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NEWS IN BRIEF

New round of Clean Water violations

The Missouri DNR referred three homeowners associations and a restaurant to the attorney general for alleged clean water violations. Page 25

Elections in Lake Ozark, Osage Beach coming

New candidates and some incumbents vie for elected positions. Page 3

Higher water and sewer bills for lake residents

Lake Region Water and Sewer Company is seeking a rate increase. Page 22

Cloud Computing, tele-commuting and pitfalls

This year, it seems we can expect to see enormous growth in "cloud computing" or "virtual workspace", good or bad. Page 48

E-readers flood the market after Kindle success

Everything's set to change in the e-reader, laptop and netbook markets. 2010 brings a flood of new hopefulls. Page 32

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 2

FEBRUARY, 2010

Locals gear up to fight "distressed" label

by Nancy Hogland

A group of community and business leaders in the Lake area are discussing the best strategy to reverse the damage caused by incomplete and incorrect reports of E. coli in Lake of the Ozarks and to stop further action that could make matters worse.

Trish Creach, executive director of the Lake Area Chamber of Commerce, said she and others are considering several options.

"Until now, everyone that understands the whole story has been unhappy with the way this has been handled but we've all been a little silent on this. It's time for all of us to present a united front and get the truth out," she said, adding that the plan is still in its formative stages.

Last September, citing concern over water quality, Gov. Jay Nixon ordered a comprehensive baseline study of the Lake of the Ozarks. As part of that study, during October the Missouri Department of Natural Resources (DNR) collected and tested 78 water samples from points in the main channel; near large coves, large marinas and wastewater treatment outflows; and in both developed and undeveloped regions between Truman and Bagnell dams. In addition, the DNR inspected all 419 wastewater treatment plants that release effluent into the Lake or its tributaries.

Although the study found elevated levels of bacteria in only two locations, and one location

was next to a DNR-operated wastewater treatment plant at Public Beach 1, soon after results were released Gov. Nixon announced a legislative proposal that would give the Missouri Clean Water Commission and the DNR authority to prevent new pollution sources from contaminating "distressed" bodies of water. That authority would include the ability to limit permits and inspect a broader range of facilities when the water quality is under serious stress. Gov. Nixon also said his administration would move immediately under the new law, if passed, to designate the Lake of the Ozarks as "distressed" based on the "decades-long record of historical data showing high levels of bacteria and the closure of public beaches several times this past summer."

Creach said those types of remarks hurt business.

"We've heard of several instances where people have cancelled vacation plans because of articles they've read in their hometown newspapers. I've also heard that a couple closings on properties were delayed or cancelled because people are scared about the condition of the Lake. This is bad for everyone, especially when the truth is that the Lake is in very good shape," she said, stressing that no one is against water testing.

"We want testing because we want to protect the Lake. This is our greatest resource. We just want adequate tests that will give us the whole picture and we

want the truth reported."

Jim Divincen, executive director of the Tri-County Lodging Association, agreed.

"With just a couple exceptions, each set of tests has given the Lake a clean bill of health," he said. "The only time we showed any spikes was when tests were conducted right after the area received a heavy rainfall. If anything, I think this study showed the systems we have in place are working. That's the news that needs to be reported."

He said the numbers back up his statements.

In July 2009, when nearly \$9.4 million in lodging revenues was reported, water tests conducted showed the lake had an overall geometric mean of 5.5 E. coli colonies per 100 milliliters of water. Divincen asked "What other body of water in Missouri could boast that low of a geometric mean in July?" The state water quality standard for swimming and related whole body contact recreation is a geometric mean of 126 E. coli colonies per 100 milliliters of water.

However, in May 2009, when just \$3.8 million in lodging revenues was reported but when the area received 2.06 inches of rain immediately prior to testing, 29 of the 55 sites that were sampled contained E. coli levels above the U.S. Environmental Protection Agency's recommended single sample maximum level of 235 colonies per 100 milliliters.

continues on page 8

OB to take matters into its own hands

Osage Beach will be working aggressively to dispel the bad press the Lake area has been receiving and to promote the message that Lake of the Ozarks and the city of Osage Beach are clean.

At its Jan. 21 meeting, the Board of Aldermen gave Mayor Penny Lyons approval to begin a letter-writing campaign that will include contacting all of the state's elected officials. The letters will detail the results presented in the recent comprehensive baseline study ordered by Gov. Jay Nixon. That report showed that all but two of the 78 sites tested showed clean water with a bacterial count far below what is allowed by the state for full-body contact.

The city will also be looking at what they can do to convince tourists to continue coming to the city.

"We rely on sales tax revenue. Over the past 10 years it accounted for more than \$41 million. However, if stories about the lake being filled with poop continue to run, it will kill tourism. After hearing what several boat dealers went through at the recent boat show, the mayor decided we had to do something," said City Administrator Nancy Viselli.

A story in the Dec. 21 issue of the "Kansas City Star" and picked up by the St. Louis Post Dispatch online newspaper, www.stltoday.com, reported the Lake was over-run with do-it-yourself septic tanks - buried cars, deep freezes and boat lifts and that "feeble regulations" and lack of continues on page 8

Boating

ST. LOUIS NMMA BOAT SHOW ISSUE

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BUSINESS JOURNAL



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The 'Horny Toad' no more



by Nancy Hogland

According to the general manager of Camden on the Lake Resort, Spa and Yacht Club (formerly known as Resort and Yacht Club at Toad Cove), the facility will not only have a new moniker, it will also have a new "M.O."

Michael Capps, who has 30 years leadership experience with such worldwide brands as Hilton International, Radisson and Intercontinental, said changes that include new names for the entities, a different style of entertainment, different décor and different menus are all designed to make the spot more "family friendly."

"Of course we want to serve all customer groups but we want to be part of the community – not an obstacle to the community," he said, adding that one of the changes that should be welcomed by locals is a new reduced-price menu and special discounts or programs for residents. "Everything is still in the works – we've been concentrating on getting new logos, signs, etc. – but we're hoping to have

a night where we invite locals in to meet us, learn what we're doing – that kind of thing. I also plan to attend the Village of Four Seasons board meeting to introduce myself and I want to get involved in Rotary and other organizations."

Some of those "family friendly" changes include extended pool hours for children; regular showings of G and PG rated movies at the 52-seat movie theater downstairs; expansion of the children's menu; organized children's programs for summer groups; and replacing king-size beds with two doubles in 15 of the rooms. "Earl's," an all-new restaurant carved out of H. Toads, will offer extra-casual dining for families with children, and several name changes have already been adopted. "Horny Toad" is now referred to as "H. Toad" with emphasis placed on "Happy," Capps said. The Yacht Club, Mini Mart and Apparel shop will all have "Toad Cove" in front of their names. The space formerly occupied by Jeremiah's night club will be used for meeting rooms and

banquet halls for weddings.

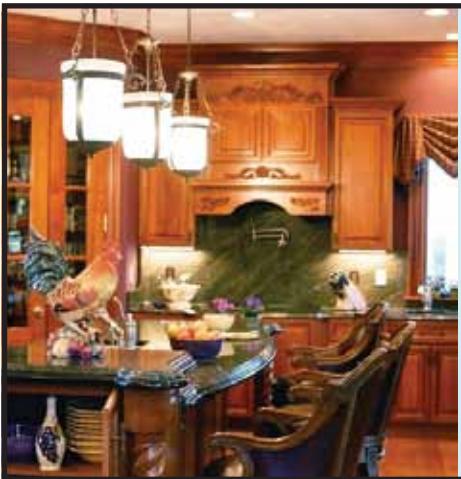
And cage fights are a thing of the past, Capps promised.

"I never met Merlyn – I heard he was a great guy and very friendly – but we just have a different focus. We'll still have music on the weekends but we'll have a different quality of entertainment that we hope will set us apart from what was going on here in the past," he said.

Other changes include a yacht club and marina with covered boat slips and myriad services such as boat waxing and cleaning, pump-out services, and more jet ski, pontoon boat and wave runner rentals than what has been available in the past. The facility will also maintain a stronger presence on the Internet and social media with a new and expanded website featuring regular promotions and special rates.

The resort was sold in January on the Camden County Courthouse steps. It was bought by Valley View Bank of Overland Park, Kansas, developer Merlyn Vanderwort's

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Some planning to serve in local government

Others hope to continue

by Nancy Hogland

There won't be any election night excitement in Osage Beach where no one has any competition. Kevin Rucker is running unopposed in Ward 1, Lois Farmer is unopposed in Ward 2 and David Gasper has no competition for the Ward 3 seat. Mayor Penny Lyon is also a shoe-in with no opposition as is John Berry who is running for city collector.

In Lake Ozark only Ward 3



Alderman Jeff Van Donsel has competition. Van Donsel, Moran Rice, Bill Bolin and Sean Murphy are all vying for that seat. Don Langley has no opposition for the Ward 1 seat and Larry Buschjost is running unopposed for Ward 2 alderman.

Although Mayor Johnnie Franzeskos' term doesn't expire until April 2011, the board may be looking for a replacement if one alderman has her way.

Susan Drummond has filed



a motion requesting the board impeach Franzeskos.

During a mid-January regular board of aldermen meeting, Drummond charged that Franzeskos "willfully released confidential information discussed during executive sessions."

In a later interview, Drummond said she felt she had no other choice.

"I took an oath to protect the people's interest and if I knowingly allow illegal activities to go on, then I'm no better than the person that is committing



Running unopposed in Osage Beach are incumbents (l to r) David Gasper, Lois Farmer and Kevin Rucker.

the wrongdoing," she said. "I have proof that he has been releasing information. I've known about this for quite some time but I didn't want to make an accusation without having something to back it up so for the past month I've been talking to the MML (Missouri Municipal League) and researching our local ordinances and state statutes. I wanted to make sure I was doing this right because this is serious and it needs to be addressed," she said.

Alderman Jeff Van Donsel said that's why he voted in favor of holding an impeachment hearing. He said that not only does he want to protect the city's interests, he said he wants to give the mayor an opportunity to defend himself, something that wouldn't be available without the hearing. In addition to Van Donsel, Drummond and Robert Davis voted in favor of holding the hearing. Alderman Judy Neels voted against it; Larry Buschjost and Don Langley were not at the meeting.

Franzeskos said while he

couldn't comment on the charges, he did say he was saddened by the entire incident, especially since this year will mark 50 years in public service.

He said when he ran for a seat on the board of aldermen he assumed that working with a group of elected people who wanted to serve their city would be similar to the fire department where "you work together as a team because your life depends on it. I was looking forward to working as a team to help our city grow."

Originally Drummond asked for a special meeting to be held Jan 25 to give Franzeskos the opportunity to respond to the charges. Then Drummond said because she needed more time to prepare her case against Franzeskos and because she wanted to give the mayor adequate time to prepare his response, she wanted the hearing postponed indefinitely.

However, the matter was placed back on the agenda for the Jan. 26 meeting and details of the outcome were not available before this issue of the *Lake of the Ozarks Business Journal* went to press.

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Road work ahead

by Nancy Hogland

Although the Lake area still has to endure a few more weeks of winter, the Horseshoe Bend Special Road District is gearing up for summer.

According to John Jenkins, president of the district's board of directors, the board approved bids on rock and asphalt at its Jan. 18 meeting so they could be ready to go as soon as weather permits.

Bids were awarded to Magruder Limestone for 2-inch rock at \$7.75 a ton; APAC-Missouri for 4-inch to 6-inch rock at \$8.65 per ton and 6-inch to 9-inch rock at \$11.90 per ton; Lake Ozark Sand and Gravel for creek sand at \$9 per ton; and G&M Concrete and Asphalt Co. for Plant Mix F.O.B. at \$49 per ton and plant mix laid in place for \$58.91 per ton. Apperson Utility Contracting Co. won the

bid for hauling at \$4.25 per ton for all products.

"It looks like we're going to have another busy year," Jenkins laughed. "We've got the hiking and biking trail and a full schedule of roads to fix up or provide regular maintenance on."

He said this year's paving schedule includes:

- **Ridgewood Drive**
- **Albany Drive**
- **Reddington Road**
- **Odelia Point**
- **Waterside Point**
- **Crown Point Drive**
- **Crown Lane**

- **King Lane**
- **Queens Lane**
- **Country Club Drive**

The road district is in the process of extending the trail another 7/10ths of a mile. The latest section of the path, which will cost \$69,000, will pick up at Chessman Road, where the trail project began in 1999, and run to the Y-intersection of Horseshoe Bend and Outer Road. Jenkins said road crews are in the process of preparing the surface and laying base gravel. Paving won't be done until later this spring.

This is the first time the district has picked up the tab for construction, although they've built all the trails on the Bend. With the exception of the portion that runs from the Village of Four Seasons city limits to Duckhead Road, which was paid for by the Lodge, the Vil-

lage has funded the rest of the trails that wind through the Village and connect the pools and playgrounds.

Another walkway project will be taking place this summer in the city of Osage Beach.

