

LAKE OF THE OZARKS

# BUSINESS JOURNAL

## NEWS IN BRIEF



Happy  
Holidays!

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The voluntary effort to be annexed continues. Page 4

### Use caution and common sense when shopping online

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The popular long-running feature. Page 14

## New law could help put Lake Ozark on the road to success

by Nancy Hogland

Another component of Lake Ozark's Vision 20 "blueprint" is to be put in motion this month as State Rep. Rodney Schad, R-115, introduces legislation that, if adopted, would allow Lake Ozark residents to stop paying taxes to three special road districts and instead, funnel that money into a new district that would take care of city streets only.

According to City Administrator Charles Clark, who developed the 20-year plan, city residents are currently paying \$130,000 to \$140,000 in taxes that are being funneled to three districts that do little or nothing for Lake Ozark.

"When the law was originally written, it was intended for cities to subsidize the road systems for the outlying areas – when goods produced outside the city needed to get into the city – but that symbiotic relationship no longer exists," Clark explained. "Now it has become especially harmful to small cities like Lake Ozark. We can't even afford to take care of our own roads much less subsidize others."

He said the way the current

law is written, districts are allowed to spend up to 25 percent of their total income inside city limits on things like road maintenance and construction. However, he said in the case of the Bagnell and Kaiser Road districts, they spend nothing on Lake Ozark streets. The Horseshoe Bend Special Road District does some work inside city limits, but it is limited by law to road inside Camden County.

"This bill will not attempt to dissolve the other districts – it only allows the city of

Lake Ozark to withdraw from those districts and form its own using existing city boundaries as the outline," Schad explained, adding that he planned to file the bill on Dec. 1. "Once it is assigned a number, it will most likely be sent to the Local Government Committee where it will be heard early in 2009. I and a couple others will testify in favor of the bill and while I haven't heard of any resistance, it would be highly unusual if someone didn't oppose it."

He said if the committee approved the bill it would probably be lumped with other small government issues on an Omnibus local government bill and would come before the House of Representatives for a vote in early spring. If it passes, it will then move to the Senate.

Schad also said the bill was "very tightly written. It was written carefully so it does not allow this to happen anywhere else. That's not to say it won't come up sometime in another community that uses our wording, but this bill is specific to Lake Ozark."

Clark said he and other city officials were pleased the process was moving along so quickly.

"I've been involved with getting legislation enacted before and it can be a three to five year process, so we're very happy that we've been able to get to the point where we have our state representative working with us on this after only two years," he said.

Clark also said once the district is established, it would contract with the city, which is currently struggling to maintain the streets without receiving any additional tax dollars.

### Lake Ozark city administrator's 'vision' becoming a reality

Lake Ozark City Administrator Charles Clark said the original purpose of Vision 20, adopted by aldermen in early 2006, was two-fold.

"First, I hoped it would cause the city to look down the road and plan for the future rather than take the 'shotgun approach' to growth, and second, I wanted to alert them to the fact that transportation routes would have a vital impact not just on their

daily routes, but also on the economic future of this city," he said.

A major component of the plan was to convince the Missouri Department of Transportation (MoDOT) to relocate the US 54 Expressway interchange from its original location at the Highway 54-Business 54 intersection to tie in with the proposed extension of the Horseshoe Bend Parkway. After Clark and then Mayor

*continues on page 8*

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## Letters to the Editor

Dear Editor,

In your October 2008 issue, on page 2 in 'Letters to the Editor', Mike Geske of the MO Corn Growers Assn. points out all the things boat owners can do so that ethanol doesn't damage their engines.

He implies that marine boat docks have been selling gas with ethanol to boat owners for years. If this is in fact, true, and I am not sure it is from conversations I have had with some of the docks where I buy gas, then shame on the gas distributors and dock owners who do this knowing of the potential for engine damage. Additionally, if you have an older boat, you should get a newer one so you can use gas with ethanol. Get real.

1. There isn't any indication whatsoever that gas with ethanol is cheaper than gas without ethanol.

2. I don't care if CA and MN use it. I live in Missouri.

3. He says we need to keep in mind that because ethanol has solvent characteristics we should change fuel filters regularly and carry several spares. Spend extra time and effort monitoring plastic and rubber components. Why should we have to do this when with regular gas none of this is necessary?

4. If we are still concerned, we should buy premium. (Yet he previously states we should save money at the gas pump.) How is this possible buying premium?

As boaters we should do all of this so that Missouri farmers can sell more corn at a higher price plus the economic food costs everyone is already feeling because farmers aren't growing corn for food but rather for gas. Ethanol is not the solution to our gas and oil problems.

The minor amount of gas purchased for marine use is a drop in the bucket compared to the amount used and needed for automobiles. Ethanol is not used for savings of oil but rather for emissions. If it is so wonderful, why aren't the oil companies touting its virtues rather than corn farmers? If it looks like a duck and it quacks like a duck, then it is probably a duck.

Dean Daniels, Kaiser, MO

## "Worst case scenario' may leave motorists slipping and sliding this year

by Nancy Hogland

If the Lake area receives a lot of snow and ice this winter, everyone – from municipalities to private individuals – could be struggling to keep paths clear.

According to one ice control salt provider, there is a severe shortage of salt in the nation – the likes of which have not been seen since the early 1900s – and that shortage could result in salt rationing and extremely higher prices.

"It's not that there's a shortage of salt exactly – it's that there's been a major transportation problem," explained Peter Gunther, of Gunther Salt Company in St. Louis, supplier

for the Horseshoe Bend Special Road District (HBSRD). "The northern states all had stockpiles of salt they had built up over two to three year's time. However, last winter those stockpiles were completely depleted – they all used every grain of salt they had."

He said because the majority of that salt gets barged from Louisiana, and because those states have only a seven to eight month window where the rivers aren't frozen over, every bit of salt produced in this nation had been directed north to replenish those supplies.

"Further complicating matters, the spring floods disrupted barge traffic because

when the river floods, they can't unload. Making matters worse, when the hurricanes hit the Gulf coast region, the Louisiana salt mines were flooded and had a three to four week period when they weren't producing," Gunther said. "Consequently, not only did the northern territories not get their supplies adequately replenished, we didn't get any shipments for quite some time. This year, the worst case scenario was played out – if it could go wrong, it did. We've never seen anything like this in the history of our company, which was started in 1902."

*continues on page 15*

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# The Christmas House for children of all ages

By Michael Gillespie

The spirit of Christmas Present isn't limited to the pages of a Charles Dickens' novel. It is alive and well in the Lake area in the form of lighted villages, craft bazaars, parades, and Santa visits. But perhaps it is no place more in evidence than in the annual children's display known as the Christmas House, in Laurie. The Christmas House is unique because it is the personal effort of an area couple, Nancy and Jeff Wadle.

"When I grew up in Chicago we'd go downtown and look at the windows at Marshall Field's," recalls Nancy Wadle. "They had moving figures and all kinds of exciting things to look at. Well, that's what I'm trying to do for the children of the community — to duplicate that on a small scale."

Located in the Laurie Terrace Mall, the Christmas House is like a child's dream. There is a G-scale train set — actually three of them — that circles the display. There are animated

figures in holiday regalia and a set of American Girl dolls in historical costumes along with school supplies dating from the 1700s to the 1900s. "Kids can color a picture and that goes up on the wall," says Nancy. "They get a story read to them, and then they all get a toy — a Beanie Baby."

The Wadle's first Christmas House dates back several years when the couple lived in Wisconsin. "We set it up in our house," says Jeff. "We invited schools, Head Start programs, and church groups out to see it. When we moved down to the Lake in 2001 we lived way out on a lake road. So we had to find a place in town that would allow us to use a building free of charge for a month so we could set the thing up."

"We've been in four places — this is our third year in the Laurie Mall. We've just gotten so big that I don't know where else we could go. We have a big train layout, and Nancy has a lot more dolls and moving figures and a lot more decorations. In

this neck of the woods, kids have not had the opportunity to see such things. She's giving them an experience that they wouldn't normally have.

"We are under the umbrella of the Enchanted Village of Lights. We don't charge any admission — if they want to

give a donation we tell them to give it to the Enchanted Village. We don't want to take admissions and discourage people from coming if they don't have the money."

It takes the better part of a month to set up the displays. Inevitably, there are glitches

in the process, and new parts must be ordered. "During the year we might buy some new equipment — new dolls or things like that," says Jeff. "But that's part of the collection. We always get rent free and utility free to have these things. We have some benefactors who year after year take care of us."

As far as the work and time involved, the Wadles don't seem to mind. "All you have to do is see children's faces when they come in," says Nancy. "There are a lot of families that are struggling and they enjoy just coming in and having a respite from that." Last year there were about 600 to 700 visitors to the Christmas House — as many adults as children.

The Christmas House — free to all — is open evenings 6 to 9, Thursdays through Sundays, until Christmas. It is also open by appointment to children's groups during the day by calling the Wadles at (573) 372-3649. The Laurie Terrace Mall is located at 401 N. Main (Highway 5), in Laurie.



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# Move for voluntary annexation into Four Seasons continuing

by Nancy Hogland

Patti Cravens, who has owned a house on 7-Mile cove, and George Neville, a realtor with Gaslight Properties on Horseshoe Bend Parkway, have been working together to contact an additional 41 homeowners who live along Bittersweet Road between Anemone and the Horny Toad. Earlier in the year, 80 others who live on Verbena, Bittersweet, Primrose, Thistle, Cactus Point, Honeysuckle and Sweet William were polled.

"We're doing this because we're trying to keep the area as residential as possible and not have further encroachment by commercial outfits, especially outdoor entertainment venues, that may not have our best interests at heart," explained Neville. "Among other things, the Village has a noise ordinance where as Camden County does not."

Cravens, who formally organized the annexation effort, agreed.

"I believe the Camden County and Planning and Zoning commissions have done

a good job for the residents. However, if the mood of the boards change, who knows what might happen," she said. "By annexing into the Village, it will give residents another layer of protection against expansion of commercial business."

For more than a year Gary Prewitt, owner of Shady Gators, a bar and restaurant off Sweet William Road in 7-Mile Cove that is surrounded by homes, has unsuccessfully been seeking rezoning for parcels of property that sit next to the restaurant. The B-2 rezoning he is requesting would allow for another restaurant with entertainment.

Prewitt appealed the P&Z's decision to the Camden County Commission, however they denied the request as well. He is now asking the Camden County Circuit Court to overturn that decision.

In addition, the owner of Scotts on the Rocks, property located at the top of Sweet William that houses a small resort, is seeking rezoning to B-2.

Cravens said she began

contacting residents earlier this summer. After holding an informal meeting to determine support for the attempt, she sent out approximately 80 letters explaining the process. Because she was also contacted by many others who also supported the move, in November she sent out 40 more. Residents were asked to return the letters by Dec. 15, noting their desire to annex in or be left out.

"So far I've received letters back from 26 people. Only seven said they weren't interested. However, because we have to have something in writing to present to the Village Board of Trustees, I'll have to call all those people I didn't hear from and ask them to send their forms back. This is turning into a rather large job, but it will be worth it if we can see it through," she said.

Neville said he has also talked to many people, including Merlyn Vandervort, about the annexation.

He said Vandervort told him if the majority of the surrounding homes favored the move, he too would request

annexation for the Horny Toad Entertainment Complex. Neville said Vandervort is trying to be a good neighbor, but also needs to remain competitive with the other entertainment venues.

"In addition to noise, the county also doesn't restrict the number of people you can have at your establishment, so he's understandably concerned about what this would do to his business. However, he is considering it and we appreciate that," he said.

Neville said he is still trying to educate residents that annexation into the Village doesn't mean annexation into the Four Seasons Property Owners Association (POA).

"Several people I've talked to think if they annex, they'll have to build little boxes in their front yards for their trash containers," he said. "We keep telling people even if they wanted to, they couldn't join the POA - it's a homeowners association for the residents of that subdivision. I wish the names weren't so similar so we wouldn't have this confusion."

He said other concerns include whether residents will have to modify their homes to comply with any Village building regulations and whether property taxes will increase.

"I tell them they are grandfathered in just as they are - no changes to their current residences are required - and that the Village has no property tax - that they rely on a 1-and-a-half-percent sales tax, but it may take a while to clear up any misunderstands," Neville said. "I think a lot of people may sit back and wait to see if their neighbors are happy and then if they are, they'll opt in on the next go-round."

Cravens said while property must be contiguous, because roads and bodies of water are not looked upon as boundaries, residents who live across the cove from property that's in the Village could be annexed. In addition, there can be "islands" of un-annexed property as long as those property owners were given the opportunity to opt into the annexation.

