nation's mail carrier woes. In 2009 the Postal Service posted a loss of \$3.8 billion. The loss for 2010 is projected to be \$7.8 billion.

The Postal Service receives no tax dollars for operating expenses, and relies on the sale of postage, products and services to fund its operations.

New Village trustee

by Nancy Hogland

At their July 14 meeting, the Village of Four Seasons Board of Trustees will be swearing in a new member to fill the spot left vacant by the death of Thomas Reinhart.

In a special Monday meeting,



Bob Weeks, who has lived in the area since retiring in 2002 but vacationed here since the 1950s, was elected to the position.

"I've picked up litter in the Village for the past couple years and when I stopped by the office after Mr. Reinhart passed away, Gordon (Ellison, board chairman) asked if I would consider running for the spot. After thinking it over and talking to my wife Jan, I decided that it would be an honor to serve," he said.

Weeks said he's very passionate about the Village and is look-

ing forward to working not only on keeping it clean, but also on staying progressive in its thinking about homes, businesses and construction.

"There are many aspects involved when working to see that a community stays upbeat and in tune to the needs of its constituents. I'm excited that I'll be able to be a part of that," he said, adding that he felt his schooling in civil engineering and experience as a self-employed business owner would be beneficial.

Weeks was elected in a 2-to-1 vote. Trustees Don Rupp and Arnold Sandbothe voted for him; Trustee Cynthia Longergan, who nominated former Trustee Don Vilmin for the spot, voted against the move. According to Missouri Statute, the board chairman votes only in a tie.

Reinhart, a nine-year member of the Board of Trustees, passed away June 22 from complications of cancer.

The Village's regular monthly meeting will be held at 6:30 p.m. July 14 at the Village Hall on Cherokee Road.

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Porter's Building Centers sends customers to Mexico

Porter's Building Centers recently offered a big Thank You to their customers. After 58 years in business, Porter's offered a trip giveaway to Puerto Villarta, Mexico for six lucky winners! Each of the six Porter's Centers in Mosby, Cameron, Laurie, Greenview, Elwood, and Kearney chose one name from the thousands of eager entrants and gave away a once in a lifetime luxury condo vacation. The recipients were sent to Las Penas Oceanfront Villas



to be pampered for a week at an oceanfront, 4 bedroom condo complete with personal chef, butler, and housekeeper. The prize package was valued at over \$5000. Winners were Lance

McDonald of Kansas City, Kirby Hills of Kearney, Kevin Stubbs of Cameron, Pat Whiting from Gravois Mills, JC Vollers from Camdenton, and Roger Cromer of Maysville.