According to City Engineer Nick Edelman, sidewalks will be built along Highway 54 from Hatchery Road to Redbud and will include push button crosswalks at the High Pointe Shopping Center and Osage Beach Premium Outlet Mall intersections.

This project is being partially funded with federal stimulus money. Edelman said original estimates put a \$400,000 price tag on the project. The city applied for and received \$260,000. However, the low bid for the project came in at \$276,000 requiring the city to pay out only \$16,000.



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Sugar beets to bring better results for MoDOT



by Nancy Hogland

Beets, consumed either pickled or in borscht, the traditional Russian soup, have been hailed as the reason for Russians' long lives. Now the Missouri Department of Transportation (MoDOT) is using the dark red vegetables to do the same for salt.

"Beet juice, when applied to salt, makes the salt sticky and keeps it on the roads longer," explained MoDOT Area Engineer Bob Lynch. "It greatly extends the life of the salt so basically, it gives us more snow-removing bang for our buck."

However, the benefits don't stop there. Beet juice, a by-product of sugar production, is very "road friendly."

"Salt does damage to the bridges but by using the juice, we can use less salt so we have less corrosion. Even though MoDOT will have to spend money to buy new equipment to store and spread the juice, it will save a lot of money in the long run," Lynch said.

The beet-soaked salt also allows the salt to work better at lower temperatures – even when the thermometer is hovering at 0 degrees.



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that would certainly be worth looking into," he said.

The anti-icing product called Geomelt is manufactured by SNO Solutions of Geneseo, Ill. at a cost of about \$1.78 per gallon. The privately held firm has Geomelt contracts in at least another dozen states, including Illinois and Kansas, said owner Mike Bellovics. And although the product was originally developed for municipalities, it is also available to consumers through distributors and vendors, including ASP En-

terprises Inc. in Fenton, Mo.

MoDOT first began testing Geomelt in 2006 in northwest Missouri. So far this winter, MoDOT has used 78,000 gallons of the brown-colored juice.

U.S. sugar beets are generally grown in areas with cooler climates; the Red River Valley in western Minnesota and eastern North Dakota is the largest sugar beet-producing region, accounting for nearly half of U.S. total beet acreage. The Pacific Northwest, Great Plains, and Great

Lakes regions also have substantial sugar beet production.

According to MoDOT, each year it spends about \$41 million on snow and ice removal. Last year, about 3,500 employees worked more than 554,000 hours using the 1,650 snow-removal vehicles, which added up to \$43 million on snow and ice prevention and removal, MoDOT said.

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Residents urged to be mindful of snowplows when parking

by Nancy Hogland

The head of the Horseshoe Bend Special Road District is asking residents to keep their vehicles off the roadway during snow and ice storms.

John Jenkins, president of the road district's board of directors, said while he understands that with steep driveways, some people feel they need to park on the road so they can get to work in the morning.

"However, they need to keep their cars off the right-of-way. When our guys are plowing snow – especially when it's blowing – they can't always see the vehicles until they're almost on top of them. A few times they've even knocked off side mirrors. When that happens, people start calling and screaming they're going to sue us," he said, adding that other times people have called the road district office to complain when mounds of snow surround their vehicle after the snow plow has passed by. "In addition, the ve-

hicles also prevent the snow plows from thoroughly plowing and treating the streets – we can't even do the job we're paid to do. It's a problem all the way around."

Jenkins said he plans to attend an upcoming meeting of the Camden County Commission to discuss the district's options.

Nearly two years ago after the Camden County Commission was deluged with calls from residents about parking issues near the Horny Toad and other popular entertainment venues located in residential areas, the county adopted an ordinance that restricts parking on county roads.

The law makes it illegal for, among other things, a person to park on the traveled portion of the roadway and levies fines ranging from \$25 to \$500 and allows the vehicle towed if, in the deputy's opinion, it causes a hazard to the movement of emergency vehicles.

"I've talked to the deputies about this but I really need to get the final word from the commissioners. I don't know if we'll have to post signs or what. Truthfully – I just don't know what the answer is," Jenkins said.



The 'Horny Toad' no more

continued from page 2
largest creditor, for \$25 million. Last October Vandervort turned the property over to the management company, blaming problems on the downturn in the economy and resulting lending crisis that prevented him from selling units in the condo-tel.

Debbie Shivers, who lives across the street from the establishment, said the promised changes come none too soon.

"I'm pleased at the proposed new name and family oriented atmosphere. I hope the new owners will be much better neighbors because it would be nice to have a restaurant close enough to walk to that we wouldn't be arguing with about noise, traffic, their patrons, etc.," she said.

Shivers fought to get parking laws for Camden County after drivers not only blocked her drive and left vehicles on her front lawn during holiday weekends, on Memorial Day weekend 2007 they completely blocked Bittersweet by parking "shoulder-to-shoulder" all the

way across the road for more than a mile.

Leisure Group of Companies has a 27-year track record of managing and brokering distressed hotels, resorts and condominiums during the receivership transition phase, ranking 63rd in the 2009 Top Third-Party Management Companies by "Hotel and Motel Management Magazine." The group operates 20 hotels in 9 states and also manages branded hotels in the Intercontinental Hotels Group (IHG) Hilton, Hyatt and Choice Hotels. Capps said the management side of the business will continue selling the units in the resort.

For information on the management firm, visit www.leisurehotel.com or contact 913-905-1450.

For more on Camden Resort visit www.toadcove.com. To plan a meeting, wedding or other event, or for information about purchasing boat slips, contact Michael Capps at mcapps@toadcove.com, or Laguna Fitzpatrick, Director of Sales, at lagina@toadcove.com

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Locals gear up to fight "distressed" label

continued from page 1

Both the DNR and the Lake of the Ozarks Watershed Alliance, which provides volunteers to conduct the water tests, along with the Environmental Protection Agency (EPA) say runoff from heavy rains will cause animal waste to run into the nearest body of water. The local entities agree that because much of the land around the Lake is home to wildlife, including large flocks of

geese, they could be blamed for the high counts.

According to the Department of Natural Science at Edgewood College in Madison, Wisconsin, which conducted a study on bacterial growth in Lake Wingra, adult geese can produce up to 5 pounds of waste per day.

"We also need to incorporate a greater scientific approach in our testing procedures to include DNA source tracking of E.

coli bacteria. This type of testing will determine the precise source of the bacteria," Divincen said, adding that according to Dr. C. A. Carson, a professor at the University of Missouri, source tracking and testing is available to specifically identify the bacteria from non-human sources such as migratory birds, household pets or production animals.

Joe Roeger, chairman of the

Lake Area Chamber of Commerce's Legislative Committee, said he is in favor of anything that can be done to get accurate information out about the quality of water at Lake of the Ozarks.

"People need to understand there is no 'smoking gun' here - with the possible exception of the DNR's own treatment plant. In fact, the governor's report actually indicates we have a very clean lake. I was encouraged by it. That's the news that we need to get out," he said.

At a recent legislative reception, organized by Roeger and hosted by all five area chambers for Missouri's elected officials, environmental attorney Steve G. Jeffery, showed that the negative press not only was unwarranted, it was based on bad science.

Jeffery, who previously served as counsel for the DNR, gave a power point demonstration that included information collected from the National Institute of Health (NIH), the National Institute of Allergy and Infectious Diseases (NIAID), the U.S. Food and Drug Administration (FDA), the U.S. Center for Disease Control (CDC) and the EPA. All zeroed in on the same point - that while hundreds of E. coli strains are harmless, only a minority is capable of causing human illness. Those considered most harmful create a toxin called Shiga toxin-producing E. coli, or STEC for short. Although additional tests are required to determine the strain of E. coli, those tests are not currently being used by the DNR.

"The DNR stated in a press release, 'Because the purpose of the testing is to provide baseline information for future comparison, rather than providing immediate public health data, the testing method used by the department does not differentiate between strains of the bacteria,'" Jeffery told the group.

He also said the methodology used to test the water was faulty. Criteria established by the EPA for testing whole-body contact waters requires that not less than five water samples, equally spaced over a 30-day period, be taken from the same location. Jeffery pointed out that according to the DNR schedule, testing takes place once a month. He also said that while the EPA outlines strict standards that must be followed on collection and holding techniques, because testing is done by volunteers, there is no consistency.

"The questions we have to ask are: one - is there really a health-related E. coli problem if no effort has ever been made to specifically identify E. coli 0157? Two - if the DNR Report did not indicate there was insufficient statutory authority, then why propose additional legislation? And three - is funding available to support the additional DNR permitting and inspection activities," Jeffery said.

Judd Slivka, director of communications for the DNR, said that's something they will be looking at in coming months.

To read the results of the comprehensive study ordered by Nixon, visit www.dnr.mo.gov/loz/initiative-final.pdf.

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OB to take matters into its own hands

continued from page 1

enforcement meant no change would be coming soon. The article also included a quote from Gov. Jay Nixon that "It is not in dispute that present water quality is unacceptable." The reporter also quoted a health official who said, "Some residents don't even bother with septic tanks. There's still plenty of straight pipes that go from the house to the lake."

Viselli said Lake-area boat dealers who attended the January Kansas City Boat Show told Lyons they took a lot of heat over the story.

"They said people would come up to them and ask why anyone would want to buy a boat at Lake of the Ozarks since it was nothing but a big cesspool. Others said they didn't want to fish for 'brown trout' so they wouldn't be fishing at Lake of the Ozarks anymore. We can't allow this to continue," she said.

"Insurance Talk"

with Ron Hall of Golden Rule Insurance

Individual Health Insurance

Individual health insurance covers the medical expenses of only one person or family. When you apply for individual insurance you are evaluated in terms of how much risk you present. This is generally done through a series of medical questions and/or a physical exam. Your risk potential determines whether you qualify, and much your insurance will cost.

What will the insurance company want to know?

Before issuing an individual insurance policy, the insurer will want to know everything about your personal health history. It is unwise to try to hide a pre-existing condition from your insurer, since many insurers use information from the Medical Information Bureau (MIB) to determine whether an applicant is insurable. If the insurer doesn't want to cover a particular health condition you may still be able to get a policy with an exclusion rider.

What are the benefits of individual coverage?

Individual coverage is infinitely better than being uninsured in the event of illness or injury. Although you may think you can do without health insurance, you are taking a major risk if you choose not to get coverage. An unexpected illness or serious injury can put you and your family in financial peril.

With individual insurance, you are directly in control of your policy. You can negotiate to have certain provisions included or excluded, and you can often choose your deductible amount and co payment percentage. Keep in mind, however, that these things will affect your premiums.

What are the types of individual coverage?

High deductible health plans are simple to understand with lower premiums. Good for anyone willing to take responsibility for routine health care expenses in exchange for lower premiums. Many early retirees use these as a bridge until Medicare. Some high deductible health plans pay 100% after you meet the chosen deductible.



Ron Hall

ible. Plans are also available at less cost where you pay 20% coinsurance until you reach a specified dollar amount and then the company pays 100% for the rest of the calendar year.

Health Savings Account Plans simply combine a lower cost high deductible health insurance plan and a tax-favored savings account. High deductible health plans typically cost a lot less than many co pay or traditional plans. This means lower premiums for you. You can then take the premium savings and place it into your health savings account.

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There is only one deductible per family, not per person.

Co pay plans are richer in benefits and cost more money. They are more like traditional employer plans with a co payment for routine health care expenses. When you use a network doctor there is usually a \$25 or \$35 co pay for history and exam fees. Preventive care is usually covered. Prescription drugs have co pays for generic, name brand, and non-preferred name brands. There is a choice of deductibles for major medical expenses.

Ron Hall is an agent with Golden Rule Insurance Agency. He can be reached at 573-348-1731

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Senate update with Carl Vogel

To a joint session of the Legislature, Governor Nixon delivered his State of the State Address this week. Governors use this occasion to outline their priorities for the pending session. They also make public their proposed budget for the next fiscal year.

It is not unusual for these speeches to be filled with ideas for new programs and spending. With the economy still in a sluggish mode, this Address was noticeably lacking in proposals to expand state government. The line which was received with the most enthusiasm was Governor Nixon's call for no new taxes.

The budget proposed by Governor Nixon will help serve as a starting point for the final version. The House, Senate, and Governor attempt to use the same revenue numbers when crafting a budget for the fiscal year. This year's budget projects an increase of 3.4% over last year's final revisions. As the final numbers from last year are 6.4% less than what was originally expected, we are expecting to take in less revenue this year than last. This fact reinforces

the expectations we have many difficult decisions to make in the coming months.

Whether the economy recovers sufficiently in time to achieve the projected increase remains to be seen. Governor Nixon's budget also contains \$300 million which is still pending in the United States Congress. This money is part of an extension of stimulus funds which has not yet been approved. If Congress fails to approve the money, it will simply not be available. Spending would then have to be reduced by a similar amount.

On issues other than budget, the Governor called for stricter punishment on repeat DWI offenders. This problem has come to the forefront when it was revealed numerous drunk drivers in the St. Louis area have been avoiding felony charges due to a variety of reasons. Drivers who refused to submit to a breathalyzer test were not missing a day of driving as required by law. This issue surfaced in the mid 1990s when a bill was filed to require all repeat DWI cases to be heard in venues other than municipal court. Fifteen years later it is again being considered.