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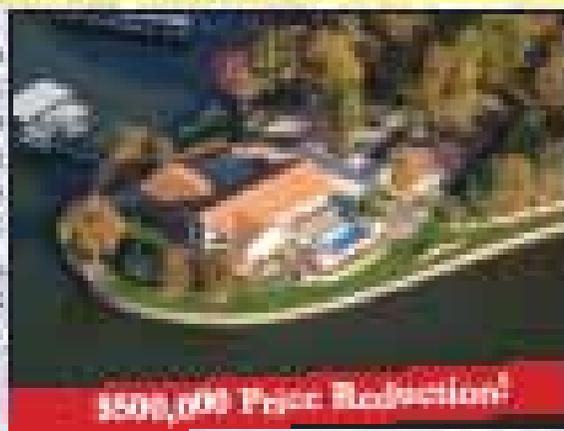
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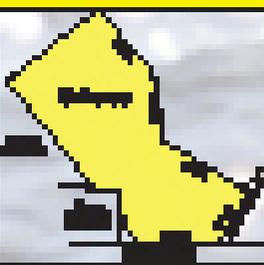
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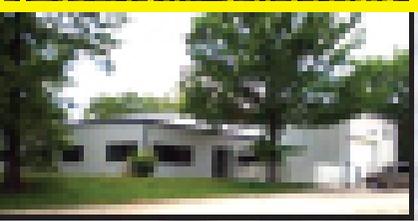
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## Black tie event helps fund better way of life on other side of world

By Nancy Hogland

Missionary Tom Bohnert, part of the Impact Ministries Team, and his family are taking the gospel to remote villages in the Phillipines. A local church is asking for help in funding his work.

"It seems like the least we can do," said Lisa Ann Oddo, who with her husband Tony pastor Living Water Church in Sunrise Beach. "He's working in an area where people can be killed just for saying they're a Christian. He came and spoke at our church a while back and it's unbelievable how people in these areas live - they have nothing. But Tom and his wife Connie, as well as their four children, go there to help them, take care of them and teach them about Jesus. But they do it solely supported by groups like ours. They don't have regular jobs and their only income is from people who feel compelled to help them accomplish what God has set before them to do."

To raise money to fund Bohnert's work, as well as to support three local organizations - the YMCA, the Pregnancy Help Center and Lamb House, Living Water will be holding a black-tie fundraiser on Dec. 12 at the home

of Tom Otke in Porta Cima. The evening will include limousine service to and from the event, a complimentary champagne cocktail, both silent and live auctions, dining on prime rib or chicken, dessert provided by Sugar Loft Cake Shoppe and dancing to live entertainment provided by Sam Green. Tickets are \$125 per person. A cash bar will also be available.

"We want people to just come and enjoy themselves while knowing they are helping change lives. Christmas time is a time for giving. By attending apartner with this ministry, people will be giving eternal life to people on the other side of the world. Now that's a Christmas gift," Lisa Ann said.

To purchase tickets or get more information call 573-374-9200 or email livingwaternews@gmail.com. Tickets can be purchased with all major credit cards including Discover. Auction items are also needed for the event. To donate, call the number listed or drop off the items at Mike Oddo's real estate office on Highway 5, at Rejuvenate at the Landing on Main Street or at Teresa's Tile and Carpet on Bagnell Dam Boulevard in Lake Ozark.



The Camdenton Area Chamber of Commerce recently welcomed Cool Beans Coffee Café & Gallery 12 as a new Chamber member. Cool Beans is located at 814 South Hwy 5, Camdenton, and is open Monday - Friday 6 AM - 4 PM, Saturday 7 AM - 11 AM, closed on Sunday. Participating in the ribbon cutting were Tama & Lee Shalinsky, owners; Bob Shalinsky, Sara Keptner, office manager; Bob & Shirley Stewart; Bruce Mitchell, Camdenton Area Chamber of Commerce; Alan West, Amy Hatfield, Doug Horman and Charli Allee, First National Bank; Tracy Broswell, Johna Stanfield, Chris McElyea, Central Bank of Lake of the Ozarks; Steven Craig, City Administrator, Brenda Colter, Camdenton City Clerk and Mark Stombaugh, City of Camdenton Assistant City Administrator, Joe McElwee, Camden County Circuit Clerk; Pat Thurston, Manpower.

# Let common sense be your guide while shopping online

By Nancy Hogland

Increased use of credit and debit cards during this time of year – especially while Christmas shopping online – makes card users more vulnerable to fraud.

That's why law enforcement officials are warning residents to carefully monitor their statements.

"I've personally taken five reports in the past two weeks from people who have been scammed after shopping online," said Sgt. Bill Moulder with the Camden County Sheriff's Department. "We're not telling people to stop shopping – we're just warning them to be careful where they shop and then to keep a close eye on their accounts."

He also said none of the reports taken have resulted from local transactions – they've all been from out-of-town or off-shore businesses, with most of the scams coming out of Africa.

Moulder said the thieves hack into less secure retail

websites to obtain the credit or debit card numbers provided by customers. They oftentimes transfer a small amount of money - \$25 to \$30 – just to see if the victim will notice the transaction. If not, then they will tap into the bank account and clean it out, he said.

"If you notice it quick enough, you can usually get your money back from the bank, but some people rarely check their statements and don't even realize their money is gone until checks start bouncing," he said, adding one way to avoid getting scammed is to pay for

items with a cashier's check whenever possible.

"Most reputable sellers will take a check, but don't use a personal check because it carries all the banking info across the bottom," he warned.

Online sellers also need to be aware. Thieves have figured out a way to cheat them as well.

"Someone will buy an item and then send a check that's for substantially more than what the item sold for. When the seller contacts them, they say 'Oh I'm sorry. Just cash my check and mail the difference back to me,'" Moulder said. "Of course, because people want to do the right thing, they usually deposit the check and then write out another, sending it before waiting to see if the one they received clears. Then the check they deposited bounces."

He said such was the case last year when a young, mentally handicapped Camden County resident attempted to sell kittens online to raise Christmas shopping money. The check she wrote

for the "overage" cleared her bank before the rather large check she received bounced. Moulder said he traced the bad check through several states, the United Kingdom and then Africa before hitting a dead end.

"Trying to prosecute these people is like trying to nail Jell-O to the wall. Our advice is if you get a check that's more than what it should be, mail it back and ask for a new one," he said.

Moulder advised residents who find unauthorized transactions on their credit or debit cards to contact their banks or credit card companies immediately. The next call should be to their local law enforcement agency. Victims also need to file a report online at IC3, the Internet Crime Complaint Center, which is operated by the Federal Bureau of Investigation.

"Bottom line – use common sense. If it doesn't feel right – don't do it," he said.



Ebay incorporates fraud-protections into its online marketplace.



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# Technology to help secure Bagnell Dam, warn police of tampering

By Nancy Hogland

Soon there will be two more sets of "eyes" monitoring Bagnell Dam.

The Lake Ozark and Osage Beach police departments recently joined forces to secure a grant from Homeland Security that will allow them to install high tech security cameras on the dam. Installation of the 16-camera surveillance system, which will run about \$98,000, will begin immediately and should be completed by late December, according to Lake Ozark Police Chief Mark Maples.

He said the hope is that those cameras, which will be monitored 24 hours a day, seven days a week by dispatchers at both departments, will alert police to any unusual or terrorist acts to the dam and give them time to respond before any damage can be done to the structure.

"Ameren has had cameras on the dam for a long time but apparently the Department of Homeland Security determined the dam was a point of interest and provided funding so that local law enforcement could also keep an eye on things. This is a proactive measure - not a reactive one," Maples stressed. "We have not had any threats - we're simply doing this as a precaution to hopefully keep anything from happening."

Similar systems have been installed on other dams throughout the country, according to Maples.

He said the "tricked-out" system to be installed on Bagnell Dam, which will include cameras that will allow them to monitor both sides of the dam and the roadway over the top of the dam, could transmit through both the internet and thru radio frequencies.

"We chose to use radio frequencies, which are more stable because there are no issues with power interruption," Maples explained, adding that the transmitted data will be stored on digital recorders in the police stations.

The grant also provided money for the departments to purchase additional equipment like night vision goggles, binoculars and portable radios.

In August, AmerenUE, the U.S. Army Corps of Engineers, Lake area emergency response organizations and state and federal officials took part in an exercise that simulated dual bombings of both Bagnell and Truman dams by terrorists.

However, Alan Sullivan, Ameren UE's consulting engineer at Bagnell Dam, said there is no reason to believe that the dam is in any danger. He said the measures were being taken only a precautionary step.

"We don't believe we will ever have this kind of event but we need to be prepared," he said. "We also want people to know that we are doing everything we can to keep them safe."



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# Caroling In Jacob's Cave Planned For December 6

The program will include performances by the Lake West Christian Academy Choir and soloists Robin Stutesman and popular Main Street Music Hall singer Wendy Warner. It is free to the public, although donations will be accepted.

The two-hour program will begin at 2 p.m. in the large main entry cavern of Jacobs Cave. Cave owner Frank Hurley notes that the cave temperature is 52 degrees year around, so people should dress warmly. The cave,

which is located on Rt. TT off Hwy. 5 north of Gravois Mills, is wheelchair accessible.

"We believe that the Gravois community has a great asset in Jacob's Cave" says Betterment Association member Joel Kirkpatrick, "and we are very pleased that Frank is sharing the cave with us for the concert. We also believe that this will be a very memorable experience for those who come to the concert."

Seating is limited to 250.

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# AmerenUE, Saint Louis U launch weather monitoring, forecasting system

by Nancy Hogland

If all goes as planned, AmerenUE will be able to more quickly respond to power outages by predicting the storms that cause them.

The power company and Saint Louis University's (SLU) Department of Earth and Atmospheric Sciences worked together to adopt "Quantum Weather," a highly precise weather monitoring, forecasting, and response system that will be used in UE's Missouri service territory.

According to Mike Cleary, spokesman for UE, the Quantum Weather system monitors, already installed in 50 different locations including Osage Beach, feed detailed, near real-time information including temperature, humidity, atmospheric pressure, wind speed, wind direction, and

rainfall rates over UE radio communications systems to central computers at SLU. Using computer models and analytical tools created by SLU researchers, the system produces highly detailed maps of weather activity that may affect neighborhoods across UE's service territory.

Cleary said current weather tracking systems, like those used by the National Weather Service, are unable to distinguish what's happening in individual neighborhoods because monitors are often more than 100 miles apart and provide information only on an hour-by-hour basis.

"The Quantum Weather system allows us to pinpoint severe weather activity on a neighborhood-by-neighborhood basis and will help us predict what areas are going to be hardest hit.

That way we can marshal forces better and get out to the affected areas faster," he said. "For example, if late in the afternoon we see a storm coming, we'll keep crews on rather than sending them home. That way we can cut down on the time lost between outages and getting our crews out to fix them."

He said the new technology also can show the company where crews should be concentrated based on the severity and detailed location of damage which again, will speed up power restoration. The weather stations are solar-powered with a battery that stores power during the day and keeps them operating at night and on cloudy days. Each monitor is adjusted for specific local conditions, like nearby buildings that can affect monitoring of wind

speeds.

Cleary said while only one tracking system was installed at Lake of the Ozarks, they plan to add more.

"The terrain in the Ozarks makes weather even more unpredictable. However, with this new system, we'll be better able to see exactly what and where we'll have problems," he said, adding that the plan is to eventually include a network of up to 100 weather stations mounted on existing UE poles and deployed in key locations throughout UE's coverage area.

Richard J. Mark, UE senior vice president, Missouri Energy Delivery, said they expect the system to make a real difference in their efforts to offer quicker restoration times.

"And partnering with SLU helps us support valuable

science education programs in our own community," he said.

Saint Louis University President Lawrence Biondi, S.J., said this SLU-UE partnership exemplifies the University's commitment to private sector partnerships that benefit the public.

"Quantum Weather also allows the University to fulfill its promise to pursue research that improves our community. In addition, this project will provide graduate students and faculty cutting-edge research opportunities, and will give undergraduate students valuable operational weather forecasting experience. We appreciate UE for supporting the purchase and installation of these weather stations and for helping to fund two new graduate assistantships as part of this partnership," he said.

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# Newcomers/Longtimers Calendar Of Events – December 2008

December 1, 2008, 10:00 a.m.: The Newcomers/Longtimers Club will have a Community Committee meeting at the Central Bank Main Branch in Osage Beach. The guest speaker will be Jackie Newton of Art Xpressions, a non-profit organization providing forms of art creation for children and adults. The committee is or has been involved in various projects that interest or inform the members of N/L. For more information, please call Carlene Chubbuck at 374-9281.

