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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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NEWS IN BRIEF

Route 242 moving forward, development right behind it

According to Lake Ozark city officials, several new developments have been spurred by the promised construction of the road. Page 13

Camden County files against restaurant owner

Camden County filed an injunction against Gary Prewitt and Glacier Park Investments LLC. Page 11

Osage Beach hopes hires are sign of things to come

Hammons adding new executives to the team might signal new movement in construction of the resort. Page 9

Verdict still out on Net Neutrality plan

FCC approval of a Net Neutrality plan allows the agency to police internet providers. The story and local perspective, Page 7

Village officials happy with the new contract

Law enforcement now a shared expense for the Village of Four Seasons. Page 3

Local Gerbes stores included in Kroger chain pet food recall

Locations in Eldon and Camdenton sell the brands distributed by parent company Kroger that have been recalled. Page 18

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Dierberg's shopping mall one step closer to reality

by Nancy Hogland

Osage Beach City Attorney Ed Rucker and Dierberg's representatives have been working fast and furiously in order to have the Tax Increment Financing (TIF) contract ready for the January 6 Board of Aldermen meeting. Final negotiations began the day after alderman approved a \$5.1 million TIF in a 4-to-2 vote. The TIF will be used to offset construction costs of a the 142,000-square-foot shopping mall that will house a Dierberg's grocery store, a Best Buy electronics store, another junior box store and a handful of other small retailers.

City Administrator Nancy Viselli said Dierberg's is as anxious as the city to get the \$34-million project started.

"They want to start immediately, which suits us fine! We're excited to get the construction started so people can go back to work and we're glad that something is finally happening on that site. It's been an eyesore for so long," she said, adding that the contract negotiations were going smoothly. "Most of the details already had been worked out but because aldermen had asked for such things as a timeline and a performance clause, a little extra time was required. However, the Dierberg's people are so professional – everything is done first-class – I don't antici-

pate any problems."

However, there was some dissension at the December 16 meeting.

During the first reading, Aldermen John Olivarri, Steve Kahrs, Lois Farmer and David Gasper voted for the TIF but Ron Schmitt, who said the TIF gave Dierberg's an unfair advantage, voted against it and Kevin Rucker, who said he felt the city should give residents more time to hear about the plan before making a decision, abstained. In the second reading, both Schmitt and Rucker voted "No."

Viselli said Dierberg's officials were meeting last week with Rucker to see if they could address his concerns. She also said she felt confident the board would approve the contract when it was presented. Once that happens, the contract will be recorded with the county and work can begin. If no delays are encountered, Dierberg's expects to complete the project by spring 2012.

Although legal action was threatened if the city went forward with the plan, to date, none has been taken. The warning was given during the public comment portion of the December 16 board of aldermen meeting by attorney Robert Harry, who represented developer Gary Prewitt and Prewitt Enterprises.

"Even though Dierberg's is re-

questing \$5.1 million in sales tax revenues, they're not making any infrastructure improvements. They're providing nothing to show this project will benefit the citizens," he said, adding that no third-party feasibility study was conducted and the blight study being used was outdated.

Viselli later said she doesn't understand why Prewitt is trying to stop the project, especially since he will be providing competition for the stores in Prewitt's Pointe when he develops the Shoppes at Eagle's Landing.

"It's common knowledge that he's trying to get a contract with Schnuck's grocery store and he's working with Menard's, a home improvement store that will take business away from Lowe's. Why does he think we shouldn't be bringing in more competition when that's exactly what he's planning to do? I don't get it," she said.

In an attempt to combat any misinformation or misunderstanding about the benefit of offering the TIF, Attorney Ed Rucker created "Five things to know about the Dierberg's Osage Beach Tax Increment Financing." The handout reads:

1. The developer will build a \$34 million shopping center with a Dierberg's Market and a Best Buy store creating 210 construction jobs, 80 full time jobs at Dierberg's Market and ap-

proximately 110 full time jobs at the other stores.

2. The developer will pay upfront the entire cost of the project. No bonds will be issued to pay for the TIF project. Only after the development is built and open will the developer receive any benefits from the TIF plan.

3. The first year the project is open, anticipated to be 2012, the Camdenton School District will receive an additional \$26,386.00 from property taxes pursuant to the declaration of 50 percent of the Payments in Lieu of Taxes as surplus revenue under the plan.

4. The development will generate \$470,984 in new sales taxes in 2012. These taxes are passed directly through to the taxing districts.

5. The entire plan will be paid off in 10 years.

Ed Rucker also put together a "Five Things to Know" for the proposed Transportation Development District (TDD) Dierberg's officials said they would be seeking for the High Point Shopping Center. It reads:

1. Dierberg's Markets disclosed its intention to ask the Camden County Circuit Court for permission to create a Transportation Development District (TDD) at the High Point Shopping Center in connection with the redevelopment of the site.

2. The City of Osage Beach

continues on page 12

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BUSINESS JOURNAL



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Armchair Pilot

by Nancy Hogland

Lambert-St. Louis International Airport was set to close its five indoor smoking lounges on January 2 – the day most public places in the city must go smoke-free.

St. Louis Mayor Francis Slay initially said in an interview with the St. Louis that he would work out an agreement on the lounges, which are exempt from the ban in the county where the airport is located. However, he later flip-flopped on that decision, announcing that his first priority was the health of travelers and airport workers and adding that he wanted to promote an image that reflected “progressive and health-conscious thinking.”

Airport workers have been busy posting signs around the airport to let the flying public know that lighting up indoors could mean a \$50 fine per occurrence. In the meantime, the airport is deciding how they will use the space formerly occupied by the lounges. Slay said the airport is looking for suitable sites for outdoor smoking. However, they will most likely be outside security gates, requiring smokers to leave and enter thru designated checkpoints.

While a study by the Centers for Disease Control and Prevention found that 22 of the nation's 29 busiest airports had gone smoke-free, smoking is still permitted inside three of the five busiest airports – Atlanta's Hartsfield-Jackson International Airport and Dallas Fort Worth International and

Denver International airports.

American Airlines will no longer be using the Orbitz travel to sell its tickets. Tickets previously purchased on the travel site are still valid.

In an attempt to cut expenses, in December the airline said it no longer planned to pay commissions to both the seller and to the global distribution companies that provide the flight information. American said Orbitz would have to get the flight information directly from the airline. Flyers who want to use American can still buy tickets on the airline's own website.

As of Dec. 17, Delta Air Lines Inc. stopped selling tickets through CheapOAir.com, OneTravel.com and BookIt.com.

Travelers unhappy with the latest pat-down and full body scan screenings may be switching over to a more traditional way of getting from here to there. Amtrak's year-end figures showed healthy increases throughout the nation. Nationally, Amtrak set a new one-year ridership record with 28.7 million passengers, up 5.7 percent from the previous year; the numbers jumped 28 percent in the past two months over the same time period last year. According to the rail company, ridership on the St. Louis to Kansas City run grew from 13,985 to 17,895 in October. In November, a record was set for Amtrak passenger train ridership in Illinois with nearly 2 million taking advantage of the St. Louis to Chicago route.

Charles Stuart Platkin, an

assistant professor at CUNY School of Public Health at Hunter College in New York who has assessed airline food's nutritional value in five annual surveys as editor of DietDetective.com, this year ranked United Airlines No. 1 for healthy food. JetBlue Airways and American ranked second and third respectively.

In this year's survey, Platkin analyzed the menus for coach passengers on eight U.S. airlines. He scored each on a 1-to-5-star rating based on the variety of food served, the number of healthy offerings, the number of fruit and vegetables offered and the airline's cooperation in providing nutritional information.

Some of Platkin's favorites included United Airlines, which garnered 4 points for its tapas snack box, which includes marinated olives, hummus and almonds. The airline's Lite snack box, which contains lemon-pepper tuna, pita chips, unsweetened apple sauce and a chocolate pretzel, also scored high.

JetBlue received 3 3/4 stars for offering something more than snacks on longer flights. That airline's Shape Up meal box with sun-dried tomato hummus, pita chips, almonds, raisins and pear crisps was also favored by Platkin.

American received 3 1/8 stars for offering choices like cheese and cracker snack trays and Boston Market chicken Caesar salad with chips.

US Airways received the lowest score for offering poor overall food choices and offerings high in calories and low in nutrition. They received 1 3/4 stars.

Letters to the Editor

“I am currently trying to gather support against the proposed TIF giveaway for the Highpoint Shopping Center.

The TIF proposal does nothing for the citizens of the lake area except giveaway future tax revenue from a piece of property that will develop via natural economic growth and does not need Tax incentive.

Other TIF's in the area have always been required to include a great deal of public infrastructure, including tens of millions of dollars of mass grading and millions of dollars

in major public infrastructure improvements including new roads, road alignments, new highways, rerouting major fiber optics, transmission and power lines, sewer lines, including beyond the boundary of the development itself, improving the lives of the all lake area residence.

Prewitt's Point did a great deal for the lake area community, and without our involvement in the redesign of the north end of the 54 Bypass, the Horseshoe Bend Parkway and additional \$6 Million improved

interchange would never have happened. I believe the Horseshoe Bend Parkway will also benefit everyone at the lake. The Highpoint TIF benefits no one except for the landowner/developer.

If the board passes the TIF as it currently reads, it sets a very poor precedence for future TIF developments and represents poor stewardship of our tax dollars at the lake.”

Thanks,
Gary Prewitt

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Village officials say they're happy with new contract

By Nancy Hogland

The only change in law enforcement protection that should be discernible to Village of Four Seasons residents is that they may see more deputies during the course of the day, according to a Village official. As of January 1, the Village began operating under a new contract with the Camden County Sheriff's Office.

Under the new agreement, the Village will pay \$60,000 annually, not \$98,000 per year, which was incorrectly reported in the December issue of the "Lake of the Ozarks Business Journal." The cost will be split between the General Fund - \$18,000 - and the Street Fund - \$42,000. The Village also will continue to provide use of the 800-square-foot substation free of charge. The payment will be split into four equal quarterly installments of \$15,000 each.

Under the previous agreement, which had been in

place for the past 15 years, the Village paid 56 percent of the actual costs of providing dedicated law enforcement on Horseshoe Bend with the stipulation that the Village's annual costs would not exceed \$218,141. Late last year the board decided a new agreement was needed because falling revenues no longer allowed them to spend the \$80,000 to \$150,000 per year they had paid out in the past to keep a deputy assigned exclusively to Horseshoe Bend 24 hours a day, seven days a week.

Gordon Ellison, chairman of the Village Board of Trustees, said the Village will be benefitting doubly under the new agreement.

"Not only will we be saving a lot of money, because of the POA's contract with the sheriff, which will keep a deputy assigned to the Village around the clock, our portion will pay for a second deputy to enforce our traffic ordinances, perform crimi-

nal investigations and provide court security - those kinds of things," he said.

The board of directors for the POA recently voted to reduce the size of their private security force and instead contract with the sheriff's office for services. According to that contract, which also began January 1, deputies will be providing 24-7 patrol of the 143 miles of roadway inside the boundaries of the association as well as in Porto Cima; physically check all amenities - pools, campground, activity center, etc.; perform "away-from-residence" checks when requested; and assist other law enforcement in emergency situations. Deputies will be required to provide detailed, accurate and legible reports of actions taken during their shifts; attend monthly meetings for updates; report problems with wastewater lights; and enhance community relations.

Ellison said although

some of the duties would differ, because many will be the same, the board saw no reason to duplicate services.

"The two contracts combined provides a total of eight deputies patrolling on the various shifts - three funded by the POA, three thru the sheriff's office and two funded thru the Village. We felt that would continue to provide the coverage our residents needed while not burdening them with excess costs," he said, adding he hoped that having a deputy assigned strictly to traffic would cut down on the number of people who speed up and down the Parkway.

Cynthia Lonergan, a member of the board of trustees, said several times she saw or was told about drivers using the center turn lane as a passing lane or teen-agers using the Parkway late at night as a drag strip.

Ellison also said under the new contract they would be

requesting more accountability.