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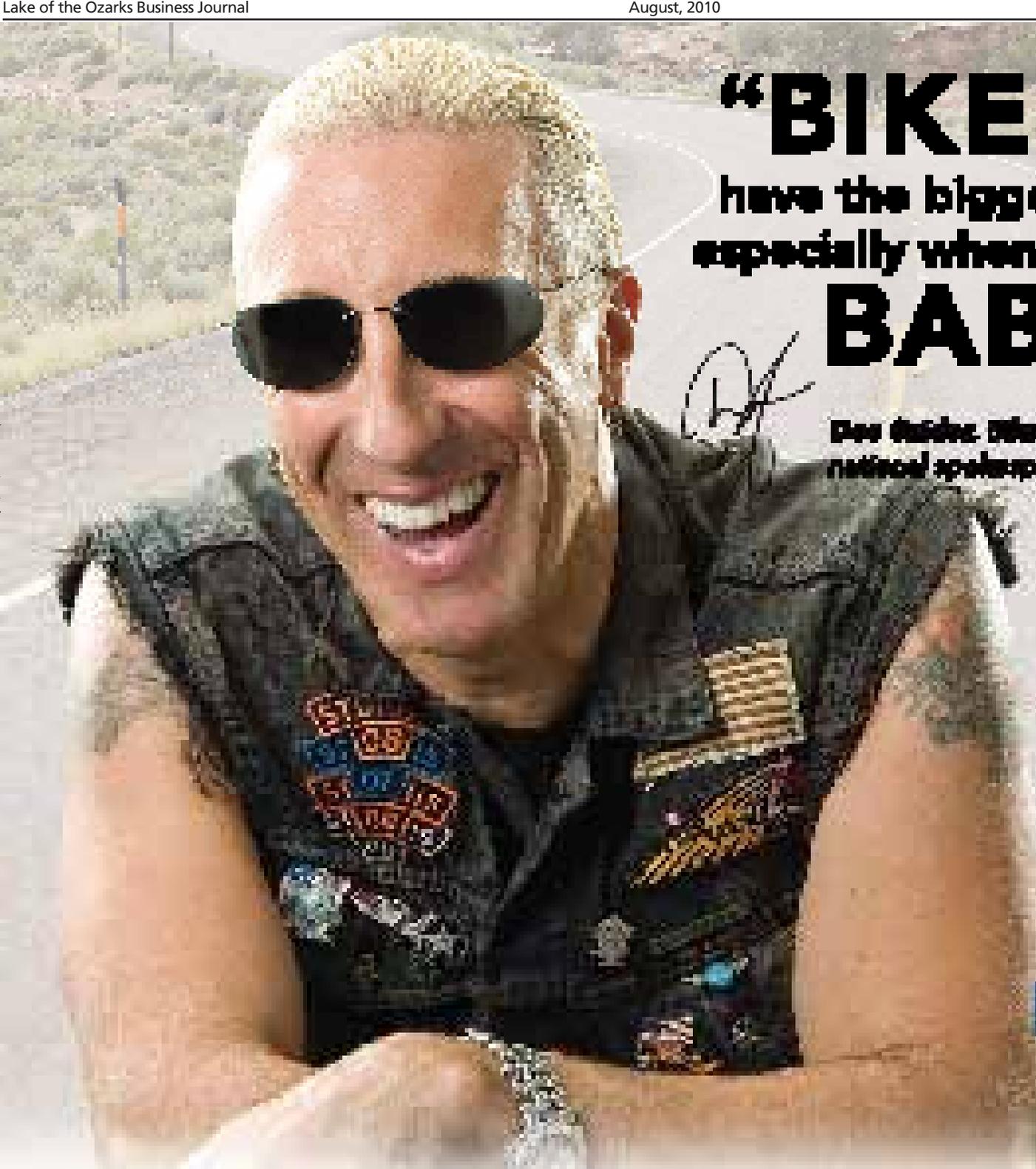
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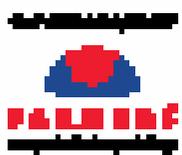


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Help! My computer won't boot!

If your computer doesn't boot, there are problems with either the software or hardware, and professional help from a computer shop is always recommended. If your computer tries to startup, but you get a blue screen or some other cryptic "file missing or corrupt" message, there may be hope. If it will not light up and run at all, the motherboard or power supply (or other hardware) could be bad—take it to a friend or professional for help.

Use the following techniques at your own risk. It is always advisable to seek professional help when you are having computer troubles. You may eventually have to re-install your operating system.

If your computer will boot-up (start) and can progress to the desktop (after you log-in), you can start here.

Download the very nice free version of Glary Utilities if you can. From the first menu after installing and running the program, you can select "1-Click Maintenance", which can cure many Registry related errors. It's a great tool to have (and use) frequently.

<http://www.glaryutilities.com>

Once you've done this, navigate from Start at the bottom left of the screen to "My Computer". You'll likely see a hard drive labeled "C" and a CD or DVD drive (Any extra drives will also be shown). Right-click on the "C" hard drive (for most users) and in the dialog that pops up, go to the bottom and select "Properties". Inside the box that appears, click the "Tools" tab. In this window, the top button is "Error-checking" and clicking it will bring up a small box with two options: "Automatically fix file system errors" and "Scan for and attempt recovery of bad sectors". Leave the top one checked and click the "Start" button (checking the second option results in a thorough but time-consuming 5-step disc check). This will make your computer run the 3-step "Chkdsk". The dialog box will notify you that it cannot continue and will check the disc at the next boot. Restart your computer.