December 4, 2008, 9:45 a.m.: The Newcomers/Longtimers Club will have Cards and Games at The Inn at Grand Glaize, Highway 54 in Osage Beach. Cost is \$15 which includes lunch and coffee or tea. For information, call Charlotte Perso at 317-0602.

December 18, 2008: The Newcomers/Longtimers Club will hold a Luncheon Meeting at Tan-Tar-A Resort's Crystal Ballroom, Route KK, Osage Beach. Social Hour begins at 11:00 a.m.; business meeting at 11:30 a.m.; and luncheon at noon, followed by a Christmas Program with the Chorale Chamber Singers under the direction of Michael Lindeman followed by a sing-a-long. There will also be an opportunity to have your picture taken with Santa and his Elves and tell Santa what's on your wish list. Members will also be collecting donations (money, canned goods and non-perishable foods) for Hope House, Lamb House and Share the Harvest Pantry. For information or reservations, contact Lynda Hartwick at 365-9985.

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# Consultant assures compliance with government environmental standards

By Michael Gillespie

From hazardous waste spills to dock assessments to regulatory guidance, Lake Ozark Environmental LLC offers consulting services that assure compliance with federal, state, and local green guidelines.

"We are a locally owned and operated environmental consulting service," says Doug Beck, the firm's president. "We assist anyone from developers to construction companies and realtors, and also the general public, with state and federal regula-

tory requirements that are needed to operate and function within a given framework. We listen closely to our customer's needs and work very strongly within the regulatory framework. We deliver decisive solutions that are cost effective."

Beck is a Certified Environmental Compliance Manager and 1st vice president of the Lake Ozark Watershed Alliance — a group of local residents dedicated to preserving the quality of our regional watersheds. He has worked for various well

known transportation and disposal facilities and major environmental engineering firms. He's been in the business since 1972 and established Lake Ozark Environmental in 2003.

So why is environmental consulting necessary? Beck explains: "Commercial industrial property is a major investment, and so it's important to provide lending institutions, sellers, and potential buyers with assurances that they won't be confronted with any type of costly delays or surprises because of the discovery of unknown

environmental hazards.

"We do what is called a phase I environmental site assessment for real estate transactions. It can be commercial, or undeveloped land, or even residential developments of more than one house. Basically, we go in and look for things that may impact that specific property, as well as properties that are contiguous to it. We do a review of historical records; we review maps, plans, and drawings; we do a visual site inspection; we interview the owners or current occupants; if necessary we will also do an inspection and sampling of any suspected hazardous materials.

"As an example, a few years ago we were hired by a real estate firm to perform a phase I. According to historical records and onsite observation we noticed that the area looked like it might have been a gas station at one time. And it was. When it came time to do further excavation so that we could take sample soils, we found a pipe. We opened the pipe and we could smell gasoline. This led to the discovery of four underground storage tanks that were there from 1968.

Even home owners have called on the expertise of Ozark Environmental. "We get a lot of people that will ask, 'How do I get rid of this

paint?' or 'What do I do with this styrofoam?'" says Beck. "And we have resources that we can refer people to. That's a service we gladly provide. Or they may have an air quality issue, such as mold or radon. We don't do any type of mitigation or removal, but we can refer the homeowner to people who do that.

We do the same thing for companies, too. We have a strong working knowledge and relationship with the federal and state agencies. This is a big assistance to our clients."

Another aspect of the business is dock assessments. "AmerenUE and FERC now require all commercial marinas, large boat docks, and any significant shoreline developments to be permitted prior to the construction of their dock or docks," Beck explains. "We look at the impact on the environment and the immediate surrounding area. We can guide a developer through the regulatory maze of everything they need. As an example, when we do an environmental assessment, one of the first things we do is contact the various government agencies. There are about a half-dozen or more that we have to contact. That's everything from planning and zoning at the county level to the state

*continues next page*



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# Consultant assures compliance with government environmental standards

*continued from previous page*  
 conservation commission and water patrol to the U.S. Fish and Wildlife, and many others. We ask for their direct input. Based on their input and concerns and recommendations we incorporate that into the environmental assessment.

“We also look at how it’s going to impact the historical, the aquatic life, water quality, boat traffic, and safety concerns. For instance, the Missouri Department of Conservation may be concerned about the water depth or how far the dock sticks out and how that may affect the fishing. Will fishermen in the lake be able to access behind the dock? Or underneath it? Will the developer need to put in fish habitat? We look at their existing permits, like storm water runoff and gas dock permits. All this is taken into account. We work very closely with developers and contractors who are planning lakefront development, and dock companies, as well as AmerenUE, because it’s all to one goal, which is to protect the quality and environment of the Lake.”

Lake Ozark Environmental has completed a majority of all the new and existing dock assessments at

the Lake since FERC mandated the regulation — over 20 in all. And all of the assessments have been approved by AmerenUE and FERC.

In addition, the firm tests encapsulated floats manufactured by companies such as Permafloat, Galva Foam, InsulBead, and Atlantic-Meeco. Beck says that Lake Ozark Environmental performs quality assurance and quality control tests to insure that the floats meet specifications — not only for the Lake of the Ozarks, but other lakes and waterways around the country.

Lake Ozark Environmental also handles emergency spill response on a 24/7 basis. Says Beck: “During the ice storm a couple of winter’s ago we worked with the divers in the Lake area as they were raising boats and we would boom off a section where the boats were leaking fuel and oil. During the Shoot Out in 2007 there was a large boat that sunk in a slip and we responded to that. There was a large slick that we helped contain and clean up.”

The multifaceted company offers OSHA compliance instruction, as well. “We do health and safety training,” says Beck, “such as how to drive a forklift. We write health and safety plans and handbooks to

protect the worker and the company, and minimize a company’s liability in the eyes of their insurance company.”

Key members of the Lake Ozark Environmental team include Don Koeniger, Ray Tucker, and Becky Beck.

“Don is my senior chemist,” says Beck, “and he’s also an environmental compliance consultant. Don has over thirty years experience in the chemical industry and with the Resource Conservation Recovery Act, which sets the rules

for the EPA.

“Ray is our senior project supervisor. He has over ten years of emergency response experience.

“Becky Beck is our administrative manager. She reviews project plans and reports.

“We are partnered with PDC Laboratories. They’re a major lab that does wastewater and septic water testing, and drinking water analysis. We’re also able to do testing for cyanide, arsenic, and heavy metals, and complete organic testing for any priority pollutants. We

can do biological sampling and testing as well.”

Beck explains that Lake Ozark Environmental services not only Missouri, but also the adjoining states. “Our main goal,” he says, “is to protect the environmental quality in which we all live. Without our Lake, we really don’t have much of an economy; so it’s very important that we adhere to the policies and procedures and do the right thing.”

Lake Ozark Environmental can be reached at (573) 964-6956.

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# LAKE STORIES WITH MICHAEL GILLESPIE

## The battle of Cole Camp

by Michael Gillespie

Most people think of Missouri as a Midwestern state. From a purely geographical viewpoint Missouri does fit in nicely with the jigsaw puzzle of states that we call the Midwest. But if history were the criteria for defining the regions, then Missouri would be a member of an exclusive club called the Border States.

For unlike Iowa or Kansas, Nebraska or Illinois — states that are considered part of the Midwest — Missouri has an extensive record of Civil War battles. Hundreds of them. Only Virginia and Tennessee can count more. It's all the more remarkable when one considers that Missouri was on the western frontier in those days, with a relatively sparse population.

Missouri's pioneer families were overwhelmingly Southern by blood. The census of 1860 bears this out. In some counties, as much as 80 percent of the population could trace their roots to Kentucky, Tennessee, Virginia, or North Carolina. It was a natural migration pattern. They brought their slaves with them, as well as their architecture, their crops, and their society.

Northerners came, too. Some settled, but most moved on. They were not comfortable with the established way of doing things here; it was just too different. But one group did come, stay, and flourish. They were from the northern and western regions of Germany — regions that had been torn by revolt and ideological struggle. They found in Missouri a place similar to their homeland. They established cultural enclaves bound by their native language and religion. Though they had come six thousand miles, they were still very much at home.

The Germans in Missouri were exposed to the institution of slavery and found it detestable. It was not so much that they championed the black man, but rather the institution of slavery reminded them too much of the medieval chains that their own ancestors had toiled under, and which to some extent still held them bound in the old country.

The Germans were mostly concentrated in St. Louis and the Missouri River counties to the west. But in some places they wandered far from the river. Such was the case in Benton, Morgan, and Pettis Counties, where they established settlements such as Bahner, Brauerville, and Boeschenville. In the space of fifteen years they grew to become the dominate culture within their given townships. Perhaps because they were clanish in their associations and businesses, they were perceived by their native born neighbors as somewhat suspect.

When the Civil War erupted in Missouri in the spring and summer of 1861, the German population stood squarely for the Union. It was primarily Germans who answered the initial call for Federal volunteer troops in Missouri. It was a mostly German corps that surrounded and captured a state militia encampment at St. Louis in May. And it was the same German soldiers in blue who fired into a crowd of unruly civilians as the militiamen were being marched into confinement. Twenty-eight civilians were killed in the melee.

"Damn the Dutch!" became a common refrain amongst the Southern population of the state. Dutch was a corruption of the word "Deutsche," but the ones who were shouting the refrain were not concerned with diction. They had come to hate the Germans and all that they represented. After the events in St. Louis, the General Assembly created the Missouri State Guard — an army under command of Governor Claiborne Jackson. The State Guard would attempt to defend Missouri from a Yankee invasion, or from the German Unionists within the state.

But the Dutch continued to organize into quasi-military units known as home guards. While their greatest numbers were concentrated in St. Louis, outstate German home guard companies received weapons and encouragement through the Union army department headquarters in St. Louis. That army was commanded by Brigadier General Nathaniel Lyon.

Lyon was the antithesis of the

peaceful negotiator. Hotheaded, ruthlessly patriotic, and an avowed abolitionist, Lyon was determined to grasp control of the state from the governor and his allies in the General Assembly. On June 11, cooler heads arranged for a meeting between General Lyon and Governor Jackson in St. Louis. After several hours of fruitless negotiation, Lyon stood up and announce that he would rather see every man, woman, and child in Missouri "dead and buried" than concede any terms to the state. "This means war!" he announced, and walked out of the room.

Within two days Lyon had assembled some two thousand Federal troops — mostly German — and advanced toward Jefferson City. State officers hastily packed the necessary documents and evacuated to Boonville, where the nucleus of the untried Missouri State Guard was ordered to assemble.

Across the state in Kansas City, a company of regular U.S. cavalry rode out on June 13 to disperse a State Guard encampment located near Independence. The State Guardsmen were merely farmers and shopkeepers with a minimum of training. Their only hope lay with their commander, Colonel Edmonds Holloway, a West Point trained career infantry officer. But Holloway could not perform miracles. When the Federal column came into sight it was all he could do to get his wavering men behind a rail fence. Holloway then rode out under a flag of truce to parlay with the Federal commander.

While he was out there between the lines one of his own soldiers — a drunken and belligerent little man — shouted an order to open fire. Some of the frightened State Guardsmen did fire, while others turned and ran. Three men went down, fatally wounded. All three were State Guardsmen; one was Colonel Holloway. The Federal troops never returned fire.

The ill luck of the State Guard carried over to Boonville four days later. Attacked by a Union force more than three times its size, the 500 State Guardsmen were pushed back over a mile

before breaking and running. They were "pretty thoroughly dispersed," said one observer. Others derisively termed the debacle "the Boonville Races."

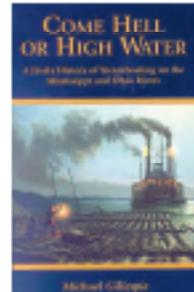
Such was the nature of untrained, untested militia. And while the Germans whom Lyon had brought out of St. Louis to confront the State Guard were relatively well drilled and disciplined, the same could not be said of other home guard companies scattered throughout the state. The Germans gathering near Cole Camp were about to prove that ineptitude was not limited to their enemies.

Militia musters had taken place in Missouri since territorial days. While the purpose was to elect officers and drill the men for local defense, these annual events evolved over time into something of a holiday get together, complete with families, food, and strong drink. Such appears to have been the case when, on June 11, the German home guard went into encampment at "Camp Lyon," otherwise known as the Harms and Heisterberg farms located two miles east of Cole Camp.