"We think the deputies do a great job - we're not unhappy about anything - but we want to be able to show our residents what they're getting for their money. They're already supporting the sheriff's office with their county taxes and then again through their POA dues, so it seems only fair that they should be able to see what they're getting for their sales tax dollars that are coming into the Village," he said, adding that the trustees got the idea from the POA contract, which requires deputies to keep a detailed log while on duty.

Village officials said they asked if Deputies Beth Stevens, Jason Besance or Jim Elkin, who have been assigned to the Village, could be re-assigned under the new contract but Sheriff Dwight Franklin would not commit to any person.



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Lake of the Ozarks West Chamber of Commerce recently held a ribbon cutting for new member, Citizens for Health and Wellness Community Clinic, in Versailles. Picture Left to right: Chamber Ambassador Liz Brown, Donna Chapman, Citizens for Health and Wellness planning coordinator; Diana Burdick, CFHW nurse practitioner; Amber Brandon, CFHW board member; Chamber Ambassador Jess Wadle; Amanda Huffman, vice president CFHW; Veronica Cook, billing specialist; Ann Brinson, Brenda Lapp and Cap Chapman, CFHW board member.

"Insurance Talk"

with J.L. Brenizer of Golden Rule Insurance

Planning for the New Year

Another year has come and gone so now it is time once again to make plans for the year ahead of us. So what are your plans?

How will you make more money for you and your family? How will you make more time to spend with your family? How will you make sure there is money to pay for your children to go to college?

Wait... this sounds like most of our planning is for our family's future and that is the way it should be. So let me ask you a question. What happens to your family if you are gone? Who will provide for their needs then?

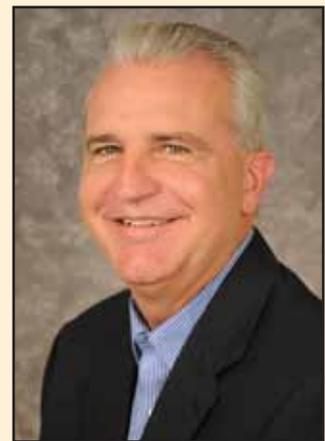
As you think about that, not every need can be fixed with money.

But a lot of the problems they will face without you could be taken care of with a little planning. Planning like starting a life insurance policy that will pay off your debts, make sure your children can go to college, and help pay the ongoing bills.

Life insurance is the best way to guarantee your family will be able to continue their normal life style if you are gone.

Let's talk about the different kinds of policies you can buy.

Term life insurance is so inexpensive that everyone should consider it. The term policy is just that, it is for a term of years. There are different kinds of term policies. Most you just pay a premium until needed or for the number of years you choose. Now there are term policies that if you pay the premium for the full term and don't use it you will be returned every dollar



J.L. Brenizer, CIC, LUTCF

you paid for it.

Whole life policies cost more but they are for your whole lifetime. These policies are designed to last for your whole life with a level premium no matter how old you get. They also accumulate cash that is yours if needed.

Universal life insurance costs some where in between the term policy and whole life. It is designed to give you a little more flexibility. You can vary the premium you pay at times if needed. So you might pay less if you need and then make up the difference next year.

This is only a quick overview of the different styles of life policies available. For more information contact a good life insurance agent and explain your planning for the future. They will be able to help you with the family financial needs. Now you can work on finding more time to spend with your family.

JL Brenizer, LUTCF is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 for additional comments or questions.

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Road district recognizes retiree

By Nancy Hogland

This past Christmas, Norm Duncan was free to settle down for a long winter's nap without visions of snowplows and salt spreaders dancing in his head. That's because just a few days before Christmas, the 21-year superintendent of the Horseshoe Bend Special Road District #1 officially retired and with his wife, headed off to Punta Gorda, Florida, where his son, daughter-in-law and grandchildren live.

"This will be the first Christmas I'll be able to spend with my grandkids. I'm happy that I'll get to be with them – but I wish I could have been there when they were smaller," he said, explaining that he could never leave town at that time of year when a snowfall would demand his presence.

At a retirement luncheon held earlier in the month, Duncan received accolade after accolade from former and current road commissioners, co-workers and contractors that worked with the road district over the years. To honor the retiree, the district's board of commissioners decided to name the main office and storage facility after him. They unveiled the sign at the luncheon.

"The taxpayers got their money's worth when you were hired because you're the hardest working guy I've ever seen," said Dr. B. C. King, one of the original commissioners. "You

always ran the road district like it was your own business. No matter what time of day or night, if someone called you with a problem, you'd go take care of it. Because of your dedication, you'll be greatly missed."

Earl Whitmor, who served as commissioner in the mid 1990s, said the district would have to hire three men to accomplish the work done by Duncan.

Gordon Ellison, chairman of the Village of Four Seasons Board of Trustees, also praised Duncan.

"On behalf of our residents, I thank you for the wonderful job you have done taking care of our roads through the years. You've greatly improved our road system and we appreciate that very much," he said.

After the luncheon ended and the room cleared, Duncan laughingly said that wasn't a difficult task.

"When I was hired, the district owned just four pieces of equipment, 60 percent of the roads were still gravel and what roads were paved were chip and seal – very, very few were constructed with asphalt," he said, adding that because utility companies had no oversight, they would cut roads "where ever they wanted. It was a mess!"

Duncan, who took the job after retiring from interstate

continues on page 7



John Jenkins, president of the Horseshoe Bend Special Road District #1; Jerry Jackson, vice president; and Dave Dalton, treasurer; pose with the new sign that will be mounted on the road district headquarters on Verbena Road to honor Norm Duncan (in yellow sweatshirt) for his 21 years of service to the district. Nancy Hogland photo.

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Building an effective web presence

with Sandy Waggett of
MSW Interactive Designs

Step #5 – Be a Better Communicator

Over the past four months we identified steps one through four in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; and 4) Give customers what they expect.

The fifth step is: Be a better communicator across your web presence.

We continue to talk in terms of your “web presence” rather than just your “website”, because a web presence encompasses everything you do to market your business online. This definitely includes your website, but it also includes your email marketing campaigns, your social media efforts, blogging, and more.

Effective communication is not a one way process when you are face-to-face, and it shouldn't be online either. Too many businesses exercise one way communication online by pushing the common message, “I'm the best, buy from me.” Truly successful businesses work online to engage their prospective customers for the purpose of starting a dialogue, building a relationship, establishing trust, and positioning themselves as experts in their fields. When you let consumers reach their own conclusion that you are the best, the real long-term, profitable business relationships develop.

A few tips to instantly become a better online communicator:

Auto-Responders

Stop using generic auto-responders, unless you are on vacation and need to let people know why you are not going to respond for a week. Nothing says, “Your inquiry is not special ... I may contact you on my own timeline,” quite like an auto-responder. By their very nature, auto-responders are one way. There definitely are appropriate and advanced uses for auto-responders in internet marketing, however most businesses don't use them this way and should forego the temptation to simply setup a generic auto-responder. Personal and thoughtful replies are best.

Email

Several of my clients receive leads from advertising efforts. Many call and tell me they contact leads and never get a response. My very first question is, “Did you ask them a question?”



Sandy Waggett

Think about how many solicitation emails you get in a day. How many do you respond to? If you are not getting responses to your sales emails, take a good look at what you are writing. Is it all about you? Did you genuinely try to start a dialogue by asking relevant and interesting questions? Did you call the person to action or give them a reason to reply? If you make an effort to change the verbiage to a more inquiry based approach by asking the prospective customers more probing questions about them and their needs, you will see a better response and conversion rate in your email marketing efforts.

Social Media

I will talk about social media in future articles, but for this article's purpose the most important consideration in your social media effort is using this powerful platform to engage people rather than sell to them. Since the resounding theme across this article is that effective communication is not one way ... it is important to understand this is true in your social media efforts, as well. Try using social media to engage and interact rather than posting one way sales messages to consumers.

Be a better communicator ... try to establish a dialogue with your prospects. Treat your online efforts much as you would face-to-face meetings. Ask probing and relevant questions, pose solutions to problems, and position yourself as the expert in your field. When you take this approach in your online communications, you won't need to sell so much. Establishing a dialogue, and building a relationship of trust and value, leads the consumer to decide for themselves that you are the person to do business with.

Sandy Waggett, Owner
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Verdict still out on 'Net Neutrality' plan

By Nancy Hogland

The FCC recently approved a "Net Neutrality" plan that for the first time since the Internet's inception will allow the government to regulate Internet traffic.

While the agency says the rule will prevent Internet providers from blocking sites owned by their rivals, critics say it ultimately could lead to higher fees charged to users because the rule also allows Internet access companies to charge a higher price to customers that want faster delivery of their content. Typically, those charges are passed along to customers.

John R. Miller, director of communications for Charter Communications, said while the company's attorneys haven't had the opportunity to review the plan in depth, they weren't surprised about the FCC's actions.

"The level of innovation in broadband networks over the past 15 years has come without government funding or regulation and has been fueled by private investment. Fierce competition among ISPs has served as the gatekeeper from discriminatory practices. While Charter still maintains that regulatory action to 'preserve the openness of the Internet' was unnecessary, it has been clear for some time that regulatory action was inevitable. Although we cannot make any definitive statements until we review the text of the order, it appears to be crafted in a way that avoids over-burdensome Title II regulation, yet allows for continued private investment, competition and innovation," he said.

However, the action is far from being a "done deal." Republicans, who now have con-

trol of the House, argue that consumers themselves will settle any issues of site-blocking, which, they said, have been few. They could override the FCC ruling if it's not overturned in the courts.

Control over the Internet is coming from a different direction as well.

In September, Sen. Patrick Leahy (D-VT) introduced the "Combating Online Infringements and Counterfeits Act" (COICA), an Internet censorship bill. This bill was considered in committee which recommended it be considered by the Senate as a whole.

According to the Congressional Research Service, a nonpartisan arm of the Library of Congress, the bill amends the federal criminal code to authorize the attorney general to commence an in rem action against a domain name used by an Internet site that is "dedicated to infringing activities," even where such a domain name is not located in the United States. It defines an Internet site that is "dedicated to infringing activities" as a site that is: (1) subject to civil forfeiture; (2) designed primarily to offer goods or services in violation of federal copyright law; or (3) selling or promoting counterfeit goods or services.

The bill also authorizes the court to issue a temporary restraining order or injunction against the domain name used by such a site and also establishes procedures to deal with any domain determined to be in violation of the law.

Opponents say while the bill focuses on copyright infringement, if it passes, it would also give power to remove political, religious and other free speech.

Road district recognizes retiree

continued from page 5
highway builder Clarkson Construction Company, said he quickly set out to establish a long-range plan to upgrade the system, build roads to uniform standards and require accountability from utility companies and developers. Today, the district is responsible for 132 miles of paved county roads and 28 miles that have yet to be built. The roads are Camden County roads, but the district has all

maintenance responsibility. Funding is primarily from a tax levy of .35 per hundred. The District also builds and maintains a system of hiking and biking trails.

Kevin Luttrell, who previously served as a supervisor, was promoted to district superintendent. He's already asked Duncan to come back this spring and help on a contract basis with the ongoing road upgrade process.

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Osage Beach officials hope Hammons new hires are harbinger of things to come

By Nancy Hogland

In late December, John Q. Hammons Hotels and Resorts announced the addition of two vice presidents to the company's corporate executive team in its Springfield, Missouri-based headquarters.

According to a press release, the builder, developer, owner and manager of more than 80 upscale, full-service hotels, resorts and suites around the nation, recently hired Phill Burgess as vice president of sales and revenue management and Rod Dornbusch as vice president of capital planning and asset management.

As vice president of sales and revenue management, Burgess will be responsible for establishing and overseeing the 78-hotel portfolio's marketing strategy, including individual hotel evaluation and promotion. Dornbusch will be responsible for capitalizing on opportunities to fine-tune the company's upscale hotel and supreme meetings space portfolio that spans 25 states. He also will oversee capital projects, design, energy conservation/consumption, and facilities management.