When it starts up, a screen will appear and notify you that a disk check has been scheduled and will start soon. Allow

it to begin, and wait patiently for it to finish. The larger the disc, the longer the wait. Do not interrupt the process, even if it appears to stall—or re-boots during the check.

If this process clears up your problem, great. It's now a good time to defragment and backup your computer if you haven't done so recently.

If Disk Check does not complete successfully after several attempts, or does not cure the problem, restart the computer.

If necessary, hit any key during the disc check startup (when prompted) to abort the scan. Boot as normal to the desktop if you can, and go back to the disc's properties to then select both options for the check—and complete the longer 5-step checking process. Repeat if necessary, and be patient. If these do not cure your system's ills, you may have to re-install.

On a side note, also inside "Tools" are the Defragmentation and Backup utilities, which are both something you should do semi-frequently.

If your computer will not startup and progress to the desktop, start here.

Before you resort to restoring/replacing/reinstalling, don't panic. Using your Windows installation disk, start up from the CD into the installer. If you have an OEM "restore" disk, you may be limited to restoring your installation to "factory fresh" configuration—wiping out what is on the disc currently.

For Windows Vista/7: if it is an upgrade or retail/express install disk, you will go through the "Windows is installing files..." screen, followed by a large dialog in the center of the screen inviting you to "Install Now". At this point, on the lower left corner of this dialog, the option to "Repair my Computer" is available if the installer can find a previous installation of Vista. Clicking this will bring you to the Repair options, from which you can go through these if you like, but for now select "Command Prompt".

For Windows XP/Windows 2000: at the end of the loading phase the screen will display choices for Repair or Install. Choose the Repair Console option and then in the following window, enter a "1" and hit the

Return key. A command-line interface is next, with a "C" prompt in most cases.

For Windows 95/98/ME: choose option 1 or 2 if you need CD access (you do), and then at the command prompt, type: scandisk /all --notice the space between scandisk and

the forward slash. You can also run chkdsk as outlined below.

In the command window, you should see the "C:/" prompt. Type the following line:

Chkdsk C: /f

Please note that there is a space between the C: and the /f.

When it has completed, it will tell you it has made cor-

rections to the drive, or that it has found no problems. If it finds errors, type it in again to make sure it has corrected the problems. In some circumstances, I have seen the application restart itself during the repair when it encounters severe problems. It may take several times to correct your problems.

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"Why is my computer so slow?"

by Darrel Willman

Chances are good that as you have used your computer, it has become less responsive. Files and programs accumulate, problems creep in, maybe even a virus or two.

So what can we do to restore that "fresh out of the box" feel? The easiest way is to restore it to that condition, with the system or restore disk the computer came with.

A fresh installation of the operating system is always a good start. Windows over time develops problems. Of course you also have to install all of the updates—and there can be hundreds—along with all of your other files and applications.

Set Your System for Speed

If you navigate from Start to Control Panels and then open the System, you'll see several tabs across the top of System Properties. Here you will also see your serial number, the version and type of Windows you are running, and the basic information on your computer. Take note of the amount of RAM (Random Access Memory) you have installed. You may want to add more, we'll get to that in a bit.

Selecting the "Advanced" tab under Windows XP brings up Performance, User Profiles as well as Startup and Recovery. Click the Settings button under Performance. This list of graphic enhancements to Windows XP makes it more attractive but requires resources. To simplify things, it allows you to choose options for best performance, best appearance or system managed. To speed up, choose "best performance".