The call to arms was widely heeded with 900 men turning out. Not all were German. Their elected captain was a man named Cook, of whom almost nothing is known. History does record that Cook sent more than half of his revelers home after the first few days. The reason for this is unclear, though it may have been due to the fact that Cook had fewer than 400 muskets to issue to the men. Surely the heavy consumption of beer and whiskey played a part in thinning the crowd, but the merrymaking continued with those who stayed.

While this mixture of martial arts and merriment played out, the main body of Missouri State Guardsmen — the same companies that had been chased from Boonville — were moving south under the command of Governor Jackson. Their aim was to cross the Osage River at Warsaw, some twenty miles from Cole Camp.

In Warsaw, Captain Walter S. O'Kane had put together three companies of State Guard recruits. Now he had orders to clear the way for Governor Jackson's main column. O'Kane would have to do something



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

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

about the Germans at Camp Lyon.

O'Kane had good intelligence about Camp Lyon. Benton County Sheriff Bart Keown had been there, supposedly to arrest the leaders. When they refused his demand, the sheriff returned to Warsaw and gave O'Kane a detailed description of the camp and its defenses.

On the evening of June 18 O'Kane's State Guardsmen — 200 infantry and 100 mounted men — marched toward Cole Camp and Camp Lyon. Along the way the column encountered one John Tyree, a known Union man. Tyree had been seen in Warsaw the day before and had taken more than a casual interest in the State Guard encampment. Now here he was, in the middle of the night, coming back from Cole Camp without any good excuse. O'Kane's men accused him of spying for the Dutch. They tied him to a tree and shot him dead.

The State Guard column circumvented Cole Camp and approached the Germans from the west. It was 3:30 in the morning. The 400 or so home guards were scattered about. Some were in a pasture, others in a grove of trees, but most were in two barns about a quarter mile apart. They were sound asleep — sleeping it off, as it were. Their muskets were staked outside the barns, very much out of

continues on page 26

# Village of Four Seasons seeing the light

by Nancy Hogland

Six street lights will be installed in the Village of Four Seasons at no cost under a program offered by Ameren UE.

The lights, to be mounted on 12-foot poles, will be placed at the intersection of Timberlake and Kay's Point and at Reddington and Cherokee roads and along Bittersweet Road at Alton

Court and Kent, Evergreen and Bloomington streets.

"It's a great program. If we agree to pay a small fee and electric for 20 years, Ameren will install the lights for free," explained Four Seasons City Clerk Tom Laird. "A while back we had looked into putting street lights in but decided the \$18,000 per light cost was prohibitive. When we found out about this, we decided we

better look into it."

Over the summer the Board of Trustees agreed to test the effectiveness of the lights by installing two on Blue Water Court. They all agreed the lights met the Village's needs and in November, voted to contract with UE on more.

Lori Hoelscher, customer service advisor for UE, said the only stipulation on placement is that the light must be in

close to proximity to existing pad-mounted or pedestal transformers. Otherwise, there would be additional installation charges.

She said when municipalities contact UE, representatives go out and show them where the lights can be installed free of charge.

Laird said three different fixture styles were available. The Village chose "colonial,"

because they felt tied in best with the look of the neighborhoods. The cost to the Village is \$13.98 per month for each light. The price covers both the lease and the electric usage.

He said Ameren has promised to start installation soon and will continue as time allows.

## 'Worse Case Scenario' may leave motorists slipping and sliding this year

*continued from page 2*

He said the same scenario is being played out with the three major salt suppliers – Morton, Cargill and the International Salt Company, adding that he has heard there is a 350,000 ton shortfall in the Midwest and a half-million ton shortfall for areas north.

"No one is giving bids because they don't want to get locked into a price. Other companies are struggling just to meet their contracts. Our only hope is a mild winter, because if it's not, this situation will be repeated again next year," Gunther said.

In the meantime, his company has started shipping salt from Brazil, which harvests the mineral by pumping brine from the ocean into ponds, then waiting for the sun to evaporate the water so the salt can be scooped up. That salt comes at a high price, however, as the cost of diesel remains well above normal.

Osage Beach Public Works Director Rick King said his crews may be limited to salting hills and intersections and sanding the rest if this winter is a snowy one.

"Our stockpiles are full – we have enough for two to three good snowfalls – but I couldn't get anyone to bid on any more," he said, adding that he was told by the city's supplier the salt had to be reserved for the Missouri Department of Transportation

and the county road districts. Municipalities fell third in line to get their needs met.

The Board of Aldermen approved spending \$5,000 for sand and authorized King to spend up to \$15,000 for salt if and when it became available. In the meantime, the city will be using liquid calcium chloride, which King said is a little more expensive but will help keep streets clear.

Matt Michalik, Lake Ozark's Public Works director, said his city, which has some 40 miles of roadway, is ready for at least two to three good snowfalls, but wasn't sure what to expect after the supply on hand ran out.

"We had to pay \$12 a ton more than last year for the last load I ordered, but I heard prices were rapidly rising. Hopefully we'll have a mild winter and the 80 to 100 tons we have will last us through the season," he said, adding that they also would be adding a liberal dose of sand to the mix to stretch the salt farther, "just in case."

The shortage is also affecting snow removal businesses. Terry Prewitt said while he was able to order salt to keep Prewitt's Point clear this winter, he was told by his supplier that they would not be taking any orders from new customers.

Gunther said the shortage will also extend into bagged snow-removal salt and processed salt used in water softener, adding, "I expect to see that rationed."

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# Christmas Events Around the Lake

By Michael Gillespie

## 1ST LAKE HOLIDAY LIGHTS DRIVE-THRU PARK

Now through New Year's Eve Osage Beach City Park, Osage Beach (573) 964-1008

A drive-thru holiday lighted park, approximately one mile in length. \$10 per car; discount coupons will be available throughout the area. Sponsored by the Lake Area Chamber of Commerce, the Convention and Visitors Bureau, and Tri-County

Lodging Association. On Friday and Saturday nights Santa will be available for pictures at a nominal cost. Open Wednesday through Sundays from 5:30 p.m. to 9 p.m., and open every day between Christmas and New Year's Eve.

## ANNUAL FESTIVAL OF LIGHTS

Now through December 31, Shrine of St. Patrick's Church, North Highway 5, Laurie (573) 374-7855

A drive-thru holiday light park on the grounds of St. Patrick's Catholic Church. The Festival of Lights is the oldest light park in the area with more than 2000 strands of lights that focus on the true meaning of Christmas.

## ANNUAL ENCHANTED VILLAGE OF LIGHTS

Now through December 31, Laurie Fairgrounds, Laurie (573) 374-4871

A drive-thru holiday light park. More than 1 mile of lighted holiday figures greet young and old with over 120 different displays and animated figures. Donations accepted.

## LAKE AREA COMMUNITY CHORALE

The chorale will be performing its winter concert series on the following dates:

Monday, December 1, Walk on Water Church, Osage Beach, 7 p.m.

Sunday, December 7, Christ the King Church, Lake Ozark, 3 p.m.

Monday, December 8, First Baptist Church, Eldon, 7 p.m.

Sunday, December 14, St. Anthony Catholic Church, Camdenton, 3 p.m.

Monday, December 15, United Methodist Church, Versailles, 7 p.m.

Admission is free. Contact the Lake Arts Council (573) 964-6366 for details.

## LAKE AREA COMMUNITY ORCHESTRA

The orchestra will be performing its winter concert series on the following dates:

Tuesday, December 2, First Baptist Church, Eldon

Sunday, December 7, Westlake Christian Church, Laurie

Tuesday, December 9, Hope Lutheran Church, Osage Beach

Sunday, December 14, Royal Theater, Versailles

Thursday, December 18, Christ the King Church, Lake Ozark

Performances begin at 7 p.m. and are free of charge. Contact the Lake Arts Council (573) 964-6366 for details.

## CHRISTMAS ON MAIN STREET — MUSICAL SHOW

Tuesdays through Saturdays, December 2 to 20, at 8 p.m., except December 18; and Sundays, December 7, 14, and 21, at 3 p.m.

Main Street Music Hall, 5845 Highway 54, Osage Beach (573) 348-9500

A two-hour Christmas variety and comedy show, with an appearance by Santa Claus. \$17 for adults; \$15 for seniors 55 and up; children 5-12 are \$8; 4 and under are free.

## CHRISTMAS PLAY

Thursday through Saturday, December 4 through 6, Sunrise Beach Community Theater

*continues*



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# Christmas Events Around the Lake

Local children will be performing the play "The Little Angel Who Was Always Late." The program will begin at 7 p.m. on Thursday and Friday, and at 2 p.m. on Saturday. Admission is free but those attending are requested to bring a non-perishable food item.

## THE CHRISTMAS HOUSE AT LAURIE

Thursdays through Sundays until Christmas, Laurie Terrace Mall, Laurie, (573) 374-5500

A free open house from 6 p.m. to 9 p.m. Displays include animated figures, a large train layout, American Girl dolls historical figures, and school supplies from the 1700s to the 1900s. Kids can color pictures, hear a story, and receive a toy. Also open to children's groups by appointment.

## SUPPER WITH SANTA

Friday, December 5, six to eight p.m., Camden County Museum, 206 South Locust St., Linn Creek, (573) 346-7191

An old fashioned evening with caroling, crafts for the kids, and a visit from Santa. Guests

are asked to bring a dish for the pot-luck dinner or a gift for the Women's Shelter in Camdenton.

## CHRISTMAS ON THE SQUARE

Saturday, December 6, noon to two-thirty. Courthouse Lawn, Camdenton

Entertainment will be provided by school choirs, clowns, and the American Idol gymnastics group. Kids can make chocolate snowmen and s'mores, and there will be free hot dogs and hot chocolate and an inflatable house for bouncing. Visitors are asked to bring canned goods for the Lamb House. Santa will arrive at 2:30. In case of bad weather the activities will be moved indoors to the Camdenton Middle School.

## BREAKFAST WITH SANTA

Saturday, Dec 6 and 13, Lodge of Four Seasons, Lake Ozark (573) 365-3000

Breakfast with Santa, 9 a.m. to 11 a.m.; adults \$13, children \$7. On December 6 there will be a special music performance by the Le Chanteurs High School Choir from 9:30 to 10:30 a.m.,



followed by a classic children's Christmas movie at 11:30 a.m. and a classic Christmas movie at 7:30 p.m. Santa will also be on hand from 11:30 a.m. until 3 p.m. Cookies, cider, and hot chocolate will be available in the lobby.

## SANTA CLAUS AT STONE CREST MALL

Saturdays until Christmas, Stone Crest Mall, Osage Beach, (573) 348-3016

Santa Claus will be at Stone Crest every Saturday afternoon until Christmas, from noon until 4 p.m. Visit Santa in the hallway next to Sears.

## STROLLING SANTA

Saturdays, December 6, 13, and 20, Osage Beach Premium

Outlets. Santa will be strolling the mall on Saturdays until Christmas from noon to 2 p.m. Bring your camera.

## LAKE AREA CHRISTMAS PARADE

Saturday, December 13, starts at 1 p.m., Bagnell Dam Blvd., Lake Ozark, (573) 365-5378

Santa and parade floats march down Bagnell Dam Boulevard to the beat of school bands including the marching Cobras from Kansas City. Governor Matt Blunt with his wife Melanie and their son are the grand marshals for this year's parade.

## CHILDREN'S CHRISTMAS PLAY

Saturday, December 13, two to four p.m., Camden County Museum, 206 South Locust St., Linn Creek

Young actors will perform the



play "Oh, Holy Knight," a Christmas comedy about medieval times. Admission \$5 per family.

## NEW YEAR'S EVE CELEBRATIONS AND PARTIES

Wednesday, December 31. Dinner and entertainment at the following locations. Call for information.

HK's Restaurant, Lodge of the Four Seasons, Lake Ozark, (888) 265-5500

Tan-Tar-A, Osage Beach, (573) 348-3131

Country Club Hotel & Spa, Lake Ozark, (573) 964-6698

Inn at Grand Glaize, Osage Beach, (573) 348-4731

Resort and Yacht Club at Toad Cove, Lake Ozark, (573) 365-5620; fireworks display.