Although in late December, Sheri Smith, public relations director for John Q. Hammons Hotels and Resorts, said she had no updates to share on the status of the hotel development project, Osage Beach City Administrator Nancy Viselli said she hopes that announcement means the company is starting to move forward again and will soon follow-up with another about the construction plans for Chateau at the Lake.

"The last we heard was from Mr. Hammons himself when he called right before our Public Forum last April to say they'd be breaking ground by the beginning of 2011," she said. "It's just a shame that ridiculous lawsuit kept this project from moving forward as planned. It would have meant a couple hundred more jobs for area residents and it would have boosted revenues for oth-

er businesses because of the additional tourism and convention business - which also means additional tax revenues for the city, county and state. But it is what it is. Now we're just hoping they plan to get started soon."

If things had gone as planned, the \$100-million Chateau, to be built on 28 acres off Passover Road, was to be completed by early 2010. However, in late 2007, after aldermen approved a TIF Redevelopment Plan to fund \$3.7 million of the project, Peter and Susan Brown, owners of the Lodge of Four Seasons on Horseshoe Bend, filed a lawsuit, stating, among other things, that the project did not meet TIF guidelines. However, on March 9, Judge B. C. Drumm handed down a ruling that the TIF was constitutional and valid and that the project could proceed. The Browns did not appeal the decision.

In late October, Jacquie Dowdy, former executive vice president of finance who worked for Hammons for 30 years, was appointed chief executive officer when Hammons, 91, was hospitalized.

In early November, Justin Harris, senior vice president and general counsel for John Q. Hammons Hotels, said the Hammons organization was working to obtain financing for the Lake project, as well as others across the nation. In fact, he said construction on all projects has been halted until the company obtains satisfactory financing.

"That's our issue," he said. "We have lots of plans for lots of places but construction financing is just not available on reasonable terms. What we've had to do in a number of places, including Lake of the Ozarks, is to sort-of put those projects on hold, wait for the economy to rebound a little bit and financing to open up, and then we plan to resume construction activities and development activities."



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Grants available for scrap tire materials for playgrounds



Scrap tire playground material grants available from the Missouri Department of Natural Resources Application deadline is Jan. 19.

The Missouri Department of Natural Resources' Solid Waste Management Program is accepting applications for fiscal year 2011 Scrap Tire Material Grants.

These grants promote the use of recycled scrap tires for playground cover or surfacing material for running tracks, walking trails or other surfacing projects. Mailed applications must be postmarked by Jan. 19, 2011. Hand-delivered applications must arrive at the department by 5 p.m. on Jan. 19, 2011.

Approximately \$200,000 is available to fund these scrap tire material grants. Public schools, private schools, parks, non-profit day care centers, other non-profit organizations and governmental organizations other than state agencies, are eligible to submit applications. The department has awarded \$2 million in Scrap Tire Material grants to 319 organizations since the grants were first made available in 1994.

Preference will be given to applicants planning to use mats or pour-in-place materials. Applicants seeking to use mats or pour-in-place surfacing will be eligible to receive up to \$20,000 while those requesting to use loose, shredded material will be eligible for up to \$10,000. All grant recipients will be required to purchase scrap tire material from manufacturers who use at least 40 percent Missouri generated scrap tires in their material.

The source of funds for this grant program is the 50-cent-per-tire fee collected on the sale of new tires in Missouri. The fee also finances cleanup of scrap tire dumps, permitting, inspection and enforcement activities.

Applications and instructions are available on the department's Website at dnr.mo.gov/env/swmp/tires/tirefinaassistance.htm.

For more information contact the department's Scrap Tire Unit at 800-361-4827 or 573-526-3909.

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Camden County files injunction against restaurant owner

by Nancy Hogland

On December 23, Camden County filed an injunction against Gary Prewitt and Glacier Park Investments LLC. According to Chris Hall, director of Planning and Zoning for Camden County, they are trying to stop him from operating Lazy Gators, an entertainment venue located in 7-mile cove and off Sweet William on Horseshoe Bend by land. The business is right next to Prewitt's Shady Gators Restaurant.

Although the land housing Shady Gators is zoned commercial, the one-acre parcel being used for the Lazy Gators venue is zoned for residential use, as are the majority of the surrounding properties, according to Hall.

Although Prewitt made several attempts to rezone the property to commercial, even filing a request with the village of Sunrise Beach, located across the lake from his venues, to voluntarily annex the property, every effort was denied. However, Prewitt moved forward, building a pool, sand volleyball courts and cabanas, operating Lazy Gators under a catering license issued by the state.

"Mr. Prewitt is clearly violating the law. He's selling alcohol, he's renting cabanas, he's serving food - all clearly commercial activities - and it's all being done on property that's zoned residential," Hall said, adding that when Prewitt started using the property a year and a half ago, the county started to move forward with an injunction. "However, Gary Prewitt quickly filed a suit against the county and our lawyers told us that if we tried to do anything at that point, it would only confuse the issue. Now that the case has

been thrown out of court, we're moving forward again. And actually, we're trying to be fair with Mr. Prewitt. We're doing this now, while he's closed for the winter, instead of waiting until he's spent a lot of money to get it open in the summer."

All along, Prewitt has claimed the county was interfering with his right to do business by not granting his rezoning request. Although attempts were made to contact Prewitt for this story, they were unsuccessful.

Hall said in the meantime, in an effort to counter Prewitt's claims that shutting the business down would cause him serious financial harm, they are contacting homeowners in the area to get statements about the problems they have experienced because of Lazy Gators.

"We want to meet everything head on so we've contacted people who have written letters to the county or who have shown up at Planning and Zoning Commission meetings. We've also contacted the POA (the Four Seasons Property Owners Association) to see if they want to speak on behalf of their homeowners," Hall said, explaining the county has been contacted numerous times by surrounding residents who said the lack of parking ended up with patrons parking on their yards and blocking driveways and the lights, music and noise, especially on holiday weekends, was a problem.

"We feel strongly that the courts will be on our side in this matter. This isn't the first time people have tried to go against the zoning laws but so far, in every case filed in the past 6 1/2 years, the county has been successful," Hall said.



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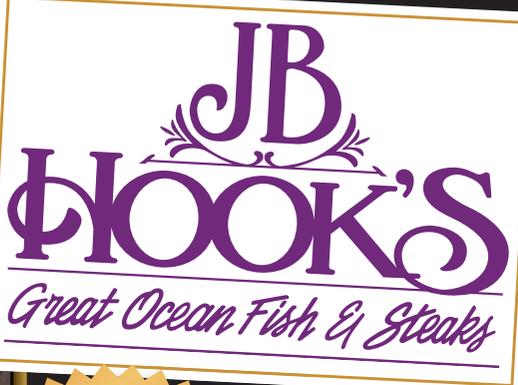
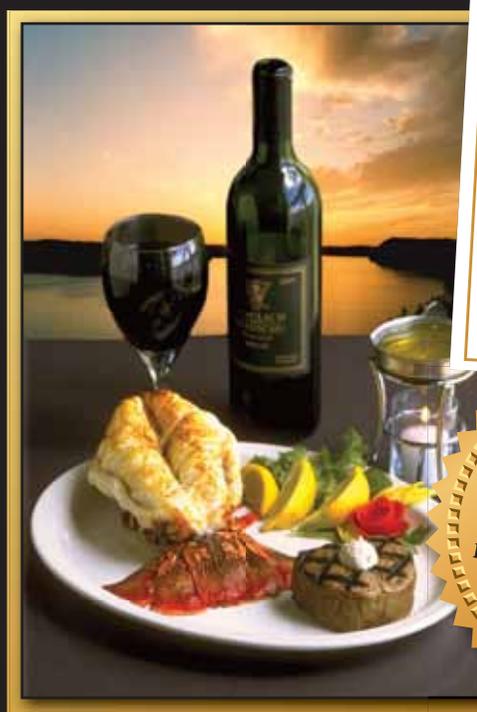
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Dierberg's shopping mall

continued from page 1
does not have the power under the law to permit or prohibit a TDD. Only the court can permit the creation of the TDD. Once created, any sales tax for road and street improvements must be agreed to in a vote by the property owners in the district.

3. The TDD may collect money only at the new Dierberg's / High Point Center project. All money collected by the TDD must be spent within the bound-

aries of the district and may only be spent on public road street and transportation improvements previously disclosed and approved in the court order creating the district.

4. Once the permitted costs of the improvements are paid, the TDD must cease collecting money and wind up its business.

5. The TDD is managed by an independent board not affiliated with the city.

Additional figures show if

the TIF is paid off in 10 years, in years 1 to 10 after the stores are open Camden County will receive \$281,700 in sales tax revenues. In years 11 to 20, the city will receive an average of \$1 million and the county will receive \$665,380. If the TIF is paid off in 10 years, during years 1 to 10, an average annual real property tax of \$60,900 will be paid to the taxing jurisdictions. During years 11 to 20 that number will rise to \$176,300.

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PROTECTING YOUR CREDIT

Credit card companies are changing the rules. Lowering credit limits, and raising interest rates for cardholders who have never been late on their payments. They are blaming the current economic conditions and new regulatory legislation for the changes in the terms and conditions of extending you credit. It is very important to watch your balance to limit ratios so you do not exceed 50% of your credit limits. If your limit has been lowered and you are, unable to pay down the debt you may have to transfer some of the balance to another credit card that has a smaller balance or higher limit. The credit card companies are required to notify you of any changes to your account, but most of the credit card companies are sending these notices in forms that really look like junk mail. Make sure you open and read all your mail. Some notices indicate that your account will be closed if no transactions are posted to your account in the next 30 to 60 days. So if you have not been using your credit card or only use it only for emergencies you may need to start using your credit card a little more often. Purchase a tank of gas and then pay the bill; at least it keeps your account active. This technique will allow you to keep your credit cards active, while not incurring additional debt, because you already buy gas. Having and using your credit cards "properly" is an important step in maintaining good credit.

PROTECTING YOUR IDENTITY

Identity theft is still a problem and with the strain on personal income and the overall economic outlook, it is likely to get worse. To protect yourself you need to take steps in securing your identity. You can opt-out on line at www.optoutprescreen.com which will stop all the junk mail offering you pre-approved credit offers. Opting out will keep your personal information from being sold by the credit bureaus. It will also allow you to control who gets your personal information. Your personal information needs to be in a safe and secure place. Create a master list of all your accounts, including checking, savings, mortgages, credit cards, and other revolving debt. Include contact information and other important information concerning the account. This will allow you easy access to important information if your wallet is stolen or your home burglarized. (Make sure to keep your master list in a safe or safety deposit box). Your identity and your credit are more important than ever

and protecting it needs to be a priority.

PREPARING A BUDGET

In this financially challenging economy what is important to know and understand when it comes to managing your money? Making a precise and accurate budget will help you manage your money. Money is tight and getting a handle on what you are spending will help you make choices on where to cut expenses. Write down everything you are spending. This will allow you to see trends in your spending habits. Do you have direct payments made for your electric, phone, water, or other monthly obligations? Items being paid by direct debit sometimes will be overlooked when it comes to cutting costs. Are there ways that you can cut back on your electric, gas and phone bills? If you have cut back as much as you possibly can and still struggling, perhaps re-examining a debt consolidation solution may be right for you. Refinancing your home to cut your overall monthly payments may help you stay within your budget.

PLANNING FOR THE FUTURE

As you plan for the future take a few minutes to review your overall financial situation. Evaluate what is important, determining what your goals are and how you may achieve them. As your Certified Mortgage Professional, I can help you with Mortgage Planning and set forth a Mortgage Strategy that will help you meet your short term and long term financial goals. Planning for your future starts now. Call me today and I can analyze your personal financial situation and develop a plan and strategy that will help you meet your financial goals. Your home is your single largest asset; protect your asset by working with a Certified Mortgage Professional that has the knowledge and experience to help you navigate the financing options available.

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Route 242 moving forward as planned

Development following close behind new road

By Nancy Hogland

On January 12, the Missouri Department of Transportation (MoDOT) Highway and Transportation Commission will meet to award the bid for the Route 242 project.