Although in terms of money, it will not be significant, Governor Nixon proposed eliminating eighteen boards or commissions which have outlived their usefulness. In many instances the members of these entities serve without pay, but are reimbursed for expenses and travel. In a year such as this, every little bit helps.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101, or 573-751-2076, or carl_vogel@senate.mo.gov for your questions, comments, or advice.



State Senator Carl Vogel
District 6

Chuck Purgason's Senate Report



State Senator Chuck Purgason
District 33

"Be thankful we're not getting all of the government we're paying for."

- Will Rogers

This week Governor Jay Nixon delivered the annual State of the State address to a joint session of the General Assembly. In the midst of 9.6% unemployment and sagging state revenues, there was no mention of the current state of the state. There was no serious conversation of the challenges we face

in crafting the next state budget. There was no serious discussion of his priorities in his budget. No mention of serious tax reform, economic incentive reform, or health care reform. The Governor did not mention or take a stand on the health care proposals in Congress.

This was a "safe" speech. It did not address anything controversial, nor did Governor Nixon back any significant issue. He gave his office and the General Assembly all of the elbow room necessary to do anything and claim a victory - after all it is an election year.

Governor Nixon did state that:

We must keep the jobs we have and create thousands more. We must build a granite foundation for Missouri's future growth. And we must balance the budget without raising taxes.

This simple statement is a great place to start and deserves bipartisan cooperation to move Missouri forward in

the coming year and decade. His economic proposals deserve our attention, we must build a budget that lives within our means without raising taxes, and we must position Missouri by simplifying our regulatory environment.

The State of the State address did open the door for Governor, the House, and the Senate to work together this session.

In contrast to Governor Nixon's silence on the health care proposals in Washington, D.C., the Missouri House passed a concurrent resolution this week by a vote of 111 to 46 that sends a message to our congressional delegation, Speaker Pelosi, and the President opposing these measures on the grounds that they are too expensive, too big, too corrupt, and hand out too many special deals. I expect the Senate to do the same. The cost to the state of Missouri is enormous and will do nothing bend the cost curve making health insurance more affordable.

This simple statement is a great place to start and deserves bipartisan cooperation to move Missouri forward in



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According to a Rasmussen Reports poll released recently, 55% of the American people oppose these proposals and only 40% support the federal healthcare takeover and mandate being thrust upon us by President Obama, Senator Majority Leader Reid and Speaker Pelosi. Other polls in Missouri suggest opposition among Missourians is closer to 60 - 65%.

These proposals contain provisions that obligate the states to substantially increase the amount of money that each state will be required to pay for Medicaid with the exception of special backroom deals like Senator Nelson's Cornhusker Kickback for Nebraska that exempts Nebraska from this provision shifting their costs on the rest of the states.

The Missouri Department of Social Services estimates that the total cost to Missouri could range from \$2.18 billion to \$2.45 billion. This is on top of the \$100 million plus per year in new funding for natural

caseload growth. Our budget, along with Missouri taxpayers, cannot bear this new shift of costs without increasing taxes or cutting expenditures on education or other vital state services.

The weeks ahead will pose many challenges for lawmakers. Short-term fiscal policies will fail to promote long-term growth. I will pursue policies that will allow people keep more of their own money, allow them to make decisions for themselves and their families, and give individuals more liberty in their consumption, savings, and debt retirement.

As always, I appreciate hearing your comments, opinions, and concerns. I can be reached in Jefferson City at (573)751-1882, you can e-mail me at chuck.purgason@senate.mo.gov or you can write to me by regular mail at 201 West Capitol Avenue, Room 420, Jefferson City, MO 65101.

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Country Foreclosure. Small, but very cute! 2 Bed, 2 Bath sits on over 5 acres. Newer home in very pretty and peaceful area. The acreage is gentle to rolling. The house is in good overall condition and will make a very nice home. Call for more details. MLS 3064308 \$63,900.

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

THE FLOOD OF 1943

Early floods on the Osage River, in the days before Bagnell Dam, were always measured by how high the water rose at Tuscumbia, the county seat of Miller County. The flood of 1844 reached 42.2 feet above flood stage at Tuscumbia. The flood of 1895 was recorded at 39.0 feet.

The spring flood of 1922 reached 37.7 feet. No one expected to ever record a flood level higher than the one of 1844 but in 1943 the water rose to 48.5 feet. It was a flood that the operators of Bagnell Dam would remember for decades to come.

This record flood was occasioned by a very wet spring and

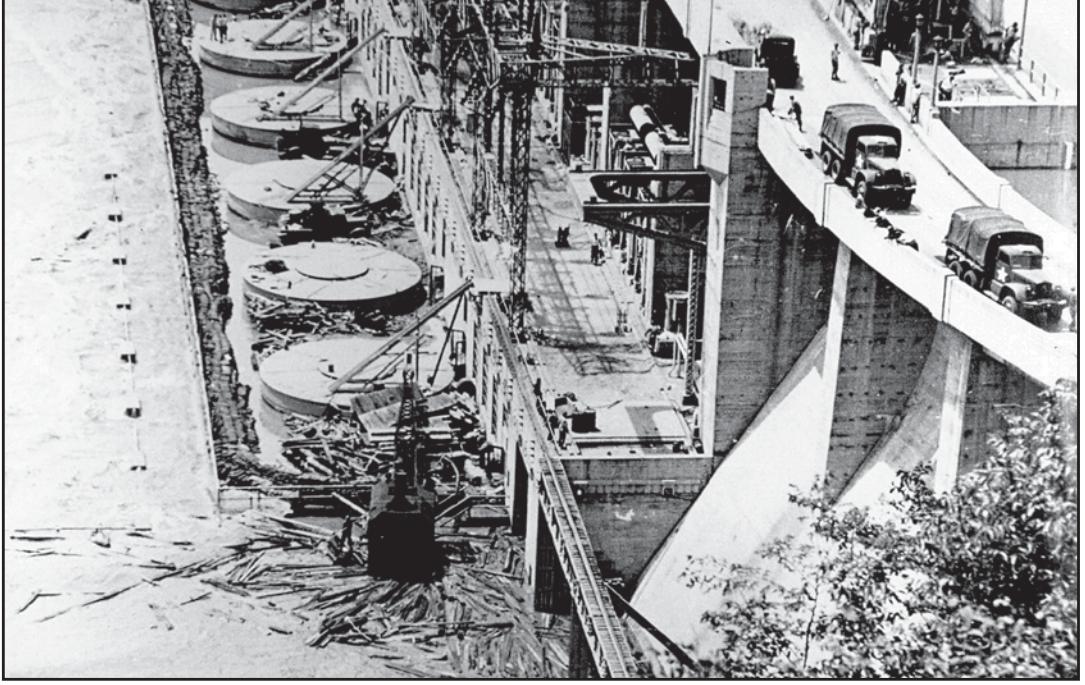
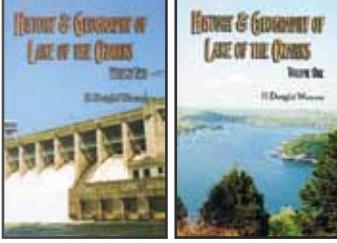
record rainfall upon the Osage River watershed. It was so serious, in fact, that a force of more than 500 men, many of them soldiers and army engineers from Fort Leonard Wood in Pulaski County, were needed to maintain a sandbag wall to keep the flood waters below the dam from inundating the machinery

in the dam's powerhouse. World War II was raging and the electricity being generated by the dam was needed for the war industry in St. Louis.

The accompanying photo, courtesy AmerenUE, overlooks the dam's powerhouse section and shows army trucks parked on the dam. Below, piles of driftwood carried by the water surround a crane and a long sandbag wall can be seen extending the full length of the deck keeping water out of the generating equipment. Although no chute is visible in the photo, flood stories say that soldiers slid some sandbags from the top of the dam to the powerhouse deck by way of a chute when the wall was being built and that some workers actually slid down with the sandbags to work on the deck. If true, it had to have been a daring and scary ride. ■

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

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



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Armchair Pilot

by Nancy Hogland

Although the Transportation Security Administration (TSA) put new security procedures in place following the attempted bombing on a Delta flight Christmas day, neither Lambert-St. Louis International Airport nor Kansas City International Airport are reporting delays, longer lines or more complaints about heightened security. TSA officials said that is because most of the heightened security measures will be in place for travelers coming into the U.S. rather than for those on domestic flights. For more information on the TSA guidance for passengers, visit www.tsa.gov.

A project is underway to make St. Louis an air-freight hub for China. Some 76 acres of land at Lambert-St. Louis International Airport will be developed to house air cargo distribution warehouses in an attempt to bolster trade efforts, particularly with China. Cur-

ently the airport has a cargo facility that handles packages for FedEx and UPS but until this latest move, the focus has been on passenger service alone.

The airport commission entered into a development agreement with Aeroterm LLC, which has offices in Annapolis, Md., Houston and Montreal. According to Lambert officials, Aeroterm is to pay a \$1.5 million privilege fee and invest at least \$40 million over the next decade on the Northern tract site, which was once used by the Boeing Corporation as an aircraft fabrication facility and office complex. The project will also receive \$1.1 million in federal community development block grants to conduct studies and hire air-freight experts.

Lambert-St. Louis International Airport is spending \$1.4 million to update its signs and entrances.

The \$1.2-million sign tab is being paid for by the airport; the Regional Business Council will be spending \$200,000 for a beautification project at the airport's entrances that will include guardrails, fresh paint on fences, streetlights, landscaping.

Part of the new signage will include numerical names for the two terminals. The "Main Terminal" will become Terminal 1. The "East Terminal," home to Southwest Airlines, will become Terminal 2. Other changes include simple, consistent messaging, color-coded symbols, easier to read signage on the interstate, improved car rental signage and improved parking lot information on 75 new overhead and ground-mounted signs along Lambert International Boulevard.

Lambert is also working with the Missouri Department of Transportation on a plan to improve and increase signage to the airport on highways throughout the St. Louis area.

According to the U.S. Department of Transportation's Air Travel Consumer Report, during November, flights arrived and departed Kansas City International Airport at a higher on-time rate than the average for 31 of the nation's biggest airports.

The report stated 91 percent of arrivals were on time and 92.2 percent of the flights out left on time. Other airports included in the survey averaged 88.2 percent for arrivals and 88.4 per-

cent for departures.

KCI's three biggest carriers fared well in the report as well. Southwest Airlines reported national on-time arrivals 92 percent of the time. Delta Air Lines hit the mark 87 percent of the time and American Airlines experienced on-time arrivals 88 percent of the time.

To learn more, including which airlines had the highest and lowest incidents of mishandled baggage, flight delays and consumer complaints visit <http://airconsumer.ost.dot.gov/>.

As of Feb. 1 passengers on American Airlines will pay more to check bags. The new fees are

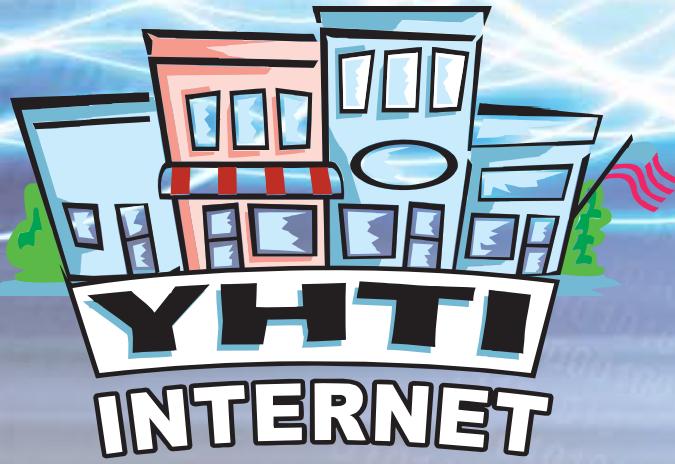
\$25 and \$35 for first and second checked bags, respectively. Airways, Delta and Continental also hiked their fees to the same rate. However, unlike the other airlines, American currently is not offering a discount for paying online. Travelers on the other three airlines who pay in advance online will get a discount of \$2 for the first bag fee and \$3 for the second.

In May, United Airlines will begin seasonal nonstop service between Anchorage and Chicago O'Hare and in June, the airline will start seasonal service between Anchorage and its Denver and San Francisco hubs.

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A Vehicle Protection Plan provides convenience and peace of mind when a repair is needed. You simply drop off your vehicle at any certified repair facility to have the work completed.

Often, a vehicle can be provided for you so that your day continues uninterrupted. The repair facility will contact your plan provider, complete the repair or repairs, file the claims for you and get you back on the road.

When purchasing a protection plan you can decide your deductible amount upfront to best fit your situation and needs. With rising vehicle repair costs, it's more important than ever to protect yourself against unexpected or



Jason Hulett, President

"surprise" repairs.