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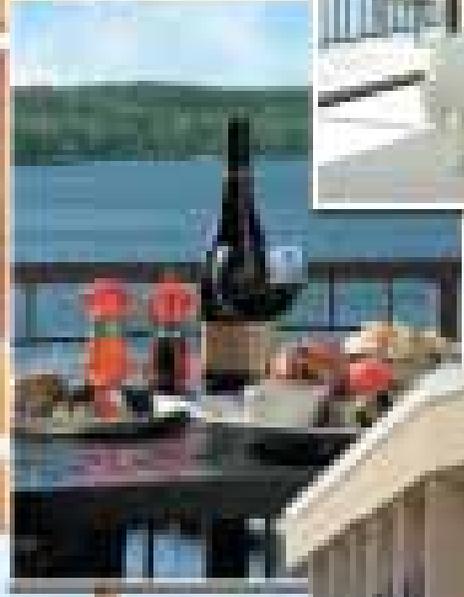
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# SFCC Foundation Board of Directors adds members

Osage Beach resident Lynn Farrell and Sedalian David Albrecht began serving three-year terms on the State Fair Community College Foundation Board of Directors Nov. 20.

Farrell joined the board in August 2007 for a one-year term. This is Albrecht's first term on the board.

Farrell is a broker/officer and certified luxury home marketing specialist for John Farrell Real Estate Co. in Osage Beach, which she owns with her husband John.

She has been a Lake of the Ozarks resident for more than 30 years. She served as city clerk of Osage Beach for seven years before taking time off to be a full-time mother.

Albrecht is CFO and vice president of finance for Septagon Industries, Inc., and secretary/treasurer of each wholly owned subsidiary of the company.

He is a certified public accountant and worked in the Kansas City office of Price Waterhouse before becoming a

partner in a regional accounting firm in the Kansas City area. He joined Septagon in 1981.



Lynn Farrell



David Albrecht

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Book Signings, Massages, Shopping,  
Fun Activities, & Guitar Hero Contest

**DECEMBER 13TH PAMPER YOUR PET**  
Pet treats, Dog Cakes, Dog Nail Painting,  
Photos with Santa  
Bow, and Scarf's, Buddy The Dog here to sign autographs  
Bake / Craft Sale for pet owners



Santa Hours: Every Saturday 12 p.m. - 4 p.m.

Candyland: Sponsored by Lake Ozark Rotary  
At Stone Crest Mall through  
December 13th • 10 a.m. - 7 p.m.



# Lake Regional Health System plans to establish clinic in Iberia

Lake Regional Health System announced today it has purchased a building and property in Iberia, Mo., to establish a primary care clinic. The location, 1945 Highway 17, is near the intersection of Highway 17 and Highway 42.

Iberia community leaders approached Lake Regional about the development earlier this year and have played a key role in bringing a clinic to the community. The existing structure on the property will be remodeled to accom-

modate the clinic as early as spring 2009.

"Lake Regional is committed to ensuring access to quality care for patients throughout the region," said Michael E. Henze, chief executive officer of Lake Regional Health

System. "We believe the Iberia location will be an important addition to our existing clinic system and will provide needed health care services to local residents."

Lake Regional Health System currently operates pri-

mary care clinics in Camdenton, Eldon, Lake Ozark, Laurie, Macks Creek and Osage Beach. The system also operates specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

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The Camdenton Area Chamber of Commerce recently welcomed Orscheln Farm & Home with a ribbon cutting during their grand opening. Their new store is located one mile east of the Square on East Hwy 54. Open Monday thru Saturday 8 AM – 9 PM and Sunday 10 AM – 6 PM Participating in the ribbon cutting were Chris Schindler, Dennisa Randall, Brandon Bell, Amand McFallon, Casey Crothers, Robert Adey, Robert Hall, Chery Frandsen, Dave Thomas and Greg Marlay; Bruce Mitchell, Alan West, Alice Tate, Debbie Schleper, Amy Hatfield and Charli Allee, Tracy Broswell, Johna Stanfield, Chris McElyea, Mike Wackerman, Laura Wright, Steven Craig, Mark Stombaugh, Dennis Jones and Jim Clarke.

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**LAKE FRONT HOME AUCTION:**  
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12:30pm

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## Reverse Mortgages

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We have all seen the commercials on Reverse Mortgages, but what really is a Reverse Mortgage, and how does it work? This article is to give you the details behind the Reverse Mortgage Products, and how they work. Either the borrower or the co-borrower needs to be at least 62 years of age. The amount of equity available in the home determines the products availability and the qualification of each Reverse Mortgage product. During the life of the Reverse Mortgage the borrowers will make NO monthly Mortgage payments. There are NO credit requirements for a Reverse Mortgage. So no matter how bad your credit is, you can qualify for this type of Mortgage, even if you have missed some mortgage payments or are currently late on your mortgage. There are different Reverse Mortgage Products available. The most widely available are:

Home Equity Conversion Mortgage (HECM) Reverse Mortgage  
Home Keeper Reverse Mortgage

They are both considered to be multipurpose Reverse Mortgages, because once the borrower receives the monies they can be used any way the borrower decides. Once the borrowers have qualified for one of these Reverse Mortgage options they will need to decide how they want to receive the funds at closing. Again there are several options available:

Term-receive equal monthly payments for a period of months as selected by the borrower.

Tenure-equal monthly payments as long as you live in the home.

Line of Credit-a line of credit that is drawn on the loan proceeds in the amount and the time the borrower chooses until all monies are used.

Lump Sum-receive a large sum of monies from a Line of Credit equal to or less than the available amount of the loan proceeds.

You cannot outlive the Reverse Mortgage. As long as you are able to live in the home and maintain the taxes and insurance you do not have to repay the Mortgage. The best part is that you will never owe more than your home's value.

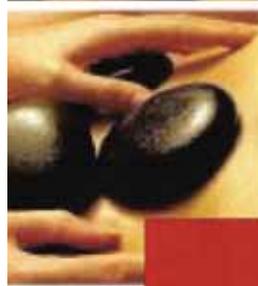
Reverse Mortgage Products require the borrowers to live in the home as their primary residence. Once the homeowner is no longer able to either live in the home or dies, their heirs have the right to sell the home and pay off the Reverse Mortgage or purchase the home from the Reverse Mortgage Lender.

The terms and conditions of each Reverse Mortgage product will be discussed in detail during the qualification process. The Reverse Mortgage loan is a unique type of loan that allows the borrowers to use their equity in their homes as cash, without the monthly obligation normally associated with a traditional Mortgage. As all Mortgage products on the market today, it is vitally important to understand and know the terms and conditions of the Mortgage Loan. Seek the advice of a Certified Mortgage Professional that will be able to give you the facts necessary to make the best financial decision based on your own personal financial situation.

A Reverse Mortgage can give you the independence and financial freedom that you deserve and have worked your whole life to achieve. Call me today if you have questions or want to learn more about the Reverse Mortgage options.

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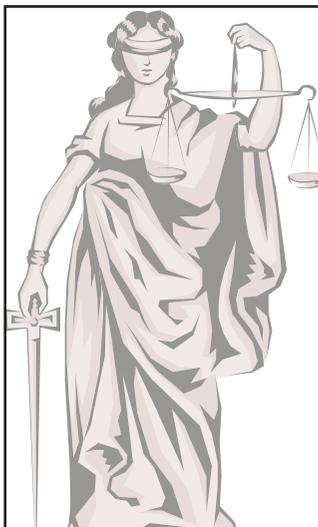


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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## SNUG HARBOR RESORT

In the 1950s most fishing docks at small resorts on the Lake of the Ozarks were not elaborate structures. The one shown here, in a photo by an unknown photographer, serviced the guests who stayed at Johnson's Snug Harbor Resort, which was built in 1940 by M. P. Johnson. The resort was in Osage Beach in the first cove

on the North side of Highway 54 at the east end of the Grand Glaize Bridge. The only other resorts on the cove at that time were Wood's Lake Cove and Kelly's Modern Cottages, which were on the opposite side of the cove fronting Highway 54. Snug Harbor Resort sat on property now owned by John Q. Hammons of Springfield, Missouri. Chateau at the

Lake is scheduled to be built at this location in the near future.

M. P. Johnson can be seen in the photo standing on the boardwalk close to the dock. His wife is the lady on the dock wearing the print dress. To the right are five rowboats that were probably available to resort guests who wanted to fish. The boat on the left side of the dock appears to be a Chris-

Craft cruiser of 1940s vintage. The other people in the photo are unidentified and may have been guests.

In 1959, Johnson sold the resort to Gordon C. Fender who renamed it Fender's Snug Harbor Resort. He made a number of improvements including the addition of a floating swimming pool and dry boat storage facilities.

In 1975, Fender sold to the resort to Larry and Carolyn Moore who added the word "marina" to the business name.

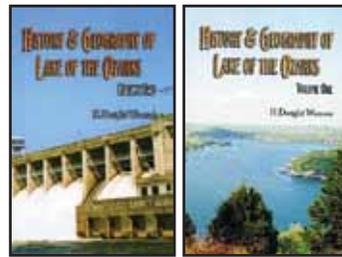
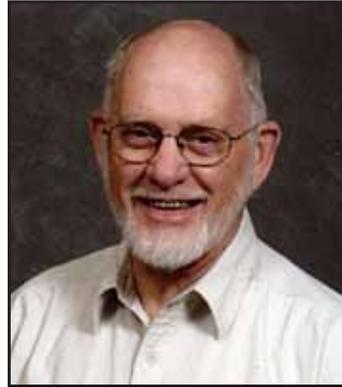
In the 1990s, Randy and Andrea Satterlee operated the resort and explained the resort's name by saying that the word "SNUG" stood for "restful, cozy, comfortable, protected, secure and safe," and that the word "HARBOR" stood for "port, anchorage, mooring, refuge and haven."

Snug Harbor Resort no longer exists.

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

"History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stoncrest Book & Toy in Osage Beach, or by mail. For information, contact the author at [dweaver@socket.net](mailto:dweaver@socket.net).

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at [lakeoftheozarksbooks.com](http://lakeoftheozarksbooks.com).

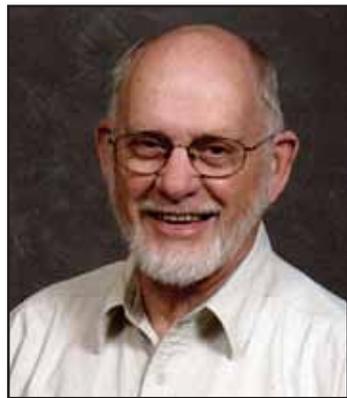


## Local author releases new book on Lake area history

Local author, H. Dwight Weaver, a Lake area historian and a regular contributor to the *Lake of the Ozarks Business Journal*, has released volume two of his popular *History & Geography of Lake of the Ozarks* series. The first book in the series was published in late 2005.

"It takes two to four years to research, write and produce one of these books because so many subjects are included in each volume and each topic has to be carefully researched," said Weaver. Each book contains one hundred or more historical narratives of various lengths arranged in alphabetical order. The books highlight that period of time from the early 1800s to the 1970s, with special attention given to the period 1930 to 1980, which includes the decades of pioneer development at Lake of the Ozarks.

"The kind of resource material that I need to piece together the history of long vanished resorts and attractions is sometimes very hard to find," said Weaver. "There are no libraries that contain such material and



Dwight Weaver

often no one still alive who can provide accurate or useful information. Finding old photos of the places I want to feature can also be extremely difficult. One of the reasons I have tackled this task is because I believe we should pay tribute to the business men and women of the Lake's pioneer years. They built the foundation upon which our thriving business community at Lake of the Ozarks rests today. Their labor and financial and personal sacrifices drew attention to this fabulous Ozark playground and made it a destination area for the entire Midwest.

We owe them some recognition, even if it's only to remember their name or name of their business."

In the three years since the first volume of the series appeared, Weaver has received a lot of input from his readers. "Two things that people have requested for these books is that they contain maps showing where the old family resorts used to be and that more photographs be included," he said. "So I've done that with Volume Two. It contains more than 250 photos, maps and other illustrations."

Among the many subjects highlighted in Volume Two are historical narratives on the Bagnell Dam Strip, Osage Beach and Laurie, as well as the early villages of Proctor and Duroc. Among the featured resorts are 33 that were in operation on Horseshoe Bend from 1955 to 1975. The book also includes the story of the dramatic filming of a scene in the 1938 Twentieth Century Fox movie "Jesse James" in which horses and men leaped from a bluff into the Lake along

Shawnee Bend.

Along with descriptions of caves, bluffs, streams, coves, swinging bridges, and unusual rock formations, are narratives on former attractions like Aquarama and Austin's Wood's Nashville Opry.

Dwight Weaver's interest in local history was influential in his appointment several years ago to the Missouri Board of

Geographic Names. Gov. Matt Blunt recently reappointed him to the board where he represents the Lake of the Ozarks region.