According to Transportation Project Manager Jason Vanderfeltz, he expects Bloomsdale Excavating to be named the general contractor. He said of the 11 bids received for construction of the roadway, Bloomsdale came in lowest with a bid of \$8,337,512.67.

"Until the Commission reviews all the bids, they are considered the 'apparent low bidder,' but I don't see any reason they won't get the job," he said, adding that if Bloomsdale gets the nod, they will be issued a "Notice to Proceed," on January 24.

According to Lake Ozark city officials, several new developments have been spurred by the promised construction of the road. In fact, if all goes as planned, in the not-so-distant future, more affordable housing will be under construction..

At their December 14 meeting, the Lake Ozark Board of Aldermen approved rezoning for a 17-acre plot of ground off Fish Haven Road that opens

the door for developer Matt Brewer to build 64 townhome-style rental units. Brewer is purchasing the ground from the Lion's Club.

According to Brewer, owner of Revelation Construction and Development, the units will be high quality and the grounds will include green space and possibly a park area or walking trails, depending on the final plat design.

The project, which will be named either Palm Harbour or Palm Valley, still has to go through the plat-approval process but once that's completed, Brewer said he plans to break ground.

"We're building Palm Gardens and Palm Creek, two similar projects in the Camdenton area, and they're going very well," Brewer said. "The design – inside and out – and the use of green space will be similar to those developments. This will be a nice-looking development targeting middle-class people who don't want to buy but still want something attractive and high quality to live in."

He said units will rent from \$595 per month for a two-bedroom to \$795 per month for a four-bedroom townhome. The floor plan varies by size, but

the proposed layout for the 1,500-square-foot four-bedroom unit features a master bedroom with walk-in closet and private bath, kitchen and living and dining space on the main floor, and three additional bedrooms, full bath and laundry/storage room on the lower level. The 932-square-foot two-bedroom unit features a living room, dining area, kitchen, laundry space and half bath on the main floor and two bedrooms and full bathroom on the lower level.

Some of the units will offer garages.

City Administrator Dave Van Dee said this is just one of a handful of developers who are looking into building on land that will be opened up by the Route 242 project.

Jeff Segin, director of Client Relations for McClure Engineering Company, concurred.

McClure engineering company represents George Stanton and the Stanton Trust, which owns approximately 460 acres in Lake Ozark's interior. The other 120, most of which are on the east edge of the project, are owned by brothers Gene and Bob Briscoe.

Segin said he has been working with developers interested in senior housing in that area and another with a strong interest in a multi-family housing component. In an earlier interview he described it as a large-scale multi-family development with 200 one, two and three bedrooms units, pool and clubhouse.

"This type of housing is badly needed at the Lake. And with all the development that's coming – the new shopping malls being built both here and in Osage Beach – we need places for middle-income resi-

dents whose salaries won't support a half-million-dollar lakefront home," Van Dee said. "I'm a pretty conservative guy – I don't get too excited until they actually come in and apply for building permits – but I have to say, this is a pretty exciting time to be in Lake Ozark! Everything on schedule for the road so weather permitting, by this time next year, we should all be driving on Route 242," he said.

Segin said although some of the larger box stores that originally contemplated locating in the area have backed off due to the economy, smaller neighborhood-type retail establishments also have been showing interest especially in the west end of the property. He also said he expects to see a motel and convenience store with fast food component to locate near the Route 242-U.S. 54 Expressway interchange.



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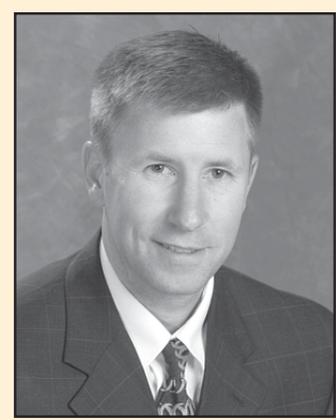


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Your Finances

Like the Benefits of a 401(k) or an IRA? Check out the 529 Plan



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

If you have young children, the end of another school year means you are now one year closer to the day when you send them to college — and one year closer to dealing with the high costs of higher education. However, you still have time to save and invest — and one of the best investment choices you can make is a Section 529 college savings plan.

In fact, a 529 plan contains, in just one account, some of the key advantages found in other attractive investment vehicles, such as a 401(k) or IRA. Consider the following:

* Tax-advantaged earnings — Roth IRA earnings accumulate tax free and are distributed tax free, provided the account is at least five years old and the account owner doesn't start taking withdrawals until at least age 59½. Similarly, a 529 plan's earnings accumulate tax free and are distributed tax free, provided they are used for qualified higher education expenses. (Keep in mind, though, that 529 plan distributions not used for qualified expenses may be subject to federal and state income tax and a 10% penalty.) Furthermore, your 529 plan contributions may be deductible from your state taxes. However, 529 plans vary, so be sure to check with your tax advisor.

* High contribution limits — For 2010, you can put up to \$16,500 into a 401(k) plan, or \$22,000 if you're 50 or older. If you have an IRA, you can contribute up to \$5,000 in 2010, or \$6,000 if you're 50 or older. The lifetime contribution limits for 529 plans may be more generous. While the limits vary by state, many plans allow contributions in excess of \$200,000, according to the U.S. Securities and Exchange Commission. Contributions to 529 plans are considered gifts; therefore, the \$13,000 gift limit should be considered.

* Asset allocation — One key to being a successful investor is

choosing the mix of investments — such as stocks, bonds and government securities — that are appropriate for your risk tolerance and time horizon. A professional financial advisor can help you create a suitable asset allocation for your 401(k), IRA or other investment accounts. Most 529 plans also offer an asset allocation strategy, typically based on the age of the child or the number of years until college enrollment. For example, if your child is younger, your plan might start off with a higher percentage of aggressive investments in order to maximize your growth potential. As your child gets closer to college, the plan may take a more conservative approach to help reduce the effects of volatility before you start tapping into the plan.

Clearly, a 529 plan has much in common with popular investment vehicles, but it has other characteristics of which you'll want to be aware. For one thing, the financial aid impact: Assets in a 529 plan are considered an asset of the account owner, usually the parent. Federal financial aid formulas generally expect parents to use a smaller percentage of their assets for college funding. Consequently, you'll want to explore all aspects of any 529 plan, possibly in consultation with your financial and tax advisors, before taking action. But don't wait too long — your children will move from day care to dormitories in what seems like a blink of an eye.

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

As the Lake Churns

Social Media in Real Estate: What's Your Take?



Real Estate and Lake News with C. Michael Elliott

Happy New Year! As the "information age" continues to expand, beginning with the computer age over 30 years ago we are more connected than ever. The forms this media takes is as amazing to me as the telegram, television, radio and telephone must have been to my ancestors.

With a new year upon us, I am expanding my website to include more extensive searches of the property available at Lake of the Ozarks. You can search, save and request more information on all property listed in our local Multiple Listing System available through the Internet Data Exchange (IDX) agreement between lake area REALTORS. I have several forms of technology available including virtual tours, daily email updates based on your personal criteria, a real estate blog and a facebook page. While I feel that the wealth of information available to the public has made for much better informed clients, I'm not always certain how much and what type of information everyone wants beyond being able to search properties that are available. I do believe that nothing will ever replace the personal service, knowledge and experienced that is provided by a reputable, caring, committed agent.

The feedback I have received from previous article has been tremendous.

I'd love to hear from you on this subject. Let me know what information is useful to you and in what format you like to receive it. You can text me, email me, call me on my cell, leave a post on Facebook, comment on my blog or, if you'd prefer, just stop by my office and visit.

Thanks for reading and responding, I always appreciate hearing from you.

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 at 866.Your.Lake, 573.280.0170 (Cell) or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com We are located at 3738 Osage Beach Parkway, Suite 103 (next to Farmer's Insurance and Kwik Kar)



Schultz and Summers Engineering (SSE) celebrated their grand opening in new office space with a joint ribbon cutting from Lake Area, Lake West, Camdenton and Eldon Chambers of Commerce. For more information visit our website at www.schultzandsummers.com or stop by the office at 3287 Bagnell Dam Blvd., or call 573.365.2003. Pictured along with multiple Chamber Ambassadors, clients and friends from left to right are: Amie Grant; Brad Allbritton; Lance Cravens; Patrick Tilke; Jaymie Potter; Ty Milner; Robin Cionko; Jim Burtin; Bob Summers; Shelly Hall; Stan Schultz; Debbie Norris; Nick Smith; Sammy Croy; Marvin Nesbit.

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Can your home be too tight?

We have heard for years that a home can be built to tight and that a home has to breathe. Well a home does not have to breathe; you do and there are ways that are much safer than leaky walls. Before air conditioning, this was never really a problem. As a matter of fact many homes were built without much, if any insulation.

How many homes today do not have air conditioning?

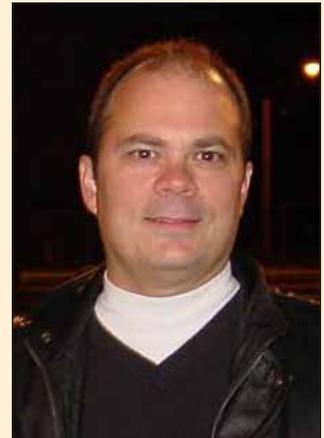
This changed building science tremendously and created a new set of problems that we are just now starting to address and understand. This problem is called Vapor Drive

Here are a few simple facts to help you understand this:

- All siding will eventually leak and is not intended to be the air or moisture barrier
- Water Vapor always moves from warm and humid to the cold and dry side
- Water Vapor is driven through even the smallest crack or opening, and many building materials themselves.
- This water vapor is the primary cause of mold & rot, not necessarily an actual water leak.
- If air can move through a wall so does water vapor.

This is a problem that has caused mold issues in many parts of the country even though builders were following proper building procedures and local building codes. Up until 2007 the International Building Code classified the entire country as a cold climate with only one solution for vapor drive and this caused many serious problems. Unfortunately those outdated codes and methods are still in use throughout many parts of the country.

The standard solution was to put a vapor barrier or poly on the inside of the wall assembly, this is fine in a cold climate with warm humid air on the inside most of the time, as this keeps the moisture from entering the wall cavity from inside, but in our area for instance we do not have that kind of climate. We have hot humid summers



and air conditioned homes. Even in the winters we have very little humidity inside of our homes to create vapor drive from the inside out, yet that is what we have been told is proper building method for our area.

In our area Vapor Drive forces moisture from outside to the cool dry inside. This is opposite of the old one size fits all code and the reason for its change.

When you fill a wall with a highly vapor-permeable insulation (fiber-glass batts) and cover the wrong side with a non-permeable vapor retarder you can have moisture problems that are unhealthy for you and your home, as this can become a wood rotting, mold feeding liquid, created by Vapor Drive.

Make sure before you build or remodel you are using the proper method for your area, as many local codes have not been updated. A simple discussion with your builder and local building inspector will usually suffice, as there is a plethora of information on this subject.