Buy the Protection Plan from a trusted source. Don't buy it from someone soliciting over the phone, TV, or internet. They almost never adequately cover the repairs when they arise. A Protection Plan can offer great peace of mind when buying a new or pre-owned car, truck, or SUV.

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Hunting for the foreclosure bargain, how do you know if you are getting a good deal or a bad deal? While buying a foreclosure can sometimes give you an opportunity to purchase a home for less money there are certainly some risks involved. Knowing and understanding these risks will help you make an educated decision on which home to buy.

PRE-FORECLOSURE

Working with a Realtor will help you navigate through the purchase process, especially in the first group of "Pre-Foreclosures". This is where the homeowners are behind in their payments and they are about to be foreclosed upon. If the homeowners are honest with their Realtor, they have the best option of selling their home, even if it is a short sale approved by the bank. Many banks are willing to take less for the property, in an effort to avoid the foreclosure process. If the homeowners are involved it makes the process easier. This can be a very difficult situation for the homeowners as they face foreclosure. It can be especially difficult, if the foreclosure is a result of a job loss, or some other unforeseen tragic event in their lives. Having a third party, the Realtor to work for you can help everything go smoothly in these difficult situations. Using a Realtor who has experience in short sales will really make a difference in the final outcome for this homeowner.

AUCTION

As part of the foreclosure process the home will be auctioned off on the court house steps, and sold to the highest bidder. The lender who currently holds the note on the property will definitely be bidding on the property in order to either sell it for the price needed, or be the highest bidder in order to retain the property. Then the lender has the opportunity to sell it later for the price they feel the property is worth. While this is viewed as the most risky way to purchase foreclosed properties, it can also have the most potential for profit if the price is right. You need to be aware of several potential serious consequences. If you are unfamiliar with the process you can end up with a home that is uninhabitable, un-financeable, and you may even over pay for the property. Inspect the property before the auction if this is possible. Be sure that you are pre-approved to purchase the home and have the financing details worked out. Make sure your lender knows the condition of the property, and

what type of loan you are getting. You may qualify as the borrower but the property may not. Auctions are final; you will not get your deposit back. You may have to consider getting a construction loan if the home will not meet lending guidelines for government or conventional financing. Make sure you will be able to get a clear title, with no clouds that will hinder you from financing. Verify that the taxes are paid up to date and not in arrears, or you will have to pay them as well. Estimate all repair costs. In this situation, you need to count the total costs involved, not just the auction sales price.

REO-REAL ESTATE OWNED

These are bank owned properties. An REO occurs when the lender is the top bidder at the foreclosure auction and they gain possession of the property. The lender is now in the position to sell the property in order to recoup their losses. The lender will ensure that you have a clear title to purchase this property, this includes making sure the taxes are current. In some cases the lender may even make some minor repairs to the property to ensure they are able to sell it. However, all foreclosures sales are sold "AS IS". There is no warranty expressed or implied by either the lender, the Realtor, or any other party involved in the sale of the foreclosure. While this is the most common method of purchasing a foreclosure it still has some risk involved. Do your homework. Work with a Realtor who has experience with foreclosed properties and ask them to research the homes history (no previous meth labs, flood damage, mold, defective drywall etc.). If work is needed get bids for the repairs, so you know the total cost of making your house a home. Read the contract carefully. Knows what the seller expects from you and what to expect from the seller when purchasing a foreclosed home. Negotiating the contract with the bank is different than negotiating with an individual homeowner.

If you have questions or comments please email them to andrew@askandrewconner.com. Call Andrew today at 573-302-0600. Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150AM and 97.5 FM Every Friday Morning At 8:35am.

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Cates Auction record year in downturn economy

Cates Auction & Realty Co., Inc., Kansas City's largest real estate auction marketing firm reported a 44% increase in fiscal 2009 sales at their annual stockholder meeting.

Jeff Cates, President and Chief Auctioneer said, "We are fortunate to have a recession-proof business strategy. When the economy is good our business is good and when the

economy is bad our business is better."

In the world of real estate, time on the market can be a seller's worst enemy. As a property sits on the market month after month it becomes market worn. The real estate sign in the yard becomes part of the landscape. Sellers weary of the hassle and tired of waiting on "for sale by owner" or

traditional realty are increasingly looking for other options. A professional auction was the approach many sellers chose in 2009.

Since 1942, Cates has provided a non-traditional accelerated marketing approach that is time definite. Sellers choose the date and time their property will sell and Cates does the rest. Only after consulting with the seller to understand their needs and objectives does Cates customize a marketing plan tailored to their specific requirements.

In the current economy and with foreclosure auctions on the rise, it is perhaps surprising to note that much of Cates' 2009 growth came from traditional sellers with non-distressed properties, including luxury and vacation homes.

According to Cates, more and more sellers turned to this type of marketing option for their properties last year. "In 2009, our mix of properties sold was about one third premier/luxury properties, one third farms/development land, and one third commercial and

residential real estate." He attributes the growth to the work of Cates' team of agents, newly formed strategic partnerships, as well as the trust that comes with the company's long-standing record of success in Missouri and Kansas real estate auctions.

The company's plans for 2010 include expanding the sales force by hiring additional agents as well as identifying additional strategic partnerships.

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Consumers: Be wary of fraud schemes

by Nancy Hogland

Evidence of potential Haitian earthquake fraud already has surfaced.

According to the FBI, more than 400 Internet addresses related to Haiti have been registered since the quake. The warn that while many of the Web addresses will provide links to legitimate charity sites, many

more will be bogus and associated with websites that host malicious software, spyware or other damaging content. Others will include a donate button that will direct donations to developers' pockets. Even worse, some will collect information, including Social Security numbers and credit card numbers, for later use.

However, the FBI warns that thieves don't limit their activity to the Internet; solicitations may also arrive via mailings, phone calls and even door-to-door collections.

In an attempt to stop the scammers, the FBI and the National Center for Disaster Fraud (NCDF) have established a telephone hotline to report sus-

pected relief fraud. The number is (866) 720-5721. The phone line is staffed by a live operator 24 hours a day, seven days a week. Or, those who find sites that are questionable can also e-mail the information directly to disaster@leo.gov.

In the meantime, the groups also recommend donors adhere to the following guidelines:

- Don't respond to any unsolicited incoming emails requesting donations unless a relationship with the agency has already been established, such as partnership with a ministry.

- Make sure you know the organization before donating – many phony organizations operate under copy cat names that are similar to those of reputable charities.

- Before donating, verify the legitimacy and non-profit status of non-profit organizations at the Better Business Bureau (www.bbb.org); the Foundation Center (<http://foundation-center.org>), a New York-based authority on philanthropy; or Charity Navigator (www.CharityNavigator.org), an independent nonprofit organization that evaluates charity groups based on effectiveness and financial stability.

- Be cautious of opening emails that claim to include

pictures of the disaster areas in attached files. Those files may contain viruses.

- To make sure contributions are used for their intended purposes, make contributions directly to organizations and not to others who promise to make the donation for you.

- Do not be pressured into making contributions.

- Do not give any information to anyone soliciting contributions.

- Avoid cash donations if possible. Instead, use a debit or credit card or write a check but do not make those checks payable to individuals.

- Examine the Web address of a purported group. Avoid those that end in a series of numbers. Most, although not all, nonprofits have sites that end with .org, not .com.

- Be skeptical of any sites that ask for detailed personal information, such as Social Security number, birth date or bank account and pin information.

Gov. Jay Nixon suggested Missouri residents access a link on the state's website to find established and trustworthy relief organizations. The link can be found by visiting www.mo.gov.

The National Center for Disaster Fraud was established by the Department of Justice to investigate, prosecute, and deter fraud in the wake of Hurricane Katrina.

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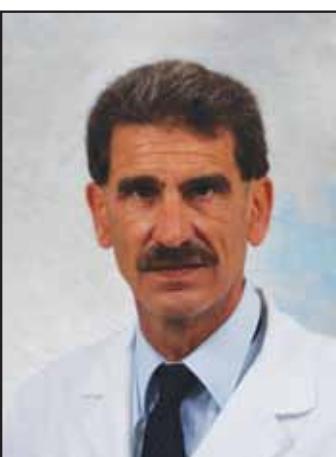
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Brenner to hold Clinics in Iberia

Beginning Tuesday, Feb. 9, Robert Brenner, D.O., a board-certified urologist with Lake Regional Health System, will hold clinics each month at Lake Regional Clinic – Iberia, 2333 Highway 17. Services offered will include treatment for prostate issues, incontinence and other urological problems.

Dr. Brenner is a graduate of Michigan State University College of Osteopathic Medicine. He completed his urological surgery residency at St. John Macomb-Oakland Hospital in Michigan. After practicing several years in Detroit and Corpus Christi, Texas, Dr. Brenner and his family relocated to Osage Beach in 2001.

Dr. Brenner also sees patients



at his office in Osage Beach. To schedule an appointment at either of these locations, call Lake Regional Urology at 573-302-1056.

Your Finances

New Year Means New Opportunities for Roth IRA Conversion

If you already have a Roth IRA, you're aware of its biggest benefit: Your earnings grow tax free, provided you meet certain conditions. If you don't have a Roth IRA, you may want to consider one — and it may be easier for you to do just that in 2010.

Before we get to the reasons why 2010 may be your year to open or convert to a Roth IRA, let's look at some differences between Roth and traditional IRAs. If you own a traditional IRA, your contributions may be tax-deductible, depending on your income level. But whether you can make deductible contributions or not, your earnings grow on a tax-deferred basis, which means your money can grow faster than it would if it were placed in an investment on which you paid taxes every year. On the other hand, Roth IRA contributions are never tax-deductible, but your earnings grow tax free, as long as you've held your account at least five years and you don't start taking withdrawals until you're at least age 59½.

Furthermore, unlike a traditional IRA, a Roth IRA does not require you to start taking distributions when you reach 70½. Consequently, you'll have more flexibility and freedom when it comes to making withdrawals.

If you have a traditional IRA, you might be thinking it's a good idea to convert to a Roth IRA because tax free sounds better than tax deferred — and, all things being equal, tax free would indeed be better. However, it's not quite that simple. If you convert your traditional IRA to a Roth IRA, you'll have to pay taxes on those traditional IRA earnings and contributions that had previously gone untaxed. If you do convert, you'll be better off if you use money held outside your IRA to pay the taxes. If you simply take money from your IRA, you'll obviously lower the value of your IRA — and, if you're under 59½, you may have to pay an additional 10% penalty on the amount you withdraw to pay the taxes.

In the past, many investors have



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

been prohibited from converting their IRAs due to either their tax filing status or their income. Under previous rules, you could convert your traditional IRA to a Roth IRA only if you were married and filed a joint return or were a single filer, and your modified adjusted gross income (MAGI) was \$100,000 or less. But starting in 2010, you can convert funds to a Roth IRA even if your MAGI is over \$100,000. You will also be able to convert to a Roth if you are married and file separate tax returns.

And that's not the only piece of good news regarding your conversion ability. As mentioned above, you will have to pay taxes when you convert to a Roth IRA. A conversion is usually reported as income for the tax year the conversion takes place. However, in 2010 only, your conversion amount will be split and reported as income for tax years 2011 and 2012 unless you elect to report the entire conversion amount on your 2010 taxes. You may find that spreading the taxes over two years can make the conversion more affordable.

In any case, consult with your tax advisor before converting from a traditional IRA to a Roth. If done correctly, such a conversion can potentially make a big difference in your ultimate retirement lifestyle.

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

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Survey: Lake Symphony

THE SURVEY SAYS....The Lake wants a Symphony

Soon we will embrace the rich sound of our own Symphony of the Lake. The music

played with a heavily-weighted string section along with other instruments will, in fact, make GREAT MUSIC for residents and visitors alike.

A survey of Lake residents shows that 86% of respondents currently attend live performances, particularly the

Symphony Pops and cultural/performance events where-by nearly half attend 1-3 events per year, and ¼ each attend 3-6 or 6-10 events per year. Respondents prefer a cultural event with pre-show reception and/or upscale setting (chic attire encouraged) – an elegant affair.

More than 1/2 of respondents would pay \$20/concert, with 1/3 willing to pay \$30 or more, particularly where the

concert program featured a favorite composer or music style. 42% want affordable ticket prices. We are excited that 22% aligned with our mission for Outreach to Local Schools and 13% favor a Young Artists development program.

The types of music preferred are 40% Classical Mix (familiar & emerging orchestra & show music), 31% Familiar Classics (best loved concert & show

continues on page 21

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Singh receives AMA Physician's Recognition Award with Commendation in Continuing Medical Education

Nephrologist Rick Singh, M.D., recently received the American Medical Association Physician's Recognition Award with Commendation in Continuing Medical Education. This award recognizes Dr. Singh's personal commitment to career-long continuing professional development by consistently exceeding state and AMA requirements.

Established in 1968, the AMA Physician's Recognition Award and the related credit system recognize physicians who have demonstrated their commitment to staying current on medical advances by participating in CME activities. Certificates with commendation recognize physicians who consistently participate in CME at a higher level.