Weaver will be signing copies of his new book at Stoncrest Book and Toy in Osage Beach on Saturday, December 6 from 10 a.m. to 2 p.m. For more information contact the author at 573-365-1171 or email: [dweaver@socket.net](mailto:dweaver@socket.net)

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Val's Restaurant located on Hwy 5 in Laurie was recently welcomed into the Lake West Chamber with a ribbon cutting. Open 6 a.m.-2 p.m. everyday but Tuesday. Pictured are l to r Justin Noonan, owner Valarie Ites, Brittany LaFoy, Emma Noonan and Ellen Bozich.



Welcomed to the Lake West Chamber with a ribbon cutting recently was Rockley Mechanical. Rockley Mechanical is located at 100 Laurie Park Court off Sherman Ridge Road in Laurie. Call Bill at 573-944-0695. Pictured l to r: Gerrit Rockley, Bryant Reps. John Tebo and Ron Bogart, owner Bill Rockley and Ellen Bozich.



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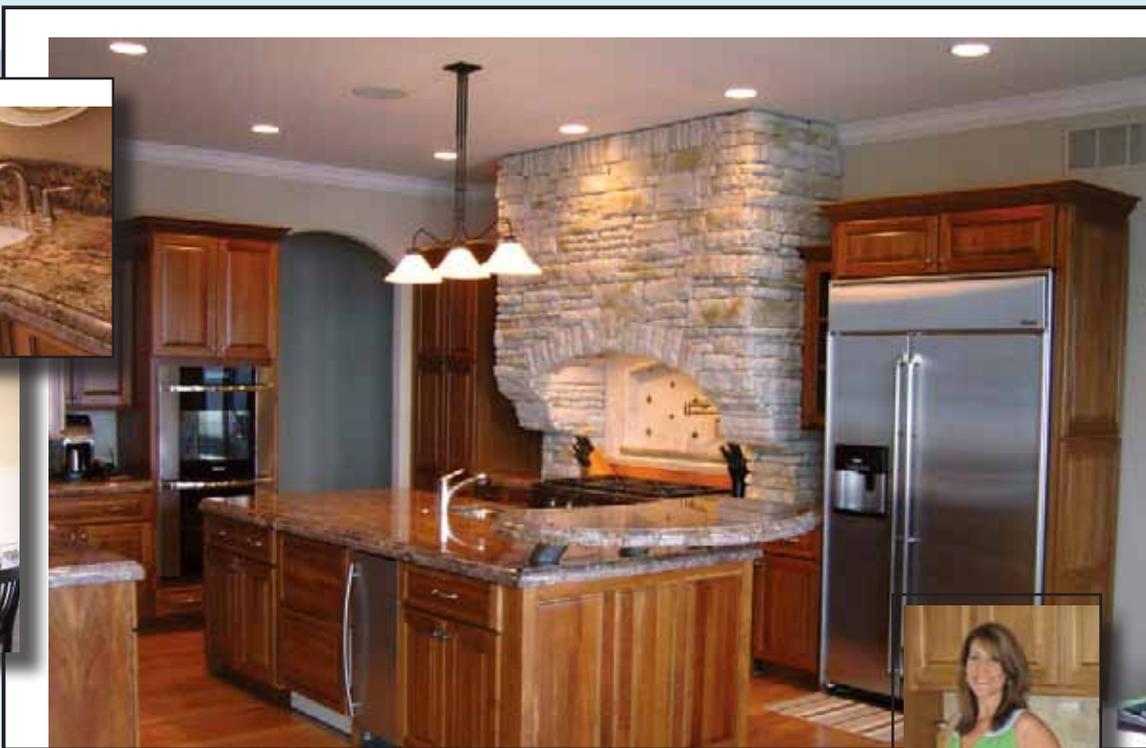
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Sign up by calling Nancee Byington @ 573-365-1605 now and, with sufficient interest, we will set the appointment to visit him. No commitment – no obligation –an exploratory visit.

If you experienced this year's Missouri Symphony performance at Osage High School, it was exciting to not only hear great music and watch Kirk Trevor as conductor – we also saw an amazing young woman guest-conductor who led the orchestra in the three most difficult pieces of music, producing a highest quality result. Then the violin soloist played an extra-ordinarily difficult

solo, without looking at music and mostly without accompaniment of the orchestra, producing a grand sound.

We now have a “feeder group” of string players developing at Camdenton High School. We have other groups like the Lake Orchestra playing band music, and the Lake Strings playing string music. We have the opportunity to build something that will carry our talents from where we are today to what is possible...to encourage additional training and participation by performers of all ages in all 4 sections required for a symphony...to build alliances that can enable us to have a “symphony hall.” That’s the vision...let’s see if we can build it.

Join with us for this first step. We’d love to have you!

# The Bobbi Bash “Better Than Best” awards



For over 10 years Bobbi Bash, a local realtor, has been presenting her “Better Than Best” award. This award is given each quarter to 2 male students and 2 female students in the 7th & 8th grade and this year Bobbi has added the 6th Graders! Bash’s criteria is not just grades. It is based on improvement, attendance, attitude & service. The students are selected by a committee of teachers and Principal Tony Slack at School of the Osage. The students receive a framed certificate, \$25 dollars, and Bobbi takes them to a Lake Ozark Rotary Luncheon so that they may get exposed to our community business leaders.

The students named for the “Better Than Best” awards are;  
1ST QUARTER

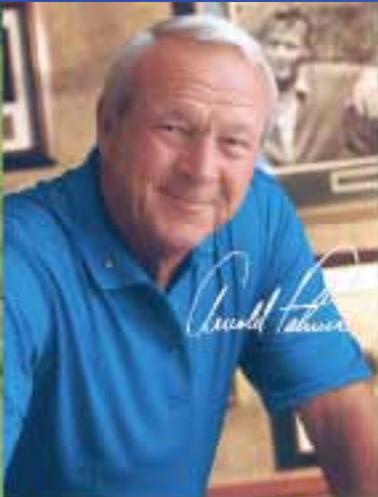
6th Grade students selected are Jonathon Williams, Son of Chully and Louise Williams and Taylor Davidson, Daughter of Cody and Conda Davidson.

7th Graders selected are Courtney Howard Daughter of Thomas and Virginia Howard and Dylan Ash, Son of Mike and Stephanie Bartlett

8th Graders selected are Matthew Rechenmacher, Son of Steve and Rebecca Rechenmacher and Breanna Lindner, Daughter of Thomas and Veronica Lindner.

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As of Nov. 17, 13 deer – nine does and four bucks – had been harvested during the Four Seasons Lakesites Property Owners Association (POA) controlled deer hunt. Eight were taken from the Porto Cima area and five came from Horseshoe Bend. Organizer Russ Mitchell, head of security for the POA, said no problems were reported either to his department or by Missouri Department of Conservation agent Sean Ernst, who helped oversee the event. Because the hunt was so successful and problem free, the POA Board of Directors is considering future hunts and also looking at extending the hunt beyond the Nov. 30 deadline. Photo provided.



**2008 Women's Expo - A Success!**  
 On November 8th the Heart of the Ozarks Business and Professional Women hosted Erin Brockovich at their 2nd Annual "Girls' Day Out" Women's Expo at Inn at Grand Glaize in Osage Beach. Nearly sixty vendors displayed their products and services from 9 am – 2:30 pm and the day ended with a keynote address given by Ms. Erin Brockovich-Ellis. Brockovich shared with the audience, her story of personal empowerment and encouraged others to step forward and stand up for their beliefs. During her speech, she stressed that the importance is not so much in winning a battle, rather it is fighting for what is right. She believes if you follow your heart and listen to your gut; if you extend your hand to help another, not for any agenda, but for the sake of humanity, you are going to find the truth. The Girls' Day Out Women's Expo generated over \$11,000 in proceeds which will benefit CADV, Hope House and scholarships will be awarded to Eldon, Osage and Camdenton High School students planning to further their education. Many thanks go out to the generous sponsors, vendors and guests who made the event possible.

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# The battle of Cole Camp

*continued from page 14*  
 reach. There should have been pickets guarding the approaches — they, too, may have been asleep. Or perhaps they mistook the approaching column for friendly reinforcements. In any

case the guards gave no alarm. The opening volley from the State Guardsmen came like a bolt of lightning in the darkness. O'Kane's infantry fired directly into the Heisterberg barn, where a majority of the German casual-

ties took place. The surprised defenders, those who were able to move, ran out the back door and never looked back.

As the State Guardsmen approached the barn, they overlooked a number of Germans

who had been sleeping along the barnyard fence. Those Dutch rose up and fired. The State Guardsmen reeled back, and might have been driven from the field if the defenders had kept up the firing. But they couldn't. They had only been issued enough powder for one or two shots each.

Still, the fight wasn't yet over. A company of Germans who had been asleep in an adjacent patch of woods staggered out to give battle. As the State Guardsmen once again approached the barn, these Germans fired off their rounds. The effect was shockingly terrific, and it looked like the State Guardsmen might once again break for the rear. But the Germans were hit in the flank by a well aimed volley from O'Kane's cavalry. The cavalry had ridden well off to the right and now arrived on the scene at precisely the right moment.

That was enough for the home guard. Most of them fled to the east under the cover of woods and darkness. Only those in the south barn remained. They had formed up, in a manner of speaking, but did not fire a shot. Instead, they too received the unwanted attention of the enemy cavalry, and they fled or were captured. Some of them later claimed that they were confused by a U.S. flag supposedly carried by O'Kane's cavalry. Probably what they saw was the first flag of

the Confederacy — the Stars and Bars. It did bear a resemblance to the U.S. flag under certain conditions, such the faint light of dawn and the last poundings of a hangover.

The Germans lost about 35 men killed and around sixty wounded. A score or more were taken prisoner. The State Guard lost some six or seven killed, with about two dozen injured. Captain Cook of the home guards fled the battlefield during the fight under the pretext of going for help. He would never command again.

The State Guard forces captured 362 Yankee muskets — a great prize for an army with few resources. Perhaps more importantly, Governor Jackson's and his column reached and crossed the river without difficulty. They would be back; the war was only getting started.

You may have passed the battlefield without ever knowing it. The old battleground is not marked, which is appallingly typical of most Missouri Civil War sites. It's just out of sight south of Highway 52, two miles east of Cole Camp. But unless you know exactly what you're looking for, you won't notice it. An easier way to find traces of the Civil War would be to pick up the Cole Camp phone book. Look at all the German surnames. That's the true legacy of a people who fought to stay.



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Colin E. Bailey, M.D., F.A.C.S. is pleased to announce the addition of Robert W. Ruess, M.D. to his practice at Bailey Vein & Aesthetic Centre' in Osage Beach. Dr. Ruess has been a Board Certified Thoracic Cardiovascular Surgeon since 1982 and specializes in the treatment of diseases and disorders of the veins. He has been treating blood vessels surgically and medically for over 30 years.

Dr. Ruess established the open heart surgery program in Southeast Missouri (Cape Girardeau) and was the surgical director there for 20 years. He graduated from the University of California College of Medicine in Irvine, California, completed a Fellowship in Surgical Intensive Care at the University of Iowa, a Fellowship in Vascular Surgery at Carolinas Medical Center and a Fellowship in Sur-



gical Oncology at the University of Colorado. In addition to his Board Certification in Thoracic Cardiovascular Surgery, he is also Board Certified in General Surgery. He is a member of the American College of Phlebology, and he has had extensive additional training in modern minimally invasive vein care.

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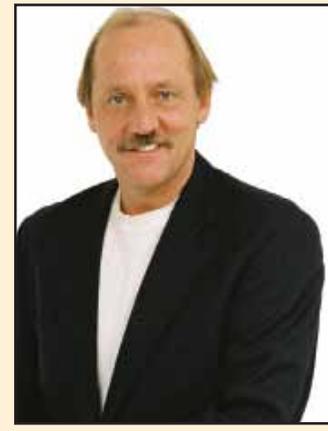
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# As the Lake Churns

**Real Estate Outlook:  
Sales Picking Up  
Tempo**

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



Here's a key question about the current market: Do you look at home prices to figure out where we are in the real estate recovery cycle, or do you focus on sales?

In an economy where an estimated 35 to 40 percent of all home transactions are foreclosures or short sales - distress situations in other words - prices won't really guide you much beyond the conclusion that: We're still "correcting" the excesses of the boom years, still peeling back those wild and unsustainable hyperinflationary price run ups.

So it's no surprise that median prices are down, year to year, in a majority of large markets across the country.