One last thing; for an air or vapor barrier to be effective it must be continuous, vapor drive can be quite strong and find even the smallest openings in a protective barrier. Pay special attention around door and window openings and use high quality flashing around all openings to ensure a good seal in the building envelope.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

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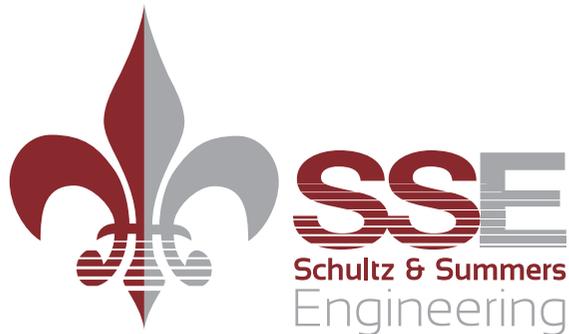
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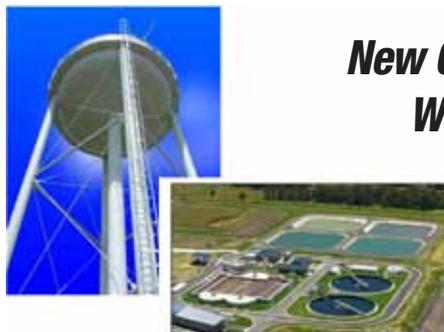
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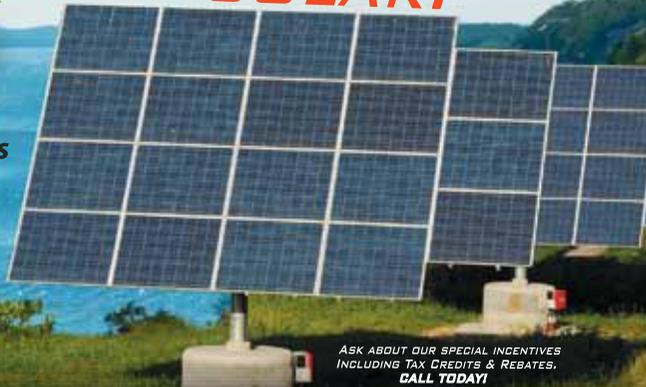
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Local Gerbes included in pet food recall

By Nancy Hogland

According to the FDA, the Kroger Co. announced it is recalling select packages of dog and cat food sold in some of its retail stores because the products may contain aflatoxin, which poses a health risk to pets.

Kroger stores in Alabama, Arkansas, Georgia, Illinois, Indiana, Kentucky, Louisiana, Michigan, Mississippi, Missouri, North Carolina, Ohio, South Carolina, Tennessee, Texas, Virginia and West Virginia are included in the action.

The recall also includes Dillons and Gerbes stores in Kansas and Missouri, including the stores in Camdenton and Eldon; Baker's stores in Nebraska; Food 4 Less stores in Nebraska, Illinois and Indiana (Chicago area); and Jay C, Hilander, Owen's, Pay Less and Scott's stores in Illinois and Indiana.

The following items have been recalled:

- Pet Pride Cat Food sold in 3.5 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111088128
- Pet Pride Cat Food sold in 18 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111071357
- Pet Pride Tasty Blend Poultry & Seafood Cat Food sold in 3.5 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111088152
- Pet Pride Tasty Blend Poultry & Seafood Cat Food sold in 18 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111074580
- Pet Pride Kitten Formula Food sold in 3.5 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111071903
- Old Yeller Chunk Dog Food sold in 22 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111074566



- Old Yeller Chunk Dog Food sold in 50 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111074563
- Kroger Value Cat Food sold in 3 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111000018
- Kroger Value Chunk Dog Food sold in 15 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111071559
- Kroger Value Chunk Dog Food sold in 50 lb. packages with a sell by date of OCT 23 11 DP and OCT 24 11 DP under the following UPC code: 1111000108

Aflatoxin is a naturally-occurring toxic chemical by-product from the growth of the fungus *Aspergillus flavus* on corn and other crops. The FDA warns that if a pet shows any symptoms of illness, including sluggishness or lethargy combined with a reluctance to eat, yellowish tint to the eyes and/or gums, and severe or bloody diarrhea, owners should consult their veterinarian immediately.

In the meantime, Kroger is using its Customer Recall Notification system to alert customers who may have purchased these recalled products through register receipt tape messages and automated phone calls. Customers who have purchased a recalled item should not use it and should return it to a store for a full refund or replacement.

Customers who have questions about this recall may contact Kroger toll-free at (800) 632-6900. For more information, visit www.kroger.com/recalls.

Department of Labor fights on behalf of employees cheated

By Nancy Hogland

Because temporary seasonal workers are at a greater risk of getting cheated out of their paychecks – especially their last paycheck – the Division of Labor Standards (DLS) is taking a proactive stance to make sure employers are paying what is owed.

Amy Susan, communications director for the Missouri Labor Department, said her department is putting the word out that the DLS can protect workers who are not being paid by investigating these wage complaints. In fact, she said they have a 90-percent success rate in getting employers to pay wages owed.

“Not paying an employee for their work and time is not only wrong, it’s illegal,” she said, adding that the majority of the investigations are the result of a tip from a single worker who decides to take a stand against an employer who is most like cheating multiple employees. “This means a complaint from one employee can turn into the Department finding and returning wages to many other em-

ployees.”

Susan said that in fiscal year 2010, the Department investigated and discovered 125 prevailing wage violations, affecting 655 Missouri workers.

“During that same time, 795 people in our state were not paid the minimum wage, and the Department found 147 employers in violation of the law. Through our efforts, these investigations allowed nearly 1,500 workers to get their money back, in the amount of \$746,115.00,” she said, urging those who were not paid the proper wages to file a complaint with the Department of Labor.

“Let us help you and your co-workers get back what you deserve. And for those still on the clock and working during the holidays, it’s probably a good idea to go ahead and ask for your wages the day your employer tells you they no longer need you— rather than to wait for it in the mail. You have the right to collect your paycheck at the end of your shift if you are terminated. It’s the right thing to do and it’s the law,” Susan said.

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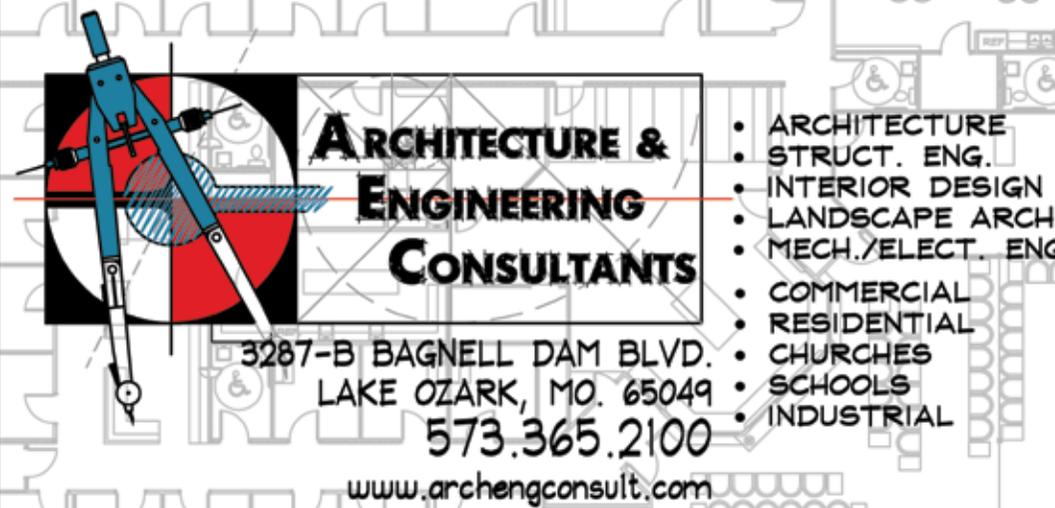
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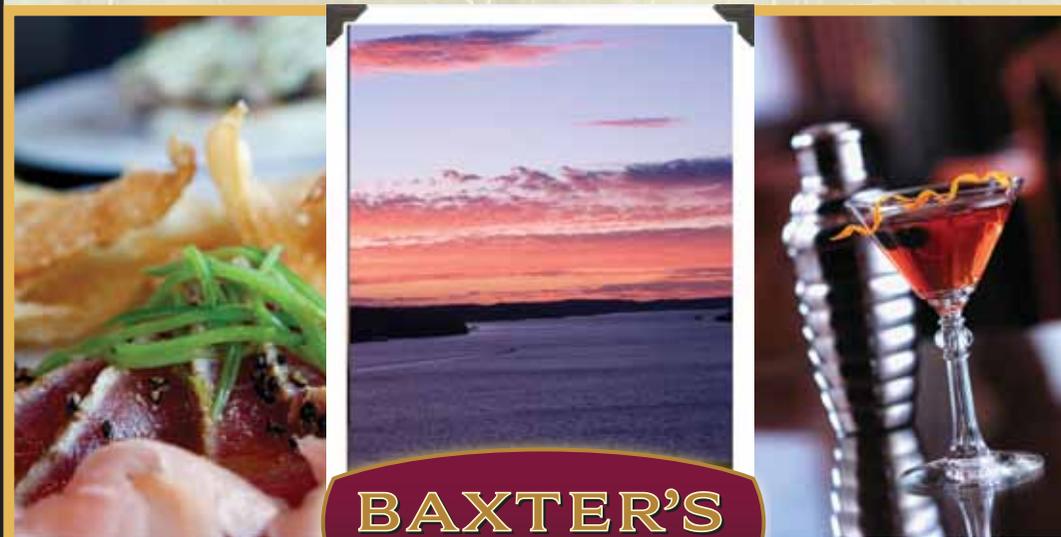


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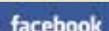
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New health care tax credit available for small business owners

By Nancy Hogland

Businesses that hire 50 or fewer employees can take advantage of a new tax credit this year.

The credit, made available thru the Patient Protection and Affordable Care Act approved by Congress last March, is available to small employers that pay at least half the cost of single coverage for their employees in 2010. The credit is specifically targeted to help small businesses and tax-exempt organizations that primarily employ low and moderate-income workers. To notify business owners, the Internal Revenue Service sent post cards to 4 million businesses that could be affected by the new law.

"We want to make sure small employers across the nation realize that, effective the 2010 tax year, they may be eligible for a valuable new tax credit. Our postcard mailing, which is targeted at small employers, was

intended to get the attention of small employers and encourage them to find out more," IRS Commissioner Doug Shulman said. "We urge every small employer to take advantage of this credit if they qualify."

Certified Public Accountant Bobby Medlin said the full credit is available to employers with fewer than 10 employees who make less than \$25,000 annually. Because the eligibility rules are based in part on the number of FTEs, not the total number of employees, businesses that use part-time help may qualify even if they employ more than 25 individuals.

"If the employer has more than 10 employees or if they make more than \$25,000 per year, the deduction starts phasing out. There's still a credit but it gets smaller and smaller the further away from the target," he said, explaining that the credit was to encourage the smallest businesses to provide health care coverage. "And a credit is better than a deduction because a credit is subtracted directly from the amount of tax you owe."

Eligible small businesses can claim the credit as part of the general business credit starting with the 2010 income tax return they file in 2011. For tax-exempt organizations, the IRS will provide further information on how to claim the credit.

For tax years 2010 to 2013, the maximum credit is 35 percent of premiums paid by eligible small business employers and 25 percent of premiums paid by eligible employers that are tax-exempt organizations. On Jan. 1, 2014, this rate increases to 50 percent (35 percent for tax-exempt employers). The credit is completely phased out for employers that have 25 FTEs or more or that pay average wages of \$50,000 per year or more.

Small employers (business or tax-exempt) that provide health insurance coverage to their employees can determine if they qualify for the Small Business Health Care Tax Credit by visiting http://www.irs.gov/pub/irs-utl/3_simple_steps.pdf.

continues next page

Certified Public Accountant Bobby Medlin said there are so many changes in the tax laws this year, when he's not working on a client's account, he's busy keeping studying.

"I subscribe to a research service that looks at each law in depth, reviews cases and then provides that summary information but I still have to read and study it so I can fully understand it," he said. "Truthfully, although I know this sounds self serving, I don't know how an individual can file his or her own taxes any more. There are so many changes that there's no way the average person could know about all of them. The extension of the Bush Tax Cuts alone brought eight pages of changes in the tax laws."

Medlin said some of those changes cover capital gains, qualified dividends, tax credits for college tuition, real estate taxes and energy credits.

"Some of the changes are good, some leaving you scratching your head and others you know may be done away with if the tide turns in the November 12 elections," he said.

New health care tax credit available for small business owners

continued from previous page

According to the IRS website, small employers, whether businesses or tax-exempt organizations, will use new Form 8941, "Credit for Small Employer Health Insurance Premiums," to calculate the small business health care tax credit. Small businesses will include the amount of the credit as part of the general business credit on their income tax returns.