Get Rid of Bloat

Navigating from Start to "All Programs" at the bottom, go all the way to the top under "Accessories", and then move over and down to "System Tools". Select under that heading, "Disk Cleanup". The application will ask which disk you wish to clean, and then display the amount of hard drive space you can recover by getting rid of unnecessary files. Check the boxes to the left of the items you want to delete and click "OK" to clean the drive. Under the "More Options" tab at the top, you can also recover space by ridding yourself of Windows

components you don't use, programs that are not needed, and by deleting all but the most recent System Restore point.

When removing installed programs, you can tell a couple things about the programs—how often you've used them, and how large they are. It's worth noting that just because you don't know what a program does, doesn't mean it is not needed. Programs often have modules or "helper" applications that once removed, can force the re-installation of the main program.

Speed Up Hardware

Inside the System control panel's General tab, we noted how much RAM is installed in the computer. For those running Windows 98, Windows ME or Windows 2000, you may first wish to upgrade to a more modern operating system like Windows XP while you can. It won't be easy, but copies of Windows XP can still be purchased through vendors or on internet sites like eBay. Unless you bought your system pre-installed with Windows Seven, I don't recommend automatically upgrading to it.

If you have one of these older versions of Windows, I would recommend you have at least 512 MB of RAM installed. If you aren't comfortable with installing memory (It requires opening the computer case) please take it to a local computer store for upgrading. They will know the type of RAM needed and perform the upgrade for you. For users of Windows XP at least 1 GB of RAM should be installed for best performance. If you crave speed, install as much as your system will handle.

Upgrade your graphics

Many prebuilt or store systems ship with "onboard" graphics. These motherboards have graphics chips built-in that often share a portion of the system memory to display graphics (many also have built-in sound). This often however, is a bare minimum setup, and can seriously degrade the system performance on older machines—especially when running new operating systems and games. Buying an inexpensive nVidia or ATI PCI or AGP (or PCI-e) video card

and installing it can make your computer feel much faster. These cards are installed into an available slot on the motherboard. A low-end card can cost as little as \$20 currently, but can be an improvement over onboard graphics. If you don't know how to buy and install these cards, see a local computer shop for help.

Finally, older slower systems often use 5,400 RPM hard disk drives (or slower). These can be upgraded for performance to faster 7,200 RPM SATA or

ATA hard drives—and increase storage capacity at the same time. This will of course require a re-install of the operating system, along with all files and programs. Again, seek the help of a local computer shop if needed.

A faster hard drive can make a big difference in performance, especially on systems with smaller amounts of RAM. If your system is old enough to have one of these drives, it may be advisable to get a new computer instead. For a bit more

money, you'll get more performance all across the board, not just from the hard drive.

You may also have a processor (Pentium 4, Pentium III, etc.) that is upgradeable. This is almost always outside the realm of users' abilities. And, it is not always cost-effective. It may be cheaper and easier to simply purchase a newer computer. Ask a local computer shop if your computer's processor can be economically upgraded.



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The Lake Area Chamber of Commerce was excited to recognize member Michael's Steak Chalet with a ribbon cutting for the Michael's Steak Chalet "wine garden". For more information or reservations call 573.348.3611 or visit www.steakchalet.com or find them at 1440 Swiss Village Rd., just west of KK in Osage Beach. Pictured along with Chamber Active Volunteer Ambassador from left to right are: (1st Row) Mira Hills, Pre-Teen Miss Lake of the Ozarks; Alicyn Mc Nerney, Little Miss Lake of the Ozarks; Jintree Albers, Tiny Miss Lake of the Ozarks. (2nd Row) Rita Rutherford, Michael Luman, General Manager; Barbara Bunch, KRMS; Roni Land. (3rd Row) Drew Busen; Brent Boyles, Owner; Kurtis Davis; Teresa White; Justin ; Clay Wyma, Brandon Vincent, Rhonda Nelson, Tony Reeder.