Sales statistics, on the other hand, tell you how fast buyers are responding to those lower prices -- and greatly improved affordability. Right now, in market after market, sales are picking up tempo -- especially in places where prices once spiraled out of control.

Third quarter sales of existing homes in the U.S. were up by 2.6 percent over second quarter 2008 levels, according to the National Association of Realtors' latest study.

That's not spectacular -- but let's face it: It's forward movement ... and we're in a recession.

In the Western states, sales were up by 13.1 percent in the third quarter! In Florida, sales jumped by 5 percent from year earlier levels, while median selling prices were down by 20 percent. In a majority of Florida's metropolitan markets, sales were up, year over year. For example, Orlando sales were 10 percent higher this October than the year before. Sales were up strongly as well in hard-hit Ft. Myers and much of the west coast of the

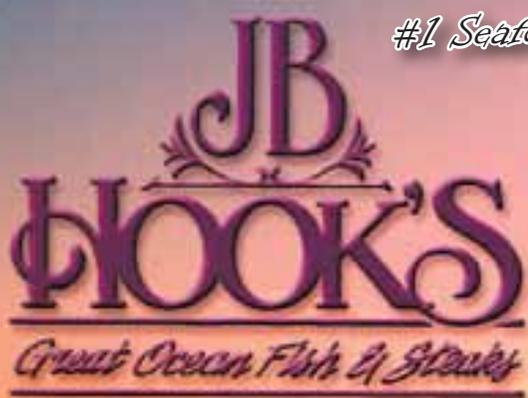
state, and Fort Lauderdale, north of Miami. Similar recent upturns in sales are occurring in many of the California markets where prices have plummeted during the past two years.

No question that a high proportion of these sales are distress situations. But that's what the bottom of a real estate cycle looks like: Value-savvy buyers see the opportunities, move in and mop up the mess left over after the big party. Happily, in this cycle, they're getting real help from the capital markets: Mortgage money is at historically-attractive low levels, and is readily available to anyone with a downpayment and reasonable credit.

Rates fell again last week to an average 6.16 percent for 30-year fixed loans, according to the Mortgage Bankers Association, and to 5.87 percent on average for 15 year loans.

If you can spot the opportunities -- and have the resources -- it's not a bad time to be a buyer.

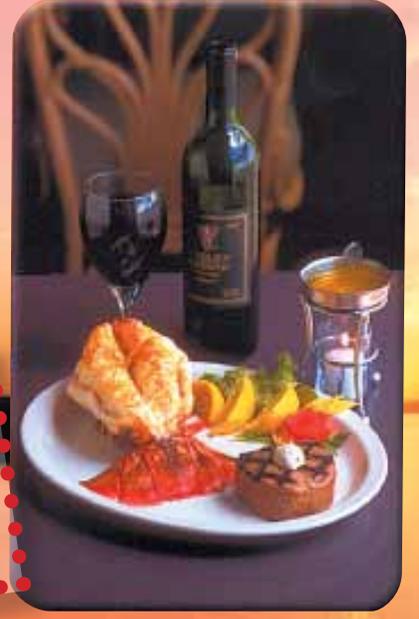
For more information or to ask lake real estate questions, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)



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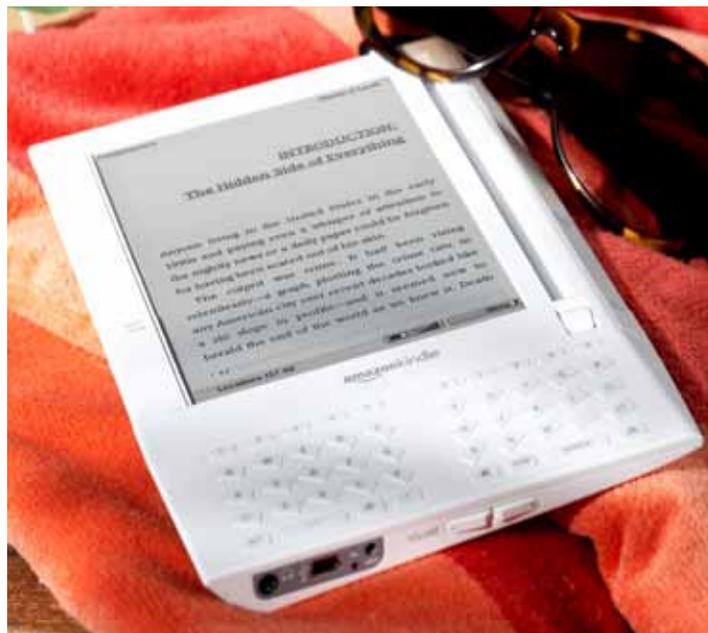
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loaded via USD or SD card. MP3s can be played in the background while a document is being viewed.

Kindle ships with 64MB of RAM, and 256 MB of storage with 180MB of that usable—this equates to about 200 eBooks without illustrations. Music storage, large volumes, or other files can be stored on SD cards. The 6" diagonal



The "leaked" image of the new Amazon Kindle 2.0

screen features 600x800 pixel resolution displaying 4 levels of grayscale "paper". A Marvell PXA255 400 MHz processor handles the display and the input from a QWERTY keyboard, with a select wheel and next/back/preview buttons. Users interact with the EVDO wireless network with an AnyDATA wireless modem. The Kindle also sports a standard 3.5mm stereo headphone jack, a mini-N USB connector slot, a built-in speaker and an AC power adapter to recharge the built-in Lithium Polymer battery.

The Kindle features a basic web

browser, NowNow (an online research service), the New Oxford American Dictionary, and an electronic version of its user manual pre-loaded. It features the ability to bookmark, highlight and look-up content while in use, and can "dogear" a page for reference or make notes to sections that can later be shared with other readers. Pages or passages can be saved as a clip, and words can be looked up with the pre-loaded dictionary. Like a book, text displayed is formatted fully justified left and right, but can be changed to a ragged-right format. The Kindle also has the Minesweeper game pre-loaded for those needing a temporary diversion (ALT+Shift+'M' button).

The Kindle, even though sold out quickly, has taken some time to catch on—its \$399 retail price was steep. It now sells for **\$359**, and a second version is due for retail release soon, addressing some of the user-concerns with button placement and size. The new version is rumored to have a metal back and be slightly larger in size. A leaked photo (photographer unknown) compares the two versions. It is also said the new Kindle may sell for between \$149 and \$199. [www.amazon.com](http://www.amazon.com)

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You can add Backup of Sewer and Drains coverage to your policy by a simple and affordable endorsement. This endorsement will cover losses caused by the backup of water or waterborne materials through a sewer or drain or overflow from a sump. If the sump breaks down the endorsed policy will cover the damaged property; however it will not cover the broken down equipment or owner negligence such as forgetting to turn on the sump pump.

Keep in mind that not all backup problems occur in the basement. There can be major damage to the home and contents if an upstairs toilet were to overflow. Not all sewer backups are unavoidable. Here are three ideas that can help prevent some common causes of backups. 1) Be aware of tree roots invading your pipes and lateral lines. These roots cause obstructions themselves and also create cracks that allow debris to enter and clog the

pipes. 2) Do not flush anything other than toilet paper down the drain as other paper products do not deteriorate as quickly. 3) Dispose of cooking grease in the garbage, not down the drain. The grease solidifies as it moves down the drain causing blockage.

Be sure to talk to your insurance agent about this important coverage and the cost to add it to your policy. Being prepared is no accident.



**Steve Naught, CIC**

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. If you have questions Steve can be reached at 573-348-2794 or by email at [stnaught@naught-naught.com](mailto:stnaught@naught-naught.com).

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## Cops Corner

Just a reminder ladies, don't carry purses if you don't have too. I realize that they are a part of your wardrobe ensemble but they are also a liability. Women who carry purses have a tendency to place way too many important items in their purses from small hand guns (if licensed), to job security clearances; not to mention enough change at the bottom to open a small bank account, a small beauty salon, cell phones and other important documents.

If you must carry a purse, don't carry any important documents in your purse or wallet. Your driver's license, insurance card, needed cash or whatever credit card you

will be using that day should be sufficient. If you carry a checkbook in your purse, make sure that you know what checks remain unused as well as the corresponding numbers.

Purses get extremely cumbersome and are easily stolen, especially when your attention is on other things such as shopping with the kids, placing groceries in your vehicle or just having lunch at your favorite restaurant with friends.

Last but not least, please don't ask someone you don't know to watch your purse while you go to the ladies room or to the dance floor. Yes that has happened we've taken the reports to prove it.

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# Holiday Shopping

## Shop the Landing on Main Street

By Nancy Hogland

For a Christmas shopping trip reminiscent of days long ago, visit the Landing on Main Street, a re-creation of a quaint Victorian village located in Osage Beach, along Highway 54, ¼ mile east of KK. There you'll find specialty shops featuring unique and wonderful gifts, a cake shop with treats that rival anything turned out in Santa's bakery, salons to get yourself and your pet dolled up for the holidays, a photographer to capture your holiday memories forever, a music hall where carols ring out thru the season, a restaurant where you can enjoy a delicious meal or a dessert creation – and much more!

Mall hours are 10 a.m. to 5 p.m. Monday thru Saturday and noon to 5 p.m. on Sunday.

A visit to Ozark Maid Candy and Ship to Shore Gifts will let you celebrate the holiday with sweetness. Long rows of glass-encased gourmet chocolates, truffles, cordials, licorices, gummies and candies of every kind guarantee you'll have visions of sugar plums dancing in your head. The shop also

carries a wide range of "retro" candies – great for stuffing stockings! Ozark Maid Candy can also create custom candy gift baskets that would make Santa proud. And with the back end of the store full of nautical gifts and home furnishings, Ozark Maid is a perfect place to shop for the sea or Lake-lubber on your Christmas shopping list. For more information call 573-348-2202.

Shop with a mission at Rejuvenate, a brand new store in the mall that features cosmetics and skin care products, soaps, sheets towels, rugs and other items made with natural products. The majority of the items, including Christmas ornaments, purses and jewelry, are made in mission-fields around the world and 85 percent of the profit is returned to the individual missions to help dig wells and provide clean drinking water and to build schools and medical centers. The store also works with local ministries such as Lamb House, so giving a gift from Rejuvenate also allows you to give back to your community. For more information call 573-

348-1223.

Friendly Paws Pet Boutique is the place to shop for furry family members. Not only do they carry a wide selection of apparel ranging from casual Ts to designer wear, Friendly Paws also offers items like car seats, jeweled collars and leashes, pet carriers and strollers, and on select Saturdays you can find the extreme pet lover's gift – a new puppy. For more information call 573-302-7779.

Make sure you Christmas shopping trip includes a stop at Chestnut Ridge, where you'll find lots of new Brighton charms, perfect for holiday gift giving. In addition to shopping for beautiful jewelry and fine home furnishings, enjoy refreshments during the shop's open house, scheduled for the first weekend in December. Find out more by calling 573-302-1868.

Hoping for a new home for Christmas? Let At the Lake Flowers and Furniture stage your current place to speed up the sale and get the highest and best price. With more than 20 years experience in both Tulsa

and the Lake area, their award-winning designers can take what you have and rearrange it, add to it or even take away from it to give your home a comfortable feel while providing prospective buyers with a vision of what it would be like to live there – all on a budget that will fit any checkbook. And, if you plan on staying put, they can also fill your home with flowers and help you stage for the perfect holiday party! Call 573-302-7761 to find out what At the Lake Flowers and Furniture can do for you.

A trip to Artpho Gallery and Frame can garner a gift that's sure to please anyone who loves Lake of the Ozarks. The shop, providing quality custom framing since 1984, is now featuring water color prints of Lake-area restaurants like the Clown and Horny Toad, as well as photography of Lake of the Ozarks. The shop also carries a large selection of decorative art and can help provide framed gifts that would make for lasting memories. Call them at 573-348-4084 for more.

Give the gift of beauty this Christmas with a certificate to Bella Donna hair and nail salon, which specializes in pedicures.

Or treat yourself to a new "do." Call 573-302-1929 for an appointment.

No Christmas season is complete without a visit to the Main Street Music Hall, celebrating its 15th year at Lake of the Ozarks. With live performances scheduled every Tuesday thru Sunday to Dec. 21, the two-hour show offers a wide variety of Christmas carols and comedy that is sure to please people of all ages. Santa even makes a cameo appearance on stage – much to the delight of the little ones in the audience! Call 573-348-9500 or 800-348-9501 for ticket prices and show times.