"As a physician, my priority is providing the highest quality of care for my patients," Dr. Singh said. "Continuing medical education helps me stay abreast of the latest medical advances. Therefore, my patients receive the same level of care close to home that you would expect to find only at large medical centers."

Originally from India, Dr. Singh and his wife, Tina, moved to mid-Missouri in 2004. He

completed an internal medicine residency at University Hospitals and Clinics in Columbia in 2007, followed by a two-year nephrology fellowship. During his fellowship, Dr. Singh also provided part-time hospitalist coverage at Lake Regional Hospital in Osage Beach.

Dr. Singh is board certified in internal medicine and nephrology. He also is a member of the American Society of Nephrology, the National Kidney Foundation, the American Medical Association and the Renal Physicians Association.

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



Rick Singh, M.D.

Barefoot Floors, LLC announces Flooring Installers of the Year

With over 15 years of flooring experience in the lake area, Jason Manning has been named Barefoot Floors, LLC hard-surface installer for 2009. Manning installs tile, hardwood, and laminate. His specialty is custom-designed tiled showers. Manning not only installs the floor, but participates in many design consultations, adding insight from a technical perspective. When asked how the industry has changed since he began, Manning replied "There was a big increase around '01-'04 of new construction, especially condos, but today we lay more floors for homeowners that are remodeling."

Barefoot Floors, LLC would also like to announce J&M

Flooring as their carpet installation crew of the year. Headed up by Justin Fisher, this four man crew gets right to business. While no job is ever too small, Justin and crew specialize in high-volume installations. Although they are also experienced in many other flooring types, J&M's team are experts at installing patterned carpets, particularly in prestigious custom-built homes.

The design staff of Barefoot Floors, LLC would like to congratulate both crews for their hard-work and dedication to satisfied customers. We all work as a team and truly depend on one another to create lasting relationships with our clients. Thanks to ALL of our installers for a great year!

As the Lake Churns

Condo VS Condo

There are 1063 new and resale condominium units currently on the market at the end of January through the Bagnell Dam and Lake of the Ozarks Multiple listing systems not including villas and townhomes. How do you choose which one is right one for you?

After determining criteria like square footage, and number of bedrooms and baths you can locate the developments with units that fit your needs as well as your pocket book.

Sounds fairly easy, however, in searching for a 2-3 bedroom, 2-3 bath, 1000-1800 square foot unit in the \$150,000 to \$200,000 price range you will still have 277 units to consider. Obviously, you can narrow your search to a more specific area and determine what amenities are important to you such as pools, tennis courts and clubhouses.

At this point you could easily still have at least 150 units to choose from. I'd like to give you some pointers that will assist you in determining which development will be the best value for you. Whether you are hoofing it on your own or you have enlisted the aid of one of our many fine lake area real estate agents, here are some questions you need to ask.

ASSESSMENTS: How much are they and what do they include? If it is a new, developer held project, do they seem exceedingly low? (If so, look for them to rise in the future). How much reserve does the association hold? (This covers unexpected items not in the budget and if the reserve is low, plan on a special assessment should any problems arise.) Are there past, current or future special assessments and what was the assessment for? If the association has voted to put in new amenities that benefit the development you may be able to consider it an improvement but if construction elements (decks, roofs, siding, etc.) are failing before normal expectations, you may be looking at a money pit not only in terms of the assessment



Real Estate and Lake News with C. Michael Elliott

but in a negative impact on the project in unit value and resale potential.

CONSTRUCTION: Quality products, excellent workmanship and attention to detail will require you to look beyond the surface and make certain that shortcuts haven't been used that will cost you in terms of value and repairs down the road.

DEVELOPER: Who developed this project, other projects? Are they still involved? Are they still in business? Look for a solid, reputable builder with a good track record.

The Condominium Act will allow you to see a "Resale Certificate" and view budgets and assessments prior to closing so even if you have made an offer on a condo; you still have an opportunity to review these items. If you are still in the looking stages, wouldn't you rather know of any potential problems before you are heading to the closing table and already have your heart and dreams set on a condo that is not in your best interest?

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact C. Michael Elliott & Associates 866.Your.Lake or cme@yourlake.com View thousands of lake area listings at www.cme1st.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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Survey: Lake Symphony

continued from page 19
music), 11% each for Classic Masters and Contemporary Classics.

Follow-up is under way with generous respondents who wish to volunteer, lead a committee, provide financial or material support, or provide volunteer help (house & hospitality, education & outreach, or publicity & marketing support).

The Symphony of the Lake Board wishes to thank the

organizations and individuals who responded to our call to help design our first Lake symphony...it will be a Merry Christmas.

So, how can you help take this to the next level?.....

Give a little...by taking on small tasks for the planning board.

Please join us for our Next Board Meeting: Thursday, December 17, 5:00 PM @ Christ the King, 1700 Bagnell Dam Boulevard.

Give more...by volunteering to play with the new symphony and by helping to find additional string, woodwind, horn, percussion and piano players.

Give help...by finding candidate-conductors to lead the symphony and to offer training and outreach to youth and symphony performers.

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Customers in Lake region could pay more for water and sewer

by Nancy Hogland

Lake Region Water and Sewer Company, which serves approximately 140 customers on Horseshoe Bend and 600 customers on Shawnee Bend, is seeking a rate increase.

General Manager John Summers said the hike, formerly requested Oct. 7, 2009 from the Missouri Public Service Commission (PSC), is needed because rates haven't changed in 12 years.

"No one likes to have their rates raised – and we don't like to raise them – but it's something we need to do to be able to continue upgrading and expanding our systems so we can provide safe and adequate service. We know we're going to have to expand the treatment plant on Shawnee Bend and that will be a big expense," he said, adding that even with the increase, rates still will be the same or, in some cases, lower than what some of the other providers are charging.

Lake Region's current residential rates are \$21.96 per month flat rate for sewer on Shawnee Bend. With the proposed 61-percent increase, that rate would rise to \$35.36. Horseshoe Bend sewer customers currently pay \$25.54 per month. If the requested 25-percent increase is approved, the new rate will be \$31.93. Its standard residential rate for water is currently \$11.54 for the first 3,000 gallons and then \$2.16 per 1,000 gallons after the first 3,000 gallons. They are requesting a 17-percent increase for water rates which would bring the base rate to \$13.50 and increase the per-1,000-gallon rate to \$2.53.

The rate charged for water by the city of Osage Beach to metered city residents is \$14.38 for the first 1,000 gallons and then 69 cents per each additional 1,000 gallons. The rate for non-residents hooked into the system start at \$62 per month for 1,000 gallons. The minimum sewer bill for city residents is

\$26.38 for the first 1,000 gallons and then \$1.64 per each 1,000 gallons additional.

Lake Ozark is in the process of revamping its rates. Currently residents pay a base rate of \$10.82 plus \$5.10 per each 1,000 gallons used. Under the new plan, the cost of the first 1,000 gallons would rise to \$20 with a 25-percent increase planned for 2013. Residential sewer rates, which are based on the amount of water used, include a base rate of \$15 and \$2.75 for each 1,000 gallons of water used.

Linn Creek charges a flat fee of \$10.86 for each 1,000 gallons of water used.

Summers said the PSC has already completed a Cost of Service study which looked at Lake Region's payroll, debt service, anticipated construction costs - even its method of calculating depreciation and its cost of office supplies - to determine if the requested increase was reasonable and justified. Although the Four Seasons Lakesites/



Porto Cima Property Owners Association is battling the hike,

according to the study, the commission supports Lake Region's rate proposal for Shawnee Bend and recommends approval.

Because the Four Season's Racquet and County Club Property Owners Association has an on-going billing dispute with Lake Region and has not paid its full usage rates for several billing periods, the rates for Horseshoe Bend are still under discussion, according to Summers.

A hearing was held Jan. 26 to allow the public to voice their concerns. The next step will be a formal hearing before the PSC

board March 29 to April 2.

"It's a long process and since the Public Service Commission has 11 months from the date of filing to make a decision, this could go into September. However, I'm hoping we can work something out and have this wrapped up by May or June," Summers said.

Customers can submit comments or obtain additional information by writing to the Office of the Public Counsel, PO Box 2230, Jefferson City, MO 65102 or by calling 573-751-4857. Comments may also be submitted online at www.psc.mo.gov.



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Rep. Rodney Schad House Report

We are certainly ramping up and getting quite busy already here in late January.

Last week House Concurrent Resolution 18 passed with 111 votes. HCR 18 was a concurrent resolution telling our elected officials in Washington to listen to the people of Missouri. The people statewide have stated they don't want the federal government passing either healthcare bill as proposed. Florida, Vermont, Connecticut, Louisiana, Michigan, New York, and Nebraska all received special deals that Missourians would have to fund.

Those who opposed the resolution argued that we have no business telling our elected officials how Missourians feel. I have had an extreme number of emails and conversations on the healthcare bill and thank both sides for their correspondence. Overwhelmingly, people were opposed to what is going on with healthcare reform in Washington.

On Wednesday night when Governor Nixon gave his "State of the State" address, it was great to hear him agree that this is no time for a tax increase. The House and Senate have made it very clear we will not raise taxes. As does the Legislature, the Governor believes job creation and retention is our biggest priority. He thanked both parties for the shared successes of the past year.

While Governor Nixon made a promise to not raise taxes, just weeks ago the state tax commission voted to raise taxes on Missouri farmers by almost 29%. This is a devastating blow



to our agricultural producers. Missouri farmers are a lifeline to our state's economy—we simply can't afford to raise taxes on their land. In an effort to stop this increase, the House passed a joint resolution out of committee that will reverse this situation.

The Health Appropriation Committee on which I serve started hearing testimony before session began and we continued with these hearings all last week finishing with the last testimony from the public. Program directors will begin this week explaining the proposed budget and give us answers to our questions regarding where cuts can be made.

The Governor has presented his proposed budget and we will begin the process of prioritizing the funding of programs that work and those that are absolutely necessary. With the natural caseload growth that comes every year, it will be necessary to make some more cuts within some worthy programs.

Rodney Schad, Representative, 115th District 573-751-2077

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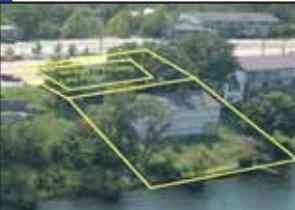
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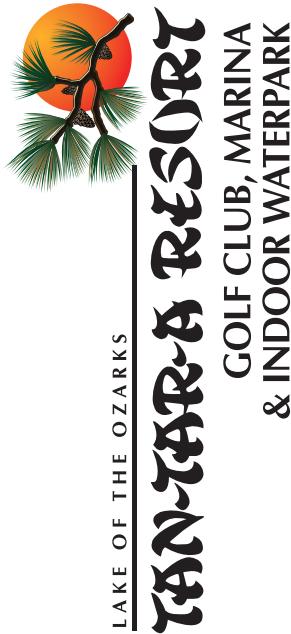
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More Clean Water violations referred

by Nancy Hogland

The Missouri Department of Natural Resources (DNR) referred three homeowners associations and a restaurant to the attorney general for alleged clean water violations.

Cited in late January were the Millstone Townhouses Owners' Association off O Road in Morgan County; La Pergola Homeowners Association Inc., located near Laurie; J Bar H Estates Master Association Inc. in Camdenton; and Buccaneer Bay, which owns and operates Captain Ron's Bar and Grill in Sunrise Beach.

According to a press release received from the DNR, Millstone failed to complete construction of a de-chlorination system as part of the wastewater treatment facility that serves homes in the development. Its absence was noted on Oct. 20 during an inspection of the facility.

DNR alleges that La Pergola Homeowners Association Inc. failed to make the required improvements to its wastewater treatment facility needed to remain in compliance with Missouri's Clean Water Law. The plant consists of a septic tank and re-circulating sand filter with chlorination. The release states that when the DNR inspected the facility and reviewed its files in October, they discovered the association had not completed agreed-upon improvements and failed to submit required discharge monitoring reports.

The department referred the case against the J Bar H Estates to the attorney general alleging that the association failed to add a de-chlorination system to its wastewater treatment facility by deadlines it had agreed to as part of receiving its operating permit. In addition, the press releases stated that on July 13 and Oct. 19 inspectors observed vegetative growth and exposed distribution lines in the filter beds, exposed piping at the pumping station and corrosion around the electrical components of the control panel. Chemical analysis of an effluent sample taken during inspection found fecal coliform levels in violation of permit limitations.

The DNR referred the case against Buccaneer Bay LLC alleging the company's wastewater treatment facility was improperly built, maintained and operated.

According to the release, when department staff inspected the wastewater treatment facility on June 3 and July 7, they discovered the facility was not constructed according to department-approved engineering plans and specifications. Only one of the three required BIOPOD treatment units was installed, the re-aeration tank had not been constructed, a flow measurement device had not been installed, fencing and signage was not in place and effluent had exceeded limitations on several occasions.

However, owner Ron Duggan said there is good reason why much of the work was not completed.