Tax-exempt organizations will include the amount of the credit on Line 44f of revised Form 990-T, Exempt Organization Business Income Tax Return. Form 990-T (draft available for viewing) will be revised for the 2011 filing season to enable eligible tax-exempt organizations — even those that owe no tax on unrelated business income — to claim the small business health care tax credit.

According to healthcare.gov, a federal government Website managed by the U.S. Department of Health and Human Services, on average, small

businesses pay about 18 percent more than large firms for the same health insurance policy. The site states small businesses lack the purchasing power that larger employers have.

The Affordable Care Act was enacted in two parts: The Patient Protection and Affordable Care Act was signed into law on March 23, 2010 and was amended by the Health Care and Education Reconciliation Act on March 30, 2010. The name "Affordable Care Act" is used to refer to the final, amended version of the law.

The U.S. Department of Health and Human Services website states health care coverage for employees in the Osage Beach area is available from 17 different insurance companies, some of which offer a variety of plans. To find out which private insurance plans, public programs and community services are available, visit www.healthcare.gov and click on the "Employers" tab at the bottom center of the page.

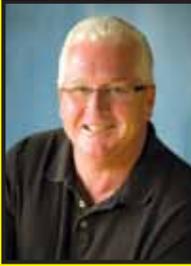


The Lake Area Chamber of Commerce was excited to welcome new member Vuja' De Salon with a ribbon cutting. For more information call for an appointment at 573.302.1185 or stop by the Salon at 5740 Hwy 54, near the intersection of Rt. KK, in Osage Beach. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Nancy Pate; Kim Waterson, Stylist; Kathleen Allers; Tina Leep, Owner; Judy Robbins; Ashley Landis, Stylist; John Caran, Lake Area Chamber Board Member.



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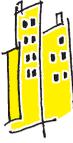
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

JACOB'S CAVE

From the beginning days of Lake of the Ozarks, caves and caverns have

exhibit the patient handiwork of a mysterious nature in these art galleries of [the] ages."



been among the natural wonders promoted by local chambers of commerce when extolling the beauty and resources of the Lake area. The first promotional booklet produced in 1939 by the Lake of the Ozarks Association said "Within this outdoor wonderland, great caverns of unbelievable beauty and proportions

Through the decades a variety of local caves have been shown to the public and the most popular and enduring of them has been Jacob's Cave, Bridal Cave, River Cave, Ozark Caverns and Stark Caverns (Fantasy World Caverns).

Jacob's Cave, on Old Five Road between Gravois Mills and Versailles was

the first cave opened to the public in the area and began showing in 1932. It is still open to the public.

Jacob's Cave was discovered in 1875 by Jacob Craycraft, a lead miner. While he never owned the cave, he did give people guided tours for the unbelievable price of 25 cents per person, so, in a sense, one could say the cave has been exhibited as a show-cave for 135 years.

In the 1920s and 30s a portion of the cave was used for apple storage by the Versailles Orchards Company.

Until the 1960s, all the traffic coming to the Lake by way of Highway 5 passed the entrance to the cave where a lighted neon sign beckoned, and the cave was often open until well into the evening hours. The cave is large and festooned with countless formations of great beauty. The cave trail is so level the cave can be toured by wheelchair. Jacob's Cave is owned and operated by Frank and Jane Hurley. For more about the cave's history see the author's book *History & Geography of Lake of the Ozarks, Volume One*. Photo by H. Dwight Weaver 1967. ■

This historical sketch is from the collection of H. Dwight Weaver.

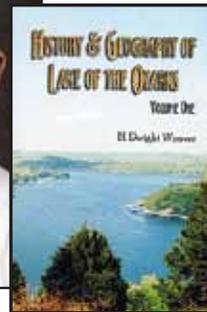
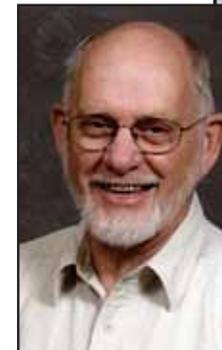
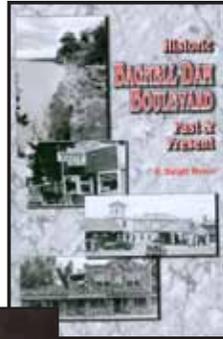
Weaver is the author of five books on the history of the Lake of the Ozarks.

Weaver's new book "Historic Bagnell

Dam Boulevard, Past and Present" is designed as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

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

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



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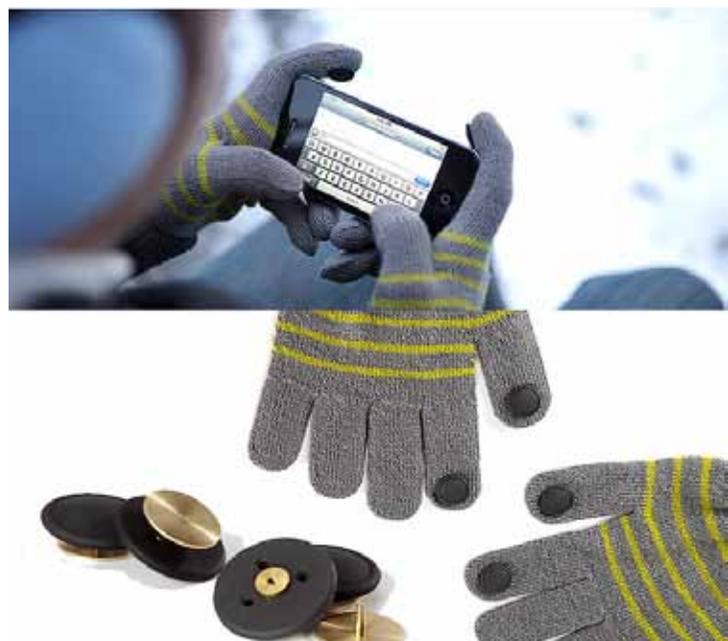
New 11" MacBook Air

Apple's flagship consumer-level laptop aptly named "air" weighs just 2.3 lbs. for the 11.6" model and 2.9 lbs. for the 13.3" version. Carved out of a single piece of aircraft aluminum, it is .68" (just over a half-inch) thick at the back, and .11" thick at the front. The all-glass trackpad supports multi-touch, just like the iPhone and it's big brother, the MacBook Pro. A high-resolution LCD supports up to 1366 by 768 resolution with a built-in NVIDIA GeForce 320M graphics processor. An Intel Core 2 Duo processor runs at up to 1.6GHz, with 2GB memory standard. On the outside, USB, HDMI, DVI and VGA out with the adapter, microphone jack and microphone. Runs up to 7 hours (13") on a built-in rechargeable battery, loads in seconds thanks to 64GB or 128GB of Flash storage on the board. **\$999** and up. www.apple.com

Coat Hook Camera



This motion-sensing, battery-operated camera only turns on when something passes in front of it, to extend the battery life. It's MicroSD slot holds a card of your choosing, presumably up to 8GB of storage. The VGA (640x480) 28 frames per second resolution color camera also features a built-in microphone. Includes wall mount and rechargeable battery, though we're not quite sure how you would get a cord to it for charging and have it remain hidden. <http://gadget.brandoo.com> **\$36.**



Digits Silicone Conducting Pads

Don't you hate having to take off your gloves in order to use the touchpad on the RedBox or your iPhone? Well, stay connected to your peeps in the cold and still keep your pinkies warm with Digits, conductive silicone pads for your gloves. Sold in a set of four, two for thumbs and two for forefingers. A small metal pin goes inside, and the soft silicone pad goes outside. Now you can tweet anytime, year-round. www.quirky.com. **\$14.**

Providence Bank announces Executive Team

Brett Burri, President and CEO of Providence Bank is pleased to announce Providence Bank's Executive Team. "We've assembled a talented and successful team to lead our organization. Coupled with a great mix of officers and employees, we are in a position to become a leader in Missouri banking," said Burri.

Michael W. Anderson, Executive Vice President and

Chief Operating Officer will be responsible for managing the retail banking, administrative and operational functions for Providence Bank.

Daniel W. Thompson, Executive Vice President and Chief Financial Officer will oversee the financial and strategic planning functions of the bank.

Lee R. Keith, Executive Vice President and Chief Lending

Officer will be responsible for managing the lending function of the bank including loan administration.

Keith E. Monson, Executive Vice President and Chief Risk Officer will oversee the risk management functions within the bank, as well as coordinates activities with outside auditors and bank regulators.



Michael W. Anderson



Daniel W. Thompson



Lee R. Keith



Keith E. Monson

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The Lake West Chamber of Commerce was pleased to welcome Blue Heron Travel into their membership with a recent ribbon cutting. You can contact them at 573-372-2463. Pictured l to r are: Ellen Bozich, Brandi Peterson, Carolyn Brock, Jim Callahan, Jess Wadle, Liz Brown, Stanley Field and Amber Martin.



Missouri Association Management, LLC (MAM) celebrated the opening of their new offices at 2882 Bagnell Dam Blvd. with a ribbon cutting ceremony from Lake Area Chamber of Commerce. For more information call 573.365.8557. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Colleen Pierce, Don Mitchell, Harrell Dryden, Tony Reahr, Dana Robinett, Jay Prince, Amelia Moore, Jessica Chatten, Christina Plumb, Della Miller, Donna Poor Russ Mitchell, Joni Walden.

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OFFICE PROPERTY MANAGEMENT OPPORTUNITY. Business opportunity to lease/ manage executive office suites on hwy 54 in Osage Beach. Owner will work with qualified individual through startup phase. Great opportunity for someone to operate a professional based business with minimum investment and requiring low hours per week. Call Bruce Adams for details (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

REAL ESTATE COMMERCIAL PROPERTY

EXECUTIVE OFFICE SUITE. Need individual office space for your start-up or small business? Individual offices with shared facilities including internet, conference room/refreshment bar, and signage on Hwy 54. Great way to operate your business in professional facilities with Hwy 54 visibility at a low cost. Call Bruce Adams (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR LEASE: PROFESSIONAL OFFICE SPACE - 1,538 SqFt Finished office space on Hwy 54 in Osage Beach. Great street level visibility, good parking owner will customize to suit. Also, for lease, 2,400 SqFt unfinished space \$11.00/SqFt. Owner will custom finish to suit. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: BANK OWNED - FORMER CAMDENTON AUTO DEALERSHIP. Modern commercial property with super visibility located on the north Hwy 5 business loop in Camdenton. Spacious 11,000 sf showroom and service complex is situated on 5 acres with 397 ft of hwy 5 frontage. Well maintained and in good repair, this versatile property has strong potential for a variety of alternative uses. Billboard income sweetens the deal. Priced to sell! MLS 3066893 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. 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: HORSESHOE BEND SUBDIVISION, LOTS ACREAGE. Platted single Family residential subdivision in the heart of Horseshoe Bend. Near Country Club Hotel, golf courses, marinas and other recreational facilities. All infrastructure in place including water, sewer, electric, cable TV/Internet. Roads are all guttered with approx 40% of the paving complete with streetlights. Also +/-77 timbered acres adjacent to subdivision. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE OR LEASE: THE BRASS DOOR RESTAURANT. Fabulous location in the heart of Osage Beach with super visibility and easy access from Hwy 54. This famous landmark has been a popular restaurant icon at the lake since the 70's. All furnishings, fixtures and equipment included ready for you to open the doors. This would also be an excellent location for a variety of other businesses. Land value alone is worth the asking price! MLS 3065822. For details on both these projects call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: OSAGE BEACH PROFESSIONAL OFFICE PLAZA. Fantastic Hwy 54 location. Newer quality construction with steel roof - 6 units - 2 buildings - 8,300 sf. Quality long term tenants including H&R Block, Beltone Hearing Aids, and other professional firms. Reduced to \$995,000. Investment package available. Call Bruce Adams (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. \$429,900. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

OFFICE PROPERTY MANAGEMENT OPPORTUNITY. Business opportunity for entrepreneur to lease/ manage executive office suites on hwy 54 in Osage Beach. Owner will work with qualified individual through startup phase. Great opportunity for someone to operate a professional based business with minimum investment and requiring low hours per week. Call Bruce Adams for details (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