Preferred Land Title (formerly known as LandChoice Title) was recently offered a ribbon cutting by the Lake West Chamber of Commerce to acknowledge their name change. Preferred Land Title is located between Laurie Quick Lube and the WestSide Star on Missouri Blvd and you can call them at 573-207-0300. Pictured l to r: Jayne Marie Trick, Liz Brown, Jess Wadle, Marilyn Mueller, owners Cara and Terry Detring, Debbie Bunkowski, Rob Hoff, Bud Kidder, Amy Talley, and Jeremy Detring.

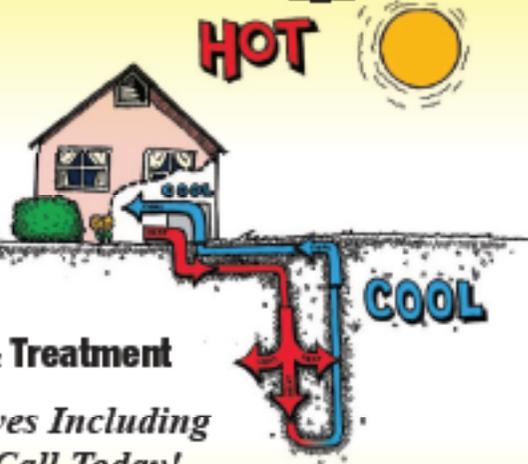
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The Lake West Chamber welcomed Ship Shape Fitness into its membership and held a recent ribbon cutting event for them. He said anyone bringing this article to the fitness center will receive a 10% discount off of a new membership. Call for more information to 573-374-7600. Pictured at the ribbon cutting are l to r: Amber Martin; Stanley Field; Liz Brown; Fitness member; Karie Maasen; Maggie Pantoga; Owner Ron Cragun; Rob Hoff; Carolyn Daley; Joyce Myers; Jess Wadle and two Fitness members.

Boating

Yet Another Great Reason To Buy A Boat This Summer.... *Brought To You By Your Friends In Jeff City*

by *Randy Kelly*

There has been a change to the laws regarding the purchase of boats in the State of Missouri . Please keep in mind the law itself has not changed....but with the new officials in office, the “interpretation” of the exact same law has changed and here is the latest....

The Tax Credit/Allowance law permits customers/purchasers to exchange ANY item for another as a tax credit or tax allowance. They are no longer restricted to use “like” units. You can purchase a boat and use the tax allowance from the sale of a car, trailer PWC or even an RV. Owners have 180 DAYS BEFORE OR AFTER they sell a vehicle to purchase another unit or boat and receive the tax allowance.

A very important thing to remember is

that the tax allowance may only be used at the time of titling. However, a purchaser may use MULTIPLE tax credits towards one unit as long as they are all processed at the same time. An example of this might be you sell a boat as well as a car and you can present both Bills of Sale on each unit sold at the time you title the new boat purchase.

The Tax Allowance may also be used in conjunction with a trade-in credit. An example of this would be a dealership took your boat in on trade and you sold a vehicle or other unit on your own. The trade-in tax credit and the Bill of Sale tax allowance from the car can both be applied toward the new boat purchase. However, this all must be processed at the same time.

The 180 day tax credit, total loss credit

and trade-in credit provisions do not apply to towards the In-Lieu watercraft tax on the purchase of a USCG Documented vessels: however, individuals may use the sale of a Documented vessel for tax credit toward the purchase of a titled boat.

In all tax credit circumstances the boat being purchased must be titled in at least one of the same owner's names as the unit being sold.

A final note to keep in mind is that the State will not grant a tax refund on any unused portion of your allowance nor can you carryover any unused portion toward another purchase.

Thanks much to Denise Wolberg, our F&I Manager for the help with this article....in other words, she wrote the whole thing.