"When I submitted plans to the DNR, a 100-space RV park and seven cabins were supposed to be built and then tied into our system. Three Biopods would be required to handle the waste that would be generated. Unfortunately, the work didn't take place as planned and instead, only 40 RV sites were built – no cabins. The three-pod system was designed to handle three times what we are currently generating so I didn't see the need to spend another \$200,000 to expand the system when it wasn't going to be used," he explained, adding that he didn't install the fence or signs because he has been waiting for work on the RV park to be completed. "If I had put the fence up I would have had to take it back down while they did the work. That seemed a little silly."

Duggan said his engineers are working with the DNR trying to resolve the issue.

"But rest assured, we did not discharge waste into the Lake – ever," he said adamantly. "When we put additional stress on the system over the July 4 weekend and during the Shootout, I had the system pumped out just to make sure we didn't have any leakage."

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Press Release

Resort & Yacht Club at Toad Cove Reemerges as 'Camden on the Lake Resort, Spa & Yacht Club' With New Branding, New Leadership and New Direction

Leisure Hotels & Resorts of Leawood, KS, appointed to manage the 116 all-suite Resort & Yacht Club at Toad Cove, has announced a new leadership and direction for the lakeside resort, along with

a new name: Camden on the Lake Resort, Spa & Yacht Club. Valley View Bank acquired the property's assets at a foreclosure sale earlier this month.

According to Steve Olson, President and CEO of Leisure Hotels – a company with a long and successful history of stabilizing troubled assets and turning them around – visitors to Toad Cove and the new Camden on the Lake Resort, Spa & Yacht Club will

experience dramatic changes designed to create a more casual and family-friendly experience. The resort will still offer the same spectacular lakeside views, setting and renowned H.Toad's entertainment complex with three levels of beachfront dining and live entertainment.

"Exciting plans are underway with a new general manager in place and brand new experience for visitors to

Camden on the Lake," said Olson. "The resort will be the place for leisure travelers and a key destination for the local community to enjoy all the great things about the Ozarks -- with a family-friendly atmosphere, great casual dining and entertainment, myriad event space and boating opportunities, and good value for the money."

Since the late 1980's, Leisure Hotels & Resorts, one of the largest hotel operators in the central U.S., has been a key resource for hotels and resorts in receivership and their management needs. The company successfully manages independent hotels and resorts similar in character to Camden on the Lake including Chase on the Lake Resort & Spa in Walker, MN, The Lodge at Sierra Blanca in Ruidoso, NM, and Hotel Pattee in Perry, IA.

New Management in Place
Camden on the Lake's new management – under the direction of hotel industry veteran General Manager Michael Capps – will cater to guests, corporate and community needs with more than 10,000 square feet of flexible conference and event space, revamped restaurants, expanded services at the yacht club and marina, and new family-friendly accommodations.

"We are excited to invite guests and the community to sample this hometown treasure and enjoy life at the lake," said Capps. "Our new marketing plan includes packages to entice any guest including boaters on the water, corporate groups, weddings and other events." Capps has 30 years' experience in leadership roles with such worldwide brands as Hilton International, Radisson and Intercontinental.

Transformations currently underway include:

- Guest room renovations to accommodate more families and family-friendly activities with special dining menus, game room and water activities.

- Additional meeting space with an emphasis on weddings, corporate and special events.

- The new Earl's restaurant for casual dining and cocktails in a comfortable, relaxed atmosphere, and H.Toad's Bar

& Grill for dining in a fun, friendly setting with specials for winter and a new gourmet spring menu on tap.

- A yacht club and marina with covered boat slips and myriad services such as boat waxing and cleaning, pump-out services, and jet ski, pontoon boat and wave runner rentals.

- A stronger presence on the Internet and social media with a new and expanded website featuring regular promotions and special rates.

- Good value for the money, both at the hotel and H.Toad's entertainment complex.

Additional amenities include beautifully appointed guest suites, a fitness center and full-service Aveda® Spa, open air pool area with swim up bar, two Jacuzzis®, outdoor waterfall, fire pit and open air sand volleyball court.

Camden on the Lake Resort, Spa & Yacht Club is located in central Missouri on the seven-mile marker of the Lake of the Ozarks at 2359 Bittersweet Road in Lake Ozark. For reservations, visit www.toadcove.com or call 888-363-5620 toll-free. To plan a meeting, wedding or other event, or for information about purchasing boat slips at the Yacht Club, contact Michael Capps at 888-363-5620 or mcapps@toadcove.com, or Lagina Fitzpatrick, Director of Sales, at 888-363-5620 or lagina@toadcove.com

About Leisure Hotels

Leisure Group of Companies, ranked number 63 in the 2009 Top Third-Party Management Companies by Hotel & Motel Management Magazine, operates 20 hotels in 9 states. The company has a 27-year track record of managing and brokering distressed hotels, resorts and condos, and operating them in a smooth and cost-effective manner, especially during the critical receivership/transition phase. Leisure also manages branded hotels of Intercontinental Hotels Group (IHG), Hilton, Hyatt and Choice Hotels. For information, visit www.leisurehotel.com or contact 913-905-1450.

Contact: Steve Olson
President and CEO

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Spa Shiki Supports Haiti Relief & Development Fund

Now through January 31, 2010, Spa Shiki at the Lodge of Four Seasons will donate 10 percent of all online retail sales to the American Red Cross 's Haiti Relief & Development Fund. All retail products purchased through the spa 's Web site will qualify. Purchases may be made at www.spashiki.com.

"The need in Haiti is overwhelming," says Spa Shiki Director Ann Brown. "At Spa Shiki, we want to do our part and recognize that every donation, big or small, makes a difference. We would like to encourage our guests and others to give."

Spa Shiki 's marketing partner CatchPhrase Communications has agreed to match the spa 's donation.

For more information, please visit www.spashiki.com or call 573-365-8108.

Located at the Lodge of the Four Seasons on Missouri 's Lake of the Ozarks, Spa Shiki is one of the largest resort spas in the Midwest and was featured on NBC 's "Weekend Today" as one of the top values in the United States for a spa getaway. Providing skilled therapists that receive continual education through the American Spa Therapy and Education Certification Council and more, the Japanese-themed Spa Shiki offers a comprehensive array of health and wellness treatments and is dedicated to educating guests on the benefits of spa. Spa Shiki is a member of the International Spa Association.

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Newcomers/Longtimers Club Grants Ten Scholarships

At the December business luncheon of Newcomers/Longtimers, Brenda Love, Immediate Past President, awarded ten scholarships to local students. The winners were selected through an interview process and granted scholarships based upon need, grades and inter-

views.

Recipients from the Registered Nursing program at Columbia College were Marcie Bettencourt and Frank Reller - school coordinator is Linda Claycomb.

From the Practical Nursing program at Eldon Career Center

winners were Randy Robinett and Kathy Neeley - school coordinator is Shelly Wehmeyer.

Technical scholarships were given in the Marine Engine Division of the Lake Career and Technical Center to Jimmy Colvard, Peter Dreste, Joe Halcomb, Randy James, James

Shortell, and Jayson Vaughn - school instructor is Larry Wittrock. The Scholarship Committee also recognized each school with Certificates.

Judy Barrett led the Scholarship Committee as Chairman. Participating on the committee were Roberta Renicker, Janet Mills, and Mary Gaston.

This presentation was made possible by proceeds from the Fifteenth Annual Home Tour, Second Annual President's Premier, Silent Auction and Raffle

Tickets purchased at N/L Cards and Games. For more information on the N/L

activities, please call Membership Chair, Sandy Biggum, 365-6963 or visit their website at: www.newcomerslongtimers.com.

Back Row Pictured L-R: Randy Robinett, Frank X. Keller IV, Joe Halcomb, Jayson Vaughn, Randy James

Front Row Pictured L-R: Kathy Neeley, Marcie Bettencourt, Linda Claycomb, Peter Dreste, Brenda Love, Jim Colvard, Shelly Wehmeyer, Roberta Renicker, Larry Wittrock, James Shortell, Judy Barrett

Not Pictured: Janet Mills and Mary Gaston.



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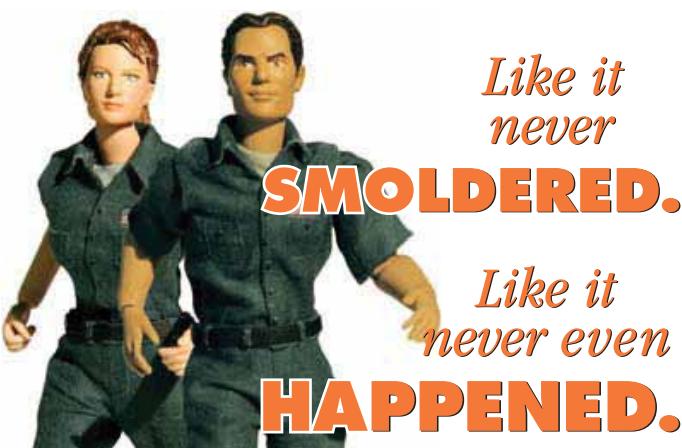
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Lake Regional Hospital Auxiliary \$2,231 donation



Lake Regional Hospital Auxiliary in Osage Beach, Mo., recently received a \$2,231 from the Women of the Evangelical Lutheran Church of America chapter at Kent Memorial Lutheran Church in Osage Beach. The money will go to the Ethel Rayburn Nursing/Health Care Scholarship Fund, which awards three scholarships to nursing or health care students annually.

A portion of the funds was raised at Kent Memorial's annual cookie sale, held in early December. More than 240 pounds of cookies and candy were sold at the event to raise money for Lake Regional's Auxiliary. Matching funds were donated by Thrivent Financial for Lutherans — a faith-based, membership-based, not-for-profit financial services organization.

"We'd like to thank Kent Memorial and Thrivent for this generous donation," said Kitty McCarthy, director of Volunteer Services at Lake Regional. "We greatly appreciate their

continued support."

Throughout the past seven years, Kent Memorial's WELCA chapter has raised more than \$5,000 for the Lake Regional Hospital Auxiliary. In addition, they make more than 1,000 stuffed animals each year for pediatric patients and children visiting the hospital, turbans for Lake Regional cancer patients and hats and booties for babies born at Lake Regional.

Started in 1977, the Lake Regional Hospital Auxiliary now has more than 360 enthusiastic members of all ages who contribute more than 60,000 hours of service annually.

Pictured from left: Jan Kennedy, Camden/Miller County Chapter of Thrivent Financial for Lutherans; Kitty McCarthy, director of Volunteer Services, Lake Regional Hospital Auxiliary; Joyce Wanamaker, cookie sale director, Kent Memorial Lutheran Church WELCA; and Linda Williams, 2009 president, Kent Memorial Lutheran Church WELCA.

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E-readers flood the market after Kindle

by Darrel Willman

The Amazon Kindle and big brother Kindle DX are according to some, the best e-readers on the market, and while they are early adopters in the current e-reader race, they are not the first devices for reading books electronically. Most industry experts would argue that the ability to read e-books electronically has been around for a long time. Notably, Apple's Newton (1989) and Palm's Pilot (1996)

were able to display e-books nearly fifteen years ago.

Why the sudden popularity of electronic book readers? Most likely the screen-- Amazon's Kindle (2007) was equipped with an electronic paper screen from E Ink-- a display that uses very little electricity to display crisp black and white text. That, combined with the staggering number of titles available for digital download via its cellular networking, led to Amazon's

breakaway hit. Similar devices, and even laptops-- can display e-books comfortably, but LCD screens result in much shorter battery life.

Amazon did not last long alone in the market however. Sony's Librié introduced in 2005, had morphed into the "Reader PRS-500, the PRS-505 and the PRS-700-- and were still available. After Amazon's entry new touch-screen enabled versions like the Reader Daily Edition



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PRS-900 were introduced. Most notably entering the emerging market was Barnes and Noble, the bookselling brick and mortar giants-- with the "Nook" in November of last year. iRiver and Elonex also announced the "Story" and "eBook", respectively, as contenders.

A smattering of lesser offerings from Hanvon, PocketBook and Bookeen filled out the 2009 race. But 2010 is shaping up to get even more cluttered, with products in planning or soon to be released from a variety of manufacturers in the USA and abroad. Here's a selection of the new crop.

The Skiff Reader has the largest current display, with 1200x1600 pixels in an 11.5" display that's flexible, made from a

continues

E-readers

continued

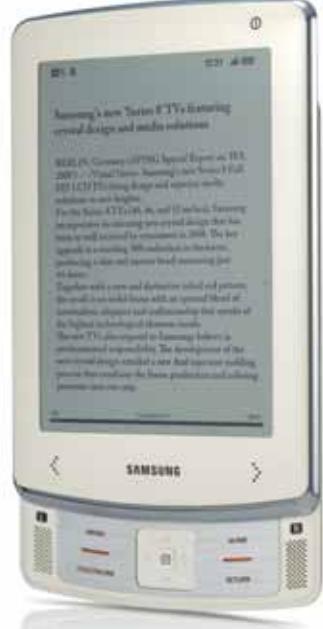
stainless-steel foil. Buyers (price not announced yet) can get content through 3G and Wi-fi connections.