No matter the size of the party or the occasion, Sugar Loft Cake Shoppe is more than able to provide all your holiday dessert needs! They offer custom-designed cakes that promise to be the centerpiece of any table; custom-decorated and swirl cupcakes, which are all the rage; cake truffles – perfect for your Christmas open house; cinnamon rolls and muffins that are sure to draw everyone away from the tree and to the table Christmas morning; and new this year – the Lamington,

*continues on page 34*

# More than a day's shopping at OB Premium Outlets

By Michael Gillespie

It caught a lot of people by surprise. The idea of a major outlet mall at the Lake seemed to some a bit farfetched. But it was 1986 and there was change in the air. Second homes were replacing summer cottages. New upscale resorts with convention facilities were dotting the shoreline. Folks were living and vacationing at the Lake year round and they were looking for places to shop without having to drive long distances.

Then came the Osage Beach Premium Outlets. At first most people were attracted to its multi-screen theater, but word quickly got around that the mall featured brand name stores that could rival anything found in Kansas City or St. Louis. As it grew more popular the center expanded several times with its last expansion taking place in 1994. Today, the center has over 110 outlet stores.

The outlet mall, as it is commonly known, features a host of designer and name brand stores, such as Adidas, Calvin Klein, Coach, Coldwater Creek, Gap Outlet, Nautica, Polo Ralph Lauren Factory Store, and Tommy Hilfiger. The fun part about a visit to the mall is that it is always attracting new stores. This is the first Christmas season for Banana Republic Factory Store, Le Gourmet Chef, Tuesday Morning, Yankee Candle, Nike Factory Store, Crocs, and the Uniform Outlet.

Although there is some crossover, the various stores fall into eight general categories: designer fashions and sportswear, shoes, children's, fine leather and luggage, accessories and jewelry, housewares and home furnishings, gifts and specialty items, and food.

The village-like setting of the mall, with plenty of interspersed parking areas, and the crisp air of the holiday season adds to the fun of shopping from store to store. It would take several trips to visit all the shops, but in order to put you in a Christmas shopping mood, here is what might be considered a typical visit—

You begin at Polo Ralph Lauren. The store is busy with holiday shoppers looking over the array of shirts, sweaters, hats, gloves, pants, ponchos,

scarves, and coats for men, women, and children as well as bed covers, linens, and pillows. You could browse for an hour and still not sample it all.

Then comes the Fragrance Outlet. The walls and cases are filled with scores of fragrances for the whole family. Some of the more popular women's perfumes include Burberry, Bvlgari, Calvin Klien, Givency, and Marc Jacobs. There's also a collection of miniature bottles that make good stocking stuffers. Men's colognes include Stetson, Adidas, Aspen, English Leather, Pierre Cardin, and Jovan. And there are plenty of fragrances for children, too, in theme-designed containers such as Mickey Mouse, Spiderman, High School Musical, Kung Fu Panda, and of course Barbie and Hannah Montana. From December 1 through 7 the store features a buy one get 20 percent off the second item sale.

Limited Too is an all girls shop. It features all the latest stylin' outfits for young ladies who are always so difficult to buy for. There's also stuffed animals and Nintendo DS games.

If you're looking for bargains, you won't want to miss Tuesday Morning. The store offers a variety of items including brand name housewares, bedding, furniture, pictures and frames, kitchenware, and even toys. The list goes on and on — it's truly a variety — and every Tuesday there is something new.

Big Dogs features shorts, shirts, sweats, and tees for girls, boys, and men. Big Dogs will be closing in January and is currently offering 50 percent off its lowest ticketed price. The percentage off sale will be getting larger as the season progresses.

Yankee Candle, as the name implies, is the place for all types of candles and accessories. The current sale, going on until December 11, includes med jars two for \$20; regular tart burners two for \$12; holiday tree votive holders three for \$5; and all gift sets 50 percent off.

Tools & More currently offers ten percent off anything in the store. You'll find hand tools, cordless tools, socket sets, glues, as well as some of the unique items you see advertised on TV such as Mighty Putty and Aqua Globes. One featured

item this season is the "Open It," a special cutter designed to open those hard plastic-molded merchandise packages.

Le Gourmet Chef carries foods and spices, dishes, cutlery, and kitchen appliances. Look for some tasty food samplings as well.

Osage River Popcorn Company is a locally owned establishment. They have Christmas tins in 1 to 6 gallon sizes featuring 18 flavors of the best gourmet popcorn. Ask to

taste some samples and you'll see what makes their popcorn special.

BonWorth caters to the clothing taste of women over 40. The store features slacks, blouses, sweaters, scarves, and throws. Nearly everything is marked down, some as much as 40 percent. Their colorful Christmas sweatshirts are especially popular this time of year.

The Uniform Outlet is a new store at the center. They feature

medical scrubs in all sizes and designs and soon will be carrying chef's uniforms. The scrub pullovers also make good tops for day care and primary school teachers with their large pockets and children's-themed patterns. The Uniform Outlet sells comfortable shoes and socks for those who work on their feet, and carries medical miscellaneous such as stethoscopes, blood pressure cuffs, scissors, and name tag ID clips. *continues on page 32*



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# Lake Holiday Lights

Lake of the Ozarks Drive-Thru Light Park

For Festival Events & Park Schedule, please go to [lakeholidaylights.com](http://lakeholidaylights.com)



## OB Premium Outlets

*continued from page 31*

The above named stores are just a small sampling of what's in store for the Christmas shopper at the mall. The beauty about shopping there is that there's essentially a sale everyday — with savings of 25 to 65 percent all the time. Most managers we talked to said that they will have lots of sales as Christmas draws nearer — their corporate headquarters usually notifies them a day or two ahead of each sale event.

If you are at least 50 years of age, you can take advantage of the 50 Plus Shopper Perks on Tuesdays. Participating stores will take 10 percent off your purchase simply by

showing proof of age. A list of participating stores is available at the information center — there's over forty stores on the list.

Before your visit, consider joining the Chelsea Premium Outlets VIP Shopper Club, at [www.premiumoutlets.com/vip](http://www.premiumoutlets.com/vip). Members can receive online coupons, vouchers for free coupon books, insider info, and e-mail updates for sales and special events. Membership is free.

And if you've got kids, bring them along. Look for a strolling Santa on the mall every Saturday afternoon, December 6 to 20, from noon to 2 p.m.



The Lake West Chamber was pleased to welcome Auto Tech into their membership with a recent ribbon cutting. Jeff and Tenessa Rehmer are the owners of Auto Tech located about a mile north of Laurie on Hwy 5. Pictured l to r: Michael Carter, owners Jeff and Tenessa Rehmer, Liz Brown, Karie Maasen; back row: Rob Hoff and Bob Rehmer.



The Lake Area Chamber of Commerce was on hand to celebrate 20 years of doing business in the Lake Area with Country Crossroads at Hwy 54 & KK in the Palisades Village of Osage Beach. Call 573/348-0606. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Selynn Barbour, Owner; Paula Nations, Sales Associate; Tony Reahr, Edward Jones; Michelle Cook, Lake Area Chamber Marketing Director.

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# Shop the Landing on Main Street

*continued from page 30*

a whipped cream filled sponge cake with chocolate sauce. To find out more, visit their website at [www.cakebaker.com](http://www.cakebaker.com) or call 573-302-1404.

Bert Ehling Photography can help you capture this Christmas season forever with a family photograph. What a wonderful gift for parents or grandparents! Call 573-348-1291 for an appointment.

If you're looking for that special gift, make sure you stop by Village Antique Mall and Original Yankee Peddlers where you'll find a large selection of both new and old - like jewelry and watches, a wide selection of Longenberger baskets, Jim Shore collectibles, beautiful china and glassware, primitives and even a few pieces of furniture. And the handbags are outstanding as are their collectibles! You will be surprised at what you will find in this quaint and picturesque shop that's over-flowing with

memories and memory makers.

Sylvia's Pet Grooming, which features fine scissor work professionals, can get your pooch or kitty spruced up and smelling sweet for the holidays. And if you're looking for something cute and fuzzy to put under the tree that will delight the entire family, Sylvia's also occasionally has puppies for sale at reasonable prices. Call 573-348-5471 to schedule an appointment or to find out what will be available for Christmas.

Be the bell of any holiday ball by taking lessons at La Roca Dance Studio. With more than 13 years experience in trained teaching, singles or couples can learn to waltz, foxtrot, Rumba or even swing their way to health and happiness in private or open group classes. If someone on your shopping list has been struggling to lose weight, why not provide a gift certificate that will allow them to dance off those calories? Salsa (dancing

- not snacking) "eats up" 420 or more calories per hour! For more information call 573-348-0773.

Give the gift of comfort this Christmas with a certificate to Heavenly Soles. As certified pedorthists who specialize in comfort shoes, the owners can fit your loved one with a stylish shoe that will provide great arch support and shock absorption needed for the particular way that person walks. The shop also carries custom-made, one-of-a-kind gemstone jewelry created by a local artist. Want to know more? Call 573-348-6767.

Blair's Landing, featuring exceptional women's and men's apparel and shoes, is a great place to pick up gifts for all the special people in your life. Men who are stumped on what to get for their wives or girlfriends can even be assisted by a personal shopper! Just tell them how much you want to spend and they'll do the

rest of the work, including gift wrapping! The shop carries all your favorite brands, like "Not Your Daughter's Jeans," which have tummy control and seat lift, Vera Bradley handbags and Tommy Bahama for the men. Best yet - they're holding special sales every week up until Christmas! Stop by or call 573-348-5101 for more information.

Small Wood House is the perfect place to grab a bite between shopping trips or to treat employees to a special Christmas luncheon. The

bistro-style restaurant features soups, salads and Panini-style sandwiches but their dessert menu is to die for! A house favorite is the Brownie Foursome - a brownie split four ways and surrounded by raspberry crème, white chocolate, caramel and milk chocolate dipping sauces. Small Wood House is open 11 a.m. to 3 p.m. Tuesday thru Saturday. Call 573-348-0300 for more info.



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**FOR SALE: BAGNEL DAM BLVD** Commercial Building. Great Visibility. Room for Expansion, Year-Round View of Lake, Mostly Rented. MLS 3054787 \$999,000. Christy Hofstetter, Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3640. www.Adams-Commercial.com.

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**FOR SALE: CAR WASH:** Operating 2-Bay Carwash on busy Hwy 54 location in Macks Creek w/ 100 ft hwy frontage on 2+ acres. Great hwy visibility, fully equipped and in great condition. Great income opportunity with minimal time and investment requirements. \$99,900 MLS 3053904. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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intersection of the future Hwy 54 bypass. Palisades Village Shopping Center at 54 & KK. Please call Tina Carr at 573.348.1758 Ext. 1.

**FOR SALE: SO. HWY 5 CAMDENTON COMMERCIAL LOT.** 500 ft of hwy busy S. Hwy 5 rd frt, 2+ acres, level, city water/sewer. Great build site for retail, office, storage, etc. Owner financing or lease possible. \$219,900 MLS 3054736. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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**137 BELLE VISTA CT.,** Lake Ozark, 120x175x129x145 gentle lot @6MM. Channel view, 120' of lakefrontage. Almost level both road & lake sides. Large 3600 SF home with 5BR/2.5BA, workroom, wet bar, new doors and lakeside decks. Native Stone wood-burning fireplace. Four Seasons Amenities. MLS#3054393 \$525,000. Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**FOR SALE: GREAT LAKEFRONT INVESTMENT:** 7-BR, 5-BA home w/ 2 kitchens, garage. Large 2-acre w/ gentle slope to 400 ft of lakefront, cove location with huge main channel view at 33MM near Captain Ron's. Two docks with two boat slips & private ramp. This would make an outstanding investment. MLS 3050035. \$699,900. Bruce Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**Z ROAD, 51MM,** Climax Springs, 3500+/- feet of shoreline and 48+/- Acres, blacktop to and past the acreage. Zoned R-1, perfect parcel to build private estates, owner would consider subdividing into 2 tracts. Gentle to moderate topo. MLS# 3055366 \$1,050,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

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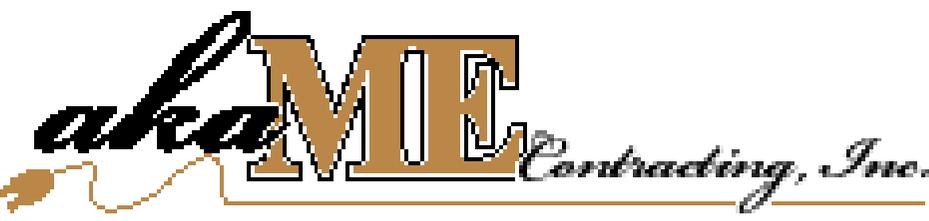
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