REDUCED! OSAGE BEACH OFFICE/RETAIL BUILDING. Super location on Business 54 in Osage Beach with great visibility from business 54 AND the new expressway. Stand-alone building sits at the end of expressway off-ramp. 2,000 sf multi-use building good parking and easy access across from McDonalds and Home Depot. \$239,900- owner wants offer! Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

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19MM LAKEFRONT HOME! Excellent mint condition, 3 Bdrm/2.5 bath lakefront home. Price includes Rough-water Cruiser Dock with 18x52 slip, 10x30 slip and 2 PVC slip, kitchen bar, storage shed, swim platform valued at \$75,000. Large Great Room w/wood burning fireplace, newer carpet & tiled kitchen and baths. Granite tops in all baths and center Island in kitchen. Great East facing gentle lot in large cove with flat parking, additional level 2nd tier lot included is perfect for large garage and extra parking. 195 Wild Cherokee Ridge Road, Sunrise Beach, MLS#3073898 \$329,000 See this Virtual Tour & all the lake's properties at www.cme1st.com Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

\$144K-OSAGE BEACH ONE OF A KIND CONDO! Great top floor, end unit, one flight off parking lot. 1100 SF, 3 BR/2 Full Baths, Beautiful main channel Southern view. Great Room w/ newer laminate flooring, recently painted, fireplace, large loft bedroom w/skylight. One of the few w/covered deck on top floor & screened. Totally furnished & 10x24 boat slip is located in front of the unit. Storage area, Complex has breakwater, 2 pools, playground & clubhouse. In great condition. Cable TV & Internet in complex. 2500 Bay Point Dr. Unit 541, Osage Beach, MLS#3073448 See this Virtual Tour & all the lake's properties at www.cme1st.com Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

\$229,500! TOTAL PACKAGE at an unheard of price! Waterfront Townhome Turnkey unit with garage & 12x32 slip in a location that rarely has a Townhome Unit for sale. Huge 2200 SF, 4 Bedroom, 4 Full Baths, All Appliances, Carpet replaced throughout & Deck in 2008, Kitchen sink, garbage disposal & microwave replaced as well, newly repainted lower level, main level living, Master Suite w/jetted tub, additional bedroom and full bath on lower level, wet bar, screened-in deck with outstanding views on main level and open deck on lower level. Gas fireplace, cable and high speed internet, 12x32 dock & garage included. Beautiful Townhome located on Horseshoe Bend w/Clubhouse, Pools, Playground & Martini Deck. 392W Palisades, Unit: 1C, Lake Ozark, MLS#3073811. See this Virtual Tour & all the lake's properties at www.cme1st.com Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

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BEST BUY AT SOUTHWOOD SHORES. 1bd/1ba, great unit located across from Clubhouse and indoor pool! ONLY \$49,900 MLS 3072169 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

HUGE VIEW from this Horseshoe Bend Home. Like new home with wonderful lakeview, vaulted ceilings, 3bd/3ba, 2 car garage, 2029 sq ft, 2 living rooms, large deck and wonderful community. \$195,000 MLS 3074077 Contact Bobbi Bash Realty for details 573-365-2622 bbash@usmo.com

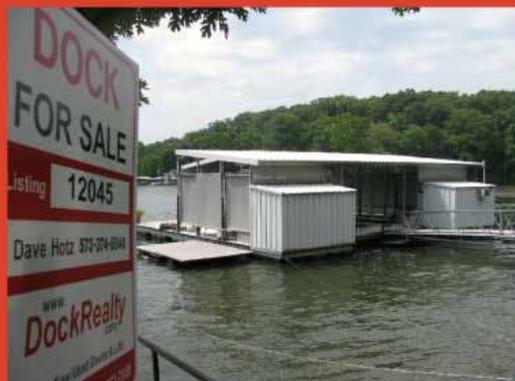
REDUCED \$200K. Horseshoe Bend Waterfront. Great home located in 6 mile cove. Home has been totally remodeled with TONS of upgrades. Property features 5 bd/ 5.5ba, 5380 sq ft, 82 ft lakefront, 2 well dock, level driveway with tons of parking, landscaped and more. Now listed at \$799,000 MLS 3073960 Contact Bobbi Bash Realty for details 573-365-2622 bbash@usmo.com

THREE HOMES FOR ONE PRICE! How would you like to own 3 great homes in Tan Tar A Estates for 1 low price! We have 3 TURNKEY TWO- 3bd/3ba homes, ONE- 4bd/4ba home, totally furnished, hot tubs, on rental program! Great Buy at \$149,000! MLS 3074104 Contact Bobbi Bash Realty for details 573-365-2622 bbash@usmo.com

WONDERFUL HOME is Woodland Cove. Gated community, cobbled stone streets, Great lakeview, community dock, 4bd/3.5ba, Beautiful home with wonderful floorplan located on private cul-de-sac, minutes from hospital, shopping, dining, entertainment and more. MLS 3072492 \$538,000 Contact Bobbi Bash Realty for details 573-365-2622 bbash@usmo.com

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Schultz and Summers Engineering ranks 3832 on the 2010 Inc. 5000

Inc. magazine ranked Schultz and Summers Engineering 3832 on its fourth annual Inc. 5000, an exclusive ranking of the nation's fastest-growing private companies. The list represents the most comprehensive look at the most important segment of the economy—America's independent-minded entrepreneurs. Music website Pandora, convenience store chain 7-Eleven, Brooklyn Brewery, and Radio Flyer, maker of the iconic children's red wagon, are among the prominent brands featured on this year's list.

Owner Bob Summers said, "It is an honor to be included in a list with some of the fastest growing companies in America. SSE has gone from a small company with a handful of employees in Poplar Bluff Missouri to a growing operation providing engineering services in seven different states throughout the mid west."

"The leaders of the companies on this year's Inc. 5000 have figured out how to grow their businesses during the longest recession since the Great Depression," said Inc. president Bob LaPointe. "The 2010 Inc. 5000 showcases a particularly hardy group of

entrepreneurs."

Schultz and Summers Engineering is a Missouri based Civil Engineering Company with offices in Poplar Bluff, Branson, Lake Ozark and New Orleans. They have provided drinking water and sewer services to over 40 communities in Missouri. To date, they have helped those communities obtain over \$80,000,000 in public funding. They have set up several large states of the art USACE validated testing labs and are one of the select companies that have been approved for Blanket Purchase Agreement with the USACE. They have also provided surveying services to a variety of clients from utilities, MoDOT, USACE, cities, corporations, small business, and individuals. SSE is a HubZone certified company and can be found at www.schultzandsummers.com

This marks the second time SSE has been ranked by Inc., with the first being in 2003. Company founder Stan Schultz concluded, "Our employees work hard to provide a quality product to our customers. This results in new clients seeking our services and the reason we have experienced such rapid growth as a company."



Sue Westenhaver (left) and Linda Johnson (right) with The Inn at Harbour Ridge in Osage Beach present a check for \$102 to Terri Hall (center), director of Fund Development at Lake Regional Health System in Osage Beach. The money will be used to assist Lake Regional cancer patients with expenses such as nutritional supplements or transportation to and from treatments. The funds were raised through Pink Ribbon Breast Cancer Awareness Lunches, which were held in September and October at The Inn at Harbour Ridge.

Lake Regional Health System receives 'Above and Beyond Award'

Lake Regional Health System in Osage Beach has received the "Above and Beyond Award" from the Employer Support of the Guard and Reserve (ESGR) — a U.S. Department of Defense organization that develops and promotes employer support for Guard and Reserve service.

The Above and Beyond Award is given in limited numbers by state and territory ESGR committees. It recognizes employers who have gone above and beyond the legal requirements for granting leave and providing support for military duty by their employees.

"We're honored to have been chosen to receive this award," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Our employees who serve in the Guard and Reserves have our complete and unfailing support. We truly are grateful for their service."

Cardiovascular Surgical Tech and Active-Duty Military Reservist William Cook nominated Lake Regional



Health System to receive this honor. Cook's supervisor, Surgical Services Nurse Manager Sue Lancaster, R.N., accepted the Above and Beyond Award on behalf of the health system at a ceremony held earlier this year.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a 2003 and 2010 recipient of

the Missouri Quality Award. Lake Regional Health System also operates primary care, urgent care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

Caption: National ESGR Chairman James Rebholz (left) and ESGR Missouri Chairman Brigadier General Tracy Beckett (right) present the Above and Beyond Award to Sue Lancaster, R.N., nurse manager of Surgical Services at Lake Regional Health System in Osage Beach.



The December 2010 class of the Columbia College - Lake of the Ozarks nursing program was honored on Saturday at a pinning ceremony celebrating completion of the program. Over 240 friends, family and friends attended the event, which was held at the School of the Osage. Members of the class include: Front Row (left to right): Rachel L. Jenkins, Crystal Dawn Anderson, Ashley Terry, Missey Blankenbeker, Lesa Gilmore, Katie Bealmer, Sharlene Seeley, Second row (left to right): Chad Sooter, Crystal K. Lloyd, Esosa O. Egonmwan, Sara Marso, Ashleigh Wood, Stacey M. Lake, Third row (left to right): Lisa Doran, Elizabeth Roark, Dawn Powell, Wanda Brown, Tiffany Gould.

Rasmussen joins Bank of Versailles

Steve Rasmussen has been appointed a Senior Vice President at The Bank of Versailles in Versailles, MO. Rasmussen has 14 years of banking experience and will be located at The Bank of Versailles Greenview Facility. Steve grew up in Mason City, Iowa and moved to the Lake Ozark area 8 years ago with his wife Bonnie. He graduated from Mason City High School and went on to earn a Bachelors degree in Political Science at Western Illinois University at Macomb, ILL then continued his education at Hamline University School of Law in St. Paul, MN where he earned a JD degree with an emphasis in bank law, real estate and mediation.

Rasmussen has two children, Shana, who lives in Monterey, CA and Trey, who lives in Big Sur, CA. He has been an active member of the Board of the Lake West Chamber of Commerce for over 5 years. He enjoys boating and flying. Rasmussen has had his private pilot's license for many years and currently has an RV-6



Loan officer Steve Rasmussen

experimental aircraft.

The Bank of Versailles, chartered in 1882, consists of four area branches including the main bank in Versailles, MO, a drive-in facility in Versailles, the Laurie Bank in Laurie, and the Greenview Bank in Greenview. The Bank of Versailles combines modern technology with local knowledgeable personnel and is locally owned and controlled. The main bank can be reached at 573-378-4626 or on the Internet at www.bankov.com

Free haircuts raise cash



Roots salon owner Heidi Denney and stylists Ashley Gregory and Allie Denhartog present a check for \$400 to Terri Hall (second from left), director of Fund Development at Lake Regional Health System in Osage Beach. The donation will help Lake Regional cancer patients with expenses, such as nutritional supplements or transportation to and from treatments. To raise the funds, the salon offered free back-to-school haircuts and requested donations to Lake Regional Cancer Center. The fall event was held in the parking lot of the Church at Osage Hills.

A chance to watch Eagles

Many people are surprised to find out Missouri ranks third in bald eagle population, following Alaska and Washington. More than 2,800 eagles migrate to Missouri every year, including more than

Among the highlights of Eagle Days will be live eagle viewings--extremely close-up--as environmental educators from the World Bird Sanctuary in Valley Park, Mo. exhibit bald eagles and other birds of

Schroer notes the Sanctuary's bald eagles all were rescued after being found injured in the wild; other species were raised in captivity for educational purposes.

"Our African white-necked raven, Mischief, will help collect donations that will go to the care and feeding of our birds. He's very intelligent and amusing!" Schroer says. "In fact, all of our birds are real professionals who have been meeting thousands of people over the years." She adds, "For me as an environmental educator, Eagle Days is a great opportunity to educate the public about our national symbol. After every program, it is so gratifying to see everyone's enthusiasm about eagles and the environment."