The Que ProReader from Plastic Logic is 8.5x11", and ultrathin—geared for professionals. Its screen and body are made from shatterproof plastic. \$650, available from Barnes and Noble.

Alex, from Spring Designs, has a larger screen above a smaller that runs Google's Android OS. At \$359, it's in the ballpark, available this month.

Samsung's e101, in two sizes, six and ten inches, uses Wi-fi and Bluetooth to connect. It has a slide-out button pad at the bottom. They are tentatively priced at \$400 and \$700 (10").

The iRiver Story looks like



Samsung's e-101 \$400

a Kindle, and is shipping now. It's .36 inches thick and has a 6" e-ink display with an included



iRiver's "Story" takes a spin from the Kindle-- expected to cost \$290.



Dual-screen and pricier than the rest at a cool \$499, Edge e-reader.

mp3 player, something many others lack. Also included—USB expandability and a SD card slot for \$290 (estimated).

Entourage Systems' "dual-book" Edge e-reader is called that because of the hinged "book" design. Along with Wi-fi connectivity, the Edge has a

9.7" e-ink display along with a 10" LCD color screen. It will be released soon for an estimated \$499.

While all of these e-readers do one thing well-- that is read books and papers, they are not computing devices.

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ple computer may have changed the market with the announcement of a tablet computer. Unlike previous products they have announced, speculation on this one has been rampant, allowing rival manufacturers to get similar products into production.

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2006	BAJA 30 OUTLAW - T496 - N/BLU TRL - 102 HRS	\$99,000
2000	FORMULA - 330 SS - 7.4M - 500 HRS	\$62,000
2005	SEA RAY 36 SUNDANCER-BLU/WHT	\$195,000
2005	FORMULA 370 SS - TWIN 8.1 - 300 HRS	\$199,000
2008	REGAL 4060 COMMODORE - ENG. 375 - TT/SAND - 190 HRS	\$305,000
1990	SEARAY 420 DA TWIN 454 - UPDATED CABIN- REDUCED!	\$80,000

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1995	FOUNTAIN 27 FEVER - ENG. 525 SC - 380 HRS	\$35,000
2006	BAJA 30 OUTLAW - 496 MAG - 102 HRS	\$99,000
1999	BAJA 302 BOSS - TW/454 MAGS W/TRL	\$45,000
2001	ADVANTAGE 31 VICTORY 496M 120 HRS	\$60,000
1989	FORMULA 311 TWIN 454 BRAVO 1	\$37,000
2001	WELLCRAFT 33 SCARAB AVS - T - 500 EFI - 140 HRS	\$78,000
1999	BAJA 33 OUTLAW - T454 - WHT/PRL-325 HRS	\$59,000
2003	BAJA 33 OUTLAW - T496 - RED/BLK - 260 HRS	\$85,000
2006	DONZI 35 ZR - T496 MAGS HO - 120 HRS - WHT	\$129,000
2008	DONZI 35 ZR - 525M - WHT/BLU/GRN	\$220,000
2007	BAJA 35 OUTLAW-T496-RED/BLK-W/TRL-60 HRS	\$120,000
2001	BAJA 36 OUTLAW TWIN 496 MAG HO 236 HRS-REDUCED!	\$79,000
2000	FOUNTAIN 38 FEVER - TW/575	\$123,000
1998	WELLCRAFT 38 SCARAB - T502 - N/TEAL	\$68,000
1999	BAJA 38 SPECIAL - T/502 MERC.-N/GRN - 1000 HRS	\$70,000
1999	FORMULA 382 FASTTECH T502 263 HRS	\$90,000
1996	FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HRS	\$80,000

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2000	MAXUM 2300BR 5.7M T/PPL	\$14,000
1989	COBALT 21 BR AND TRAILER	\$10,000
2005	REGAL 2400 - 5.7G - WHT/TAN	\$35,900
1995	POWERQUEST 257 LEGEND - 7.4 DP 635 HRS - WHT	\$19,000
2001	COBALT 246 BR- 5.7 G -TT/RED - 260 HRS	\$25,000
1998	SEA RAY 280 BR - 7.4 MPI BRAVO 3 - 470 HRS	\$37,000
2004	COBALT 282 - TW/350 MAG - ONLY 96 HRS	\$76,000
1995	REGAL 8.3 SE - 7.4 VOLVO DP - WHT/PPL - 532 HRS	\$17,000
2008	CROWNLINE - 270 BR - MERCRAUISER 350 MAG - 125 HRS	\$53,000
2004	FOURWINNS - 280 - 496 MAG - 100 HRS	\$35,000
1999	REGAL 2800 5.7 VOLVO DP 320 HP 470 HRS	\$32,000
1999	REGAL 2800 7.4M T/GRN -330 HRS	\$37,000
2003	REGAL 2900 - ENG. 496 - NTT/TAN - 125 HRS	\$54,900
2004	REGAL 2900 LSR - 5.7 GXI DP - T/TAN - HRS 230	\$45,000
1998	MACH 1 29 COMBO - ENG. 454 - WHT/BLK/G - 530 HRS	\$19,980
2002	REGAL 2900 - HRS UNDER 200 - WHITE/BLUE	\$47,000
2001	FORMULA 280 BR - T350 - N/BLU -320 HRS	\$49,900

CRUISERS

2006	REGAL 4460 COMMODORE T8.1 TT/SAND	82 HRS	\$250,000
2006	SILVERTON 39MY - VOLVO D6 EDC WHT		\$229,000
2004	BAYLINER 245 - 5.0 A - WHT/BLU		\$22,000
1997	CHAPARRAL 290 SIGNATURE - MERCURY 5.7 BRAVO 3		\$29,000
2007	RINKER 300 EC - N/BLUE - T/350 - N/BLUE -100 HRS		\$89,000
2003	MONTEREY 302 - T5.0 W/GEN. - PRICE JUST REDUCED!		\$90,000
1999	CHRIS CRAFT 320 - 7.4 VOLVO DP - 400 HRS		\$79,000
2006	SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HRS!!		\$136,000
2002	REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS		\$95,000
2004	REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HRS		\$99,000
2000	REGAL 3260 - TW MERCURY 350'S - 320 HRS - N/GRN		\$75,000
2007	SILVERTON 33 SC - 8.1 - 130 HRS		\$199,000
2000	MAXUM 3300 SCR-TW/300 - WHT/TN -175 HRS		\$69,000
2001	SILVERTON 330 SB - T/7.4 - WHITE - 500 HRS		\$89,000
2005	REGAL 3350 - T5.7 - N/SAND - 141 HRS		\$125,000
2005	REGAL 3360 TWIN 5.7 MERCRAUISER GEN/A/C 20 HRS		\$140,000
1999	SEA RAY 340 SUNDANCER TW 7.4 GEN/A/C -REDUCED!		\$91,000
2006	REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW!		\$224,000
2006	REGAL 3560 - T/8.1G - TT/SAND		\$189,900
2005	SEARAY 360 DA - 370 - BLU/WHT		\$195,000
1997	WELL CRAFT 36 MARTINIQUE T7.4 260 HRS		\$84,000
2007	REGAL 3760 COMM.-T/8.1 OSI DP - T/BLU- 40 HRS		\$185,000
2003	REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!		\$200,000
1991	MAINSHIP 39 - T8.1 CRUSADER HO		\$79,900
2004	FORMULA 400 SS - TW/500 EFI - 305 HRS		\$199,900
2008	REGAL 4060 COMMODORE - ENG. 375-TT/SAND-190 HRS		\$305,000
2007	REGAL 4060-T-8.1 - ONLY 9 HRS!		\$285,000
1997	MAXUM 4100 SCR - TW/502 - GRN/WHT - 1100 HRS		\$58,000
1990	SEARAY 420 DA T454 - REDUCED!		\$80,000
2003	REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!		\$225,000
2003	REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!		\$290,000

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1993	REGAL 8.3 SC - 7.4GL DP - WHT/GRN	- 393 HRS	\$19,000
2001	CHAPARRAL 285 SSI - 7.4 B- WHT/RED	- 220 HRS	\$39,900
1999	REGAL 2850 350 MAG BRAVO 3 - 270 HRS		\$37,000
2004	SEA RAY 290 SS-T/5.0 - T/BLK - 115 HRS		\$65,000
2002	REGAL 2950 LSC - 5.7V - N/TAN		\$38,500
2000	FORMULA 330 SS - 7.4M - WHT/TAN - 500 HRS		\$62,000
2004	REGAL - 3350 - T5.7 - WHT/SAND - 200 HRS		\$89,900
2005	FORMULA - 370 SS - TWIN 8.1 - 300 HRS		\$199,000

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2004	SEA RAY 270 SUNDECK - 496M - N/GRN	-300 HRS	\$39,900
2001	STARCRAFT 2415 V5.7 NTT/BLUE		\$12,000



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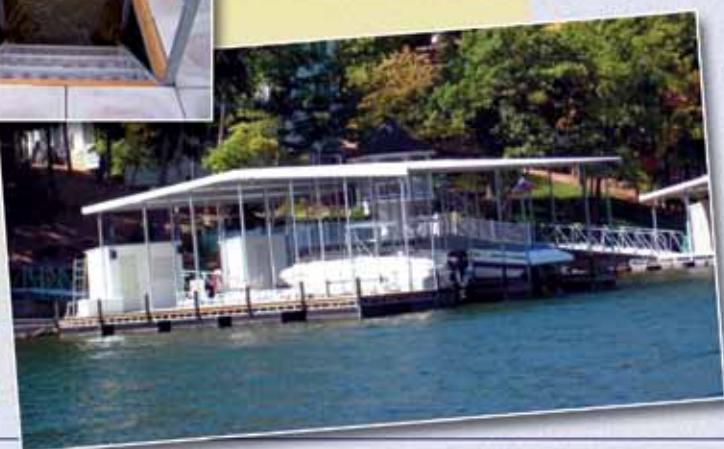
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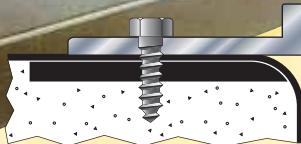
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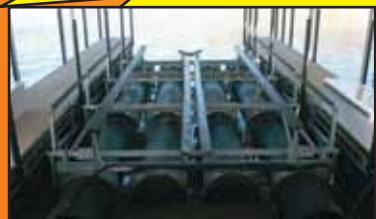
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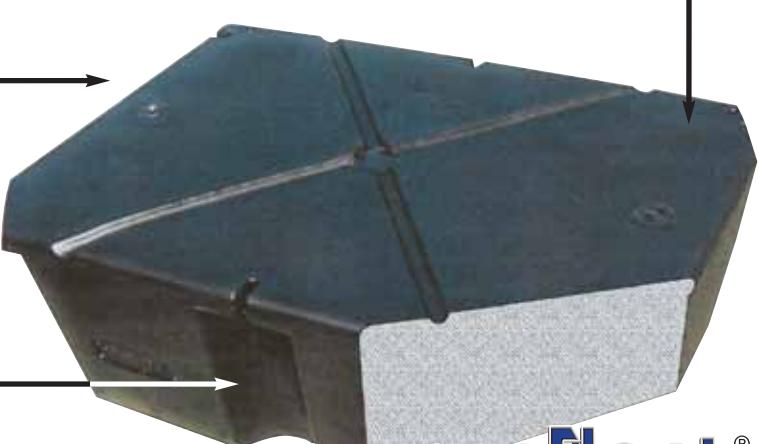
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REAL ESTATE RESIDENTIAL

\$59,900! BLDG. 24-UNIT 3A E. Casa Del Rio, FSRCC, Four Seasons Racquet & Country Club Top Floor End Unit in premier building location, 1650 SF, 2BR/2BA, needs carpet & paint, Jetted tub & separate shower in master bedroom, wood burning fireplace w/lovely mantle, lots of closets & storage. Southern exposure w/huge view, Assessments buy an abundance of amenities, visit www.YourLake.com for viewing and links to all amenities. MLS#3057595 Call C. Michael Elliott & Associates @573.365.3330 or 866. Your.Lake

334 SPRING ROAD, LAKE OZARK, Great cove location in McCoy Branch Cove at the 2MM. 132 feet of Lakefront in a deep water location with a super view. Cabin is very neat and clean-excellent opportunity to expand or tear down for a great new home site. New Seawall in 2007. MLS#3064196 \$219,000 See this & all the lake's properties at www.YourLake.com Call C. Michael Elliott & Associates @573.365.3330 or 866. Your.Lake

431 GREY OAK CT., EAST VILLAGE, The Villages at Shawnee Bend, Gentle oversized 151LFx337x62x321 South facing lakefront lot, cove setting with main channel view; lot next store sold for 1 Million, home 2 lots over is a 7 Million Dollar custom home almost complete. Great cul-de-sac setting at the 20 Mile Marker, none finer and priced to sell. Great amenities at the Villages, which include a clubhouse, tennis, golf, marina with ship store, pool and children's pool, playground, hiking trails, picnic pavilion, be sure to see the virtual tour. MLS#3065561 \$649,500. See this & all the Lake's properties at www.YourLake.com or Call C. Michael Elliott & Associates @573.365.3330 or 866. Your.Lake

FSBO: 3 BD/3 BA CONDO AT 16 MM. Breathtaking 8 mile view and centrally located. \$214,900 is \$15,000 under appraisal. www.nickdeckerphoto.com/mark. 660-422-1887.