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3rd Annual Lake of the Ozarks Support the Fort Golf Tournament and BBQ

Please come and join us for the 3rd Annual Lake of the Ozarks Support the Fort Golf Tournament and BBQ. This event is being held in conjunction with the Mid Missouri Chapter of AUSA (Association of the United States Army) and proceeds will help the Support the Fort group which hosts a Wounded Warrior Day here at the Lake in the fall supporting the Wounded Warrior Unit from Fort Leonard Wood.



The format is a four person scramble held at Sycamore Creek Golf Club in Osage Beach on Tuesday, August 10, 2010. Registration and lunch are at 11:00 am, with a 12:00 noon shotgun start and 4:30 pm social and BBQ. Additional tickets are available for anyone that wants to join the social and BBQ to show Fort Leonard Wood the lake hospitality. Entry fee for

the tournament is \$100.00 per person and provides the opportunity to play golf with soldiers from Fort Leonard Wood, lunch before the event and the

BBQ dinner afterwards. For more information on how to register please contact Danna Kahrs 573-348-9593 or 573-745-1324

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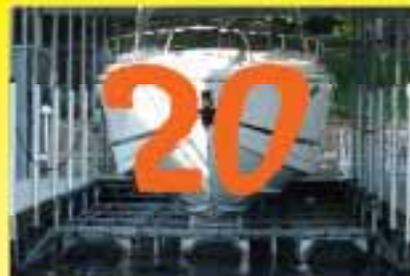


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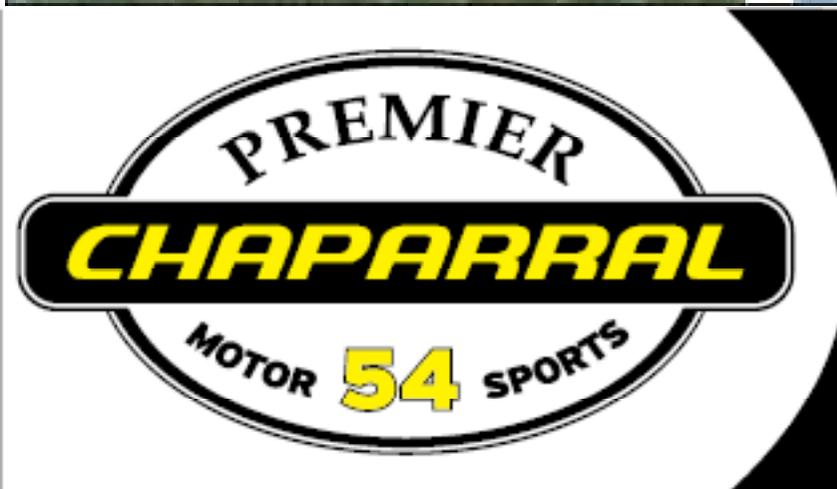
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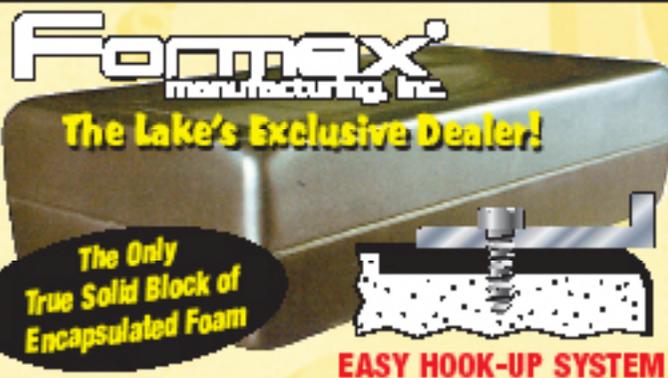
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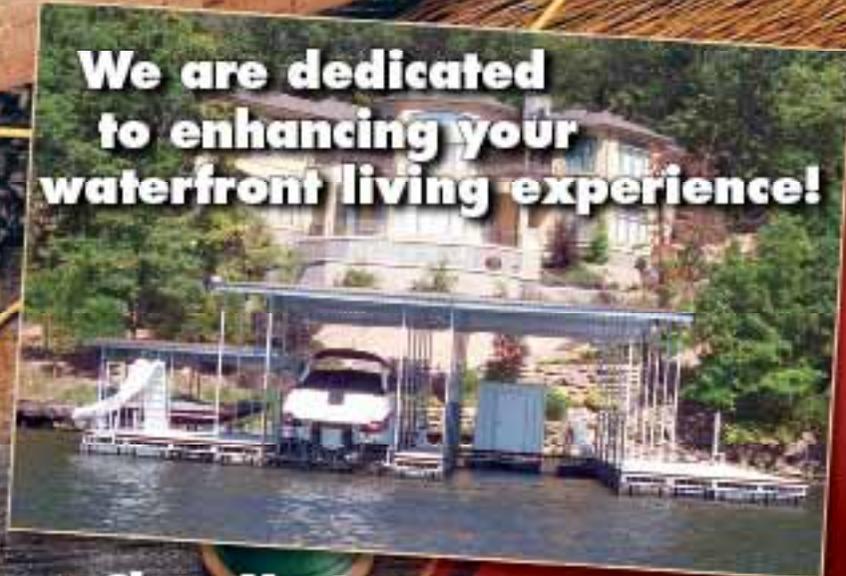
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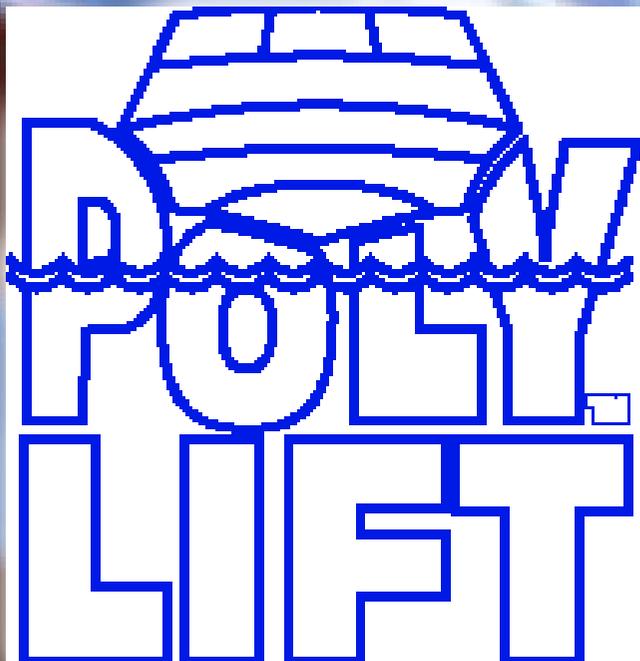