Eagle Days activities also will take place at historic Willmore Lodge, #1 Willmore Lane, located just off Business Highway 54 (Bagnell Dam Boulevard), Willmore Lodge. Perched atop a limestone bluff, the impressive Adirondack-style building is the former headquarters for the original 1931 Bagnell Dam project. Wild-eagle viewing will be available on the outer deck overlooking the Lake.

Eagle-viewing also will be available at Osage River access points above and below Bagnell Dam. Free hot chocolate and fire pits will help warm eagle-watchers. The access points are accessible off Bagnell Dam Boulevard at the west end of the dam on Legion Road.



100 that spend the winter at Central Missouri's Lake of the Ozarks before returning north in mid-March. Visitors will have the opportunity to see some of these magnificent birds in their natural river and Lake habitats at the Lake of the Ozarks Eagle Days, 9 a.m. - 4 p.m., Saturday, Jan. 8, and 10 a.m. - 3 p.m., Sunday, Jan. 9., <http://lakeoftheozarkseagledays.com>. The event, a partnership of the Lake Area Chamber of Commerce, Lake of the Ozarks Convention & Visitor Bureau and Osage National Golf Resort, will be free and open to the public.

prey during "All About Eagles" programs, held on the hour at Osage National Golf Resort, located off the west side of Highway 54 at 400 Osage Hills Road in Lake Ozark, <http://osagenational.com>.

"We will bring in three species of eagles from around the world, including a mature bald eagle weighing up to 14 pounds," says Teri Schroer, World Bird Sanctuary's director of education. Visitors will learn more about the bald eagle from interactive exhibits and videos, and also will have the chance to buy eagle souvenirs at a special Bird Sanctuary gift shop.

Ozark Coast Kiwanis donates \$500

The Kiwanis Club of Ozark Coast recently donated \$500 to the Parents as Teachers organization at a recent luncheon meeting of the club.

Parents as Teachers is an organization of area parents who help raise funds to purchase books and other school supplies for needy students.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets weekly at noon at JB Hook's on Business 54 in Lake Ozark. For more information, see www.ozarkcoastkiwanis.org.



Presenting the check to Connie Adams (second from right) and Andrea Looten (second from left), both with Parents as

Teachers, were Kiwanis members Buck Cueni-Smith (left) and Carol Schien (right).

Lake of the Ozarks Marine Dealers donate to Candyland

The Lake of the Ozarks Marine Dealers Association presented a check to "Candyland" through the Lake Ozark Rotary Club.

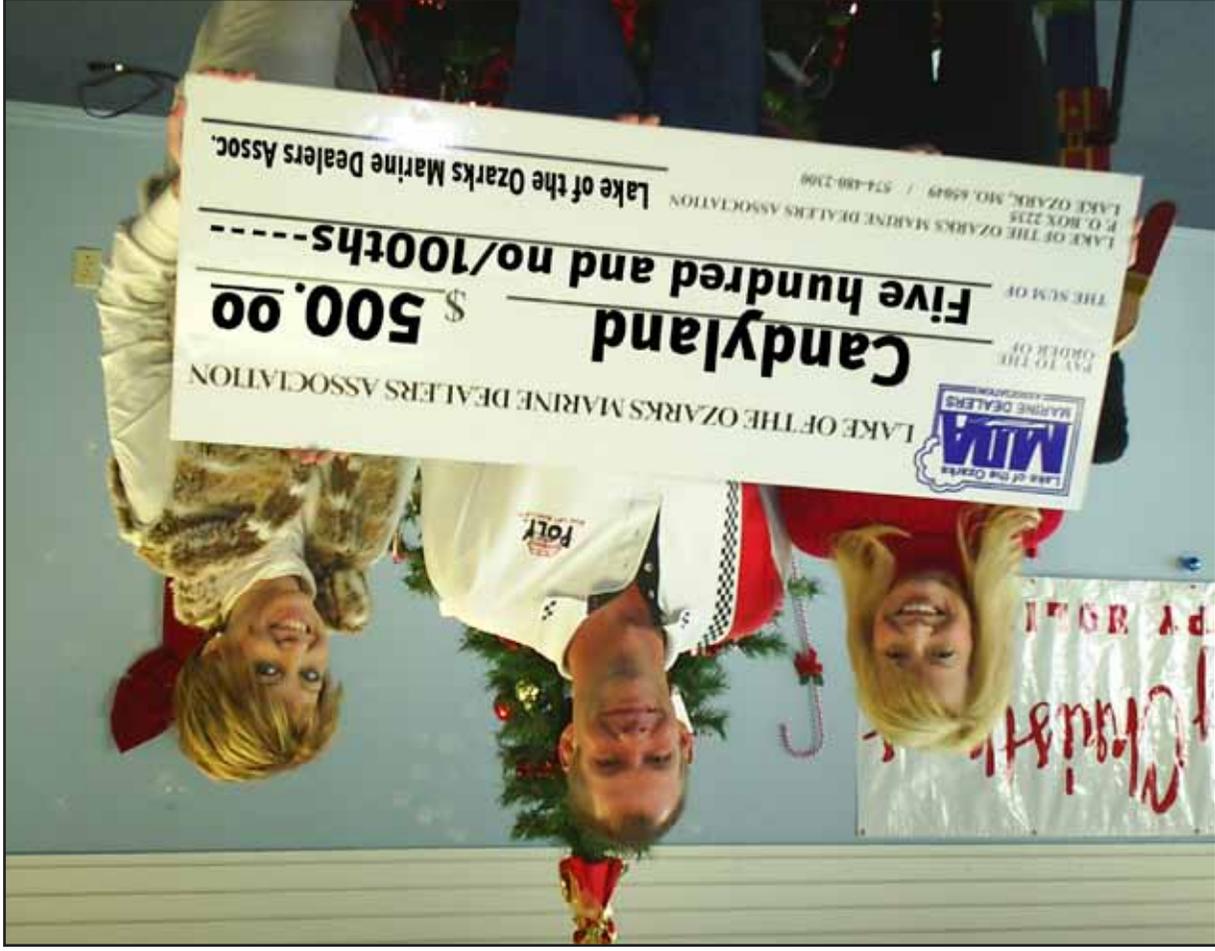
Candyland is an event that promotes generosity during the Christmas season through gift donations for underprivileged children in the lake area. "In hard times, these children feel the impact even more, and donations such as this really bring help us to bring a smile to a child's face during the holiday season", said Candyland chairman Jim Johnson.

The Candyland event was founded in 1984 and to date has served over 10,000 local children through the efforts of the Lake Ozark Rotary Club. Mike Atkinson, Executive director of LOMDA said, "This is a tough year for a lot of families and the Marine Dealers are proud to be able to support such a worthwhile community effort such as "Candyland".

Candy Cans can be picked up & gifts that have been purchased for the candy can recipients can be dropped off at Stonecrest Mall. Monetary donations are also accepted and can be mailed to Candyland PO Box 256, Lake Ozark, MO. 65049.

For more information on Candyland & The Lake Ozark Rotary Club please contact Karen Huges at 573-365-6628. By email khughes@usresort.com.

Pictured left to right: Deborah Wolfe Lake Ozark Rotary, Mark Maasen President LOMDA, Karen Hughes Lake Ozark Rotary



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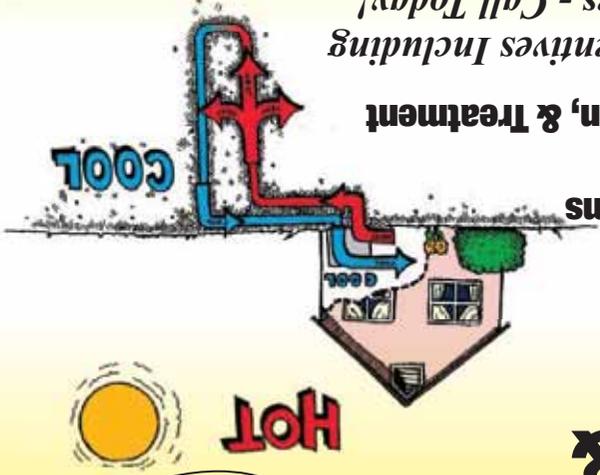
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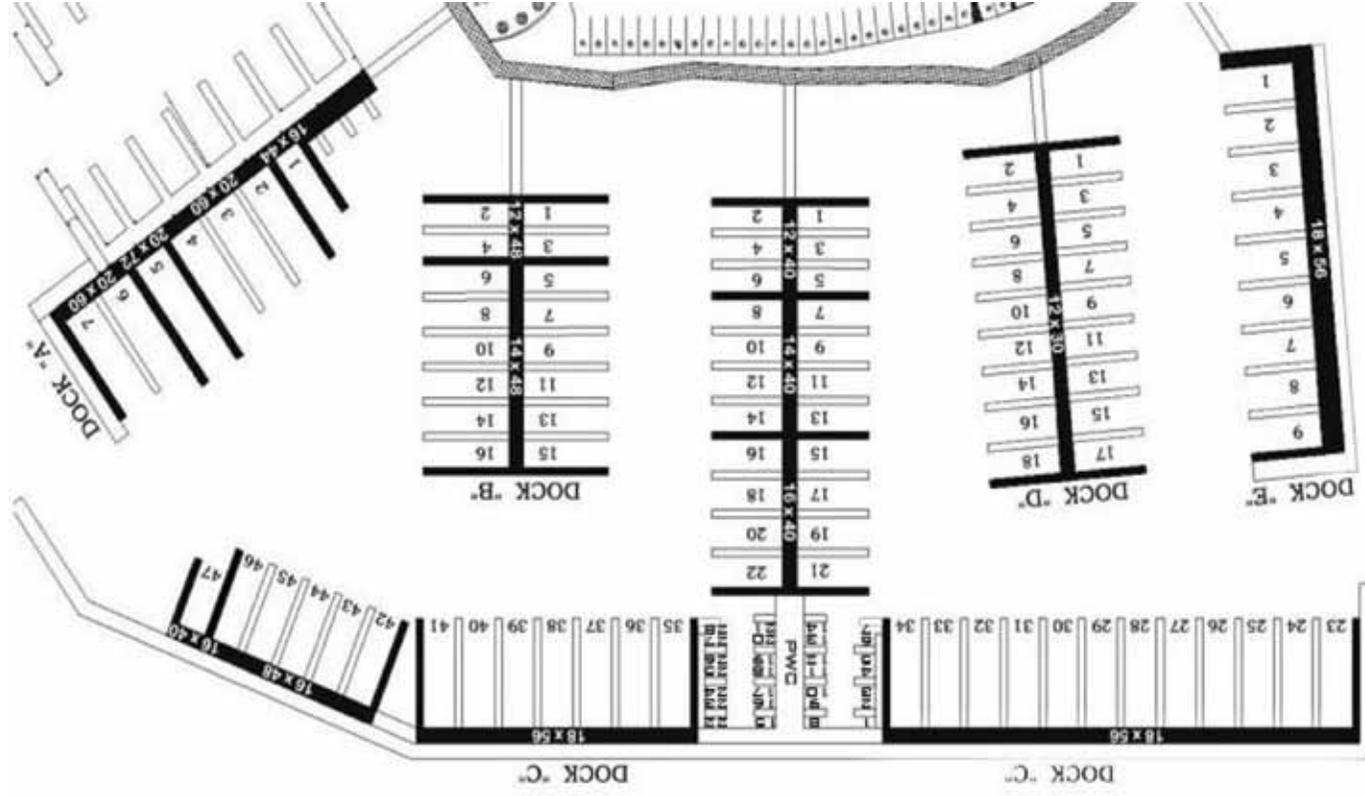
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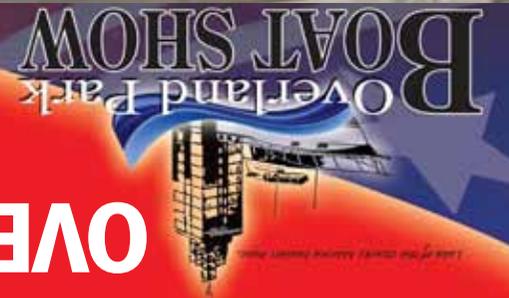
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