FSBO/LEASE PURCHASE/SOME BAR-TERING: 3 acres plus homesteads, no qualifying, flexible. Trades on lakefront/lakeview property, remodeling/construction work or ??? on/off highway tracts, 6 minutes

to Osage schools, Highway 54 shopping. Your tax return/retirement funds/serverance pay investment could become your best hedge fund. Enlist family & friends, work together and "let's make a deal". Call 573-369-3501.

FOR SALE: PROPERTY is zoned B2, has a beautiful lake view, 143' of lakefront and excellent Hwy 5 exposure. Possible owner financing. Details of property at www.ssakelvision.com (866) 300-9844 or (913) 638-5006.

OVERHAUL EXISTING METAL, RUBBER, FLAT ROOFS. Saves replacement winter/summer. Used world wide for decades. Class \$75 Columbia. Limited time offer. Aztek Co. 573-489-9346.

REAL ESTATE COMMERCIAL

342 ft HWY 5 FRONTOAGE REDUCED \$298,000 Great location next to Captain Ron's in Sunrise Beach! Property features 1.3 ac, 8442 sq ft building, 342 ft of Hwy frontage. Entire property is fenced, Building is excellent condition- 2 private offices & upper level apartment! Call Bobbi Bash Realty for Details 573-365-2622

FOR SALE: WATERFRONT SPORTS BAR & GRILL. Well known, established business with strong food/beverage sales, exceptional logo merchandise gift shop sales and good vacation rental income. Great cove location on 47MM with lots of boat traffic. Full business, property and financial package available to qualified buyers. Call Bruce (573) 216-4690 - Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER. Laurie Landing. Great location in Corporate Woods Business center. 5 units - All occupied, total 7250 sqft, quality construction, great parking, front & back access. Low maintenance. Good tenants in place. 8% cap rate. \$439,900. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: LAKEFRONT BAR-MARINA. INCOME PRODUCING lakefront business with great potential at the 66MM. 225' of LEVEL lakefront with deep water directly across from new State access park (Wig Wam). Great area with both full time & weekend residents. Currently operating as a bar with dining area (pizza, sandwiches), package liquor, convenience store, gas dock/marina, slip rental. Can easily be operated as-is or recent kitchen addition is ready for expansion. \$389,900 MLS# 3065736. Adjacent property and residence also available for add'l \$. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

OSAGE BEACH COMMERCIAL BUILDING. Super location on Business 54 in Osage Beach with great visibility from the new expressway. Sits just off the end of an off ramp from the expressway and in total view from lanes in all directions. Across from McDonalds and Home Depot. 2,000 sf multiuse building with plenty of parking and easy access. Call Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

FOR SALE: CAMDENTON N. HWY 5

COMMERCIAL BLDG & LOTS. Location in the heart of town just a few blocks from the courthouse. Newer 3,800 sqft building, 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$379,900. MLS#3065799. Also available adjacent 200 rdft with 900 sqft existing building. Location suitable for any type of business. Owner will subdivide. From \$89,900 to \$179,900 for all. Build to suit, tell me your needs - owner says bring all offers. MLS 3065800, 3065798, 3065797. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: COMMERCIAL BUILDINGS HWY 5 NEAR HURRICANE DECK BRIDGE. 3,200 sqft commercial building on busy, highly visible MO Hwy 5 close to lake. Suitable for retail, manufacturing, warehouse/storage, flex. Attractive front office/showroom & large shop space in rear. Bonus adjacent building included with approx 5,000 sf used for warehouse and vehicle storage. Easy access from highway, plenty of level parking in front and access all the way around buildings. MLS 3063036 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MINI-STORAGE FACILITY. 50 units in great condition located on O road in Laurie, MO across from golf course. Good tenant base with 10% cap/10% ROI, great potential & opportunities to expand. - \$229,900. Investment package available. MLS 3065821 Bruce Adams (573) 216-4690.

Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: MAXIMUM HWY 5 VISIBILITY IN SUNRISE BEACH. 2 LARGE COMMERCIAL BUILDINGS. One bldg 7,200sf w/ 4BR/3BA residence above (\$299,900). Seller will lease back residence. MLS 3065824. 2nd adjacent bldg has 10,500sf w/ 24'/18' sidewalls (\$399,900). MLS 3065825. Buy one or both MLS 3065826. Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: ATTENTION BUILDERS, DEVELOPERS. RESIDENTIAL SUBDIVISIONS for sale: One just 5 minutes east of Osage Beach near Hwy 54 is a 191 acre 3 phase project with phase 1 complete w/ all utilities & paved streets and 31 build-ready lots remaining. Phase 2 & 3 are engineered and offer tremendous expansion potential entire project MLS 3065754. Or individual lots also available. Deer Valley on O-Road in Laurie, MO close to golf course, movie theaters, shopping etc. 22 build-ready lots with city services & all infrastructure in place.

\$299,900 MLS 3065822. For details on both these projects call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

5MM MARINA, BAR & GRILL, VACATION RENTALS, PLUS! Here's your chance to live the dream and work at the lake with this super lake-front property with

20 slips and over 400ft of service spans w/ fuel facilities, and plenty of lake-front to add double or more. The cruiser dock has a 2nd level covered Tiki bar with an incredible view! Newly constructed +/- 5,000sf lakefront building has a plush 3BR/2.5 BA residence, a 1BR/1BA and a 2BR/1BA unit on & a restaurant on the lower level. There's also a 2nd tier 2BR residence, large workshop plus +/- 26 acres. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

REDUCED \$233,000 Established Dock Business in operation over 25 yrs, includes 4000 sq ft building, 6.5 acres, 215 ft LF, located at the 33mm off of Relaxation Point. Call Bobbi Bash Realty for Details 573-365-2622. www.bobbibash.com.

INDUSTRIAL PARK \$259,000 New Steel Building in Kaiser Industrial Park. Features 3360 sq ft, 2- 12ft Overhead Doors, Fully Insulated with concrete floors, very level lot ! Call Bobbi Bash Realty for Details 573-365-2622 www.bobbibash.com.

RESTAURANT/BAR HWY 7 \$325,000 Fully equiped Restaurant/Bar located on Hwy 7! Building features 6800 sq ft, custom bar, hardwood dance floor, Huge dining area, bakery, fully equiped kitchens, walk in cooler, Furnished and more! Plus a 2 bedroom apartment! Call Bobbi Bash Realty for Details 573-365-2622 www.bobbibash.com.

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Cloud computing, and the pitfalls of telecommuting

by Alison Schneider

A new year is once again upon us and with it comes inevitable change. What's in store for us? Well, this year, it seems like we can expect to see enormous growth of "cloud computing" or "virtual workspace", be it good or bad.

Cloud Computing, a name prompted by Apple's "Mobile Me" application for I-phone, is when data and applications stop living on your desktop computer and actually reside on servers instead. This makes the data accessible from anywhere, enabling people to work virtually everywhere any time. The user is never in a situation where they are unable to access the information they need to complete a task. Microsoft is launching its own version later this year as an available app with Office 2010, and even Google is planning a release of Chrome, a web-based operating system which could make the conventional office setting a thing of the past and allowing the already growing virtual workforce to increase by leaps and bounds.

Ross Dawson, a renowned futurist and bestselling author opines that the growth of the virtual work is nothing but phenomenal.

"By the end of the decade close to half the workforce will be working independently, often across national boundaries" he stated on his weblog "Trends in Living Networks". He further suggests that companies will begin to operate more effectively on social networks, allowing employees to actually work for multiple organizations, firms or clients.

That's good news for employ-

ers looking to save ever increasing payroll costs as they can achieve the same results without having to compensate for costly benefits like insurance and paid leaves. The employee is paid in essence for piece work. The staffer will usually receive a base retention fee to remain available to the employer, but the real pay kicks in when the employer assigns a task.

The base salary or per diem fee is enough to keep the employee available during the agreed-upon work hours. They stay by their computer or their phones in case something needing their attention comes up. The employee will have regular duties, defined by mutual agreement that may require attention to specific projects or operations and will likely require some 'in office' time as well, but for the most part the employee works at his own pace in the comfort of his own surroundings.

Because of the emerging Cloud Technology, that comfortable surrounding can be literally anywhere and anytime.

For the employee it's a sweet deal, right? Not so fast. While at first blush it might solve a lot of day to day issues – there is a big problem hiding behind the Cloud.

Sure, the staffer can freely make personal appointments during regular work hours because they are, in fact, always available. They take the office with them to the doctor or hair salon and even to school, meetings and even social obligations. The employee is always available. The work is no longer confined to the 9-5 hours of the regular work day, so it's easy enough to complete specific

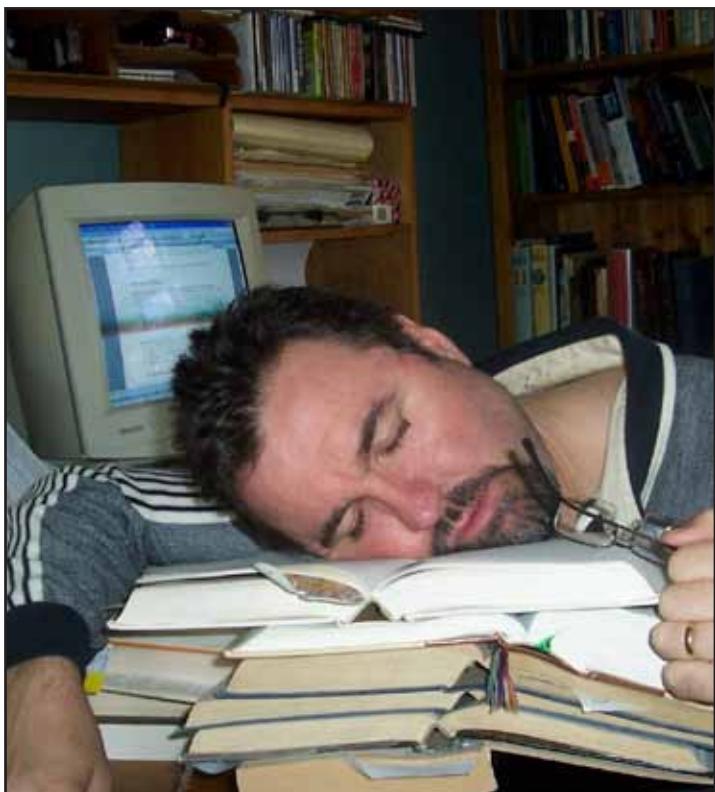
tasks and deliver the finished product by deadline without a hitch and without sacrificing precious family and personal time. Usually, the employee is paid for the actual time worked on a project, plus a stipend to keep them available for assign-

and business expenses, such as keeping equipment, software and services such as internet connection up to date. The employee no longer relies on his employer to update such things – he has to handle it himself. You can still make it to junior's

no boundaries. A task is a task, and the employee might choose to sacrifice putting time in on a project during conventional hours only to work late into the night in order to complete the assignment on time. On one hand, the family benefits from the increased presence of the wage earner in day to day life – but on the other, the employee is exhausted. There is no more 'down time'. The weekend and evening hours no longer mean shutting off the office. The office is always there, always available, and always in need.

Technology is always advancing, always adapting. While makes it easier for workers to tap in, it also makes it harder to tap out. Cell phone technology has advanced so much that the average kindergartner has one, just in case mommy needs to text a quick 'I love you, eat your veggies' message for lunch. No one is ever unavailable for long. We can always be reached, and therefore always available for a new work task. When is it too much? Time will tell.

In the meantime, if you are fortunate enough to enjoy a virtual workspace or are planning to approach your employer with the option just make sure you have a written agreement in place. Set your boundaries from the start and make it a clear arrangement with your employer regarding compensation, physical office time, and most importantly, availability. It can be a good thing for everyone, as long as everyone sees eye to eye on the rules from the outset. As with most things – there are growing pains with Cloud Technology. Proceed with caution and for goodness sake, back up your hard drive.



Telecommuting can lead to long hours unless you manage time well.

ment. The freedom from constraints of a desk allows them to have multiple such arrangements with several employers, offering the employed the unique opportunity to increase their income, while not necessarily their hours away from their family.

Sure, they pay for their own insurance and taxes (including the employer portion in many cases, as they are now considered self-employed contractors)

school awards assembly and complete your presentation for the boss, but at what end cost to the person?

That's the heart of the problem. One issue is solved – specifically the growing demands for more family and personal time – and another issue looms. Actually, it's an age-old problem with a shiny new face – how to budget time effectively.

The virtual worker has no constraints, and therefore has

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