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Disagreements over city responsibility pumps up controversy

by Nancy Hogland

At their July 26 meeting, Lake Ozark aldermen voted 5 to 1, with Aldermen Judy Neels voting against the measure, to reimburse resident Barb Smith the \$1,100 she spent to replace a failed grinder pump. Grinder pumps reduce the waste into a more easily transportable liquid, and then pump that waste up into the city's collector lines. Some 300 pumps are connected to one or more private residences in Lake Ozark.

At the meeting, they also agreed to ask City Attorney Roger Gibbons to meet with officials from the Department of Natural Resources (DNR) to get a clear explanation of the Consent Judgment, signed by the mayor to avoid litigation after the city was charged with violating the Clean Water Law. Administration and aldermen had been at odds over who was financially responsible for the work.

Smith, a resident of Arrowhead Beach Club, attended the July 15 board meeting and during the public comment portion of the meeting, said that in late April her pump began making a grinding noise. Since the pump is outfitted with a sign stating the city should be contacted if the pump malfunctioned, she said she called to report the problem. However, after a Public Works employee checked it out, Smith said she was told that the pump was working fine – that a bearing could be going out but it was still doing its job.

Then over the July 4 weekend, the pump quit.

"I called city hall again and a man from Public Works came out but he told me the city didn't fix the pumps any more – it was my responsibility so I needed to

call a plumber. He also said it was about to overflow and if it did, they were going to call DNR (Department of Natural Resources) and report me," Smith said, adding that, at the time, she couldn't believe her ears. "I told him that the city had always taken care of it and he said he knew that, but as of June 30 they weren't going to anymore."

For the next 10 days, Smith, who described herself as a single mom living on an already tight budget, said she worked extra hours, trying to scrape together the \$1,100 she was told it would cost to replace the broken pump. She stopped using water unless it was absolutely essential, even shuttling her children to a nearby gas station to use the restroom. She said she finally called Enviro-Line to come out and fix the pump.

"But I had to give them my house payment money and they only gave me a rental pump that will cost me \$100 a month," she said.

Carolyn Burger, who identified herself as a 20-year resident of Hidden Acres Subdivision, reported a similar problem at the meeting.

"When I moved here in 1988 I was told the city owned the pump and since they've maintained it all these years, I just assumed that was the case, because why on earth would they maintain something for 25 years that didn't belong to them," she asked the board.

She said although she was unable to back up her claim with paperwork, stickers on the pumps informing residents to contact the city if those pumps malfunctioned was another indication they were city property.

Burger also said the city

turned off her water until she got the grinder pump fixed.

At the July 15 meeting, aldermen expressed anger that Mayor Johnnie Franzeskos and City Administrator Dave Van Dee made the decision to stop servicing the units without first discussing it with the board. However, Van Dee said he was simply doing what he was instructed to do - bring Lake Ozark practices in line with adopted codes and run the city like a business. Van Dee said he found an ordinance stating the city would not maintain the grinder pumps. He also said because the pumps were on private property and because he was unable to find easement agreements, he was unwilling to send city workers on to private property to make repairs.

"We also can't afford to maintain them. In the past 20 months, the city has spent \$362,000 to repair or replace about 10 percent of the pumps operating," he said. "We simply don't have the money to continue doing that."

However, some aldermen disagreed with Van Dee's objections, stating they felt the DNR Consent Judgment required them to service the units and said ordinances adopted prior to Van Dee's hiring give the city the right to go on private property to make repairs. At a special meeting two nights later, they voted to rescind the ordinance and to have Gibbons rewrite a new ordinance on the spot saying the city would maintain the pumps. However, they stopped short of reimbursing Smith.

Aldermen Jeff Van Donsel, Robert Davis and Susan Drummond revisited the issue at the July 26 meeting. Davis, who said the city's decision to stop



This sign posted at Barb Smith's Lake Ozark home led her to believe the city would be responsible for maintenance of her grinder pump. However, when that pump quit working, the city had a different interpretation. Nancy Hogland photo.

maintenance on the pumps was based on an error in interpretation, requested that Rocky Miller, who worked as the city's engineer for several years and whose dad designed the initial phase of the system, be allowed to address the board.

Miller said when working as a surveyor during the first phase of the system's installation, he was ordered to tell residents that in turn for them providing easement for the lines and pumps, the city agreed to maintain the equipment at no cost to the residents. He told the board he had paperwork to back up his claims.

"Yes it's a crazy system and yes, because those pumps have a 25-year lifetime and they're starting to reach the end of that lifetime, it's like a ticking time bomb – and it's going to be expensive to maintain them. However, trying to pass it off and

make the residents pay for the work is going to open a can of worms," he said. "You permitted and put them in as a continuing authority and I believe the Consent Agreement continues to make the city responsible."

Van Dee disagreed with Miller's assessment. He said since the city had an ordinance stating they would not maintain the pumps, the DNR would not force the city to violate its own laws.

The ordinance adopted by aldermen states the city will reimburse any resident who paid for repairs and can document those payments, for any grinder pump work that was conducted between June 28 and July 15. Neels, who said she sympathized with Smith, said she voted against the measure because she is not convinced the city was responsible.

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